

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

Idowu Oladele¹

¹ University of KwaZulu-Natal

Potential competing interests: No potential competing interests to declare.

Change the first sentence of the abstract, If it is proven that there is lack, then there is no point studying or analyzing access!

The abstract should be specific on the analytical tools used. 385 out of how many, how representative is 385?

Consistent referencing in the article is required

Repetition of texts -Microcredit for the rural poor in African countries is insufficient. For example, Misebi et al. (2010) noted that the shortage of formal credit for agricultural products has contributed to low performance in Nigeria.

Smallholder agriculture in the Democratic Republic of Congo also continues to lack access to suitable credit facilities (Muayila and Tollens, 2012).

There is need for a detailed description of credit services as it they are provided in the study area and the terms and conditions. These will lend understanding to the factors the study is trying to explain. Access or no access cannot be justified without the understanding of modus operandi of credit services.

There is need to describe the livelihoods activities of the respondents.

There is need to describe the different sections of the questionnaire.

Only age is a continuous data, all other dummy variables, any effect on the model?

There is need for explanations on how differences in occupation or sources of income influence credit access.

It is recommended that policymakers, the government, and other stakeholders- should be deleted. This study did not analyze any data related to policymakers, the government, and other stakeholders.