

# 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.

## Abstract

The study abstract was short, straight to the point, and with the needed information. However, the authors should consider including the sample size and population of the study. This will tell the prospective readers the nature of the data (primary or secondary data) used in the study without their going to the materials and methods section.

## Introduction

The introduction was apt. It not only showed the motivation behind the study, but it also showed the gap in knowledge as well as the potential contribution the study will add to knowledge. The introduction, however, did not show the objective(s) of the study and the sequence of the rest of the paper. It should also update the literature in this section. The authors cannot use a 2020 publication to make a case for a contemporary subject like MSMEs in 2024. Authors are advised to update their literature. This is to show their mastery and currency with the state-of-the-art in this field.

## Literature Review

The literature review is weak. There are no literatures to justify the gap in the study. There was little or nothing empirical about the empirical literature. The facts presented from the literature reviewed were not enough to generate a hypothesis. Authors are advised to pay more attention to this section.

## Materials and Methods

The authors do not need to explain the design or methods they have chosen in the study. They should go straight to the point. For instance, explaining what a co-relational research design is. Authors should mention the methods used, what they were used for, and why they were used. Authors should endeavour to justify their selections, e.g., sample size, sample population. The authors chose 1080 MSMEs from 54 African countries; what is the "justification"?

## Results

Questionnaire analysis/response rate should be part of the materials and methods section. Again, the authors should go straight to the point. They should state and explain their results rather than defining and explaining the meanings of the statistical techniques used.

Finally, the study did not bring out the "specific mechanisms through which financial literacy impacts sustainable development outcomes," which was proposed by the authors as the point of departure from similar studies.

Conclusions were not derived from the results.

References are fairly good.