

Students' Intentions Toward Accessing Career Guidance Services for Entrepreneurship Learning in Higher Learning Institutions. Experience from the College of Business Education, Tanzania

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Abstract

Despite Career Guidance Services (CGSs) being an imperative tool for supporting higher learning students to acquire more knowledge about their career development, including those wishing to become entrepreneurs, the services are ineffectively accessed by students, thus threatening their career development. This study examined students' intentions toward accessing career guidance services for entrepreneurship learning in higher education institutions, drawing on experiences from the College of Business Education in Tanzania. The study employed a parallel convergent mixed research design and involved 260 third-year bachelor students, two lecturers, one head of department and one dean of students. Questionnaires and semi-structured interviews were used in data collection. Descriptive and inferential statistics were used to analyse quantitative data using SPSS, while qualitative data were analysed thematically. The findings revealed that most higher learning students had a low level of accessing CGSs for entrepreneurship learning. Whereas subjective norms ($\beta=.374$, $p=.001$) and perceived behavioural control ($\beta=.708$, $p=.001$) demonstrated a positive, significant relationship with access to CGSs for entrepreneurship learning, attitudes ($\beta=.174$, $p=.066$) showed a positive, but insignificant relationship. The study recommends that policymakers and educational practitioners emphasise education to students about the importance of CGSs for their career development.

Keywords: Career development, entrepreneurship learning, perceived behavioural control, subjective norms, attitudes, higher learning students.

1.0 Introduction

Career Guidance Services (CGSs) encompass all services provided to assist individuals throughout their lives in making informed educational, training, and occupational choices (Wierik et al., 2014). CGSs may also include services related to career development, offered both formally and informally, to help individuals cope with social changes and challenges (Hooley & Dodd, 2015; Zhou et al., 2016). This means that people can access CGSs from various sources, ranging from formal to informal ones. In the context of higher learning institutions, formal CGSs are characterised by special programmes offered by qualified experts in specific settings, like offices. In most higher learning institutions, specific units are established for formal CGSs, with trained personnel offering these services (Amani & Sima, 2015; Chireshe, 2017; Gacohi et al., 2017). On the other hand, informal sources of CGSs are not limited to all conditions, as mentioned in formal CGSs. This means that higher learning students can access CGSs from anywhere at any time, using informal sources such as books, social media, mass media, interactions with peers, parents, seminars, workshops, and conferences, among others. In this study, therefore, the scope of discussing the concept of CGSs encompasses both formal and informal sources of CGSs, taking into account that both sources may have implications for the career development of higher learning students, including those interested in entrepreneurship studies.

Globally, the literature indicates that CGSs accessed by higher learning students can have a significant contribution to entrepreneurship learning, the process that involves students acquiring knowledge and skills related to self-employment (Dzomonda & Fatoki, 2019; Magaji & Nanle, 2014;

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Pitan & Atiku, 2018; Shima, 2017; Wierik et al., 2015). For example, Magaji and Nanle (2014) assert that since most higher learning institutions teach entrepreneurship education, CGSs help students select skills for self-employment. It is through CGSs that students are allowed to evaluate available career opportunities and eventually make decisions in accordance with their interests (Hezron, 2016). Similarly, Dzomonda and Fatoki (2019) argue that through CGSs, higher learning institutions can shape the mindset and attitudes of their students towards considering entrepreneurship as a career option. This implies that CGSs act as a motivating factor for students to learn more about entrepreneurship. Amani and Sima (2015) believe that CGSs help build students' capacity to make their own decisions and start thinking about future careers. In this regard, CGSs are used as an instrument to help students match their traits and needs with available occupations, including those suitable for self-employment.

In Tanzania, the Education and Training Policy (ETP) 2014 recognises CGSs as an integral part of the country's education system, to assist students to learn (United Republic of Tanzania (URT, 2014). This implies that CGSs are in high demand among students of all levels for their career development. In higher learning institutions where students are prepared for different careers, including those wishing to become entrepreneurs, CGSs serve as a tool for assisting students to make their own decisions on which future careers they need (Amani & Sima, 2015), match their traits and needs with available occupations (Amani, 2017), evaluate the available career opportunities (Hezron, 2016), and know the benefits of study programs they need to pursue (Newa et al., 2021). Despite this significant role, the literature indicates that CGSs are ineffectively provided and accessed by higher learning students, thus threatening their career development. The available studies highlight several challenges facing CGSs in Tanzania. For example, Amani and Sima (2015) revealed that a shortage of professional counsellors and low student self-awareness are key barriers to the adequate provision of CGSs in Tanzania. Mwakajinga and Kalufya (2016) testified that most students of higher learning institutions in Tanzania lack formal CGSs, which in turn affects their career development. Similarly, Rushahu (2022) identified additional challenges, including a lack of online counselling services, fear of being labelled, socio-cultural setbacks, and the inadequacy of female and elderly counsellors with limited working experience. Generally, these findings support the argument that CGSs are not effectively accessed by higher learning students in Tanzania; therefore, more efforts are needed to address these challenges.

On the other side, although the current study acknowledges a significant contribution of available studies addressing several challenges facing CGSs in Tanzanian higher learning institutions, little has been documented in the local context regarding the extent to which access to CGSs among higher learning students is affected by their behaviour intentions, specifically, for entrepreneurship learning, which is one of the potential subjects for self-employment. According to the guiding theory of this study, the Theory of Planned Behaviour (TPB), an individual's behavioural intentions refer to their desire or motivation to engage in a particular action (Mohammed et al., 2017). In the context of this study, behavioural intention is referred to as students' readiness to access both formal and informal CGSs for entrepreneurship learning while in higher learning institutions. As recommended by Aliedan et al. (2022), three constructs of TPB were used in measuring students' behaviour intention, which are attitudes (feelings), subjective norms (social pressure) and perceived behavioural control (self-esteem). In addition, the available studies have focused more on addressing challenges associated with formal sources of CGSs while ignoring the contributions of informal sources. In this regard, this study has considered the contribution of both informal sources of CGSs. The study, therefore, examined students' intentions toward accessing CGSs for entrepreneurship learning in higher learning institutions in Tanzania. Specifically, the study had four related questions to answer:

- i. To what extent do higher learning students for entrepreneurship learning access formal and informal CGSs?
- ii. What is the influence of attitudes on accessing CGSs for entrepreneurship learning among higher learning students?
- iii. What is the influence of subjective norms on accessing CGSs for entrepreneurship learning among Higher learning students?
- iv. What is the influence of perceived behavioural control on accessing CGSs for entrepreneurship learning among higher learning students?

This study is crucial for all higher learning institutions offering business-related courses, including entrepreneurship education, as the findings suggest strategies for assisting higher learning students in accessing various sources of CGSs to enhance their knowledge and skills in entrepreneurship. Additionally, the findings provide insight into how students' attitudes, subjective norms, and perceived behavioural control influence access to various sources of CGSs for entrepreneurship learning within the context of higher education institutions in Tanzania.

2.0 Literature review

2.1 Theoretical Framework of the Study

This study was informed by the Theory of Planned Behaviour (TPB) to examine intentions among higher education students in Tanzania to access CGSs for entrepreneurship learning. The theory was developed by Ajzen (1991) and is based on the assumption that an individual's behavioural intentions are influenced by three interrelated factors: attitudes, subjective norms, and perceived behavioural control. Essentially, TPB is one of the frequently used theories in studying individuals' intentions toward engaging in entrepreneurial-related activities among students in higher learning institutions (Aga & Singh, 2024; Al-Mamary et al., 2020; Aliedan et al., 2022; Utami, 2017). In the context of this study, the theory suggests that students' intentions to access CGSs for entrepreneurship learning increase when they experience positive attitudes, subjective norms, and perceived behavioural control. On the contrary, the access rate decreases when students experience negative attitudes, subjective norms and perceived behavioural control. According to Mwita (2019), attitude is an evaluation made by individuals about the benefits of engaging in a particular behaviour. This is the extent to which an individual's mind accepts or rejects a specific behaviour at a particular point in time. Subjective norms are considered as perceived social pressure regarding whether to perform or not to perform a particular behaviour under consideration (Mohammed et al., 2017). On the other hand, Mwita (2019) defines perceived behavioural control as the influence of self-esteem on accomplishing planned behaviour. Mohammed et al. (2017) emphasise the benefits of using the TPB in studying individuals' intentions, as the theory captures several factors that can influence an individual's behavioural change. Therefore, TPB was adopted in this study to determine the influence of attitudes, subjective norms, and perceived behavioural control on access to CGSs for entrepreneurship learning among higher education students in Tanzania. This being the case, attitudes, subjective norms, and perceived behavioural control were regarded as independent variables in formulating the research questions. Additionally, the theory was critical as it served as a lens for interpreting the research findings.

2.2 Empirical review

2.2.1 Influence of attitudes on entrepreneurship learning

Attitudes are related to individuals' feelings about something to be done (Mwita, 2019). Feelings can lead to both positive and negative responses. Arguably, individuals' attitudes determine their actions based on a person's favourable or unfavourable evaluation of the behaviour (Aga & Singh, 2024). This means that when a person develops positive feelings toward doing something, they are likely to do it because positive feelings act as a motivating factor. On the contrary, negative feelings discourage a person from doing something. In relation to entrepreneurship learning among higher learning students, studies have shown a positive and significant relationship between students' attitudes and their engagement in entrepreneurship (Aga & Singh, 2024; Al-Mamary et al., 2020). Implicitly, students who develop an interest in entrepreneurship activities, such as searching for more information about entrepreneurship, tend to have positive attitudes toward entrepreneurship. Aga and Singh (2024) and Al-Mamary et al. (2020) concluded in their findings that students' attitudes are significantly and positively related to their entrepreneurship intentions. However, the study by Utami (2017), which examined the influence of attitude, subjective norms and perceived control on behavioural intentions towards entrepreneurial intention, reported different findings. The findings indicated an insignificant relationship between attitudes and entrepreneurial intention among higher learning students.

2.2.2 Influence of subjective norms on entrepreneurship learning

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Subjective norms are related to the role of social pressure in shaping an individual's behaviour. In other words, individuals' decisions about what to do and not to do are influenced by social pressure. Aliedan *et al.* (2022) argue that people, such as parents, friends, partners, and others in the social context, are the primary sources of social pressure who can approve or disapprove of a particular individual's behaviour based on established normative beliefs in a particular society. For example, parents may determine which courses their children should study based on their interests. The same applied to entrepreneurship learning. Studies have demonstrated a significant relationship between subjective norms and entrepreneurship intentions among students in Higher learning institutions. For example, following a cross-sectional survey that examined the role of entrepreneurship education on entrepreneurial intentions and its antecedents in four universities in Ethiopia, Aga (2024) concluded that all antecedents of entrepreneurial intentions, including subjective norms, had a positive and significant influence on entrepreneurial intentions. However, the findings are contrary to those of Al-Mamary *et al.* (2020), who examined the impact of entrepreneurial intentions among students in various academic programs in Saudi Arabia. The findings found that social norms are not considerably connected with entrepreneurial intention. Undoubtedly, these disagreements in findings about the role of subjective norms on entrepreneurial intentions suggest variations in social pressure, which might have different consequences in influencing entrepreneurial intentions.

2.2.3 Influence of perceived behavioural control on entrepreneurship learning

Perceived behavioural control is the person's perception of their ability to carry out particular behaviour after personal evaluation of how easy or difficult it is to perform the behaviour (Mwita, 2019). This means that before engaging in any action, a person may consider their ability as a basis for deciding whether to undertake a particular action. In this regard, Mohammed *et al.* (2017) contend that perceived behavioural control is related to factors connected to self-efficacy, which refers to a person's judgment of their ability to execute a targeted behaviour. This ability is assumed to reflect both experience and anticipated impediments and obstacles. Studies have identified self-efficacy as a key contributor to entrepreneurial intentions among students in higher learning institutions either directly or indirectly. As with other constructs of TPB, while some studies demonstrate a positive relationship between perceived behavioural control and entrepreneurial intentions, others have reported negative findings. For example, Agus and Mirawati (2020), in line with Mohammed *et al.* (2017), Aga and Singh (2024) and Al-Mamary (2020) conclude that the three constructs of TPB (attitudes, subjective norms and perceived behavioural control) all have a significant positive impact on entrepreneurial intention among higher learning students. This suggests that an increase in perceived behavioural control leads to an increase in entrepreneurial intention. However, this conclusion is contrary to Antonio's (2021) study, which examined the effect of self-efficacy on students' entrepreneurial intention. The study involved 134 master's students at Ciputra Surabaya University in Indonesia. The findings indicated that only two of the constructs of TPB (attitudes and subjective norms) had a positive and significant relationship with entrepreneurial intentions, but perceived behavioural control had no effect.

2.2.4 Access to CGSs for entrepreneurship learning in higher learning institutions

In this study, the dependent variable, access to CGSs, was measured by examining the extent to which higher learning students could access both formal and informal sources of CGSs for entrepreneurship learning. Various studies worldwide have demonstrated that CGSs can have a significant impact on entrepreneurship learning when effectively accessed by higher education students (Dzomonda & Fatoki, 2019; Pitan & Atiku, 2018; Shima, 2017; Wierik *et al.*, 2015). For example, in the Netherlands, Wierik *et al.* (2015) investigated the influence of CGSs on first-year student success in mastering vocational skills for self-employment at the Dutch University of Applied Sciences. The findings indicated that for students who received CGSs, their scores on the vocational skills course increased significantly compared to those of other students who did not receive CGSs. However, the study did not demonstrate that specific factors influenced students' access to CGSs. A similar study addressing the contribution of CGSs to entrepreneurship learning was done by Dzomonda and Fatoki (2019) in South Africa at the University of Limpopo. The findings revealed that CGSs significantly increased students' understanding

of entrepreneurship knowledge. However, a lack of practical entrepreneurship education and financial support for youth was identified as a key challenge hindering the development of youth entrepreneurship. The study is again criticised for not discussing factors that might affect students' access to CGSs. Similarly, Pitso and Atiku (2018) investigated the structural contribution of GCSs to enhancing students' employability in four universities in the South-West geopolitical zone of Nigeria. It was found that CGSs had a positive influence on enhancing students' employability, as the services increased self-awareness, awareness of opportunities, and decision-making skills related to career choices. Despite highlighting the benefits of CGSs in enhancing students' employability, the study has limited information regarding how students can be affected by attitudes, perceived behavioural control and subjective norms in accessing CGSs. Generally, the reviewed literature signifies the importance of strengthening CGSs for entrepreneurship learning. No doubt, the majority of students will be able to acquire more knowledge and skills of entrepreneurship if they have effective access to CGSs. However, studies show that CGSs are not effectively accessed by higher learning students in Tanzania, thus threatening their career development. Among the commonly reported challenges are a shortage of professional counsellors, low self-awareness among students, fear of being labelled, socio-cultural setbacks, the inadequacy of female counsellors, and the inadequacy of elderly counsellors with more working experience (Amani & Sima, 2015; Mwakajinga & Kalufya, 2016; Rushahu, 2022). However, little is known about how attitudes, perceived behavioural control, and subjective norms can affect students' access to CGSs for entrepreneurship learning.

2.3 Conceptual Framework of the Study

A conceptual framework of the study is a synopsis of various research findings obtained from the reviewed literature, aimed at enhancing understanding of the research intentions (Ary *et al.*, 2010). In this study, a conceptual framework was developed based on the reviewed literature to illustrate the relationship between the independent and dependent variables. The part for independent variables consists of students' intentions, measured by attitudes, perceived behavioural control, and subjective norms. On the other hand, the dependent variable part consists of access to CGSs for entrepreneurship learning among higher education students. Figure 1 summarises the conceptual framework of the study:

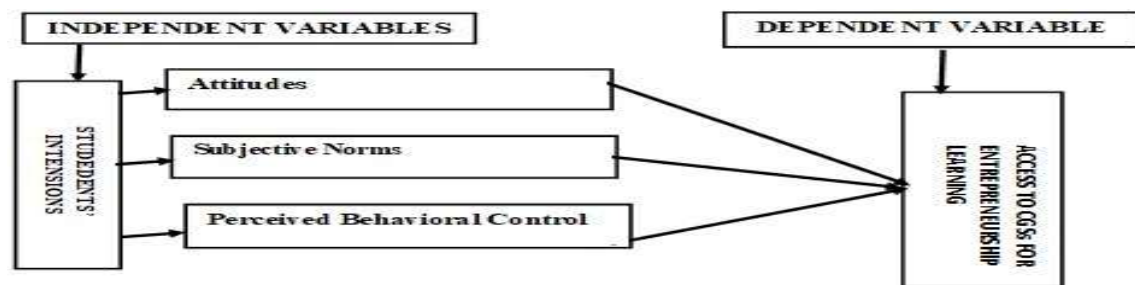


Figure 1: A conceptual framework of students' intentions toward accessing CGSs for entrepreneurship learning among higher learning students in Tanzania

3.0 Research Methodology

3.1 Study Population and Area

The study was confined to the College of Business Education (CBE) Dar es Salaam campus and focused on students registered for bachelor's degrees from three departments: Business Administration (BA), Marketing (MK), and Procurement and Chain Supply Management (PCSM). The study population consisted of 3rd-year bachelor's students, including those pursuing a Bachelor of Business Administration (BBA), a Bachelor of Marketing (BMK), and a Bachelor of Procurement and Chain Supply Management (BPCSM). The selection of CBE in the study was based on the fact that the college is among the senior colleges specialising in business-related courses in Tanzania, including the teaching of entrepreneurship education, which is essential for preparing graduates for self-employment. On the

other hand, 3rd-year students from the named departments were selected for the study because researchers presumed that this group of students might have had more experience accessing various CGSs compared to 1st and 2nd-year bachelor students. Additionally, according to the CBE prospectus, all BBA, BMK, and BPCS students are required to take courses related to entrepreneurship education as one of their core courses. Thus, the choice of CBE and 3rd-year bachelor students enabled researchers to gather detailed information to accomplish the research objectives, whose focus was to examine students' intentions toward accessing CGSs for entrepreneurship learning in higher learning institutions in Tanzania.

3.2 Research Approach and Design

Since this study aimed to examine intentions toward accessing CGSs for entrepreneurship learning among higher education students in Tanzania, drawing on experiences from different participants who were required to provide both qualitative and quantitative data, there was a need for employing a research design that could accommodate the required data. In this case, a parallel convergent mixed research design was employed. According to Creswell and Plano Clark (2011), this design enables the researcher to work on both quantitative and qualitative elements simultaneously, treat the methods equally, analyse the two components of data independently, and interpret the results together. Therefore, the design was more suitable for this study, as the researchers employed it to analyse both qualitative and quantitative data, thereby facilitating a deeper understanding of the research phenomenon.

3.3 Sample size and Sampling Procedures

The study selected respondents from the population of 800 third-year students registered at the CBE Dar es Salaam campus in 2022 as per the CBE Online Student Information System (CoSIS). The sample size for 3rd-year bachelor students was 260 respondents, determined by using the formula developed by Cochran (1963). The formula used for the sample calculation was $n = \frac{n_0}{1 + \frac{n_0 - 1}{N}}$ Whereby $n_0 = 384.16$ is

calculated from the formula $n = \frac{Z^2 PQ}{e^2}$ Z is the level of confidence (0.5), P is the estimated population of 3rd-year students (0.5), Q is 1-P, e is the marginal level (0.05), and N is the population of the study (all 3rd-year bachelor students) from three sample departments, 800. Therefore, from the formula $n = \frac{n_0}{1 + \frac{n_0 - 1}{N}}$ The study was able to obtain a sample size of 250 students, as calculated: $n = \frac{384.16}{1 + \frac{384.16 - 1}{800}}$, $n = \frac{384.16}{1 + 0.479}$, $n = \frac{384.16}{1.479}$, $n = 260$.

To select students from their respective departments, the researchers initially used a proportionate stratified sampling method to determine the percentages of the sample to be selected from each department, based on the number of students per program. The number of students from each department was 320, 256 and 224 for BA, MK and PCS, respectively. The formula used for the proportionate stratified sampling was $P = \frac{ST}{D}$ whereby P= percentage of program sample size, ST=total number of students for each programme, and D=Denominator. Therefore, from $P = 100 * \frac{ST}{D}$ The study was able to obtain data from 106 BA students (40%), 85 MK students (32%), and 69 PCS students (28%). Secondly, the convenience sampling technique was used to select respondents from their classes, in accordance with their allocated timetables for lecturer and seminar hours. The aim of applying the convenience sampling technique is based on the fact that students in higher learning institutions have different individual timetables for their studies, which makes it challenging to meet all students at once and select a sample size from them. The study also included three lecturers specialised in entrepreneurship teaching, one Dean of Students (DS), and one Head of Department of Business Administration (HoD-BA), who were selected purposively. An experience from a studied college (CBE), the DS was selected because they are one of the government officials responsible for coordinating all issues related to CGSs at the college level. On the other hand, the selection of 1 HoD-BA was made intentionally for the following reasons. The decision to select one Head of Department

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from Business Administration was attributed to two main reasons. First, all courses related to entrepreneurship education in CBE originate from the Department of Business Administration. Second, the Department of Business Administration is responsible for coordinating lecturers to teach all entrepreneurship-related courses. In due regard, by involving the HoDs-BA, researchers were expected to gather more in-depth information about entrepreneurship education in CBE than other heads of department. Likewise, the selection of lecturers specialised in entrepreneurship teaching was based on the fact that they were regarded as experts in entrepreneurship education who could offer CGSs to students to foster their ETs. Therefore, lecturers, DS, and HoD-BA provided helpful information to accomplish the research questions.

3.4 Data Collection Tools

This study used questionnaires and interview guides for data collection. Questionnaires were administered to 260 third-year bachelor students selected from the departments BA, BK and PCS—the use of questionnaires aimed at collecting quantitative data. The questionnaires consisted of a 5-point Likert Scale Survey with numbers 1, 2, 3, 4, and 5, interpreted as “strongly disagree,” “disagree,” “neutral,” “agree,” and “strongly agree,” respectively. All questions in the questionnaires designed to measure students’ intentions (attitudes, subjective norms, and perceived behavioural control) toward accessing CGSs for entrepreneurship learning were adapted from Keshk et al. (2016), Riopel (2019), and Presti *et al.* (2013). To ensure the validity of the research instruments, efforts were made to customise all items in the questionnaires to fit the research purpose. The adapted questionnaires appear to be relevant in this study because the cited researchers successfully used them to measure students’ attitudes, subjective norms, and perceived behavioural control across different disciplines. For example, Keshk (2016) investigated preparatory students’ perception of the nursing profession and its impact on their career choice at Qassim University in Saudi Arabia, Presti (2013) examined the structure of the career decision and self-efficacy among Italian high school students, and Riopel (2019) used measures to assess higher education students’ self-efficacy in Italy. Collectively, the questionnaire consisted of 35 total items, of which seven measured attitudes, five perceived behavioural control, eight subjective norms, and 15 formal and informal sources of CGSs used by higher learning students to access information that could enhance their knowledge of entrepreneurship. On the other hand, interviews were used to collect qualitative data from DS, HoDs-BA, and two lecturers. The data obtained through interviews were crucial in this study for data triangulation, thereby enhancing the reliability of the research findings.

3.5 Data Analysis Procedures

In data analysis, descriptive and inferential statistics, supported by SPSS version 25, were used to analyse quantitative data collected through questionnaires from third-year bachelor's students. On the other hand, thematic analysis was used to analyse data collected through interviews with DS, HoDs-BA, and lecturers. The use of descriptive statistics tables enabled researchers to compute quantities of all responses in terms of percentages, means, standard deviations, and sums, thus allowing the reader to gain a comprehensive understanding of how the questions in the questionnaire were answered. In this regard, since the questionnaire had five options with 1, 2, 3, 4 and 5, representing strongly disagree, disagree, neutral, agree and strongly agree, respectively, the index for interpreting descriptive statistics was: the bigger the mean of an item, the higher the influence of an item. Therefore, the findings were sorted in descending order to simplify the interpretation of the findings. On the other hand, inferential statistics, specifically multilinear regression analysis, were performed to determine the influence of independent variables (attitudes, subjective norms, and perceived behavioural control) on the dependent variable of access to CGSs among higher learning students. All conditions (assumptions) guiding multiple regression analysis, such as multicollinearity, normality, linearity, and homoscedasticity, were examined to ensure that no violations of these assumptions occurred, as recommended by Pallant (2005). The multiple linear regression model used is as follows: $SI = \beta_0 + \beta_1ATT + \beta_2SN + \beta_3BC + \beta_4PAR + \epsilon$. Whereby: **SI**= Accessibility of CGSs for entrepreneurship learning among higher learning students,

β_0 = constant (coefficient of intercept), β_1 ATT = Attitudes, β_2 SN = Subjective Norms, β_3 BC = Perceived Behavioural Control, β_0 - β_4 = Regression coefficient of four variables, ε = Error term

For qualitative data, the study employed thematic analysis techniques. The use of the thematic analysis technique aimed to supplement quantitative data, whereby themes were created following three steps as suggested by Alhojailan (2012), including data reduction, data display, and drawing interpretations and conclusions. Eventually, the interpretation and discussion of both qualitative and quantitative data were conducted together, despite their differences in presentation, to achieve a common understanding of the studied phenomenon.

3.6 Validity and Reliability of the Study

To ensure the validity and reliability of the collected data, several measures were taken. Content validity was ensured by sharing the research tools with various experts in the fields of business studies and psychology, who reviewed and assessed the questionnaire items to verify their appropriateness, relevance, and consistency. Subsequently, the researchers modified the questionnaire by adding and omitting some information depending on observations made by experts. Regarding construct validity, this was measured using the Exploratory Factor Analysis (EFA). The Average Variance Extract (AVE) values were greater than 0.5 for the measured constructs, affirming the validity of the constructs (Pallant, 2005). Moreover, to ensure the reliability of the questionnaire, Cronbach's alpha (α) was calculated to measure the internal consistency of the scale. The Cronbach's alpha in the questionnaire was .804. This supports the reliability of the questionnaire, as an α value of 0.8 or greater indicates an excellent level (Pallant, 2005).

3.7 Research Ethics

The research clearance was done by issuing the request letters to all respective authorities in CBE. Consent was obtained from the participants prior to the commencement of data collection. Participants were informed about the purpose and nature of the research. Voluntary participation and complete anonymity were guaranteed to all participants. Additionally, all respondents were assured of the privacy of the information they provided during the study.

4.0 Findings and discussion

4.1 Characteristics of Respondents

The preliminary part of the research tools (questionnaire and interview guide) aimed to collect information related to the characteristics of all respondents who participated in the study, to familiarise them, thereby widening the scope of discussing the research findings. The intention of collecting the demographic information of the respondents was to determine some fundamental characteristics that might have influenced the research findings, such as sex, age, and the departments from which the respondents originated. This enabled the researchers to have a broad scope for interpreting the findings.

Table 1: Characteristics of Respondents Participated in the Study

Characteristics of Respondents		Categories of Respondents (N=264)							
		DSs		HoDs		Lecturers /experts		Students	
		F	%	F	%	F	%	F	%
SEX	Male	1	0.4	1	0.4	2	0.8	114	43.0
	Female					1	0.4	146	55.1
AGE GROUPS	Below 25							211	79.6
	Above 25	1	0.4			3	1.2	49	18.5
DEPARTMENTS	Business Administration (BA)			1	0.4	3	1.2	106	40.0
	Marketing (MK)							85	32.7
	Procurement and Chain Supply							69	26.0

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Table 1 indicates the characteristics of the respondents who participated in the study. The study included a total of 264 respondents, comprising 146 females (56.2%) and 144 males (43.8%). Among them, 260 were 3rd-year bachelor's students selected from three departments, including 106 (40%) from BA, 85 (32.7%) from MK, and 69 (26%) from PCS. Additionally, the study included 1 (0.4%) DS, 1 (0.4%) HoD from the Department of BA, and 3 (1.2%) lecturers/experts in entrepreneurship education from the Department of BA. The majority of participants, especially students (211, 79.6%), were aged below 25, while the minority were aged above 25, including 49 (18.5%) students, 1 (0.4%) DS, and 3 (1.2%). This implies that many graduates of higher learning institutions in Tanzania enter the labour market, searching for jobs soon after completing their studies, typically below the age of 25. These findings support a report by the International Labour Organisation (ILO) on global employment trends for youth in 2020. The report indicated that most young people aged 15 to 24 join the labour market in search of employment every year (ILO, 2020). Therefore, more efforts are needed by governments to create an environment that can support the employability of this group of youth.

4.2 Data from Descriptive Statistics and Thematic Analysis

4.2.1 CGSs accessed by higher learning students for entrepreneurship learning

To examine the degree of access to various CGSs for entrepreneurship learning among higher education students, questionnaires were administered to 3rd-year bachelor students, who were asked to report their agreements with 15 formal and informal sources of CGSs. Additionally, interviews were conducted with DS, HoDs-BA, and lecturers. Table 2 summarises data collected using questionnaires:

Table 2: Sources of CGSs Used by Students to Access Entrepreneurship Information

Sn	Examined items	Number of respondents (N=260)							
		Responses in %					Mean, Std. Dev and Sum		
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev	Sum
1.	Social media	13	39.52	31.2	145.6	30.68	3.5	0.9	921
2.	Peers/ friends	26.52	70.2	115.96	41.6	5.72	2.7	0.9	710
3.	Classroom lectures	24.18	79.04	124.8	28.6	3.38	2.6	0.8	688
4.	Career days	41.86	88.4	80.6	46.8	2.34	2.5	1	659
5.	Mass media	58.76	93.6	68.38	31.2	8.06	2.4	2.2	616
6.	Orientations	58.76	93.6	78.78	24.18	4.68	2.3	2.1	602
7.	Field visit	67.86	87.62	88.4	16.12	0	2.2	1	573
8.	Guest speaker	51.74	106.6	65	33.28	3.38	2.3	0.9	610
9.	College library	89.7	73.06	65	20.8	11.44	2.2	1.1	571
10.									
11.	Workshops & exhibitions	85.02	91.52	44.2	31.2	8.06	2.2	1.1	566
12.	Internship	67.86	117.52	49.4	21.84	3.38	2.1	1.6	555
13.	Seminars	92.04	99.58	67.6	0.78	0	1.9	1	497
14.	Consulting college experts	92.04	99.32	67.6	1.04	0	1.9	1	498
15.	College CGS units	125.32	88.4	41.6	2.34	2.34	1.7	2.4	448
16.	Conferences	143.78	96.2	19.5	0.52	0	1.5	0.6	397

Table 2 indicates various sources of CGSs used by higher learning students in accessing CGSs for entrepreneurship learning. To determine which sources had the highest and lowest levels of

accessibility, the findings were sorted in descending order based on their mean values. It was found that while some sources were frequently accessed by students for entrepreneurship learning, such as social media, friends, classroom lectures, and career days, other sources were infrequently accessed, including conferences, college CGS units, and consulting with college experts. This suggests that, despite the availability of informal and formal sources that students can use to acquire knowledge and skills in entrepreneurship, only a few of them are effectively accessed. Shockingly, the findings overall revealed a low level of students accessing CGSs for entrepreneurship learning. This was evident as the mean values of all items ranged between 3.5 and 1.5, indicating that the majority of respondents selected 'strongly disagree', 'disagree', and 'neutral' options rather than 'agree' and 'strongly agree'. This implies that the current status of accessing CGSs among students at the studied institution (CBE) remains low. No doubt, this low accessibility of CGSs is attributed to several factors emanating from students themselves, while other factors are institutional in nature. This was evident through two themes that emerged when interviews were conducted with lecturers, DS and HoDs-BA about the extent to which CGSs were accessed by higher learning students for their entrepreneurship learning as follows:

4.3 Availability of institutional strategies for promoting CGSs, but not Effectively Implemented

The findings revealed that at the institutional level, various strategies were employed to promote CGSs to all students, including those interested in entrepreneurship studies. The following quotations justify the claim:

...there are incubators organised by the office of the college consultant manager, whose purpose is to mentor young entrepreneurs, including students with business ideas, to help them achieve their dreams. At the department level, every department has CGS coordinators assigned to link students who need consultation services and specific experts..." (Interview with HoD, 3rd December, 2022).

Another participant said:

Along with a specific unit we have for CGSs, we have been organising convocation and career day every year to inspire our students regarding their career development... We used to invite some alumni and other people to share their success stories with our students..." (Interview with DS, 3rd December, 2022).

These voices suggest the presence of institutional strategies for promoting CGSs to help students acquire knowledge and skills in entrepreneurship. This suggests that if the strategies are effectively implemented, they may yield a positive outcome. However, some evidence in the studied institution indicated that most of the strategies were not effectively implemented as planned. This was revealed as one of the participants insisted:

Generally, I may say that CGSs are not effectively provided to students... Lecturers often fail to utilise their consultation hours effectively to assist students, despite the institution's expectations. We continue to insist that lecturers play their role effectively to assist students." (Interview with DS, 3rd December, 2022).

Implicitly, there were challenges in implementing the institutionally established strategies for providing CGSs to students. This may be attributed to the lack of readiness among those assigned to provide the services to students. Generally, based on all the findings obtained for objective one regarding the extent to which higher learning students access various CGSs for entrepreneurship learning, one can infer that students do not effectively utilise both formal and informal CGS sources for entrepreneurship learning. These findings align with other studies conducted in Tanzania, which have observed that, despite the importance of CGSs to students' career development in higher learning institutions, the services are often provided ineffectively (Amani & Shima, 2017; Rushahu, 2022).

According to Chireshe (2017) and Gacohi et al. (2017), poor coordination of CGSs in higher learning institutions is one of the key factors contributing to the ineffective provision of the services. This implies that higher learning institutions need to improve various ways of assisting their students in accessing CGSs, including investing in human and other necessary resources to promote CGSs within these institutions.

4.4 Low awareness of students on CGSs

It was further evident that most students were unaware of the available CGSs offered in their institutions, including some experts who were assigned to provide the services. As a result, most students were unable to take advantage of the services. In this regard, one of the participants said:

“I am available in my office at all times; however, students do not typically consult me. Should I follow students in their classes or require them to do so? Perhaps students are unaware of such services for their career development. I think more education is needed to inform our students about these services...” (Interview with an expert, 4th December 2022.

Apparently, either students or experts pose challenges to the provision of effective CGSs in the studied institution, as each group has its own weaknesses that need to be addressed.

4.5 Attitudes toward accessing CGSs for entrepreneurship learning

The second research objective aimed to determine the influence of attitudes on accessing CGSs for entrepreneurship learning among higher learning students. Table 3 summarises the data collected through questionnaires from 3rd-year bachelor's degree students.

SN	Items Selected	Number of respondents (N=260)							
		Responses in %					Mean, Std. Dev and Sum		
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev	Sum
1	I believe I can succeed in almost any endeavour related to entrepreneurship through CGSs.	30	53.1	15	1.9	0	1.89	0.72	491
2	Compared to other people, I can perform most tasks related to entrepreneurship through CGSs very well.	36.5	42.3	19.6	1.5	0	1.88	0.8	490
3	I appreciate the use of CGSs for acquiring knowledge of entrepreneurship.	34.6	45	18.8	0.8	0.8	1.88	0.79	489
4	I feel pleased using CGSs to acquire entrepreneurship knowledge.	35	44.6	18.8	1.5	0	1.87	0.76	486
5	When facing complex tasks related to entrepreneurship, I am confident that through CGSs, I will be able to accomplish them.	30.4	53.1	16.5	0	0	1.86	0.67	484
6	Using CGSs for acquiring entrepreneurship knowledge has more advantages for me than other means.	40.8	42.3	17	0	0	1.76	0.72	458
7	I will be able to achieve most of the goals I have set for entrepreneurship through CGSs.	42.7	43.1	11.2	3.1	0	1.75	0.77	454

Table 3 presents seven statements that reflect the influence of attitudes on accessing CGSs for entrepreneurship learning among higher education students. Generally, the mean values of the eight

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measurement items range between 1.89 (0.72 SD) and 1.75 (0.77 SD). This implies that most students had negative attitudes toward accessing CGSs for entrepreneurship learning, as the majority of them selected 'strongly disagree', 'disagree', and 'neutral'. These findings align with those of Newa et al. (2021) and Michubu et al. (2017), who found that students' negative attitudes can hinder effective access to CGSs in higher learning institutions. Therefore, this calls for more education of students about the importance of CGSs.

4.6 Perceived behavioural control toward accessing CGSs for entrepreneurship learning

The third research objective aimed to determine the influence of perceived behavioural control attitudes on accessing CGSs for entrepreneurship learning among higher learning students. Table 4 summarises the data collected through questionnaires from 3rd-year bachelor students.

Table 4: Perceived Behavioural Control of Accessing CGSs for Entrepreneurship Learning

SN	Items Selected	Number of respondents (N=260)							
		Responses in %					Mean, Std. Dev and Sum		
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev	Sum
	I like to use CGSs to foster my entrepreneurial knowledge.	23.5	51.2	23.1	2.3	0	2.04	0.75	531
	I move to benefit from using CGSs to enhance my entrepreneurship knowledge.	26.2	51.9	18.8	1.9	1.2	2	0.8	520
	I will be able to overcome many challenges related to entrepreneurship through CGS successfully	26.5	54.2	15.8	2.7	0.8	1.97	0.78	512
	Even when things are tough regarding entrepreneurship, I can perform quite well thanks to the knowledge acquired from CGSs.	28.5	51.9	15	3.8	0.8	1.97	0.81	511
	Through CGSs, I believe I can gain more knowledge about the outcomes of entrepreneurship.	26.2	51.9	18.8	1.9	1.2	1.95	0.81	508

Table 4 lists five items designed to measure the influence of behavioural control on accessing CGSs for entrepreneurship learning among higher education students. The mean values of five measured items ranged between 2.04 (0.75 SD) and 1.9 (0.81 SD). Overall, this implies that the majority of students had a negative perceived behavioural control toward accessing CGSs for entrepreneurship learning, as most of them selected 'strongly disagree', 'disagree', and 'neutral' in the five measured items. According to some field data, this negative perceived behavioural control is caused by most students lacking a background in career guidance during their lower-class years. As a result, the lack of confidence to access the services while in higher learning was one of the issues, as one of the participants claimed:

Students are expected to be familiar with CGSs from their lower levels of education in order to make informed decisions about their career choices. Experience suggests that the majority of students in our college lack proper information about the subjects they choose to study. Consequently, they lack confidence in accessing the service.... (Interview with DSs, 3rd December, 2022)

A similar idea was supported by an expert specialised in entrepreneurship teaching who had the following to share:

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Not all students can consult their lecturers to seek CGSs, although they may need the services...Hopefully, students would have increased their access to CGSs if they had been informed more about the available opportunities on their college premises. It is as if they are afraid to interact with lecturers...(Interview with an expert, 4th December 2022.

Based on the above voices, one important observation can be made for consideration. Undoubtedly, it is worth arguing that there is a need to strengthen CGSs across all levels of education, from lower to higher. This can help familiarise students more with the importance of CGSs to their career choice and development, thus making them ready and confident to access CGSs when needed.

4.7 Subjective norms toward accessing CGSs for entrepreneurship learning

The fourth research objective aimed to determine the influence of subjective norms on accessing CGSs for entrepreneurship learning among higher learning students. Table 5 summarises the data collected through questionnaires from 3rd-year bachelor students.

Table 5. Subjective Norms toward Accessing CGSs for Entrepreneurship Learning

SN	ITEMS SELECTED	Number of respondents (N=260)							
		Responses in %						Mean, Std. Dev and Sum	
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev	Sum
1	I use CGSs for entrepreneurship learning because of my friends' approval.	26.5	28.5	18.8	16.9	9.2	2.54	1.3	660
2	My friends have a significant impact on the kind of CGSs I look for in entrepreneurship learning.	3.8	58.8	19.2	18.1	0	2.52	0.83	654
3	I use CGSs for entrepreneurship learning because of my family's approval.	28.5	38.1	19.2	10.4	3.8	2.23	1.09	580
4	I feel pressured socially to access CGSs for entrepreneurship learning.	26.2	40.4	20.8	11.5	1.2	2.21	1	575
5	My family has a significant impact on the kind of CGSs I look for in entrepreneurship learning	26.5	43.8	15.8	13.1	0.8	2.18	0.99	566
6	I look for CGSs because my friends expect me to learn more about entrepreneurship.	23.5	42.3	30	4.2	0	2.15	0.83	559
7	I look for CGSs for entrepreneurship learning because my parents support it.	21.9	58.5	15	3.8	0.8	2.03	0.77	528
8	The most important people to me, such as lecturers, think that I should pursue CGS entrepreneurship learning.	31.5	42.3	20	6.2	0	2.01	0.87	522

Table 5 lists eight items designed to measure the influence of subjective norms on accessing CGSs for entrepreneurship learning among higher education students. The mean values of 8 measured items ranged between 2.5M (1.3 SD) and 2.01M (0.87 SD). Overall, this implies that the majority of students held harmful subjective norms regarding accessing CGSs for entrepreneurship learning, as most of them selected "strongly disagree," "disagree," or "neutral" in response to the eight measured items. This suggests that there is a low degree of social pressure influencing students to access CGSs for their entrepreneurship learning. In other words, closely related individuals in the social context, including lecturers, had low contributions to students accessing CGSs. This was evident as one participant said:

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Generally, I may say that CGSs are not effectively provided to students... Lecturers often fail to utilise their consultation hours effectively to assist students, despite the institution's expectations. We continue to insist that lecturers play their role effectively to assist students. (Interview with DSs, 3rd December, 2022).

The voice implies that CGSs are more effective for students when they are encouraged to access the services by those surrounding them, especially when institutional experts, such as lecturers, play their role effectively. In this study, therefore, social pressure acted as a barrier for students to access CGSs. These findings align with those of Rushahu (2022), who investigated the availability and challenges of guidance and counselling services for female postgraduate students at the University of Dar es Salaam. The findings revealed that certain social beliefs, such as the notion that women should not share their secrets with others, prohibited female postgraduate students from accessing CGSs at the University of Dar es Salaam. This implies that education is still needed to inform students and other community members about the importance of CGSs.

4.8 Multi-Collinearity Test Results

To determine whether the independent variables (attitudes, subjective norms and perceived behavioural control) were correlated, both tolerance and Variance Inflation Factors (VIF) were used. Table 6 summarises the results.

Table 6: Multi-Collinearity Test Results

Variables	Collinearity Statistics	
	Tolerance	VIF
Subjective norms	.157	3.383
Attitudes	.220	4.540
Perceived Behavioural Control	.205	1.418

These findings (tolerance coefficients of 0.157, 0.220, and 0.205 for subjective norms, attitudes, and perceived behavioural control, respectively) indicate the absence of collinearity among the variables. Likewise, the VIF (3.383, 4.540, and 1.418 for subjective norms, attitudes, and perceived behavioural control, respectively) indicates that the variables fall within the acceptance levels of less than 5. This is based on the assumption that a tolerance value of less than .10, or a VIF value of above 10, would be a concern because they indicate multicollinearity (Pallant, 2005). Karl Pearson's Coefficient of Correlation assessed the strength of the association between the study variables. It was established that all variables had a significant positive association ($p < 0.005$) at 95% confidence.

4.9 Reliability Test

The reliability test in this study aimed to determine whether the variables were reliable or not. Table 7 summarises the results.

Table 7: Reliability Test

Variables	No. of items	Cronbach Alpha
Subjective norms	8	0.962
Attitudes	7	0.986
Perceived Behavioural Control	5	0.984

Based on the results presented in Table 6, the Cronbach's Alpha values for all variables are above 0.7. This supports the reliability of the research instruments, as Pallant (2005) states that an instrument is considered reliable if the Cronbach's Alpha value is greater than 0.7.

4.10 Kaiser-Mayer-Olkin (KMO) and Bartlett's Test

Along with other tests to ensure the reliability of the study, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test were used to test sampling adequacy. Table 8 summarises the results.

Table 8: Kaiser-Mayer-Olkin (KMO) and Bartlett's Test

KMO and Bartlett's Test		
Kaiser- Mayer-Olkin Measurement of Sampling Adequacy		0.788
Bartlett's Test of Sphericity	Approx. Chi-Square	516.075
	Df	10
	Sig.	.000

Based on Table 8, the KMO measure of sampling adequacy yields a result of 0.788, which exceeds the threshold value of 0.5. Also, the Bartlett's test of sphericity had a statistical significance of (p=.000). Therefore, the results collectively support factorability of the variables.

4.11 Inferential Statistics

To evaluate the overall model fit in this study, an ANOVA F-test was performed. The results for the ANOVA F test are summarised in Table 9:

Table 9: ANOVA F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.213	3	39.738	397.651	.001 ^b
	Residual	25.582	256	0.100		
	Total	144.796	259			
A. Dependent Variable: Access to CGSs for entrepreneurship learning among higher learning students						
B. Predictors: (Constant), perceived behavioural control, attitudes, subjective norms						

Table 9 indicates that the overall modal fit is sufficient because the p-value (.001) for the regression model F-test is less than the critical value (p = .05) at a 95% confidence level. In this regard, the model concludes that information on the three independent variables together predicts access to CGSs for entrepreneurship learning among higher learning students.

4.12 Regression Model

Table 10 shows the modal summary from the findings.

Table 10: Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.907 ^a	0.823	0.821	0.31612	0.823	397.651	3	256	0.000
A. Predictors: (Constant), Perceived behavioural control, attitudes, subjective norms									
B. Dependent Variable: Access to CGSs for entrepreneurship learning among higher learning students									

The findings in Table 10 indicate that R-squared was 0.821 (82.1%), implying that the

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information gathered from the three independent variables (perceived behavioural control, attitudes, and subjective norms) contributed to 82.1% of the change in access to CGSs for entrepreneurship learning among higher education students. The remaining 17.9% difference in access to CGSs for entrepreneurship learning among higher education students may be attributed to additional factors not included in the model.

4.13 Regression Model Results

The regression model results are summarised in Table 11:

Table 11: Regression Model Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	sig.
	B	Std. Error	Beta			
1 (Constant)	0.243	0.055			4.390	0.000
Subjective Norms	0.327	0.099	0.374		3.318	0.001
Attitudes	0.181	0.098	0.174		1.844	0.066
Perceived Behavioural Control	0.691	0.107	0.708		6.476	0.001

a. Dependent Variable: Access to CGSs for entrepreneurship learning among higher learning students

The results indicate that perceived behavioural control had a coefficient of 0.69 ($p = 0.001$). This translates to a 69% increase in access to CGSs for entrepreneurship learning among higher learning students for every unit increase in perceived behavioural control. This implies a significantly positive association between perceived behavioural control and access to CGSs for entrepreneurship learning. In other words, students' access to CGSs for entrepreneurship learning increases as they experience positive perceived behavioural control. While decreases occur as they experience negative perceived behavioural control. These findings are in agreement with Mohammed *et al.* (2017) and Al-Mamary (2020), who reported that students' perceived behavioural control has a positive relationship with their need to engage in entrepreneurship. This advocates for promoting students' self-esteem to ensure effective access to CGSs for entrepreneurship learning.

Additionally, the results indicate a value of 0.32 ($p = 0.001$) for subjective norms. This translates to a 32% increase in access to CGSs for entrepreneurship learning among higher learning students for every unit increase in subjective norms. This indicates a positive and significant relationship between social pressure and access to CGSs for entrepreneurship learning among higher education students. In other words, students' access to CGSs for entrepreneurship learning increases as they experience positive social pressure but decreases as they experience negative social pressure. These findings are consistent with Aga (2024) and Aliedan *et al.* (2022), who found a positive relationship between social pressure and students' involvement in entrepreneurship. This suggests that students can benefit more in CGSs when they experience positive support from other people surrounding them.

Moreover, the results show a value of 0.18 ($p = 0.066$) for attitudes. This translates to an 18% increase in access to CGSs for entrepreneurship learning among higher learning students for every unit increase in attitudes. This implies that, in the institution where this study was conducted, students' attitudes had a positive relationship with their access to CGSs for entrepreneurship learning; however, the relationship was not significant because the p -value for attitudes ($p = 0.066$) was greater than the critical value ($p = .05$) at a 95% confidence level. These findings are contrary to those of studies conducted by Antonio (2021) and Utami (2017), which revealed not only a positive relationship but also a significant positive correlation between students' attitudes and their participation in entrepreneurship. This slight difference in statistical relationship may be attributed to the influence of other variables that require further research to explain. Therefore, based on the findings, the provided linear equation can be summarised as: $SI = 0.243 + 0.181 + 0.327 + 0.691 + \epsilon$.

5.0 Conclusion and Recommendations

Based on the research findings, it is worth concluding as follows: First, despite having formal and informal sources of CGSs, the services are not effectively accessed by higher learning students for entrepreneurship learning. Among the significant factors contributing to the ineffective accessibility of CGSs for entrepreneurship learning are the low awareness of most students about the importance of CGSs and the ineffective implementation of institutional strategies for promoting CGSs. Moreover, it is concluded that both subjective norms and perceived behavioural control have a significant and positive relationship with access to CGSs for entrepreneurship learning among higher education students in Tanzania. However, the study found insignificant positive relations between attitudes and access to CGSs for entrepreneurship learning among higher learning students in Tanzania. This implies that social pressure and self-esteem on CGSs had a greater effect on the accessibility of CGSs for entrepreneurship learning among higher education students than their feelings. In due regard, the following recommendations are provided for the adequate provision of CGS in higher learning institutions for entrepreneurship learning.

- i. The study recommends policy-makers and educational practitioners, specifically for higher learning institutions, to emphasise more education about the importance of CGSs for higher learning students
- ii. All strategies established for promoting CGSs in higher learning institutions should be effectively implemented. This should be accompanied by an institutional investment of all necessary resources for the adequate provision of CGSs.
- iii. Higher learning institutions should encourage students to access CGSs for entrepreneurship learning from both formal and informal sources.
- iv. A periodic review of the policy guiding CGSs in higher learning institutions is needed among policymakers in Tanzania to identify areas that need improvement.

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