

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.

1. P2: How did you capture these mechanisms (such as job creation, poverty reduction, and economic growth) please, that is, financial literacy to sustainable development outcomes? To me, it would have added so much impact of your research.
2. P.5: Did you envisage there might be a problem of multicollinearity between the independent variables? One thinks financial knowledge & skills are much related, isn't it?. And varying one may tend to affect the other? A test might be of help, I will suggest.
3. P.8: I will suggest more of the financial theories should be explored and bring to bear on the topic with a priori expectation. Specifically, a kind of theoretical framework is being suggested which for now, in my opinion, is missing. Most of what is captured seem more like intuitive/rational reasoning.
4. Odhiambo, F. O. (2023) is not in the body of the paper?
5. And please, do maintain the alphabetical arrangement of the references you started with.
6. Overall, I sincerely commend your effort; simple but quantitatively insightful. There's no gainsaying MSMEs stand to contribute a whole lot to the overall development of the African continent, just like in Asia, especially China. However, in terms of this research, refer to my first comment on p.2 where you mentioned the "specific mechanisms....." I did not seem to find that mechanism captured in the analysis, except we assume an automatic transmission of the positive relationship and causality of the independent variables into that dynamic????