

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

Christian Du Plooy<sup>1</sup>

<sup>1</sup> Agricultural Research Council, South Africa

**Potential competing interests:** No potential competing interests to declare.

Although a thorough literature survey it should be more analytical in order to compare and discuss previous results and identify gaps and how it relates to the need for your research. Your results indicate that out of the 385 respondents, 34.5% (133) had access to credit. Would add much value if you also investigated how these who had access to credit performed regarding success of their agricultural venture, sustainability and repayment of the credit received. Although access to credit is crucial, it is also crucial that repayment is done according to the agreement. The lack of collateral security, sustainability of ventures and repayment are some of the major reasons for limited access and high interest rates. Note that any finance institution need security!! The study found that variables such as "gender, marital status, collateral, lending procedure, group lending, high interest, distance, number of dependents, and the availability of limited microfinance institutions significantly affect the access to credit for rural residents in the study area", but do not take in consideration the aspects mentioned above. The literature survey and your final conclusions can be expanded to include some of the aspects mentioned above and mention some of the limitations of your study as well as needed future research.