

Review of: "The Role of Financial Literacy on Sustainable Development of Micro, Small and Medium Enterprises (MSMEs) in Africa"

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Potential competing interests: No potential competing interests to declare.

This was a good study, both for the interesting and unique topic and for the quality. The paper was succinct but informed, thoughtful, very well written.

I think that it merits to be published after some moderate revisions:

- a. It would be more interesting to point out why it is so important to discuss the nexus between financial literacy and sustainable development of MSMEs, especially in Africa.
- b. It would be more appropriate to put the definition of financial literacy in the introduction part, because some readers might not be familiar with this term.
- c. The section "Review of literature" should be improved.
- d. It is questionable whether the empirical result is robust or not.
- e. It would be better if the questionnaire could be attached to the appendix.
- f. Limitations of this research should be mentioned.
- g. Number 2.3 mistakenly appears twice in the paper. The first one is "2.3. Empirical Review and Hypothesis", and the second one is "2.3. Conceptual Framework".