

# 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.

## OVER ALL STRENGTHS

1. The study is a robust addition to knowledge and policy on access to finance in sub-Saharan Africa.
2. The work is detailed.

However, there are few over all observations which have been highlighted with a note in the work. Detailed comments and observations have been attached to the pdf manuscript copy of the manuscript which will guide the authors in the areas of specific gaps. Below is the summary of major observations:

## OVERALL WEAKNESS

1. The work is too lengthy for most journal; likely because the authors tried to explain every issue encountered. But for space and attention span limitation of readers, it will be better to trim this down- considering the journal specifications.
2. Abstract can be expanded to include the point and interval estimate and the p-value. This will increase the interest of readers (and those doing reviews) to pick interest in the work.
3. Some aspects of the methodology will need to be more explicit; details of which has been highlighted in the manuscript copy added to supplementary data for the authors attention.
4. There are some parts of the discussion that were not robust enough: e.g comparison with other studies, explanation for the differences and similarities, and implication for access to credit. This should be provided for all discussions made; and not for some, as it has been done currently in the work.
5. Conclusion will need further addition of study limitations, level of generalizability (external validity), sources of funding, acknowledgment and a general recommendation for policy for the world (viz-a-viz Ethiopia)

Overall, this work is an excellent contribution to knowledge and policy. The work will be better fit for publication if these observations are noted; and the paper revised.

**SUMMARY OF SPECIFIC DETAILS** (full detail review has been sent to the authors)

**TITLE**

This might be seen to be erroneous considering that the authors used only a district that was selected via non-probabilistic method (i.e. purposive sampling). This might be changed to: "Factors influencing Access to Credit for Rural People in Ethiopia: A case of Bilate Zuria district". OR "Factors influencing Access to Credit for Rural People in Bilate Zuria district, Ethiopia " OR any variant that reflect the study population properly so that external validity of the study will appropriate and valid.

## ABSTRACT

1. Appears concise but not structured. If possible, the abstract will be better when structured into: introduction/aim, methods, results and conclusion – according to specific journal specification.
2. Since the abstract contains 165 words; it can be expanded to reflect the point estimate of the predictors (Odd ratios), 95% confidence interval and p-values.

## INTRODUCTION

1. Introduction and literature review appear long for a journal article. These sections can be trimmed down and merged together- according to journal specification.

## METHODS

### Description of the study area

Is there any identifiable source for the statistics provided. If yes, reference the source. if they were obtained from grey sources; they should be referenced as such or as personal communication.

### Sampling technique

What prompted the purposive selection in the first stage i.e. the purpose for the purposive approach? If known, it should be stated with this statement.

### Sample of study

1. May be changed to sample size determination because this might be perceived as sampling technique
2. ... I thought since some other studies have been done on the same subject in Ethiopian population, such "p" can Be used to calculate sample size.

You can check the following for sample size calculation reference:

<https://www.tandfonline.com/doi/full/10.1080/23322039.2022.2035043>

<https://edepot.wur.nl/238245>

<https://core.ac.uk/reader/234647920>

<https://www.sciencepublishinggroup.com/journal/paperinfo?journalid=177&doi=10.11648/j.eco.20200902.13>

## Data analysis

1. How were the candidate variables selected for the multivariate analysis? OR omnibus analysis was done.... i.e. it is like you did omnibus analysis after ensuring no multicollinearity. Just state this here. Thank you.
2. Please, state the level of significance used for this study e.g.  $< 0.05$

## Results and discussion

1. Result tables cannot be placed in the appendix (as your result tables are not many); it should be in the body of the result, after the conclusion or after the references (depending on journal specification). However, if you have many tables, significant tables should be placed in the body of the work and others (supplementary tables and files) can be placed in the appendix.
2. There may not be the need to repeat the values provided in the tables; only precise narration of important results will suffice by the use of about half, majority, most, a quarter or two-third or three-quarter words. This will reduce the word burden and provide a precise narration of the table.
3. In the result, present the result of the regression model with the point estimates, 95%CI and their p-values to give us an idea of what you are trying to explain i.e to determine the accuracy and precision of the study by the reader.
4. In the discussion, I will recommend that you follow the flow of your results from descriptive to regression so as to give the discussion a flow.
5. Referring to the table, and not the study, in the discussion part is not necessary again; as that has been dealt with in the result. The attribution to the study will be preferred here. e.g. "This study shows that...." or its many variants commonly used for discussions in scientific papers.
6. Some part of the discussion may need rephrasing... There should not be any repetition of the result figures (numbers) in the discussion.

## CONCLUSION

Add limitations, level of generalizability (external validity), sources of funding, acknowledgement and a general recommendation for policy for the world (viz-a-viz Ethiopia)

## REFERENCE

Refence "Tirfe, Zegeye & Hussein Hamida Komicha" is incomplete.