

Editor's Comment:

Please find below my opinion on the revised version of the paper.

The revised paper contains improvements.

1) 1) I am sorry to state that linguistic mistakes are still prevailing, I see no significant improvement in this respect, though the mistakes would be simple to correct (usage of verb forms in plural or singular, use of indefinite articles „a”, and „an”, missing definite articles „the”, the word "MSE" handled once as singular, and other times as plural form, etc). The problem is that there are simply too many mistakes like that.

2) 2) Statistical issues are explained better in this version. Variables measured on Likert scales may not necessarily be suitable for OLS regression. However, in this version the author clearly presents the results of normality tests, and multicollinearity issues (in contrast to the former version when these were just very briefly presented without proper explanation). With this explanation I can accept the application of methods designed for continuous variables.

3) 3) Still, I miss some more details on the Likert –scale measured variables. The author refers to them in section 2.2, as variables measured by a questionnaire, scaled on a 5-point Likert scale. I think that the author should include an appendix table summing up the Likert – scale variables. For example, for variable Finance Access: what was the question asked in the questionnaire, what were the response options, and what do values 1, 2,3,4, or 5 resp. mean in a Likert scale, and how these values correspond to the possible response options (?) presented in table 4.7.

The same is needed for variables: Management knowhow, Market access, Poor Infrastructure , Support from government , Accounting and record keeping, Technology

My overall opinion is:

As was mentioned under point 1) linguistic improvements are still needed. I don't know if the editorial office has capacity to correct the linguistic mistakes, then the author does not have to work on it, but if the editorial office cannot do it, then someone must do it before publication.

Also, an additional table should be added as appendix, according to my comments under point 3). This should be easy for the author to do.

Without these improvements I still do not recommend the paper to be published in its present form. However, you may give the paper to another editor, for an alternative opinion, if my opinion looks too strict.

Editor's Details:

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