

Research on the Mode of Entrepreneurship Education in Financial Colleges

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Abstract

The article expounds the current situation of entrepreneurship education in colleges and universities at home and abroad, analyzes the characteristic entrepreneurship education mode in foreign countries, and puts forward that financial colleges and universities should design the knowledge, ability and quality structure of students with the cultivation of application ability as the main line. On the basis of attaching importance to teaching innovation, theoretical teaching and practical teaching should be promoted together, and the construction of entrepreneurship education mode of financial colleges and universities with multi path integration should be implemented.

Keywords

Financial Colleges; Entrepreneurship Education; Multi-path Integration.

1. Introduction

Through searching relevant research results, it is found that foreign higher education does not separate entrepreneurial talents with a special word, nor clearly distinguish various colleges from school types, but focuses on students' ability to solve practical problems in the whole stage of higher education. Such an education concept makes higher education closely linked with the market economy, emphasizes that hard learning can better serve the society, and uses implicit education to infiltrate entrepreneurial awareness into the training process. The definition of entrepreneurship by foreign scholars: the definition of entrepreneurship in the Entrepreneurial Creation written by Jeffrey Richmond: entrepreneurship is a way of thinking, reasoning and combining luck. It is driven by the opportunities brought by luck, and needs to consider comprehensively in methods and have a harmonious leadership ability. Cole proposed that entrepreneurship is defined as the purposeful behavior of initiating, maintaining and developing profit oriented enterprises. Robert Hollis and Michael Peters put forward that entrepreneurship is a process of creating valuable new things by dedicating necessary time and effort, taking corresponding economic, psychological and social risks, and obtaining final monetary rewards, personal satisfaction and autonomy. Simply put, entrepreneurship is the process of creating new things, taking risks and getting rewards. Based on the understanding of entrepreneurship, foreign universities have made adjustments and reforms according to the essential characteristics of entrepreneurship education in terms of teaching objectives, curriculum settings, teachers, teaching content, teaching methods, etc., adopted various forms of scientific research incentives, closely integrated entrepreneurship culture with campus culture, gradually created a new school running mode of industry university research association under the role of the government, and enriched the entrepreneurship education system, It is helpful to improve the quality of cultivating entrepreneurial talents in colleges and

universities, and the study of their experience has a certain enlightenment on entrepreneurship education in China.

2. Current Situation of Entrepreneurship Education in Colleges at Home and Abroad

Baisan Business School in the United States is the first school to set up entrepreneurship orientation in undergraduate teaching, and has formed a very complete education system for the training of entrepreneurial talents. The United States was the first to set up entrepreneurship courses in Harvard Business School. The entrepreneurship courses are basically followed by most schools, and a series of entrepreneurship education courses have been set up. The most courses offered by American undergraduate universities are entrepreneurship related courses, such as small business management, entrepreneurial finance, family entrepreneurship, entrepreneurial marketing, etc. In the process of practice, they not only internalize entrepreneurial theoretical knowledge, but also personally experience the practical significance of entrepreneurship from practice, laying a good foundation for future learning and entrepreneurship. In universities in Switzerland and Germany, entrepreneurship courses are generally offered and entrepreneurship education is implemented for the purpose of entrepreneurship, which not only teaches textbook content, but also provides a large number of entrepreneurial cases to help students analyze and study the reasons for their success or failure, teach students how to analyze market prospects, guide students to design entrepreneurial programs and set up entrepreneurial program evaluation systems, and cultivate students into future entrepreneurs. Denmark also has a simulation center to provide business support for the simulation companies that have just run, and carry out some activities to promote the circulation of goods. The local government has also set up a number of support institutions for the establishment of small enterprises to help them develop rapidly. Europe has long used university science parks to improve the training quality of entrepreneurial talents. In various high-tech industrial zones, science parks are mainly concentrated in Britain, Germany and France. These scientific research bases are generally gathered near key university districts, relying on the scientific research resources of universities to accelerate the commercialization transformation, and also provide students with a very convenient entrepreneurial practice environment, which plays an important role in the training of entrepreneurial talents. Some colleges and universities in Australia have set up small and medium-sized enterprise entrepreneurship institutions to develop courses that meet the requirements of entrepreneurship education. The content of the courses is often not fixed, nor is it for the training of knowledge and skills in a certain industry. It is mainly for the training to improve the quality of entrepreneurs, to analyze and explain the knowledge and skills about enterprise operation. These practices focus on improving the ability of entrepreneurs. The German government clearly stipulates that the rate of independent entrepreneurship of each college student should account for 20% to 30% of the total number of graduates. The Danish government requires the establishment of simulation companies in all colleges and universities, as well as the corresponding establishment of a national simulation center, which can timely provide technical support and consulting services to the simulation companies at the first time to ensure the normal operation of the simulation companies. The British government provides sufficient financial support for colleges and universities, provides a platform and opportunity for colleges and universities to learn entrepreneurial experience, establish entrepreneurial projects and research entrepreneurial achievements. The French government advocates the establishment of enterprises, entrepreneurship lectures and entrepreneurial activities in schools, but the purpose is not necessarily to make all students become entrepreneurs, but to let students know about entrepreneurship, facilitate future career choices, and cultivate their

interest and skills in entrepreneurship. The United States was the first to set up entrepreneurship courses in Harvard Business School. The entrepreneurship courses are basically followed by most schools, and a series of entrepreneurship education courses have been set up. The most courses offered by American undergraduate universities are entrepreneurship related courses, such as small business management, entrepreneurial finance, family entrepreneurship, entrepreneurial marketing, etc. In the process of practice, they not only internalize entrepreneurial theoretical knowledge, but also personally experience the practical significance of entrepreneurship from practice, laying a good foundation for future learning and entrepreneurship. In universities in Switzerland and Germany, entrepreneurship courses are generally offered and entrepreneurship education is implemented for the purpose of entrepreneurship, which not only teaches textbook content, but also provides a large number of entrepreneurial cases to help students analyze and study the reasons for their success or failure, teach students how to analyze market prospects, guide students to design entrepreneurial programs and set up entrepreneurial program evaluation systems, and cultivate students into future entrepreneurs. More than 100 universities in India have offered courses related to entrepreneurship education. In terms of the selection of textbooks, the quality of entrepreneurship textbooks for higher education is very high. Most of them are directly purchased from foreign original textbooks. Only a few of them are compiled from the papers of domestic experts. They grasp the academic frontier on a theoretical basis. In terms of teaching content, Australian colleges and universities actively adjust the curriculum structure to make entrepreneurship education fully serve the training of entrepreneurial talents with great flexibility. In terms of the allocation of teaching staff, many teachers in the United States are not necessarily entrepreneurs with high academic attainments, but entrepreneurs with real entrepreneurial experience. Many of them are still working in a certain enterprise or part-time directors of several foundations. In the teaching process, they are a good case in themselves. They teach the theoretical framework from a practical perspective, which benefits students a lot. The school often invites celebrities in the industry, and these experienced senior people will also teach students about entrepreneurship in the form of lectures and short-term lectures. Not only that, the United States also pays great attention to teachers' skills training, and regularly carries out entrepreneurial exchanges, entrepreneurial competitions and other activities. Teachers can communicate and learn from each other to constantly improve teachers' entrepreneurial education skills and entrepreneurial teaching level. There are also full-time and part-time teachers in entrepreneurship education institutions in Australia. Part time teachers, mainly small entrepreneurs, are the main body of the teaching team, which highlights the practical teaching link of entrepreneurship education. Entrepreneurs with entrepreneurial experience, as entrepreneurial education teachers, have optimized the teaching team. They have theoretical knowledge and practical experience, understand the problems faced at each stage of the entrepreneurial process, and know how to help students from starting a business to running a company of their own. Although the teaching method is a little simple, the common one is case study, but through analysis and answers, it will always give students more inspiration. Teach students to independently analyze their own advantages and market trends, design the best plan for their own entrepreneurship, and invite more entrepreneurs to participate in the evaluation and assessment of students' entrepreneurship plans. In the construction of practice bases, with the continuous development of entrepreneurship education, the country is increasingly aware of the importance of cultivating entrepreneurial talents, and each country has put forward its own response plan to improve the quality of entrepreneurial talents, so the teaching of basic entrepreneurial knowledge is far from enough. Denmark also has a simulation center to provide business support for the simulation companies that have just run, and carry out some activities to promote the circulation of goods. The local government has also set up a number of support institutions for the establishment of small

enterprises to help them develop rapidly. Europe has long used university science parks to improve the training quality of entrepreneurial talents. In various high-tech industrial zones, science parks are mainly concentrated in Britain, Germany and France. These scientific research bases are generally gathered near key university districts, relying on the scientific research resources of universities to accelerate the commercialization transformation, and also provide students with a very convenient entrepreneurial practice environment, which plays an important role in the training of entrepreneurial talents. Many Japanese universities have also set up science parks, with universities as the core, to cooperate with enterprises, research and develop products, establish enterprises, and provide a practice base for training entrepreneurial talents. In the integration of production, teaching and research, from teaching, scientific research, development, production and the introduction of market mechanisms, an orderly arrangement and management system has been established for each link. Enterprises become the technology transformation department of universities, universities become the product research and development department of enterprises, and universities and enterprises directly conduct win-win cooperation. Some colleges and universities in Australia have set up small and medium-sized enterprise entrepreneurship institutions to develop courses that meet the requirements of entrepreneurship education. The content of the courses is often not fixed, nor is it for the training of knowledge and skills in a certain industry. It is mainly for the training to improve the quality of entrepreneurs, to analyze and explain the knowledge and skills about enterprise operation. These practices focus on improving the ability of entrepreneurs. The entrepreneurship education in China has developed from the stage of drawing on the experience of other countries to the direction of localization.

3. Entrepreneurship Education Mode with Foreign Characteristics

3.1. Integrated Process Management Model in the United States

American entrepreneurship education originated from Harvard University in the 20th century, and it is still in the leading position in the world until now. In terms of training methods, we should pay attention to the training mode of entrepreneurship education process. In terms of educational means, entrepreneurship competition is the main way. The United States has a perfect entrepreneurship curriculum system, offering undergraduate entrepreneurship majors in, as well as rich competition activities to cooperate with enterprises and provide internship opportunities. From the beginning of contacting entrepreneurship theory, we should understand and try to operate practical activities. In addition to a complete entrepreneurial education system, high-quality teachers and rich entrepreneurial activities, flexible teaching methods are also worth mentioning. Colleges and universities make full use of case analysis, academic lectures, community projects, business teaching and other forms to combine theoretical teaching with practical training. In the process, they focus on problems, guide students to speculate about the development of things and solutions according to the objective factors and entrepreneurial planning of entrepreneurship, fully simulate entrepreneurial practice, and cope with the survival strategy under the environment of enterprise development and social, political and economic structure transformation. There are also diversified entrepreneurial service guarantee institutions, mainly including three types: first, official entrepreneurial service institutions; Second, entrepreneurial social intermediary service institutions. Third, entrepreneurship service institutions on campus provide not only technical assistance but also financial support. The cultivation of entrepreneurial talents in the United States has achieved certain results in terms of curriculum system, entrepreneurship platform, school enterprise cooperation, and policy support. They integrate entrepreneurship education into the talent training plan, pay more attention to the realization of entrepreneurial ability of talents, and tend to lay a solid theoretical foundation and skills training for some students'

future entrepreneurship, so as to cultivate entrepreneurial talents targeted for entrepreneurship. In the United States, colleges and universities have established entrepreneurship research centers to provide students with incubators, regularly invite entrepreneurs to give lectures, and allow students to start companies. Many enterprises regard the university science park as their own experimental base and invest heavily in construction. The government enhances the innovation and competitiveness of the science park through preferential policies and guided investment. The guidance and inclination of American government policies have promoted the entrepreneurial activities of American universities to develop directly in the industrial field. The successful science and technology park is based on famous universities, and uses the scientific and technological resources and talent advantages of universities to create a technology development zone, giving play to the radiation role of high-tech. The broad entrepreneurial environment needs a sound security mechanism as the backing. There is a comprehensive system of entrepreneurial technology support and capital source assistance. In each link of the entrepreneurial process, you can request assistance and consultation for problems encountered to give students the greatest support for entrepreneurship. The United States has formed a comprehensive model of entrepreneurial talent training, in which universities provide people, enterprises provide projects, and the government provides guidance.

3.2. Dual System Elite Model in German

In terms of talent training, Germany, especially in science and engineering, pursues more "apprenticeship" and "dual system" elite talent training models, and pays more attention to the pertinence, practicality and practice orientation of the talent training process. Germany requires engineering students to have more than years of engineering training experience before entering school. The technical normal university requires that this should be no less than half a year. In the middle of the year of an applied engineering university, years were spent in engineering training and graduation design and thesis writing in the enterprise, and the process of graduation design and thesis writing actually included technical training. German colleges and universities cooperate extensively with the industry to provide more internship opportunities for students, enhance their entrepreneurial skills and thinking, vigorously support graduates' entrepreneurial activities, and advocate the concept of lifelong learning. Next, we will provide opportunities for graduates to receive training, integrate the latest scientific research achievements into the talent training process, strengthen the applicability of talent training, carry out lectures through interdisciplinary cross teaching, provide network information and consulting services, etc., so that students' entrepreneurial ideas and awareness can be cultivated, and entrepreneurial principles and practices can be trained. The combination of multi-disciplinary, multicultural and multi-disciplinary knowledge is more suitable for the cultivation of entrepreneurial talents. Therefore, German universities attach importance to interdisciplinary and cross national exchanges and cooperation, and have established more cooperation platforms. The school enterprise cooperation has achieved remarkable results, which also meets the needs of this heavy industrial country for talents. The extensive connection between universities and enterprises, on the one hand, hopes that cooperative enterprises can accept college graduates, solve the employment problem, and affirm their own education quality, on the other hand, they are constantly adjusting their own training objectives and training methods according to the requirements of enterprises and society to promote their own development. Strict management and regulation made the combination of government, industry and education orderly and achieved great success. Students are both employees of enterprises and students of schools. This exchange of dual identities has enhanced students' entrepreneurial ability to a certain extent. The school education makes full use of the means and methods of vocational education to cultivate entrepreneurial talents, and the technical experts of enterprises directly use the way of master leading apprentice and direct teaching

hand in hand. In the whole process, we should give students full freedom and space, pay attention to their innovative spirit, and have unique characteristics in the cultivation of entrepreneurial talents.

3.3. Integrated Implantation Mode in the UK

Under the guidance of the government, British universities have changed the concept of running schools based on knowledge and taken serving the society as an important function of universities. The cultivation of entrepreneurial talents has also received attention. Nearly half of the universities have opened entrepreneurship education courses. The British College Students Entrepreneurship Promotion Council summarized the training model of entrepreneurial talents in universities in the UK as a fully integrated model. The entrepreneurship education in the UK has already broken through the limitation of the major, and trained entrepreneurial professionals through entrepreneurship elective courses, entrepreneurship public courses and other ways. Most British universities have set up entrepreneurship joint degrees for students of non economic majors, so they can choose entrepreneurship courses without delaying the study of the major. In this way, entrepreneurship education is no longer limited to majors and schools, and is fully integrated into the talent training plan, So that more professional students can become entrepreneurial talents.

3.4. Linkage Service Chain Model in Japan

The entrepreneurship education in colleges and universities has emerged their own unique models. The education objects are not limited to students at school, but also the entrepreneurship education of social personages. With the help of the government and enterprises, facing the entrepreneurship continuing education of non school students, the special model is adopted, that is, students can take courses, independently complete the entrepreneurship planning, start to prepare after the guidance of teachers is feasible, and the entrepreneurship funds are provided by the government, We can start a business by providing a place to start a business with the support of other business organizations or enterprises. At the beginning of the business, we can also recruit students of our major to practice, and provide practical opportunities for students again. Because this model is implemented very carefully in the teaching, guidance, evaluation, feedback and tracking services of entrepreneurial talent training, entrepreneurs are more daring to try entrepreneurship and have a higher success rate. In terms of cultivating entrepreneurial talents, Japan is not only the cooperation between schools and enterprises, but also the connection between government, social organizations, research institutions, intermediary service organizations, etc., to become an entrepreneurial service chain, provide more information and technology to entrepreneurs, and provide entrepreneurial assistance throughout the process. Japan's training model is not limited to the cultivation of entrepreneurial education, but also accompanied by follow-up services, which has improved the training system of entrepreneurial talents.

4. Build the Entrepreneurship Education Model of Financial Colleges

Finance and economics colleges design students' knowledge, ability, quality structure and training plan with the cultivation of application ability as the main line. On the basis of emphasizing teaching innovation, they promote theoretical teaching and practical teaching together, strengthen the construction of talent training mode, establish a multi-path training of entrepreneurial talents, and those who are able to practice entrepreneurial theory and transform it into entrepreneurial behavior are the entrepreneurial talents that finance and economics colleges should cultivate. In the training of entrepreneurial talents in financial

colleges and universities, we should achieve the training objectives through multi path integration.

In the "professional entrepreneurship education" mode, entrepreneurship education courses are regarded as public courses or elective courses. Students can learn the basic knowledge of entrepreneurship education based on their own interests and their own majors, so that they can learn more about entrepreneurship education, naturally form entrepreneurial awareness and curiosity, actively learn about entrepreneurship related information, and gradually form entrepreneurial thinking and entrepreneurial ability. The path of "professional entrepreneurship education" is completely independent of entrepreneurship education. It has a scientific knowledge framework, which is convenient for students to accumulate entrepreneurial knowledge. However, as a public course and an optional course, students cannot pay enough attention to it. In addition, due to the limitations of non professional courses, the curriculum arrangement is not close enough, the class hours are short, and more classroom teaching is conducted in the form of large courses. The effect of entrepreneurial talent training is not obvious.

The mode of "integration of entrepreneurship education into the major" infiltrates entrepreneurship ideas and entrepreneurial knowledge into professional courses. Entrepreneurship education can be carried out through teaching content, by using enlightening teaching methods, or by using the influence of cultural environment to carry out implicit entrepreneurship education, so that students can find the entry point between the major and entrepreneurship, and enhance their understanding of entrepreneurship education. The path of "integrating entrepreneurship education into majors" integrates entrepreneurship education into the training process of all majors. Although entrepreneurship education has been popularized to enable more students to receive entrepreneurship education, it is difficult for students to build a systematic knowledge system due to the lack of systematicness. Although students' awareness of entrepreneurship has been cultivated to a certain extent, it is just a kind of dissemination of entrepreneurship concept, which cannot really be used for the training of entrepreneurial talents.

The "professional entrepreneurship education" model aims at systematic entrepreneurship education for students with entrepreneurial intentions or entrepreneurship majors. From curriculum setting to teacher allocation, it is a customized entrepreneurship education plan for students with different entrepreneurial needs. It is planned to build a knowledge system, adopt diverse teaching methods and means, and use flexible training models to achieve the expected educational effect. The path of "professional entrepreneurship education" takes entrepreneurship education as a professional course, with a relatively complete system. It focuses on cultivating students' entrepreneurial spirit, uses various teaching methods, and focuses on the professional training of students' business and management abilities. Although such training strengthens the theoretical basis of students' entrepreneurship, it lacks practical teaching due to the small number of people receiving professional entrepreneurship education, It is difficult for students to start their own businesses in a real sense.

The mode of "entrepreneurship education in theory and practice", according to the existing professional requirements, integrates entrepreneurship education in the practice link, so that students can actively form entrepreneurial awareness in the process of practice. Through the technical guidance of teachers, students can independently try to start their own businesses. Through the accumulation of technology, they gradually enhance their entrepreneurial ability, and use the close combination of theoretical teaching and practical teaching to improve their overall entrepreneurial quality. The path of "entrepreneurship education in theory and practice" is mainly reflected in the practice link. The professional theoretical knowledge and hands-on teaching are closely connected. A training path integrating theory and practice has been constructed to enhance students' entrepreneurial ability, improve their entrepreneurial

quality, and promote the in-depth training of entrepreneurial talents. Entrepreneurial talents are those who have innovative spirit and entrepreneurial ability, and can find entrepreneurial opportunities and are not afraid of taking risks. Entrepreneurship is a behavioral expression of innovation spirit, so practice is essential.

From the above several entrepreneurial talent training models, entrepreneurship education should integrate entrepreneurship theory courses with different professional basic knowledge, adopt diversified teaching methods, improve entrepreneurial literacy from teachers themselves, encourage students' entrepreneurial enthusiasm through multiple channels, penetrate entrepreneurial culture into students, strengthen the leading role of the government, establish intermediary and management institutions, macro-control the relationship between schools and enterprises, and promote the integration of schools and enterprises, Accelerate the transformation of scientific research achievements, improve profit returns, and increase enterprise cooperation enthusiasm. Entrepreneurship education is a kind of pre entrepreneurship training, which is responsible for the cultivation of entrepreneurial awareness, the impartation of entrepreneurial knowledge, and the training of entrepreneurial skills. To accomplish these three tasks, curriculum reform must be carried out for different groups, which can be divided into public basic courses of entrepreneurship education and professional courses of entrepreneurship degree education.

As a financial college, the public basic courses of entrepreneurship education are designed to meet the needs of most students, cultivate their entrepreneurial awareness and innovation spirit, and from the perspective of popularizing basic entrepreneurial knowledge, enable students to understand the essence of entrepreneurship, basic theory and implementation requirements, have the most basic concept of entrepreneurship, and develop their entrepreneurial ability in future study and work. If necessary, they can try to start their own businesses. As a required course of entrepreneurship education, entrepreneurship education should form an independent and perfect system to help students clearly build a knowledge framework, the difficulty of the content should be gradual, and the training base should be established in the form of school enterprise combination. This model can also be used to help students start their own businesses. Relying on teachers' achievements in scientific research, students can actively participate in solving employment problems. We have created a variety of practice platforms for students, so that students can personally experience the practice process of entrepreneurship, help students internalize theoretical knowledge, enhance the internal motivation of students' scientific research, build a reasonable legal security system, and ensure the interests of schools and enterprises. First, drawing on the experience of foreign financial colleges in cultivating entrepreneurial talents, China should build a curriculum system with entrepreneurial spirit and entrepreneurial ability that is suitable for universal education, and fully integrate entrepreneurship education into students' curriculum content, even as a required course of entrepreneurship. In view of the objective needs of entrepreneurship education, textbooks with high scientific, research-based and practical characteristics should be compiled according to the cultural characteristics of our country and the cognitive level of students. We should also establish a strong team of entrepreneurial education teachers, and employ elite teachers with rich entrepreneurial experience and teaching skills and high scientific research quality. We will focus on the application of basic knowledge in the process of practical training, establish a more diversified practical training platform, and comprehensively improve the entrepreneurial quality of students. Second, improve the teaching method. The traditional talent training method focuses on classroom teaching, and teachers mainly teach students knowledge. However, this kind of education method does not benefit the cultivation of entrepreneurial talents. The talents we want to cultivate are high-tech talents with both practical ability and scientific research level. They have not only the ability to acquire basic knowledge, but also the ability to explore and discover. Therefore, the training

path of financial colleges in China can be adjusted from the most direct teaching methods, and different teaching methods can be designed for students according to their majors and students' ability to accept knowledge, such as heuristic method, discussion method, exploration method, practice method, experiment method, etc. To mobilize the enthusiasm of students, the classroom is no longer a "teacher lecture", but more like a cry of entrepreneurship between teachers and students. On the basis of improving the relationship between teachers and students, students are trained to think independently and solve problems. Third, pay attention to the function of practical teaching. The cultivation of entrepreneurial ability depends on the exploration and exercise of practical links. Only constant thinking and trial can further enhance their entrepreneurial skills. In order to improve the training system of entrepreneurial talents, we need to pay attention to the function of practical teaching, place practical teaching in the same important position as theoretical teaching, and achieve the unity of knowledge and practice. Through learning from the talent training model of foreign financial colleges and universities, it is learned that financial colleges and universities should constantly update their talent training methods, carry out a variety of practical activities to improve students' entrepreneurial ability, and in scientific research, competition, simulation and other activities, students can more truly feel the entrepreneurial practice, improve their entrepreneurial ability in the process, and consolidate their entrepreneurial theoretical knowledge.

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