

The Entrepreneurial Willingness of Social Grant Recipients

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Abstract

Over 18,4 million social grants are paid in South Africa (SA) annually, simultaneously there was a below-average total early-stage entrepreneurial activity (TEA) rate of 10.96 during 2017-2018. The study set out to establish if social grant recipients are willing to start businesses, thereby developing better solutions to unemployment and social insecurity in the country.

The study utilized data (quantitative survey by means of personal interviews) from a sample of 725 social grant recipient respondents. Descriptive, and inferential tests were conducted using Pearson correlation, analysis of variance and the Tukey hsd test, to find statistically significant support for the hypotheses around entrepreneurial willingness amongst the sample. The sample displayed entrepreneurial willingness, with no difference between gender and education, but older social grant recipients were statistically significantly more entrepreneurially willing.

Insights reveal how entrepreneurial willingness is key in lessening grant dependency and increasing TEA. Dicksson's (1989) seminal psychological influence model, form the study's theoretical base of the push-and-pull theory of entrepreneurial willingness, which couples with the seminal work of McClelland (1961) on entrepreneurial motivation theory. These theories buttress the study conclusions that grant recipients who are supported to have positive expectations from entrepreneurial activity, will indeed start a business and stop receiving grants.

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1. Introduction

1.1. Background

South Africa's Quarterly Labour Force Survey recently reported a battered unemployment rate of 32.9% (Statistics South Africa, 2023:1). This unemployment rate has been hovering at its highest since 2008. Because of the persistent high unemployment in the country, the South African (SA) government maintains social security grants to support the poor and vulnerable against the effects of poverty (Satumba, Bayat & Mohamed, 2017:34).

An estimated 31% of South Africa's total population are grant recipients, with the South African Social Security Agency (SASSA) paying out over R17,8 million during the 2018/2019 financial year (SASSA, 2019:8). In line with the National Development Plan 2030, the concerted efforts of SASSA contribute to ensuring the most at-risk groups of the South African population are protected from the effects of poverty.

An alternative way to lift people out of poverty and lower unemployment is to support enterprise development and foster self-dependency (Mehtap, Pellegrini, Caputo & Welsh, 2017:881). However, the impact of social security grants on entrepreneurship, in particular entrepreneurial intentions, is understudied in the context of social grant recipients in South Africa. The issue has huge implications for the country's fiscus, with as many as 18,4 million social grants paid out during 2020/2021 (SASSA, 2021:26).

Entrepreneurs in South Africa are regarded as economic actors because they create and develop new businesses (Nieman & Nieuwenhuizen, 2014:23-24) that are necessary for economic growth. The South African government has made increased calls for participation in entrepreneurial programmes designed to equip the poor with the skills to become self-sufficient. However, the issue is also one of entrepreneurial motivation, which is important in converting intentions into action to make the most out of identified opportunities.

A positive attitude and entrepreneurial knowledge increase the willingness to start one's own business (Karyaningsih, 2020:148). This is also seen in the positive relationship between the intention to start a business and the willingness to take the risk thereof. This study sought to establish whether a significant portion of grant recipients are indeed willing to start a business – because they are the focus of many designated entrepreneurial training and support interventions.

1.2. Problem statement

The complexities associated with entrepreneurship, bureaucracy, and an ailing, non-conducive entrepreneurial climate have limited empirical studies in South Africa on the willingness of social grant recipients to start and grow businesses. The problem triggering the study was the risk of social grant dependency, while the entrepreneurial willingness of social grant recipients was unknown.

1.3. Theoretical relevance

In respect of theoretical entrepreneurship implications, the paper first has relevance to the seminal work of McClelland's (1961) motivation theory, part of which is the need for achievement (nAch). It is on this theory that the paper anchors its efforts to understand the willingness of an entrepreneur to embark on an entrepreneurial venture. McClelland's theory focuses on the individual's cognitive processes that involve the desired results of an action. McClelland further recognises that there are high achievers, who use thoughts as a need. Therefore, according to Luan (2019:778), entrepreneurial motivation is what pushes entrepreneurs to establish businesses by taking the risks associated with it.

Second is the literature on entrepreneurial willingness, in support of McClelland's (1961) motivation theory. Human motivation plays a critical role in the process of entrepreneurship as was found amongst immigrants (Duan, Kotey & Sandhu, 2023:37-38). According to Yurtkoru, Acar and Teraman (2014: 836), the intention to follow the self-employment route is much higher for those who are always prepared to take a risk. Motivation is a product of anticipating that an attempt at something will result in planned performance (Barba-Sanchez & Sahuquillo, 2017:1100). A positive attitude coupled with entrepreneurial knowledge increases willingness to start one's own business (Yurtkoru *et al.*, 2014:835). This is seen in the positive relationship between the intention to start a business and the willingness to take the risk involved.

Third, the paper links to the predictors of entrepreneurial intentions, which include psychological characteristics and individual entrepreneurial orientation, such as individuals' willingness to start an entrepreneurial venture (Masilela, Pangala & Van Vuuren, 2020:2-3). Psychological attributes and displays of entrepreneurial willingness must positively correspond with one another to serve as indicators of individuals who would start an entrepreneurial venture (Chatterjee & Das, 2015:102).

It is this entrepreneurial orientation that influences entrepreneurial intention and determines the performance of starting an entrepreneurial venture (Koe, 2016:4). Koe (2016:4) suggests that individuals will engage in entrepreneurial activities if they present a sufficient level of entrepreneurial intention. Therefore, it is crucial to establish the level of entrepreneurial willingness of the social grant recipient, and this is the basis of the paper's research objectives.

1.4. Research objectives

The following research objectives guided the study:

1. To determine whether the social grant recipients would be willing to start a business if they were no longer receiving grants.
2. To investigate how demographic factors may influence the willingness of social grant recipients to start a business if they were no longer receiving grants.
 - i. between gender groups
 - ii. between age groups

iii. between education levels

This study contributes a South African voice to the scholarly debate on the entrepreneurial willingness of social grant recipients. Much research has been conducted on entrepreneurial intent, with little understanding of entrepreneurial willingness in the context of social grants in the SA landscape. This study aids in narrowing this knowledge gap.

The research article is structured to commence with a review of existing literature, assessing the state of entrepreneurial development in South Africa and the role of the South African Social Security Agency. The following section sets out a literature review and presents hypotheses as well as the research methods employed, followed by the study results, the final discussion, managerial recommendations, and limitations of the study. The paper concludes with suggested recommendations for future research.

2. Literature Review

The seminal work of McClelland's (1961) Achievement Motivation Theory, part of which is the need for achievement (nAch), states that the drive to excel and obtain certain achievements is what leads to an individual being entrepreneurially inclined. McClelland's work recognises the desire to achieve as a factor in the development of entrepreneurs. According to Luan (2019:778), entrepreneurial motivation is what pushes entrepreneurs to establish businesses by taking risks, and entrepreneurial ability has the potential to influence entrepreneurial performance positively.

An individual's beliefs and cognitive processes involve the desired results of an action to bring about behaviours that result in specific outcomes. In this case, entrepreneurial motivation is a driving force behind entrepreneurial activity. Individuals with a high nAch want to solve problems and make concerted efforts towards achieving their goals (Uysal, Karadag, Tuncer & Şahin, 2021). Therefore, both entrepreneurial motivation and ability are necessary to produce the required products and services for the market efficiently (Luan, 2019:779). According to Shane, Locke and Collins (2003:8-10), individuals with a high nAch engage in activities with a high level of responsibility and prefer risky activities that come with challenges, whereas individuals with low nAch choose low-risk activities to avoid failure.

2.1. Understanding entrepreneurial willingness

Based on McClelland's theory, human motivation plays a critical role in the process of entrepreneurship (Shane, Locke & Collins, 2003:5). Entrepreneurs impact individuals and the environment and, to achieve their goals, they need motivation (Duan *et al.*, 2023:37-38). Motivation is a product of anticipating that attempting to do something will result in the planned performance (Barba-Sanchez & Sahuquillo, 2017:1100). This follows the expectancy theory of Vroom (Chopra, 2019), which is that the proneness of an individual to act in a certain manner – in the case of this study, in an enterprising manner – is greater if the individual expects positive outcomes (Chopra, 2019). At a psychological level, the entrepreneurial willingness of an individual increases if they view the outcomes of acting in an enterprising manner as

favourable and likely to result in growth. According to Yurtkoru *et al.* (2014: 836), the intention to the self-employment route is much higher for those who are always prepared to take the risk.

What motivates people to become entrepreneurs and delve into entrepreneurial activities through self-employment has been explored extensively in the literature (Nilsson, Hansson & Lagerkvist, 2017:10). According to the push and pull theory, people are pushed by negative circumstances such as job dissatisfaction and inadequate income to engage in entrepreneurial activities, whereas individuals are pulled to engage in entrepreneurial activities by the desire for self-employment and wealth, amongst other things (Patrick, Stephens & Weinstein, 2016:365).

However, the pull (independence, self-fulfilment, lucrative opportunities) and push (unemployment, lack of opportunities, poverty) factors of entrepreneurship are widely documented among graduates and immigrants, with little light shed on their effect on marginalised and unemployed people (Dheer, 2018:556; Ojiaku, Nkamnebe & Nwaizugbo, 2018:16). According to Acquah (2017:9-10), a high need for achievement is a critical motivation for cognitive behaviour in individuals and people who seek to achieve excellence in everything they do. The need for achievement is the highest motivation for entrepreneurs. Motivation is a push to achieve a specific goal, including the processes that must be followed to sustain the push (Acquah, 2017:9).

Based on the discussion above, entrepreneurial willingness can be described as the motivation to enter self-employment, where the attractiveness of entrepreneurship exceeds that of employment or unemployment, especially after individuals have achieved major educational milestones (Usman & Yennita, 2019:21). Entrepreneurial uptake is only possible when an individual sees entrepreneurship as something they personally prefer, and external motivators for its attractiveness support the notion. The more people tolerate taking risks and have higher preference for making decisions, the higher the intention to be self-employed (Yurtkoru *et al.*, 2014:837).

Entrepreneurial willingness relates to the need for achievement in McClelland's theory of motivation, in that willingness to start enterprising behaviour requires one to focus on out-performing oneself, which is the basis of nAch. Figure 1 illustrates how both the need for a positive outlook on the expected outcomes of acting entrepreneurially and a personal need for achievement (nAch) contribute positively to one's entrepreneurial willingness. Conversely, expecting a negative outcome from acting entrepreneurially lessens entrepreneurial willingness.

In addition to the factors shown in Figure 1, there are psychological and non-psychological factors that amplify willingness to pursue entrepreneurship. In a seminal study, Davidsson introduced the notion that not all organisations that identify growth opportunities will exploit them, owing to the additional work that may be required to maximise profits by acting entrepreneurially (Davidsson, 1989:213). Previous literature has assumed that any person is willing to be entrepreneurial should the opportunity arise, leaving under-researched the possibility that some may not wish to exploit opportunities. This is relevant for the current

study because social grant recipients may perceive the grant they receive as sufficient, and this perception may distract them from entering entrepreneurship.

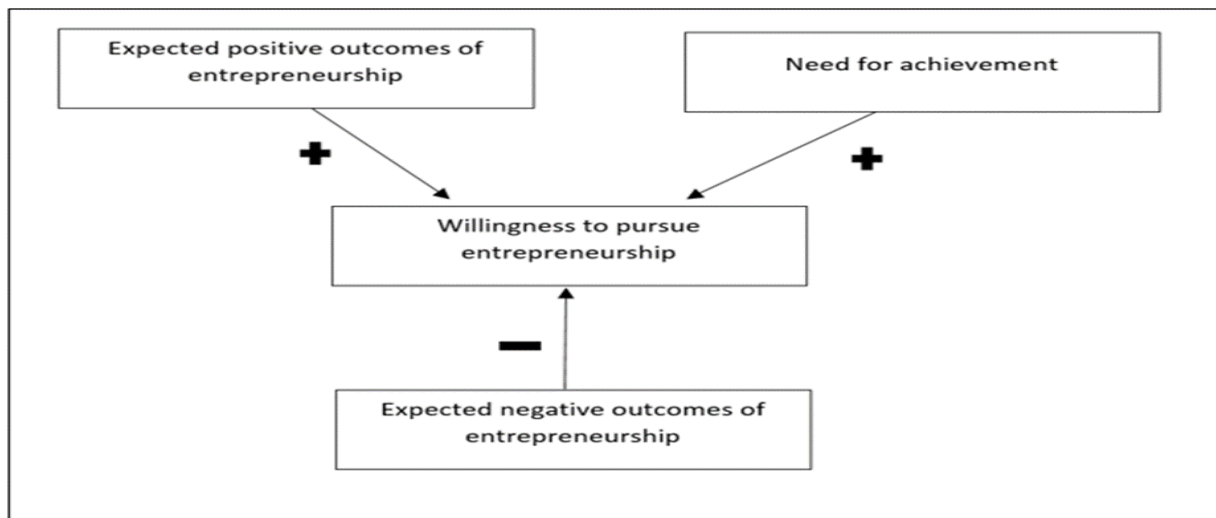


Figure 1: A model of psychological influences on entrepreneurship

Source: Adapted from Davidsson (1989:213)

2.2. The effects of entrepreneurial willingness on entrepreneurial activity

The point raised by Davidsson (1989) has a very strong implication for the study because it cannot be taken for granted that entrepreneurial willingness will automatically result in entrepreneurial activity. Entrepreneurial willingness increases in a conducive entrepreneurial climate (Lin & Mai, 2018:1578).

Firstly, for a person to be described as entrepreneurially willing, they need to display above-average levels of motivation to become entrepreneurs (Usman & Yennita, 2019:21). Poor conditions in certain areas may affect willingness to start a business (GEM, 2018:58). Government policy support of entrepreneurship means that the government actively strives to create a conducive environment for businesses to start up, and this will drive total early-stage entrepreneurship (TEA) according to the Global Entrepreneurship Research Association (2018:32-36).

Zelin, Caihong, XianZhe, & Xian (2021) found that entrepreneurship policy and entrepreneurship willingness are positively related, and the relationship is mediated by entrepreneurship education. Zelin *et al.* (2021:1-10) found entrepreneurship education enhances entrepreneurial skills and abilities to enable the development of entrepreneurial activities that assist in selecting suitable business types, deepens entrepreneurial knowledge, and strengthens entrepreneurial willingness. In Zelin *et al.*, Moen (1997) and Noel (2001) cite entrepreneurial willingness as a psychological need for any entrepreneurial action to take place. The authors highlight that, no matter how good the enabling climate is, if there is low entrepreneurial willingness, there will be no entrepreneurial activity. Therefore, entrepreneurial willingness and a climate conducive to entrepreneurship must coexist.

2.3. Factors and hypotheses that impact entrepreneurial willingness

During financial crises, the employment demand of existing businesses and corporations decreases, making it difficult for citizens to find work. The burden on the economy of South Africa is exacerbated by the high unemployment rate of 32,9% (Statistics South Africa, 2023:1). In South Africa, given the over 17,8 million social grant recipients in 2018 (SASSA, 2019:8), this may impact entrepreneurial willingness.

Similarly, Surender, Noble, Wright and Ntshongwana (2010) hypothesised that the payment of social grants makes recipients dependent on the state, forgoing the need to seek employment or become self-sufficient through self-employment. Masilela *et al.* (2020:9-10) opposed this notion with findings suggesting that grant recipients display an increased willingness to start businesses should the allocation and payment of social grants cease. For this study, we investigated the latter, putting forward the following research proposition:

Research proposition: Social grant recipients are willing to start a business if the social grant is cancelled.

2.3.1. The role of gender

There is a perception that male entrepreneurs are always to accept a challenge whereas women prefer to participate in routine processes. This is also mainly because, in some countries, women are seldom appointed to leadership positions and find it difficult to run a business. Equal opportunities and the ability to access resources assist women to play a critical role in economic development (Sarfaraz, Faghih & Majd, 2014:7). According to Sarfaraz *et al.*, (2014), women in developing countries are more likely to engage in entrepreneurial activities than women in developed countries, and in developed economies the gap between men and women is smaller.

Goktan and Gupta (2015:95) indicated gender as an influencer of self-perception, which is vital in determining inclination toward entrepreneurship. Marques, Santos, Glavao, Mascarenhas and Justino (2018) confirmed a statistical difference in the proactivity of women and men in starting businesses. In their study, men showed a greater inclination to take risks. Wilson, Kickul and Marlino (2007) described women as lacking confidence in themselves and perceiving they do not have skills that translate into a successful outcome. Self-efficacy can be a major driver of entrepreneurial willingness. According to Wilson *et al.* (2007), women are likely to limit their endeavours because they perceive they are incapable. Therefore, gender plays a crucial role in entrepreneurial willingness.

- $H_{1(\text{null})}$: There is no statistically significant difference between male and female respondents' entrepreneurial willingness.
- $H_{1(\text{alt})}$: There is a statistical significance difference between male and female respondents' entrepreneurial willingness.

2.3.2. The role of age

Bonte, Falck and Heblich (2009:1) suggested that the decision to start a business depends on the individual's age. A study by Azoulay, Jones, Kim and Miranda (2018:1) described middle-aged people as willing to take many more bites at the apple. Younger individuals were noted as being able to produce bigger, sharper and less distracted ideas. At the same time, Azoulay *et al.* (2018) linked younger people's degree of success to their challenges securing human capital, whereas older entrepreneurs had better access to human capital but lacked the skills of owning a business.

Older people become less risk averse and more willing to take business-related risks, as suggested by Kautonen, 2008:5). However, Bohlmann, Rauch and Zacher's study findings (2017:6-7) propose that entrepreneurial intentions increase and decrease throughout life, and during middle-aged individual often have higher commitment to both career and family which may act as deterrents to entrepreneurship. Thus, the experience one gain with age seems to influence those entrepreneurially inclined (Bönte, Falck & Heblich, 2009:269). Given the untested relationship in the SA context, the following hypotheses were formed:

- H2_(null): Social grant recipients' age has no statistically significant effect on their entrepreneurial willingness.
- H2_(alt): Social grant recipients' age has a statistically significant effect on their entrepreneurial willingness.

2.3.3. The role of education

Entrepreneurship can be learned and taught. Entrepreneurship education assists people in learning about failure in business and how to avoid it (Cho & Lee, 2018). Studies have shown that quality businesses are held together by highly qualified human capital, but this varies from industry to industry. According to Moog (2002:164), entrepreneurs with a high level of education achieve higher profits and are more successful than entrepreneurs with a low level of education. Entrepreneurial education involves developing skills, competencies, and behaviours to assist individuals who want to start their businesses (Visser, Amadi-Enchedu, Phillips & Chodokufa, 2016).

The competencies associated with entrepreneurship are embedded in the basic characteristics of an individual, and comprise the traits, skills, motives, knowledge, and ability necessary for starting a business (Mamabolo, Kerrin & Kele, 2017). Mamabolo *et al.* (2017:1) defined *skill* as the ability to carry out a task. There is a great need in SA for educational institutions to play a role in establishing a positive entrepreneurial mindset, developing creative thinking, and equipping entrepreneurs with the necessary skills and practical knowledge to start a business (Visser *et al.*, 2016).

The South African government has established support programmes to provide training, as well as support agencies such as the Small Enterprise Development Agency. The Small Enterprise Finance Agency (SEFA) is mandated to narrow financial gaps for start-ups and small businesses (Moos & Sambo, 2018:467-494).

Literature also reveals that business incubation is an additional support programme for entrepreneurship (Obaji & Olugu, 2014). Sánchez (2011) shared the importance of education in stimulating entrepreneurship. Education gives individuals increased independence and improves self-confidence. Given the importance of education in influencing entrepreneurial willingness, we hypothesised the following:

- $H3_{(null)}$: Social grant recipients' level of education has no statistically significant effect on their entrepreneurial willingness.
- $H3_{(alt)}$: Social grant recipients' level of education has a statistically significant effect on their entrepreneurial willingness.

2.4. The practical context of the study

SASSA provides eight types of grants with qualifying requirements that vary. Grants are made available to unemployed, aged and disabled individuals to promote social participation and economic activity. The expansion of the social grant system in 1993 saw the inclusion of child grants aimed at promoting good nutrition and school completion for children under 18 (Moller & Radloff, 2013:633-634).

In 2022, there were grants for older persons (R1 910), disability grants (R1 890), war veteran's grants (R1 910), care dependency grants (R1 890), foster child grants (R1 050), child support grants (R460), grants-in-aid and social relief of distress grants (R350) (SASSA, 2021:2).

In his State of the Nation address, President Cyril Ramaphosa (10 February 2022) indicated that the government was extending the social relief of distress grant for another year, until 31 March 2023. This remains the first grant in South Africa paid to able-bodied, unemployed individuals over the age of 18.

Although social grants are meant to address the basic needs of the poor and decrease the level of poverty, there is enormous uncertainty about their consequences (Sinyolo, Mudhara & Wale, 2017). The longer the beneficiaries receive the grant, the more dependent they become on the grant because those who could participate in the economy end up not doing so simply because they receive a grant from the government (Sinyolo *et al.*, 2017).

Conducting a means test ascertains the value of applicants' assets and existing income. Applicants are only successful if their income is below a certain threshold, which varies for different grant categories (SASSA, 2020:2-7). In many households, social grants go beyond caring for the recipients alone and often allow them to support additional family members on their sole income (Kearabetswe & Grace, 2019). A grandparent may support children and grandchildren on one pension grant.

3. Research Methodology

3.1. Study methods and Sampling

The study followed a quantitative research approach, with a convenience purposive sampling strategy, as the units of analysis were either the direct recipients or the beneficiaries of grants. The target population was social grant recipients for the years 2018 and 2019, receiving their pay-outs at SA Post Offices and SASSA pay points in Johannesburg and Tshwane. A structured survey approach was used to collect data.

3.2. Data collection

Personal interviews were conducted, and data was collected during 2018 (n = 410) and 2019 (n=324). The data was obtained using paper-based questionnaires completed by SASSA grant recipients at SA Post Offices and SASSA pay points in Johannesburg and Tshwane. After reconciling differences in the questionnaire numbering, the study sample size for this study was n=725.

3.3. Data analysis

The original questionnaire comprised 38 questions but only those pertaining to the demographic variables and the construct of entrepreneurial willingness were analysed. All other items fell beyond the scope of the study. Reliability analysis of the data across the six items for the entrepreneurial willingness construct yielded a Cronbach's alpha of 0,785. This was above the required threshold, therefore no items measuring entrepreneurial willingness were removed. The IBM Statistical Package for the Social Sciences (SPSS) Version 27 was used to further analyse the data relevant to the study objectives, and the following tests were done:

- descriptive statistics: to determine the demographics, i.e., participants' gender, age, language, and level of education;
- analysis of variance (ANOVA): to obtain the relationship between dependent and independent variables;
- Spearman correlation tests, and
- Tukey HSD: to establish statistically significant differences between the variables in the data.

4. Results

4.1. Demographic variables

The questionnaire addressed demographics on respondent's gender (nominal scale), age (ordinal scale), and education level (ordinal scale). Table 1 below summarises the demographics of the study's participants.

Table 1: Profile of the participants: demographics (n=725)

Variable	Category	Frequency	Percentage
Gender	Male	200	27,6
	Female	525	72,4
Age	under 18	74	10,2
	18-30	278	38,3
	31-40	168	23,2
	41-50	72	9,9
	51-60	51	7,0
	Over 60	82	11,3
Level of education	No Matric	293	40,4
	Matric	262	36,1
	Certificate	74	10,2
	Diploma/Degree	85	11,7
	Postgraduate Degree	11	1,5

Source: study data analysis

Table 1 shows that the majority (72,4%) of participants were female, and only 27,6% were male. The age brackets reveal that 38,3% of the participants were 18-30 years of age, followed by 23,2% who were 31-40 years old. The majority, 40,4%, indicated that they had not matriculated, 36,1% had a matric certificate, and 3,4% held a tertiary qualification.

4.2. Entrepreneurial willingness

Table 2 indicates the entrepreneurial willingness of the respondents, in the six items that comprise the construct and reveal their propensity to take risks and face uncertainty.

Table 2: Propensity to take risks and face uncertainty (n=725)

Variable	Category	Frequency	Percentage
Willingness to deal with uncertainty and come out with positive solutions	Strongly Agree	344	47,4
	Agree	274	37,8
	Neutral	59	8,1
	Disagree	26	3,6
	Strongly Disagree	22	3,0
Willingness to take risks to try new things	Strongly Agree	229	31,6
	Agree	312	43,0
	Neutral	92	12,7
	Disagree	62	8,6
	Strongly Disagree	30	4,1
Willingness to take bold action venturing into unknown	Strongly Agree	185	25,5
	Agree	239	33,0
	Neutral	136	18,8
	Disagree	122	16,8
	Strongly Disagree	42	5,8
Willingness to use own money to start a business	Strongly Agree	197	27,2
	Agree	233	32,1
	Neutral	136	18,8
	Disagree	106	14,6
	Strongly Disagree	53	7,3
Willingness to risk reputation if the business fails	Strongly Agree	138	19,0
	Agree	239	33,0
	Neutral	152	21,0
	Disagree	126	17,4
	Strongly Disagree	70	9,7

Variable	Category	Frequency	Percentage
Willingness to risk losing money if the business fails	Strongly Agree	139	19,2
	Agree	261	36,0
	Neutral	137	18,9
	Disagree	124	17,1
	Strongly Disagree	64	8,8

Source: study data analysis

A joint percentage of 85,2% (47,4% - *Strongly agree* and 37,8% - *Agree*) indicated they were willing to deal with uncertainty if the result brought positive solutions, with 31,6% being inclined to take risks in trying new things. As for venturing into the unknown, 25,5% said they strongly agreed that it was like them to do so, with only 5,8% strongly disagreeing. A total of 27,2% of the study respondents said they were willing to use their own money to start a business, followed by 32,1% who were less willing. When asked about their willingness to risk their reputations should their business fail, 19% of respondents indicated they would be very willing, with 9,7% indicating that they would not.

The questions about the propensity to take risks concluded with the important question of being willing to risk losing money, should the business fail, to which 19,2% indicated that they were very willing to take that risk, followed by 36% who indicated moderate willingness. What should be noted is that the social grant recipients were above averagely inclined to have a significant stake in their businesses by putting their personal funds at risk. Only 8,8% of those surveyed (n=725) were unwilling to risk losing money.

4.3. Proposition and hypotheses testing

4.3.1. Study proposition

The study's first objectives were to investigate the entrepreneurial willingness of social grant recipients in the absence of their social grant, and the research proposition was stated as:

Research proposition: Social grant recipients are willing to start a business if the social grant is cancelled.

To test the study proposition, the respondents were asked if they are willing to start a business in the absence of a grant, and the results are presented in Table 1.

Table 1: Considered starting a business in the absence of a social grant (n=725)

Variable	Category	Frequency	Percentage
Have considered starting a business in the absence of a social grant	Yes	474	65,4
	No	251	34,6

Source: study data analysis

In Table 2 below, the Pearson correlation was conducted to ascertain whether there was a relationship between the entrepreneurial willingness of the respondents, and them considering starting a business in the absence of their social grant. The results indicate a correlation between starting a business should respondents not receive social grants and entrepreneurial willingness. From this, it is possible to conclude that social grant recipients are willing to start a business if the grant payment is stopped.

Table 2 shows that in all six areas of entrepreneurial willingness is there a positive correlation with considering starting a business in the absence of a social grant with a Sig. (2-tailed) value greater than 0,05. Therefore, social grant recipients' view of starting a business in the absence of a grant correlates to their entrepreneurial willingness. It can be concluded that social grant recipients are willing to start their own businesses. Despite the fairly low correlation coefficients that are observed, but are all positive, and are statistically significant.

Table 2: Correlation between entrepreneurial willingness to start a business if the social grant is cancelled (n=725)

Variable	Test	Statistic
Willingness to deal with uncertainty and come out with positive solutions	Pearson Correlation	0,103**
	Sig. (2-tailed)	0,005
Willingness to take risks to try new things	Pearson Correlation	0,234**
	Sig. (2-tailed)	0,000
Willingness to take bold action venturing into unknown	Pearson Correlation	0,144**
	Sig. (2-tailed)	0,000
Willingness to use own money to start a business	Pearson Correlation	0,315**
	Sig. (2-tailed)	0,000
Willingness to risk reputation if the business fails	Pearson Correlation	0,256**
	Sig. (2-tailed)	0,000
Willingness to risk losing money if business fails	Pearson Correlation	0,227**
	Sig. (2-tailed)	0,000

* Indicates statistical significance < 0,05, **indicates statistical significance < 0,001

Based on the results, in Table 1 and Table 2, the research proposition is supported.

4.3.2. Hypothesis 1

Hypothesis 1 set out to determine whether male and female social grant recipients differ in their willingness to establish a business. Hypotheses 1 aligns with the study objective, to determine whether demographic factors such as gender influence social grant recipients' willingness to establish a business.

Using the t-test for equality of means, the study objective was to assess whether females and males differ significantly in their willingness to establish a business. Relying on widely reported entrepreneurial research among males and females. The null and alternative hypotheses of H1 are:

- **H_{1(null)}**: There is no statistically significant difference between male and female respondents' entrepreneurial willingness.
- **H_{1(alt)}**: There is a statistical significance difference between male and female respondents' entrepreneurial willingness.

The appropriate independent *t*-test was used to investigate how males and females differ in their willingness to take up entrepreneurial endeavours, and the results are presented in Table 3. Table 3 on the next page shows show no significant difference between males' and females' willingness to start a business: the test fails to reject the null hypothesis. To sum up, there is no statistical difference between male and female respondents' willingness to establish a business, and gender does not play a role in willingness to start a business. For the willingness to deal with uncertainty, to take risks to try new things, to take bold action venturing into the unknown, and to risk losing money if a business fails, the Sig. values (i.e., 0,408, 0,704, 0,865 and 0,431 respectively) are all greater than 0,05.

In the second line of the t-test table, which refers to *Equal variances not assumed* for willingness to deal with uncertainty, to try new things, to take bold action venturing into the unknown, and for willingness to risk losing money, the values are all greater than 0,05 (i.e., 0,791, 0,681, 0,695 and 0,225). This implies that there is no statistical difference between females and males in these dimensions of their entrepreneurial willingness. For two dimensions, using own money and risking reputation if the business fails, values are 0,039 and 0,007 less than 0,05, which implies that there are statistically significant variances between females and males in these dimensions.

H_{1(null)} is therefore accepted and H_{1(alt)} is not accepted, because there are no statistically significant differences in the willingness of men and women to start businesses.

Table 3: Independent t-test, with reference to gender (n=725)

Variables		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean difference	Std. error difference	95% confidence interval of the difference	
									upper	lower
Willingness to deal with uncertainty	Equal variances assumed	0,685	0,408	0,266	723	0,791	0,021	0,080	-0,135	0,178
	Equal variances not assumed			0,257	337,410	0,797	0,021	0,082	-0,141	0,183
Willingness to take risks	Equal variances assumed	0,145	0,704	-0,406	723	0,685	-0,036	0,089	-0,211	0,139
	Equal variances not assumed			-0,405	357,659	0,686	-0,036	0,089	-0,212	0,139
Willingness to take bold action	Equal variances assumed	0,029	0,865	-0,392	722	0,695	-0,039	0,100	-0,235	0,157
	Equal variances not assumed			-,394	362,539	0,694	-,039	0,100	-0,235	0,157
Willingness to use own money	Equal variances assumed	4,282	0,039*	0,0841	723	0,401	0,086	0,103	-0,115	0,287
	Equal variances not assumed			0,815	338,880	0,416	0,086	0,106	-0,122	0,294
Willingness to risk reputation	Equal variances assumed	7,261	0,007**	1,254	723	0,210	0,129	0,103	-0,073	0,331
	Equal variances not assumed			1,195	328,055	0,233	0,129	0,108	-0,083	0,342
Willingness to risk losing money	Equal variances assumed	0,621	0,431	-1,211	723	0,226	-0,123	0,102	-0,323	0,076
	Equal variances not assumed			-1,224	367,084	0,222	-0,123	0,101	-0,321	0,075

* Indicates statistical significance < 0,05, **indicates statistical significance < 0,

Hypothesis 2 set out to determine whether the age of social grant recipients affected their willingness to establish a business. This hypothesis was based on the literature consulted and is theoretically grounded in prior entrepreneurial research. The hypotheses are:

- H2_(null): Social grant recipients' age has no statistically significant effect on their entrepreneurial willingness.
- H2_(alt): Social grant recipients' age has a statistically significant effect on their entrepreneurial willingness.

Hypothesis 2 aligns with the study objective to determine whether demographic factors such as age influence social grant recipients' willingness to establish a business. The authors carried out an ANOVA test to test this hypothesis, and the results are presented in Table 4.

Table 4: Analysis of variance between entrepreneurial willingness and different age categories (n=725)

Variables		Sum of Squares	df	Mean Square	F	Sig,
Willingness to deal with uncertainty	Between groups	3,132	5	0,626	0,679	0,640
	Within groups	663,401	719	0,923		
Willingness to take risks to try new things	Between groups	26,405	5	5,281	4,720	0,000***
	Within groups	804,417	719	1,119		
Willingness to take bold action	Between groups	17,884	5	3,577	2,501	0,029
	Within groups	1026,794	718	1,430		
Willingness to use own money	Between groups	24,005	5	4,801	3,204	0,007
	Within groups	1077,443	719	1,499		
Willingness to risk reputation	Between groups	18,588	5	3,718	2,446	0,033
	Within groups	1092,894	719	1,520		
Willingness to risk losing money	Between groups	6,836	5	1,367	0,913	0,472
	Within groups	1076,551	719	1,497		

* Indicates statistical significance < 0,05, **indicates statistical significance < 0,001

Table 4 presents results to determine whether the willingness to establish a business differs among respondents of different ages. If the Sig. value is equal to or less than 0,05, there is a significant difference in the mean scores of the age groups. The willingness to take risks to try new things, to take bold action, to use own money to start a business and to risk reputation if the business fails are all statistically significant, with Sig. values of 0,000, 0,029, 0,007 and 0,033, which are less than 0,05. To assess the direction of

difference, further analysis was required; therefore, the Tukey HSD analysis was done, and the results are presented in Table 5.

Table 5: Tukey HSD test (n=725)

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Willingness to take risks to try new things	over 60	under 18	0,280	0,170	0,566	-0,2	0,76
		18-30	0,522**	0,133	0,001	0,14	0,9
		31-40	0,548**	0,142	0,002	0,14	0,96
		41-50	0,606**	0,171	0,006	0,12	1,09
		51-60	0,203	0,189	0,890	-0,34	0,74
Willingness to take bold action venturing into unknown	under 18	18-30	0,208	0,156	0,768	-0,24	0,66
		31-40	0,289	0,167	0,512	-0,19	0,77
		41-50	0,633*	0,199	0,019	0,07	1,2
		51-60	0,068	0,218	1,000	-0,55	0,69
		over 60	0,163	0,192	0,957	-0,38	0,71
Willingness to use own money to start a business	over 60	under 18	0,210	0,196	0,893	-0,35	0,77
		18-30	0,531**	0,154	0,008	0,09	0,97
		31-40	0,442	0,165	0,081	-0,03	0,91
		41-50	0,402	0,198	0,324	-0,16	0,97
		51-60	0,138	0,218	0,989	-0,49	0,76
Willingness to risk reputation if the business fails	under 18	18-30	0,472*	0,161	0,041	0,01	0,93
		31-40	0,499*	0,172	0,044	0,01	0,99
		41-50	0,443	0,204	0,252	-0,14	1,03
		51-60	0,276	0,224	0,822	-0,37	0,92
		over 60	0,211	0,198	0,894	-0,35	0,78

* Indicates statistical significance < 0,05, **indicates statistical significance < 0,001

Table 5 shows that the younger age groups (18-30, 31-40, and 45-50) are significantly different from the age group over 60 years in their mean scores for willingness to take risks to try new things. The under-18 age group's mean score for willingness to take bold actions and venture into the unknown is statistically different from that of the age group 41-50. The over-60s' mean score for willingness to use their own money

to start a business is statistically different from the scores of age groups 18-30 and 31-40. Lastly, the less than-18 age group's willingness to risk their reputation if the business fails is statistically different from the willingness of the 18-30 and 31-40 groups. Table 5 shows that there are indeed statistically significant differences in grant recipients' willingness to establish a business across age groups.

H2_(alt): is accepted as social grant recipients' age is shown to be a statistically significant influence on entrepreneurial willingness, i.e., the older they are, the more willing they are.

4.3.3. Hypothesis 3

Hypothesis 3 set out to determine whether the education level of social grant recipients is reflected in their willingness to establish a business. This hypothesis was based on the literature consulted and is theoretically grounded in prior entrepreneurial research. The null and alternative hypothesis of H3 is stated below:

H3_(null): Social grant recipients' level of education has no statistically significant effect on their entrepreneurial willingness.

- H3_(alt): Social grant recipients' level of education has a statistically significant effect on their entrepreneurial willingness.

Hypothesis 3 aligns with the third study objective, to determine whether demographic factors such as education influence entrepreneurial willingness among social grant recipients. To test this hypothesis, the authors carried out an ANOVA test, and the results are presented below in Table 6.

Table 6: Analysis of variance for level of education (n=725)

Variables		Sum of Squares	df	Mean Square	F	Sig,
Willingness to deal with uncertainty	Between groups	3,506	4	,877	,952	,433
	Within groups	663,026	720	,921		
Willingness to take risks	Between groups	13,584	4	3,396	2,992	,018
	Within groups	817,238	720	1,135		
Willingness to take bold action	Between groups	2,089	4	,522	,360	,837
	Within groups	1042,590	719	1,450		
Willingness to use own money	Between groups	5,575	4	1,394	,916	,454
	Within groups	1095,873	720	1,522		
Willingness to risk reputation	Between groups	7,961	4	1,990	1,299	,269
	Within groups	1103,520	720	1,533		
Willingness to risk losing money	Between groups	5,828	4	1,457	,974	,421
	Within groups	1077,560	720	1,497		

* Indicates statistical significance < 0,05, **indicates statistical significance < 0,001

Table 6 presents the results of the investigation into determine whether entrepreneurial willingness differs among respondents of different education levels. A Sig. value equal to or less than 0,05 implies that there

is a significant difference in the mean scores of the education groups. Only in the variable *willingness to take risks* (.018), is a statistically significant difference observed, indicating that the overall entrepreneurial willingness measure has no statistically significant difference between different education groups in the sample.

Van der Sluis, Van Praag and Vijverberg (2008:795) make a case for this phenomenon observed in this study, i.e., the impasse where levels of education and entrepreneurial willingness are concerned. On one hand, the more educated one is, the more managerial skills and industry experience one is expected to have – which would serve one’s selection of entrepreneurship well. On the other hand, the more educated one is, the more attractive one is to the labour market, making one more employable and sought after. McClelland (1961) also suggested that education increases entrepreneurial willingness, but this could point to entrepreneurial education specifically as opposed to formal schooling.

H3_(alt) is therefore rejected because social grant recipients with a higher level of education are not more willing to start a business. H3_(null) is accepted.

5. Discussion

5.1. Summary of findings

This study focused on understanding whether social grant recipients show a willingness to start a business. Various variables were investigated to satisfy the study and to test the hypotheses. Surveyed grant recipients were predominantly female, under the age of 30, with no matric, and received social grants for their children. Respondents for the above demographic proved to be more willing than those with higher levels of qualifications, to take up entrepreneurship in the absence of a social grant. The willingness to start a business is driven by unemployment and the fact that there is not much in the labour market for people who do not have at least matric. The findings show that there is a willingness to start a business by social grant recipients.

- **Research proposition:** Social grant recipients are willing to start a business if the social grant is cancelled. Empirical findings supported this research proposition. Because recipients are living on less than the minimum wage, they showed a willingness to become enterprising should the social grant be cancelled. This means they would have nothing to lose but only stand to gain if their last source of income is taken from them. With no funds coming in to care for their families, the push to entrepreneurship would be for survival.
- **H1:** Male and female social grant recipients differ in their entrepreneurial willingness to start a business. No evidence supported this claim. This finding deviates from the study by Goktan and Gupta (2015:95) and Marques *et al.* (2018). With a shifting socio-cultural landscape, women are beginning to take on the roles that were previously reserved for males, including entrepreneurship. Since social grant recipients depend mainly on grants, it bodes well for women to start to think of providing for their families beyond living from hand to mouth monthly.

- **H2:** Older social grant recipients display a higher level of entrepreneurial willingness. This hypothesis was found to be true. This could be because older people, particularly over 60 years old have nothing to lose, this finding is consistent with Azoulay *et al.* (2018). Entrepreneurship at this point becomes a last resort, or a habitual/retirement occupation, that they are willing to explore while taking on the associated risks.
- **H3:** Social grant recipients with higher levels of education are not more inclined to start a business, disproving H3. Over 76% of respondents had no matric or a matric as their highest level of education. The study finds that the level of education is not a reflection of entrepreneurial willingness, this finding is inconsistent with Moog's (2002:164).

Additional statistical tests of Pearson's correlation (although not part of the main study objectives) are worthwhile mentioning as they uncovered that:

- even though respondents were entrepreneurially willing, very few had started a business;
- there are current weaknesses in the entrepreneurial enabling system government wants to create. This finding calls for additional research;
- 80% of the 725 respondents were unfamiliar with available business support programmes, although 65,4% of them were entrepreneurially willing; and
- most of the target population was Tshivenda-speaking, although the study was conducted in Gauteng. This suggests there may be a language barrier in general and, more specifically, to entrepreneurship support communications.
- the respondents' unfamiliarity with offered support programmes indicates that the marketing approach of the programme coordinators may be off because they recruit any person to join their programmes, rather than targeting those already showing high levels of entrepreneurial willingness.

5.2. Theoretical implications of findings

The study model presented in Figure 1, based on Davidsson (1989), models two sources of entrepreneurial willingness: a positive outlook on the expected outcomes of acting entrepreneurially, and a personal need for achievement (nAch) by McClelland (1961). Both contribute positively to entrepreneurial willingness, and other factors may detract from it. The study measured six elements of entrepreneurial willingness, looking to find sufficient positive expectations that must exist because, as Davidsson posited, it cannot be taken for granted that opportunities will be exploited. Why is this? – because additional work is required to maximize the outcomes of thinking and acting entrepreneurially (Davidsson, 1989).

This study findings contributes to Davidsson's model and prior literature on entrepreneurial willingness in the context of social grant recipients as follows:

1. Merely being a social grant recipient should be viewed as a contributor to entrepreneurial willingness. The study results show that most social grant recipients are indeed entrepreneurially willing. This

- finding fits the push-and-pull entrepreneurship theory that negative circumstances can be a net positive contributor to entrepreneurial willingness (Nilsson *et al.*, 2017:10; Patrick *et al.*, 2016:365).
2. Furthermore, according to Acquah (2017:9-10), motivation is a critical foundation for cognitive behaviour in individuals whose desire to achieve makes them entrepreneurially willing. Study findings are consistent with Masilela *et al.* (2020), who found that grant recipients' entrepreneurial willingness increased when facing the possibility of no longer receiving a social grant.
 3. Gender is a neutral contributor to entrepreneurial willingness, which differs from prior literature (Goktan & Gupta, 2015; Marques *et al.*, 2018; Sarfaraz *et al.*, 2014).
 4. Age is a positive contributor to entrepreneurial willingness, as shown by the support found for Hypothesis 2. This is consistent with Azoulay *et al.* (2018), who linked older entrepreneurs with access to greater human capital, possibly making them more entrepreneurially willing. Also, Azoulay *et al.*, (2018:1) posited that middle-aged people are willing to take more risks in being entrepreneurial.
 5. Education is neither negative nor positive, i.e., a neutral contributor to entrepreneurial willingness in the study sample, as found in Hypothesis 3. This is slightly inconsistent with Moog's (2002:164) finding that entrepreneurs with a higher level of education generally are more entrepreneurially active, although it varies from industry to industry.

5.3. Managerial implications

The study of the entrepreneurial willingness of social grant recipients puts forward the following advice for decision-makers:

- There is a communication gap, perhaps because of a language barrier: Many of those surveyed had never heard of the plethora of programmes run by the Department of Small Business Development. This means these programmes should be better communicated.
- Studies have linked the payment of social grants to creating a dependency culture. It is near impossible for social grant recipients already living below the breadline to attend programmes that are offered in the city and away from their homes because they cannot cover the travelling expenses. The government needs to go on road shows in communities at the grassroots level and create sustainable interventions for people who cannot attend a training session to make up the lesson rather than giving up on the programme altogether.
- Government initiatives need to be centralised or synergised. Information, e.g., from the National Youth Development Agency, the Small Enterprise Development Agency, and the National Empowerment Fund, is currently in silos. Ideas should be cross-pollinated among players in the business-enabling environment in South Africa. Marketing resources and social programmes can be pooled.
- SASSA could develop programmes that teach entrepreneurial education or financial literacy at pay points, where many people receiving grant pay-outs wait half the day in queues because they are reluctant to draw the money at ATMs or the bank.

- It must be recognised at the policy level that promoting entrepreneurship in place of social security grants, through shaping positive expectations from being entrepreneurial with adequate support structures will lessen social grant dependency and increase much-needed TEA in SA.

5.4. Study limitations and recommendations for future research

The study was undertaken only in Gauteng. By surveying grant recipients in other provinces, future studies could benchmark each province, with further research into their varying provincial levels of entrepreneurial willingness.

Another recommendation for future researchers would be to determine the challenges experienced by those who are willing to start a business when they approach entrepreneur-enabling agencies like the National Youth Development Agency, the Small Enterprise Development Agency and the Small Enterprise Finance Agency. Identifying entrepreneurial willingness in candidates would assist those who are in decision making positions, especially in government, to improve the services offered by tuning in to the problems on the ground.

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