

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.

The study examines factors influencing access to credit for rural people in Ethiopia. The paper is relatively good, however, some observations were made

Abstract: There is a need for a conclusion before the recommendation in the abstract section

Introduction:

Intext citation – most of the authors were not cited correctly in the text. The authors need to check and revise it. The inclusion of first name in the citation is not proper e.g., Shyamal Chowdhury, 2017; Harisha B S (2018), (Kiros H., 2012), Thi Thanh Tu et al. (2015), E.A. Ajah, J.A. Igiri, and H.B. Ekpenyong (2017) and Dechasa S, 2017; Yaregal T, 2019, among others. Also, the use of capital case in the text citation should be avoided e.g., Semira Hassen ALI Solomon ALEMU's study (2018). The author is advised to study the journal intext citation and referencing style on single author citation, the use of et al and joint citation.

Justification: There is a need for strong justification for the study. The author created a gap by indicating that other economic activities were not considered in other studies. The authors need to specify the economic activity that the study is considering and why the economic activity is considered. Also, the use of other economic activities alone may not be proper for the gap in the literature. The authors need to justify the study by creating one or two strong gaps in the literature. Apart from the gap in the literature that the study intends to fill. What is the implication of the study? The authors need to discuss the implication of not accessing credit facilities on economic activities.

Economic activities: If agriculture is the primary source of income, what of other small businesses or those that are employed? Is it that those involved in small businesses or employed do not include agriculture as part of their source of income? The authors need to clarify and justify this in the introduction as well as in the literature

Typo errors are observed. Authors should check this in the whole document.

Literature Review:

The literature review is not sufficient. The authors are recommended to review more literature on the first two subsections under the literature

Figure 1 is floating. It has to be adequately discussed in the literature. Kindly include the source of the figure as well.

Method and materials: The authors need to include a georeferenced map of the study area. You can check the document for my comments.

Discussion: There is a need for the authors to create another section for discussion after the empirical result for the interpretation of the findings in line with other studies

Conclusion and Recommendation: The conclusion in the manuscript is not sufficient. The authors should kindly revisit this. There is no recommendation in reference to the finding of the study