

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.

Review report

Thank you very much for your invitation to review this interesting paper. I appreciate the efforts taken by the authors to conduct such an important study (Factors Influencing Access to Credit for Rural People in Blate Zuriya ,sidama region , Ethiopia) that can have a significant impact on the rural development and poverty reduction in their area and country at large. Here are some comments and suggestions to consider before publication.

These are:

- In the introduction section should provide your clear justification why you have been interested to study this subject matter(what is your justification/rationale)? as you stated there are so many related studies previously undertaken, those identified different factor affecting micro credit What new issues you intended to address?
- Objective : I am not clear on your objective : is your intent to assess factors affecting demand of micro credit ? or the accessibility of micro credit for those who are well informed and in need of it ? Please clearly write it.
- The method section should provide more details of the target and study population, on the sampling method (Justify the purpose why you select five kebeles purposively in the initial stage? Additionally you stated as, 10 employees of the microfinance office of the district, were included in this study(is it possible to include them in this way? What sampling method we can call it? If you incorporate qualitative study design please state in the right way), provide more detail on how you collected and processed the data.

In the result section

- **Description of income level**
- You said, the respondents were given the opportunity to categorize their income level in comparison to their counterparts(who are their counterpart?) is it the best way to assess the income of rural population? Why not you use other options like principal component analysis?
- The results section needs preciseness and coherence in presenting the regression model. And it is better to use tables to show the association of factors with dependent variable with coefficients, significance levels, odds ratios(crude and adjusted) rather than simply put the regression output.
- In the Conclusion and recommendation section You have to consider recommending the responsible stake holders to intervene on identified inhibiting factors of credit access .

