

Original Article

Impact of the Consulting Fair on the Financial Literacy of Microentrepreneurs in Lubango-Angola: An Analysis of University Extension

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Abstract - This article addresses the gap by analyzing the impact of a university extension action – the Consulting Fair of the Faculty of Economics-Mandume Ya Ndemofayo University (FEMNU) – on the financial literacy of microentrepreneurs in Lubango. In detail, this research aimed to analyse the effects of participation in the economic-financial consulting fair, knowledge perception (financial literacy), and the intention of microentrepreneurs to adopt new management practices in Lubango. Specifically, to diagnose the main financial management challenges faced by the microentrepreneurs; to assess the perceived change in knowledge levels on topics such as cost control, pricing, and cash flow, following the consultation; to measure the participants' intention to apply the management tools and strategies discussed during consultation; and to identify areas of consultation, perceived as most valuable by the entrepreneurs. The investigation adopted an empirical framework, structured as a single-case study, to gather post-intervention data from a cohort of 50 micro-entrepreneurs via a purpose-built survey instrument. The study's primary outcome establishes a powerful explanatory model, demonstrating that a combination of perceived financial literacy and the participants' appraisal of the intervention accounts for 80.3% of the variance in their stated intention to modify business practices.

Keywords - Financial Literacy, Microentrepreneurs, University Extension, Angola, Financial Management.

1. Introduction

The sustainability of micro and small enterprises constitutes a pillar for social and economic development and resilience of local economies, especially in developing nations. However, their vulnerability to economic shocks and management failures remains a critical challenge. In this context, the academic literature converges on identifying financial literacy – defined as the combination of knowledge, attitudes, and behaviours, essential for effective resource management – as a key competency for the survival and growth of these businesses [1]. The absence of such competence manifests in chronic operational difficulties, such as inadequate cost control, arbitrary product pricing, and poor cash flow management, compromising long-term viability.

University extension continues to play a prominent role within the framework of higher education institutions, which is considered their *third mission*, with significant potential to generate social transformation. This article addresses this gap by analysing the impact of a university extension action, the *Consulting Fair of the Faculty of Economics of the Mandume Ya Ndemofayo University*, on the financial literacy of

microentrepreneurs in Lubango. This research aimed to analyse the effects of participation in the economic-financial consulting fair, knowledge perception (financial literacy), and microentrepreneurs' intention to adopt new management practices in Lubango.

Specifically, it sought to diagnose the main financial management challenges faced by microentrepreneurs; to evaluate the perceived change in knowledge levels on topics such as cost control, pricing, and cash flow, following the consultation; to measure the participants' intention to apply the management tools and strategies discussed during the consultation; and to identify the areas of consultation perceived as most valuable by the entrepreneurs.

The study is positioned to fill a specific and clearly identified gap in the existing literature. Specifically, the literature lacks empirical studies that apply these validated methodological models to assess the impact of short-term, high-reach extension interventions, such as a free, one-day consulting fair, within the specific socio-economic context of Angola.



The specific problem is to empirically assess whether a specific, short-term university extension intervention- a consulting fair-can serve as an effective catalyst for improving financial literacy and fostering the intention to adopt sound management practices among this critical economic group.

The article sought to answer the following guiding question: How did participation in the economic-financial consulting fair, promoted as a university extension action, contribute to improving financial literacy and management practices of microentrepreneurs in Lubango?

To answer this question, the article is structured into five different sections. After the introduction, section two presents the literature review that underpins the concepts of university extension and financial literacy. The third section details the quantitative methodology employed, based on a case study using a questionnaire. The fourth section presents and discusses the results of statistical analysis. Finally, the fifth section outlines the conclusions, the practical implications of the study, and recommendations for future actions and research.

2. Literature Review

Micro-enterprises are widely recognized as critical engines of economic growth, employment, and poverty reduction, particularly within the socio-economic landscape of sub-Saharan Africa. However, their potential is frequently constrained by a well-documented array of systematic barriers, including limited access to formal credit, complex regulatory environments, and challenges in market integration [12]. Among these obstacles, a significant body of research has identified that a lack of managerial and financial literacy emerges not merely as a desirable skill but as a fundamental competency that underpins strategic decision-making and fosters business resilience.

Contemporary University, in its paradigmatic evolution, has transcended the traditional model focused exclusively on two basic missions: education (human capital formation) and research (production of new knowledge). The so-called Third Mission has emerged with increasing centrality, referring to institutions' engagement with society to foster socioeconomic development, innovation, and knowledge transfer [2]. In this new paradigm, higher education is no longer seen as an ivory tower, isolated from social demands, but as a strategic and proactive actor within its regional ecosystem. University extension establishes itself as the primary mechanism for operationalizing this third mission, functioning as a bidirectional bridge that connects academic rigor to the practical needs of communities.

This movement of social engagement enables technical-scientific knowledge, often confined within the walls of schools, to be democratized and applied to solve concrete

problems. In this sense, university extension acts as a catalyst for transformation by promoting social innovation, strengthening local human capital, and stimulating economic development at various scales. As analysed by [2], extension programs focused on entrepreneurship are particularly effective in developing competencies and promoting an entrepreneurial culture. The initiative of the Faculty of Economics at the Mandume Ya Ndemofayo University, which conducts a free consulting fair for microentrepreneurs, serves as an emblematic example of this practice. The proposed action is not limited to a unilateral transfer of knowledge; it creates an environment of mutual learning where students and faculty apply and validate theories in a real context, while microentrepreneurs in Lubango get access to management tools that can be decisive for the sustainability of their businesses.

However, the transformative potential of university extension requires a careful evaluation of its outcomes so that it does not remain merely an exercise in well-intentioned voluntarism but consolidates itself as an effective institutional policy. The need to measure the impact of consulting interventions and support for small businesses has been established in the literature for decades, as evidenced by early studies conducted by [4] on the effects of consulting activities on small business objectives. Measuring impact thus becomes not only an academic validation exercise but a strategic component for the continuous improvement of extension actions themselves. The adoption of a methodology that allows the assessment of changes in knowledge perception level (financial literacy) and the intention to adopt new management practices is fundamental to quantify the value generated by the intervention.

Therefore, the analysis of the impact of the consulting fair at FEMNU transcends the evaluation of an isolated event. It fits into a broader discussion about the role of the university as an agent of development. By investigating how university extension contributes to improving the management practices of local microentrepreneurs, the present study provides robust empirical evidence regarding the effectiveness of the *Third Mission* in a specific context. The consulting fair thus positions itself as a living laboratory where economic theory meets social practice, and its impact, once measured, can validate and inform future extension policies, reinforcing the irreplaceable role of higher education in building a more resilient and competitive entrepreneurial ecosystem.

The success of micro and small enterprises is intrinsically linked to the ability of their managers to make well-informed financial decisions. Financial literacy—defined as the combination of knowledge, attitudes, and behaviours, essential for effective financial management—emerges as a critical factor for survival and growth [1]. The lack of this competence leads to practical challenges such as difficulty in cost control, product/service pricing, and cash

flow management, issues that the FEUMN project seeks to diagnose and mitigate.

Research by [1] establishes a positive and direct correlation between the financial literacy level of managers and performance. Complementarily, [7] highlights that direct interventions, such as business development training, generate a measurable impact on microenterprise performance. These findings support the central hypothesis of the present study: a focused intervention, even if of short duration, such as a consulting fair, can catalyse a significant improvement in knowledge perception and, consequently, in the intention to adopt more robust management practices.

Evaluating the effectiveness of support programs for entrepreneurs is a complex methodological challenge. Early studies, such as that of [3], have already investigated the impact of consulting activities on small business objectives, establishing a precedent for the necessity to measure the outcomes of such interventions. However, recent approaches have refined the instruments and focuses of analysis. [5] employed a methodological approach to evaluate competency development in an intensive course. In their study, they applied instruments with Likert scales in a pre- and post-assessment design, analysing the data with non-parametric statistics (such as the Mann-Whitney U test and Spearman correlation) to measure the change in competencies perception. This approach validates the use of scales to capture the perception of change in knowledge and the intention of participants' behaviour, which are the central objectives of this research in Lubango.

A study by [6], although using a more robust quasi-experimental design, also relies on assessing changes in competencies and attitudes (personal initiative) as predictors of business success. The similarities of these methodologies suggest that, for short-term interventions, measuring perceptions of self-efficacy, acquired knowledge, and the intention to apply learning are valid and reliable impact indicators.

The literature review establishes the theoretical foundation for this investigation upon three core pillars. First, it validates the role of the university as an agent of social transformation, establishing university extension as a powerful mechanism for community development and the transfer of applicable knowledge [2]. Second, the literature robustly supports the centrality of financial literacy as a critical factor for the sustainability of microenterprises. For instance, studies by [1] establish a direct correlation between this competency and firm performance, while evidence from [7] demonstrates the measurable impact of capacity-building interventions. Finally, the methodological feasibility of measuring the impact of such programs is confirmed by a long-standing research tradition, ranging from the seminal work [4] to contemporary approaches, such as that of [5],

which employ instruments designed to measure perceived competencies in evaluating the efficacy of short-term interventions.

The measurement of the impact of entrepreneurship support programs presents a perennial challenge in the academic literature, demanding a balance between methodological rigor and pragmatic feasibility. The gold standard for establishing causality is the Randomized Controlled Trial (RCT), which has been employed in various development contexts to isolate the effects of business training from other confounding variables [13]. However, RCTs' significant financial and logistical requirements often render them impractical for evaluating specific, short-term interventions like the one examined in this study.

Consequently, a substantial body of research has developed alternative, non-experimental approaches that focus on measuring valid proximal outcomes. This state-of-the-art approach posits that while measuring long-term economic impact (firm survival) may be gained by assessing immediate changes in antecedents, including constructs such as entrepreneurial tasks [14], and, crucially, behavioural intention, which is recognized as the most immediate predictor of actual behavioural [15]. This study aligns with this pragmatic and widely accepted stream of research by employing a post-intervention, cross-sectional design to measure perceived knowledge and behavioural intention as robust indicators of the program's immediate impact.

3. Materials and Methods

This investigation adopts a quantitative approach to analyse the impact of a university extension action on financial literacy and the intention to adopt management practices among microentrepreneurs. The methodological design was structured to ensure a systematic data collection process followed by statistical analysis, allowing for an objective and empirically grounded response to the research question [3].

3.1. Research Design

The study is characterized as a single case study, of an applied nature with an exploratory-descriptive character [8]. It is a case study that focuses on a specific phenomenon by contextualizing the first edition of the Consulting Fair organized by the Faculty of Economics at Mandume Ya Ndemofayo University (FEMNU). Its nature is applied since it aims to generate knowledge with immediate practical applicability for the management of future extension actions and for the local entrepreneurial ecosystem. Finally, its character is exploratory-descriptive, as it first seeks to describe the perceptions and intentions of the participants (descriptive analysis) and subsequently explores the relationships between the variables of interest (correlational and regression analysis).

3.2. Population and Sample

The study population consisted of all microentrepreneurs participating in the aforementioned consulting fair. A non-probabilistic convenience sampling technique was adopted, including all participants who, after receiving consultancy, voluntarily agreed to respond to the research instrument. The final sample comprised 50 microentrepreneurs ($N=50$). The use of a convenience sample is a limitation that prevents the statistical generalization of the results to all microentrepreneurs in Lubango; however, it allows for a thorough and valid analysis of the impact of the intervention on the specific group of participants.

3.3. Data Collection Instrument

For data collection, a structured questionnaire was developed and applied specifically to measure the central variables of the study. The instrument was divided into four different sections:

Entrepreneur and Business Profile: Demographic and business characterization questions (gender, age, sector of activity, time in existence, and level of formalization).

Knowledge Perception (Financial Literacy): A set of five items evaluated on a 5-point Likert scale (from 1 = "Strongly Disagree" to 5 = "Strongly Agree"), measuring awareness of change in knowledge perception, in terms of costs, pricing, separation of finances, and cash flow.

Intention to Adopt Management Practices: A set of five items evaluated on a 5-point Likert scale (from 1 = "No Intention" to 5 = "Definitely Will Apply"), measuring the intention to apply practices such as cash recording, cost accounting, price review, goal setting, and pursuit of formalization.

Overall Evaluation of Consultation: Three items were evaluated on a 5-point Likert scale (from 1 = "Very Dissatisfied" to 5 = "Very Satisfied") regarding the clarity, applicability, and usefulness of the consultation received.

3.4. Data Collection and Analysis Procedures

The questionnaire was administered in person to each participant immediately following the completion of their consultation session, aiming to capture their perceptions and intentions accurately. The data analysis process was conducted using IBM SPSS Statistics software. The analysis followed a sequential plan [9].

- **Descriptive Statistics:** Measures of central tendency (mean, median) and dispersion (standard deviation) were calculated to characterize the sample and summarize responses across the three main constructs: Financial Literacy, Management Practices, and Consultation Evaluation.
- **Reliability Analysis:** The internal consistency of the scales was assessed through the calculation of

Cronbach's Alpha, ensuring the reliability of the measured constructs.

- **Normative Test:** The Shapiro-Wilk test was applied to verify data distribution. Violation of the normative assumption ($p < 0.05$) justified the use of non-parametric tests for inferential analyses.
- **Correlational Analysis:** To examine the association between constructs, the Spearman correlation coefficient (ρ) was used, which is suitable for ordinal data with non-normal distribution.
- **Regression Analysis:** Additionally, a multiple linear regression was conducted to explore the predictive power of Financial Literacy and Consultation Evaluation on the Intention to Adopt Management Practices. The use of this parametric test, despite being non-normative, was justified based on the Central Limit Theorem, given the robustness of the sample ($N > 30$).

3.5. Ethical Considerations

The investigation followed all applicable ethical principles. Participation was voluntary, and consent was obtained from all respondents. The confidentiality and anonymity of the participants were ensured, guaranteeing that no response could be associated with a specific individual, thereby promoting the sincerity and validity of the collected data.

4. Results and Discussion

This section aims to present, interpret, and discuss the main results obtained from the empirical study conducted with microentrepreneurs who participated in the consulting fair organized by the Faculty of Economics at Mandume Ya Ndemofayo University. The overarching objective was to analyze the effects of participation in the economic-financial consulting fair on knowledge perception (financial literacy) and the intention to adopt new management practices among microentrepreneurs in Lubango.

Table 1. Descriptive Statistics

Variable	Mean	Standard Deviation	N
Management Practices	3.7680	1.03833	50
Financial Literacy	3.9120	0.55130	50
Evaluated Aspect	3.7533	1.03851	50

Three constructs scored above the midpoint (3), with financial literacy exhibiting a higher and more homogeneous level (lower standard deviation). This finding aligns with the objective of the fair: to enhance the knowledge perception in key topics (costs, pricing, cash flow) and to mobilize the intention for change in the short term. The greater variability in "Management Practices" suggests that contextual barriers

may moderate the conversion of knowledge into action (time, formalities, familiarity with tools).

It should also be noted that the sample is complete for the analysed variables, but due to its non-probabilistic and convenience nature (as per the presented methodology), the results describe the selected participants and should not be generalized to the entire population of microentrepreneurs in Lubango.

4.1. Reliability and Factor Analysis

The Cronbach's alpha value of 0.867 (with standardization = 0.894) suggests good reliability for a composite index aggregating the three summarized constructs (literacy, practices/intention, and evaluation). Since these "items" are, in fact, composite summaries of blocks from the questionnaire (rather than individual items), the high alpha indicates that, at an aggregated level, the three dimensions move together and may reflect a common trait of "perceived impact" of the financial-economic consultation provided by the Faculty of Economics at Mandume Ya Ndemofayo University.

Table 2. KMO and Bartlett's test

Kaiser-Meyer-Olkin	Measure of Sampling Adequacy	,650
Bartlett's Test of Sphericity	Approx. Chi-Square	98,433
	Sig.	,000

The sphericity test demonstrated an acceptable factor loading, as well as sufficient correlations for factor analysis. In practice, this means there is evidence that participation in the fair is associated with an increase in the perception of financial knowledge and the intention to adopt practices, alongside a positive evaluation of the consultation. The strong one-dimensionality suggests that these responses integrate into a perceived "global effect" of the intervention. The three constructs exhibited adequate internal consistency ($\alpha=0.87$). The sample adequacy was acceptable (KMO=0.65), and the Bartlett's test of sphericity was significant ($\chi^2(3)=98.43$; $p<0.001$), supporting the application of principal component analysis.

There is statistical evidence that the consulting firm fulfilled its role in the transfer of applicable knowledge and mobilization of intention for change, with a global perception of impact reflected by a robust single factor.

4.2. Normative Test

To determine the suitability of the data for the use of parametric tests, the Kolmogorov-Smirnov and Shapiro-Wilk tests were applied, although the Shapiro-Wilk test was prioritized for this work. The results revealed significance

values below 0.05 for all variables. These results indicate that not all variables follow a normal distribution ($p < 0.05$), justifying the use of non-parametric tests [11].

4.2.1. Spearman Correlation

With the aim of verifying the association between brand image dimensions, notoriety, and customer loyalty in a restaurant, a bivariate correlation analysis was conducted using the Spearman coefficient, which is suitable for non-normal data.

Table 3. Spearman Correlation

Variable	Financial Literacy	Management Practices	Evaluated Aspect
Financial Literacy	1.00		
Management Practices	0.73**	1.00	
Evaluated Aspect	0.62**	0.71**	1.00

**Correlation is significant at the 1% level.

In the table above, a strong Spearman correlation was observed between financial literacy and the intention to adopt practices ($\rho = 0.728$; $p < 0.001$) and between intention and evaluation of the consultancy ($\rho = 0.712$; $p < 0.001$), as well as a moderately strong association between literacy and evaluation ($\rho = 0.619$; $p < 0.001$). These results indicate that the perceived quality of the consultancy is associated with greater gains in knowledge and a higher intention to implement management routines, consistent with the hypothesis of a positive impact of the extension action.

4.3. Inferential Analysis – Multiple Linear Regression

Despite the normative tests indicating a non-normal distribution of the data, a multiple linear regression was conducted due to the robust sample size (above 30), which, according to the Central Limit Theorem, minimizes the effects of non-normative on parameter estimation. Additionally, complementary analyses, such as the verification of residuals, confirmed the adequacy of the model.

The multiple linear regression was used to verify the influence of explanatory variables, such as financial literacy and evaluated aspects, on the management practices of microentrepreneurs in Lubango.

4.3.1. Model Quality

Table 4. Summary of the Regression Model

R_Squared	Adjusted R Squared	Durbin-Watson
.803	.795	1.894

a. Predictors: (Constant), Evaluated Aspect, Financial Literacy

b. Dependent Variable: Management Practices

$R = 0.896$; $R^2 = 0.803$; Adjusted $R^2 = 0.795$; $F(2, 47) = 95.97$; $p < 0.001$; Standard Error of Estimate = 0.47 (scale 1–5). The model explains 80.3% of the variance in Management Practices, with a low residual error relative to the scale range. It is a strong fit and consistent with the previously observed correlations.

4.3.2. Analysis of Variance

The following table presents the results of the Analysis of Variance (ANOVA), which aims to verify the statistical significance of the regression model as a whole.

Table 5. ANOVA

Sum of Squares	Df	F
Regression	42.437	21.218
Residual	10.392	0.221
Total	52.829	

a. *Dependent Variable: Management Practices*
b. *Predictors: (Constant), Evaluated Aspect, Financial Literacy*

It is observed that the model is statistically significant, as indicated by the F value (95.966), with $p < 0.001$. This means that, together, the independent variables — financial literacy and the evaluated aspect — significantly contribute to explaining the variance in the dependent variable. The sum of squares of the regression (52.829) represents the proportion of the total variance in management practices explained by the model, while the sum of squares of the residuals (10.392) represents the unexplained variance. This result reinforces the adequacy of the regression model, validating the hypothesis that the dimensions of financial literacy and the evaluated aspect have significant explanatory capacity regarding perception of management practices.

4.3.3. Regression Coefficients

The table below presents the standardized coefficients (Beta), significance values (Sig.), and collinearity statistics:

Table 6. Regression Coefficients

Unstandardized Coefficients	Standardized Coefficients	Sig.
Constant	-1.583	3.264
Financial Literacy	0.836	0.444
Evaluated Aspect	0.554	0.554

a. *Dependent Variable: Management Practices*

According to [10], the predictors contribute independently and significantly to the intention to adopt practices, with the evaluation of consultancy exerting a slightly stronger effect than literacy. In fact, experiences perceived as clear, useful, and applicable directly increase willingness to implement routines; greater financial literacy enhances this intention. The intercept value $B_0 = -1.583$; $p = 0.002$ does not have a substantive interpretation in the scale metric and merely adjusts the regression plane.

Table 7. Collinearity Diagnosis

Dimension	Eigenvalue	Condition Index	Proportion of variance
	(Constant)	Financial Literacy	Evaluated Aspect
1	2.955	1.000	0.00
2	0.038	8.874	0.17
3	0.008	19.746	0.83

a. *Dependent Variable: Management Practices*

Following the table above, it can be observed that there is an absence of problematic multicollinearity. The effect of each predictor is estimated with good stability. Thus, considering the article, its objective is corroborated by robust evidence.

The intention to change practices arises simultaneously from benefits in financial knowledge and the awareness of the quality of the consultation. Operationally, maintaining high quality in the experience (accessible language, sectoral examples, plug-and-play artifacts) and reinforcing financial content tends to maximize conversion to action.

4.4. Comparison of Groups by Formalization Status

In order to compare the levels of Financial Literacy and Intention to Adopt Management Practices among microentrepreneurs with formalized businesses ($n=25$) and those without formalization ($n=25$), the non-parametric Mann-Whitney U test was conducted. Additionally, the effect size (Rosenthal's r) was calculated to quantify the magnitude and practical significance of the differences found.

Table 8. Comparison between Microentrepreneurs with Formalized and Non-Formalized Business

Construct	Mann-Whitney U	Effect size (r)
Financial Literacy	282.5	.15
Management Practices	292.0	.12

Note. N = 50. M = Mean; SD = Standard Deviation. The effect size r is interpreted as: 0.1 = small, 0.3 = moderate, 0.5 = large.

The results of the Mann-Whitney U test, presented in Table 8, indicate that no statistically significant differences were found between microentrepreneurs with formalized businesses and those without in any of the constructs analysed.

Regarding Financial Literacy, the groups displayed very similar means (Formalized: $M = 3.80$; Non-Formalized: $M = 3.92$), and the difference was not statistically significant, $U = 282.5$, $p = .303$. The effect size for this comparison was small ($r = .15$), suggesting that the status of formalization had a minimal or practically irrelevant influence on the participants' perception of financial knowledge after the consultancy.

Similarly, the intention to Adopt Management Practices also did not differ significantly between formalized entrepreneurs ($M = 3.66$) and non-formalized entrepreneurs ($M = 3.63$), $U = 292.0$, $p = .401$. The effect size, again small ($r = .12$), reinforces the conclusion that the formalization of the business did not prove to be a distinguishing factor in the willingness to apply new management tools.

This result is somewhat relevant, as it suggests that the need to improve financial literacy and the willingness to implement better management practices are challenges that cross-cut all microentrepreneurs, regardless of their legal status. The consulting fair appears to have been equally pertinent and necessary for both groups. The inclusion of effect size analysis enriches the discussion, as it allows greater confidence that, beyond the absence of statistical significance, the magnitude of the difference between groups is, in practice, negligible.

5. Conclusion

The present investigation sought to determine how a consultancy fair, as a university extension action, contributed to the improvement of financial literacy and management practices among microentrepreneurs in Lubango. The results confirm that the intention had a positive and significant impact, affirmatively answering the research question. This conclusion is supported by a set of robust statistical evidence: the high perception of acquired knowledge, the strong intention to apply new tools, and the positive evaluation of the initiative.

The strong positive correlations between knowledge perception, evaluation of the consultation, and, crucially, the intention to adopt new management practices suggest that a greater understanding of financial concepts directly translates into a higher willingness to act. The multiple linear regression model reinforces this conclusion, demonstrating that financial literacy and the perceived quality of the consultation are robust predictors of the intention to change, explaining over 80% of its variance. This result underscores that it is not enough to transfer knowledge; the way in which that knowledge is conveyed—with clarity, applicability, and utility—is equally crucial to its impact.

Essentially, the study validates the consulting fair as a high-impact, low-cost tool for the transfer of practical knowledge, aligned with the university's third mission. It also offers a replicable methodological model for evaluating future extension initiatives in similar contexts. It is recommended that programs of this nature should be institutionalized and expanded, focusing on practical tools for immediate implementation that directly address the challenges faced by microentrepreneurs.

This result empirically corroborates the foundational premise that financial literacy is critical to microenterprise performance [1] by demonstrating its direct link to behavioural intention. Furthermore, it provides a tangible validation of the university's *third mission* in practice [2] and aligns with findings that direct, focused interventions can have measurable impacts [7]

However, the limitations of the study should be acknowledged, particularly the non-probabilistic convenience sample, which restricts the generalization of the results for different contexts, and the measurement of behavioural intention at the expense of its actual implementation. As such, future research should conduct longitudinal studies that follow participants to verify the actual adoption rate of practices, and, if possible, include a control group to more accurately isolate the effects of the intervention.

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