

**USEFULNESS OF FINTAN INNOVATIVE PEDAGOGY MODEL IN FOSTERING
ENTREPRENEURSHIP SKILLS AMONG STUDENTS IN THREE HIGHER
LEARNING INSTITUTIONS IN TANZANIA**

Lidya Joseph Mushi

Faculty of Education, Mwenge Catholic University, Moshi, Tanzania

Rev. Dr Victorini Salema

Faculty of Education, Mwenge Catholic University, Moshi, Tanzania

Dr Efraim Michael Kosia

Directorate of Academic Affairs, Nelson Mandela African Institution of Science and Technology, Arusha, Tanzania

<https://doi.org/10.54922/IJEHSS.2023.0581>

ABSTRACT

The study focused on the usefulness of FinTan innovative pedagogy model in enhancing entrepreneurship skills among students in higher learning institutions in Tanzania. Guided by the Teaching Framework for Entrepreneurship Theory by Fayolle and Grailly (2006), The target population was three higher learning institutions, 120 lecturers, 700 students, and 9 team leaders who were beneficiaries of the FinTan innovative pedagogy model. A stratified random and purposive sampling technique were used to draw the sample for the study which consisted of 327 respondents. Questionnaires and interview guide instruments were used to collect data that was validated by researchers and evaluation expertise and Cronbach's Alpha was used to ensure reliability of questionnaires. Trustworthiness and triangulation were used for reliability of interview guide instruments. Quantitative data were analyzed using descriptive statistics and presented using tables, while qualitative data were analyzed using thematic analysis. The findings of the study revealed that FinTan innovative pedagogy model was effective in helping students to build networking with experienced individuals in society and relate the topic materials to the needs of society which in turn develop entrepreneurship skills. The study concluded that FinTan innovative pedagogy model is useful in enhancing entrepreneurial skills in students. The study recommended that the three institutions should share the knowledge with other higher learning institutions for students to develop entrepreneurship skills, which are identified as essential skills in minimizing the unemployment rate as well as caring for the environment in the process of self-employment.

Keywords: Fintan Innovative Pedagogy Model, Entrepreneurship Skills, Higher Learning Institutions, Unemployment.

1. INTRODUCTION

Entrepreneurship skills are associated with business startup ideas for the purpose of reducing the unemployment rate in society as well as taking care of the environment. According to Frederick and Kuratko (2018), entrepreneurship is a dynamic process of adding value to society, business, and the environment. Entrepreneurial skills center on soft skills such as persistence, networking, and self-confidence, as well as hard skills including basic start-up knowledge, business planning, financial literacy and managerial skills (UNCTAD, 2022). Integrating entrepreneurship and innovation into the school curriculum in Africa gave youth the support needed to create

employment opportunities, which in turn reduced the rate of unemployment among the youth (WEF, 2021). Manipulation of the environment is the initial stage for skilled students to identify the opportunities in society for self-employment, hence entrepreneurship skills.

Mwita (2019), Ntare, and Ojwang (2021) asserted that the new jobs in Tanzania cannot accommodate the employment demand of youth since each year about 900,000 Tanzanians enter the labor market, which generates only 50,000 to 60,000 jobs. Entrepreneurship is emphasized in the education system therefore, as a strategy for mitigating the unemployment situation in the country as stipulated in the Education and Training Policies of 1995, 2014, technical education policy, University of Dar es Salaam Entrepreneur Policy, National Economic Empowerment Policy (2004), Youth Development Policy (2007), National Employment Policy (2008), as well as the Small and Medium Enterprises Development Policy (2003) (URT, 1996, UDSM, 2001).

Entrepreneurship has also been recognized as a solution to environmental care by recycling waste materials into new products at a low cost. Tanzania faces the same problem of environmental pollution, where there is an increase in waste materials in urban areas. The World Bank (2019) declares that degradation of land and water resources, deforestation, and biodiversity loss in Tanzania are challenges that call for solutions to rescue the situation. For example, a study by Marich (2021) shows that 4600 tons of waste are produced daily in Dar es Salaam, with only 19 percent being recycled, 2 percent being burned, and 79 percent remaining in the environment. To rescue the situation of unemployment and environment care there is a need to strengthen the teaching techniques which can help students to develop skills related to entrepreneurship skill.

Ineffective models and methods used in preparing students to become entrepreneurs are the key identified obstacles to the quality of entrepreneurship education provided in Tanzanian higher learning institutions (Mbunda and Kapinga, 2021). That instructional gap attracted the attention of the SUSIE project operations in Tanzania. The project introduced by Finnish people in collaboration with three higher learning institutions in Tanzania, namely Mwenge Catholic University (MWECAU), Moshi Cooperative University (MoCU), and Tumaini Dar-es-Salaam College (TUDARCo), with three objectives. The main objectives of the project are leadership capacity building, active pedagogy (FinTan innovative pedagogy model), and business HUBs to support higher learning institutions.

The evaluator is therefore dealing with objective of active pedagogy (the FinTan innovative pedagogy model) that encourages learning through the interaction of students within and outside the institutions for the purpose of skills development including entrepreneurship skills. The FinTan innovative pedagogy model has been implemented in the three institutions since 2020 without formative evaluation to determine the usefulness of the model in enhancing entrepreneurial skills among students. Therefore, this evaluation study was conducted to establish the usefulness of FinTan innovative pedagogy model in fostering entrepreneurship skills among students in the three higher learning institutions for the purpose of informing the project owner and other educational stakeholders to make evidence-based judgments and decisions.

Purpose of Evaluation

Despite the entrepreneurship education in Tanzanian higher education, a large portion of graduates are still incompetent hence, they cannot start their own business ventures (Mbunda and Kapinga, 2021). The need to develop entrepreneurial skills among graduates calls for the efforts

of different private companies, NGOs, and individuals to help students develop those skills. FinTan's innovative pedagogy model was introduced in 2020 to mediate the situation through the use of teaching and learning strategies for students practicing knowledge inside the classroom and outside the institution. For three years of its implementation, no formative evaluation has been done to determine the usefulness of the FinTan innovative pedagogy model in enhancing entrepreneurial skills among students in higher education as stipulated in the project document. Therefore, the evaluator conducted the study to determine the usefulness of FinTan innovative pedagogy model in enhancing students' entrepreneurial skills at three higher learning institutions in Tanzania.

Evaluation Question

RQ: What is usefulness of FinTan Innovative Pedagogy Model in fostering entrepreneurship skills among students in the three higher learning institutions in Tanzania?

Significance of the study

The knowledge generated is expected to inform the policy makers to prepare the strategy for monitoring and evaluation to ensure effective implementation of guidelines and statements in the policy as stipulated because entrepreneurship skills have been recognized in the policy but their implementation is minimal in higher learning institutions. Students and lecturers could be informed on the benefits of using the Fintan innovation pedagogy model to develop entrepreneurial skills and minimize the unemployment rate in society. The study also supports the theory of the Teaching Framework for Entrepreneurship model that, objectives can be achieved by using different methods and strategies. The owner of the project could be informed on the success of FinTan innovative pedagogy model and areas for improvement.

Theoretical framework

The study was guided by the Teaching Framework for Entrepreneurship model by Fayolle and Grailly (2006). The model focuses on the ontology and educational levels expected to determine the audiences, the content, the programs, and the assessment. The ontology level shows the existence of entrepreneurship skills in educational fields and the relationships between the skills and the development of business ideas for students. The educational level of the model relied on the application of different methods of fostering entrepreneurial skills in students during the teaching and learning process. The model assumed that educational objectives can be attained by using different methods for the relevant audience (Students) and that having a framework is a solution to understanding various aspects of successful entrepreneurship skills development. The model identified competences and skills required at different levels as indicators for entrepreneurship skill development, which are innovation, creativity, critical thinking, cooperation, and confidence. Interactive teaching and learning methods were identified as the best for developing entrepreneurial skills in students. According to the model, students develop skills when they learn theoretically and are provided with the chance to practice the acquired knowledge. The model reflects the purpose of FinTan innovative pedagogy model, which is that more emphasis should be put on improving the teaching and learning process to enhance entrepreneurship for students. The Fintan innovative pedagogy model involves practical activities inside the classroom and outside the institution for students to develop curiosity, which is an indicator of skills such as creativity, critical thinking, innovation, and problem solving. It is easy for skilled students to identify the opportunities in society for self-employment and, hence, reduce the gap in unemployment in society. The Teaching Framework for Entrepreneurship

Model by Fayolle is useful for lecturers and students in higher learning institutions in terms of the benefits of using different techniques in teaching to help students develop entrepreneurship skills. The model was used in the study because it is the basis of FinTan innovative pedagogy model for developing the essential skills of entrepreneurship among students.

2. REVIEW OF LITERATURE

A study by Pardo-Gararcia and Barac (2020) was conducted on promoting employability and entrepreneurship skills boosting in higher education institutions in Spain. The cross-sectional research design was used whereby lecturers and university students were included in the study. The findings show that students acquired the entrepreneurship competences by applying the problem-solving methodology to their innovative projects based on sustainable development. Additionally, the findings revealed that entrepreneurship in schools and universities can be learned and it has positive impacts to students since 15% to 20% of graduates who go through entrepreneurship developed critical thinking, problem solving and innovation skills which together helped them to start companies in three years to five years after their graduation. Spain is developed country with more business opportunities in the society unlike Tanzania which is developing country with less motivated and enterprising graduates thus the findings could have been influenced by the different context of the previous study and the current study. This knowledge gap justified the need for conducting the current study to inform the project owner and other educational stakeholders the usefulness of FinTan innovative pedagogy model in enhancing the entrepreneurship skills to higher learning students in Tanzania.

Nikao, et al. (2022) conducted a study in four countries (Denmark, Finland, Sweden and USA) on factors influencing entrepreneurship educators' pedagogical choices. The study aimed to identify factors influencing entrepreneurship educators' pedagogical choices, in particular, factors influencing their preferences to become either a teacher-centric or a student-centric educator. The researcher used mixed research approach and data were collected from 289 global entrepreneurship educators through questionnaire, Fuzzy-set comparative qualitative analysis (QCA) was used to obtain multiple configurations of conditions leading to either a teacher-centric or student-centric model. The findings revealed that factors such as self-efficacy, teaching experience, departmental support, and absence of job vacancies in the society were among the factors which make educators to emphasize the teaching of entrepreneurship skills in the colleges and universities. The study revealed several factors which enhance the entrepreneurship skills but the link between the teaching method and entrepreneurship skills development was not revealed and leave the gap on whether the entrepreneurship skills can be developed through the interactive teaching methods. Therefore, the current study conducted to fill that gap by determine the usefulness of FinTan innovative pedagogy model in enhancing entrepreneurship skills to students in higher learning institutions in Tanzania.

Another study by Shimba (2018) on entrepreneurship training and self-employment choice of graduates in selected universities in Tanzania. The study aimed at examining the extent to which Tanzanian university students are being equipped with General Enterprising Tendencies (GET). Quantitative data were collected using a test from 118 university graduates and qualitative data were collected through 3 focus group discussions and 6 in-depth interviews. The findings indicated that graduates' possession of GETs is only moderate. The results revealed scores which were slightly above average on tendencies related to need for achievement (60.3%), independence (51.0%) and drive and determination (57.5%). Poor motivation on self-

employment motives amongst graduates were attributable to weak entrepreneurship teaching and learning processes, perceived unfriendliness of the Tanzanian business environment to entrepreneurs, culture of graduates and their parents and guardians respecting employment in the public sector. The reviewed study informed the current evaluator to consider some factors such as students' environment, motivation from teachers and parents, awareness in developing students entrepreneurship skills. However, the link between teaching methods and entrepreneurship skills development among students was not well captured in the reviewed study. To close the gap the current study focused on providing knowledge that was not established in the previous study by determining the usefulness of FinTan innovative pedagogy model as a way of developing students entrepreneurship skills among students in higher learning institutions in Tanzania.

Agustino and Alsen (2021) conducted a study on entrepreneurship teaching for self-employment among higher learning students in Tanzania. The study aimed at filling the gap in the literature by exploring effective teaching methods and assessment procedures for entrepreneurship education to enhance self-employment among graduates of higher learning education in Tanzania. Mixed research approach was used where interviews, observation, and document review used as data collection instruments. Both purposive and snowball chain sampling techniques were used whereby 65 respondents participated in the study. The findings of the study indicated that, in Tanzania traditional teaching methods are mostly used to teach entrepreneurship education in higher learning education. Lecturing teaching method and paper and pencil form of assessment are commonly preferred by instructors while teaching entrepreneurship education. Graduates of higher learning education do encounter several challenges, and those challenges are connected to individual weaknesses of a graduate, poor preparation of students in higher learning education, failure of legal compliance, and lack of financial capital. Most of the aspects on the current study were captured although the aspect the study did not described well on how entrepreneurship skill can be enhanced to student during teaching and learning process. This knowledge gap justified the need for conducting the current study. Thus, the current study sought to determine the usefulness of Fintan innovative pedagogy model in enhancing entrepreneurship skills to students in higher learning institutions in Tanzania.

Mwita (2019) conducted a study on Determinants of self-employment intention among students in Tanzanian higher learning institutions. This study aimed at examining determinants of self-employment intentions among students in Tanzania higher learning institutions. The study used Mzumbe University as a case study from which 400 respondents were drawn by using a simple random sampling technique. With a good research approach employed in the reviewed study, there is a mismatch between design, sample size and sampling technique used. With this matter the current study employed mixed approach, convergent design and the sample reflected the research approach used. A standard questionnaire was used to collect data and a study attained a response rate of 82%. The study found that gender ($\beta=-.028$, $p=.751$) and academic performance ($\beta=.016$, $p=.671$) had no significant relationship with self-employment intentions of students while entrepreneurship education ($\beta=.303$, $p=.000$) and having parents who are self-employed ($\beta=.211$, $p=.031$) had significant relationship with self-employment intentions. Despite good findings of the study, FinTan innovative pedagogy model is new pedagogy in Tanzania with no thorough formative evaluation. This knowledge gap justified the need for conducting the current

study to determine the usefulness of FinTan innovative pedagogy model in enhancing entrepreneurship skills to students in higher learning institutions in Tanzania.

3. EVALUATION METHODOLOGY

A convergence research design under a mixed methods approach was used to conduct the evaluation study in which the evaluator collected both quantitative and qualitative data at the same time and then integrated the information in the interpretation of the overall results (Creswell and Creswell, 2018). The target population of the study was 3 higher learning institutions (MWECAU, TUDARCo and MoCU) that were under the project, 120 lecturers from the three universities who were trained about the FinTan Innovative Pedagogy Model, 700 students who were direct beneficiaries of the model and 9 team leaders from the three areas (leadership, pedagogy and business hubs). A stratified random sampling technique was used to select 108 lecturers and 210 students. According to Kothari (2013), Singh and Dubey (2021), a sample of 10% to 30% can be taken as a true representative of the entire target population. For small populations, a larger sampling ratio of 50% and above is needed for accurate data collection (St. Olaf College, 2023). Therefore, 30% was used to select students and 50% of lecturers since the population was not large. A purposive sampling technique was used to select 9 team leaders.

Questionnaires were used to collect quantitative data from students and lecturers, while interview guides were used for team leaders and students to provide detailed information. The validity of the quantitative instruments was achieved through evaluation experts. The reliability of the questionnaires for lecturers and students was determined by the Cronbach's Alpha technique and the results were 0.88 and 0.85 respectively. This coefficient shows that there was a very high positive correlation between the items which means the instruments were capable of collecting accurate data from participants. The trustworthiness of the qualitative data was ensured by the triangulation of the instruments and peer debriefing. Descriptive statistics were used to analyze quantitative data, whereby frequencies, percentages, and means were presented in tables. Subsequently, interview data were transcribed, coded and presented as direct quotations, narrations, and paraphrases.

4. FINDINGS AND DISCUSSION

The study intended to determine the usefulness of FinTan innovative pedagogy model in enhancing entrepreneurship skills to students in three higher learning institutions in Tanzania. Data were collected from 93 lecturers and 193 students using questionnaires. Interview guide was used to collect data from 6 students and 9 team leaders. The return rate of questionnaires was 93 and 193 from lecturers and students respectively. Table 1 presents responses from lecturers and students about the usefulness of FinTan innovative pedagogy model in enhancing entrepreneurship skills among students in three higher learning institutions Tanzania.

Table 1: Lecturers and Students’ Responses on the Assessment of Fintan Innovative Pedagogy Model in Enhancing Entrepreneurship skills (n=93 and 193)

Items		Strongly Disagree (1)		Disagree (2)		Undecided (3)		Agree (4)		Strong Agree (5)		Mean
		F	%	f	%	f	%	F	%	f	%	
Assessment under Fintan prepares students to identify potential businesses in the society	Lecturer	0	0	4	4.3	2	2.2	65	69.9	22	23.7	4.13
	Student	0	0	4	2.1	4	2.1	94	48.7	91	47.2	4.41
Assessment techniques under FinTan innovative pedagogy model enables student to build networking with the community members	Lecturer	0	0	4	4.3	1	1.1	65	69.9	23	24.7	4.15
	Student	2	1	0	0	3	1.6	90	46.6	98	50.8	4.46
Teaching activities under FinTan model enable students to related ideas in the topic with the society needs	Lecturer	0	0	2	2.2	2	2.2	57	61.3	32	34.4	4.28
	Student	2	1	0	0	1	0.5	90	46.6	10	5.1	4.48
Teaching activities under Fintan model encourage students to observe the environment for identifying potential business ideas	Lecturer	0	0	4	4.3	1	1.1	59	63.4	19	20.4	4.0
	Student	0	0	2	1	7	3.6	96	49.7	88	45.6	4.4
Fintan teaching techniques changed student’s employment direction to self –employment	Lecturer	0	0	2	2.2	8	8.6	62	66.7	21	22.6	4.1
	Student	0	0	0	0	9	4.7	85	44	99	51.3	4.47
Lesson activities under FinTan model encourage students to be entrepreneurs after graduation instead of waiting for the employment vacancies	Lecturer	0	0	2	2.2	5	5.4	68	73.1	18	19.4	4.1
	Student	0	0	2	1	8	4.1	73	37.8	11	5.7	4.51
Teaching techniques under Fintan model help students to develop professional skills that can be transferred to the real world	Lecturer	0	0	3	3.2	4	4.3	67	72	19	20.4	4.1
	Student	0	0	0	0	1	5.2	76	39.4	10	55.7	4.5
Assessment techniques under FinTan enabled students to define challenges in the	Lecturer	0	0	0	0	5	5.4	56	60.2	32	34.4	4.29
	Student	2	1	2	1	1	5.7	70	36.	10	56	4.4

community that based on self-employment	nt					1			3	8		5
By using FinTan model students can help the society to identify possible solutions to overcome the challenges facing entrepreneurs	Lecturer	0	0	2	2.2	4	4.3	61	65.6	26	28	4.19
	Student	0	0	2	1	1	5.7	95	49.2	85	4.4	4.36
	Lecturer	0	0	0	0	1	1.1	58	62.4	34	36.6	4.35
	Student	0	0	4	2.1	9	4.7	80	41.5	10	51.8	4.43

Source: Field Data (2022) Key: SA= Strongly Agree, A= Agree, UN= Undecided, D= Disagree, SD= Strongly Disagree

Data in Table 1 revealed that the extreme majority (92.5% and 93%) of lecturers and students respectively agreed and strongly agreed that by using FinTan innovative pedagogy model, students are helped to relate the topic to real-world experiences. The mean scores of lecturers and students were 4.1 and 4.4 respectively. These findings show that students learn best if the lesson is based on their real lives in society. The lesson makes sense to students when they can find out the relationship between what they are learning in the classroom and the real situation in society. This finding was in line with the study by Alto (2022), which found that real examples provide concrete applications to knowledge and skills learned in the classroom and get students thinking critically about solutions rather than just focusing on problems. Among the strategies recognized by FinTan innovative pedagogy model is the use of students’ experiences during the teaching and learning process to help them develop skills including entrepreneurship. Similar findings were reported by one of the team leaders from institution A that: *“After FinTan innovative pedagogy model training, I normally send students to the society to learn the real situation relating to the topic”* (Team leader A, personal communication, January 18, 2023). This information was supported by a student from institution A who said *that: “I found the real sense of studying the assessment and evaluation course after the assignment we did outside the classroom and the institution”* (Student A, personal communication, January 18, 2023).

This information shows that lecturers are using teaching strategies that allow students to develop the skills of using the opportunities in society for self-employment by creating learning environments that increase their motivation for the particular lesson and thus the sense of the application of the learned materials. Students who are capable of relating the learned materials in the classroom to the real-life situation have the ability to identify and solve the challenges independently in society, which is among the objectives of education in Tanzania. Therefore, Fintan innovative pedagogy model aligns with the purpose of education provision by the Ministry of Education, Science and Technology in Tanzania by helping graduates possess the essential skills for the 21st century.

Furthermore, Table 1 data shows that the extreme majority of lecturers and students (94.3% and 97.4%) respectively, agreed and strongly agreed with the mean score of 4.4 and 4.1 that assessment techniques under the FinTan innovative pedagogy model enable students to build networking with community members. Networking helps students share ideas with experienced

people in society, which fosters skills including entrepreneurship by employing themselves as well as creating job vacancies for others. The finding was supported by students from institution B that:

I do communicate with one of the entrepreneurs we trained on how to manage their business during the low season and I am impressed to do something after my graduation instead of waiting for government employment (Student B, personal communication, January 17, 2023).

In institution C, one of the students revealed that: *“I was influenced to develop small businesses during the communication of the small entrepreneurs, and we helped to prepare the business logo and brand” (Student C, personal communication, January 23, 2023).* This information shows that students share ideas with community members, which helps them develop skills and confidence to try and practice their abilities in society. Exposure of students to society as a part of learning encourages them to dare alternative ways for survival instead of waiting for government employment in this era of high unemployment rates.

Similar findings were reported by Michael (2022) that having the right contacts in the professional network can help maximize career growth and learning opportunities as well as open doors to new opportunities for business, personal growth and new knowledge. The FinTan innovative pedagogy model recognized the benefit of exposing students to the right people in their profession, which led them to build their networking for the betterment of their future after graduation. FinTan innovative pedagogy model creates opportunities for students’ interaction with community members with different experiences for sharing educational and professional information. The findings relate to what is suggested by the theory of social cognitive that environmental, personal traits and network interaction influence students entrepreneurial abilities (Baum, 2001). FinTan innovative pedagogy model allows students to share knowledge with community members for the development of skills that are sometimes difficult to develop in the classroom by lecturers. Through the interaction with people with different careers students get more experience by becoming familiar with challenges as well as possible solutions.

Likewise, Table 1 data shows that the extreme majority (95.7% and 98.4%) of lecturers and students respectively agreed and strongly agreed that teaching activities under the FinTan innovative pedagogy model enable students to relate ideas in the topic to society's needs. FinTan innovative pedagogy model aligns with the Education Policy and Training (2014) goal, which stipulates that the government in collaboration with stakeholders, shall review the existing curriculums at all levels of education and training so that they move with time and meet the present and future education and training needs, taking into account the requirements of the nation, target population and labour market. The model uses teaching techniques such as teamwork, co-creation activities activities to foster the development of hard and soft skills in students that meet the demands of society. Students enrich their educational experience by observing the application of the theories learned in the classroom into real-world situations, which is among the best ways of fostering the required skills that enable them to identify the needs of society for the purpose of solving them.

These findings are supported by information from the personal interview with students, when one of the students in institution A explained that: *“the application of the knowledge outside the classroom helped me to the great extent in which the course is important to my career” (Student A, personal communication, January 19, 2023).* In institution B, during the personal communication, one of the students said that:

FinTan innovative pedagogy model provided a chance to make the real application of the materials I learned in the class room and hence allowed me to see how successfully I could apply my knowledge after graduation (Student B, personal communication, January 13, 2023).

The information shows the extent to which students are exposed to the learning that is based on practices outside the classroom walls through Fintan innovative pedagogy model. The exposure of the students to this model has opened their minds from examination-oriented teaching to the development of skills that will enable them to solve the challenges in society based on their career. The model provides students with the chance to share their knowledge for the purpose of becoming more skilled and courageous during the application of classroom learning theories.

This finding is in line with Short et al. (2017) who argued that experience outside the classroom allows students to think critically about resources and sustainability, power and privilege, and complex societal issues as they surface in the real world. The experiences of learning outside of the institutions were identified as among the best ways of engaging students to use the knowledge acquired in the classes and develop skills and competences. Similarly, the findings relate to what is suggested by behaviorism theory that learning is dependent on a person's interactions with their external environment and people modify their behaviors in reaction to the consequences (Jensen, 2018). Interacting with society helps the students develop soft and hard skills that are essential for the 21st century. When students are able to interact with society, they develop the skill of looking at the challenges in society as opportunities for self-employment as well as creating job vacancies for others. Among the objectives of FinTan is to help students develop an interest in interacting with society to know the challenges they face and find the possibility of solving those challenges using the skills they learn in the class.

However, in Table 1, the majority of lecturers and students (83% and 72.7%) respectively agreed and strongly agreed that teaching activities under the FinTan innovative pedagogy model encourage students to observe the environment for identifying business ideas with a mean of 4.0 and 4.4. This finding shows that students are highly involved in the planning of the teaching and learning activities which helps them develop their interest and curiosity in the process of learning. FinTan innovative pedagogy model engages students inside and outside the classroom, whereby students are in a position to observe and practice real-world situations. The finding was supported by students in institution A during the personal interview that:

“While I wait for a formal job, I will use this training module to train teachers in various schools, which I find impressive, but they should pay for the services so I can live” (Student A, personal communication, January 18, 2023).

This information shows the extent to which students managed to think about alternative ways of living instead of waiting for formal employment. In institution B, students were also impressed with FinTan activities when one of the students declared that: *“I got the idea of repairing my fellow students' computers as well as installing the antivirus, SPSS and other social media apps such as WhatsApp”.* (Student B, personal communication, January 13, 2023). This information shows that the FinTan innovative pedagogy model made contribution to student's entrepreneurial skill development. Through FinTan innovative pedagogy model students were prepared to be innovative in different ways by relating the learning theories and actual practices as a part of learning process and hence skills development among them.

5. CONCLUSION

Based on the findings, the study concluded that FinTan innovative pedagogy model is useful in enhancing entrepreneurial skills in students. Moreover, it was noted that students become more innovative, creative, problem solvers, confident, develop business ideas and build networks when they are given the chance to practice the knowledge they acquire in society. This expression provides information on the success of FinTan innovative pedagogy model in enhancing entrepreneurship skills in students through interaction with the community as a part of their learning.

6. RECOMMENDATIONS

The study recommended that the three institutions that are beneficiaries of FinTan innovative pedagogy model should share their knowledge with other higher learning institutions to help students develop entrepreneurial skills, which are identified as essential in minimizing the unemployment rate as well as caring for the environment. Furthermore, the study recommends that the owner of the project add more partner higher learning institutions in Tanzania for the purpose of supporting the effort of the government to produce graduates who are enriched with essential skills and competences for the 21st century.

REFERENCE

- Agustino, S. M., & Alsen, F. K. (2021) Entrepreneurship Teaching for Self-Employment among Higher Learning Students in Tanzania: *Business Education Journal*. 10(2), 13.
- Alto, P. (2022). Use real world examples to teach sustainability. *Journal of Interdisciplinary Teaching*, 2(3) 16-18
- Baum, J. R., Locke, E. A., and Smith, K. G. (2001). A multidimensional model of venture growth. 44, 292–303
- Creswell, J. W., & Clark J. D. (2018). Designing and conducting mixed method research. 3rd ed. Sage Publications.
- Hong, O. N., Pluye, P., Bujold, M. & Wassef, M. (2017). Convergent and sequential synthesis design implication for conducting and reporting systematic reviews of qualitative and quantitative evidence, 6(61),1-14.
- Jensen, R. (2018). Behaviorism theories of learning: *Salem press encyclopedia of health*. EBSCO publications.
- Kalimasi, P. (2018). Assessment of Entrepreneurship Education Trends in the Formal Education System in Tanzania. *Business Management Review*, 21(2), 53-65.
- Mbunda, A. S. & Kapinga, A. F. (2021). Entrepreneurship teaching for self-employment among higher learning students in Tanzania. *Business Education Journal*, 10(11) 1-13.
- Mwasalwiba, E., Dahles, H. & Wakkee, I.A.M. (2012). Graduate entrepreneurship in Tanzania: Contextual enablers and hindrances. *European Journal of Scientific Research*, 76(3), 386-402
- Kothari, C. R. (2013). Research methodology, methods and techniques (2nd Ed.). *New Delhi: New Age International*.
- Kalimasi, P. (2018). Assessment of entrepreneurship education trends in the formal education system in Tanzania. *Journal of Business Management Review*, 21(2), 53-65

- Mbunda, A. S. and Kapinga, A. F. (2021). Entrepreneurship teaching for self-employment among higher learning students in Tanzania. *Business Education Journal*, 10(11), 13
- Mwita, K. M. (2019). Determinants of Self-Employment Intentions among Students in Tanzania Higher Learning Institutions. *Asian Journal of Managerial Science* 8(3), 7–14.
- Ntare, P. C. & Ojwang, E. An assessment of entrepreneurial intention among college students in Tanzania. *African Journal of Applied Research*. 7(2), 30-43
- Shimba, A. (2018). Entrepreneurship training and self-employment choice of graduates: Experience from selected Tanzanian universities. <http://creativecommons.org/licenses/by/4.0>
- Pardo-Garcea, C. & Barac, M. (2020). Promoting employability in higher education: A case study on Boosting entrepreneurship skills. University de Valencia Spain.
- Short, F., Lloyd, T. (2017). Taking the Student to the World: Teaching Sensitive Issues Using Field Trips. *Psychology Teaching Review*, 23(1) 49-55
- Singh, A. & Dubey, D. (2021). Develop critical thinking skills in students. <https://www.theasian.net>
- UNCTAD, (2022). Enhancing entrepreneurship education and skills development. <http://unctad.org>
- WEF, (2021). Why entrepreneurship and innovation are key to address youth employment. Switzerland
- World Bank (2019). Tanzania country environment assessment managing natural resources more effectively can get the countries river flowing again. Dar-es salaam