

Review of: "Factors Influencing Access to Credit for Rural People in Ethiopia"

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The main topic of the document is the lack of access to credit for rural people in Ethiopia and the factors that influence this access. It emphasizes the importance of providing microcredit in rural areas to alleviate poverty. The document highlights the limited access to formal financial services, including credit, in rural areas of developing countries, with a focus on the Bilate Zuria district in Ethiopia. The study analyzes a dataset collected from 385 respondents and reveals that only 34.5% of them had access to credit. Factors such as gender, marital status, collateral, lending procedures, group lending, high interest rates, distance, number of dependents, and availability of microfinance institutions significantly affect credit access. The document calls for policymakers and stakeholders to prioritize and improve the availability and accessibility of microcredit in rural areas. In order to improve the chances of publication, the author is encouraged to actively optimize and respond in the following areas:

1. In terms of formatting, please thoroughly check the proprietary terms, reference format, and chart format throughout the article to ensure compliance with journal publishing standards.
2. In terms of language fluency, the author should actively review whether there are any sentences that do not comply with English grammar rules or logical expressions, and strive to improve the overall fluency of the writing.
3. The introduction of the article is clear and explicit. It identifies the problem of lack of credit in rural areas of developing countries and emphasizes the importance of providing microcredit in rural areas as a means to alleviate poverty and improve the lives of the impoverished population. The introduction also mentions the source of the dataset used for the study and the analytical methods employed, and summarizes the results. The author supports their points by referencing other studies, while also highlighting the challenges faced by small and medium-sized financial institutions in Ethiopia.

Based on the introduction, the following suggestions can be made for improvement:

- 3.1 The introduction can include more citations to specific literature that introduces the situation of poverty in developing countries and the problem of credit scarcity, in order to increase readers' understanding of the topic.
- 3.2 More detailed information about data collection and analysis methods could be provided in the introduction. For example, the mainstream analysis methods currently used and the specific approach taken in this article could be explained, along with references to more relevant literature to enhance the credibility and scientific rigor of the research for readers.
- 3.3 The objectives and research questions of the study can be stated more clearly in the introduction, so that readers can better understand the content of the entire article after reading it. For example, a comparison with similar studies could be made to highlight the feasibility of this research.

4. According to the study, the author summarized key factors affecting access to microcredit in rural areas of Ethiopia through a literature review, including socioeconomic factors, demographic factors, institutional factors, and others. Additionally, the literature review mentioned other factors such as loan procedures, repayment terms, household age, ownership of livestock, education level, credit institution membership, outreach services, savings habits, collateral, connections with local leaders, livelihood diversification, household head's age and gender, household size, promotional links, non-farm income, interest rates, group loans, and rapid repayment terms. However, the author's explanation of the relationships between these influencing factors is too simple. Please provide additional explanations.
 5. There may be some issues with the empirical section of this article. First, the study uses cross-sectional data, which means it only reflects the situation at a particular point in time and cannot accurately capture temporal changes. Second, the sample size used in the study is relatively small, consisting of only 385 respondents, which may limit the representativeness and generalizability of the research. Furthermore, the article does not mention specific survey methods or the training background of the surveyors, which may affect the accuracy and reliability of the data. In addition, the article does not clearly explain how missing values and outliers were handled, which may introduce bias into the analysis results. Finally, the study results do not provide information on the significance level and effect size of the variables, making it difficult for readers to evaluate the actual impact of the variables on rural residents' access to credit. These issues may affect the credibility and reliability of the empirical section. Please address these issues and respond accordingly.
 6. Please add a section after the discussion to discuss the limitations and shortcomings of the research.
 7. There may be some issues with the results and discussion section of the article. Although the discussion section mentions the impact of some variables on credit access, there is no further explanation of why these results occur or how to interpret the effects of these factors. This makes it difficult for readers to fully understand the information presented in the results section. Additionally, it would be beneficial for the author to compare their study with similar articles to highlight the feasibility and innovation of their research, which is currently lacking. Therefore, further improvement is needed in the results and discussion section, including providing specific results and data, and conducting more in-depth analysis and interpretation to support the author's viewpoints and conclusions.
 8. The conclusion section is too brief. I only found some reference measures for addressing the lack of credit access for rural populations in Ethiopia in the literature review of the introduction. The author is encouraged to actively supplement the content of this section to make the article more comprehensive.
- Finally, best of luck!