

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.

Dear Author,

The article is well written. I appreciate you for addressing this topic, especially in Africa. There are some parts that need to be revised.

1. In the Literature Review, consider providing a grand theory for your research and for the source of your indicators in defining the variables. In the part on Financial Literacy, it isn't supposed to only explain the definition, but also the theory you adopt for the indicators of each variable. The financial literacy breaks down into 3 parts, so deepen your explanation about the measurement of each part.

I suggest the author also add more theory about sustainable MSMEs to design the conceptual framework. I wonder where your conceptual framework comes from.

2. I didn't find the measurement indicators for each variable in the methodology yet. Authors should supply the indicators and present more justification of the selected research method linear with the focus of the research. What's the criteria for purposive sampling that the authors adopt? It needs a more clear explanation.

3. I suggest authors hire more recent literature because I notice the old literature such as in 2009, 2011, particularly for the previous study.

4. Authors need to look out for typos in this paper. I find the fit model; are you sure the financial knowledge is written twice?

5. Consider providing more justification of your results regarding the distinguishing things about sustainable MSMEs in Africa, so the discussion is more deep.