

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.

Factors Influencing Access to Credit for Rural People in Ethiopia

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Thank you for the responsibility given to me for reviewing the manuscript. After a careful review, here are some suggestions for the author:

1. The "Review of Literature" section should be improved. In the "Review of Literature" section, the authors should focus on reviewing previous studies that are significantly relevant to the objective of the study and should draw a research gap on the same. Further, variable considered in the study should be separated from the Review of Literature section and be a part of the Methods and materials.
1. Main contributions of the paper should be made clear.
3. Level of income has been classified as low, medium and high. What does it mean the low/medium or high. Please specify the income range. I have not found anywhere in the manuscript.
4. Besides, it did not reveal the significant contribution to the existing literature. The author may follow the below recent empirical study –
 - Sahu, T. N., Agarwala, V., & Maity, S. (2021). Effectiveness of microcredit in employment generation and livelihood transformation of tribal women entrepreneurs: evidence from PMMY. *Journal of Small Business & Entrepreneurship*, 1-22.
 - Agarwala, V., Maity, S., & Sahu, T. N. (2022). Female entrepreneurship, employability and empowerment: impact of the mudra loan scheme. *Journal of Developmental Entrepreneurship*, 27(01), 2250005.
 - Tria, D., Harun, M., & Alam, M. (2022). Microcredit as a strategy for employment creation: a systematic review of literature. *Cogent Economics & Finance*, 10(1), 2060552.
 - Datta, S., & Sahu, T. N. (2021). Impact of microcredit on employment generation and empowerment of rural women in India. *International Journal of Rural Management*, 17(1), 140-157.