

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.

Dear Authors,

It was a pleasure reading your paper. I will be concise, schematic, but clear.

INTRODUCTION

The Introduction is too long.

The same concepts are repeated too many times (e.g. factors that influence access to credit ... firm size, age, sex, education, ...). Probably because the concepts are reported different times in different works. It is better to say things ONE time and to indicate all the articles dealing with them.

On the contrary, I would devote more space to the description of the goal of the paper.

LITERATURE

Well done BUT I have some doubts about the goal of your paper.

You talk about "Access to credit": do you analyze the phenomenon from the demand side or from the supply side?

SAMPLE AND METHOD

Good

DISCUSSION OF RESULTS

Results are well discussed BUT sometimes the reasons are not well explained.

Example 1.

You say: "Individuals with high income are less likely to have access to credit. ... This could be attributed to the fact that individuals with high income may have a tendency to rely on their own financial resources" (page 16)

I guess you mean that people with high income borrow less. Because they do not need money from banks! So the

problem is in the demand of money, not in the offering.

Do you study the phenomenon from the demand side or from the supply side?

Example 2.

You say: “A one-unit increase in the number of dependents decreases the likelihood of credit access ... This may be because individuals with a higher number of dependents are less inclined to borrow funds for consumption purposes” (page 17)

This is abnormal. In general bigger enterprises (with more dependents) have much more costs and need more capital. So they ask for money. Please, describe better the phenomenon.

CONCLUSION

I would insert two paragraphs: one containing the theoretical and practical contributions of the paper; the other highlighting the limits of the study (and the opportunities for future developments).

Thank you again for giving to me the chance to read your paper. I hope my comment and suggestions are useful to improve your work.

Best regards.