

The Effectiveness Dimension of Training Initiatives on the Competitiveness and Sustainability of Micro-Asnaf Entrepreneurs.

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ABSTRACT

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The aim of this research study is to assess the effectiveness of training initiatives on the competitiveness and sustainability of Asnaf Micro-entrepreneurs (UMA). Asnaf Micro-entrepreneurs represent a vulnerable group that requires support and intervention to enhance their capabilities and entrepreneurial competitiveness. This study employs a quantitative research approach and collects data from a sample of n = 308 UMA participants who have undergone various training programmes. The Partial Least Squares Structural Equation Modelling (PLS-SEM) technique is used to analyse the data. The research findings reveal a significant positive relationship between different dimensions of training and the competitiveness of UMAs. Firstly, knowledge and skill development shows a significant positive effect on UMAs competitiveness, emphasising the importance of equipping UMAs with the necessary knowledge and expertise. Secondly, mindset and attitude formation is found to significantly influence UMA competitiveness, highlighting the role of fostering a growth-oriented mindset and a positive attitude in entrepreneurial success. Thirdly, networking initiatives and collaboration is proven to have a significant positive relationship with UMA competitiveness, highlighting the importance of nurturing networks, partnerships, and

collaboration opportunities. Fourthly, access to resources and support demonstrates a significant positive effect on UMA competitiveness, emphasising the importance of providing UMA with adequate resources and support mechanisms.

Contribution/Originality: The study contributes to the existing literature by empirically demonstrating the positive impact of comprehensive training initiatives on Asnaf Micro-entrepreneurs (UMAs), highlighting the importance of addressing knowledge, mindset, networking, and resource gaps to enhance their competitiveness and sustainability.

1. Introduction

Asnaf Micro-entrepreneurs (UMA) play a crucial role in fostering economic development and social welfare, particularly within communities eligible to receive Islamic alms (*zakat*). Enhancing the competitiveness and sustainability of UMAs is of utmost importance to empower them economically and contribute to inclusive growth. Training initiatives have emerged as effective interventions to equip these entrepreneurs with the knowledge, skills, and resources needed to navigate the complexities of the business environment and foster sustainable practices. This research aims to measure the effectiveness of training initiatives on the competitiveness and sustainability of UMAs, utilising the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach. PLS-SEM is a robust statistical method that enables the examination of complex relationships and latent constructs, making it highly suitable for analysing multidimensional constructs such as competitiveness, sustainability, and training effectiveness. The primary objective of this study is to assess the impact of training initiatives on the competitiveness and sustainability of UMAs. Competitiveness dimensions, such as market performance, innovation, and customer satisfaction, are examined to understand the entrepreneurial capabilities developed through training programmes. Furthermore, sustainability dimensions, including environmental responsibility, social equity, and ethical practices, are assessed to determine the extent to which training initiatives foster sustainable entrepreneurship among UMAs. By employing the PLS-SEM approach, this research aims to provide valuable insights into the effectiveness of training initiatives and their impact on the competitiveness and sustainability of UMAs. These findings will contribute to the existing literature on sustainable entrepreneurship, offering practical implications for policymakers, development agencies, and training providers involved in supporting the growth and development of Asnaf micro-enterprises.

2. Background and Concept

Entrepreneurial training initiatives have gained significant attention as valuable tools in enhancing the sustainability of Asnaf Micro-Entrepreneurs (UMA) in recent years. Sustainability, encompassing economic, social, and environmental dimensions, has become a critical aspect of entrepreneurial development within marginalised communities (Gregori et al., 2019; Rizzi et al., 2014). This section presents a comprehensive literature review that underscores the importance of training initiatives for UMA sustainability. Training initiatives play a vital role in equipping UMA with the knowledge, skills, and competencies required to navigate the dynamic and challenging business environment. By providing targeted training programmes, aspiring and

existing UMA can acquire essential entrepreneurial capabilities, including business planning, financial management, marketing, and innovation (Anwar & Li, 2021). Such training not only enhances their technical skills but also nurtures their entrepreneurial mindset, fostering an orientation towards sustainable practices and long-term advancement.

The significance of training initiatives for UMA sustainability can be understood through various dimensions. First, training enhances business performance and competitiveness (Mahmood et al., 2018). UMA who undergoes comprehensive training programmes tend to exhibit improved market performance, increased sales, and enhanced profitability. Additionally, training equips entrepreneurs with the ability to identify and exploit market opportunities, allows them to adapt to changing consumer preferences and differentiate their offerings, thereby enabling them to withstand competition and sustain their business operations (Ramli et al., 2011; Shahariza et al., 2021). Second, training initiatives contribute to the development of sustainable entrepreneurial practices (Rahim et al., 2015). UMAs are educated on the importance of environmental responsibility, social equity, and ethical behaviour in their business operations. Through training, they gain insights into sustainable production methods, responsible sourcing, waste management, and community engagement. These practices not only align with societal expectations and regulatory frameworks but also enhance the reputation of UMAs and foster customer loyalty.

Furthermore, training fosters networking opportunities and collaboration, allowing UMAs to form partnerships, access resources, and benefit from knowledge sharing, contributing to their long-term sustainability (Lüdeke-Freund, 2020). Asnaf micro-entrepreneurs often operate in marginalised communities, and by providing them with training opportunities, sustainable entrepreneurship is promoted. This, in turn, leads to job creation, income generation, poverty alleviation, and overall community development.

2.1. Model and Hypothesis Development

Entrepreneurial training initiatives have been recognized as a vital intervention for enhancing the competitiveness and sustainable entrepreneurship of Asnaf Micro-entrepreneurs (UMA). Previous studies (Ahmed et al., 2022; Hutahayan & Yufra, 2019) had explored the perceived effects of entrepreneurial training on UMA. Positive outcomes found include improved business performance, increased sales, enhanced market competitiveness, and a broader understanding of sustainable entrepreneurship. UMAs also reported improved access to networks, market information, and business opportunities through training programmes.

2.2. Knowledge and Skill Development

Entrepreneurial training equips UMA with the knowledge and skills necessary to navigate the complexities of the business landscape. By providing comprehensive training programmes, UMA gain expertise in critical areas such as business planning, financial management, marketing, and innovation (Memanah et al., 2008; Farinha & Bagchi-Sen, 2019; Hervé et al., 2020; MohUMAd et al., 2020). The knowledge empowers them to make informed decisions, identify market opportunities, and develop competitive strategies. Previous research indicated that UMAs significantly benefitted from training programmes that emphasise business planning and strategy (MohUMAd et

al., 2018). Effective business planning enabled UMAs to set goals, identify target markets, and develop strategies for growth and sustainability. Training in this domain equipped UMAs with skills in market analysis, competitor assessment, and financial forecasting, empowering them to make informed decisions. Developing these skills helped UMAs make sound financial decisions, access funding opportunities, and ensure the long-term viability of their businesses (Hutahayan & Yufra, 2019). However, it is essential to critically assess the content and delivery methods of training programmes to ensure they are tailored to the specific needs and context of UMA.

H1: There is a significant positive relationship between knowledge and skill development and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho1: There is no significant positive relationship between knowledge and skill development and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

2.3. Mindset and Attitude Formation

In addition to technical skills, entrepreneurial training plays a crucial role in shaping the mindset and attitudes of UMA towards sustainable entrepreneurship. Training programmes cultivate an entrepreneurial mindset characterised by resilience, adaptability, and a long-term orientation. Furthermore, they instil awareness of sustainable practices, environmental responsibility, and ethical behaviour. Previous research indicated that fostering an entrepreneurial mindset is crucial for UMAs, operating as micro-businesses, to navigate challenges, seize opportunities, and sustain their businesses (Graham & Moore, 2021; Havierníková & Kordoš, 2019). Entrepreneurial thinking encompasses characteristics such as risk-taking, resilience, creativity, and a proactive problem-solving orientation. Training programmes that emphasise mindset development had shown to positively influence UMAs by instilling self-efficacy, encouraging innovative thinking, and fostering growth-oriented perspectives. However, it is important to go beyond theoretical knowledge and focus on practical application, enabling UMAs to internalise and implement sustainable principles in their day-to-day business operations.

H2: There is a significant positive relationship between mindset and attitude formation and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho2: There is no significant positive relationship between mindset and attitude formation and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

2.4. Networking and Collaboration

Entrepreneurial training provides valuable networks and collaboration opportunities for UMAs (Ramli et al., 2011). By participating in training programmes, UMAs can connect with fellow entrepreneurs, facilitate knowledge exchange, peer learning, and partnership formation (Farinha & Bagchi-Sen, 2019). These networks contribute to resource sharing, market insights, and business opportunities, thereby enhancing the competitiveness and sustainability of UMA (Gregori et al., 2019; Marcysiak & Pleskacz, 2021).

Training in networking strategies, social capital building, and overcoming network barriers equips UMAs with the skills and confidence needed for effective networking, partnership development, and leveraging their networks for sustainable business

growth. Further research is needed to explore the long-term effects of networking and collaboration training on business performance, innovation, and overall sustainability of UMAs. However, it is essential to establish networks and support platforms that foster collaboration and ensure ongoing support beyond the training period.

H3: There is a significant positive relationship between networking and collaboration and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho3: There is no significant positive relationship between networking and collaboration and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

2.5. Access to Resources and Support

Training initiatives often serve as gateways for UMAs to access crucial resources and support systems. By facilitating access to these resources, training programmes contribute to the competitiveness and sustainability of UMA (Volkman et al., 2021). However, it is necessary to address structural barriers and ensure inclusivity, especially for marginalised UMAs, in accessing resources and support.

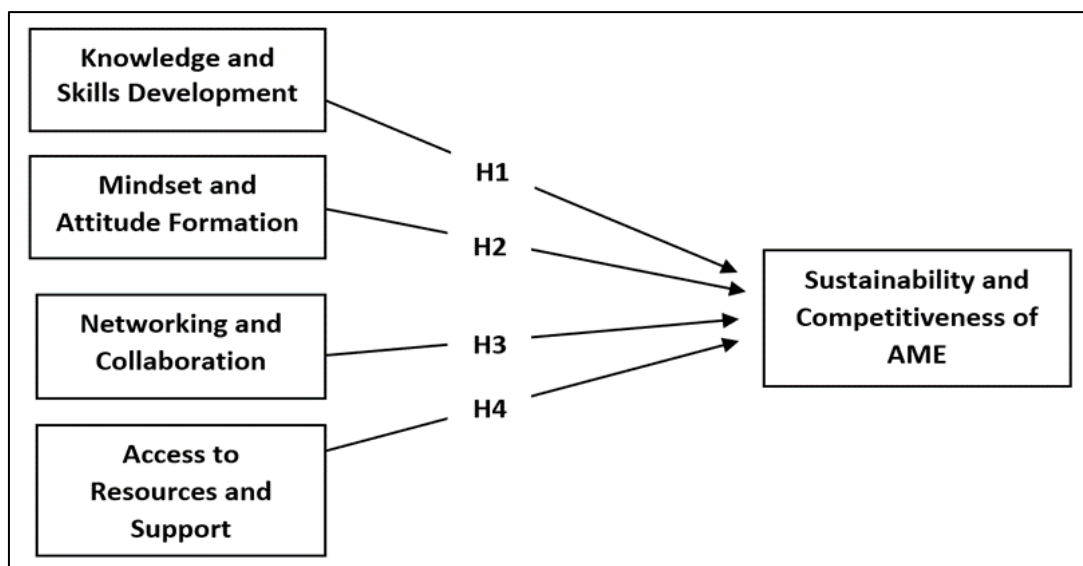
Previous studies indicated that access to financial resources and supportive community and environment is vital for UMAs to start and grow their businesses (Dlamini et al., 2023; Tyska et al., 2011). Eller et al. (2020) suggested that a lack of capital is a significant barrier for UMAs, and access to financing, loans, and microfinancing played a crucial role in enabling their entrepreneurial endeavours (Eller et al., 2020). Tailored financial support programmes specific to the needs of UMAs, such as zakat-based micro-financing initiatives, can provide them with the necessary capital to invest in their businesses, purchase equipment, and expand their operations.

H4: There is a significant positive relationship between access to resources and support and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho4: There is no significant positive relationship between access to resources and support and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Based on the developed hypotheses, the proposed research model is illustrated in Figure 1.

Figure 1: Proposed research model

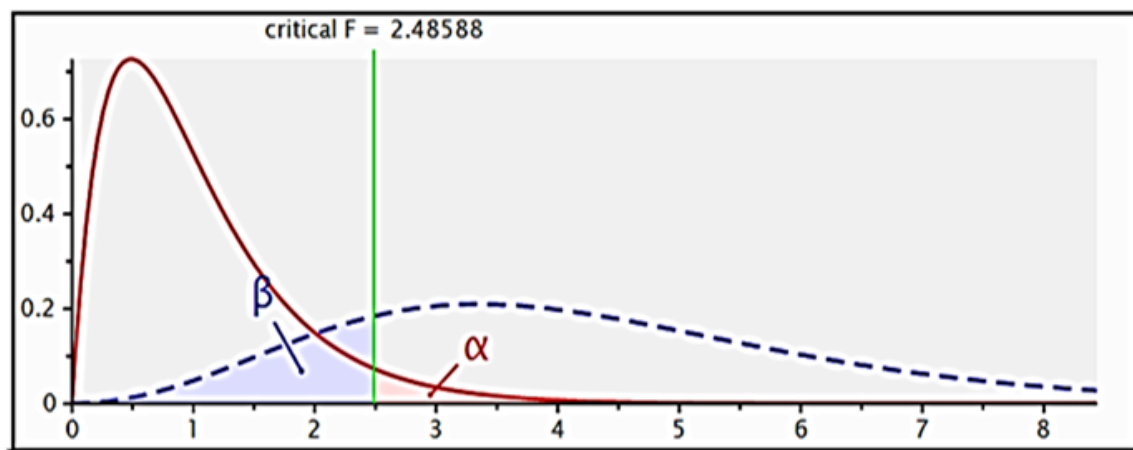


3. Research Methods

3.1. Context and Subjects

In this study, a total of 308 respondents completed questionnaires distributed from March 2023 to May 2023. A self-administered approach was used to collect data in a cluster sampling approach of UMA in Malaysia, divided by business type and nature. Entrepreneurial data was obtained from SME Corp Malaysia and also the State Islamic Religious Council (SIRC). Participants voluntarily took part in this study and agreed not to receive any compensation for their participation. The research data was collected using a Google Form, employing a convenience sampling method, and the sample size and sampling power were determined using G-Power cross-confidence analysis, setting β cutoff ($1-\alpha$) = 0.8 (Wong, 2019). The G-Power analysis found that the statistical power reached 8.0 at a sample size of 129 at a critical F-value of 2.48588, as shown in [Diagram 1](#).

Diagram 1: Statistical power following G-power manual



3.2. Research Instrument

This study employed a research instrument consisting of two parts. The first part was designed to collect participant demographic data, while the second part was dedicated to gathering responses regarding the factors in the conceptual model. A "7-point Likert scale" was used to measure the model in the second approach (Adam, 2020).

3.3. Factorial Item Coding

Each item, which serves as a research instrument, was encoded with a specific series of numbers and served as a reference for the relationships within the PLS-SEM analysis. In testing the validity of each factor, preliminary tests were conducted. An asterisk (*) was placed on factor items that had been separated from the actual survey of the target population in this study, as follows (Table1):

Table 1: Factorial Item Coding

Item	Questions Based on Thematic Items	Kod
Knowledge and Skill Development (KSD)	I gained a lot of knowledge in the training.	KSD1
	This training provided me with skills.	KSD2
	This training gave me an understanding of management skills.*	KSD3*
	This training supports me in innovating and developing better products.	KSD4
	This training has successfully given me a competitive advantage in business.	KSD5
Mindset and Attitude Formation (MAF)	This training can give me a positive entrepreneurial mindset.	MAF1
	I have embraced a growth mindset after the training.	MAF2
	This training taught me the values of resilience and competitiveness.	MAF3
	I have built better self-confidence after the training for my own business.	MAF4
Networking and Collaboration (NEC)	I have better relationship skills after the training.*	NEC1*
	The success of the training in developing community engagement and online platforms for networking purposes.	NEC2
	I am willing to share my resources (e.g., information, expertise, contacts) with other entrepreneurs for collaboration and mutual growth.	NEC3
	I believe that collaborating with other entrepreneurs and organisations can lead to mutual benefits and business growth.	NEC4
	I actively participate in networking events and industry associations to build relationships and expand my professional network.	NEC5
Access to Resources and Support (ARS)	I have easy access to training resources and relevant materials to support my entrepreneurial development.	ARS1
	High levels of support can be received from mentors, advisors, or business coaches in my entrepreneurial training.	ARS2
	I have a strong support network from fellow entrepreneurs or business professionals who provide guidance and assistance when needed.	ARS3
	I can interact with suppliers and business partners better than before the training.	ARS4
Sustainability and Competitiveness of UMAs (SCA)	1. I believe that practising sustainable business operations is essential for long-term success and competitiveness.	SCA1
	2. I actively seek opportunities to enhance the sustainability of my business.	SCA2
	3. I have a high commitment to maintain competitiveness in the market.	SCA3
	4. My business can create better products.*	SCA4*
	5. I believe that incorporating innovation and continuous improvement into my business practices is essential to remain competitive in the industry.	SCA5
	6. I can adapt to changing market conditions and customer preferences.	SCA6

*Note: Isolated items in the post-initial test with alpha <0.6 and composite reliability <0.5.

*Note: In the Likert scale, respondents were typically asked to rate their level of agreement or disagreement with statements using a scale ranging from 1 (Strongly Disagree) to 7 (Strongly Agree).

4. Results

This study utilised a two-step approach as recommended by [Anderson and Gerbing \(1988\)](#) and [\(Wong, 2019\)](#). Firstly, this reflective assessment-based study evaluated the validity of item loading and construct, alpha reliability, and discriminant validity. Convergent validity can be confirmed if it loads greater than 0.5 ([Hair et al., 2019](#)), composite reliability is greater than 0.7 ([Sarstedt et al., 2014](#)), and average variance extracted is greater than 0.5 ([Fornell & Larcker, 1981](#)). The first structural model was initially tested ([Hair et al., 2019](#)).

4.1. Reliability and Validity

In the analysis of the proposed model's reliability, the obtained R² was 0.532 (SCA). In terms of reliability, R² can measure the variance explained in each endogenous construct. R² is also referred to as predictive power in the sample ([Hair et al., 2019](#)). Therefore, based on the R-squared of this study, the average for SCA was found, as shown in [Table 2](#).

Table 2: R-square

	Level R
SCA	0.532

Note: SCA = Sustainability and Competitiveness of UMAs

[Hair et al. \(2019\)](#) recommended the use of composite reliability as a replacement for conventional Cronbach's Alpha to measure internal consistency in social science research. This study followed that recommendation to assess the reliability of internal consistency. In this case, the measurements of the composite reliability coefficient for internal consistency and reliability were evaluated and reported in [Table 3](#). In this study, the values of the composite reliability coefficient ranged from 0.864 to 0.924, indicating that they were all adequate and excellent. Only items PTS 5 and ECA 4 were excluded because they fell below the minimum alpha (α) value of 0.5 and were removed from the factorial item list. According to [Cohen \(1992\)](#), values of R² .12 or below indicate a small effect size, values between .13 and .25 suggest a moderate effect, and values of .26 or above indicate a large effect size.

Table 3: alpha (α), composite reliability.

	Alpha Cronbach	Composite Reliability	Average Variance Extracted (AVE)
ARS	0.778	0.858	0.605
KSD	0.891	0.925	0.754
MAF	0.790	0.863	0.613
NEC	0.764	0.851	0.592
SCA	0.796	0.860	0.553

Note: KSD = Knowledge and Skill Development, MAF = Mind and Attitude Formation, Network and Collaboration = NEC, ARS = Access to Resources and Support = ARS, SCA = Sustainability and Competitiveness of UMAs.

Therefore, it can be established that the instrument is reliable and can proceed to hypothesis testing analysis. A Cronbach's alpha (α) value of around 0.8 is considered sufficient ([Taber, 2018](#)). In addition, the reliability analysis can be resolved with the

computation of the Compound Reliability (CR) for each construct, which is expected to exceed 0.5. Table 3 lists the Cronbach's alpha values and the Compound Reliability (CR) values as suggested by Hair et al. (2019), and they all meet the standard cutoffs.

This study also tested discriminant validity using the heterotrait-monotrait correlation ratio (HTMT) (Sarstedt et al., 2022). Researchers can assess discriminant validity using HTMT by comparing it to a predefined threshold. If the HTMT value exceeds the predefined threshold, researchers can conclude that there is a lack of discriminant validity. As shown in Table 4.

Table 4: Heterotrait-Monotrait Correlation Ratio (HTMT)

	ARS	KSD	MAF	NEC	SCA
ARS					
KSD	0.622				
MAF	0.748	0.781			
NEC	0.820	0.559	0.561		
SCA	0.757	0.639	0.729	0.777	

Note: KSD = Knowledge and Skill Development, MAF= Mind and Attitude Formation, Network and Collaboration=NEC, ARS= Access to Resources and Support = ARS, SCA = Sustainability and Competitiveness of UMAs.

The results show that all the correlation values between constructs are lower than the threshold level, indicating satisfactory discriminant validity among the constructs (Henseler et al., 2015). According to the HTMT criteria, the inter-construct relationships must be below 0.90 (Sarstedt et al., 2022). After confirming that each item and construct passed the tests for validity and reliability, this study conducted a bootstrapping analysis with 5000 subsamples, as recommended by Hair et al. (2019), as shown in Table 5.

Table 5: Structuring Model Evaluation

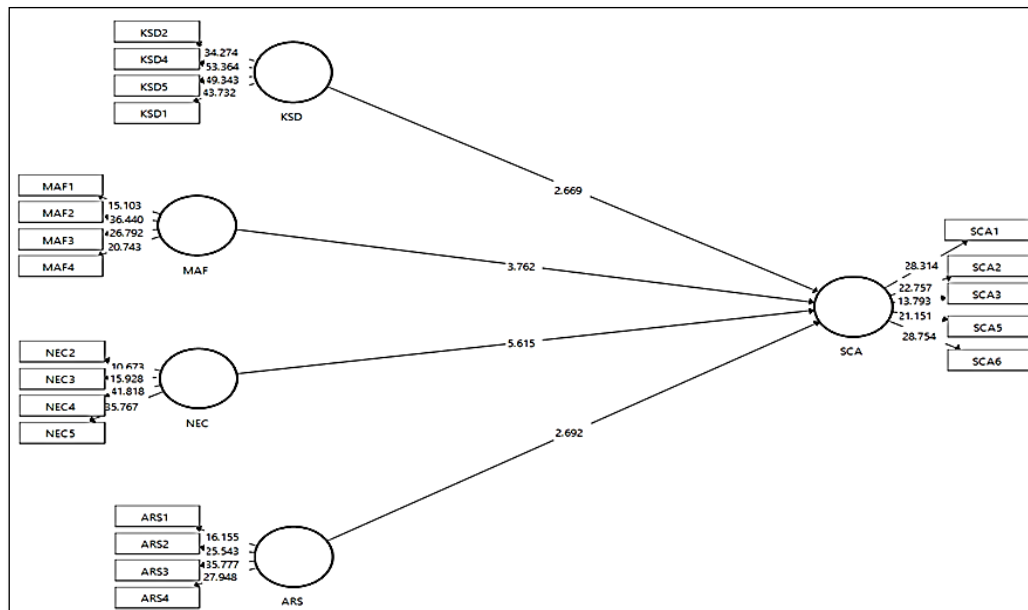
	Mean Sample (M)	Statistic T	Value P
ARS -> SCA	0.180	2.842	0.005
KSD -> SCA	0.139	2.640	0.009
MAF -> SCA	0.267	3.808	0.000
NEC -> SCA	0.318	5.518	0.000

Note: KSD = Knowledge and Skill Development, MAF = Mind and Attitude Formation, Network and Collaboration = NEC, ARS = Access to Resources and Support = ARS, SCA = Sustainability and Competitiveness of UMAs.

4.2. Hypothesis Testing and Path Coefficient

Along with the PLS-SEM approach with maximum likelihood estimation, the structural equation model was used to assess interdependencies among various constructs in the theoretical model. Therefore, the proposed hypotheses were evaluated, as illustrated in Figure 2.

Figure 2: Full Path Coefficients



Note: KSD = Knowledge and Skill Development, MAF = Mind and Attitude Formation, Network and Collaboration = NEC, ARS = Access to Resources and Support = ARS, SCA = Sustainability and Competitiveness of UMAs.

4.3. Hypothesis Discussion

H1: There is a significant positive relationship between knowledge and skill development and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho1: There is a significant positive relationship between knowledge and skill development and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

The research results indicate a significant positive relationship between knowledge and skill development (KSD) and the competitiveness of UMAs. The minimum value of 0.180 shows that, on average, KSD has a positive effect on the competitiveness of UMAs. The values T 2.842 and the corresponding p-value of 0.005 further support the significance of this relationship. By acquiring relevant knowledge and skills, UMAs become better prepared to navigate the challenges of the business environment and leverage emerging opportunities. This may include areas such as financial management, marketing strategies, product development, and customer relationship management. The importance of this relationship emphasises the significance of continuous learning and skill-building for UMA. However, further research is needed to explore the specific components and mechanisms through which KSD influences the competitiveness of UMAs, providing a deeper understanding of the pathways and interventions that can maximise the impact of KSD initiatives on UMAs' growth and success.

H2: There is a significant positive relationship between mindset and attitude formation and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho2: There is no significant positive relationship between mindset and attitude formation and the competitiveness of Asnaf Mmicro-entrepreneurs (UMA).

The research results reveal a significant positive relationship between Mindset and Attitude Formation (MAF) and the competitiveness of Asnaf Micro-entrepreneurs (UMA). The minimum value of 0.139 indicates that, on average, MAF has a positive effect on the competitiveness of UMAs. The values $T = 2.640$ and the corresponding p -value of 0.009 further confirm the statistical significance of this relationship. This finding aligns with previous research emphasising the role of mindset and attitude in shaping entrepreneurial success. Studies have shown that the thinking and attitudes of entrepreneurs significantly affect their decision-making processes, willingness to take risks, resilience, and ability to seize opportunities. Positive and growth-oriented thinking, combined with a determined attitude, can empower UMAs to overcome challenges and strive for excellence. The importance of the relationship between MAF and the competitiveness of UMAs suggests that interventions aimed at fostering a supportive mindset and cultivating positive attitudes among UMA can contribute to their overall success. However, further research is needed to explore specific dimensions and components of thinking and attitude formation that are most influential in the context of UMAs' competitiveness. Additionally, longitudinal studies can provide insights into the long-term effects of MAF initiatives on UMAs' performance and success.

H3: There is a significant positive relationship between networking and collaboration and the competitiveness of Asnaf micro-entrepreneurs (UMA).

Ho3: There is no significant positive relationship between networking and collaboration and the competitiveness of Asnaf micro-entrepreneurs (UMA).

The research results revealed a significant positive relationship between networking and collaboration (NEC) and the competitiveness of Asnaf micro-entrepreneurs (UMA). The minimum value of 0.267 indicates that, on average, NEC has a positive impact on the competitiveness of UMAs. The T -value of 3.808 and the corresponding p -value of 0.000 further confirm the statistical significance of this relationship. These findings are consistent with previous research that highlights the importance of networks and collaboration for entrepreneurial success (Farinha & Bagchi-Sen, 2019; Mahmood et al., 2019). Networks enable UMAs to establish connections, build relationships, and access valuable resources such as knowledge, information, funding, and partnerships. Collaboration allows UMAs to leverage synergy, group expertise, and harness collective strength, leading to enhanced competitiveness. The significant positive relationship between NEC and the competitiveness of UMAs emphasises the importance of fostering networking opportunities and promoting collaboration initiatives, which can significantly contribute to the growth and success of UMAs. This may involve organising networking events, facilitating business-to-business interactions, establishing industry clusters, and providing platforms for knowledge exchange and collaboration among UMAs. By creating an enabling and supportive environment for networks and collaboration, they can enhance the competitiveness of UMAs and stimulate economic growth in this sector. However, it is important to acknowledge that the effectiveness of network and collaboration initiatives may vary depending on contextual factors such as industry nature, UMAs' geographical location, and specific challenges they face. Further research is needed to identify and address these barriers and explore the specific types of resources and support that have the greatest impact on UMAs' competitiveness.

H4: There is a significant positive relationship between access to resources and support and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

Ho4: There is no significant positive relationship between access to resources and support and the competitiveness of Asnaf Micro-entrepreneurs (UMA).

The research results indicate a significant positive relationship between access to resources and support (ARS) and the competitiveness of Asnaf Micro-entrepreneurs (UMA). The minimum value of 0.318 indicates that, on average, ARS has a positive impact on the competitiveness of UMAs. The T-value of 5.518 and the corresponding p-value of 0.000 further confirm the statistical significance of this relationship. These results align with previous research that emphasises the crucial role of access to resources and support in enhancing entrepreneurial competitiveness (Chislett, 2021; Markus & Rideg, 2020). Access to resources such as finance, market information, and infrastructure, along with adequate support in the form of guidance, mentoring, and business development services during training, can empower UMAs to compete effectively in the market. The significant positive relationship between ARS and the competitiveness of UMAs highlights the importance of ensuring equitable access to resources and providing targeted support for UMAs. Efforts need to be made to enhance financial inclusivity, establish networks for knowledge exchange and guidance, and provide training programmes that enhance UMAs' ability to effectively utilise existing resources. However, it is important to recognize that barriers to accessing resources and support exist and may vary depending on different contexts. Further research is needed to identify and address these barriers and explore the specific types of resources and support that have the greatest impact on UMAs' competitiveness.

5. Conclusion

This research examines the effectiveness of training initiatives on the competitiveness and sustainability of Asnaf Micro-entrepreneurs (UMA). The findings reveal a significant positive relationship between knowledge and skill development, mindset and attitude formation, networking and collaboration, access to resources and support, and the competitiveness of UMAs. These results emphasise the importance of comprehensive training programmes and support mechanisms in empowering UMA to thrive in a competitive business environment.

The research highlights the role of knowledge and skill development in equipping UMAs with the expertise and capabilities necessary to enhance their competitiveness. It underscores the importance of fostering a growth-oriented mindset and cultivating a positive attitude that encourages entrepreneurial success. Additionally, networking and collaboration initiatives play a crucial role in facilitating access to resources, knowledge exchange, and partnership opportunities, thereby enhancing the competitiveness of UMAs.

The study contributes to the existing literature by empirically demonstrating the positive impact of comprehensive training initiatives on Asnaf Micro-entrepreneurs (UMAs), highlighting the importance of addressing knowledge, mindset, networking, and resource gaps to enhance their competitiveness and sustainability. The research findings provide valuable insights for policymakers, development agencies, and stakeholders involved in UMA development. They underscore the need to prioritise comprehensive training programmes, support networks, and resource allocation strategies that address the unique challenges faced by UMA. By investing in these initiatives, policymakers can foster an enabling environment that promotes sustainable entrepreneurship, enhances UMAs' competitiveness, and contributes to socio-economic development. However, it is essential to acknowledge that research has certain limitations. This study focuses on a specific context and may not be generalised to all UMAs. Future research should explore

the effectiveness of different training modalities and interventions, as well as the long-term effects of training on UMAs' sustainability and competitiveness.

Ethics Approval and Consent to Participate

All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee.

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Conflict of Interest

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest with respect to the research, authorship, or publication of this article.

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