

# Review of: "Factors Influencing Access to Credit for Rural People in Ethiopia"

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I have properly read the article entitled: "Factors Influencing Access to Credit for Rural People in Ethiopia" and here are my comments:

The article is properly articulated with clear objective. The logical consistency has been made carefully by the authors which could be seen reading from one paragraph to other. The methodology of the research article is the best part of the piece. In this research writing, the authors tried to generate knowledge which is a significant contribution to the realm of microcredit system.

However, this article contains some misconceptions that has led to confusing results and therefore, lost its scientific vigor. First of all, this article failed to understand the original mode of operation of micro credit engineered by professor Dr. Muhammad Yunus, the founder of micro credit in Bangladesh. According to micro credit procedure, people, especially the marginal poor women in a group receive credit from the non-governmental organization without collateral. The poor women, by receiving credit, try to use the little money as changer in their life. The repayment is done with ingenious method. Peer pressure is the most important mode by means of which the credit is recovered successfully.( Please see Grameen Bank website). This study, on the other hand, has failed to identify this method and used collateral as one of the barrier in accessing credit in the study area along with other variables.

Moreover, the example from Bangladesh has been shown inappropriately. The study of Mohammed et al (2017) is about small and medium sized enterprise (SME) which is for small and medium entrepreneur (future prospective businessman) not the poor people. Therefore, this study is irrelevant for understanding micro credit in Bangladesh.

Major repetition is observed in this article. What is written in page 3-4 is again written in page 4-5.

Last but not the least, had the research taken the perfect definition of micro credit, this research conclusion could have been more accurate and full of scientific vigor.