

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 topic and relevant to the Africa context, given that a majority of businesses contributing to the GDP in Africa fall under the category of Micro, Small, and Medium Enterprises (MSMEs). While the manuscript is well-organized, there is an opportunity to enhance the literature review by incorporating theoretical underpinnings for a more thorough exploration of the subject.

One relevant theory to consider is the Human Capital Theory, which asserts that education and training contribute to an individual's economic productivity. In the context of the role of financial literacy in the sustainable development of MSMEs, this theory suggests that financial literacy serves to augment the human capital of entrepreneurs. A more in-depth exploration of this theory could strengthen your argument and findings.

Also, Resource-Based View (RBV) theory suggests that sustainable competitive advantage stems from valuable, rare, and non-substitutable resources. Applied to MSMEs, financial literacy emerges as a valuable resource. Entrepreneurs with a high level of financial literacy possess a distinctive and advantageous skill set that can significantly contribute to the sustainable development of their enterprises.

In the conclusion section, it is recommended to delineate the study limitations and offer suggestions for future research. Explicitly addressing how these limitations were mitigated will bolster the relevance and reliability of your study.

These suggestions are provided with the aim of enhancing the clarity, depth, and rigor of your research.