

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.

- 1.The topic of the article lacks novelty, and there has been a lot of research on the influencing factors of the availability of microcredit, and the article does not highlight the novelty of the research.
- 2.The structure of the introduction of the article is unreasonable, for example, the tenth paragraph and the last paragraph are similar content and do not need to be separated.
- 3.The article lacks theoretical analysis, and the selection of influencing factors needs to be supported by theory.
- 4.The empirical analysis only verifies the correlation and does not carry out causal identification, which is a very big flaw.
- 5.The article only analyzes the influencing factors of credit availability, but does not carry out mechanism tests, and the analysis is not in-depth enough.