

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.

Research paper has come out very well and rigorous work that has been carried out is highly appreciable. There are few observations where in the authors can fine tune.

- . 1. Explanation on what is balloting system can be provided.
- 2. Scope of the present research can be added and future direction can be set to support the relevance of the research in the present scenario.
- 3. The variables that do not have significant effect on access to credit can be added for which the plan of action can be suggested.

Thank you and best wishes.

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