

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

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Potential competing interests: No potential competing interests to declare.

In general, the manuscript is severely flawed. Here my major concerns are listed as follows:

1. The paper lacks of sufficient theoretical foundation and contribution. It is commonly known that poor people have great difficulty in accessing financing channels, since they have poor credits and cannot afford interests. The authors need to tell the unique contribution of their work through a comprehensive literature analysis, clearly defined research questions, and perhaps a theoretical framework. However, in the current version of the introduction sector, the authors simply listed others' works and directly illustrated what they had done. The authors summarized the present knowledge gap as "Indeed, the rural economy is highly dependent on agriculture. However, there are also other economic activities such as small businesses and employment, either in conjunction with agriculture or independently." The claim is full of common knowledge; the factors such as employment would definitely affect the accessibility to financing.
2. The manuscript needs to incorporate more related publications and critical comments. For instance, in the subsector of "Microfinance and rural communities", the literature on P2P marketplaces and crowdfundings can be added.
3. The writting and format of this manuscript need a dramatic improvement. Notably, the format of references is not compatible with the standard, for example, the given names of the references' authors are not required in the main text.
4. Less than 400 valid responses might not be sufficient for a nation-wide survey.
5. The robustness of the regression results can be checked.
6. Implications can be offered based on the findings.