

## 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.

Well done. A very good study. Overall well-written article. Some suggestion for the article to more interesting: 1. Introduction - very clear background of main issues, motivation of study. However, too long and some content are overlapping. can be precise and concise. 2. Literature review - very good and clear. 3. Methodology - Suitable methodology according to the research objective. Include how you adapt the questionnaire. 4. Findings - ok, maybe can include ROC statistic for robustness.

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