The role of entrepreneurship in sustaining Churches’ operations in Zimbabwe: a case study of Bulawayo Metropolitan

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The reason for carrying out the study was to ascertain the role of entrepreneurship in sustaining the churches’ operations in Zimbabwe given the current economic and political situation. Thus the study adopted the phenomenological philosophy which describes how human beings experience and perceive a certain phenomenon and Bulawayo Metropolitan was used as the case study. The data for the study was collected using questionnaires as well as focus groups. The quantitative approach was also adopted and it used SPSS and other softwares to analyse the data. The study showed that the entrepreneurial culture indeed exists in Zimbabwean churches and it is significant to the survival of the churches. The study revealed that entrepreneurship is practised more in Pentecostal and some Evangelical churches than the traditional churches hence, the recommendation to some traditional churches to embrace entrepreneurship given the dwindling support from Western partners. Furthermore, the study recommended that leaders of churches in Zimbabwe should encourage the adoption of the entrepreneurial culture in order to have sustainability in churches’ operations.

Key words: Entrepreneurship, Churches, Western partners, Pentecostal, Evangelical, Sustainability, Leaders

INTRODUCTION

It is significant to note that focus over the last four decades in the world has been the issues confronting the African governments such as the legacy of colonialism, political corruption, poverty, combined with rapid urbanisation, environmental degradation, economic exploitations, social and tribal conflicts, exemplified by the genocidal wars, diseases and poor education among other issues as the list is too long (Bunson, 2015). For that reason, some commentators on African issues feel that church is now the only hope for Africa as evangelization has been the remarkable story in the history of Africa including colonialism (Stock, 2004). Accordingly, it is important to note that Christianity in Africa started two centuries ago, that is when the earliest Christians made their way to the great city of Alexandra in Egypt, even though the Church in North Africa was to be destroyed by the Islamic invasions of the seventh century later but even though Africa over the years have proved to be open to the Gospel as argued by Bunson (2015). Although, Christianity is the fastest growing religion in Africa based on numerical strength, it is also vital to acknowledge the presence of other religion such as African Traditional Region, Hinduism, Sikhism, Jinism, Zoroastrianism, Confuciasm, Bahaim and Shintoism among others, even though the last two groups are practised but with a small number of people in Africa (Heimlich, 2010).

That said, Christians are known to be facing an array of challenges among them, mosques which are being financed by Gulf monarchies which are allowing radical preachers to promote fundamentalist interpretations of the Islamic faith (Corman, 2014; Bunson, 2015). Similarly, despite technological advances that make communications instant and far-reaching, Christians are becoming more spiritually isolated from non-Christians than was the case decades ago resulting in more people becoming less interested in spiritual principles and more interested in education, career development, friendships, travel, and also growing interest in lifestyle comfort.
success and personal achievements (Moywaywa, 2018; Okwueze and Ononogbu, 2010). Additionally, the most depressing issue in the Christian churches in Southern African is the trend of financial distress especially in Zimbabwe (Okwueze and Ononogbu, 2010) and this has left many churches with serious and numerous operational challenges (Coertze, 2009; Shumba; 2015). Historically, a number of churches in third world countries including Zimbabwe have been linked to the west, where they have been getting financial and material support for operations from sister churches alongside faith-based Non-Governmental Organisations (Musoni, 2013; Munyoro et al., 2017). Unfortunately, this funding from traditional partners such as western donors has, on a sad note, been dwindling, crippling the operations of the churches in the process and this has created a gap between financial requirements and revenue inflows in the churches as members’ incomes are increasingly becoming inadequate (Watkins and Swidler, 2013; Munyoro et al, 2017). Having said that, there is no study which suggests that entrepreneurship could be an answer to the financial challenges facing churches in Zimbabwe and beyond as not many researchers have bothered to explore into unfamiliar and less talked about territory such as entrepreneurship in the churches (Shumba, 2015). Yet for many people around the world, religious beliefs are central in their everyday life as religion such as Christianity provides the moral codes by which they live (Geertz, 1993; Shumba, 2015). In addition, church gatherings undoubtedly create good networks for entrepreneurs, when congregates meet after service or other important social functions like funerals and weddings where they not only pursue holiness but discuss business deals as well (Shumba, 2015). Additionally, some Christians flock to church for many reasons and chief among them is to seek divine intervention for economic emancipation and be ushered into prosperity yet none of them preach about entrepreneurship (Geertz, 1993; Shumba, 2015). Accordingly, it is under this background that this study seeks to establish the existence of entrepreneurship in Zimbabwean churches as well as exploring the role of entrepreneurship in alleviating the financial challenges facing churches in Zimbabwe.

THE HISTORY OF BULAWAYO METROPOLITAN

Bulawayo Metropolitan was founded around the 1840s as the royal kraal of Mzilikazi, by the Ndebele King, the son of Mzilikazi, born of Matshobana and this followed the Ndebele people’s great trek from Nguniland a place next to Richards Bay in South Africa (Britannica.com; Thorpe, 1951; bulawayo1872.com; Davidson, 1961). The royal kraal is where the State House (The President’s official residents in Bulawayo) stands today (Thorpe, 1951). The name Bulawayo comes from the Ndebele word *kuBulawayo* meaning “a place where the King is being killed” because at the time of the formation of the city in the 1860s, there was a civil war (bulawayo1872.com; Davidson, 1961) between Lobengula and Mzilikazi and, Lobengula was a prince then fighting to ascend to the throne of his father Mzilikazi, and at the same time the city of Bulawayo and the land surrounding it was also being unfairly attacked by greedy and avaricious Europeans and many other colonial powers because it was seen as a strategic location by both the chiefs and the white interlopers (bulawayo1872.com; Thorpe, 1951; Davidson, 1961). Thus, in the 1893, Britain made skilful use of a private initiative in the shape of Cecil Rhodes and the Chartered Company to disarm her rivals –the chiefs and their followers (bulawayo1872.com; Davidson, 1961).

Today, Bulawayo is the second largest city after Harare and the largest city in the country’s Matebeleland provinces (North and South) and is made up of 1.2 million according to Bulawayo City Council. For years, Bulawayo has been the principal industrial centre of Zimbabwe and its factories produce cars and car products, building materials, electronic products, textiles, furniture and food products resulting in the nickname ‘City of Kings’ or ‘Konthuthu ziyathunga’ a Ndebele name for “smoke arising” (bulawayo1872.com; Thorpe, 1951; Davidson, 1961). The name arose from the city’s historically large industrial base, the cooling towers of the coal-powered electricity generating plant situated in the city centre once used to exhaust steam and smoke over the city (bulawayo1872.com; Thorpe, 1951; Nyemba, 2010). Furthermore, Bulawayo is the hub of Zimbabwe’s rail network and the headquarters of the National Railways of Zimbabwe but unfortunately the city’s economy has slumped as many factories have been closed down or moved to Harare or outside the country (Bulawayo24.com). Additionally, the city is home to National University of Science and Technology, The Natural History Museum of Zimbabwe (formerly the National Museum), Matobo National Park and Khami World Heritage Site (naturalhistorymuseumzimbabwe.com; Bulawayo24.com). Bulawayo acquired the status of municipality in 1897 and in 1943 it became a city (zimfieldguide.com; bulawayo1872.com). Since independence, unfortunately Bulawayo has suffered a sharp fall in living standards as a result of severe economic crisis which has affected the country for many years including lack of investment, reluctance by government to improve infrastructure such as water shortages due to lack of expansion in facilities and supplies resulting in Cholera (Makoni, 2007; Nyemba and Manzungu, 2010). Thus, this has been blamed on the effects of corruption and nepotism in both the local authority and the government itself resulting in job loses as well declining in tithes hence, the need for this study(Bulawayo24.com; mg.co.za; Makoni, 2007; Nyemba and Manzungu, 2010).
LITERATURE REVIEW

The history of Christianity

As noted by Kimbrough (2005) and Kammer (2004) Christianity began as a Second Temple Judaic Sect in the 1st century in the Roman province of Judea. Kimbrough (2005) states that Jesus' apostles and their flowers spread around Syria, the Levant, Europe, Anatolia, Mesopotamia, Transcaucasia, Egypt and Ethiopia, despite initial persecution. Then Kammer (2004) notes that it soon attracted gentile God-fearers, which led to a departure from Jewish customs and after the Fall of Jerusalem, AD 70 which ended the Temple-based Judaism and Christianity as religion began. Whilst in Africa, Christianity started two centuries ago, that is when the earliest Christians made their way to the great city of Alexandria in Egypt, even though the Church in North Africa was to be destroyed by the Islamic invasions of the seventh century (Bunson, 2015). It is worth noting that Christianity is the fastest growing religion in Africa based on numerical strength (Heimlich, 2010) but is growing slowly in countries such as Tunisia, Sudan, Somalia, Mali and Chad just to na me a few (Gartenstein-Ross et al, 2015). That said, Christianity still remains the most popular in East and Southern African countries such Uganda, Kenya, Tanzania, Democratic Republic of Congo, Zambia, Malawi, Zimbabwe and South Africa (Stock, 2004) because faith leaders and religious institutions in Africa have been held to high standards of morals and ethics due to the fact that they operate from religious principles (Corman, 2014).

What is Christianity?

Christianity is defined by Slick (2019) as a religion based on the teachings and miracles of Jesus, who is the Christ— which means anointed one from the Father who came to this world to die on the cross and rose from the dead physically and he is worthy worshiping. Whilst, Woodhead (2004) define Christianity as an Abrahamic monotheistic religion based on the life and teachings of Jesus of Nazareth and is the world’s largest religion with about 2.4 billion followers. Thus, it is important to note that in this study Christianity is used interchangeably with the word Church as these two words are difficult to separate. For that reason, a church is defined as a building in which Christians meet for worship or a group of Christians who gather for religious purposes (Roberts, 2011). Whilst, Diaz-Pabon (2018) define a church as an assembly or congregation or meeting of Christians and is a translation of the Greek term “ekklesia” and is used literally to identify the community of believers in Jesus Christ.

The Role of Christianity

Christianity have dominated over the years in Africa
inadequate (Bunson, 2015). Hence, the need to explore the role of entrepreneurship in alleviating the financial challenges facing churches in Zimbabwe as was the case with the study on non-governmental organizations by Munyoro and others in 2016.

What is Entrepreneurship

Schumpeter (1934) infer innovativeness and job creation characterized by taking risk and motivated by achievement as entrepreneurship (Kent, 1985). In fact, entrepreneurship is defined by Schumpeter (1965) as individuals who exploit market opportunities through technical or organizational innovation. Hence, he was the first one to include innovation in the definition of entrepreneurship as acknowledged by Munyoro et al (2016). This perception is further supported by Hisrich (1990) who defined an entrepreneur as someone who accepts risk and failure, demonstrates initiative through creative thinking, and is able to organize social and economic mechanisms to turn resources and situations into practical account. Furthermore, Bolton and Thompson (2000) define an entrepreneur as a person who habitually creates, innovates and build something of recognized value around perceived opportunities. Whilst, Smallbone and Welter (2006) are of the opinion that entrepreneurship entails an individual’s commitment to capital accumulation and business growth. Furthermore, Chand (2015) notes that entrepreneurship entails continuous evaluation of the existing modes of business operations to enable adoption of more efficient and effective systems. In addition to innovation, entrepreneurship is also about the unearthing and creation of opportunities and ventures and their subsequent pursuit by individuals with a view to creating value or wealth by ensuring optimum utilization of scarce resources (Stevenson and Jarillo, 1990; Venkataraman, 1997; Alvarez and Barney, 2007; Chand, 2015). In actual fact, risk in entrepreneurship is well articulated as argued byKuritiko and Hodgetts (2004) who observed that the process of entrepreneurship requires the willing to take calculated risks in terms of time, the ability to formulate an effective venture team, the creative skill to marshal needed resources and to recognize opportunity where there is chaos. In addition, Onuoha (2007) define entrepreneurship as the practice of starting new organizations generally in response to identified opportunities or resuscitating organizations in the decline stage of their life cycle. This view is also reinforced by Munyoro et al (2016), who defined an entrepreneur as one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on those opportunities and further described entrepreneurship as the implementation of an individual’s talent using resources (material or immaterial) available and expanding the use of any such resources in future. Additionally, Munyoro et al (2017) defined entrepreneurship as the exploitation of opportunities in the marketplace resulting from the continuous evaluation of business models with an intention to generate profit in order to meet an organization’s objectives. Thus, the essence of entrepreneurship is the ‘willingness’ part to shoulder risk which will be coming out of the creation, conception and implementation of new ideas. Interestingly, all these definitions embrace the profit prospective characteristic, which is the likely level of return or compensation to the entrepreneur for taking on the risk of developing an idea into an actual product or business venture because without profit potential, the efforts of entrepreneurs would remain only an abstract and a theoretical leisure activity as argued by Chand (2015) and Munyoro et al (2017).

Accordingly, it is significant to note that there are several theories of entrepreneurship such as Resource-based, Sociological and Psychological and this is not the final list as scholarly theories continue to emerge every year and it is worth noting that theories of entrepreneurship have their foundation in psychology, economics, sociology and management among other disciplines as noted by Munyoro et al (2016) and this is discussed below:

Resource-based entrepreneurship theories

Munyoro et al (2016) suggest that entrepreneurship thrive on the availability of resources, especially in Africa where resources exist in various forms throughout the continent. For example, access to financial, social and human resources can lead to the formation of an enterprise (Aldrich, 1999; Alvarez and Busenitz, 2001; Davidson and Honing, 2003). As such people with financial capital such as churches may acquire resources to effectively exploit entrepreneurial opportunities and set up a firm (Claussen, 2006). This is backed up by empirical research which shows that the creation of new firms is common when people have access to financial capital than those who do not have access to capital (Blanchflower et al., 2001; Munyoro et al, 2006). This view of course is contested by several writers who argue that a number of entrepreneurs started their businesses without much capital (Hurst and Lusadi, 2004) but in a sense capital to a greater extent still remains the key feature for starting a new venture (Schumpeter, 1934; Kirzner, 1973; Casson, 1982; Munyoro et al., 2006). In addition, literature shows that access to larger social ties such as in churches may help in business start-ups. Thus, Shane and Eckhardt (2003) suggest that individuals in churches may have the ability to recognize an opportunity but unfortunately might lack the social connections to transform the opportunity into business start-up which the church is able to provide. This thinking is supported by Classen (2006) who note that entrepreneurs are surrounded by a larger social network structure that constitutes a significant proportion of their
opportunity structure. Accordingly, Aldrich and Cliff (2003) and Garner et al (2004) make assertions that it is important for emerging founders to have access to entrepreneurs in their social network, as these people represent a kind of cultural capital that growing ventures can draw upon in order to detect opportunities. Additionally, the underlying factors of the human capital theory as argued by Becker (1975) are experience and education which Chandler and Hanks (1998) and Munyoro et al (2017) claimed that the knowledge gained from education and experience represents a resource that is heterogeneously distributed across individuals and understanding differences in opportunity identification and exploitation in organisations such as NGOs and churches. Thus that is why Scuchtz (1971) suggests that the theoretical concept of the theory is basically derived from investment theory of physical capital using marginal analysis where agents decide in a dichotomous way on whether the expected returns of going entrepreneurial will be higher than being an employee. Hence, Kim et al (2003) come to the conclusion that human capital factors are positively related to becoming a nascent entrepreneur in the church if need be.

**Sociological entrepreneurship theory**

This theory suggests that enterprises can be formed as a result of teams from church with three principles underlying team formation distinguished as follows: choice on the basis of homophily, purpose choice and choice constrained by context or opportunity structure (Ruef, 2001). In this case, society or church thus, becomes the basis for the analysis of sociological entrepreneurship theory as noted by Landstrom (1998) and Munyoro et al (2016). The view is based on the assumption that teams are a deliberate choice of a lead entrepreneurs or set of founders from the church (Kamm et al., 1990) and this is made possible by four social contexts that relate to entrepreneurial opportunity namely social networks which build social relationships; life stage context which involves analysing life situations and characteristics; experiences of people and their sociological background as push factors to become an entrepreneur and lastly population ecology whereby environmental factors play role on the success of an entrepreneur (Reynolds, 1991; Munyoro et al., 2016). That is why Bird (1989) and Munyoro et al (2016) explains that there are psychological factors that are derived from relationships between team members in church for example, unlike solo entrepreneurs who bear the burden of decision making and face consequences while entrepreneurial teams spread the responsibility across individuals.

**Psychological entrepreneurship theory**

Munyoro et al (2016) note that psychological entrepreneurship theories put emphasis on individual’s characteristics, meaning that the level of analysis in psychological theories is the individual that is, specifically looking at the person’s personality traits; need for achievement and locus of control (Landstrom, 1998). Consequently, the trait theorist assumes that members in the church have enduring inborn qualities or potentials that naturally make them entrepreneurs as individuals something that the church can benefit from if all members of the church are involved in entrepreneurial activities as highlighted by Simpeh (2011). These personality traits are defined by Coon (2004) as stable qualities that a person shows in most situations even under pressure and these characteristics are associated with an entrepreneur, and they also more opportunity driven (they nose around), and demonstrate high level of creativity and innovation, management skills and business know-how. Additionally, such entrepreneurs are also emotionally resilience, have great mental energy, committed, focused on the desire to challenge and change the status quo among other positive traits (Munyoro et al., 2016). In addition to personality traits, locus of control is also considered to be significant to entrepreneurship and refers to individual’s perception about the underlying main causes of events in individuals’ lives (Rotter, 1966). Thus, through inference, a locus of control concept is hinged on the belief of a relationship between the internal control orientation (known as internally) and on events outside human beings’ control (which is known as external control orientation) (Robinson et al., 1991; Koh, 1996; Cromie, 2000; Munyoro et al., 2016). Accordingly, Rauch and Frese (2000) also suggest that business owners have a slightly higher internal locus of control than other populations and this is assumed will help churches to identify these individuals and start entrepreneurial activities in church. Thus, internal locus of control is believed to be positively associated with the desire to become an entrepreneur as noted by Bonnett and Furnham (1991). That said the need for achievement theory points out that human beings have a natural inclination or need towards success, accomplishment, excellence or achievement that is expected to be found in churches as proposed by McClelland (1951). What can be deduced from this confab is that inborn inclination towards achievement and excelling drives the entrepreneurial thought processes and this is positive for the churches (Pervin, 1980; Johnson, 1990). Hence, Shaver and Scott (1991) agree that achievement motivation factor may be the only convincing personal factor related to new venture creation in general and for the churches. This is also supported by Mohar et al (2007) who argue that risk taking, innovativeness, need for achievement and tolerance have a positive and significant influence on entrepreneurial inclination.

As suggested by Munyoro et al (2016), motivation is the driving force within individuals that propel them to action, and entrepreneurial motives are those factors that impulse individuals to become entrepreneurs (Shane et al., 2003).
Several studies and researches on entrepreneurial motivation have been conducted and they have come up with several factors that motivate people to become entrepreneurs and the major determinants of entrepreneurship have been concentrated to the two major factors namely, environmental factors and personal factors (Munyoro et al., 2016). The environmental factors can be further classified into internal and external factors, where internal factors are the factors which are within the organisation and the external factors are the factors which come from outside the organisation and affects the social business, whilst, the personal factors are the factors which lead the person to contribute to the society (Wild, 1997; Munyoro et al., 2016). Thus, according to Wild (1997) and Munyoro et al (2016), internal factors are features or characteristics that are internal to individuals which are thought to influence them to start their own ventures. Furthermore, Bridge et al (2003) and Munyoro et al (2017), state that these factors are motives one is born with hence the argument in entrepreneurship field that entrepreneurs are born but not made. Consequently, Wild (1997) and Munyoro et al (2016) further reveal that entrepreneurial motives are not mutually exclusive or inseparable but are used as a way of presenting the internal issues that drives one to become an entrepreneur: Whilst, external features are forces that motivates an entrepreneur to start a business as stated by Munyoro et al (2016).

Types of entrepreneurship

Based on the interaction with the business environment, various types of entrepreneurs have emerged and that can be adopted by churches such as Innovative, Adoptive/Imitating, Fabian, Drone, Social, Intrapreneurship, Corporate and Technopreneurship among others (Rockstar, 2008; Munyoro et al., 2017) as stated below.

Innovative entrepreneurship

This type of entrepreneurship is characterized by aggressive assemblage of information and the analysis of results deriving from novel combination of factors of production (Shamar et al, 2005). Thus, according to Badi (2010), entrepreneurs falling in this class are generally aggressive in experimentation and exhibited shrewdness in putting attractive possibilities into practice. In this case, these are the entrepreneurs who have creative and innovative ideas of starting a business (Caves, 2001) and thus, an innovating entrepreneur is the one who sees the opportunity of introducing a new technique or a new product or a new market as argued by Howkins (2001). Accordingly, good examples of past and current innovators are Steve Jobs (Apple), Bill Gates (Microsoft), Alexander Graham Bell (A Scottish inventor and engineer) just to name a few and it is worth noting that Bell was awarded the US patent for the telephone in 1876 because of his work on telecommunications, aeronautics, and many other areas, such as metal detector which earned him a reputation as one of the great figures of the nineteenth century), Marie Curie (was the first female winner of the Nobel Prize in 1903 (she won it twice in both physics and chemistry, Curie was a pioneering physicist and chemist who is known for her breakthrough ideas in radioactivity and her discovery of two elements), Jeff Bezos (Amazon.com- the man who revolutionized e-commerce), Larry Page and Sergey Brian (Google, is one of the leading and most innovative and successful companies in the world, perhaps in history), Richard Branson (Virgin), Mark Zuckerberg and Moskovitz (Facebook) (Munyoro et al., 2017).

Adoptive and imitative entrepreneurship

The imitative entrepreneurs copy or adopt suitable innovations made by innovative entrepreneurs and they do not innovate the changes themselves but they only imitate technology innovated by others as argued by Gans and Stern (2003) and such entrepreneurs are particularly significant in developing courtiers for the reason that they contribute significantly to the development of such economies (Badi, 2010; Rockstar, 2008). Consequently, imitative entrepreneurs are characterized by readiness to adopt successful innovations initiated by successful innovative entrepreneurs (Munyoro et al., 2017). In fact, imitative entrepreneurs do not imitate the changes themselves, they only imitate techniques and technologies innovated by others and such entrepreneurs are significant for under-developed economies because they put such economies on high rate of economic development as is the case with China and India (Badi, 2010; Munyoro et al., 2017). Thus, these kind of entrepreneurs prefer to imitate the technology already existing somewhere in the world but however, the talent of imitative entrepreneurs should not be under-estimated (Munyoro et al., 2017). Furthermore, imitative entrepreneurs are revolutionary and agents of change and significant to economic development because they have the ability to do things which have not been done before even though, unknown to them, the problem may have been solved in the same way by others (Rockstar, 2008). Likewise, innovative entrepreneur is creative, whilst imitative entrepreneur is adoptive. Imitative entrepreneurs are also revolutionary and important (Gans and Stern, 2003). The importance of these humbler entrepreneurs who exploit possibilities as they present themselves and mostly on a small scale must not be under-estimated (Munyoro et al., 2017). In the first place, such adaptation requires no mean ability and it often involves what has aptly been called subjective innovation that is the ability to do things which have not been done before by the particular industrialist, even though, unknown to him, the problem may have been solved in the same way by others (Gans and Stern, 2003). By western standards, an imitative entrepreneur may be a pedestrian figure, an adopter and imitator rather than a true innovator.
and what it means is that imitative entrepreneur is more an organizer of factors of production than a creator but in a poor country attempting to industrialized, he is nevertheless a potent change producing figure. He or she can set in motion the chain reaction which leads to cumulative progress (Rockstar, 2008; Munyoro et al., 2017). This humbler type of entrepreneur is important in under developed nations for another reason because these countries are placing great emphasis in their economic planning on small scale industries and decentralized industrial structure, and hence these entrepreneurs are most suitable for developing countries because such countries prefer to imitate the technology, knowledge and skill already available in more advanced countries (Badi, 2010; Munyoro et al., 2017). In this case, the Cochin Shipyard is a good example of the result of imitative entrepreneurship and the Shipyard was constructed using the innovative technology provided by the Mitsubishi Heavy Industries Ltd. of Japan (Badi, 2010).

Hence, imitative entrepreneurs are most suitable for the underdeveloped nations because in these nations people prefer to imitate the technology, knowledge and skill already available in more advanced countries because in highly backward countries there is shortage of imitative entrepreneurs also (Munyoro et al., 2017). Hence, people who can imitate the technologies and products to the particular conditions prevailing in these countries are needed and sometimes, there is a need to adjust and adopt the new technologies to their special conditions (Rockstar, 2008; Munyoro et al., 2017). Although, imitative entrepreneurs help to transform the system with the limited resources available, however, these entrepreneurs face lesser risks and uncertainty than innovative entrepreneurs as highlighted by Rockstar (2008) and Munyoro et al., (2017). That said, innovative entrepreneurs are known to be creative, whilst imitative entrepreneurs are well-known for being adoptive (www.coursehero.com; Munyoro et al., 2017).

**Fabian entrepreneurship**

Entrepreneurs of this type are very cautious and sceptical while practicing any change and they neither have the will to introduce new changes nor the desire to adopt new methods innovated by the most enterprising entrepreneurs and such entrepreneurs lack initiative and proactive attitude (Burnett, 2000; Rockstar, 2008). The most important point worth noting here is that Fabian entrepreneurs are cautious and skeptical in experimenting change in their enterprises and such entrepreneurs are also shy, lazy and lethargic (Munyoro et al., 2017). Furthermore, they are imitative by nature but are not strong-minded and also lack power and they imitate only when it becomes perfectly clear that failure to do so would result in a loss of the relative position of the enterprise (Rockstar, 2008; Munyoro et al., 2017). In addition, Fabian entrepreneurs are very cautious and sceptical while practicing any change and they have neither the will to introduce new changes nor the desire to adopt new innovated methods by the most enterprising entrepreneurs (Burnett, 2000; Munyoro et al., 2017). It is worth noting that such entrepreneurs are shy and lazy and their dealings are determined by custom, religion, tradition and past practices and they are not much interested in taking risk and they try to follow the footsteps of their predecessors (www.coursehero.com; Munyoro et al., 2017).

**Drone entrepreneurship**

These entrepreneurs refuse to copy or use opportunities that come on their way and they are conventional in their approach and stick to their set practice’s products, production methods and ideas (Rockstar, 2008). Thus, drone entrepreneurs are characterised by a refusal to adopt opportunities to make changes in production formulae even at the cost of severely reduced returns and therefore, they can suffer loss but are not ready to make changes in their existing production methods (Munyoro et al., 2017). Consequently, when competition increases, they are pushed out of the market as it becomes uneconomical for them to exist and operate in a competitive market (Rockstar, 2008). Worth noting is that drone entrepreneurship is characterized by a refusal to adopt and use opportunities to make changes in production methods and as such entrepreneurs may even suffer losses as they do not make changes in production methods and therefore, are known as laggards as they continue to operate in their traditional way and resist changes (Munyoro et al., 2017). For example, when their product loses marketability and their operations become uneconomical they are pushed out of the market and for that reason, are conventional in the sense that they stick to conventional products and ideas (Rockstar, 2008; Munyoro et al., 2017). The traditional industries of Kerala are characterized by drone entrepreneurs and hence, the coir and bamboo industries are still in the hands of laggards who refuse to innovate (www.coursehero.com; Munyoro et al., 2017).

**Social entrepreneurship**

Social entrepreneurship is commonly defined as entrepreneurial activities embedded on social purpose (Austin et al, 2006) and the term is used to describe sustainable ventures that combine business principles with a passion of a social impact (Wolk, 2008). Hence, they strive to create social value as a primary organizational objective by employing business concept to sustain their operation in pursuit of this objective (Mort, 2001). In consequence, Dees (2001) characterized social entrepreneurs as individuals who play the role of change agents through the development of a mission to create and sustain social value, recognition and pursuit of new
opportunities to serve that mission. Thus, they do this while engaging in a process of continuous innovation, adaptation, learning and acting boldly regardless of the resource limitations that they may have (Munyoro et al., 2017). Additionally, social entrepreneurs are also characterized by the high levels of accountability that they present to the constituencies that they serve (Borzaga and Defourny, 2001; Nicholls, 2006; Kerlin, 2009). For example, SEKEM—a name that essentially means “vitality from the sun,” this Egyptian company has certainly lived up to its promise by continuously encouraging social, personal and environmental development (Visscher, 2004; Mair and Seelos, 2004). Since SEKEM was founded in 1977 by Dr Ibrahim Abouleish, a pharmacologist, it has produced medicinal, herbal, gastronomical and aesthetically and these are focused products that serve the needs of its customers, and has improved the environment through biodynamic farms, as well as building an educational establishment for children with the focus on giving emphasis on creativity and analytical thought, in addition to instituting a healthcare center devoted to holistic medicine (Mair and Schoen, 2007; Elkington and Hartigan, 2008). Another example of social entrepreneur is of Fifteen—which was founded by English celebrity chef James Oliver in 2002 (www.thegurdian.co.uk). Fascinatingly, Fifteen started out as an ambitious effort to offer disadvantaged youths (aged 18-24) a means of creating better futures for themselves through the art of good food and the restaurant initiative was named after the 15 young people who originally entered apprenticeships under this program (www.thegurdian.co.uk; Munyoro et al., 2017).

Thus, since the first establishment opened, Fifteen has delivered delicious Italian food to patrons and opened two other restaurants in Amsterdam and Cornwall, and has trained 220 young locals in the art of cooking and hospitality and inspired many of its graduates to pursue successful careers in the restaurant business and this has reinforced the value of local produce and cooking techniques (www.thebbc.co.uk). That said, another example of social entrepreneur is of Ladakhi Women’s Travel Company and this company is known as Ladakh and is one of the most beautiful and fascinating places in northern India (www.ladakhiwomenstravel.com). In fact, the Ladakhi Women’s Travel Company is a travel agency made up of female trekkers and travel guides and it was founded by accomplished Ladakhi trekking guide Chorol in 2009, defying trekking industry conventions that heavily favor Ladakhi males (Munyoro et al., 2017). Over the last few years, the Ladakhi Women’s Travel Company has organized educational and ecologically friendly tours, treks and homestays for travellers and tourists (www.ladakhiwomenstravel.com; Munyoro et al., 2017). In addition, it has also inspired Ladakhi women to prove that they are equally talented like their male counterparts in serving as tour guides in their hometown and this has stimulated local economic growth by allowing women to find work within Ladakh (www.ladakhiwomenstravel.com; Munyoro et al., 2017).

**Intrapreneurship**

Intrapreneurship is initiatives by employees in the organisation to undertake something new, where an innovation is often created by subordinates without being asked, expected or even being given permission by higher management unlike corporate entrepreneurship (Brezeal, 1996; Burnett, 2000; Munyoro et al., 2017). For example, Google allows time for personal projects just like Econet of Zimbabwe and some of Google’s best projects come out of their 20 percent time policy and one of these is something you probably use multiple times a day like Gmail (Munyoro et al., 2017). Interestingly, the original word “intrapreneur” was coined by Gifford Pinchot 111 in a 1978 paper written with his wife Elizabeth and it was later popularized by Steve Jobs in a 1985 Newsweek article (Brezeal, 1996; Burnett, 2000; Munyoro et al., 2017). Subsequently, this is what Jobs said about his team that the Macintosh team was what is commonly known today as “intrapreneurship”, which is a group of people going, in essence, back to the garage, but in a large company (Munyoro et al., 2017).

**Corporate entrepreneurship**

Corporate entrepreneurship can be defined as the different types of entrepreneurial behavior in existing and large organisations which are aimed at achieving competitive advantage at all levels by promoting innovative behavior such as Econet in Zimbabwe do (Burns, 2011; Munyoro et al., 2017). At the same time, Zahra and Garvis (2000) define corporate entrepreneurship as the sum of a company’s efforts which aim at innovation, pro-activeness and risk taking and this type of entrepreneurship is therefore, used to enhance company performance by promoting product and process innovation (Lumpkin and Dess, 1996; Munyoro et al., 2017). That said, various authors have argued that organisations of all sizes obviously need entrepreneurial behavior in order to survive and perform in a competitive environment but this is still common in large corporates (Barringer and Bluedorn, 1999; Munyoro et al., 2017). Therefore, something worth noting is that corporate entrepreneurship is more than just new product development, and it can include innovations in services, channels, brands and so on which small enterprises are not able to invest in given their sizes (Munyoro et al., 2017). As highlighted by Lumpkin and Dess (1996) and Munyoro et al (2017), traditionally companies have added value through innovations that fit existing business functions and activities and after all, why would they develop opportunities that cannot easily be brought to market? Unfortunately, this approach also limits
what a company is willing or even able to bring to market and indeed, the failure to recognize that new products and services can require significantly different business models and is often what leads to missed opportunities especially in small business sector in developing economies such as Zimbabwe and corporate entrepreneurship initiatives seek to overcome such constraints (Munyoro et al., 2017).

Technopreneurship

The term technopreneur is used to define individuals whose business is in the demesne of high technology, whose at the same time has the spirit of an entrepreneur (Munyoro et al., 2017). Consequently, a technopreneur’s business involves high technology or to put it more clearly a technopreneur is a technological innovator and a business man all combined in one individual (Ogundele, 2007; Bennett, 2000). Accordingly, Technopreneurship is a combination of “technology” and “entrepreneur” and therefore, it is a “technology innovator and business man all rolled into one”; or better still “an entrepreneur whose business involves technology related activities” (Munyoro et al., 2017). It is worth noting that technopreneur are indeed gifted, smart, creative, but not essentially properly educated; aggressive young men and women passionate for success; mostly assemblers and at times innovators, and they can be found in most commercial cities in the world and they include: - Software Developers - PC Manufactures among others (Bennett, 2000; Ogundele, 2007; Munyoro et al., 2017). The Asian experience of Technopreneurship success includes India where the Indian Ministry of Science & Technology in conjunction with related agencies launched a novel programme known as “Technopreneur Promotion Programme (TePP)” (Munyoro et al., 2017).

RESEARCH METHODOLOGY

The study adopted the phenomenological approach because it is essential when it comes to gathering of deep information and perceptions like the financial challenges facing churches in Zimbabwe and the significance of entrepreneurship in nourishing the operations of these churches and is an inductive and qualitative method that uses interviews, discussions and participant observations (Lester, 1999). Furthermore, phenomenological approach helped the study to look at the people’s perceptions of the church activities and how operations are being affected by financial challenges (Langdridge, 2007; Finlay, 2009), and how the phenomenological researchers intended to provide a rich textured description of lived experience. Additionally, this study used a case study approach because a research design covers a number of separate but related issues such as the aims of the research, methodology, the data collection techniques and the methods of data analysis including interpretation (White & Hay, 2007). Furthermore, a case study was adopted for the reason that it is a strategy for doing research which involves empirical investigation of a particular contemporary phenomenon within its real-life context using multiple sources of evidence (Chikowore, 1993). In addition, a case study method allowed the researchers to closely examine the data within a specific context by selecting a small geographical area like Bulawayo Metropolitan (Zainal, 2007; Yin, 1984).

The population of this study included all the Christians from all the churches in Bulawayo Metropolitan (Crossway, 2017). Since the study was basically qualitative, therefore the study did have a small sample of 200 participants because the sample was enough to represent a sub group or sub set of the entire population from which information was gathered (Van Der Velde, 2004). As noted by Leedy (2004) and Munyoro (2014), it is important to note that the use of sample saved the researchers’ time and money as it reduced the number of individuals to be studied (Munyoro et al., 2017). In addition, the sample size was considered large enough to get findings that were generalized across churches in Zimbabwe and the study was a success. In fact, this study was made up of 20 respondents from the management of these churches and 20 church workers, 40 pastors and 120 congregants from these selected churches. Thus, in this study a questionnaire which was administered using purposive sampling to selected churches in Bulawayo Metropolitan was used (Zikmund, 2003’ Babbie and Mouton,2008; Munyoro et al., 2017). This was supported by the use of focus group (Munyoro et al., 2017; Parahoo, 1997; Holloway and Willer, 2002) because focus groups are cheaper and quicker way of obtaining valuable information (Burnett, 1997; Munyoro et al., 2017).

In order to ensure the validity and reliability of the findings, a pre-test pilot was done before the actual fieldwork (Ali, 2012; Munyoro, 2014). In carrying out this study, it was important to follow key guiding procedures because scientific research is a form of human conduct and should adhere to acceptable values and norms as argued by Mouton (2001) and therefore, the researchers ensured that the findings of the study were represented fully without falsifying data and the researchers kept identities of all respondents secretive by not attributing any findings to a specific organization in line with Mouton’s (2001) prescribed recommendations. In addition, all findings were generalized and were not attributed to an individual organisation in order to protect the identities of the respondents and their organisations and the purpose of this study was disclosed to all the participants in a clear, unambiguous and simple manner (Mouton, 2001; Munyoro et al., 2017).

As is the case with all studies whether they are quantitative or qualitative, all questions on the questionnaire were coded and SPSS statistical software was used to analyse the data (Munyoro, 2014). In fact, all
the questionnaires were completed and taken during the compilation and consolidation of data before the research results were presented (Munyoro et al., 2017). Thus, descriptive and inferential statistics were used to obtain relationships between the variables and answer the research questions. Tabulations, cross-tabulations, correlations and regulation analysis were used as recommended by Mouton (2001) and Ali (2012). Bar charts, plots, pie charts and line graphs were also used to provide more visual representations of the data (Munyoro, 2014).

RESULTS AND DISCUSSION

Demographics

In this study the response rate was 100 percent and the gender proportion of the respondents was made up of 70% (140) males whilst 30% (60) were females. Even though the churches in Zimbabwe have more women than men, the reason for less women in the study might have been caused by various reasons chiefly among them culture. In this case, married women might have asked their husbands to complete the forms on their behalf because Zimbabwean women especially the married ones are very reserved, shy and also operate from religious principles which encourage women to respect men and give all tasks in the family to men as also argued by Corman (2014) table 1 and 2.

Age

The findings of the study show that 37% of the respondents were between the ages of 20-30, whilst 35% were in the age group of 31-40 years. Additionally, 20% of the respondents were between the ages of 20-30, whilst 35% of the respondents were between 41-50 years whilst the other 7% of the respondents were between 51-60 years. Furthermore, the remaining 1 percentage represented the 71-80 years’ age group because most churches in Zimbabwe, especially the Pentecostal and Evangelical churches are attracting young people world over whilst old people remain in the traditional churches such as Roman Catholic and Anglican churches (Bunson, 2015) figure 1.

Education

Results from the study show that 46 percent of the total respondents have diplomas, whilst 33% of the respondents have secondary education. Similarly, 17% of the respondents have degrees, whilst 3% were Master’s degree holders. Henceforth, only 1% of the total respondents represented the PhD holders. Interestingly, this then shows that churches have highly educated people due to the fact that there is high percentage of respondents who are both diploma and degree holders and have interest in Christianity. This is good for the study because the study managed to target the right respondents as entrepreneurs need a good educational background that promotes the existence of entrepreneurial culture as argued by Munyoro et al (2017) and Bharucha (2019) table 3 and figure 2.

Working Experience

Interestingly, the study shows that 58% of the respondents have jobs whilst the remaining 42% are not working. Given the current economic situation, the percentage of those who are unemployed could be high because the salaries are very low, that is below the poverty datum line and regrettably Bulawayo which hosted this study has suffered a sharp fall in living standards as a result of a severe economic crisis which has affected the country for many years due to lack of investment, reluctance by the government to improve infrastructure as well as financial challenges (Bulawayo24.com; mg.co.za; Makoni, 2007; Nyemba and Manzungu, 2010; Watkins and Swidler, 2013; Shumba, 2015). Another fascinating thing to come from this study is that about 95% of the total respondents have entrepreneurship knowledge, whilst the remaining 5% do not have any knowledge about the concept of entrepreneurship and this is not surprising because entrepreneurship has been in existence in Zimbabwe since 1950s (Munyoro et al., 2016) table 4 and figure 3.

CONCLUSIONS AND IMPLICATIONS

Major findings

The findings from the study show that entrepreneurial culture exists in churches in Zimbabwe, especially in Pentecostal and Evangelical churches which are now mushrooming in the country and are capitalising on a more festive approach to worship, with a simpler and often more hard-line message drawing hundreds of thousands of Christians from the traditional churches such as Roman Catholic, Anglican, Methodist, Baptist, Dutch Reformed, Church of Christ, Salvation Army, Lutheran and United Apostolic Faith Church among others (Nyabwari and Kagema, 2014). In fact, the study shows that there is a significant inference that charismatic churches such as ZAOGA, UFIC and PHD among others have entrepreneurial culture and this implies that the charismatic churches offer what seems to be lacking in the mainstream churches such as Roman Catholic, Anglican, Methodist, Baptist, Dutch Reformed, Church of Christ, Salvation Army, Lutheran and United Apostolic Faith Church among others (Nyabwari and Kagema, 2014). Although the study done in Kenya focused on examining the growth, culture and morality of the charismatic Pentecostal churches in Kenya, it also signalled a linkage between charismatic churches and entrepreneurship (Corman, 2014; Nyabwari and Kagema, 2014; Shumba, 2015).
Table 1. Gender

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
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<td>70.0</td>
<td>70.0</td>
<td>70.0</td>
</tr>
<tr>
<td>Female</td>
<td>60</td>
<td>30.0</td>
<td>30.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 2. Age distribution.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-30 years</td>
<td>74</td>
<td>37.0</td>
<td>37.0</td>
<td>37.0</td>
</tr>
<tr>
<td>31-40 years</td>
<td>70</td>
<td>35.0</td>
<td>35.0</td>
<td>72.0</td>
</tr>
<tr>
<td>41-50 years</td>
<td>40</td>
<td>20.0</td>
<td>20.0</td>
<td>92.0</td>
</tr>
<tr>
<td>51-60 years</td>
<td>14</td>
<td>7.0</td>
<td>7.0</td>
<td>99.0</td>
</tr>
<tr>
<td>71-80 years</td>
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<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

2014). With reference to Zimbabwe, the evolvement of Zimbabwean entrepreneurship is well noted and the discussion covers the periods in which black Zimbabwean churches such as Marange, Madzibaba and Mwazha churches started participating in the economic development of the country through entrepreneurship and boycotting working for white people whom they accused of oppressing them and these periods are 1950s to present even though the western based churches have not been involved in entrepreneurial activities (Munyoro et al., 2016) table 5 and figure 4.

In the United Kingdom it was also found out that religious is the driving force which operates through the construction of social identity and religious institutions (Gill, 1999) and hence, the study shows that religion has a cultural and institutional influences that impact on entrepreneurial activity (Beckford, 2003; Henley, 2016). In addition, a macro level empirical investigation of societal indicators of religious affiliation and regulation alongside Global Entrepreneurship Monitor data shows that there are data correlations and mediating influences on entrepreneurship (Beckford, 2003; Henley, 2016), and there is also a positive association between entrepreneurial activity and a descriptive indicator of pluralism, alongside negative associations with indicators of state and societal regulation of religion. Further findings show that the religious structure play a role in mediating any association between religiosity and entrepreneurship (Gill, 1999; Beckford, 2003), and evangelical and independent forms of Christianity appear to attract adherences in countries where pluralism is higher and regulation is lower (Gill, 1999). Hence, in societies in which high salience and high behavioural forms of Christianity are able to flourish, religion appears to contribute positively as a cultural factor to environmental philanthropy for entrepreneurial activity as is the case with Zimbabwe (Gill, 1999; Beckford, 2003). Additionally, it was found that religion is important to entrepreneurship just like any other form of culture and institutional arrangements (Beckford, 2003). Conclusively the study established that there is a significant association between entrepreneurial activity and evangelical/Pentecostal affiliation, and religion has an impact on entrepreneurship as this is mediated through pluralism and regulation and Zimbabwe is also a good example (Henley, 2016).

Entrepreneurial culture is significant to the survival of churches' operations

The figure 5 study shows that entrepreneurial culture is significant to the survival of church operations in Zimbabwe (Munyoro et al., 2016; Munyoro et al, 2017; Munyoro and Gumisiro, 2017). To show its significance, Rockstar (2008) and Munyoro et al (2017) identified several types of entrepreneurs that can be adopted by churches such as innovative, adoptive/imitating, fabian, drone, social, intrapreneurship, corporate and technopreneurship which have the potential of creating so many jobs in Zimbabwe. Additionally, those who are already engaged in entrepreneurial activities are subsidising churches’ operations and paying their tithes (Sharir and Lerner, 2006; Weerawardena, et al., 2010; Munyoro et al., 2017), thus enhancing the income of the churches- resulting in financial sustainability (Flower, 2000; Boschee, 2001; Frumkin, 2002). Thus, it is important to note that it was established that religious beliefs play a crucial role in the economic behaviour of individuals and
this was found to be significant in Netherlands by Picker (2019) who conducted a study to investigate the relationship between religious beliefs and entrepreneurship. Thus, the results of the study show that religious beliefs influence the pursuit of entrepreneurship (Audretsch et al., 2007; Henely, 2016; Topono and Syngkon, 2019), hence its significance to the survival of churches’ operations. Another example of churches going entrepreneurial to fund sustainable operations of their churches is of Patrice Tsague who founded Nehemiah Project International Ministries (NPIM) in 1999 to help churches and individuals fulfill God’s plan through business (Bahme and Tsague, 2009; Netting, 2019). Nehemiah’s Biblical Entrepreneurship (BE) training in churches and other locations in the U.S.A and overseas trains Christians how to operate businesses that not only fund missions through company profits but also make the business itself a mission and both promote a vision for kingdom businesses backed by churches as a community transformation model (Bahme & Tsague, 2009).

Access to resources leads to an entrepreneurial culture in churches

Table 6 and figure 6 shows the study that access to resources leads to an entrepreneurial culture in churches as noted by Munyoro et al (2017), who did a study on NGOs and found out that access to resources leads to entrepreneurial culture and this is significant especially at a time funding from traditional partners such as western donors has been diminishing in the process crippling the operations of the churches (Watkins and Swidler, 2013).
Furthermore, there has also been a gap between financial requirements and revenue inflows in the churches as members' incomes have increasingly becoming inadequate as is the case with NGOs as noted by Munyoro et al. (2017). In response to this challenge, some churches and NGOs have adopted social enterprise which is the well-liked model of entrepreneurship in this sector, especially in developing countries (Dart, 2004) and is already being used to run nursing agencies, development trainer programmes, vocational trainings and charity shops which are there to serve their beneficiaries and communities because this model tries to come up with a solution to social problems in a manner that benefits both the congregants and the church who are the services providers (Alter, 2007). Similarly, this model has also helped churches and NGOs to address social challenges that might be affecting them in the process sustaining the churches financially thus ensuring sustainability of the operations (Borzaga et al., 2008; Maze, 1998). In this case, Zimbabwe has access to land, several minerals, tourist attraction destinations among others that churches can use to start their business as Guti of ZAOGA, Makandiwa of the UFIC and Magaya of PHD are already doing.

Entrepreneurship is good for financial freedom

The findings from the study also show that entrepreneurship is good for financial freedom as noted by Munyoro et al. (2016), especially at the time western donors' funds have been shrinking resulting in the creation of a gap between financial requirements and revenue inflows in the churches as members' incomes have also been gradually becoming insufficient for a long term resulting in crippling of operations in many traditional churches (Watkins and Swidler, 2013). However, the financial crisis in churches is not unique to churches only but also to NGOs as noted by Munyoro et al (2017). In this case, individuals in churches will be wanting to be their own bosses as argued by Wild (2007) and Munyoro et al. (2016), whilst at the same time as pointed out by Deakins and Whittam (2000), they are also driven by the desire to be independent and to specifically achieve a growth in business, church, the community and the entire economy. At the end, it is the church which benefits as is the case with Guti of ZAOGA, Makandiwa of FIM and Magaya of PHD who undertook entrepreneurial activities to be their own bosses as argued by Wild (2007) and Munyoro et al (2016) and have a freedom to run their shows as they wish as argued by Deakins & Whittam (2000) who pointed out that entrepreneurs are driven by the desires to be independent and to specifically achieve a growth in business and the entire economy (Watkins and Swidler, 2013) table 7 and figure 7.

Leadership support does lead to the development of entrepreneurial culture in churches

Figure 8 shows that most of the respondents strongly agreed that church leadership support lead to the development of entrepreneurial culture in church and this is supported by 84% of the total respondents with a small number of respondents disagreeing. In this case intrapreneurship will be used to boost the church coffers and this should be done by encouraging workers and
Table 4. Are you working?

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>116</td>
<td>58.0</td>
<td>58.0</td>
</tr>
<tr>
<td>Valid</td>
<td>No</td>
<td>84</td>
<td>42.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>200</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Figure 3. Are you working?

Table 5. Entrepreneurial culture exists in churches in Zimbabwe.

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>strongly agree</td>
<td>68</td>
<td>34.0</td>
<td>34.0</td>
<td>34.0</td>
</tr>
<tr>
<td>Agree</td>
<td>90</td>
<td>45.0</td>
<td>45.0</td>
<td>79.0</td>
</tr>
<tr>
<td>Neutral</td>
<td>32</td>
<td>16.0</td>
<td>16.0</td>
<td>95.0</td>
</tr>
<tr>
<td>Disagree</td>
<td>8</td>
<td>4.0</td>
<td>4.0</td>
<td>99.0</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>2</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

congregants to come up with business ideas that will lead to the formation of companies within the church organisation. In this case the companies will only grow with the support of the church leadership (Brezeal, 1996; Burnett, 2000; Munyoro et al, 2017). For example, Google allows time for personal projects just like Econet of Zimbabwe and some of Google’s best projects come out of their 20 percent time policy and one of these is something you probably use multiple times a day like Gmail and thus churches in Zimbabwe should do the same to enhance their financial bases and their church operations as external and internal funding is declining
Knowledge and networking within churches encourage entrepreneurial culture

From this study, it was found that 83 percent of the respondents strongly agreed that knowledge and networking within churches encourage entrepreneurship whilst, a small number of respondents disagreed. Thus, corporate entrepreneurship is important because it involves different types of entrepreneurial behavior in large organisations such as churches and this is aimed at achieving competitive advantage at all levels by promoting innovative behavior as is the case with Econet Zimbabwe.
Table 6. Access to resources leads to an entrepreneurial culture in churches.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>64</td>
<td>32.0</td>
<td>32.0</td>
<td>32.0</td>
</tr>
<tr>
<td>Agree</td>
<td>98</td>
<td>49.0</td>
<td>49.0</td>
<td>81.0</td>
</tr>
<tr>
<td>Neutral</td>
<td>24</td>
<td>12.0</td>
<td>12.0</td>
<td>93.0</td>
</tr>
<tr>
<td>Disagree</td>
<td>12</td>
<td>6.0</td>
<td>6.0</td>
<td>99.0</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>2</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Figure 6. Access to resources leads to an entrepreneurial culture in churches.

(Burns, 2011; Munyoro et al, 2017). As suggested by Zahra and Garvis (2000), corporate entrepreneurship is ideal for churches because it also encourages networking as corporate entrepreneurship is the sum of a company’s efforts which aim at innovation, pro-activeness and risk taking and this type of entrepreneurship is therefore, used to enhance company performance by promoting product and process innovation (Lumpkin and Dess, 1996; Munyoro et al, 2017) figure 9.

Entrepreneurship is good for providing for me, the family and church

In relation to table 8 and figure 10, 85%, the total respondents strongly agreed that entrepreneurship is good for me, the family and the church at large (Dees, 2001; Munyoro et al., 2016). In this case individuals will be wanting to be their own bosses (Wild, 2007; Munyoro et al., 2016), whilst at the same time the individuals in church are also driven by the desire to be independent and to specifically achieve a growth in business, church, the community and the entire economy (Deakins and Whittam, 2000; Munyoro et al., 2017).

Practical implications for policies and practice

Entrepreneurial culture should be promoted in Christian communities

Most of the respondents are of the opinion that entrepreneurial creativity and innovation be introduced in all the churches in Zimbabwe (Narry, 2018). Additionally, most respondents from the study strongly agreed that churches should promote entrepreneurial culture in their churches in Zimbabwe as highlighted by Khalsa (2018) and Qiao (2018). In fact, there is need for Zimbabwean government, NGOs and churches to promote entrepreneurial culture by providing an enabling environment for the adoption and development of entrepreneurial activities among Christians (Munyoro et
Knowledge and networking within churches encourage entrepreneurial culture

Findings from the study strongly agreed that knowledge and networking within churches encourage entrepreneurship and is a critical factor for entrepreneurship adoption in churches and its development as noted by Burns (2008). The argument here is that if churches are going to promote entrepreneurship among its congregants, there is need then to encourage networking because relationships allow entrepreneurs to create trust and credibility through informal networks (Beloususua et al., 2010) which can then be used to influence others. That said, knowledge within the churches is also significant because entrepreneurship is now shifting from tangible resources such as natural resources to knowledge based resources such as a biotechnological resource for the reason that organisational conventional physical resources are prone to wear and tear, mechanical failure and breakdown (Zahra et al, 2009; Munyoro et al., 2017). However, an organisation such as a church’s knowledge assets are not consumed or written off once applied but this asset is enhanced through application as argued by Curdo (2008) and Munyoro et al (2017). This then shows that knowledge and networking within churches promotes entrepreneurial culture. Hence, corporate entrepreneurship is important to churches because it involves different types of entrepreneurial which are aimed at achieving competitive advantage at all levels by promoting innovative behavior like what Econet Wireless is doing in Zimbabwe (Burns, 2011; Munyoro et al, 2017). As suggested by Zahra and Garvis (2000), corporate entrepreneurship is ideal for churches because it also encourages networking as corporate entrepreneurship is the sum of a company’s
Figure 8. Leadership support leads to the development of entrepreneurial culture.

Figure 9. Knowledge and networking within churches encourage entrepreneurship culture.
Table 8. Entrepreneurship is good for providing for me, the family and church.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid percent</th>
<th>Cumulative percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>82</td>
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<td>41.0</td>
<td>41.0</td>
</tr>
<tr>
<td>Agree</td>
<td>88</td>
<td>44.0</td>
<td>44.0</td>
<td>85.0</td>
</tr>
<tr>
<td>Neutral</td>
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<td>12.0</td>
<td>12.0</td>
<td>97.0</td>
</tr>
<tr>
<td>Disagree</td>
<td>2</td>
<td>1.0</td>
<td>1.0</td>
<td>98.0</td>
</tr>
<tr>
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<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Figure 10. Entrepreneurship is good for providing for me, the family and church.

Efforts which aim at innovation, pro-activeness and risk taking and this type of entrepreneurship is therefore used to enhance company performance by promoting product and process innovation which churches can take advantage of (Lumpkin and Dess, 1996; Munyoro et al., 2017).

That said, the study recommends that churches invest more in networking with other organisations be it corporate world such as Econet Wireless and Nyaradzo in order to share lessons, information and knowledge (Munyoro et al., 2017; Munyoro and Gumisiro, 2017). Additionally, networking provides a base for valuable linkages that may assist churches in sustaining churches financially (Buens, 2008). Furthermore, networking provides a platform for organisations to learn and gain knowledge and best practices on how private and public companies, non-governmental organisations and other churches incorporate entrepreneurship into the main stream activities of the church (Munyoro et al., 2017). Likewise, social exchanges and networking among congregants connects the entrepreneurial activities of the individual to the church’s strategy and agenda (Ireland et al, 2006). Equally, knowledge, ideas and continuous improvement through networking is critical to the sustainability of the church (Ireland et al., 2006; Munyoro et al., 2017).

Leadership support does lead to the development of entrepreneurial culture in churches

The study shows that most respondents strongly agreed that leadership support lead to the entrepreneurial culture development (Barribger and Blaucdorn, 1999). Thus, a church’s ability to improve its entrepreneurial character is hinged on the ability of the leadership to support the development of an entrepreneurial culture and in this case intrapreneurship is recommended because it involves initiatives by congregants and employees in the church to undertake something new and where an innovation is often created by congregants without being asked and then the leadership is expected to be supportive of such initiatives (Brezeal, 1996; Burnett, 2000; Munyoro et al.,...
2017). In fact, the leadership should seek to create an environment in which entrepreneurial behaviour is valued and encouraged as a church (Zahra et al, 2009). For example, Google allows time for personal projects just like Econet of Zimbabwe and some of Google’s best projects come out of their 20 percent time policy and one of these is something you probably use multiple times a day like Gmail and churches in Zimbabwe can do the same to enhance their financial bases and their church operations as external and internal funding is declining (Munyoro et al., 2017).

In Canada, entrepreneurship is also being connected to churches and this relationship was established by Brutts (2006) who conducted a study to find out the characteristics of entrepreneurial pastors and the purpose of the study was to valuate and explore the leadership practices, qualities and characteristics of entrepreneurial leaders in the business world to develop a potential profile for an entrepreneurial pastor. Consequently, entrepreneurial pastors of today are keen on taking steps that will see the church being creative and innovative and that the church leaders can become more enhanced by watching and learning from the business world with specific attention being ushered on first class business entrepreneurs (Bekker, 2011). Furthermore, the findings show that the study was based on a review of pertinent literature in the field of business, on non-profit and church entrepreneurship and more specifically to the analysis on some of the models being developed by entrepreneurial pastors in innovative churches in Canada (Brutts, 2006).

Churches should be self-reliant and diversify their sources of income through entrepreneurship in order to ensure operations sustainability

Findings from the study agreed that churches should be self-reliant hence, there is need for churches to explore ways of diversifying their sources of income against the effects of donor pull out in Zimbabwe (Leon, 2001), something that would lead to the closure of these churches if action is not taken (Ali, 2012; Almedia, 2010; Munyoro et al., 2016). Furthermore, the research shows that the majority of the respondents are of the opinion that income diversification through entrepreneurship ensures sustainability of church operations as highlighted by Munyoro et al (2017) and Munyoro and Gumisiro (2017). In addition, entrepreneurship emboldens innovativeness and job creation characterized by risk taking and motivated by achievement in addition to exploitation of market opportunities through technical or organizational innovation as argued by Schumpeter (1934) and Kent (1985). In fact, this then ensures sustainability of church operations through entrepreneurship as noted by Schumpeter (1965) and hence, the need to promote entrepreneurial culture in churches.

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