

Original Research Article

Effects of adult learners' entrepreneurial education on intention in Tanzania: An arbitrating role of self-efficacy

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In responding to the consequence of unemployment among higher-learning graduates, higher-learning institutions must prepare students to face the challenges in their life after completing their studies. Graduates must be equipped with the necessary skillset supported by their confidence associated with the feeling and belief of individuals achieving their personal goals. The entrepreneurial education (EE) taught should therefore, help graduates to create jobs but not be job seekers. The study explored the effects of EE on adult learners' entrepreneurial intention under the arbitrating role of entrepreneurial self-efficacy (ESE) emerging out of the EE taught in Tanzania, using a convenient sampling technique. The study used a structured guided questionnaire to collect primary data from 210 respondents selected from 291 Institute of Adult Education (IAE) entrepreneurial programmes of adult learners in Tanzania. The Data was subjected to the structural equation model technique facilitated by Analysis of Moment Structures (AMOS 20.0) software to verify the hypothesis relationships. The study found a positive and significant effect of EE on ESE. In addition, a positive and significant effect of adult learners' ESE on entrepreneurial intention (EI) was found. The findings further show the positive and significant effect of EE on adult learners' EI. Furthermore, the adult learners' ESE had positive and significant indirect effects on the relationship between EE and adult learners' EI. The findings suggest that the individual's ESE towards IE was affected by the discrepancy in the EE. Therefore, promoting EI among adult learners requires module developers to design module content that reflects practical-oriented and convenient adult learners - learning centered and the use of successful entrepreneurs to stimulate ESE.

Keywords: Adult learners, entrepreneurship education, entrepreneurial intention, self-efficacy, arbitrating role

INTRODUCTION

Counteracting to the significance of entrepreneurship as the essential ingredient behind economic growth, entrepreneurial education programs (EEPs) have been

booming across the globe in an effort to equip the countries' future entrepreneurs with the necessary skillset to respond to the uncertainties of today's economic realities

(Quentin, 2018). In the same perspective, (Setiawan, 2014) has argued that “Universities must prepare students to face the challenges in their life after completing their studies. University needs not only to help students to be ready to seek jobs but more than that university should equip students to be able to create jobs”.

Therefore, entrepreneurship education (EE) defined as a learning activity that is associated with the improvement of knowledge, abilities, skills, and personal character regarding entrepreneurship education (wang et al., 2021), is highly imperative and inevitable. EE is expected to develop an entrepreneurial mindset and intention among students and to equip their knowledge and skills to be an entrepreneur. Meanwhile, EEPs are generally, considered an effective means to promote Entrepreneurial Intention (EI) refers to a self-acknowledged belief to start a new business in the future (Kautonen et al., 2015) among students” (Sagie and Elizur 2016). “EI includes the original concept idea and the plan to formulate and start new ventures as per entrepreneurial choice” (Obschonka et al., 2018).

Often, EEPs fail to appropriately address and stimulate ESE, defined as individual self-belief to attain goal-oriented tasks (Barbaranelli et al., 2019). It is also associated with the feeling of individuals achieving their personal goals (Newman et al., 2019). The social cognitive theory (SCT) explains better the concept of self-efficacy, which describes the other side of the EI coin, thus leaving the curriculum focused on mere knowledge acquisition and the development of hard skills, such as writing a proper business plan (Quentin, 2018).

The SCT outlines that ESE has an influence on preparing for action, because self-related cognitions are a major ingredient in the motivation process. In addition, its levels can enhance motivation and are directed to behaviour which based on different sources such verbal persuasion by others. Thus, researcher would expect that EE in the curriculum developed for higher learning students (including) adult learners in Tanzania’s formal learning systems would enhance such behaviour of which seems not to be the case.

The stated concern raises a pertinent question on the contribution of EE to nurturing EI amongst students (URT 2020). The concern might be expanded to include its impact on the livelihoods of the learners’ individual behaviour developed by numerous activities such as interpersonal, involvement, and circumstance. The relationship between these activities can create confidence in an individual in encompassing the ability to manage certain behaviours and their expectations of behavioural results (Nowinski et al., 2019) and entrepreneurial life skills after undergoing such education.

Adult learning institutions have for so long attracted substantial sums with more time devoted to developing curricula aimed at stimulating entrepreneurial behaviour among adult learners (URT, 2020). “ESE can therefore be seen as an important antecedent of EI and consequently, individuals with a well-trained entrepreneurial skillset are

more likely to engage in entrepreneurship” (Ward et al., 2019). In addition, McGee and Peterson (2019) revealed that ESE is the essential factor that affects the behaviour of an individual through the cognitive process, objective setting, and result expectations. Thus, the intended entrepreneurial skills taught have to do with the capacity of adult learners to identify opportunities and transform them into gainful propositions.

Generally, the enhanced adult learners’ entrepreneurial skillset should enable them to produce products and services that would facilitate the flourishing of the new businesses they set up (Barth, 2016). Teaching adult learners EE helps them to enhance their social cognition, continually regulate their thoughts and make their entrepreneurial actions more directional, logical, and significant (Wang et al., 2021) of which could lead to subsequent change. Individuals with a higher level of ESE are more likely to perceive higher EE (Wang et al., 2021).

ESE studies have focused on ordinary higher-learning students who attempted to explore the direct impact of EE on EI (Ahmed et al. (2017); Lee et al. (2005); Lorz and Volery (2011). However, adult educators deliberately seeking to promote ESE in adult learners in higher learning institutions in understanding that persons with little ESE generally eludes responsibilities and those with high ESE are relentlessly enthusiastic to perform assigned tasks (Newman et al., 2019).

Nevertheless, a significant effort has been directed towards executing EE as a module formulated in formal education programmes specifically in adult learning institutions to stimulate and enhance adult learners’ entrepreneurial potentials. These potentials enabled them to apply entrepreneurial skills, knowledge and competencies aimed to manage and start up their own business ventures. The venture creation may help for their survival upon completing the program.

Despite all the exertions, including strategic curriculum development, human resources and material resource, projects activities etc, made by higher learning institutions including the IAE in Tanzania, “many graduates progressively continue seeking for white-collar jobs with only a few developing their career by creating jobs opportunities through entrepreneurial venture creation” (Okechukwu and Ogbu 2020).

Previous studies (Nghia, 2019) have confirmed that unemployment is common among university graduates in both developed and developing countries. “In India, one of the largest high education systems in the world (second only to China), only 25 to 30 percent of graduates are employable (Tilak, 2020) meaning that 60 to 75 percent are unemployable”. The presented statistics provide sufficient evidence to assume that something went wrong in the curriculum development. In fact, the content in the curriculum needs to provide real-world experience useful in enhancing intentionality through increased perceived desirability and feasibility, (Peterman and Kennedy, 2017). These aspects may bring about EI, which eventually minimizes the unemployment rate among higher-

learning students, specifically adult learners.

Research Problem

Tanzania as the one among developing countries is not isolated from the perceived desirability and feasibility needed for ESE and intention emanating from EE among the higher learning graduates. "The data available suggest that 61 percent of graduates from Tanzania's Universities are usually unfit for jobs, additionally, 56.6 percent of human resource practitioners believe that Tanzania graduates are not competent enough to compete for jobs in the East African labour market". (Mwita, 2018; Mgaiwa, 2021; Ndijuye and Tandika, 2022). In other words, the graduates lack the skills or self-confidence to employ in their own ventures or lack the requisite competencies to apply even in existing jobs. This trend partly has to do with the graduates' grossly underdeveloped personal aspects such as a risk-taking attitude and ESE for EI potentials relative to the possible ingredients in the EE taught.

Understanding the role of EE, in enhancing motivation which directed the behavioural changes, it's true that the EE inculcated to the adult learners in formal higher learning institutions in Tanzania would have generated the graduates who are job creators instead of job seekers. Such EE, raises a pertinent question on its contribution on imparting ESE that nurturing EI amongst adult learners (URT, 2020). Therefore, the current study explored the degree in which adult learning institutions' EE taught imparting adult learners' ESE which driving them to start up their own businesses after the study completion as affirmed by (Wang and Wong 2004).

The theory underpinning the study

Ajzen (1985 and 1991) proposed the Theory of Planned Behaviour (TPB), in his article entitled "From Intentions to Actions": A Theory of Planned Behaviour. The TPB Model, has three attitude variables that affect EI, which are the attitude toward the behaviour, subjective norms, and perceived behavioural control. This theory is developed from the theory of rational action (Shi Yongchuan et al., 2020). Since its inception, it has been widely used in the different fields in predictions of social behaviour. Nevertheless, of recent the raise of entrepreneurship research in the world raised the application of the TPB. As far as the TPB is concerned, entrepreneurial behaviour can be explained as follows: The level of EI is related to the attitude to the behavioural intention of entrepreneurs (attitude toward the behaviour); the level of EI is related to normative belief and compliance motivation (subjective norms); the level of EI is related to ESE and perceived facilitating conditions (behavioural control). To improve the understanding of entrepreneurial behavioural intention, the framework of the TPB guides the current study.

These variables aid to comprehend the intention of adult learners' behaviours in the current study. Basing on the

TPB, there are two major sources of intention: desirability (motivation to act for the intended behaviour) in the case of the current study, it refers to the ESE - individual self-belief (feelings) to attain goals-oriented tasks (Barbaranelli et al., 2019), and feasibility of the given behaviour (Krueger et al., 2000). Precisely, perceived behavioural control (PBC) stands for feasibility; subjective norms and personal attitude towards entrepreneurial behaviour together define the desirability part of the EI.

The TPB can effectively be applied to the analysis of an individual EI. On the other hand, EI is an individual's subjective norms, attitude, or feelings towards a willingness to start one's own business, which includes the "willingness to venture" mental state and behavioural tendencies (Radhitya et al., 2020). For example, in the context of EE taught to adult learners, the TPB offers a critical and appropriate framework to explain individual entrepreneurial planned and ESE. Given that, the goal of EE is not only for adult learners to start a business but also attain ESE to meet goals-oriented tasks and create new ideas.

EE taught influences attitudes or feelings toward entrepreneurship Yijun et al. (2021). This study contends that individuals equipped with the essential EE will demonstrate high self-belief and their ESE will increase. The current study employs the TPB premises to use ESE as a substitute for behaviour, which is relevant instrument for understanding the development of EI through EE (Hu and Ye, 2017). "Since attitudes or feelings can change over time, the acquisition of knowledge can change behaviour, entrepreneurial intent can be influenced by learning outcomes. Learning different behaviours that change attitudes/feelings will affect EIs" (Hu and Ye, 2017).

The variables in theory are superimposed to the new model formulation that generates different predictions by attesting the module contents taught in adult learning institutions. Moreover, attesting whether there is a possibility of the adult learners' EI and ESE emerging among adult learners after being exposed to such education. The resultant model further attests to the ESE among the adult learners and the degree of attendant EI. The formulated model in the current study also bought ideas from the one used by Hong et al., 2020; Muhammad et al., 2020 and Mbowe 2022).

The EE in this study describes the scope of curricular or module contents (theoretical and practical activities) that attempt to provide adult learners with necessary entrepreneurial competencies, knowledge, ESE and skills in the pursuit of fostering an entrepreneurial career (Yuan et al., 2020). Furthermore, intention' constitutes the best predictor of planned behaviour, according to Krueger et al. (2000).

Entrepreneurial Education and Self-efficacy

Some studies have outlined that individual with a high level of EE are more prone to start their businesses (Hu and Ye 2017; Handayati et al., 2020). Furthermore, previous

researches show that in entrepreneurship studies, ESE is used to forecast EI (Kisubi et al., 2021).

Moreover, the study by Hasan et al. (2020) indicated that EE has a significant effect on both ESE and EI. The study by Wardana (2020) asserts that EE positively affects ESE. Subsequently, a hypotheses H_1 was developed based on a theoretical and empirical literature review to guide the current study.

Entrepreneurial Self-efficacy and Intention

The study by Hasan et al. (2020) indicated that ESE, subsequently, has a substantial impact on EI. The study focused on EE, intention, and ESE in an examination of knowledge transfer within family businesses under the arbitrating role of ESE based on the TPB in the Indonesian context. Furthermore, Muhammad et al. (2020) also found that EE significantly affects ESE on EI. Hence, ESE subsequently has a substantial impact on EI and those with both higher ESE and higher intentions will have a higher probability of being involved in entrepreneurial activity later in life.

Nwankwo et al. (2012) probed data (of female students) from Nigeria and found the same positive effect of ESE on EI at $r(350) = 0.34, p < 0.1$. In general, the majority of previous studies (Borchers and Park, 2010; Tsai et al., 2016; Fietze and Boyd, 2017; Chu et al., (2020) have inspected the determinants of EIs by using samples collected from academic students.

The study by Chu et al. (2020) asserts that ESE has a direct impact on EI and therefore, concluded that all the dimensions of ESE were significantly and positively correlated with EI. In other words, the higher their level of ESE was, the stronger their EIs were. In addition, Dessyana and Riyanti (2019) argue that students need to have high risk-taking and ESE to drive them to be an entrepreneur. On the other hand, others focused on ESE as this ESE was regarded as a key antecedent to EI (Newman, 2019). The EE is based on the premise that it contributes to the development of students' entrepreneurial confidence, aptitude and ESE, irrespective of their discipline (Mitra, 2017; Passaro et al., 2018).

The study by Yvonne et al. (2021) revealed two main factors emerged – the management of employees and financial management, whereby the findings highlighted that, while students' entrepreneurial confidence and self-efficacy were high in relation to employee and financial management at the outset, the programme diminished their confidence with regard to these aspects. The study further painted an interesting finding that, students' overall mean score for entrepreneurial confidence and ESE decreased on completion of the programme, (although not a statistically significant result). Meaning that ESE had not been created from the EE taught.

The relationship between ESE and EI has been investigated in many studies, with a substantial consensus that students with high ESE also have high intention to engage in entrepreneurship and entrepreneurial behaviour

(Chen et al., 1998; Linan et al., 2011; Saraih et al., 2018) but with the objections that context can make a difference and that the nature of the broader entrepreneurial learning environment is important in determining the relationship.

On the same tune, Chen et al. (1998) examined students' data and found a positive relationship between ESE and EI. In the same dimension, De Noble et al. (1999) found a similar positive association by studying a sample of students. Jung et al. (2001) also confirmed this relationship by investigating students in the U.S. and South Korea. Similarly, Segal et al. (2005) reinforced these findings by studying students' data from the United States. Nwankwo et al. (2012) probed data (of female students) from Nigeria and found the same positive effect of ESE on EI. In general, the majority of previous studies (Borchers and Park 2010; Fietze and Boyd, 2017) have inspected the determinants of EIs using samples collected from academic students. It is believed that enhanced adult learners' ESE should enable them to produce products and services that would facilitate the flourishing of the new businesses they set up (Barth, 2016). Generally, most of the presented empirical literature reviewed focused on the influence of creativity among higher-learning students on IE in various contexts. Based on the presented theoretical and empirical literature reviewed, most of the previous studies found a positive relationship between ESE and EI. Thus, researcher believed that SE ought to be positively led toward the EI. Therefore, the current study proposed a hypothesis H_2 .

Entrepreneurial Education and Intention under arbitrating effect of ESE

The study by Wang et al. (2021) on the Impact of EE, Mindset, and Creativity on EI: Mediating Role of ESE indicated that EE had a direct positive and significant influence on EI ($\beta = 0.185$, critical ratio = 3.671, $p < 0.001$). The study focused on the triple impact of independent variables including creativity as an independent variable on EI under the mediating effect of ESE in China context. Few studies (Piperopoulos and Dimov 2015; Wilson et al., 2007) have examined the arbitrating role of EE on the relationship between ESE and EI. The presented findings in these studies indicate little has been done on the arbitrating effect of ESE on the relationship between EE and EI which the current study is confined upon.

Numerous studies have posited that ESE is a dependable predictor of the significance of EI and education (Drost and Mcguire 2011; Hasan et al., 2020; Obschonka et al., 2018). Whereas EE is a vital determinant, there are only a few empirical studies that have been conducted on its effect on adult learners in higher learning institutions in the context of Tanzania (Mbowe, 2022).

This study further extends to explore the previous literature and attempts the moderating role of ESE on the arbitrating effects between EE and EI. This study contends that individuals equipped with the essential EE will demonstrate high ESE which ultimately leads to an increase in EI as shown by modifying effect of EE on the ESE-EI

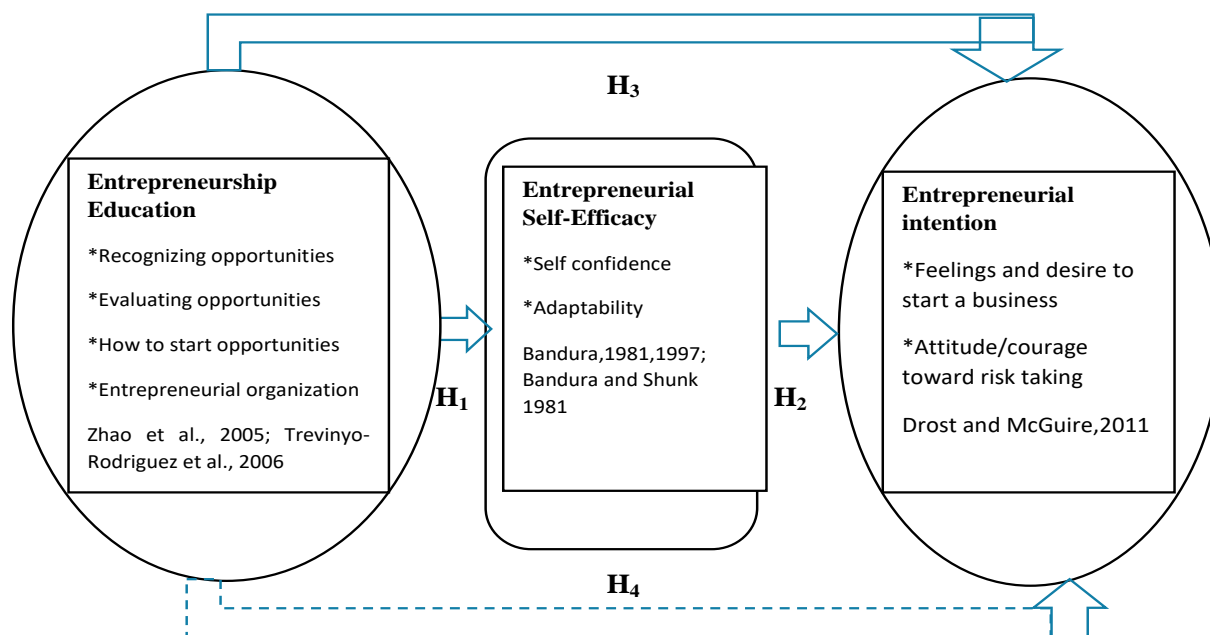


Figure 1: Developed conceptual frame work

relationship (Piperopoulos and Dimov, 2015; Wilson et al., 2007).

In light of the earlier discussion, the current study argues that it will be imperative to examine the arbitrating role of adult learners' ESE in further understanding the antecedents of EI under the arbitrating effect between the EE – EI relationship, which is still unexplored to the best of the authors' reviewed literature. Typically, the most presented studies focused on the impact, effect, or influence of independent variables including ESE on dependent variable EI under the mediating role of certain entrepreneurial variables in different contexts for some reviewed studies.

The current study is confined to the direct and arbitrating (dual) effects of the variable ESE on EI or arbitrating role between EE and EI in the Tanzania context. Thus, based on the empirical and theoretical literature reviewed, the current study proposed the two hypotheses, H₃ and H₄.

Hypotheses

The study was therefore, sought to test the following hypotheses in order to address the concern:

H₁: Entrepreneurial education has a significant effect on adult learners' entrepreneurial self- efficacy

H₂: The adult learners' entrepreneurial self-efficacy is positively related to entrepreneurial intention

H₃: The adult learners' Entrepreneurial Education has a significant effect on entrepreneurial intention

H₄: The adult learners' entrepreneurial Self-efficacy has a significant arbitrating effect between entrepreneurial education and intention.

Conceptual framework

To identify the effect of the direct relationship between EE to EI, EE to ESE, ESE to EI and the indirect effect between EE to EI under the arbitrating role of ESE, the author conceptualized the TPB framework. The construct EE taught can instigate the development of recognizing opportunities, evaluating opportunities, how to start opportunities, and entrepreneurial organization (Zhao et., 2005; Trevelyan 2009). In turn, the EE skill set can have an effect on ESE by increasing self-confidence and adaptability Bandura (1997, 1986). The Social cognitive learning theory views human functioning as reciprocal interactions between behaviours, environmental variables, cognitions and other personal factors (Banduras, 1997). Finally, the ESE enhanced through EE will increase EI through feelings and desire to start a business, attitude/courage toward risk-taking and McGuire, 2011). Thus, ESE can also be able to moderate knowledge transfer through EE to IE. Figure 1, exemplify the conceptual framework.

MATERIALS AND METHODS

Research Approach and Philosophy

The current study adopted research design as a component of research approach under post positivism philosophical assumptions. In the context of the current study, the post positivism is an appeal to probability and variation of results in terms of difference in context, situation and environment. The current study is therefore, purely

Table 1. Reliability and Validity Analysis

	Cronbach's α	AVE	Composite reliability	EE	EI	ESE
EE	0.854	0.889	0.941	0.686		
EI	0.942	0.751	0.986	0.385	0.782	
ESE	0.722	0.613	0.620	0.542	0.397	0.864

EE: Entrepreneurial Education, EI: Entrepreneurial Intention, ESE: Entrepreneurial Self-Efficacy, Values with diagonals are the square root of AVE, Value under diagonals are correlations: ($p < 0.001$)

Source: Author's field data 2022

quantitative approach in nature. The chosen approach necessitates or constitutes the blueprint for the collection, measurement, analysis of data, interpretation and reporting of conclusions as guided by the design. Quantitative research design specifies what, how much, by what means in terms of objective measurements and method manipulation of variables (analysis of effect of independent variable on dependent variable). The effect of post positivism guided the researcher to write, "Hypothesis could not be rejected" rather than "hypothesis accepted" or "hypothesis could not be accepted" rather than "hypothesis rejected". This research approach and philosophy shall be able to answer the cause and effect relation based on a theory (TPB), which the researcher need to prove, modify or disprove.

The study chose adult learners whose programmes offered entrepreneurship skills as a module to be the object of the study, which used a case study research design of IAE to, test multi-faceted understanding of the effect emanating out of EE taught on adult learners' EI (content related to entrepreneurial knowledge, skills and competence) they received during the course. Conceptually, the entrepreneurship skills module in the context of this study refers to a number of distinct but interrelated units from which a program may be built up that can be combined in a number of ways to form a course unit which provides various skill sets that build up abilities and qualities that enable someone to start a business and make it grow successfully over time.

The case study method is appropriately used in design research since it is a systematic inquiry into an event or a set of related events, which aims to describe and explain the phenomenon of interest, generate hypotheses, and to validate a method (Bromley, 1990), According to Eisenhardt (1989) and Dul and Hak (2008), case studies can be descriptive, test theory and additionally can provide theory which is referred as theory-building.

Study population and sampling strategy

This study was conducted at the IAE in Dar-es-salaam, - Tanzania, it comprising three campuses and 42 centres scattered throughout the country. The Dar-es-salaam city is the headquarters of the IAE, composed of both conventional students and examination centre for open and distance learning students. Dar es Salaam is the largest city and economic capital of Tanzania, located in a quiet bay off the

Indian ocean coast at 6°48' S, 39°17' E (-6.8000, 39.2833). The IAE was chosen for its merits including being the oldest institution and having many adult learners from different socio-economic backgrounds in all dimensions. IAE is an autonomous Institution established by Parliamentary Act Number 12 of 1975 under by then the Ministry of National Education, currently, the Ministry of Education, Science, and Technology. To date, the Institute has become a centre for Learning, Research and Training in the Adult Education arena for Certificate, Diploma and Degree courses and post-Primary education learners. Its services have been extended to the grassroots level through regional centres established in 26 regions of Mainland Tanzania.

A sample item "I believe that EE taught at the Institute of Adult Education drives adult learners to be entrepreneurs was used (Wang et al., 2021) having Cronbach's α for EE was 0.854 (Table 1).

Using convenient sampling technique, the study generated a sample of 210 adult learners from a study population of 291 IAE learners whose programmes offered entrepreneurship skill modules (Ordinary Diploma in Distance Learning [ODL] - September intake of 197 students of which 110(56%) female and 87(44%) and bachelor's degree - Conventional students amounting to 94) composed of 42(45%) male and 52(55%) female for the following programs: Ordinary Diploma in Adult and Continuing Education (ODACE) 197(67%), Bachelor degree in Adult in Education and Community Development (BAECD) 92(32%) and Bachelor degree in Continuing Education

(BACE) 2(1%) students. This sample implies a ± 2.25 percentage sampling error with a confidence level of 95 % $Z_\gamma = 1.96$ and $\sigma = 16.64$, based on the formula,

$$MOE_\gamma = Z_\gamma \sqrt{\frac{\sigma^2}{n}}$$

where

MOE: Margin of error or sampling error,

γ : Confidence level, Z_γ : Z - Score value based on the confidence interval,

σ : Population standard deviation, n : Sample size

This implies that a deviation in sample value versus the true population value is very small, hence suggesting a very good representative of the population.

Questionnaire construction

The study used a questionnaire with only closed-ended

questions to collect data from the participants. Some items in the questionnaire were adapted from existing instruments, including three items from the prior study by Wardana et al. (2020). Previous researchers used this scale to predict the EE of students (Handayati et al., 2020). For example, a sample item "I believe that entrepreneurial education in school drives business students to be entrepreneurs" Wang et al, (2021). In the current study, EE stands for the independent variable, which targeted understanding how much entrepreneurship education (module content) offered to adult learners, affect adult learners' ESE to trigger EI at the end of course. Dependent variable is EI depicting adult learners' attitude/courage toward risk taking, feelings and desire of whether they are eager to be engaged in entrepreneurship ventures - starting own business in the future (after learning completion).

The study used to measure the EI of adult learners by five modified items from the study by Liñán et al., (2011). Several researchers evaluate the student EI (Mahmood et al., 2019; Wang et al., 2021) applied this scale. A sample item "I am determined to start a new business in the future was used (Wang et al., 2021). A five-point scale was used, ranging from 1 = strongly disagree, 2=Agree, 3=Neutral, 4= Disagree, and 5 = strongly agree. An EI sample statement is, "I am ready to do anything to be an entrepreneur (Li et al., 2020). The Cronbach's α for the EI was 0.942 (Table 1). The last variable was arbitrating variable: ESE, as the arbitrating variable, mediated between EE and EI with a Cronbach's $\alpha = 0.722$ (Table 1).

The variable ESE plays a dual role (dependent and independent at the same time), it is a dependent and independent variable when relates to EE and EI respectively. The variable was measured using three modified items drawn from Wang et al. (2021) instrument as well as one modified item from Hasan et al. (2020); Biraglia and Kadile, (2017). ESE was measured using a four items scale developed by Zhao et al., 2005. A five-point scale was used in the current study, ranging from 1 = strongly disagree to 5 = strongly agree. A sample item for ESE is: "I am convinced that I can successfully discover new business opportunities." (Li and Wu, 2020). The questionnaire was distributed from September 2021 to February 2022.

Data collection

The data was collected by self-administered surveys approach. This method was appropriate since it assured the greatest response rate to the researcher, in addition to other advantages such as clear explanations to the respondents in case of any difficult specifically on how to respond to likert scale questions. The researchers applied permission to access the information from adult learners direct from the department of Research, Publication and Consultancy at the IAE. The questionnaires were distributed to both conventional and open and distance learners. Before the respondents started completing the questionnaire, the researcher went through the

questionnaire with respondents to clarify each question on the questionnaire to obtain a common understanding about the questions' requirements.

Data analysis

The collected data were cleaned, coded and analysed using a quantitative approach facilitated by the structural model assessed through the 5,000 bootstrapping method using the AMOS 20.0, software package that helped to test the proposed hypotheses. The data were subjected to confirmatory factor analysis (CFA) and structural equation modelling, with the results used to answer the research questions. The software was used to cater for the dual role of the moderator variable (ESE).

RESULTS

The confirmatory factor analysis (CFA) was performed by utilising the AMOS 20.0, software and the findings were presented in Table 1. Moreover, results from the reliability and validity analysis of the questionnaire show that the Cronbach α coefficient of the three dimensions is between 0.722 and 0.942, which are all greater than 0.7 and the composite reliability ranged from 0.620 to 0.986 exceeded the recommended benchmark of 0.60 (Bagozzi et al., 1991). The results indicate that the three dimensions of the scale all have good internal consistency reliability. In the meantime, the values of the average variance extracted (AVE) were satisfactory (greater than 0.5) and ranged from 0.613 to 0.889 the square roots of AVE were greater than the values of its corresponding rows and columns (Table 1). Furthermore, factor loadings ranged from 0.742 to 0.942 (all $p < 0.001$) for all the measured items (Table 2), indicating that the scale has a good convergent validity.

For the goodness-of-fit index, the results were presented as follow: $\chi^2 = 815.615$, $\chi^2 / df = 2.56$, GFI = 0.856, CFI = 0.940, TLI= 0.895, NFI = 0.821, RMSEA = 0.062, and SRMR = 0.056 (Figure 2). Thus, all the values of measurement model constructs were acceptable and allowed the analysis of the structural model.

Entrepreneurial Education and Self-Efficacy

The structural model was assessed through the 5,000 bootstrapping method using the AMOS 20.0, software package. The findings of the structural model are expressed in Figure 2, which presented that all the results are satisfactory. Moreover, the proposed hypotheses were tested and the findings are shown in Table 3 and Figure 2. The study revealed that EE taught (module contents) had a direct positive and significant effect on the ESE ($\beta = 0.194$, Cr = 2.136, $p < 0.001$). Therefore, H₁: Entrepreneurial Education has a significant effect on adult learners' Entrepreneurial Self-Efficacy was accepted. The findings imply that the variables tend to vary directly (i.e., the better

Table 2. Confirmatory Factor Analysis (CFA)

Constructs	Items	Measurement	std.β	SE	Z	P
Entrepreneur Self-Efficacy	ESE ₁	I have confidence in the course taught to enable me to start own Business after study completion	0.768	-	-	***
	ESE ₂	I am satisfying that the course taught increase the chance of business adaptability	0.742	0.042	18.376	
	ESE ₃	I have self-confidence in the course taught to enhance new ways to start Creating opportunities	0.856	0.040	19.376	***
Entrepreneurial Education	EE ₁	I have confidence in the course taught to provide appropriate knowledge to recognize new opportunities	0.892	-	-	-
	EE ₂	I believe that the entrepreneurial course taught at IAE enable me to evaluate Opportunities	0.942	0.041	21.780	***
	EE ₃	The entrepreneurial course taught enabled me to start (create) new opportunities	0.844	0.037	22.702	***
	EE ₄	The contents of the entrepreneurial course taught provide the skills for entrepreneurial organization taught provide the skills for enter organization	0.783	0.037	0.050	22.801
	EE ₅	I believe the entrepreneurial course contents taught enable me for more opportunities	0.901	0.043	20.801	***
Entrepreneurial Intention	EI ₁	I am ready to be entrepreneur	0.862	-	-	-
	EI ₂	My professional goal is to become an entrepreneur	0.872	0.050	18.78	***
	EI ₃	I will make every effort to start and run my own firm at any cost	0.881	0.060	18.431	***
	EI ₄	I am determined to create a firm in the future regardless of any risk ahead of it	0.785	0.050	18.891	***
	EI ₅	I have a strong intention to start a business someday after study completion	0.8976	0.062	19.181	***

*** Significant (p < 0.001)
 Source: Author's field data 2022

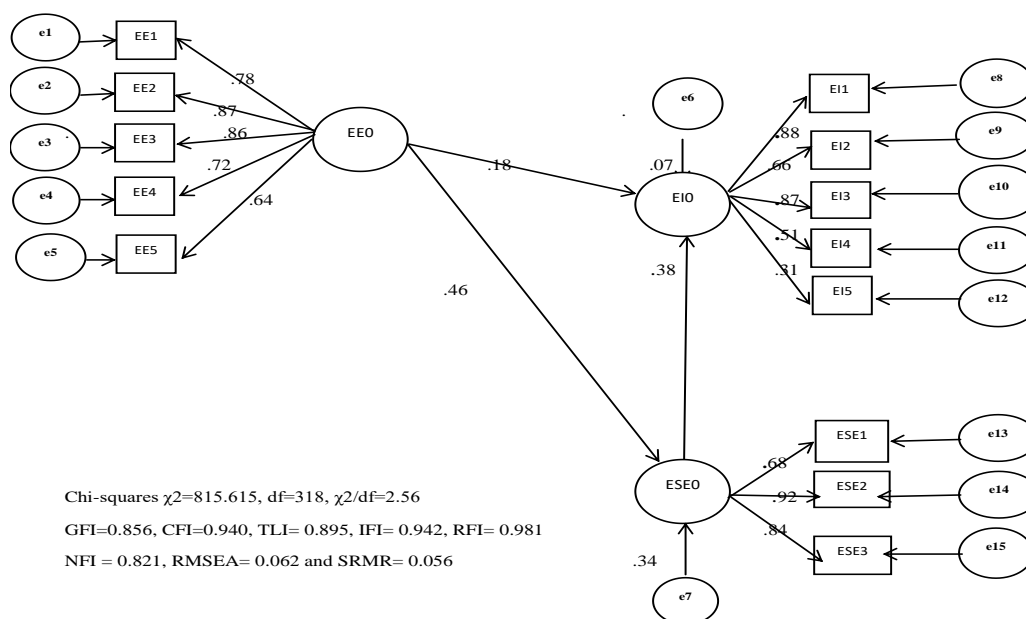


Figure 2: Structural model

Table 3. Direct Effect

Hypotheses	Relationships	Unstandardized estimate	SE	Critical ratio	P-value	Standardized estimates
H ₁	EE → ESE	0.164	0.038	2.136	0.000	0.194**
H ₂	ESE → EI	0.152	0.041	3.102	0.001	0.182*
H ₃	EE → IE	0.182	0.035	2.432	0.002	0.172*

EE: Entrepreneurial Education, EI: Entrepreneurial Intention, SE: Standard error, Significant * $p < 0.05$, ** $p < 0.001$

Source: Author's field data 2022

Table 4. Indirect Effects

Path coefficient and Hypotheses	Standard estimation	Bootstrapping 5000 samples with 95% confidence interval				P-value
		Bias-correlated percentile		Percentile		
		Lower	Upper	Lower	Upper	
Standardized direct effects						
E → EI	0.172*	0.059	0.310	0.046	0.302	0.001
Standardized indirect effects						
EE → ESE → EI	0.035**	0.032	0.058	0.046	0.056	0.000

EE: Entrepreneurial Education, EI: Entrepreneurial Intention, ESE: Entrepreneurial Self-Efficacy, SE: Standard Significant ** $p < 0.001$, * $p < 0.05$

Source: Authors' field data 2022

EE contents taught the higher chance for adult learners' ESE) as Table 3 illustrates.

Entrepreneurial Self-Efficacy and Intention

Furthermore, results indicate that adult learners' ESE had a direct positive and significant effect on EI ($\beta = 0.182$, Cr = 3.102, $p < 0.05$) (Table 3). Thus, H₂: The adult learners' Entrepreneurial Self-Efficacy is positively related to Entrepreneurial Intention supported. The findings suggest that the variables tend to vary directly (i.e., the higher ESE among the adult learners is associated with an increased probability of EI (venture creation/starting own business).

Entrepreneurial Education and Intention

Meanwhile, findings illustrate that EE taught (module content) had a direct positive and significant effect on adult learners' EI ($\beta = 0.172$, Cr = 2.432, $p < 0.05$) (Table 3). Therefore, H₃: The adult learners' Entrepreneurial Self-Efficacy has a significant effect on Entrepreneurial Intention was also accepted. The findings imply that these variables tend to vary directly (i.e., as the EE taught is better in terms of its contents resulting in the progressive development of adult learners' EI - venture creation).

ESE' arbitrating effects between Entrepreneurial Education and Intention

Bootstrap test applied at a 95% confidence interval with 5,000 bootstrap samples. The study method used to analyse whether the indirect effect was significant or not. The

results in Table 4 indicate that ESE had a positive and significant indirect effect on the relationship between EE and adult learners' EI ($\beta = 0.035$, $p < 0.001$) Table 4. Thus, H₄: The adult learners' Entrepreneurial Self-Efficacy has a significant arbitrating effect between Entrepreneurial Education and Intention was accepted. The findings imply that these variables tend to vary indirectly (i.e., the adult learners' ESE proves an indirect significant effect between EE and adult learners' EI).

DISCUSSION

The study has revealed that EE has a positive effect on adult learners' ESE ($\beta = 0.194$, Cr = 2.136, $p < 0.001$). The direct positive effect of the EE introduced in the IAE programme in terms of the contents (competencies, knowledge, and skills) tends to raise the ESE among adult learners. Based on the findings the EE course taught is a prime contributory factor for ESE and a adaptation of entrepreneurial orientation resulting in starting an individual adult learner's own business (EI). The presented findings support hypothesis H₁: Entrepreneurial Education has a significant effect on adult learners' Entrepreneurial Self-Efficacy.

The findings also suggest that an individual's subjective feelings/desire to start a business greatly depends on the contents taught in the entrepreneurial course. Indeed, the better the module contents the better the adult learners' ESE, otherwise a discrepancy in the module contents resulted in poor adult learners' ESE. Furthermore, the findings of the current study reinforce the prior findings by Hassan et al. (2020) to the effect that EE has a significant

effect on ESE on EIs. In addition, the findings support those of (Piperopoulos and Dimov, 2015; Wilson et al., 2007), who asserts that individuals equipped with the essential EE will demonstrate high self-efficacy of which ultimately led to an increase in EI as shown by modifying the effect of EE on the ESE-EI relationship. The results of the current study provide new insights into adult learning institutions' EE, which supports adult learners to acquire knowledge and skills on how to create business ventures. Moreover, the study findings support the previous research, which found that EE could efficiently develop creativity, which can successfully nurture EIs (Shahab et al., 2019). In addition, the current study finding reflects the study by Iro-Idoro and Jimoh (2017) whose findings indicated a very strong positive correlation between joint contribution effect of EI and ESE to the unemployment problem in Nigeria.

This finding also supports the theoretical contribution of the TPB (Ajzen 1985 and 1991) which argued that entrepreneurial behaviour can be explained in terms of the level of EI related to the behavioural intention, attitudes of entrepreneurs (attitude and feelings or desire toward the behaviour); the level of EI is also related to normative belief and compliance motivation (subjective norms). In this case, EE taught affect attitudes or feelings toward the EI. Since attitudes or feelings of adult learners seemed to change over time, as the acquisition of knowledge changed behaviour, entrepreneurial intent was affected by learning outcomes (Hu and Ye, 2017).

Furthermore, the study has indicated that adult learners' ESE had a direct positive and significant effect on EI ($\beta = 0.182$, $Cr = 3.102$, $p < 0.05$). The study findings supported hypothesis H₂: The adult learners' Entrepreneurial Self-efficacy is positively related to Entrepreneurial Intention supported. The findings suggest a positive effect of the adult learners' ESE as a component for fostering self-confidence in EI. To promote EI among adult learners their ESE should be reflected in the module content taught. Specifically, lecturers and module developers should understand the needs of their learners (adult learners-centred).

The current study findings, congruent with those found in several previous studies (Chen et al., 1998; Linan et al., 2011; Saraih et al., 2018; Newman 2019; Nwankwo et al., 2012; De Noble et al., 1999), confirmed that students with high self-efficacy also have high intention to engage in entrepreneurship and entrepreneurial behaviour implying a positive effect of ESE on the EI. These findings support also the study by Hasan et al. (2020) and Nwankwo et al. (2012) who found that Self-efficacy, subsequently, has a substantial impact on EI. In addition, the current study findings concur to Chen et al., 1998; Linan et al., 2011; Saraih et al., 2018; Pappusamy, 2019), whose findings indicated that individuals with a higher level of Self-efficacy influence the development of both entrepreneurial career intentions and subsequent actions individuals with higher degrees of ESE in the early stages of career development will have higher entrepreneurial intentions.

Furthermore, the study findings are in line with the one

conducted by Riyanti (2009) that came up with mixed results on the significance of the relationship between ESE and entrepreneurial start-up intentions.

The author asserts that intention to be an entrepreneur is not strong enough to drive students to be an entrepreneur such that many Indonesian students have high intentions to be an entrepreneur. However, this intention does not turn into reality, as they do not have self-efficacy. Moreover, the current study findings contradict to Yvonne et al., (2021) whose results painted an interesting finding that, students' overall mean score for entrepreneurial confidence and self-efficacy decreased on completion of the programme, (although not a statistically significant result).

Meaning that entrepreneurial self-efficacy had not been created from the EE taught. Therefore, ESE can be well thought-out as a wealthy aspect endowed by individuals, which can arouse the growth of EI among adult learners by enhancing self-confidence, skills and knowledge about venture formation within EE (module) taught. Broadly, the current study findings highlighted the TPB and entrepreneurship event models, (Zhao et al., 2005) concepts. The concepts explained the logic of the effect of ESE on EIs as people with high ESE could maintain a positive attitude and high self-confidence in EI.

Meanwhile, the findings illustrate that EE (module content) had a direct positive and significant effect on adult learners' EI ($\beta = 0.172$, $Cr = 2.432$, $p < 0.05$) (Table 3). The result was in favour of hypothesis H₃: The adult learners' Entrepreneurial Self-Efficacy has a significant effect on entrepreneurial intention. Furthermore, this finding is similar to previous researchers in the Malaysian context, where the study by Hanieh et al. (2020) indicate a direct relationship between EE and EI, path coefficient value is 0.359; CR is 6.441 with a p-value 0.000. Thus, EE positively influences EI. Nevertheless, the current study findings support the results by Daniel et al. (2014) who argued that EE groups has a strong positive effect on EI. In addition, the current study findings agree to Ahmed et al. (2017); Lee et al., 2005; Lorz and Volery (2011) whose findings established the direct impact of EE on the EI. Furthermore, our findings concur to those of Wang et al., (2021); Westhead and Solesvik 2016; Sun et al. (2017) in the Asian and Western studies contexts whose findings argued that EE effectively drives the EI of students to become entrepreneurs (EE had a direct positive and significant influence on EI).

The findings also suggest that an individual's subjective attitude/perceptions towards willingness to start one's own business depends on the module contents quality. Indeed, the better the module content, the better the adult learners' EI; otherwise, a discrepancy in the module content quality resulted in poor adult learners' EI. The current study findings agree with Tae et al. (2014), whose study found that EE was positively associated with EIs.

Finally, the current study indicates that ESE had a positive and significant indirect effect in the relationship between EE and adult learners' EI ($\beta = 0.035$, $p < 0.001$). Based on this result, H₄: The adult learners' Entrepreneurial

Self-Efficacy has a significant arbitrating effect between Entrepreneurial Education and Intention was accepted. This finding agrees with prior researchers (Shi et al., 2020; Wardana et al., 2020) whose findings indicated that EE has a substantial effect on EI and Self-efficacy, subsequently, has a substantial impact on EI as well. The results suggest that higher learning institutions, specifically adult learning institutions should facilitate adult learners regarding EE and brands them skilful in handling business activities as well as developing an entrepreneurial environment that eventually leads to EI. Therefore, individuals who acquired a higher level of ESE (Self-confidence and adaptability) are easily prone to business opportunities, creating an entrepreneurial mindset and contemplating more creatively to initiate new and realistic ideas in the form of venture creation.

Conclusively, EE to EI used on module contents cultivate the ESE of the adult learners. This would stimulate a broad range of diverse learning experiences, different from classroom teaching methods, which are particularly successful drivers in the EI within the adult learners' mindsets in the Tanzania context. Therefore, increasing the adult learners' ESE levels shall increase adult learners' level of self-confidence and, consequently, EI. Thus, the intended entrepreneurial skills taught have to do with the capacity of adult learners identifying opportunities and transforming them into gainful propositions.

This research has successfully, highlighted the role that Ajzen's (1985 and 1991) three TPB attitude variables that affect EI, which are the attitude toward the behaviour, subjective norms and perceived behavioural control. Based on this research, the implication of TPB in the current study is such that EE change an individual's intention under the arbitrating effect of ESE related to entrepreneurship, particularly among adult learners.

RECOMMENDATIONS

The findings suggesting: First, the higher learning institutions, specifically adult learning institutions need to support learners in developing an ESE and adaptability through empowering in EE. Secondly, based on the study findings, the study offered some practical suggestions for the module developers to design module content that reflects practical-oriented and conveniently adult learners-centred. The module developer should further consider including individual and group projects related to fostering the entrepreneurial competence and self-confidence base. Thirdly, the adult learning institutions could continue to enhance the contents of EE taught by expanding the teaching materials frontiers in entrepreneurship.

Moreover, more invitations of successful entrepreneurs during the class sessions, the approach could help to stimulate the adult learners' interest and build-up a self-confidence. Subsequently, enhanced interactions pertaining to EE could boost their entrepreneurial desire. Finally, the government should create a better entrepreneurial

environment for higher learning institutions, specifically adult learning institutions, for instance setting up a social entrepreneurship support program, organising, soliciting and granting business capital, and allocating free business zones where they can easily start unconditionally their new businesses.

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Ethical Considerations

The department of Research, publication, and consultancy at the Institute of Adult Education, granted ethical approval for the study and distribution of the research questionnaire (reference number: **MRK/046/11712875/021**).

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Data availability

The data used in this study are available from the corresponding author upon reasonable request. The data are not available for public consumption because of limitations of anonymity information that could compromise the privacy of the respondents.

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