

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

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This is an interesting study that seeks to interrogate the "Role of Financial Literacy on Sustainable Development of Micro, Small and Medium Enterprises (MSMEs) in Africa." However, it is regrettable that the authors seem to paint Africa with a single brush. It is a well known and much argued proposition that the continent is verse with disparate cultural and entrepreneurial practices. Some countries, especially those in the East African region, embrace collectivist entrepreneurial practices such as cooperatives, others in the West African region embrace individualism (going by Geert Hofstede's dimensions of culture). It bothers me, therefore, that the study is silent on context. What countries were investigated? How and why? These are unclear in the manuscript and numerous sections of the literature review are glossed over rather than robustly unpacked. Besides, I cannot really see the theoretical (see the one-liners and shallow sections 2.1 and 2.2) and methodological (see section 3.1 on the research design, for example) underpinnings of the study. Furthermore, the sampling design is questionable considering the outdated sources cited. Why should anyone rely in 2017 on the cusp of 2024? The discussions are also brief and other really worrying sections are the missing limitations of the study (which are numerous), implications (for theory, practice, management or policy), and areas for future research. Regrettably, this article reads very much like work-in-progress and surely not a contender for a space in a peer-reviewed journal.