

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.

Thank you for inviting me to review the manuscript 'Factors Influencing Access to Credit For Rural People in Ethiopia'.

Below are my remarks and suggestions for the authors.

- The Abstract is well structured.
- The introduction in my opinion is too long and does not present the theoretical underpinnings and contributions of the paper. I will suggest the authors focus on highlighting the novelty of their project. Looking at the manuscript it appears the authors are simply summarizing what has been done. In addition the authors suggest prior studies focus on agriculture, however they have made no effort to distinguish their work from those of prior researchers.
- The authors have not clearly established the research question(s) they seek to answer. So far they said they want to close the gap by 'examining the important socio-economic, demographic, institutional, and other factors that influence access to credit for rural individuals in the Bilate Zuria district, located in the Sidama region of Ethiopia'. It is not clear if the gap is the lack of study in the Zuria district since the literature they present suggests rural credit constraints have been well documented in Africa at large and Ethiopia in particular.
- The result and discussion section is too hard to read and understand. I will suggest the authors use sub-headings. From their conceptual framework, the indicators were grouped into four categories. Thus there should be four main headings and each variable in each category should have a sub-title. This will improve the structure and readability of the manuscript. Also, the authors should clearly state what column represents what variable in "Table 4".
- In the abstract, the authors mention policy implication. However, there are no policy recommendations in the conclusion. I suggest the authors highlight the theoretical and policy implications of their findings in the section titled conclusion.
- The citation style is not well presented in most instances e.g. 'Samuel Semma Waje, 2020' I think should be "Waje 2020". The authors should check and ensure their citation is standardized.
- There are also some typo errors which I suggest 'Grammarly' can quickly correct.