



**Exploring the entrepreneurial intentions of young
black unemployed B.Com graduates in the
Matlosana Local Municipality area, North West
Province**

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I thank God, for His Grace, and for guiding and protecting me during this journey.

I thank my supervisor, Professor J.N. Lekunze, for his guidance and constructive criticisms during my studies.

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DEDICATION

I dedicate this study to my son, for his love and encouragement.

ABSTRACT

The study focuses on the entrepreneurial intentions of young black unemployed B.Com graduates in Matlosana Local Municipality, North West Province, South Africa. A qualitative research approach and exploratory-descriptive research design were used to conduct the study. The population of the study consisted of all unemployed African B.Com graduates within the Matlosana Local Municipality. Purposive sampling was used to select participants and 12 unemployed B.Com graduates interviewed at saturation. The interviews were recorded, transcribed and data analysed using the eight steps of qualitative data analysis as described by Anderson. Thematic data analysis was used and key themes that emerged were: entrepreneurship intention associated factors; support system; participants' nature or attributes; attitudes of participants when starting a business; culture associated with entrepreneurial intention; and prioritisation of entrepreneurial programmes.

The findings revealed that factors, such as personal, family, lack of emotional support and financial challenges are key factors associated with entrepreneurial intentions. Participants maintained entrepreneurial intentions focus on self-efficacy and behavioural control. The study also revealed that some B.Com graduates are willing to own a business while others are not interested in such ventures. Culture is associated with nurturing entrepreneurial intentions of African B.Com graduates. Aspects, such as attributes of role models, as viewed by the community, influence the entrepreneurial intentions of B.Com graduates. Thus, it is concluded that the intentions of B.Com graduates to become career entrepreneurs, depend on the availability of career programmes, prioritisation of entrepreneurial studies in school, motivation of community members and provision of financial support to African B.Com graduates, to actualise their entrepreneurial intentions in Matlosana Local Municipality.

Key words: Black, exploring, graduates, entrepreneurial intention, unemployed, young

TABLE OF CONTENTS

Cover page.....	i
Declaration regarding plagiarism	ii
Declaration.....	iii
Acknowledgements	iv
Dedication.....	v
Abstract	vi
Key words.....	vi
List of tables.....	xi
List of figures.....	xii
List of abbreviations and acronyms.....	xiii
Chapter one.....	1
Overview of the study.....	1
1.1. Introduction.....	1
1.2. Background to the study.....	1
1.3. Problem statement.....	3
1.4. Objectives of the study.....	5
1.4.1. Main aim of the study.....	5
1.5. Research questions.....	5
1.5.1. Main research question.....	5
1.6. Scope of the study.....	6
1.7. Significance of the study.....	6
1.8. Limitations of the study.....	6
1.9. Definition of key terms	7
1.10. Theoretical framework and methodology.....	7
1.11. Structure of the study.....	8
1.12. Summary of chapter.....	9
Chapter two.....	10
Literature review.....	10
2.1. Introduction.....	10
2.2. Definition of key concepts used in this study.....	10

2.2.1. Entrepreneurship.....	10
2.2.2. Entrepreneurial intention.....	12
2.2.3. Cultural norm.....	12
2.2.4. Attitudes towards behaviour/personal attitudes.....	13
2.2.5. Perceived behavioural control/self-efficacy.....	14
2.2.6. Communalities and differences on entrepreneurial intention.....	15
2.2.7. Motivation for unemployed graduates to consider entrepreneurship.....	16
2.2.8. Entrepreneurial training and education as B.Com graduates.....	18
2.2.9. EMPIRICAL EVIDENCE ON ENTREPRENEURIAL INTENTION.....	19
2.2.10. Questions and areas of improvement in entrepreneurial intention.....	20
2.3. Theories underpinning entrepreneurial intention.....	21
2.3.1. Theory of planned behaviour.....	21
2.4. Summary of chapter	23
Chapter three.....	24
Research methodology.....	24
3.1. Introduction.....	24
3.2. Philosophical assumptions relating to the study.....	24
3.3. Research approach.....	25
3.4. Research design.....	25
3.5. Research methodology.....	26
3.5.1. Study area.....	26
3.5.2. Population of the study.....	26
3.5.3. Sampling technique.....	27
3.5.4. Inclusion criteria.....	28
3.5.5. Exclusion criteria.....	28
3.5.6. Data collection.....	28
3.5.6.1. Interview questions.....	29
3.5.6.2. Pilot study.....	30

3.5.6.3. Conducting the interviews	30
3.5.6.4. Recording of interviewee.....	30
3.5.7. Data analysis.....	31
3.6. Trustworthiness.....	31
3.7. Research ethics/ethical considerations.....	32
3.8. Data management.....	34
3.9. Dissemination of research findings.....	34
3.10 Summary of chapter	34
Chapter four.....	35
Data analysis and presentation of findings.....	35
4.1. Introduction.....	35
4.2. Data management and analysis.....	35
4.3. Demographic overview of participants.....	35
4.4. Coding process.....	36
4.5. Discussion of findings.....	36
4.6. Presentation of findings.....	37
4.6.1. Factors associated with entrepreneurial intention of B.Com graduates.....	37
4.6.1.1. Entrepreneurship intention - associated factors.....	37
4.6.2. Perceived behaviours of B.Com graduates in establishing own businesses	43
4.6.2.1. Nature of participants' attributes.....	43
4.6.3. Attitudes of B.Com graduates towards starting their own businesses	46
4.6.3.1. Different attitudes of participants to starting a business.....	46
4.6.4. Influence of cultural norms on entrepreneurial intention	49
4.6.4.1. Cultural association with entrepreneurial intention.....	49
4.6.5. Recommendations emanating from the data.....	51
4.6.5.1. General prioritisation of entrepreneurial programmes.....	51
4.7. Summary of chapter	55

Chapter five.....	56
Summary, conclusion and recommendations.....	56
5.1. Introduction.....	56
5.2. Summary of chapters.....	56
5.3. Research objectives.....	57
5.4. Conclusion.....	57
5.4.1. Factors associated with entrepreneurial intension of B.Com graduates	58
5.4.2. Perceived behaviours of B.Com graduates in establishing their own businesses.....	58
5.4.3. Attitudes of B.Com graduates towards starting a business	59
5.4.4. Influence of cultural norms on entrepreneurial intention	59
5.4.5. Recommendation on how B.Com graduates can establish own businesses	60
5.5. Recommendations.....	61
5.6. General recommendations.....	61
5.7. Recommendations for future research.....	62
5.8. About the study.....	62
References.....	63
Annexure A: Covering letter and consent to participate in the study.....	80
Annexure B: Research instrument (interview questions).....	81

LIST OF TABLES

Table 1.1: Abbreviations used in the study d.....	7
Table 2.1: Relationships between the dependent and independent variables.....	10
Table 3.1: Type of data collected by the researcher in each area.....	29
Table 4.1: Themes and categories identified in the study.....	36

LIST OF FIGURES

Figure 2.1: Theory of Planned Behaviour.....22

LIST OF ABBREVIATIONS AND ACRONYMS

B.Com	Bachelor Of Commence
SA	South Africa
SMEs	Small and Medium Enterprises

CHAPTER ONE

OVERVIEW OF THE STUDY

1.1. Introduction

This study focuses on the entrepreneurial intentions of young black unemployed B.Com graduates in Matlosana Local Municipality, South Africa. Studies on entrepreneurial intentions have been gaining attention in recent years (Hou, Su, Lu and Qi, 2019:1) due to the growing unemployment trend among the youth globally. According to Israr and Saleem (2018:1), entrepreneurs are regarded as the backbones of industries due to their ability to take risks and actualise innovative ideas that foster economic growth. Singh and Onahring (2019:1) define entrepreneurial intention as a decision to start a new business venture while Thompson (2009:669) considers entrepreneurial intention as “self-acknowledged conviction by a person that they intend to set up a new business venture and consciously plan to do so at some point in the future”. Paul and Shrivastava (2015:206) maintain that promoting entrepreneurial activities in a country has the potential of contributing to creation of employment, industrialisation, wealth creation, facilitating innovation and economic growth. Entrepreneurial activities have the potential of alleviating unemployment of unemployed graduates in developing countries.

1.2. Background to the study

A study by Turulja, Veselinovic, Agic and Pasic-Mesihovic (2020:2715) revealed that entrepreneurship is increasingly gaining recognition as the main driver of economic growth and creation of employment among graduates. Many countries around the world are developing policies that foster entrepreneurship as a solution to unemployment challenges (Karimi, Biemans, Lans *et al.*, 2013:204). Thus, researchers' interest in various aspects in entrepreneurship is on the rise and entrepreneurial intention is one of such areas of interest (Staniewski & Awruk, 2016:233; Staniewski & Szopinski, 2015:603). Israr and Saleem (2018:3) maintain that the focus of entrepreneurship is for people to develop entrepreneurial intention before venturing into a business since it is the entrepreneurial intention that drives the creation of a new business. Furthermore, Choo and Wong (2009:1) point out that an individual's commitment plays a crucial role in the person starting up a business and develops from entrepreneurial intentions. Thus, identifying these intentions could enable the individual to explore the dynamics of the business venture creation process (Weerakoon & Gunatissa, 2014:2).

In a study conducted in Norway and Indonesia by Kristiansen and Indarti (2004:55), it was found that a high level of entrepreneurial intentions among graduates in Indonesia were key in the resolution of economic challenges confronting the country. The fact that the same study revealed a low level of entrepreneurial intention in Norway, is attributed to the remuneration of employed graduates. Furthermore, Israr and Saleem (2018:3) posit that there is high level of entrepreneurial intention among students in America compared to those in France. The significant difference in entrepreneurial intentions among graduates in these countries can be attributed to established entrepreneurial culture and positive attitude towards the creation of new ventures (Boissin, Branchet, Emin & James, 2009:101). Thus, culture influences entrepreneurial intention as citizens' graduate from universities. In addition, Israr and Saleem (2018:3) found that male students in China were more likely to become entrepreneurs upon graduation compared to female students. However, entrepreneurial intention of American students was higher compared to Chinese students because of the entrenched culture of self-independence in the USA. Nevertheless, Chinese students with self-employment experience background had stronger levels of entrepreneurial intention upon graduation compared to American students (Plant & Ren, 2010:187).

Increasing business activities in a nation has a direct correlation with rising national income and increases the wealth of individual households. According to Meyer and de Jongh (2018:287), business is one of the most important driving forces for development and economic growth. Urban and Kujinga (2017:234) maintain that "today's economic growth drivers are not the big companies but new and small businesses". Studies have shown that new businesses are emerging with the increase in graduate entrepreneurial intentions and awareness among young graduates in different countries (Ndofirepi, Rambe & Dzansi, 2018:2; Ndofirepi & Rambe, 2017:191; Maziriri, Tafadzwa, & Nzewi, 2019:111). Given the potential benefits in terms of entrepreneurial intentions (Ramasimong, 2019:3), there is growing hope that graduates, especially those with B.Com degrees, can easily become entrepreneurs and assist with unemployment challenges in South Africa (Molale, 2019:57).

The South African National Youth Commission Act (1996:10) defines a youth as any person between the ages of 14 and 35. This study focused on unemployed young people, aged 21 to 35 years with a B.Com degree, Findings from some studies have shown that the number of graduates from South African universities are on the rise and unemployment among these graduates is increasing as well (Turok, Scheba & Visagie, and 2017:15).

The study focused only on B.Com graduates and not all graduates, in general, since the intentions of B.com graduates to become entrepreneurs are higher considering the fact that they are knowledgeable in business compared to graduates from non-business fields of studies (Pauw *et al.*, 2006:36). This view is supported by the process-oriented comprehensive models of structured behaviour, and the Shapero and Sokol model of business event in a business research (Windapo *et al.*, 2018:1276; Meyer & Synodinos, 2019:1; Ezeuduji & Ntshangase, 2017:144). These models have been used to explain the intentions of individuals in undertaking a particular activity (Molale, 2019:57). These concepts are also important in defining individual entrepreneurial intentions in terms of choice of business career and how they ultimately engage with the business process (Meyer, 2018:2).

This study is premised on the assumption that the propensity of entrepreneurial intentions among unemployed B.Com graduates are higher compared to other graduates, in general. Thus, there is need to understand the entrepreneurial intentions of unemployed B.com graduates of African origin in Matlosana Local Municipality, to ascertain the role they can play and targeted support they may need in realising their entrepreneurial intentions and create employment in the Municipality. Hence, the entrepreneurial intentions of young African unemployed B.com graduates in Matlosana Local Municipality.

1.3. Problem statement

According to Vermeulen (2017:21), “increasing unemployment is a concern in South Africa”. Statistics South Africa reported that the country recorded a 32.5% and approximately 34.5% rate of unemployment during the fourth and second quarters of 2020 and 2021 respectively, up from approximately 28% and 30.8% respectively for the same period in 2018 and 2019 (Statistics South Africa, 2021). In order to reduce the rate of unemployment, entrepreneurial intentions of graduates need to be translated into actual businesses. Okpara (2011:157) posits that small businesses are an important driver of job creation and countries, with high levels of business activities, have lower unemployment rates, while those with lower levels of business activities, create fewer jobs and have higher unemployment rates (Baah-Boateng, 2016:413). Furthermore, Herrington and Kew (2015:16) maintain that in a country, such as South Africa, where the rate of unemployment is very high, entrepreneurial intentions of B.Com graduates need to be translated into actual business ventures. B.Com graduates are in the best position to realise such initiatives compared to graduates in

general. However, current B.Com graduates in South Africa are not transforming their entrepreneurial intentions into actual business operations compared to Europeans and Asians. Notwithstanding the role of entrepreneurship to create jobs, there are few African B.Com graduates who have actualised their entrepreneurial intentions to create real business ventures compared to other ethnic groups (Moabi, 2019:3). Despite Africans constituting the majority of citizens in South Africa, a relatively low percentage of Africans actively engaged in main stream economic activities, is a serious concern. Engle, Schlaegel and Delanoe (2011:471) maintain that encouraging and supporting B.Com graduates to actualise their entrepreneurship intentions to thriving business ventures has never been urgent, as is currently the case in predominantly African communities, such as communities around Matlosane, South Africa. How to actualise entrepreneurial intentions into real business operations among graduates is what most municipalities in predominantly African communities across South Africa are grappling with in the phase of rising unemployment. Therefore, this study aimed to explore the entrepreneurial intentions of young black unemployed B.Com graduates of African origin within Matlosana Local Municipality, North West Province, South Africa.

1.4. Objectives of the study

The aim of this study was to explore the entrepreneurial intentions of B.Com graduates of African descent within Matlosana Local Municipality, North West Province, South Africa. The objectives of the study were designed to:

- Establish factors associated with entrepreneurial intentions of B.Com graduates of African descent within Matlosana Local Municipality;
- Establish the influence of cultural norms on the entrepreneurial intentions of B.Com graduates of African descent within Matlosana Local Municipality;
- Explain the perceived behaviours of these B.Com graduates towards actualisation of entrepreneurial intentions within Matlosana Local Municipality;
- Explain the attitudes of B.Com graduates towards starting own businesses within Matlosana; and
- Develop guidelines that can assist B.Com graduates to convert their entrepreneurial intentions to real business ventures within the Matlosana Local Municipality.

1.5. Research questions

The main research question asked in the study was: “How can the entrepreneurial intentions of B.Com graduates be transformed into real business ventures within Matlosana Local Municipality in the phase of rising unemployment?” From the main research question, the following subsidiary research questions were asked:

- What are the factors associated with entrepreneurial intentions of B.Com graduates within Matlosana Local Municipality?
- What are the cultural norms that influence entrepreneurial intentions of B.Com graduates within Matlosana Local Municipality?
- What are the perceived behaviours of B.Com graduates towards the transformation of entrepreneurial intentions in Matlosana Local Municipality?
- What are the attitudes that influence B.Com graduates towards transforming entrepreneurial intentions to real business ventures in Matlosana Local Municipality? and
- What are the existing guidelines that can assist B.Com graduates realise their entrepreneurial intentions in Matlosana Local Municipality?

1.6. Scope of the study

This study focuses on entrepreneurship and business management, particularly on the entrepreneurial intentions of African graduates. The population consisted of unemployed B.Com graduates within Matlosana Local Municipality, North West Province, South Africa. The study focused on commerce graduates, as a proxy, to measure entrepreneurship activities in predominantly African communities in South Africa. Furthermore, B.Com graduates with entrepreneurship education have entrepreneurial intentions when they embark on a B.Com degree. However, it has been observed that most B.Com graduates from Matlosana are not interested in creating their businesses after graduating from university. Instead, they focus on seeking employment rather than creating jobs within their communities.

1.7. Significance of the study

This study will provide an in-depth understanding of the entrepreneurial intentions of young African B.Com graduates within Matlosana Local Municipality. The findings of this study will contribute to an increase in the number of entrepreneurs and entrepreneurial activities within

the Municipality. Increasing entrepreneurial activities will lead to the creation of jobs, reduce unemployment and contribute towards the Gross Domestic Product (GDP) of South Africa. The study will also provide guidelines and information for policies, to facilitate the transformation of entrepreneurial intentions to actual business ventures not only for B.Com graduates but all graduates in general, across South Africa. Furthermore, the study has the potential to significantly contribute to existing literature in the field of entrepreneurship and business management.

1.8. Limitations of the study

In line with the nature and objectives of the study, the following limitations were encountered during the study:

- Data used in this study was limited to unemployed African B.Com graduates living within Matlosana Local Municipality thus, the findings of the study cannot be generalised to the entire South Africa and non-B.Com graduates;
- A qualitative inductive research approach was used in this study, and purposive sampling technique used to collect data. The sample size was determined by saturation plus two and hence, the findings that emerged from this study may be rich in word data, since they are case-specific; and
- Another limitation to the study was the fact data was collected only from young African B.Com unemployed graduates, who have been looking for employment for at least two years in Matlosana Local Municipality.

1.9. Definition of key terms

Graduate: A person who has a university degree as his or her basic or highest qualification. In this study, the term graduate generally refers to individuals with any type of post-matriculation or tertiary qualification.

Unemployed B.Com graduates: Used in this study to refer to individuals with B.Com degrees, who are not in any gainful employment despite their qualification.

Entrepreneurial intentions: Used in this study to refer to an individual's decision to start his or her own business venture in future.

Entrepreneurship: Refers to any attempt at creating a new business or venture, such as self-employment, a new business organisation or the expansion of an existing business by an individual, group of individuals or established businesses (Reynolds *et al.*, 2001).

1.10. Conceptual framework and methodology

The theory of planned behaviour focuses on the concepts of attitudes, behaviours, perceptions, motivations, education and training, and as relates to individuals' intentions in a changing environment. The study was informed by the theoretical perspectives of previous researchers and data collected through interviews. The study provided African B.Com graduate students with information on entrepreneurial intentions. A qualitative research approach was used to analyse the research problem and interviews used to collect data (Bryman and Bell, 2014:342).

In this study, three data analysis strategies were assessed and used as follows: analytic; theory-based; and thematic analysis. Thematic analysis was used in this study to identify common recurring issues, and to summarise key findings and ideas from the data collected. The aim of this study was to assess the entrepreneurial intentions of young African unemployed graduates with a B.Com degree, who have been unemployed for over two years and actively seeking employment.

Unemployed graduates were supposed to be aged between 21 and 35 years and residing within Matlosana Local Municipality. Vehovar, Toepoel and Steinmetz (2016:327) describe sampling as a process of selecting observations required for a specific subset of a population in order to make an inference about the nature of the total population itself. According to Burger and Silima (2006:662), non-probability sampling is not based on determining the probability of an element being included in the sample.

Purposive sampling is a research strategy where members in a population set are selected based on the decision of the scholar as to the individuals' knowledge of a subject matter and the research problem. Purposive sampling was used to select participants for study. Data was collected through interviews (WhatsApp video calls). Miles and Huberman (1994) and Moabi (2019:12) propose thematic analysis of data as a reference to all details to identify common recurring issues, thus, key findings can be used to summarise ideas of respondents. This is the most common method of data descriptive analysis of quality research projects. The following procedure was used for thematic analysis:

- Interviews recorded based on questions asked by the researcher;
- Texts read and interpreted by the researcher: Data previewed and translated into a logical format;
- Identification of themes: Information closely examined in order to identify themes; and
- Creating a coding system: Original themes were collected to improve the coding system. This is a list of all themes and codes used in the data.

1.11. Structure of the study

The study is divided into five chapters.

Chapter 1: Introduction and background to the study

Chapter one of this study provides the introduction and an indication of what the research is about, what is expected in the research as well as both the primary and secondary objectives. The research design and methodology are also explained and defined in this chapter.

Chapter 2: Literature review

Chapter two focuses on the literature review. The purpose is to engage with existing literature, theories and definitions of important and key concepts, such as entrepreneurship, unemployment and graduates.

Chapter 3: Research methodology

Chapter three focuses on the research methodology, data presentation, analysis, interpretation, presentation and discussion.

Chapter 4: Data analysis and presentation of findings

Chapter four focuses on the presentation of data and results.

Chapter 5: Summary, conclusion and recommendations

Chapter five provides for a conclusion and recommendations from the findings based on data analysis. Reasonable suggestions are given based on the aim and objectives of the study, as well as areas for further research.

1.12. Summary of chapter

Several studies have been conducted on entrepreneurial intention among unemployed graduates, however, this study specifically focused on the entrepreneurial intentions by B.Com graduates within Matlosana Local Municipality. The existing research gap was identified in this chapter thus, the need to fill such gap in this study. Addressing the existing research gap requires pragmatic actions. If this gap is not addressed, issues of unemployed graduates without entrepreneurial skills will continue to ravage societies, such as Matlosana Local Municipality. Thus, this chapter has provided a clear picture of the existing gap and necessary solutions proposed in order to address challenges upon which this study is based. The next chapter focuses on the literature review.

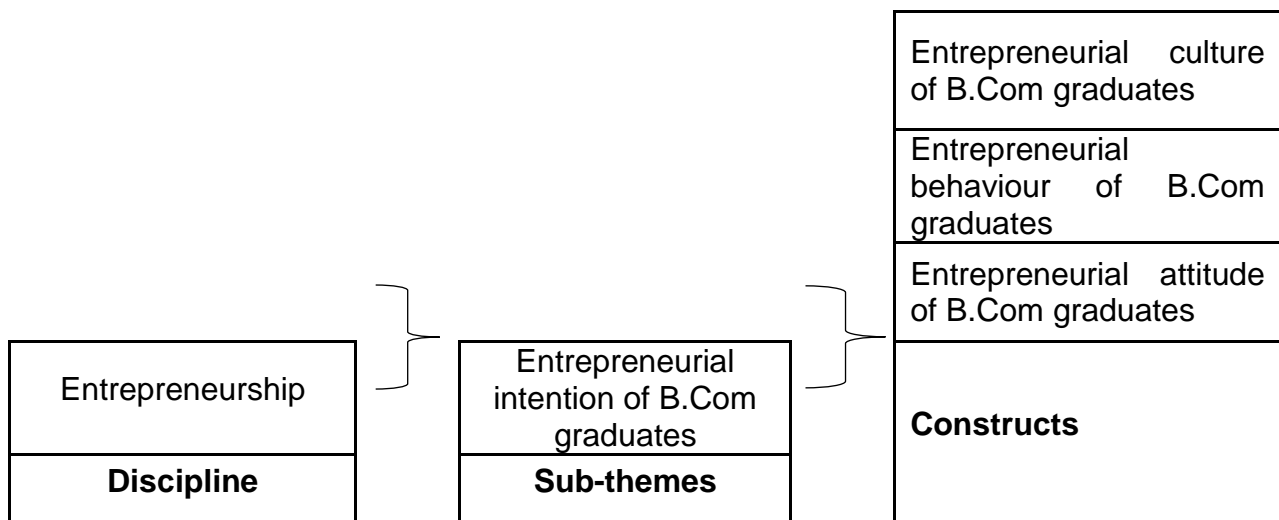
CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

Chapter one provided the introduction, background to the study, problem statement, research questions and objectives of the study. This chapter focuses on the literature review, especially studies on entrepreneurial intentions and entrepreneurship. The literature review focuses on entrepreneurial intentions, cultural norms, attitudes and behaviours, behavioural control, entrepreneurial motivation and level of education of B.Com graduates. The chapter also provides gaps in the field and lays bare, the extent of research done in the field and what still needs to be done with regard to entrepreneurial intentions. The literature review allowed the researcher to contribute ideas in the field of entrepreneurship in order to close the existing gap in the literature. In order to review relevant literature on entrepreneurial intentions, a conceptual framework was developed to guide this process as shown in Figure 2.1.

Figure 2.1: Conceptual framework for entrepreneurial intentions for B.Com graduates



Source: *Designed by the researcher*

In this study, the main field is entrepreneurship and the sub-theme is entrepreneurial intentions. Singh and Onahring (2019:1) considers entrepreneurial intention as a decision to start a new business venture while Thompson (2009:669) defines it as “self-acknowledged conviction by a person who intends to set up a new business venture and consciously plans to do so at some point in the future”. From these definitions, it is clear that entrepreneurial intention is a wishful thought of an individual to start up a venture in future.

Whether the individual actualises the thoughts into a new venture, is influenced by cultural norms, perceived behaviour and the attitude as shown in Figure 2.1. Israr and Saleem (2018:3) maintain that the success of a new venture by an entrepreneur develops from entrepreneurial intention since the intention drives the creation of a new business. Choo and Wong (2009:1) state that an individual's commitment plays a crucial role in the person starting up a new business but identifying intentions alone is insufficient if the intention cannot be translated into a new venture (Weerakoon & Gunatissa, 2014:2). Thus, the study focused on possible drivers behind the actualisation of entrepreneurial intention into a new venture as shown in Figure 2.1.

2.2. Entrepreneurship as used in this study

According to Mohajan (2018:4), the word entrepreneur originated from a French verb 'businessman' in the mid-17th century while Shodganga (2017:12) refers to an entrepreneur as a person who "makes" or "excels", and puts himself at risk associated with a new venture. Kirby (2003:1) explains the concept of entrepreneurship as a new way of doing business and finding untested markets for products.

Kloppers (2018:20) shares similar sentiments and describes entrepreneurship as a process for individuals and groups to make value by combining a unique set of resources to take advantage of opportunities. These authors are in agreement that this process can occur in any organisational environment and may lead to a variety of outcomes, such as new businesses, products, services, processes, markets and technologies. Freit (2017:11) describes "owning business" as the ability to build and build something from nothing. In the process of establishing, creating and building a business, the intention normally existed before the actualisation of the actual business. Canvati *et al.* (2018:65) describe entrepreneurship as "the ability of an individual with a business intention to seize an opportunity when others see chaos, conflict and confusion". Ohanu and Ogbuanya (2018: 5) describe entrepreneurship as a process of making ideas, planning, launching and innovating, maximising business opportunities for businesses that have the potential to grow significantly in a complex, unstable environment.

Bhorat *et al.* (2019:312) state that South Africa is a developing country and the rate of unemployment is high and increasing and compounded by the low levels of skills development that matches the need of the economy. This assertion is supported by a

previous study by Chinomona & Maziriri (2017:835), who found that international trade is important in reviving economic activities of a country, creating jobs, reducing poverty and promoting better living standards. However, for this to happen, the ability to produce tradable products must be enhanced. Thus, there is a great need to promote entrepreneurship in South Africa in order to curb high levels of unemployment in the country (Malecki, 2018:71).

University graduates with a B.Com degree are assumed to have entrepreneurial intentions compared to graduates from different fields of specialisation. Thus, if the entrepreneurial intentions of B.Com graduates are realised once they finish their studies, such graduates can contribute significantly in the creation of new jobs, by developing new business ventures (Kot, Meyer and Broniszewska, 2016:207). According to Acs, Szerb and Autio (2015:39), one of the reasons for sustained economic growth in developed countries can be attributed to the significant contribution of women entrepreneurs as well as B.Com graduates compared to those in developing countries. However, Irene (2017:8) posits that unlike developed countries, South African entrepreneurs face many challenges in developing new businesses and B.Com graduates are not immune from these challenges, with finance topping the list of challenges. Thus, B.Com graduates from universities in South Africa can be seen around their communities of origin neither operating a business venture nor gainfully employed where they can generate equity to operationalise their entrepreneurial intentions.

2.2.2. Entrepreneurial intentions of B.Com graduates

According to Tau (2012:19), intention informs the future behaviour or action of an individual and B.Com graduates are assumed to have business intentions when they embark on this field of study. In this study, intention is described as a thinking, aim or plan to do something in future while taking the necessary steps in developing one's ability to realise the intention. Intention can also be described as a commitment to perform an action now or in future. Thompson (2019:676) defines entrepreneurial intention as "a self-acknowledged conviction by a person who intends to set up a new business venture and consciously plans to do so at some point in the future". However, Arrighetti, Caricati, Landini and Monacelli (2016:838) define entrepreneurial intention as a state of mind, directing a person's attention and action towards self-employment as opposed to organisational employment. Scholars, such as Nguyen (2018:1), consider entrepreneurial intention as the belief that one will display certain behaviour in future. The commonalities in the definitions of these authors are that: entrepreneurial intentions are influenced by the background of an individual, motivations, attitudes, employment history, community support and processes to follow when starting a

new business. Liñán, Rodríguez-Cohard and Rueda-Cantuche (2011:197) moot that personal factors, coupled with perceived behavioural control, are the two most relevant factors in explaining entrepreneurial intention. Similarly, Bagheri and Pihie (2015:15) state that personal factors play a crucial role in influencing people's entrepreneurial intention.

Remeikiene, Startiene and Dumciuviene (2013:299) state that personal factors are among factors that determine entrepreneurial intention of people while Altinay, Madanoglu, Daniele and Lashley (2012:489) maintain personal factors are the highest determinant of entrepreneurial intention. Franke and Lüthje (2004:269) argue that the personality of students or graduates matter so much in their entrepreneurial intention. Estay, Durrieu and Akhter (2013:243) moot that personal factors, such as risk-taking ability, self-confidence, autonomy, internal locus of control and innovativeness are key determinants of entrepreneurial intentions of B.Com graduates. Self-confidence is regarded a valuable individual asset and a key personal success because it makes people happier, easier to convince others (rightly or wrongly) and improves the individual's motivation to undertake projects as well as persevere in the pursuit of his or her goals (Turker and Selcuk, 2009:142).

Although, Gürol and Atsan (2006:25) define risk-taking as a propensity of an individual to reveal risk-taking or risk avoidance when confronted with risk situations, Asamani and Mensah (2013:113) state that students with entrepreneurial intentions, have significantly higher scores in risk-taking compared to those without entrepreneurial intentions. Altinay *et al.* (2012:489) affirm that the needs for achievement is another key factor that influences individual entrepreneurial intentions. Thus, students with a high need to achieve, demonstrate high entrepreneurial intentions (Varghese and Hassan, 2012:303). Locus of control is "an individual's perception of ability to influence events in life" (Altinay *et al.*, 2012:490). According to Varghese and Hassan (2012:304), students with high internal locus of control are expected to become entrepreneurs than those with external locus of control. Ghazali, Ibrahim and Zainol (2012:85) define innovativeness as creating new products, new methods or new business structures. This personal factor is considered crucial in entrepreneurial intention and autonomy is considered one of the fundamental drivers of entrepreneurship.

Bachelor of Commerce graduates, who studied commercial subjects formally, are assumed to harbour entrepreneurial intentions and also possess skills to developed new business ventures compared to non-commercial graduates. Therefore, entrepreneurial intention in this study is a predictor for entrepreneurial culture, behaviour and attitude as shown in Figure

2.1. Behavioural theories are used to inform and conceptualise entrepreneurial intention in this study. This study, therefore, draws from some behaviour theories to explore entrepreneurial intentions of young black unemployed B.Com graduates within Matlosana Local Municipality, North West Province, South Africa.

2.2.3. Entrepreneurial culture and entrepreneurial intentions of B.Com graduates

Meoli, Fini, Sobrero and Wiklund (2020:105982) state that entrepreneurial intentions can be considered as a cultural norm indicator on how social pressure pushes people to execute or not to execute a specific behaviour. As such, the opinion of community and family members is considered a construct in forming entrepreneurial intentions.. Krithika and Venkatachalam (2014:48) opine that subjective norms are defined as individual beliefs on the norm of e people in a particular community and individual motivations to obey the norm, are important if a B.Com graduate actualised an entrepreneurial intention or not. However, Chengalvala and Rentala (2017:406) moot that social norms have an influence on both perceived behavioural control and attitudes towards becoming an entrepreneur, which started with an entrepreneurial intention. Chengalvala and Rentala (2017:406) argue that the impact of family members, peers and role models can affect a B.Com graduate's desire or belief in starting a new venture.

However, the researchers in this study are of the view that subjective norms can be suppressed and B.Com graduates who have undergone formal training in business skills, should have innovative ways of thinking as they interact with communities and observe activities on a daily basis. Formal training, skills acquired, coupled with the initial entrepreneurial intention, are required by B.Com graduates to find innovative ways to solve challenges of the community, by starting a new business even though they have not been exposed to business in the past. However, with regard to entrepreneurial intentions, research has revealed contradictions when explained under subjective norms construct. Naia, Baptista, Biscaia, Januário and Trigo (2017:14) found that social norms had a low impact on entrepreneurial intentions among three indicators while Tkachev and Kolvereid (1999:269) found that social norms have a strong and positive impact on entrepreneurial intentions among graduates.

Altinay (2008:111) argues that family background influences an individual's intention to start his or her own business through equipping the person with the skills and vision to engage in entrepreneurial activities. Altinay *et al.* (2012:492) maintain that family influence on entrepreneurial intention has been receiving little attention in entrepreneurship, while

Nicolaou, Shane, Cherkas and Spector (2008:7) state that beside families passing business-related knowledge to their successors, they also equip graduates with the necessary business skills that will facilitate their success.

2.2.4. Attitudes of B.Com graduates towards entrepreneurial intentions

Joseph (2017:424) states that moral attitude defines an individual's judgment to perform a particular task and impact a decision. Aaboen, La Rocca, Lind, Perna, Shih (2017:3) argue that the purpose of starting a business is motivated by rewards. Thus, both authors are in agreement that B.Com graduates can invest knowledge and skills in a particular community if there is a positive attitude towards entrepreneurship, an in expectation of rewards. Joseph (2017:425) and Aaboen *et al.* (2017:3) share the same sentiment and argue that a university's tangible support for competition, change, money and an entrepreneurial attitude greatly influence students' business start-up goals. Zhang and Cain (2017:793) argue that, B.Com graduates can have a negative attitude towards trading and observe that entrepreneurs within their communities face higher risk levels that can led to lower appetite for venturing into business. While this observation may be accurate, Trived (2017:1239), on the other hand, looks at attitudes from a business ethics perspective and opines that an entrepreneurial attitude is based on self-assessment of career skills.

Although attitude and behaviour may reflect the negative and positive attributes of a B.Com graduate, behaviour and attitude have been found to be a predictor in the actualisation of entrepreneurial intentions in several studies. Iakovleva, Kolvereid and Stephan (2011:354) examined the differences between intentions of business graduates in less developed and developing countries. The study revealed that the presence of a code of conduct when admitting students into formal business related programmes, was a strong indication of the intentions B.Com graduates. Furthermore, Samo and Hashim (2016:7) observed trends in attitudes as a major predictor of business resilience, while Iglesias-Sánchez, Jambrino-Maldonado, Velasco and Kokash (2016:2010), in a business survey among commerce graduates, found that attentiveness is vital as a predictor of business objectives.

2.2.5. Perceived behaviour of B.Com graduates

According to Pejic-Bachet *et al.* (2018: 115), hard work refers to human judgments of their ability to plan and perform tasks needed to achieve certain types of endeavours while Ephrem, Namatovu and Basalirwa (2019:964) opine that perceived behaviour control is

determined by regulatory beliefs relating to the accessibility of objects that may allow or delay behavioural performance. B.com graduates are humans and control in their perceived behaviour, is crucial if they have to realise their entrepreneurial intentions, as this involves not only a sense of competence, but also an understanding of behavioural control of graduates. Trivedi (2017:1240) suggests that efficiency in the execution of intentions has been identified as one of many factors that influence the business objective of B.com graduates. These factors can be internal or external and may also include access to resources and opportunities, past behavioural information, supportive information about behaviour, perceptions made by friends and acquaintances, required technology and skills, access to social assistance as well as emotions and coercion.

Similarly, Singh and Onahring (2019:12) posit that self-efficacy had a significant effect on entrepreneurial intentions of their study participants. South Africa faces high levels of unemployment, especially among previously disadvantaged communities (Mahajan, 2014). However, according to Gunapala and Ummah (2017:4), B.Com graduates who start out with their businesses are in a unique position to determine their value, unlike those who work for someone else, whose salary levels are determined by their managers. Studies have revealed that people with high entrepreneurial self-efficacy, are more likely to demonstrate high entrepreneurial intentions (Díaz-García and Jiménez-Moreno, 2010:274; Farashah 2015:13). Furthermore, research has shown that individual self-efficacy can be enhanced by entrepreneurial role models (BarNir *et al.*, 2011:283; Farashah, 2015:14).

In this study, perceived behaviour control reflects a person's ability to develop a particular character, which in this case, is entrepreneurial intention. Tkachev and Kolvereid (1999:270) found that controlling visual behaviour has a positive effect on business objectives among unemployed B.Com students, while Azahari-Ramli, Shabbir, Bakar, Mohd, Shariff, Yusof and Ahmad (2018:51) found that perceived behaviour control is one of the most important predictors of business objectives. Aloulou (2017:231) found that perceived social behaviour has a greater potential for predicting the reason for trading among students, compared to perceptions on social behaviour and practices.

Perceived behaviour control reflects a person's ability and capability to achieve a particular character. With regard to business objectives among B.Com students, consistent and significant results have been obtained from those present, who are controlled by ethical discipline in various disciplines. Tkachev and Kolvereid (1999:269) found that controlling visual behaviour has a positive effect on business objectives among unemployed B.Com

students. Azahari-Ramli *et al.* (2018:52) found perceived behaviour control as the most important predictor of business objectives. Aloulou (2017:231) found that perceived social behaviour has a greater potential for predicting the purpose of trading among students compared to opinions about social behaviour and practices. Furthermore, a study conducted by Singh and Onahring (2019:9) confirmed that perceived behavioural control has a significant impact on entrepreneurial intention among students and graduates.

2.2.6. Entrepreneurship versus entrepreneurial intention

The commonalities between entrepreneurship and entrepreneurial intentions as used in this study are: business objective through diligence; moral status; and general behaviour of B.Com graduates. Ahmed, Rahim, Alabdullah and Thottoli (2019:577) argue that these concepts may differ slightly when entrepreneurial intent is considered as a predictor of attitude in relation to behaviour and subjective norm. Marques, Valente and Lages (2018:696) and Wang, Callaghan, Bernhardt, White and Peña-Rios (2018:1391) are of the view that similarities in the definition of these concepts arose in the combination of entrepreneurial objective with knowledge in visual behavioural control by increasing or decreasing perceived difficulty of ethics. In other words, these concepts can be used to explain business intent by advertisers to determine the potential use of the invention, according to the purpose of the predicted entrepreneurial intention.

With regard to entrepreneurial objective flexibility, Tengeh and Nkem (2017:1396) assert that the purpose of business is a predictive measure that influences the intent of unemployed B.Com graduates to start a business. Thus, there are information gaps with regard to business goals that may lead unemployed B.Com graduates to start a new business venture. In a study conducted by Aloulou (2017:231) on commercial purposes of newly-established business ventures, it was found that perceived social behaviour has a greater potential for predicting business intentions among B.Com graduates than behavioural attitudes and social norms. Wang *et al.* (2018:1391) highlight the trade-off between graduate students and graduate sacrifices in relation to perceived social behaviour, while Teixeira, Casteleiro, Rodrigues and Guerra (2018:22) found strong similarities between entrepreneurship and entrepreneurial intentions.

Balachandra (2019:60) found that attitude towards ethics predicts that a graduate will work for business purposes rather than starting his or her own business. This, in turn, summarises the goal of a B.Com graduate in that, unemployed graduates may only start a business if

they have the experience, and understand their expectations and rewards from gainfully employed versus a new venture with no guarantee of success. Balachandra (2019:61), therefore, considers finance to be very important in the decision-making process for a graduate student to start a new venture, considering they have the intention to start one. Morselli (2019:143) shares a similar view and emphasise that the issue of funds to start a new business is a continuous feature on public policy debates in South Africa.

Undoubtedly, all these studies emphasise the importance of a business purpose when researching entrepreneurial intentions. However, significant differences can be found in the use of these concepts and observations by some authors are that the influence of family members, peers and role models within communities influence a B.Com graduate's desire or belief to start a new business rather than seeking employment (Galvão *et al.*, 2018:18).

Interestingly, studies have revealed that most business start-ups are considered more important entrepreneurs than entrepreneurial opportunities (Burger & Silima, 2016:662; Babbie & Mouton, 2018). Aaboen *et al.* (2017:4) state that the purpose of starting a business is motivated by rewards. A person who believes that it is worthwhile to do something given, will have a positive attitude towards this behaviour. Joseph (2017:425) shares the same sentiments as Aaboen *et al.* (2017:5) and maintains a university's tangible support for competition, change, money and an entrepreneurial attitude, greatly influence students' business start-up goals. Zhang and Cain (2017:794) describe attitude in a different way and argue that people can have a negative attitude towards trading when they see other entrepreneurs going through a difficult situation, and this can lead to lower business goals. On the other hand, Trivedi (2017:1239) argues attitudes towards business ethics are portrayed as an entrepreneurial attitude based on self-assessment of career skills.

An attitude towards behaviour is a reflection of a negative, positive attitude towards morality. With regard to business objectives among B.Com students, a behavioural attitude has been found as an appropriate prediction in many powerful studies. Iakovleva, Kolvereid and Stephan (2011:354) examined the differences between intentions of the graduate business between less developed and developing world and found that the presence of a code of conduct was a strong indication of the intentions of the business. In addition, Samo and Hashim (2016:8) considers the trend of attitudes as a major predictor of business resilience. In addition, Iglesias-Sánchez *et al.* (2016:210) conducted a business survey among Commerce graduates and found that attention plays a very important role as a predictor of business objectives. Different authors, such as Aragon-Sanchez, Baixauli-Soler & CarrascoHernandez, 2017:752; Fini, Grimaldi, Marzocchi and Sobrero, 2012:387; Moriano,

Gorgievski, Laguna, Stephan and Zarafshani, 2012:162) confirm there is a relationship between attitudes towards entrepreneurship and entrepreneurial intentions among people.

2.2.7. Motivation for unemployed graduates to consider entrepreneurship

According to Nyamunda and Van der Westhuizen (2018:4), as often as policy considerations, developing countries such as South Africa may need to encourage new businesses (Graham & Mlatsheni, 2015:4). This is mainly in an effort to reduce the drop-out rate among school leavers (15 - 24 years) by an average of 52.2% in the third quarter of 2017 (Stats SA 2017:25). About 60% of South Africans are employed by small to medium-sized businesses (Özsungur, 2019:5). Due to these national statistics, which makes people think about disruptive problems during training, it is very important to help start a business venture and do business, measuring business objectives. It is also important for research to focus on promoting entrepreneurship among unemployed graduates within Matlosana Local Municipality. The motive of the entrepreneur varies from country to country. Depending on the environment, savings and the condition of the people, other factors influence entrepreneurial decisions (Tur-Porcar, Roig-Tierno, LlorcaMestre, 2018:452). Cavada, Bobek and Maček (2017:133) argue that motivational factors to transform entrepreneurship intentions to a new business venture, varies from person to person and between groups and divided business enthusiasm into pull and push motivational factors.

Tur-Porcar *et al.* (2018:452) state that attraction to entrepreneurship ideas, defined as a person's intentions, hope, desire, and creativity, is good motivation that pushes people to become entrepreneurs. Entrepreneurs, motivated by gravity, are more connected to needs than those with opportunities of unemployment. Studies have been conducted on personal motivations to become an entrepreneur and whether the intention must first exist before an individual starts a new venture. Dawson and Henley (2012:698) found that pull factors are more powerful than push factors in the pursuit of a new business while Tau (2012:19) explain that factors that motivate an individual to start a business may be pressures from unemployment.

However, unemployment in this study is an external factor and considered demand-linked factors rather than a pull factor. According to Wang, Wu, Wang, Chi and Wang (2018:1204), job dissatisfaction is an important basis for an entrepreneur to start his or her own business. Though there is the problem of unemployment, skills deficiencies may be considered a major

challenge faced by B.Com graduates when considering to start a new business; stress factors have also been found to influence their business decision.

According to Septiani and Cahyono (2019:88), business attraction, demand and unemployment are crucial factors that act as enablers for entrepreneurship to become an attractive career of choice and stimulate business intentions of B.Com graduates (Surr, Gates, Irving, 2017:966; Lucas, Usher and Jackson, 2018:449). It is estimated that there are about 7% unemployed B.Com graduates in South Africa (Statistics South Africa, 2020) and translating their entrepreneurial intentions into a new business venture becomes a safe haven for B.Com graduates, who cannot find work. The current unemployment situation in South Africa needs targeted research studies to guide the development of policies that can stimulate business activities to create jobs and reduce unemployment (Aboobaker and Rution, 2020:128)

Yimamu (2018:18) states that motivation for B.Com graduates to actualise an entrepreneurial intention may arise from their needs, expectations and goals as graduates. Some studies have revealed that factors that change B.Com graduates' interest in ensuring entrepreneurial intentions are materialised into a new business venture could be gender, practical knowledge, family background, family culture and the motivation behind a graduate's intention (Karimi, 2020:333).

Modisane (2018:18) found that the motive of an entrepreneur varies from country to country and just like B.Com graduates who wish to realise an entrepreneurial intention into a viable business venture. Thus, depending on the business environment, the saving culture and socio-economic condition of communities, and these factors can assist in the realisation of an entrepreneurial intention by B.Com graduates. The purpose of this study, therefore, was to explore the entrepreneurial intentions of B.com graduates within Matlosana Local Municipality and ascertain how the Municipality, through guidelines and policies, could assist B.Com graduates to realise their entrepreneurial intentions into functioning new business ventures.

2.2.8. Entrepreneurial training and education as B.Com graduates

According to Ahmadi *et al.* (2018:253), for an individual with entrepreneurial intentions to start a new business, the right skills, knowledge, training and capital must be within reach. Although formal education is considered a major source of training, business education provides targeted training, such as those acquired by B.Com graduates to become

professionals in their field of specialisation after graduation. There are studies that have revealed that B.Com graduates with very high business exposure in the past, are more likely to realise their entrepreneurial intentions and find entrepreneurship attractive compared to those with less business exposure during their formal training (Ridha and Wahyu, 2017:76). This finding is supported by Gunapala and Ummah (2017:3), who found that exposure to business during formal training by B.Com graduates, can be used as a proxy to determine whether an entrepreneurial intention of a B.Com graduate will be realised after graduation or not.

Huggins, Prokop and Thompson (2017:357) state that business education for B.Com graduates can provide a positive contribution towards advancement in developing a vibrant entrepreneurship sector. It is argued that university education provides B.Com graduates with innovative ideas, improve personality traits and exposes graduates to external opportunities for future business network strategies compared to graduates from other fields of studies. Thus, business education works better for B.Com graduates compared to those in general education. Hence, universities are currently focusing on teaching students how to use business structures or tools to find business opportunities and create a business plan. The focus of universities on entrepreneurship is in the process of starting a new business.

Naushad, Faridi and Malik (2018:899) argue that university education focuses more on theoretical knowledge rather than on the advancement of psychological traits of students with entrepreneurial intentions (Lu and Wang, 2018:63). The approach used by most university lecturers is the case study of successful and unsuccessful entrepreneurs to stimulate the minds of and develop the thinking of B.Com graduates. While this approach has been tried and tested, theoretical foundations without adequate practical exposure to the actual processes of transforming an entrepreneurial intention to a new venture might be some of the challenges B.Com graduate face after graduation. Thus, governments and universities are currently collaborating in the establishment of science parks and high-tech programmes to support student entrepreneurs.

Huggins *et al.* (2017:356) are of the view that although business education may expand the goals of an aspiring entrepreneur and enhance individual knowledge and skills, the business objective of an aspiring entrepreneur can be influenced by targeted policies in addressing challenges in the process and resources that act as barriers to building new businesses. Nyamunda and Van der Westhuizen (2018:4) affirm that existing good relations between economics and business education as well as business development, can result in the rapid growth of new business ventures in South Africa. Bauboniené, Kyong, Puksas and

Malinauskienė (2019:854) found that B.Com graduates with entrepreneurship education, have a much higher level of business motivation than students without business studies. Ridha and Wahyu (2017:77) suggest that business education is likely to support graduates to become successful entrepreneurs while Huggins *et al.* (2017:357) argue that business education raises business awareness among students and can encourage them to use business as a career and start new businesses.

2.2.9. Empirical evidence of entrepreneurial intentions by B.Com graduates

Trivedi (2017:1240) is of the view that there is strong evidence to show that business attitudes, transparent ethics and independent practices have a positive relationship with the entrepreneurial intention B.Com graduates. Similarly, Sun *et al.* (2017:18) suggest that B.Com graduates with higher levels of perceived behavioural control or effort, are more likely to exploit business opportunities than those with low levels of business independence. Galvão, Ferreira and Marques (2018:18) examined a set of business student and the impact on a university business development and found that business education enhances students' entrepreneurial skills, understanding and ethics. Trivedi (2017:1239) argues that B.com students are motivated by factors, such as money, gap in the market, the need for change, livelihood, flexibility in time, job satisfaction as an employee and declining access to quality services.

Usman (2019:1) considers entrepreneurship as one of the economic concepts that has no standard definition due to the many facets and professionals involved. Bazan, Gaultois, Shaikh *et al.* (2020:4) found that entrepreneurs with an initial business intention, report a positive change in actualising their ambition compared to those without entrepreneurial intentions but opportunistic entrepreneurs. Zhang and Cain (2017:794) describe entrepreneurship as a way of thinking, consulting and doing things based on opportunities.

Studies on career entrepreneurs have shown that lack of finance is considered a major obstacle for start-up ventures (Kelly, 2017:933) and financing a new business can come in the form of gifts, family support, loans from friends or loans from interest-bearing financial institutions. Lucas *et al.* (2018:450) suggest that increasing cash flow and business education fees and reducing corruption among economic actors in the country are key determinants for increasing business activities and growth of entrepreneurship. Cash flow is directly linked to entrepreneurship (Fletcher, 2017:181; Gaikwad, 2017:3431). Durdella (2017:400) is of the view that potential entrepreneurs are required to raise money in some areas as they do not fully pay for the new business on their own.

2.2.10. Areas of improvement in entrepreneurial intentions

The concept of entrepreneurial intention is closely aligned to the definition of entrepreneurship and models used to explain and measure entrepreneurship are similar with those of entrepreneurial intentions. Several studies have been conducted on entrepreneurship; however, there are gaps in entrepreneurship studies that focus on entrepreneurial intentions, the structure of the measurement instrument and the dimensionality in various contexts. According to Israr and Saleem (2018:12), improving the image of entrepreneurial activities as a plausible career area could positively influence students' entrepreneurial intentions. Furthermore, improving the image of entrepreneurial activities can also influence the career choice of prospective university students thus, making them to choose entrepreneurship as a career. This could also help in increasing the growth of the economy through innovation and job creation. On the other hand, Gelaidan and Abdullateef (2017:54) revealed that dependence can be affected by the adverse conditions faced by people.

In a study conducted by Tasdemir *et al.* (2019:58), participants noted that the need for the public and the government to support entrepreneurial intentions was an opportunity for those seeking to enter the business. Similarly, a study conducted by Goyanes (2015:109) in Spain confirmed that structural support had a significant impact on the entrepreneurial intention of students. Such entrepreneurial intentions enable students to engage in entrepreneurial activities upon graduation. According to Turulja *et al.* (2020:2716), beside informal support, literature also recognises formal support for individuals in fostering entrepreneurial intentions. Sperber and Linder (2019:533) maintain that *“formal networks are embedded in a diverse group of actors within an economic area to which formal relations are set up”*. Gelard and Saleh (2011:10707) state that the formal network is related to experienced consultants, agencies related to entrepreneurship activities, customer and supplier networks, and other entrepreneurs. Goyanes (2015:109) maintains various studies that focused on barriers to entrepreneurship revealed legislation as one of the crucial structural barriers. The author further explains that if the general perception of structural barriers is negative, potential entrepreneurs may show a lower tendency to start their business. Despite that, a favourable perception of the political and regulatory conditions governing entrepreneurship can lead to a higher entrepreneurial intention (Goyanes, 2015:109).

The literature review in this study focuses on the concept of entrepreneurship and the link with entrepreneurial intentions. However, the appropriateness and application of these

concepts to challenges experienced by B.Com graduates within Matlosana Local Municipality need further examination due to the nature of the Municipality. Thus, there is need to establish the relationship between theories of entrepreneurship and the concept of entrepreneurial intention in a conceptual framework to guide this study. Such conceptual framework is important because it also takes into account, key role players, who are unemployed B.Com graduates with entrepreneurial intentions and local government (municipality). The framework may also incorporate the culture and cultural norms of the community as well as the context-specific nature of the study, instead of the generic functional technical conceptualisation of factors associated with entrepreneurial intentions.

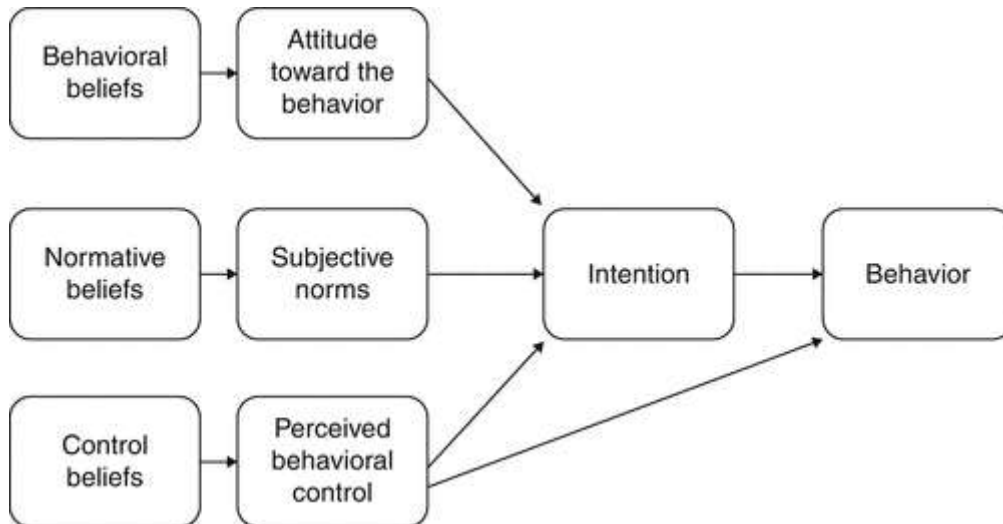
2.3. Theories underpinning entrepreneurial intention (theory of Planned Behaviour)

According to Ajzen (1991:179), the theory of Planned Behaviour expresses the intentions as speculators of how people wish to act and how hard individuals plan to make the effort to get out of a certain character. Similarly, Krueger, Reilly and Carsrud (2000:411) propose a purpose-based model that measures the reliability of business ethics while Ajzen (1991:179), Bird (1988:442) and Covin and Slevin (1989:75) state that the purpose of business is a strong predictor of an organised behaviour. Pittaway and Cope (2007:479) suggest that it is important for any business research to be linked to employment in order to provide more jobs but savings as well. Universities have been identified as a source of useful technological development in business operations (Shane, 2004:2). The concept of organised behaviour provides a coherent framework that predicts and lays a foundation for the better understanding of a business objective (Krueger *et al.*, 2000:411). The concept of organised behaviour is also rooted in the social consciousness and states that “human behaviour is planned and preceded by objectives aimed at that behaviour”.

As such, the Plan Behaviour Theory (PBT) has been successfully used to predict and explain a wide range of behavioural goals and objectives and that moral success depends on both purpose and ability of an individual. According to Krueger *et al.* (2000:412), entrepreneurship is the result of purposeful and organised behaviour and, therefore, the use of the Planned Behaviour Theory to investigate B.Com graduates in the city of Matlosana was considered appropriate. The Theory of Planned Behaviour was considered the most suitable practical model that can contribute in understanding entrepreneurial intentions of unemployed B.Com graduates.

The conceptualisation of the Theory of Planned Behaviour by Ajzen (2012a:438) is given in Figure 2.1 and shows the interconnectedness between attributes that influence human behaviour.

Figure 2.2: Theory of Planned Behaviour



Source: Ajzen (2012a: 438)

The literature review has established a strong support for the use of ethical theory to explore attitudes of unemployed B.Com graduates on behaviours, values, and behaviour control towards entrepreneurial intentions in a variety of contexts. Tornikoski and Maalaoui, (2019:536) are of the view that the use of systematic behaviour theory to explore the possibilities of unemployed B.Com graduates to realise their entrepreneurial intention may be a sources of economic growth within the Municipality. In their study, it was found that entrepreneurial engagement programme had positive effects on students' attitudes and goals in business. The concept of entrepreneurial engagement has been used continuously to address challenges relating to business objectives of students at a Vietnam National University. In the study, a total of 401 students aged 18-24 years, were assessed and the results showed there were three independent factors that were most important in the realisation of students' entrepreneurial intentions. Darmanto and Juliari (2018:2) surveyed 701 graduates in South Africa for their motivations and barriers towards entrepreneurial intentions and business goals. The results revealed that weaker business intentions of South African students are compounded by barriers, such as lack of funding, incompetence of graduates, lack of government support as well as business risks, depressed economy and high levels of criminality. Thus, such literature provides a solid foundation for business intentions among unemployed B.Com graduates in the city of Matlosana.

Furthermore, Stone, Jawahar and Kisamore (2010:35) used the Planned Behaviour Theory to predict behaviour and deception among B.Com graduates. The study revealed that the Theory of Planned Behaviour was a powerful indicator of attitudes, social norms and behavioural perceptions. In addition, Engle *et al.* (2010:471) used the concept of structured ethics to capture business objectives among B.Com graduates in 12 countries. The results revealed that the Theory of Planned Behaviour strongly predicted business intentions among graduates in these countries. Ajzen, Nicholas, Sheikh and Cote (2011:101) explored the relationship between behavioural prediction and information and found three indicators (attitudes, social norms and visible behavioural controls) predicted university's students' intentions towards entrepreneurship. These reviews established a strong support for structured ethical theory to assess the impact of attitudes on behaviour, compliant values, and visible behaviour control in entrepreneurial intention in a variety of contexts. Thus, the Theory of Planned Behaviour was considered appropriate in this study and provides strong explanations for business intentions among B.Com graduates within Matlosana Local Municipality.

2.4. Summary of chapter

Entrepreneurial intention is crucial in enabling young black unemployed B.Com graduates to engage in entrepreneurial activities. Furthermore, entrepreneurial activities are important driving forces behind the economies of communities and a country at large. This chapter has provided a review of literature to provide insights into the nature of entrepreneurial intentions of B.Com graduates. The literature focused on the concept of entrepreneurship and entrepreneurial intentions and theories associated with entrepreneurial intentions of B.Com graduates. The next chapter discusses the research process used to answer the research objectives of this study

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

In the previous chapter, extensive literature review was conducted on the nature of entrepreneurial intentions, gaps identified and theories underpinning entrepreneurial intentions discussed. The literature review was designed to better explore entrepreneurial intentions of B.Com graduates. This chapter focuses on the research methodology used in this study. The chapter begins with the philosophical assumptions underpinning this study, the research design and approach, data gathering and method of analysis. A social constructivist research paradigm and qualitative research approach (exploratory-descriptive research design) was used to conduct the study.

3.2. Philosophical assumption underpinning this study

Creswell (2014:60) refers to research philosophy as an abstract of ideas and beliefs that inform a researcher's world view while philosophical assumptions denote the researcher's worldview underpinning a particular study. Furthermore, the choice of a research paradigm could emanate from the discipline orientation or past experience. Cameron (2011:99) states that a research paradigm represents the lenses through which a researcher views the world and the paradigm informs the approaches in conducting a study.

In addition, Mayer (2015:54) argues that choosing a research paradigm is the first step a researcher must engage with as it informs the choice of a research approach and design that could facilitate data collection and analysis. Babbie (2014:31) states that a research paradigm modifies a researcher's view point. Research paradigms also assist with the interpretation and understanding of social phenomenon as well as facilitate the building of constructive reasoning in a social world. Thus, it is important for researchers to understand a research paradigm in order to adequately position themselves in the appropriate worldview for accurate gathering and analysis of data.

Denzin and Lincoln (2011:13) state that a research paradigm is the first step in developing a study. However, the way in which a paradigm relates to the overall process of a research, remains a mystery and in this study, a social constructivist research paradigm was used.

Creswell (2014:8) considers a social constructivist research paradigm as an approach in qualitative research in which people try to understand and explain the world which they live by developing subjective meaning of their daily experiences as well as “realities” that occur around them. Given that unemployed B.com graduates are members of a community with the intention of starting a new business venture, there is need to understand factors associated with entrepreneurial intentions, cultural norms that influence entrepreneurial intention and perceived behaviours of B.Com graduates towards the actualisation of business intentions. Thus, the goal of social constructivism approach in this study is to rely on participants’ view of the phenomenon studied. Constructivist researchers often address the process of interaction among individuals hence, best suited for this study.

3.3. Research approach

A qualitative research approach was used in this study. A qualitative research method is a unique approach of enquiry that allows the exploration of a phenomenon for in-depth understanding (Creswell, 2014:18). Rophalia (2010:6) states that a qualitative research approach seeks to understand participants lived experiences thereby, generating word data for analysis. Furthermore, a qualitative research approach can be used to study phenomena, which are context-specific. A qualitative research approach allowed an in-depth understanding of such phenomenon (Brink, Van Der Walt and van Rensburg, 2012:120).

In this study, a qualitative research approach was considered appropriate since the concepts used to explore the entrepreneurial intentions of B.Com graduates, included aspects such as behaviours, perceptions, views and opinions (McCusker & Gunaydin, 2015:537). Qualitative research allows a clear understanding of meanings people attribute to human problems and this approach was considered the most suitable for this study since it presented the best chance for the researcher to gain in-depth understanding of the entrepreneurial intentions of unemployed African B.Com graduates living within Matlosana Local Municipality, North West Province, South Africa. Furthermore, a qualitative research approach was considered most appropriate for this study because it allowed the researcher to collect data through interviews, which generated in-depth data for the study.

3.4. Research design

According to Creswell and Poth (2016:5), a research design sets out how researchers can conduct specific research from article identification to interpreting results. Brink *et al.*

(2012:128) state that a researcher's choice of a research design is dependent on the research problem and the purpose of the study. Maree (2010:263), define research design as operations to be performed, in order to test a specific hypothesis under a given condition. Creswell (2012:3) maintains a research design is the totality of the processes and decisions involving data collection, analysis and presentation of results. An exploratory descriptive research design was adopted in this study> According to Polit and Beck (2017:40), qualitative descriptive research enables a researcher to explore and describe a research problem from a broad understanding viewpoint. Researchers conducting exploratory and descriptive research can collect data through interviews. Gray, Grove and Sutherland (2016:71) state that exploratory descriptive research is conducted to propound solution to an issue or phenomenon that requires a solution or in-depth understanding. Exploratory descriptive research design was adopted in this study because it enabled the researcher to explore the views and opinions of unemployed B.com graduates with regard to entrepreneurial intentions. Furthermore, exploratory descriptive research design enhances the generation of data from a world view perspective and hence, best for this study.

3.5. Research method

The term research methodology refers to an approach that facilitates data collection and analysis (McMillian & Schumacher, 2010:8). According to Sileyew (2019:27), research methodology refers to the path through which a researcher intends to follow when conducting a particular research study. In this study, the research method followed included the study area, population of the study, sample frame and sampling technique, data collection tools, data collection process, recording, trustworthiness and data analysis.

3.5.1. Study area

The study was conducted within Matlosana Local Municipality, North West Province, South Africa. Matlosana Local Municipality is a category B municipality in the Dr Kenneth Kaunda District, North West Province, South Africa. The Municipality is bordered in the north by Ngaka Modiri Molema District Municipality, in the south by the Free State Province, in the east by JB Marks Municipality and in the west by Maquassi Hills Municipality. Matlosana Local Municipality is the smallest of the three local municipalities that make up the District (Municipalities of South Africa, 2021). The Municipality was chosen because of the high levels of unemployed B.Com graduates in the area (Council Report, 2015).

3.5.2. Population of the study

According to Mohajan (2018:23), the population of a study refers to the fraction of the population which the researcher is interested in studying. Polit and Beck (2014:5) state that population refers to the entire element, which the researcher intends to study while Fraenkel and Warren (2019:4) maintain the population is a complete set of people (studies or events) with similar characteristics in which the researcher is interested.

In this study, the population constituted all unemployed African B.com graduates living within Matlosana Local Municipality, North West Province, South Africa. The criteria used to select participants were as follows: must be an unemployed B.Com graduate; resident of Matlosana Local Municipality; must be an African; and have not found employment after the completion of a degree. The sample for this study was drawn using non-probability sampling technique. Data from the Department of Labour show that several unemployed African B.Com graduates from Matlosana are on their data base (Department of Labour, 2019). From this database, B.Com graduates were interviewed until saturation plus 2 was reached at twelve (12). Therefore, the sample in this study was 12 and all these participants met the criteria for the study. From the twelve who were interviewed, ten (10) were females and two (2) males with ages ranging from 25 to 34 years.

3.5.3. Sampling technique

Sharma (2017:750) states that there are two broad types of sampling (probability and non-probability). In this study, a non-probability sampling technique was used. Non-probability sampling is suitable when conducting a qualitative study, the exact number of elements in the population is unknown and the likelihood of selecting any one member of the population is not known (Usher and Jackson, 2019:3). Furthermore, Vehovar *et al.* (2016:329) state that non-probability sampling technique allows researchers to include participants with unknown probability. Acharya, Prakash, Saxena and Nigam (2013:332) maintain non-probability sampling enables researchers to select participants whose probability of participating in a study is unknown.

3.5.4. Inclusion criteria

Participants included in this study were B.com graduates who met the following criteria:

- Unemployed graduates;
- Resident of Matlosana Local Municipality;
- Must be an African;
- Not found employment after the completion of a degree;
- Graduated in the past two years or above; and
- Willing to engage in an interview.

3.5.5. Exclusion criteria

Participants who did not meet the following criteria were excluded from the study:

- Graduates who studied other courses at university;
- Non-African B.Com graduates;
- B.Com graduates who obtained their degrees less than two years prior to the study; and
- Graduates who did not reside within Matlosana Local Municipality.

Purposive sampling was used in this study. According to Etikan and Bala (2017:1), purposive sampling is based on the researcher's judgment regarding participants who will best answer the research questions. Furthermore, researchers adopting purposive sampling should focus on those participants who are perceived to have met the minimum criteria for inclusion in the study. Brink *et al.* (2012:138) state that purposive sampling is used when a researcher is unable to reach the entire population and it is more economical. Purposive sampling was used to select participants (drawn from the database), who met the minimum criteria and willing to participate in the study. Purposive sampling was used until saturation was reached.

3.5.6. Data collection

According to Brink *et al.* (2012:147), data collection is a crucial part of every research thus, researchers should pay great attention to ensure the accuracy of data. Lekganyane (2011:68) states that data collection in qualitative research adheres to peculiar processes that involve gathering of the necessary data for the study, while Sutton and Austin (2015:227) maintain qualitative method of data collection allows for gathering of large

volumes of word data, which are further transcribed and analysed for a study. In this study, data was collected using an interview guide. Rossman and Rallis (2012:176) state that an interview presents a researcher with the opportunity to have in-depth interaction with participants for the purpose of gathering quality data for a study. In addition, Creswell (2014:240) explains that interviews can be done through telephone or on a face-to-face basis for the purpose of answering research questions. McMillan and Schumacher (2010:315) add that an interview method of data collection allows for generating in-depth data for a study.

Maree (2010:87) maintains an interview method of data collection facilitates gathering of first-hand information regarding a phenomenon under study. Due to the COVID-19 pandemic, interviews were conducted through WhatsApp video calls. WhatsApp video calls was deemed appropriate to allow the researcher watch out for the participants' body movements and expressions which may have added vital information to the data. An interview guide was used for data collection until saturation was reached. Creswell (2014:296) considers data saturation as a point during data collection where there is no new information from participants regarding the research questions.

3.5.6.1. Construction of interview guide

Data collection instruments: One structured interview guide was designed to specifically address the research objectives. This acted as a guide to prompt in-depth discussions around various themes that the researcher wished to address with participants. According to Creswell (2014:137), a structured interview guide is a model for collecting comprehensive and comparable data (see appendix A). In the interview guide, simple language was used and leading questions were avoided so as not to distort the data. The questions in the interview guide were open-ended to allow participants the opportunity to provide rich data for the study.

Table 3.1: Type of data collected by the researcher

Questions	Objective	Content from participants
Demographic profile		Issues relating to entrepreneurial intentions, behaviours, controls, operations, attitudes and leadership skills were explored by the use of standardised open-ended questions
Questions 1 -3	To establish factors associated with entrepreneurial intentions of African B.Com graduates within Matlosana Local Municipality	
Questions 4 -6	To establish the influence of cultural norms on entrepreneurial intentions within Matlosana Local Municipality	
Questions 7 -9	To explain the perceived behaviours of African B.Com graduates towards actualisation of business intentions within the Matlosana Local Municipality	
Questions 10 -12	To explain the attitudes of African B.Com graduates towards starting own businesses within Matlosana Local Municipality	
Questions 13 -15	To develop guidelines to assist African B.Com graduates to actualise their entrepreneurial intentions to actual businesses within Matlosana Local Municipality	

Source: Compiled by the researcher (2021)

3.5.6.2. Pilot study

A pilot study with two unemployed B.Com graduates, who met the selection criteria, was conducted. This was done to determine the suitability of the interview guide to provide data

relevant to the objectives of the study, the researcher's capability in conducting an interview, test the suitability of WhatsApp as a data collection tool and ascertain the duration of the interview. After the piloting, the researcher noticed that some questions were repeated in the interview guide and the volume was not the best. Adjustments were thus, made on the interview guide before the actual data collection process. Through the pilot study, the researcher was able to establish a logical pattern for participants to interact and respond to the research questions, and this helped the researcher to know areas where more probing was needed. Since the purpose of the pilot study was to determine the suitability and applicability of the research instrument, the main finding was that some of the questions in the instrument (from questions 1 to 15) needed to be simplified to facilitate understanding by interviewees. Thus, the wording was improved to make the questions easily understood by participants during the actual WhatsApp interview sessions.

3.5.6.3. Conducting the interviews

WhatsApp video interviews were conducted using the revised structured interview guide and questions orally asked to participants.

3.5.6.4. Recording of interviews

An electronic voice recorder was used to record responses provided by participants. The data was then transcribed into written responses by the researcher in preparation for data analysis. Both the primary data (recorded data) and secondary data (transcribed verbal data in form of text) were kept safe by the researcher in an effort to maintain confidentiality and anonymity. The data was analysed (separately) by the researcher and an independent co-coder and a meeting arranged to agree on the themes and categories generated.

3.5.7. Data analysis

Data analysis and interpretation is considered to be the most important section of a since this is where information gathered is summarised and interpreted, using analytical and logical thinking to determine patterns, relations, or trends between variables (Wilkinson and Birmingham, 2003:1). Qualitative data obtained through interviews was captured on Atlas.ti version 12. The data was analysed using descriptive and thematic method of analysis and the results presented in Chapter Four. Open coding qualitative data analysis was used in

the study. The following eight steps, as described by Anderson (2012:3), were used to analyse data:

- 1) Step 1: The researcher listened carefully to the transcribed data, read through in order to make sense of the data;
- 2) Step 2: The researcher further read through reflecting on the tone and in-depth idea of the data, comparing what participants said;
- 3) Step 3: The researcher removed the chunks, coded all the data and placed the data into segments;
- 4) Step 4: The researcher further generated description from the themes for analysis using a coding process;
- 5) Step 5: In this step, the researcher used the themes and descriptions advancing and further representing them in a qualitative narrative format;
- 6) Step 6: The researcher endeavored to interpret participants' responses, asking questions on what was the lesson learned while capturing the ideas;
- 7) Step 7: The researcher added his critical comment to the discussion. This was done by comparing the findings of the study with other studies to provide a critical understanding of why they were similar or different; and
- 8) Step 8: The researcher checked the themes, categories and sub-categories that emerged summarising participants' responses, and reflecting on participants' authentic meaning to the study.

3.6. Trustworthiness

According to Ary, Jacobs, Irvine and Walker (2014:442), trustworthiness in research entails stating how confident one can prove that the study is truthful. Brink *et al.* (2012:126) add that trustworthiness refers to a set of criteria used in judging the quality of a research. Credibility, confirmability, transferability, and dependability are mostly used by qualitative researchers rather than validity and reliability (Lekganyane, 2011:41). Pilot and Beck (2014:408) add that trustworthiness is the degree of confidence in a study data, interpretation and the method used in ascertaining the quality of a study. In this study, trustworthiness was maintained through the following processes:

- **Credibility** was ensured through establishing a trusting relationship with participants, involvement of an independent coder during data analysis in order to reach a consensus, ensuring non-interference of the researcher's preconceived expectations

with the data and careful refining of data during analysis (Saunders, Lewis and Thornhill, 2016:206; Connelly, 2016:435).

- **Confirmability** was ensured through peer-debriefing (Creswell, 2014:251; Ary *et al.*, 2014:442).
- **Dependability** was ensured through peer debriefing a colleague. Furthermore, dependability was ensured through broad explanation of the study area, population, sampling techniques, data collection process, data analysis technique and discussion (Connelly, 2016:435).
- **Authenticity** was ensured through careful listening to participants' voice during transcription of data gathered, reading through the data in order to understand the views of participants.

3.7. Ethical considerations

Research ethics refers to the “values that promote morality in human relationships, which affirm the code of ethics, codes of conduct, the responsibility of investigators and the ethical standards of a particular profession” (Masilo, 2013:36). Ethical approval was requested and obtained from the Research Ethics Committee (REC) of the North-West University. In addition, approval was obtained from the Department of Education as well as the Directorate of Corporate Services within Matlosana Local Municipality. Furthermore, participants signed the consent forms before participating in this study.

Prior to data collection, the researcher wrote to the Directorate of Corporate Services in Matlosana Local Municipality to request permission to conduct the study. This was due to the COVID-19 pandemic, which restricted access to various offices. The researcher gave a detailed explanation of the study and details about prospective participants, and requested their information from the Municipal database, since the Municipality has such information. The researcher further explained in the email that participants' information assist in reaching out to them for the purpose of the study. Due to ethics, the researcher requested the Municipality to first call participants and informs them about the study before giving out their information to the researcher.

The Municipality reached out to participants who agreed to participate in the study. The Municipality also gave the researcher the contact details of each of the identified participants. The researcher sent the contact details to an independent person to contact

the participants to sign the consent forms. The purpose of the study was explained to the independent person, who later arranged and agreed on time with participants to sign the consent forms. The independent person also informed participants that data will be collected through WhatsApp video calls at a preferred date and time.

Participants were given consent forms and allowed to read and understand them before signing. After signing the consent forms, the independent person called the researcher back to provide update regarding the consent forms. The researcher contacted participants and scheduled interview sessions with each of them and further conducted the interview sessions on the scheduled dates. The researcher adequately informed participants about the purpose of the study.

During data collection, the researcher called each of participant on video call and further asked their permission to record the session. The researcher placed a tape recorder beside the phone after obtaining permission from participants. The interview sessions were recorded with the researcher being in full control of the sessions, while watching the body movements of participants. Watching participants' body movements was very important for the researcher as it provided vital information, such as feelings of discomfort from participants. The researcher informed participants that they were free to stop the interview at any point if they were no longer interested. The researcher also assured participants that all information collected from them would be kept confidential.

Confidentiality and anonymity were maintained by assigning unrecognised names to each participant thus, neither the participant's name nor address was collected for the study. The researcher did not use any abusive words during the interviews and participants were not asked questions that did not relate to the study.

3.8. Data management

The transcribed interview scripts were stored in a password-protected computer. The voice recordings were deleted from the recorder after transcription. The researcher only shared the data with the co-coder, who signed a confidentiality form in order not to share the data with any other person.

3.9. Dissemination of research findings

Manuscripts were extracted from the study for publication. The findings of the study was forwarded to the Directorate of Corporate Services, Matlosana Local Municipality, to assist in decision-making.

3.10. Summary of chapter

Addressing an existing research gap requires a systematic approach, through a defined research methodology. This Chapter has provided the research methodology used in exploring the entrepreneurial intentions of young African B.com graduates within Matlosana Local Municipality. The next chapter focuses on data analysis and presentation of results.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.1. Introduction

This Chapter focuses on data analysis and presentation of findings. The findings of the qualitative data analysis on entrepreneurial intentions of unemployed B.Com degree graduates within Matlosana Local Municipality are presented in this chapter. In Chapter Three, the research methodology used to explore entrepreneurial intentions of young black unemployed B.com graduates within Matlosana Local Municipality was discussed. The Chapter also provided an explanation on the research design and methods used to explore the entrepreneurial intentions of unemployed B.com graduates. This Chapter begins with the analysis of data relating to the nature of unemployed B.Com graduates. The objectives of the study and research questions presented in Chapter one are addressed in this Chapter. The findings are presented, interpreted and discussed in this Chapter. Managerial implications of the study are discussed based on the data obtained from the interviews.

4.2. Data management and analysis

In qualitative research, data analysis adheres to a series of steps in segmenting and making sense of the text obtained from participants (Creswell, 2014:246). Thus, data collected from participants through interviews (WhatsApp video interviews) were analysed using open-coding, involving the transcription of the data, reading through, organising and breaking the data in order to ascertain participants' original meanings ascribed to the questions asked. Emerging themes and categories were based on issues that regularly emerged from the participants' responses during the interview sessions. Emerging themes and categories were thoroughly checked against participants' responses in order to ensure they represented the exact views of participants. Participants were represented as follows: BBG1; BBG 2; BBG 3; BBG 4; BBG 5, BBG 6; BBG 7; BBG 8; BBG; 9 and BBG 10, to facilitate the coding process.

4.3. Overview of participants

In this study, saturation was reached with the 12th participant (10 females and 2 males) with ages ranging between 25 and 35 years old. In terms of level of education, one out of ten participants indicated that they had an Honours degree, which is one level above a B.Com

degree. This is an indication that most participants in the study had an advanced business degree. This finding is in line with of Eliyana, Rohmatul, Rohmatul, Sridadi, Razaq and Gunawan (2020:335), who found that education, skills and knowledge of business owners have a significant impact on business success. A similar finding was obtained by Misoska, Dimitrova and Mrsik (2016:1062) that entrepreneurs with graduate qualifications performed better in business than those with undergraduate qualifications.

4.4. Coding process

In this study, the researcher made use of the eight steps as described by Anderson (2012:3).

Table 4.1: Themes and categories identified in the study

Themes	Categories
Factors associated with entrepreneurship intentions	<ul style="list-style-type: none"> ● Personal factors ● Family background ● Environmental factors
Support system	<ul style="list-style-type: none"> ● Inadequate educational preparation ● Lack of emotional support ● Financial challenges
Nature of participants' attributes	<ul style="list-style-type: none"> ● Self-efficacy ● Behavioural control
Different attitudes of participants to starting a business	<ul style="list-style-type: none"> ● Willingness to own a business ● Uninterested in starting a business
Cultural association with entrepreneurial intention	<ul style="list-style-type: none"> ● Nurturing of entrepreneurial intention ● Role models within Matlosana Local Municipality
General prioritisation of entrepreneurial programmes	<ul style="list-style-type: none"> ● Entrepreneurship as a career programme ● Entrepreneurial studies in schools ● Motivation of community members ● Financial support

Source: Researchers' own data

4.5. Discussion of findings

The findings of this study are presented in line with each of the objectives and structured according to the themes and categories. The aim of this study was to explore the entrepreneurial intentions of unemployed African B.Com graduates within Matlosana Local Municipality. The specific objectives of this study were to:

- Establish factors associated with entrepreneurial intentions of African B.Com graduates within Matlosana Local Municipality;
- Establish the influence of cultural norms on entrepreneurial intention within Matlosana Local Municipality;
- Explain the perceived behaviours of African B.Com graduates towards actualisation of business intentions within Matlosana Local Municipality;
- Explain the attitudes of African B.Com graduates towards starting own businesses within Matlosana Local Municipality; and
- Develop guidelines to assist African B.Com graduates realise their entrepreneurial intentions to actual businesses within Matlosana Local Municipality.

4.6. Presentation of findings

4.6.1. Factors associated with entrepreneurial intentions

In order to achieve this objective, the researcher explored the views of participants on factors associated with entrepreneurial intentions. Participants gave different views, which were analysed and the findings presented in themes and categories, as discussed below.

4.6.1.1. Factors associated with entrepreneurship intentions

This theme focused on the views of participants with regard to factors associated with entrepreneurial intentions. The findings revealed that the intention of participants to enrol in any entrepreneurial programme was dependent on a variety of factors, summarised under “factors associated with entrepreneurial intentions”. Majority of participants shared their views on entrepreneurial intention as follows:

Personal factors: This category represents some of the responses of participants regarding factors associated with entrepreneurial intentions. Below are the direct quotes of participants.

Participant BBG 1 stated as follows: *“I do not want to enrol for any entrepreneurial programme because I feel it is a waste of time. I want to get a job and work. I like it when I wake up in the morning and go to work so I do not think I am prepared for any entrepreneurial programme. So, I will keep applying for work till I get work. I have submitted lots of applications and have gone for some interviews so, I know that work will come”.*

Participant BBG 3 maintained as follows: *“For me, entrepreneurial programme is not for me. I do not have the strength to start learning any work. You may ask but I like money, yes, let me answer that before you ask. I like money but I am not ready to learn any entrepreneurship or anything. The main reason is because, I do not have the strength. I am not lazy but I do not have the strength”.*

Participant BBG 4 stated as follows: *“Government should provide jobs for us. You want a graduate after spending many years in school, I will still go and spend years learning entrepreneurship. Who will pay for that one? My parents have done their part so I do not think I can go back for that one”.*

The responses above are in line with Liñán, Rodríguez-Cohard and Rueda-Cantuche (2011:197), who confirmed that personal factors, coupled with perceived behavioural control, are the two most relevant factors in explaining entrepreneurial intentions. Bagheri and Pihie (2015:15) found that personal factors play a crucial role in influencing people’s entrepreneurial intentions.

The findings of this study concur with those of Remeikiene, Startiene and Dumciuviene (2013:299), who found that personal factors are among those that determine entrepreneurial intentions of people, while Altinay, Madanoglu, Daniele and Lashley (2012:489) revealed that personal factors constitute the highest determinant of entrepreneurial intentions. Franke and Lüthje (2004:269) maintain students or graduates’ personality matters so much in their entrepreneurial intentions. Estay, Durrieu and Akhter (2013:243) argue that personal factors, such as risk-taking ability, self-confidence, autonomy, internal locus of control and innovativeness are key determinants of entrepreneurial intentions of B.Com graduates. Self-confidence is regarded a valuable individual asset and a key personal success because it makes people happier, easier to convince others (rightly or wrongly) and improves the

individual's motivation to undertake projects as well as persevere in the pursuit of goals (Turker and Selcuk, 2009:142).

Gürol and Atsan (2006:25) define risk-taking as the propensity of an individual to reveal risk-taking or risk avoidance when confronted with risk situations. Asamani and Mensah (2013:113) state that students with entrepreneurial intentions have significantly higher scores in risk-taking compared to those without entrepreneurial intentions. Altinay *et al.* (2012:489) states that the needs for achievement are another key factor that influences individual entrepreneurial intentions. Thus, students with high need to achieve demonstrated high entrepreneurial intentions (Varghese and Hassan, 2012:303). Locus of control is “an individual's perception of ability to influence events in life” (Altinay *et al.*, 2012:490). According to Varghese and Hassan (2012:304), students with high internal locus of control are expected to become entrepreneurs than those with external locus of control. Ghazali, Ibrahim and Zainol (2012:85) define innovativeness as creating new products, new methods or new business structures. This personal factor is considered crucial in entrepreneurial intention and autonomy was considered one of the fundamental drivers of entrepreneurship.

Family background: Responses from participants' revealed family background as one of the factors associated with entrepreneurial intentions.

Participant BBG 5 indicated as follows: *“I will also say, family background is among the factors that makes graduates not to think in that entrepreneurial aspect. For instance, I grew up in a family where parents are working so, I never thought of entrepreneurship. All my mind is to get a job and be working like my parents. My elder sister is already working so that is the area I am thinking”.*

The comment by BBG5 is contrary to Altinay and Altinay (2006:203), who found that family background is associated with students and graduates' entrepreneurial intentions. In this study, it was found that family business tradition facilitates the acquisition of business skills by students or graduates. When this family business tradition is harnessed, it can stimulate individual entrepreneurial intention.

Altinay (2008:111) ascertains that family background influences individual intentions to start own business, through equipping the person with the skills and vision to engage in entrepreneurial activities. In addition, Altinay *et al.* (2012:492) maintain the family influence on entrepreneurial intentions has been receiving little attention in entrepreneurship. Nicolaou, Shane, Cherkas and Spector (2008:7) state that beside families passing business-

related knowledge to their successors, they also equip graduates with the necessary business skills that will facilitate their success.

Environmental factors: Participants revealed that environmental factors play a crucial role in entrepreneurial intentions as captured in the excerpt below.

According to BBG 1, *“The environment is a serious challenge to us. When you look around, nothing is happening here. Like no activities, what can one learn? When you do not have anyone in the city to go to, you remain here in and nothing is happening here so, the environment is not favourable to me. You see my friends are not doing anything meaningful”.*

The response above is in line with existing literature, which shows that the environment of where graduates find themselves influences their entrepreneurial intentions (Bagheri and Pihie, 2015:15). Souitaris, Zerbinati and Al-Laham (2007:566) suggest socio-economic assistance as environmental factors that influence entrepreneurial intentions, while Lucky and Ibrahim (2015:87) maintain environmental factors play a crucial role in entrepreneurial intentions of young people. These researchers consider environmental factors as one of the most important factors in entrepreneurial intentions.

Qureshi, Rasli and Awan (2014:1) and Khan, Yusoff and Khan (2014:21) add that lack of an enabling and supportive environment, poses a serious challenge to entrepreneurial intentions of students and graduates. Furthermore, Lucky and Minai (2011:2) state that studies on entrepreneurship and entrepreneurial intentions without reference to the environment should be considered as insufficient and incomplete. This study confirms and supports the findings of previous studies that environmental support in business plays a crucial role in facilitating entrepreneurial intentions and activities. Esuh and Najafi (2014:188) add that environmental support, through government support to entrepreneurs, can act as a motivating and encouraging factor for B.Com graduates to engage in entrepreneurial activities. Government can support B.Com graduates through patronising products of those engaging and providing them with tax holiday and grants (Idris, 2017:17).

Support system

In order to have in-depth understanding of factors associated with entrepreneurial intentions, participants were requested to provide their views and analyse on support system, as one of the themes. Support system is one of the factors associated with entrepreneurial intentions. According to participants, support system encompasses inadequate preparation in schools,

with the right information regarding entrepreneurship, lack of motivation and finance to start up their own businesses.

Inadequate educational preparation: Some participants indicated that they did not receive adequate preparation in school with regard to entrepreneurship, which negatively affects their intentions after graduation.

Participant BBG 3 indicated as follows: *“Honestly, I feel that I was not adequately prepared for the entrepreneurial journey. Like in schools, there was no much emphasis on that area hence, my mind is to go and look for work.”*

Participant BBG 4 stated as follows: *“Wished I was well-prepared for entrepreneurship. In school, much attention was not paid to entrepreneurship so, I cannot think straight in that direction. If our school thought us or helped us to think in the direction of being independent then, I would not be finding it difficult at the moment.”*

This finding directly talks to the curriculum offered to B.Com graduates thus, a B.Com degree cannot be seen as a proxy for innovations and new ventures in their communities. According to Su, Zhu, Chen, Jin, Wang, Lin and Xu (2021: 4519), “adequate educational preparation on entrepreneurship facilitates the willingness of graduates to expand their interpersonal network and strengthen their confidence in getting involved in entrepreneurial activities.

Schools are in a great position to prepare students for greater challenges out of the school environment, including how to create employment. Thus, when schools fail in this regard, students can leave school without any sense of direction to do something that could better their lives, such as engaging in entrepreneurial activities. Israr and Saleem (2018:4) maintain entrepreneurial education increases entrepreneurship intentions and raises individual skills and knowledge, which are crucial in starting a business.

Lack of emotional support: According to participants, lack of emotional support is one of the factors associated with entrepreneurial intentions. Some participants were not motivated to get into entrepreneurial activities as captured in the excerpts below.

Participant BBG 5 stated as follows: *“You see eee, there are lots of graduates in our community but you find out that there is lack of motivation so, I can tell you that I am not motivated to go for entrepreneurial activities.”*

Participant BBG 6 maintained as follows: *“Like me, before I got admission, I was doing menial jobs, like following construction works to sit and making little money and thinking that going to school will automatically change my life but here I am now, not knowing how to go about things. That motivation is gone but job is not coming as expected so, it is very difficult for me.”*

Studies have shown that emotional support is crucial in reinforcing start-up efforts of young graduates to engage in entrepreneurial activities. This support could be in the form of giving advice (Shen, Osorio and Settles, 2017:24). Furthermore, emotional support could come from families, which is a reaffirmation that family support is key for entrepreneurs in obtaining resources, especially when family or personal savings are a major source of start-up capital. The individual’s parents can facilitate the likelihood of their child becoming an entrepreneur through encouragement, and approval of their children’s business ideas (Baluku, Kikooma, Otto and König, 2020:3462). Furthermore, Elfving, Brännback and Carsrud (2017:211) state that perceived family support provides a motivational force that is crucial for entrepreneurial intention to be realised after graduation.

Financial challenges: Majority of participants indicated that financial challenges play a crucial role in limiting the ability of B.Com graduates to realise their entrepreneurial intentions. Participants revealed that without financial support, graduates cannot successfully engage in entrepreneurial activities. Responses varied with lack of a framework for public finance policies, corruption, lack of service delivery, security issues, lack of interest, innovation, bribery, money laundering as well as disbelief.

Three participants also noted that as financial institutions became increasingly reluctant to grant loans, many South African entrepreneurs, especially those in rural areas, resorted to friends and family for funding. Even those who are employed, are struggling to make ends meet since they are not eligible, as their income is low. One participant pointed out that financial challenges constantly was a major challenge, when considering entering a business as captured in the excerpts below.

Participant BBG 6 maintained as follows: *“Challenges we face when we start a business, the first thing is the amount of money you have to start with and sometimes, it changes by changing may be you do something like a cleaning service that you do not know how to call it.”*

Participant BBG 7 also indicated as follows: *"Having the money to start a business and I think making successful people like to be able to win customers come into business and a place to find business, is a serious challenge to graduates."*

Henry and Lewis (2018:264) explain that at the individual or family level, financial stability can mean enough money to meet basic needs. Surveys on socio-economic factors have shown that majority of township-dwellers are poor and unemployed, for example, in some families, it is reported that the monthly income is less than R3000. Hence, for graduates from such families, starting their own business is a serious challenge. Furthermore, Hu's (2018:15) study revealed =lack of financial support as a barrier to starting a business. Participants in the study revealed they did not have enough investment to ensure performance and growth to start their own businesses. Most participants stated that they often relied on friends and family when they needed money and this affected their entrepreneurial intentions and discouraged those who wished to start their own businesses. Kim, Longest and Aldrich (2013:214) state that availability of financial capital is directly associated with entrepreneurial intentions. Participants maintained financial instability could affect their entrepreneurial intentions as follows:

Participant BBG 8 stated as follows: *"I knew it because I grew up in a family where my mother had her own business and it is something I learned as a child, I can do it but now, we are struggling financially. So, you see that going to school is not enough."*

Participant BBG 9 added as follows: *"You see, the problem is with the capital. I do not have enough money to start my own business. I tried to get a loan from the bank but I could not get any loan because I am unemployed. They want someone who can afford to pay."*

Participant BBG 10 stated as follows: *"I wish we could get help from the government to start our own business, even a bank cannot help too because I do not have a job to get ready for a loan."*

All these findings are in line with Usher and Jackson (2019:3), who advised that increased financial and fiscal education tariffs and reduced corruption among economic actors in the country, increase business activities, including growth in entrepreneurship. As potential entrepreneurs, B.Com graduates have unique skills that can be useful in South Africa, in stimulating economic growth and job creation.

4.6.2. Exploring perceived behaviours control of B.Com graduates

The aim of objective two of the study was to foster understanding of perceived behaviours of B-Com graduates towards establishing their own businesses. Participants gave different responses to the question, which were analysed to generate themes and categories for the study.

4.6.2.1. Nature of participants' attributes

This theme refers to the general perceived behaviours of B.Com graduates towards establishing their own businesses. The theme revealed that some participants believed they could handle a business should they start one.

Self-efficacy: Entrepreneurial self-efficacy refers to the level at which people see themselves as capable of successfully performing various roles and business functions (Newman, Obschonka, Schwarz, Cohen and Nielsen, 2019:403). There are a number of factors that can influence a person's business pursuits; this can be a combination of personal characteristics, and skills, among others. Some participants believed they had what it takes to be a successful entrepreneur as indicated in the excerpts below.

Participant BBG 3: *"I think I have what it takes to do business and I am just like those who do. I can do it and succeed. We are the same and we can do the same. I think I can do whatever I set my eyes on to do so I can do business."*

Participant BBG 4: *"I have good communication and learning skills, a listening ear, and respectful and approachable so, I know I have what it takes to engage in any entrepreneurial activities."*

Participant BBG 5: *"Yes, I see myself starting a business because there is no job in South Africa so, I would like to open my own business so that I can be my own manager and help others. I believe I have what it takes to start one like good learning ability."*

According to Singh and Onahring (2019:12), self-efficacy has a significant effect on entrepreneurial intentions. South Africa, as a country, faces high levels of unemployment, especially among previously disadvantaged communities (Mahajan, 2014). However, according to Gunapala and Ummah (2017:4), B.Com graduates who start out with their businesses, are in a unique position to determine their value, unlike those who work for someone else, whose salary levels are determined by their managers. Studies have shown that people with high entrepreneurial self-efficacy are more likely to demonstrate high entrepreneurial intentions (Díaz-García and Jiménez-Moreno, 2010:274; Farashah 2015:13). Furthermore, research has shown that individual self-efficacy can be enhanced

by entrepreneurial role models (BarNir *et al.* 2011:283; Farashah 2015:14). Participants maintained as follows:

Participant BBG 6: *"I am thinking of having my own business because if you run someone's business, you are still a worker and if you run your business, your business will know how many scars it will cost and how much it will cost to make that business successful."*

Behavioural control: Control shows that entrepreneurial intentions are positively related with the higher value of perceived behaviour control. The control characteristic of the 'situation' focused on participants' assessment of the degree of control they have over their current circumstances (Tornikoski and Maalaoui, 2019:536). The category emerged from participants' responses regarding their perceived behaviour towards establishing their own businesses.

Participant BBG 8 maintained as follows: *"Those who believe that they are in control of their destinies, are more likely to attempt to go into business but those who focus on obstacles and external challenges may not attempt, let alone, succeed because they easily give up."*

This view is consistent with previous research that people with high morals and who believe in their behaviour, think it is their efforts that determine whether they achieve their goals or not (Judge *et al.*, 2002; Rotter, 1966). These tests also depend on the degree to which a person believes he or she can influence the results. Thus, a person with high visual behavioural control may have high entrepreneurial intentions. Furthermore, perceived behaviour control reflects a person's ability and capability to achieve a particular character. With regard to business objectives among B.Com students, consistent and significant results were obtained from participants controlled by ethical discipline in various disciplines. Tkachev and Kolvereid (1999:269) found that controlling visual behaviour has a positive effect on business objectives among unemployed B.Com students. Azahari-Ramli *et al.* (2018:52) have found perceived behaviour control as the most important predictor of business objectives. Aloulou (2017:231) conducted a study for commercial purposes and found that perceived social behaviour has a greater potential for predicting the purpose of trading among students than opinions about social behaviour and practices. Singh and Onahring (2019:9) found that perceived behavioural control has a significant impact on entrepreneurial intention among students and graduates.

4.6.3. Exploring attitudes of B.Com graduates

The aim of this objective was to understanding the attitudes of young black B.Com graduates towards starting own business within Matlosana Local Municipality. Thus, to achieve the above objective, the researcher explored the views of participants with themes and categories generated during data analysis. The themes that emerged as discussed below.

4.6.3.1. Different attitudes of participants with regard to starting a business

In order to explore the views of participants regarding their attitudes towards starting a business, this theme emerged, which denotes the positive attitudes of participants regarding starting a business.

Willingness to own a business: Some participants indicated willingness towards starting a business. Thus, this category represents participants' responses to the research question.

Participant BBG 2 maintained as follows: *"I am willing to start my own business but it is a matter of where will I start from. The willingness is not the problem."*

Participant BBG 8 stated as follows: *"If I see money, I will start my business. I am a graduate so what else if not money! I do not have money but I must be sincere that I am willing to start a business if I have the money."*

Participant BBG 9 indicated as follows: *"As I said before, I do not have the capital but I am very willing to start up a business. I want to change the financial status of my family for the better. I have graduated and everyone is looking up to me, you see my mother is not doing anything and I have siblings. So, it is not easy for me, I am willing to start my own business to me making money since job is not coming."*

Participant BBG 10 stated as follows: *"Getting help is what I need. If not of the financial help, I am willing to have my own business, at least, my life will change for the better. I tried a loan but it did not work out so, if I get the money, I will start my own business. You see in this our area, we are helpless. No money so if I can get the help why not, I will start something despite how little it is, from there, I can grow the business. Is it not people that have those big shops you see around?"*

Studies have shown that most business start-ups are considered more important entrepreneurs than entrepreneurial opportunities (Burger and Silima, 2016:662; Babbie and Mouton, 2018). Aaboen *et al.* (2017:4) state that the purpose of starting a business is motivated by rewards. A person who believes that it is worthwhile to do something given, will have a positive attitude towards this behaviour. Joseph (2017:425) shares the same

sentiments as Aaboen *et al.* (2017:5) and believes the tangible support for competition, competition, change, money and an entrepreneurial attitude of the university greatly influence students' business start-up goals. Zhang and Cain (2017:794) describe attitude in a different ways and maintain people can have a negative attitude towards trading when they see other entrepreneurs going through a difficult situation, and this can lead to lower business goals. On the other hand, Trivedi (2017:1239) considers attitude towards business ethics as an entrepreneurial attitude based on self-assessment of career skills.

An attitude towards behaviour is a reflection of a negative-positive attitude towards morality. With regard to business objectives among B.Com students, a behavioural attitude has been found as an appropriate prediction in many powerful studies. Iakovleva, Kolvereid and Stephan (2011:354) conducted a study on the differences between the intentions of graduate business students in less developed and the developing world and found that the presence of a code of conduct was a strong indication of the intentions of the business. In addition, Samo and Hashim (2016:8) see the trend of attitudes as a major predictor of business resilience. Iglesias-Sánchez *et al.* (2016:210) conducted a business survey among Commerce graduates and found that attention plays a very important role as a predictor of business objectives. Furthermore, different authors, such as Aragon-Sanchez, Baixauli-Soler and CarrascoHernandez, 2017:752; Fini, Grimaldi, Marzocchi and Sobrero, 2012:387; Moriano, Gorgievski, Laguna, Stephan and Zarafshani, 2012:162 confirmed there is a relationship between attitudes towards entrepreneurship and entrepreneurial intentions among people.

Uninterested in starting up a business: Some participants indicated that they were not interested in starting a business. Some maintained they did not have the necessary preparation to start one so, going back to learn a business was not their thing.

Participant BBG 1 maintained as follows: *“To me, I am not interested in any business. I want to work. What is the essence of going to school without working with my degree? It took me a lot of energy to get this degree and I want to work so, going for business is not in my mind. I get the job I want, what else I am I thinking of?”*

Participant BBG 3 indicated as follows: *“I would like to get a job and work. I do not want the stress associated with business. Yes, I feel business is more stressful so, it is not my thing. Working is what is in my mind.”*

Similarly, Participant BBG 4 maintained as follows: *“As I said, government should provide jobs for us. I do not like business so, I want to work with my degree and that is it.*

After spending years in school with those stress and I will go back to business for another stress. I do not see myself coping with that so, it is better I do what I know will favour me most, which is working so, I want to work. I will keep applying till I get one.”

The excerpts above are in line with Joseph's (2017:424) finding that a moral attitude defines an individual's judgment to perform a particular task, the impact and consequences of a decision taken. Aaboen *et al.* (2017:3) argue that the purpose of starting a business is motivated by rewards. A person who believes that it is worthwhile to do something given, will have a positive attitude towards such behaviour. Joseph (2017:424) concurs with Aaboen *et al.* (2017:4) and maintains the tangible support for competition, competition, change, money and an entrepreneurial attitude provided by university, greatly influence students' business start-up goals. Zhang and Cain (2017:793) describe attitude in a different way and maintain people can have a negative attitude towards trading when they see other entrepreneurs going through a difficult situation, and this can lead to lower business goals. On the other hand, Trived (2017:1239) believes attitudes towards business ethics are portrayed as an entrepreneurial attitude based on self-assessment of career skills.

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4.6.4. The influence of cultural norms on entrepreneurial intentions

The purpose of this objective was to explore the influence of cultural norms on entrepreneurial intentions within Matlosana Local Municipality. Participants were asked a leading question to solicit responses. Their responses were transcribed verbatim and analysed and the following themes and categories emerged.

4.6.4.1. Cultural association with entrepreneurial intentions

The above theme shows participants' responses with regard to the influence of cultural norms on entrepreneurial intentions. Cultural norms help in guiding people's behaviours in society. Participants revealed that cultural norms influence entrepreneurial intentions in different ways.

Nurturing of entrepreneurial intention: Participants believe cultural norms influence their entrepreneurial intentions. Such influence helps in nurturing the drive to start up their own entrepreneurial journey as captured in the excerpts below.

Participant BBG 5 indicated as follows: *"I see myself starting a business because I come from a family that loves business, you know when you see someone close to you doing something which is profiting, you will feel like doing the same. So, I see myself starting a business because my family loves business so once I get money, I will like to start."*

Participant BBG 3 maintained as follows: *"There are a lot of people in my family who have businesses so they will help me as they also want us to grow up together and they will help me. So, I have these plans."*

According to participants sampled in this study, a close-knit family has a significant impact on graduates' business decisions. People can be influenced by their local environment to start their own business, which includes associating with family or friends. People from families where the member was the founder, are most likely to develop their own businesses (Gear *et al.*, 2018). According to Gorgievski, Stephan, Laguna and Moriano (2018:457), business parents appear to have a positive influence on their children's chances of starting a business.

Participant BBG 6 stated as follows: *"There is a man who is doing business in our area though not that successful but I think he is trying so with such person in an area, people around can learn or get inspired to start their own so, for me, I see this cultural norm from both inside my family and those outside my family so, I can say that it influences entrepreneurial intentions."*

The above findings are in line with the results of Gunapala and Ummah (2017:4), who found that depending on the environment, economy and human condition, these factors are usually influential in business decisions.

Role models within Matlosana Local Municipality: According to participants, role modelling in the community is among the cultural norms that influences entrepreneurial intentions. When there are some people in the community who are involved in any

entrepreneurial activity and are doing well, some can be influenced to learn as captured in the excerpts below.

Participant BBG 6 stated as follows: *“There is this man with a disability in our community who goes into business and his business is doing well. What to do even if you are disabled? The sky is the limit. This man is trying in his business so why can’t someone else emulate from him? So, I feel that he is a role model.”*

Participant BBG 9 indicated as follows: *“I think she was my mother because she was the only parent of three children and she had nothing to lose but she started her own business and did it because she was a parent and at the same time, an entrepreneur so I got a chance to see her hardships and sacrifices and how much she benefited from it.”*

Successful business models in townships can definitely affect the relationship between hard work and business interests (Zhao, Seibert and Hills, & 2005:1265). Unemployed youths in a community or social environment with entrepreneurial activities can motivate others and influences their entrepreneurial intentions. Malebana (2014:721), Rahman and Day (2013:28) state that a social environment that has abundant of entrepreneurial role models, has a positive effect on the entrepreneurial intentions of people, through entrepreneurial motivation. Furthermore, entrepreneurial role models can be a source of positive or negative entrepreneurial experience that can trigger or inhibit people’s entrepreneurial intentions, through impacting antecedents of entrepreneurial intentions (García-Rodríguez, Gil-Soto, Ruiz-Rosa and Sene 2015:523; Zhang, Duysters and Cloudt, 2014:634).

4.6.5. Recommendations on how B.Com graduates can establish own businesses

The purpose of this objective was to solicit the views of participants on the necessary recommendations that could help B.Com graduates establish their own business within Matlosana Local Municipality. A research question was asked from this objective to assist participants in their responses. The responses were transcribed and analysed to generate themes and categories for discussion.

4.6.5.1. General prioritisation of entrepreneurial programmes

According to participants, entrepreneurial programmes are crucial in a society and should be generally prioritised. Participants gave different responses, however, these responses are summarised under the sub-heading ‘general prioritisation of entrepreneurial programmes’.

Entrepreneurship as a career programme: Entrepreneurial programmes are crucial in getting graduates busy with profitable activities thus, should not be undermined. One of the participant's recommended that entrepreneurship be taken as a career as indicated in the excerpt below.

Participant BBG 10 stated as follows: *"It would be contradictory if I describe my ability to use a job point and employment... looking for a job in a limited job position does not seem to work because I am not working now saying I have two, three, three why not work for me? Would I be in this situation if that worked? This is a difficult question if I had worked here, it would have been different, I would have said this one and two worked for me in search of employment but now, I still have one and two but I still do not work so, I can say graduates should take entrepreneurship as a job rather than looking for a job."*

According to Israr and Saleem (2018:12), improving the image of entrepreneurial activities, as a plausible career area, could positively influence students' entrepreneurial intentions. Furthermore, improving the image of entrepreneurial activities could also influence the career choice of prospective university students thus, making them to choose entrepreneurship as a career. This could also help in increasing the growth of the economy, through innovation and job creation. On the other hand, Gelaidan and Abdullateef (2017:54) found that dependence can be affected by adverse conditions faced by people in society.

Entrepreneurial studies in schools: One of the participants indicated that entrepreneurship be taught in schools in order to adequately prepare people for the challenges ahead. The researcher believes that such activity will be crucial, considering the scarcity of jobs. When students are adequately prepared with the right entrepreneurial knowledge, it will enable them to make the right decisions in life as captured in the excerpt below.

Participant BBG 4 indicated as follows: *"To change these negative perceptions of entrepreneurship, I think there is a need to start teaching entrepreneurship in primary, secondary and tertiary education. It seems we have been brainwashed to think that a white collar job is so important. This problem is historical. I think it should start at the lowest level until higher education. By the time a person arrives at a tertiary institution, his or her mind is already formed and this may be too late. I think that now, as the community of Matlosana town, we have seen that the job market will not take everyone."*

The above response is in line with Huggins *et al.* (2017:356), who maintain business education and training help to encourage students to gain knowledge on how to start and

run a business and take business as their career. Thus, background education in entrepreneurship is an important aspect of promoting or starting a new business among young graduates. Furthermore, Israr and Saleem (2018:12) posit that there is need for universities to prioritise the preparation of graduates with adequate information and skills that could facilitate their decision in line with entrepreneurial activities. The university can engage students in entrepreneurship and business role models to draw a positive image of entrepreneurship in the campus and to motivate students to pursue their projects. This will help enhance their entrepreneurial intentions upon graduation from university. On a broader note, Johnmark, Munene and Balunywa (2016:2) explain that “today’s realities indicate that there is no government in any country that can absolutely provide jobs to absorb all graduates from tertiary institutions. This means that there is need for change in the mind-set of graduates from the look for a job syndrome to create a job mentality in order to actualise their educational aspirations”. The change in this mind-set could be facilitated by including entrepreneurial studies in schools, which will enable students get adequate information that could help them to start a business upon graduation.

Motivation of community members: According to participants, motivation of people in getting involved in entrepreneurial activities is crucial in changing the lives of people for good and engaging graduates meaningfully as indicated in the excerpt below.

Participant BBG 2 explained as follows: *“... If the government sets aside Small and Medium Enterprises’ (SMEs) contracts, more people will be encouraged to start businesses because access to markets, especially starting a business, is always difficult. It is one of the hallmarks of success or failure.”*

“Precisely because the government is the one that should empower its citizens so, the support of government is needed, they need to motivate the people. I think that before you start your business, you have to have a business plan, you know who to approach and then you know where to start and identify the location of your business so the way you need them, you need to start a business and that requires that people need to be thought and encouraged to start a business.”

Ahmadi *et al.* (2018:253) examined entrepreneurial intentions, related training needs, and factors related to business interests and training needs on economically disadvantaged B.com Graduate in KwaZulu Natal, South Africa and found that B.Com graduates in economically disadvantaged communities, have many business interests but lack the necessary skills, which explains why they need training and motivation. Thus, motivation is

crucial in facilitating the entrepreneurial intentions of young graduates. Furthermore, motivational factors, notably, vary from person-to-person at a time and may vary between groups of different entrepreneurs. Cavada, Bobek and Maček (2017:133) divide business enthusiasm into two groups, namely; pull and push motivational factors.

Attraction features can be defined by a person's intentions, hope, desire and creativity. Drawing factors are defined as good motivation to become an entrepreneur and these are internal goals. Entrepreneurs, motivated by gravity, are more connected to needs than they are and also called opportunists (Tur-Porcar *et al.*, 2018:453). Many studies have been conducted to motivate entrepreneurs for a variety of reasons. Tur-Porcar *et al.* (2018:453) found that gravity is more powerful than stressors in business pursuits. In another study by Tau (2012:19), on the promotion of entrepreneurship in South Africa, the main reasons point to factors that motivate one to start a business, in addition to pressures. However, it will be interesting to see how the reasons for the deduction affect the qualifications of unemployed within Matlosana to start their own business.

Financial support: Finances are crucial in learning or starting any entrepreneurial activity thus, should not be ruled out. Several black businesses face challenges, especially when trying to raise finances to start their own businesses. The South African Government has a number of funding mechanisms and grants that can help those wishing to start their own businesses (Tengeh and Nkem, 2017:1396). Grants do not generate interest and there are certain procedures that a person must follow when applying. These grants emerged as a means of empowering black people in South Africa as indicated in the excerpts below.

Participant BBG 5 stated as follows: *"... From experience, I can say that the support of government and other institutions affect the purpose of starting a business in many ways, especially by reducing barriers. So, for those aspiring to be an entrepreneur, getting financial help is so important in starting their own business. Therefore, I suggest that government does more in providing people with financial assistance. May be through organising financial support for the people."*

Participant BBG 7 maintained as follows: *"... For me, I think the support from the government creates a conducive environment for entrepreneurs. Support also shows that starting a business is a good thing for individuals, therefore, it is important for the community to have those financial support. Support can be through simplified rules, counselling services and the availability of affordable initial funding to improve the business environment as a key activity. So, support with a view to starting a business."*

In a study conducted by Tasdemir *et al.* (2019:58), participants noted that the need for the public and government to support entrepreneurial intentions was an opportunity for those seeking to enter the business. Similarly, a study conducted by Goyanes (2015:109) in Spain revealed that structural support had a significant impact on the entrepreneurial intentions of students. Such entrepreneurial intentions enable students to engage in entrepreneurial activities upon graduation from school. According to Turulja *et al.* (2020:2716), beside informal support, literature also revealed formal support for individuals in fostering entrepreneurial intentions. Sperber and Linder (2019:533) maintain “formal networks are embedded in a diverse group of actors within an economic area to which formal relations are set up”. Gelard and Saleh (2011:10707) state that the formal network is related to experience of consultants, agencies related to entrepreneurship activities, customer and supplier networks and other entrepreneurs. Furthermore, Goyanes (2015:109) maintains that various studies that focused on analysis of barriers to entrepreneurship revealed legislation as one of the crucial structural barriers. The author further explains that if the general perception of structural barriers is negative, potential entrepreneurs may show a lower tendency to start their business. Despite that, a favourable perception of the political and regulatory conditions governing entrepreneurship can lead to a higher entrepreneurial intention (Goyanes, 2015:109).

4.7. Discussion of findings

4.7.1. Factors associated with entrepreneurial intentions of B.Com graduates

The purpose of this objective was to explore the views of participants regarding factors associated with entrepreneurial intentions of B.Com graduates within Matlosana Local Municipality. Participants responded to the questions based on their understanding. Participants indicated various factors associated with entrepreneurial intentions, summarised in the form of categories, for a broad understanding of the study. For instance, some of the categories included personal factors, family background and environmental factors. Some participants maintained they did not want to enrol for any entrepreneurial programme because it was a waste of time. Another participant pointed out lack of patience in completing entrepreneurial programmes as an associated factor to entrepreneurial intentions. Furthermore, one of the participants pointed out family background as one of the factors associated with entrepreneurial intentions. The participants further indicated that he was from a family where parents are working thus, not interested in entrepreneurship, but preferred to work.

Furthermore, it was deduced from participants that inadequate educational preparation was among the factors associated with entrepreneurial intentions. One of the participant's categorically stated as follows: "Honestly, I feel that I was not adequately prepared for the entrepreneurial journey. Like in schools, there was no much emphasis on that area hence, my mind is to go and look for work". To the researcher, this is serious concern thus, the need for stakeholders to put measures in schools to teach entrepreneurial skills aside studying entrepreneurship as a course. In addition, it was deduced from participants that lack of emotional support and financial challenges are among factors associated with entrepreneurial intentions.

4.7.2. Perceived behaviour of B.Com graduates in establishing own businesses

The purpose of this objective to understand the views of participants regarding perceived behaviour of B.Com graduates towards establishing their own businesses. Response focused on self-efficacy and behavioural control. For instance, one of the participant's stated as follows: "I think I have what it takes to do business and I am just like those who do. I can do it and succeed. We are the same and we can do the same, I think I can do whatever I set my eyes on to do so, I can do business." Furthermore, some participants showed encouraging behaviours towards establishing own business. For instance, another participant declared: "Yes, I see myself starting a business because there is no job in South Africa so, I would like to open my own business so that I can be my own manager and help others. I believe I have what it takes to start one like good learning ability." The responses show that participants had the ability, such as good communication and good learning skills, which are important in running a personal business.

4.7.3. Attitudes of B.Com graduates towards starting own businesses

The purpose of this objective was to explore the attitudes B.Com graduates towards starting their own businesses within Matlosana. Participants had different attitudes towards starting their own businesses. These attitudes included willingness to own a business. For instance, one of the participants stated as follows: "If I see money, I will start my business. I am a graduate so what else if not money! I do not have the money but I must be sincere that I am willing to start a business if I have the money." The response shows that participants would like to own a business, which will improve income, however, finance is a challenge to such willingness. It was also deduced that some participants were not interested in owning a business. For instance, one of the participants maintained as follows: *"To me, I am not interested in any business. I want to work. What is the essence of going to school without working with my degree? It took me a lot of energy to get this degree and I want to work so, going for business is not in my mind. I get the job I want, what else I am I thinking of?"* To the researcher, this is concerning as there is scarcity of jobs in the society hence, it is crucial for one to think of other legal means for financial independence.

4.7.4. Influence of cultural norms on entrepreneurial intentions

The purpose of this objective was to explore the influence of cultural norms on entrepreneurial intentions of participants. From the responses provided by participants, it could be deduced that cultural norms have an influence on entrepreneurial intentions. For

instance, one of the participants maintained as follows: "I see myself starting a business because I come from a family that loves business. You know when you see someone close to you doing something, which is profiting, you will feel like doing the same. So, I see myself starting a business because my family loves business so, once I get money, I will like to start." It was further deduced that cultural norms help in role modelling people in the community, and influence their entrepreneurial intentions. For instance, one of the participants indicated as follows: "There is this man with a disability in our community who goes into business and his business is doing well. What to do even if you are disabled? The sky is the limit. This man is trying in his business so why can't someone else emulate from him? So, I feel that he is a role model." Thus, it could be concluded that cultural norms influence entrepreneurial intentions. For instance, in a locality where inhabitants are into mining activities, it is easier for a child who grew up in such locality, to be influenced by what the elders are doing, which is engaging in mining activities.

4.7.5. Establishing own businesses by unemployed B.Com graduates

The purpose of this objective was to understand how B.Com graduates can go about establishing their own businesses. Participants who took part in the study suggested different ways to assist B.Com graduates to establish their own businesses within Matlosana Local Municipality. Participants recommended entrepreneurship as a career. It was also recommended that entrepreneurship be thought at primary, secondary and tertiary levels of education. Participants also recommended government interference, through motivating members of the community to engage in entrepreneurial activities. For instance, one of the participant's stated as follows: "If the government sets aside SME contracts, more people will be encouraged to start businesses because access to markets, especially starting a business, is always difficult. It is one of the hallmarks of success or failure."

Furthermore, participants recommended financial support to people to facilitate their engagement in entrepreneurial activities that could change their lives for good. One of the participant's stated as follows: "From experience, I can say that the support of government and other institutions affects the purpose of starting a business in many ways, especially by reducing barriers. Thus, providing financial support could promote entrepreneurial intentions of young graduates. For those aspiring to be an entrepreneur, getting financial help is so important in starting their own business. There is need for government do more in providing people with financial assistance, such as organising financial support for people". Government should also endeavour to do more by providing people with the necessary

assistance, such as financial support that could enable them get meaningfully engaged in society.

4.7. About the study

Chapter one provided an overview of the study and focused on entrepreneurial intentions of unemployed African B.Com graduates within Matlosana Local Municipality. The background of the study, problem statement, objectives of the study, research questions, scope of the study, significance of the study, limitations of the study, definition of key terms, list of abbreviations and acronyms, theoretical framework and methodology, structure of the study and summary of the chapter were presented and discussed.

Chapter two focused on the literature review in line with the objectives of the study in order to provide a broad understanding of the current study. The literature review focused on concepts associated with entrepreneurial intentions and definition of key concepts used in the study, such as entrepreneurship, entrepreneurial intentions, cultural norms, attitudes towards behaviour, personal attitudes, perceived behavioural control and self-efficacy. Other concepts discussed included communalities and differences on entrepreneurial intentions, motivation for unemployed graduates to consider entrepreneurship, entrepreneurial training and education as B.Com graduates, empirical evidence on entrepreneurial intentions and questions and areas of development in entrepreneurial intentions. The literature review section also presented theories underpinning entrepreneurial intentions and summary of the chapter.

Chapter three focused on the research methodology and philosophical assumptions relating to the study, research approach, research design and methodology. The study area, population of the study, sampling technique, inclusion and exclusion criteria, data collection methods, interview questions, pilot study, interviews, recording of data and method of data analysis were discussed and described. The chapter also provided a discussion on trustworthiness, ethical considerations, data management, and dissemination of research findings and summary of chapter.

Chapter four focused on data analysis and presentation of findings. The findings were presented in line with the objectives of the study and the themes and categories that emerged. The categories were supported with direct quotes and the literature, for a broad understanding of the study.

Chapter five focuses on the summary of key findings that emerged from the themes, conclusions and recommendations. The discussion of findings was done in line with the objectives of the study, followed by the general summary of the study and recommendations. The conclusion of the study was structured guided by the objectives.

4.8. Managerial implication of the study

This study focused on exploring the entrepreneurial intentions of unemployed African B.Com within Matlosana Local Municipality. The objectives of the study were achieved through extensive literature review and analysis of data, using a qualitative research design and method. Reliable techniques were also used to ensure reliability of the findings. Since entrepreneurship is a pillar and driver of economic development, it is important for the South African government and universities to find new ways to promote entrepreneurship among unemployed graduates. Such actions will address issues such as unemployment and poverty. There is need for cities in the different provinces to develop ways to improve the purpose of entrepreneurship, through education programmes and review of courses. Graduates can only protect themselves from dynamic economic conditions through strong and competitive entrepreneurial economies.

4.9. Summary of chapter

Systematically, issues regarding the entrepreneurial intentions of young African B.Com graduates within Matlosana Local Municipality were appropriately explored and presented. The findings were discussed under each of the objectives of the study, themes and categories generated during data analysis. Furthermore, categories was supported with direct quotes of participants and the literature to facilitate understanding of the study. Thus, the chapter provided different views of participants regarding the research questions. It was revealed that there are various factors associated with entrepreneurial intentions, such as personal factors and family background. The next chapter focuses on the conclusion and recommendations.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

The previous chapter focused on data analysis and presentation of findings. This chapter focuses on the conclusion, recommendations and areas for future research.

5.2. Conclusion

This study focused on the entrepreneurial intentions of unemployed B.com graduates within Matlosana Local Municipality. An interpretivist's research paradigm and exploratory research design were considered appropriate for the study. A qualitative approach to inquiry was used and a structured interview guide used to collect data for the study. Data was analysed using descriptive and thematic methods. The study revealed that B.Com graduates within Matlosana Local Municipality developed entrepreneurial intentions after undertaking formal qualifications towards the realisation of their intentions. However, once they received their degrees and relocated to their communities of origin, they found that converting their entrepreneurial intentions into a new venture became harder. Thus, majority of B.Com graduates resorted to employment opportunities rather than becoming job creators within their communities. This study has revealed the inadequacy in the curriculum of B.Com graduates in South Africa with regard to preparing graduates for practical challenges in starting a new business under an ever-changing business environment.

5.3. Recommendations

This study focused solely on Matlosana Local Municipality, North West Province, South Africa. The findings of this study cannot be generalised to the entire South Africa. Despite the limitations, the problem identified, objectives stated, methodology used and method used to analysed data were scientific and credible. Thus, the findings are useful to students, academics and officials of the Municipality to strategise on ways realise entrepreneurial intentions of B.Com graduates into new business ventures within their communities of origin. The interviews conducted provided a number of important insights into the thinking of B.Com graduates. Based on the findings, the following recommendations are made:

- In order to further entrepreneurial intentions graduates should be encouraged and supported by Educational institution, local government, municipalities and local business actors to establish their favourite small businesses that can lead to success.
- There is need to develop strategies to create communication between B.Com graduate in communities and institutions that provide economic support and training for business development. Currently, with the COVID-19 pandemic, there are more e-commerce synergies and these graduates have the ability to be innovative within this space; the researcher also recommends that graduates be encouraged through conferences and workshops to participate in business activities, think critically and be aware of the current economic situation. Therefore I should be emphasised as prerequisite in the curriculum
- The Matlosana Local Government may also take the E business forum by considering encouraging potential entrepreneurs (for example to improve internet service and secure online payments).

5.4 Limitation and recommendations for future quantitative study.

Since all research studies are confronted by a number of limitations, the limitations of this study will now be presented

- Time limitation and a lack of financial resources presented difficulties in the execution of the study.
- The researcher was unable to gain access to all relevant population because they were reluctant to participate in the study, the participants have to proceed without perfect representation, the instruments used are difficult to test for validity and reliability and the data analysis procedures selected don't fit well with the level of measurement and statistical analyses the study demands.

After completing the study and in view of its limitations, the following recommendations can be made for future research:

- It is recommended that a probability sampling method should be used for future research with a view to collect results that are representative of the entire population.
- A quantitative study can be conducted so that one may be able to adapt the decision-making process specifically for sponsorship selection.

5.5 Areas for future research

This study has revealed that factors that contribute to entrepreneurial intentions cannot be realised into actual businesses by B.Com graduates. There is, therefore, the need to expand this study across South Africa, in order to eliminate community-specific differences. Thus, it is recommended that future studies could focus on:

- Graduates in general rather than solely on B.com graduate;
- The curriculum offered to B.Com students to examine if it actually prepares them to realise their intentions of becoming entrepreneurs after completion of studies; and
- To achieve this, government departments and businesses must have a team dedicated to raising funds and realizing entrepreneurial intentions, and another proposal was to appoint a project manager who would coordinate business development efforts

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ANNEXURE A: COVERING LETTER AND CONSENT TO PARTICIPATE IN THE STUDY

Dear participant,

I am conducting a titled '**Exploring the entrepreneurial intentions of unemployed B.Com graduates in Matlosana Local Municipality**'. The aim of the study is to investigate the entrepreneurial intentions of Africa B.Com graduates within Matlosana Local Municipality. Specifically, the intentions will be measured based on, such as attitudes, subjective norms, perceived behaviours, motivational factors, education and training and acceptance of e-business model by administering an interview to selected participants, with a view to generate recommendations to unemployed graduates to understand if they are capable of running a business and also to see if they are well-prepared to manage their own business. This study is a requirement for the MBA degree at the North-West University.

Face-to-face interviews will be conducted with graduates within Matlosana Local Municipality to collect data. The interview sessions will last one (1) hour and responses will be recorded with the aid of a voice recorder. All efforts will be made by the researcher to protect the identity of participants. Participation in the study requires that you freely consent to participate. At any time and for any reason, you are free to withdraw from the study.

Yours sincerely

Thato Mothibedi

CONSENT

I..... (Full names of participant)
hereby confirm that I understand the contents of this document and the nature of the study,
and I consent to participate in the research.

I understand that I can withdraw from the project at any time.

SIGNATURE OF PARTICIPANT

ANNEXURE B: RESEARCH INSTRUMENT (INTERVIEW QUESTIONS)

TITLE OF THE STUDY: Exploring the Entrepreneurial Intentions of Unemployed B.Com Graduates in Matlosana Local Municipality

1. Socio - Demographic Information

a) What is your age?

21 – 25 years	26 -30 years	31-35 years

b) Please indicate your race:

Black	Other (please specify)

c) Please indicate your employment status.....

d) Sexr

Male	Female
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e) Kindly indicate where in Matlosana you are from.
.....

f) Kindly indicate the number of years you have been unemployed
.....

1. Does exposure to family entrepreneurial business promote the intentions of unemployed B.Com graduates towards starting their own entrepreneurial activities?
2. Do you have any intention of being an entrepreneur as an alternative to being in a formal employment? Explain how you will achieve these intentions.
3. When you considered venturing into business, what were the challenges you encountered?
4. Do you have enough investment to ensure viability and growth to start your own business?

5. How does the educational background of a graduate become an important attribute on the unemployed graduate's entrepreneurial intentions?
6. Does your educational qualification provide you with sufficient knowledge to start a business?
7. Does your academic qualifications contribute positively towards becoming an entrepreneur?
8. Now that you have been unemployed for all these years after your graduation, are you willing to be re-skilled in other areas, which might lead you into being an entrepreneur?
9. Dr Kenneth Kaunda District Municipality has a Department designated for young people. As a young black unemployed B.Com graduate, are you aware of the programmes offered by the Department, which try to have people who are unemployed start up entrepreneurial ventures?
10. Do you think the internship programme prepared you adequately to enter the labour market as an entrepreneur?
11. As a young black unemployed graduate, are you aware of any government policies and programmes that are meant to support your entrepreneurship adventures?
12. Do you regard bidding for a tender as being an entrepreneurial intention?
13. What would you recommend to unemployed B.Com graduates, as a solution to being unemployed?
14. Will you recommend universities to create in-service programmers to enhance students' awareness of entrepreneurial opportunities?
15. What should be done to improve the resource capacity, government incentives to be known through intensive marketing by the government so that young people can benefit from such incentives, which are available?
16. In your experience, do you recommend graduates to take entrepreneurship as a career rather than depending on limited job opportunities?

NB: The researcher will ask probing questions, where possible, in order to solicit detailed responses from each participant.

THANK YOU FOR PARTICIPATING IN THE STUDY!