

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.

Dear Authors,

Thank you for submitting your paper "Factors Influencing Access to Credit for Rural People in Ethiopia" to Qeios. Your paper examines the determinants of credit access for rural individuals in the Bilate Zuria district of the Sidama region. Your paper is important for rural development and poverty reduction in Ethiopia and other developing countries. You have surveyed 385 respondents and used descriptive and inferential statistics to analyze the data. You have found that gender, marital status, collateral, lending procedures, group lending, high interest rates, distance, number of dependents, and the availability of limited microfinance institutions affect the access to credit for rural residents in the study area. Your paper has strengths, such as a clear research question, a comprehensive literature review, a well-designed methodology, and a relevant policy discussion. However, I also have suggestions for improvement before publication. These are:

- The abstract should summarize the main findings and implications of your paper. You should state the specific factors that affect credit access and their effects. You should also mention the policy recommendations from your results.
- The introduction should provide more background on rural credit access in Ethiopia and the Sidama region. You should also explain why you chose the Bilate Zuria district as your study area and how it represents other rural areas in Ethiopia. You should also state your research objectives and hypotheses clearly and explicitly.
- The literature review should be more critical and analytical. You should compare and contrast previous studies and identify the gaps and limitations that your paper addresses. You should also discuss the theoretical framework that guides your analysis and how it relates to your research question and hypotheses.
- The methods section should provide more details on how you collected and processed the data. You should describe the sampling procedure, the questionnaire design, the data quality checks, and the descriptive statistics of the variables. You should also justify your choice of logistic regression as the analytical technique and report the model specification, assumptions, and diagnostics.
- The results section should present and interpret the results of your logistic regression model clearly and coherently. You should use tables or graphs to display the coefficients, standard errors, significance levels, odds ratios, marginal effects, or other statistics of your model. You should also compare your results to previous studies and explain any

differences or similarities.

- The conclusion section should summarize the main findings and contributions of your paper and discuss their implications for policy and practice. You should also acknowledge the limitations of your study and suggest directions for future research.