

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.

The paper adopts a useful framework to analyze the drivers of access to credit in Ethiopia. The following can be considered to improve the quality:

1. The paper should be proofed to eliminate all spelling errors and omissions.
2. The estimation technique used is adequate. However, the authors should provide marginal effects estimates from the model, as these are a more accurate measure of the effect of control variables on the probability that one can access credit or otherwise.
3. The deeper reflections from the results are not discussed in the conclusion. Instead, the conclusion offers a summary description of the results. The authors should expand the conclusion and discuss what policy implications of the results for financial deepening in Ethiopia.