

# 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.

The research is informative and useful from the perspective of linking economic aspects with sustainability. The flow of the paper seems refined. A few further refinements are suggested:

- i) The variables of financial literacy (as per the abstract) include Financial knowledge, Financial Skills and Financial Experience. However, the data analysed uses the variable of financial attitudes and omitted financial experience. The same may be refined.
- ii) The sustainability perspective can be broadened with respect to MSMEs sustainability as given in the paper such as profitability, identifying growth opportunities etc; and sustainability in general with respect to job creation for citizens, investing in eco-friendly projects etc.
- iii) If the variables - Financial knowledge, Financial Skills and Financial Experience are independent variables, then the correlation results must be looked into with respect to Multi-collinearity, which could possibly impact the model fit and the interpretation of results.

Its a good piece of work overall. All the best.