

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

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The article addresses a key subject (credit access for rural people), in the context of Ethiopia, with clarity and depth. It presents extensive examples in the literature and shows how the study confirms or otherwise, the results of the research. The field work is interesting, well described and significant.

In terms of originality, the output makes a contribution to the understanding in the field, but could perhaps have been more adventurous into taking distance from the literature and bringing new findings and reflections, away from pre-established *scaenarii* (e.g. what do actually people want in terms of credit? What, in view of the "factors influencing" could be invented to truly serve the needs of those who cannot access credit in a satisfactory way? Etc.), perhaps pushing the debate not only into what factors influence, but what is needed to make credit useful and accessible for example.

In terms of significance the article has the capacity to influence knowledge and scholarly thought, specially if bringing new perspectives to change the *status quo*, by reversing the attention from borrowers to lenders, challenging the way credit is offered, which often leads to the spiral of indebtedness.

In terms of rigour the work shows intellectual coherence and integrity.

It might be interesting to re-visit the important data collected in the field to bring forward a reflection on a post-microfinance proposal/revolution. We look forward to these new insights.