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An Analysis of Zimbabwean Community Entrepreneurship Sustenance: A Spiritual Perspective:- The Masowe Apostles Case Study

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Abstract:

In Zimbabwe there are many different types of entrepreneurs. Some are Christian and some are not. Some practice their entrepreneurship as individuals and some as communities. Religious community entrepreneurs have been observed to be consistent in how they operate and never cease to operate in bad or good economic times. Their enterprises survive even in extreme difficulties. There are also successful entrepreneurs in Zimbabwe who have ascribed their success to religion and this therefore suggest that religion is a factor in the success of both the religious community entrepreneurship and those individuals..

This study thus addressed the sustenance of religious community entrepreneurship by the Masowe Apostles, who were named after their leader and founder Johane Masowe. The study was guided by the research paradigm of interpretivism where the exploratory case study strategy in the ethnographic domain was employed. Methods of collecting data were observation, interviews, questionnaires and document analysis.

It was revealed that the Masowe Apostles contribute economically through employment, generation, poverty reduction, reduction in inequalities among church members and improve the welfare of needy community members. Sustenance of their self-reliance is hinged on values and virtues of their African religion akin to Protestantism as well as the training of their children in the self-reliance doctrine.

This paper also revealed that the Masowe Apostles lack technical advancements in their community entrepreneurship and this impedes their business growth.

This paper has made two significant contributions: firstly, by bringing new evidence to bear and secondly by developing a model called Spiritual Community Entrepreneurship which is applicable to the Zimbabwe education system. It is recommended that further studies be carried out at Port Elizabeth where the entrepreneurship of the Masowe Apostles began and was established in order to determine the impact of the economic activities of the Masowe Apostles there.

Keywords: *Religious entrepreneurship, community and sustenance*

1. Introduction

Zimbabwe has suffered an economic slump cycle for a protracted time period starting around 2000 to 2017. This study was conducted under such a depressed economic environment. Following the collapse of the formal sector during Zimbabwe's economic downfall, and the attendant rise in unemployment, numerous people resorted to self-employment as entrepreneurs in the informal sector. While it was a new phenomenon to those emerging from the collapsed formal sector economy, self-employment and entrepreneurship has always thrived among the Christian Masowe Apostles.

In Zimbabwe there are different types of entrepreneurs and among them are the educated, illiterate, religious, semi-literate, Christians and non-Christians. Of keen interest in this study was the religious type that is the Masowe Apostles (MA) whose community entrepreneurship has not been taken seriously by many people and yet the Masowe Apostles have survived on it for decades in Zimbabwe and the Southern African Development Community region in general. It is appreciated that other researchers like Daneel (1971), Chitando, Mukonyora (1998), Sundkler Dillon-Malone (1980) and Ranger (1981) had been researching on mainly the religion or Christianity of the Masowe Apostles but had not gone far enough to interrogate more on the entrepreneurship of these people as to identify how their entrepreneurship is sustained. It is thus the focus of this study to explore how the entrepreneurship of the Masowe Apostles is sustained.

The resolve to explore this group was strengthened by Max Weber's (1904-1905) assertions that religious affiliation is a critical determinant of economic and social progress, a view agreed to by Johnson (2004). This research was, thus, a case study of the Masowe Apostles with special reference to the Johane Masowe group of Mutare.

The Masowe Apostles is a church that is classified under the African Initiated Churches (AICs). The MA of focus in this study is those that were initiated by Johane Masowe. This group was selected among others because one of Johane Masowe's founding principles was for his followers to be entrepreneurial. This was likely because they sought to establish autonomy from the colonial economic system which imposed punitive sanctions on them because they refused to join the European formed churches like Roman Catholic and Anglican among others.

The remarkable success of Western Christian missionaries in Africa in the late nineteenth and early twentieth centuries was largely successful in converting Africans from their wholly African religion to the Western type religion called Christianity (Isichei, 1995). However, Chitando (2004) argues that though the provision of social services and other facilities captured the African imagination, the translation of scriptures into African languages opened a window for challenging the western Christianity and this was the advent of the African Initiated Churches. Chitando (2002) described the religion the AICs adopted as Christianity with an African flavour, in that Africans composed new songs, read scriptures from an African standpoint and had dramatic healing sessions which were not there in Western Christianity.

Of paramount importance to this study was that, Johane Masowe founded his AIC as an apostolic movement, which sought to empower blacks economically by challenging them to reject their low status in the racist and oppressive formal sector (Chitando, 2004). Chitando (2004) continues to assert that Masowe encouraged his followers to be creative and find alternative strategies for survival in a stifling environment. The MA as a religious group began to be actively involved in the informal sector, excelling in basket making and metalwork (Dillion-Malone, 1978). This was the birth of the entrepreneurial spirit among the MA. While initially their businesses were on basket making and metalwork, the MA has widened its business base. Their business enterprises now include the manufacturing of home appliances, furniture as well as poultry feeding troughs. The scale of entrepreneurial activities often reaches out to make transactions with foreign buyers and supply chain lines in cross-border activities within the region. Often the women are met transacting foreign currency businesses in the South African Development Community. These activities are carried out all year round in bad and good economic times.

Stanley (2004) revealed that social capital and spirituality (also used to manage fear and uncertainty) played a huge role in religious entrepreneurial activities. Silbiger (2000:4) made a case study of the Jewish religious community and established that, out of 400 richest American billionaires 45% of the top 40 are Jewish. A third of multimillionaires in America are Jewish, 30% of all Nobel Prize winners in science were Jews and 25% of all American Nobel prize winners are Jewish and yet the Jews are less than 2% of the American population. Silbiger (2000) further argues that there are seven key areas to the success of the Jewish religious community in America and elsewhere. The areas include an understanding that real wealth is portable in knowledge and that if one takes care of their own, they will reciprocate.

In the Zimbabwean context, there has also been evidence that the most successful entrepreneurs have deep spiritual grounding such as Nigel Chanakira and Strive Masiyiwa (Makura (2015: 97) and that religious entrepreneurship has made the following Pastors multimillionaires: Makandiwa, Magaya, Uebert Angels and Ezekiel Guti. Ezekiel Guti now operates in 103 countries in the world while Zimbabwe has embassies and consulates only in 45 countries. Despite the amazing success of religious community entrepreneurship, there has not been much research into this form of entrepreneurship. This research study intended to fill that research gap.

2. Significance of the Study

The need for the study is analogous to the significance of the study. It is concerned with two principal issues: The theoretical significance and the practical significance.

2.1. Theoretical Significance

Despite the large scale and high levels of alienation associated with the Masowe Apostles in Zimbabwe and across the region, there are findings in the research on the nature and contributions of the various entrepreneurial activities by the MA

The research contributed to scientific knowledge in the field of management in two ways in the following manner:

- Developing theories on religious community entrepreneurship in Zimbabwe
- Developing practical guidelines or best practices for government policymakers, community leaders as well community members on how to sustain community entrepreneurship. This is because of the very strong view that: A central mission of scholars and educators in professional schools of management..... is to conduct research that contributes knowledge to a scientific discipline, on the one hand, and to apply that knowledge to the practice of management as a profession, (Van de Ven, 1989: 486 cited by Corley and Gioia, 2011).

The researcher was inspired by the work of Hountondji (2002:21-8) who argues that African scholars have a legacy of colonial rule and have not participated in the intermediate stages of knowledge production. They have always participated at the primary stage of knowledge production by gathering raw research data for western scholars to develop the theories and applications. It was the aspiration of this study to participate at the intermediate stage of knowledge by developing revelatory theories on religious community entrepreneurship. It was also the aspiration of this study to participate at the final stages of knowledge production by developing best practices or practical guidelines for policy makers and practitioners.

2.2. Practical Significance

2.2.1. African Cities

Hobson, (2011) posits that in African cities, informal work is often a dominant sector alongside formal industry and services as exemplified by the table below which shows the percentage of the employed urban male population aged 15-24 whose activity is part of the informal sector in different African cities- reaching as high as 93% in Douala, Cameroon, and 84.6% in Harare, Zimbabwe. It is Hobson's (2011) contention that local economic development in Africa must harness the potential of these activities, even if they are often invisible in official statistics, if revenue generation and employment creation objectives are to be achieved at the local level. This indeed includes harnessing the activities of the MA. Table 1 below demonstrates the extent of this argument by revealing the number of males that are engaged in the small enterprises or the informal sector in various big cities of Africa. The MA also operate in big cities and are also part of the mixed bag of the statistics.

Country	City	Percentage
Benin	Cotonou	61.8
Burkina Faso	Ouagadougou	19.9
Cameroon	Douala	93.2
Chad	N'Djamena	57.3
Congo	Brazzaville	61.4
Cote d'Ivoire	Abidjan	52.3
Ethiopia	Addis Ababa	17.4
Ghana	Accra	35.5
Kenya	Nairobi	2.8
Madagascar	Antananarivo	48.8
Mali	Bamako	51.0
Mozambique	Maputo	3.7
Namibia	Windhoek	39.7
Niger	Niamey	54.7
Nigeria	Abuja	25.0
Nigeria	Lagos	11.7
Rwanda	Kigali	17.5
Senegal	Dakar	16.9
Uganda	Kampala	18.9
Zambia	Lusaka	6.9
Zimbabwe	Harare	84.6

Table 1: Percentage of the employed urban male population whose activity is part of informal sector in selected African cities
Source: UN Habitat (2008) *The State of African Cities Report*

According to Hobson, (2011) underdevelopment among other factors pushes people into informal sector activities. The factors that emanate from under development include a difficult government regulatory environment for business or high entry barriers to formal employment. As such the informal sector most often thrives in countries with stiff government restrictions, where due to overly bureaucratic or corrupt government regulatory procedures, people conduct their activities underground or without following the laid down procedures in the formal spheres (Hobson, 2011).

2.2.2. The Researcher

The work shall make a huge contribution to the researcher's career and vocation. The writer has always wanted to be a distinguished public intellectual in the field of community entrepreneurship which this study will enhance deeply. The researcher's upbringing is rooted in indigenous rural community in Chiwundura district in the central district of the Midlands province of Zimbabwe and in the religious community of the Roman Catholic Church. According to Maxwell (2004:37) traditionally what you bring to research from your own background and identity has been treated as bias whose influence needs to be eliminated from the research study rather than a valuable asset to it. This has been true to both qualitative and quantitative research. However, in the qualitative research field, the researcher is the main resource and instrument of the research project. Mills (1959: 195) cited by Maxwell (2004:38) argues that the most important scholars within the scholarly community do not split their work from their lives. They take both too seriously and ensure that they utilise each for the enrichment of the other. Strauss (1987:11) cited by Maxwell (2004:38) argues that experiential data coming from the researcher's background and personal experiences should not be ignored. The researcher should be encouraged to mine data from their personal experiences as this is a potential source of research gold in the form of data insight for use in the researcher's career and life dreams of being a force in religious community entrepreneurship.

3. Review of Related Literature

3.1. Individual Faith, Religion and Entrepreneurship

Given that a religion provides its adherents with a set of principles by which to live, Dodd and Seaman (1998) argue that believers will be strongly influenced in their economic activity by the religion in which they have faith. Other areas of management and business studies have demonstrated links between religion and economic activity (Sood and Nasu 1985; Hirschman, 1983). At the level of individual entrepreneurs Dodd and Seaman (1998) give the classic English example of the great Quaker chocolate dynasties, Cadbury, Rowntree, Fry and Terry's. The decision to found a business and the subsequent management strategies used, were a direct result, in this instance, of the personal religious belief of the entrepreneur. Calvin himself engaged in socially oriented entrepreneurship, bringing watch-making to Geneva as an employment provision scheme (Troeltsch, 1959:22). The personal religious beliefs of JohaneMasowe were identified in this study in so far as they relate to entrepreneurship.

Still at the level of individual faith, religion and entrepreneurship, the importance of personal and professional networks to the entrepreneur is an area that has been widely researched. This implies that there is need to explore issues of how networks impact on the entrepreneurship of the MA as they are scattered all over Zimbabwe, as well as in other African countries. Western research in this area has been carried out by Aldrian & Zimmer, (1985); Johannison & Johnsson, (1988); Birley & Cromie, (1988); Birley, Cromie & Myers, (1991); Blackburn, Curran & Jarvis, (1990). Dodd and Seaman (1998) suggest that religion can affect networks in two ways. Firstly, basic level identification or affiliation with a particular religious grouping, even for non-practising members of the group, will have as a correlate the result that many of the affiliate's contacts – including kinship groupings, school-friends, old family friends, acquaintances from the neighbourhood – will also be affiliated to the same faith and share the same meaning system. It was apparent therefore that some people preferred to socialise with people that ascribe to similar value systems with them. It was however not clear whether the MA were of the same type of practice and whether this had any bearing on their entrepreneurship.

3.2. Society, Religion and Entrepreneurship

It is possible to analyse specific cultures in terms of their relative munificence in environmental factors that are supportive of entrepreneurship (Specht, 1992). Environmental munificence is defined as the abundance of demand and other necessary resources available to new businesses (Castogiovanni, 1991). Thus, for an example, a society where the political elite are supportive of entrepreneurship, can be said, all other things being equal, to be a relatively rich environment, and so can be anticipated to encourage a higher rate of entrepreneurial behaviour than a culture where such support is not forthcoming. The MA seemed to have started as a rebel community and as such divorced from the politics of the day. It was of interest for this study to identify any form of assistance these people were accorded by any of the politicians or governments and as a result be able to give more credence to this finding.

3.3. Religion and Enterprise Culture

Another angle that has been pursued was the role of religion in the formation of an enterprise culture. This was important in that it was an area that explained how the MA coped with the different cycles in the economy.

Anderson *et al* (2000) explored the role of religion in the formation and development of an enterprise culture. They echoed the concept of Dodd and Seaman (1998) that societal support for and value of enterprise would lead to an increase in environmental munificence. Values are defined as the frame of reference that helps set priorities or determine right or wrong (Johnson, 2001). As such religion can be used to create munificence in the environment that then reflects societal values. Enterprise, in this context, was perceived by society as something to value and a desirable state to be in (Carswell and Rolland 2007).

The case study used by Anderson *et al* (2000) to illustrate this argument was again that of the United Kingdom under the leadership of Margaret Thatcher. In this instance, entrepreneurial activity was encouraged by Thatcher's use of an entrepreneurial theology. As a result, theological underpinnings of enterprise developed into a rhetoric that elevated entrepreneurship to a new moral high ground. Anderson *et al* (2000) concluded that while 1980s Britain saw the elevation in status of entrepreneurial activities, further research into the effects religion had on new business ventures is required. To this end the question that begged an answer was, "How much does the MA religion emphasise entrepreneurship?" The answer to this explained why they are so entrepreneurial.

3.4. Entrepreneurship and its Triggers

In addition to religion and enterprise culture, the other dimension that was considered was that of entrepreneurship and its triggers and this was examined in some detail below.

Morrison (2000) proposes that we should move from universal generalisations relative to entrepreneurship to a deeper understanding of the symbolic relationship that exists between entrepreneurship and culture. She suggested that, although there was apparently no such thing as one identifiable and universal entrepreneurship culture, a cultural and societal approach had usefulness in establishing what triggers the release of entrepreneurial endeavours. She identified religion as one of the inputs associated with the culture that may then impact on the degree to which entrepreneurship develops. Her findings

show that the profile of an entrepreneur that emerged through her study, among other characteristics, included a strong set of moral, social and business ethics. Religion was thus seen as a club and a vehicle for moulding behaviour (Noland, 2003).

These two lines of reasoning that are of religion as a club and moulder of behaviour merge in a fascinating paper by Grief (1994). Grief (1994) analysed the 11th century competition between Maghribi traders (North African Jewish traders who adopted the values of Muslim society) and the Genoese merchants. Greif (1994) demonstrated that the Maghribi displayed the reputational and intragroup cohesion associated with religious sects. The Genoese cultural innovations included formal contracts, courts to provide for their enforcement, the family firm (as distinct from an individual trader), and ultimately the joint stock company and associated accounting innovations. These organisational innovations were more efficient than the Maghribi methods, and as technological and political changes expanded the geographic scope of markets beyond the Mediterranean, the Genoese captured these new opportunities. Eventually the Maghribi disappeared as a distinct community, as they were absorbed into the existing Egyptian Jewish community.

Greif (1994) asserts that the contrast between the cultural innovation of the Genoese, on the one hand, and the unwillingness or inability of the Maghribi to adapt, on the other, stemmed from cultural differences between the Genoese individualist society of the Latinate and the Maghribi communalist or collectivist society of the Muslim world. He then went on to associate the individualistic Genoese with today's successful developed countries and the communalist Maghribi with today's less successful developing countries. Are the MA like the Genoese or the Maghribi who nurtured respectively an open or closed culture?

3.5. Conceptual Frameworks to link Entrepreneurship to Economic Growth

Section 3.4.3.1 discussed the relationship between religion, entrepreneurship and economic development and section 3.4.3.9 illustrated the significance of entrepreneurship in economic development but all that did not demonstrate the conceptual framework that links entrepreneurship to economic growth. It was imperative that the link be discussed as to show how economic development occurred through small enterprises. This assisted the researcher to comprehend how the MA contributed to economy growth and in so doing was able to answer the question on the contribution of the MA to the economy of Zimbabwe.

The renowned framework models were proposed by Wennekers and Thurik (1999) and the Global Entrepreneurship Monitor (GEM) research programme.

Wennekers and Thurik (1999) established the following model, relating entrepreneurial activity to economic growth:

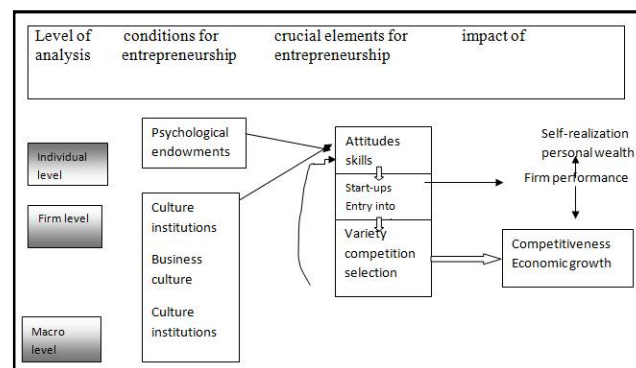


Figure 1: The Wennekers and Thurik Model

Source: Caree and Thurik (2002:20)

The model distinguishes between three levels of analysis which are the individual level, the firm level and the macro level. Entrepreneurial activity originates at the individual level and is always traceable to a single person, who is the entrepreneur. Entrepreneurship is hence induced by an individual's attitudes or motives, skills and psychological endowments. For the MA the inducement was religion. However, the individual entrepreneur is not undertaking entrepreneurial activities in a timeless and space less vacuum, but is affected by the context in which he or she is acting. Therefore, entrepreneurial motives and actions according to this model are influenced by cultural and institutional factors, the business environment and macroeconomic conditions.

While entrepreneurship originates at the individual level, realisation is achieved at the *firm level*. Start-ups or innovations are vehicles for transforming personal entrepreneurial qualities and ambitions into actions. At the macro level of industries and national economies, the sum of entrepreneurial activities constitutes a mosaic of competing experiments, new ideas and initiatives. This competition leads to variety and change in the market. Issues of "creative destruction" should be influencing changes in the market. That is, a selection of the most viable firms, their imitation and a displacement of obsolete firms. This framework suggested that the entrepreneurs can move from one trade to another. This is not the position with MA as they are consistent in the trade they follow. Entrepreneurial activity expands and transforms the productive potential of the national economy by inducing higher productivity and an expansion of new niches and industries. Processes at the aggregate

level are, in turn, linked to the individual layer, obviously including important feedback mechanisms for individual entrepreneurs. Entrepreneurs can learn from both their own and others' successes and failures, which enables them to improve their skills and adapt (Caree and Thurik 2002:19-20).

The second conceptual framework by GEM takes a slightly different angle. It analyses the success of large firms advancing market opportunities for SMEs and the role of entrepreneurship in the enterprise creation/growth process as the main mechanisms driving macroeconomic growth along with their complementary nature.

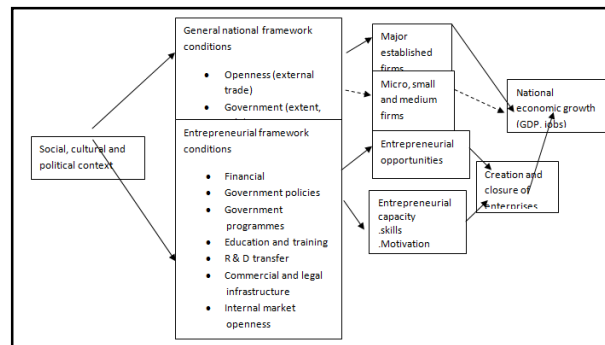


Figure 2: The GEM Conceptual Model

Source: Adapted slightly from Reynolds et al (2002:40)

The top portion of Figure 3.2 focuses on the role of large established enterprises. Depending on national framework conditions, large firms, generally are integrated into international trade markets, can promote self-expansion and maturation. The economic success of large enterprises tends to create new market opportunities for SMEs through technological spin overs, spin-offs, an increase in domestic demand for goods and services, an integration of SMEs in supplier networks, and so forth. Yet whether or not domestic firms are able to seize these opportunities depends largely on the existence of a competitive and vibrant SME sector. The lower portion of Figure 3.2 highlights the second mechanism driving economic growth: the role of entrepreneurship in the creation and growth of firms. The entrepreneurial process occurs in the context of a set of framework conditions. It further depends on (a) the emergence and presence of market opportunities and (b) the capacity, motivation and skills of individuals to establish firms in pursuit of those opportunities. Did the MA ever think of such issues like market opportunities? While the success of large established enterprises tends to create profit opportunities for small and new firms, these firms can also affect the success of large enterprises. For instance, by being competitive and reliable suppliers, SMEs provide a competitive advantage for large firms in global arenas (Reynolds et al, 2002:40-41). This would therefore imply that the MA are providing competition to large firms and benefitting from spill-overs from such big firms. These channels explained how the MA could be contributing to the economy of Zimbabwe.

4. Objectives of the Study

- To identify strategies used for the sustenance of religious community entrepreneurship
- To estimate whether some of the strategies are more influential than others
- To develop an explanatory theory that associates certain factors with the sustenance of religious community entrepreneurship
- To identify the ways in which religious community entrepreneurship contributes to economic development
- To identify the problems faced by religious community entrepreneurship in Zimbabwe
- To discover the role of spirituality in religious community entrepreneurship in Zimbabwe
- To identify the entrepreneurship opportunities available to religious communities in Zimbabwe

5. Research Questions

- How do religious communities sustain their entrepreneurship?
- Can the strategies be generalised?
- How does religious community entrepreneurship contribute to economic development in Zimbabwe?
- What are the problems faced by religious community entrepreneurship in Zimbabwe?
- What is the role of spirituality in religious community entrepreneurship in Zimbabwe?
- What entrepreneurship opportunities do religious communities have in Zimbabwe?

6. Variables of the Study / Parameters of the Study

The study explored the following key issues:

- How religious community entrepreneurship is sustained and perpetuated in Zimbabwe.
- The contribution of religious community entrepreneurship to the economic development of Zimbabwe.

- The challenges faced by religious community entrepreneurship in Zimbabwe.
- The opportunities that are available for religious community entrepreneurship

7. Operational Definitions

This study used a number terms that were study-specific. These were defined to show their specific meaning in the study. For some words explanations were given to give the broader picture about the term.

7.1. Entrepreneurship and Intrapreneurship

This study viewed an entrepreneur as a distinctive actor in an economic system (Spring and McDade, 1998) who is self-employed and has formed a micro to small enterprise. As such entrepreneurship (an abstract noun from the word entrepreneur) will be viewed from that perspective. In Zimbabwe the many people who are self-employed and have formed micro to small enterprises are an example of the type of entrepreneurs being studied.

Entrepreneurship should not be confused with term intrapreneurship which according to Hittet al (2001) is part of the managerial function within an existing firm. The most important difference is that intrapreneurship takes place within the existing firm and the person involved is a manager while entrepreneurship is the act of being self-employed in one's micro or small business.

7.2. Religion

Carswell and Rolland (2007) assert that the varieties of religious expression in the world make it difficult to find a single definition that applies to all religions. For the purposes of this study a sociologically based definition with an economic framework was most appropriate.

Stark (1985: 310) defines religion as, "socially organised patterns of beliefs and practices concerning ultimate meaning and that assume the existence of the supernatural"

7.3. Micro and Small Enterprises

McPherson (1991) carried out a countrywide survey on micro and small enterprises in Zimbabwe and his definition of micro and small enterprises is suitable for this exploration. According to McPherson (1991) a typical Zimbabwean medium and small enterprises is a one-person operation, with an average number of workers of almost two including the proprietor.

7.4. Informal Sector

The term "informal sector" can refer to legal or illegal activities carried on outside government rules and regulations hence the term informal. Some see it as enterprises that involve job activities that are not seen as normal jobs. According to ILO, 2000, the term refers to the segment of labour market in developing countries that has absorbed significant numbers of jobseekers, mostly in self-employment, and to workers in very small production units. On the other hand, Cross (1998) identifies the informal sector as economic activities that take place outside the formal norms of economic transactions established by the state and formal business practices but which are not clearly illegal in themselves. At the other extreme, Chidoko et al (2011) view the sector as including legal activities, such as jobs that are performed in exchange for something other than money.

For the purposes of this study the term referred to legal business activities by an individual or self-employment that takes place outside the formal norms of economic transactions established by the state and formal business practices.

8. Design of the Study /Technique Used

The research philosophy or paradigm of interpretivism or constructivism informs this study. It is described in greater detail in the section below.

The key features of interpretivism are as follows:

- Social and historical construction of reality and research participants
- A focus on the in-depth understanding of issues rather than measurement for theory generation as discussed by Creswell (2014:6).
- According to Creswell (2014:6) there is a multiplicity of participant meanings which may change over time.
- Social constructivists according to Merterns (2010), Lincoln (2010) and Crotty (1998) cited by Creswell (2014:8) states that individuals seek understanding of the world that they live and work in. In the process of doing so individuals develop subjective meanings of their experiences. As discussed by Crotty (1998) cited by Creswell (2014:9) interpretivism has several assumptions which are outlined below:
 - Human beings create meanings as they interact with and interpret the world around them. This is why qualitative researchers have a bias towards utilisation of open ended questions so that research participants can share their views.
 - People engage with their world and create meanings based on their historical and social experiences as bestowed upon them by their cultural heritage. This is why qualitative researchers seek to understand the context of the

research participants through visiting the context and gathering information personally. Qualitative researchers interpret what they see and that interpretation is shaped by the experiences and the background of the researcher.

- The generation of subjective meanings always arises out of social interaction with the host communities. As such, the process of qualitative research is an inductive process which generates meaning from the data collected in the field.

8.1. Research Inquiry Strategy: Exploratory Case Study Method

The case study method has been chosen as the strategy of inquiry as this fits the needs of small scale research projects in terms of time and financial resources available to the researcher. Yin (1994) cited by Hussey and Hussey (1997:66) identifies the following characteristics of the case study research:

- The objective of the research is to explore the relevant phenomenon and understand it within a particular context.
- The research uses multiple methods for collecting data which can be both qualitative and quantitative.
- The research study may not commence with a set of questions and ideas about the limits within which the study will take place.

The exploratory case study of religious community entrepreneurship in Zimbabwe underscores the need to understand the historical context of African religious entrepreneurs particularly in view of the influence of colonialism, their experiences and the process of religious community entrepreneurship. It should be done in a twopronged manner that would assist both in theory building as well as the formulation and effectuation of government policy so as to benefit religious community entrepreneurship. As discussed by Harris in Creswell (2007:68) it is crucial to explore the phenomenon of religious community entrepreneurship in Zimbabwe systematically so that the research findings show the holistic picture of the entrepreneurship lives of the participants under exploration. The study involved the collection of data on the practices and beliefs of the cultural sharing group.

The study focused on the Masowe Apostles religious entrepreneurship because its leader Johane Masowe founded his church as an apostolic movement, which sought to empower blacks economically by challenging them to reject their low status in the racist and oppressive formal sector (Chitando, 2004). Chitando (2004) further asserts that Masowe encouraged his followers to be creative and find alternative strategies for survival in a stifling environment of Zimbabwe. As such Johane Masowe encouraged his followers to be self-employed guided by church principles.

9. Tools for Collecting the Data

9.1. Observation as an Instrument

Observation offers the social researcher a unique way of collecting data according to Denscombe (2010:196). Denscombe (2010:196) continues to argue that observation does not rely on what people say they do or what they say they think, but it is what is directly evidenced by the eye and witnessed at hand. Observation is based on what actually happens. After entering the site of the investigation, the researcher actually observed what was happening first hand. The vital characteristics of observation are summarised below as discussed by Denscombe (2010:197)

- Direct observation: this is in contrast to such methods as questionnaires and interviews, which extract their data from what the informants say and also in contrast to document analysis where the researcher is one step removed from the action.
- Fieldwork: observation collects data in real life situations-out there in the field. It is an empirical method of data collection. For the Masowe Apostles the researcher collected data at Sakubva Green Market first hand and did not solely rely on secondary data.
- Natural setting: unlike laboratory observations, fieldwork observations occur in situations which would have occurred, whether or not the research had taken place. The researcher noted occurrences during fieldwork that would have happened whether or not he was there. In order to retain the naturalness of the setting the researcher joined in the informal discussions that were taking place without demonstrating that he is well informed and also wore simple clothes that matched those of the subjects. He tried as much as possible to look like one of them.

9.2. Participant Observation

Becker and Geer (1957:28) cited by Denscombe (2010:206) states that participant observation method means the researcher participates daily in the life of people under study, observing events as they happen, listening and questioning people over a period of time. As such this can either be done covertly or openly. Bernard (2006) notes that if all participants know that you are a researcher, ethical issues are less problematic, but rapport may take longer to develop. In the interest of upholding proper ethics, the researcher openly declared his purpose and intentions to the participants. As he observed them for about a year there was a lot of time to create the necessary rapport.

9.3. Interviews

As discussed by Denscombe (2010:172) there are a lot of similarities between ordinary conversation and interviews. Interviews entail a certain set of assumptions and shared understanding about the situation which is not always associated

with a casual conversation. When a researcher participates in any interview the elements listed below as discussed by Denscombe (2010:172-3) will be present:

- There is consent to take part: the interviewee should be asked for his/her consent to be interviewed due to ethical considerations that data should not be collected secretly from the subjects. The researcher sought the interviewees' consent using an introductory letter and letter of consent.
- Interviewee's words can be treated as 'on the record' and 'for the record': it is possible for interviewees to deny their words to be attributed to them or publicly made available. In the absence of such pronouncement the interview talk was 'on record' and 'for the record'.

The agenda for the discussion is set by the researcher: although the degree of control exercised by the researcher will vary according to the style of interviewing, there is a tacit agreement built into the notion of being interviewed that the proceedings and the agenda for the discussion will be controlled by the researcher. For the Masowe Apostles the researcher used prepared interview guide with unstructured questions to interview the subjects.

9.4. Document Analysis

In the study of religious community entrepreneurship, document analysis was one of the data collecting methods. As discussed by Denscombe (2010:216-7), the following written documents were used to collect data:

- Government publications and official statistics: these documents can be credible and authoritative since they are produced by expert officials. The documents can contain hard facts with no ambiguity.
- Newspapers and magazines: the 'press' provided a valuable source of information on the Masowe Apostles entrepreneurship. Good and up-to-date information was supplied.

9.5. The Questionnaire

The third key instrument employed in this study was the questionnaire. According to Denscombe (2011) questionnaires as data collection instruments can vary in terms of purpose, size and appearance, but they should all do the following:

- Be designed to collect information which can be subsequently used as data for analysis
- Consist of a written list of questions and
- Gather information by asking people directly.

The researcher gathered data directly through asking a list of questions to members of the MA and subsequently analysed the collected data. The focus for using the questionnaire was, as already mentioned, to identify the economic contribution of the MA and check on how sustainable their enterprises were. To identify the economic contribution and viability of the MA entrepreneurship, the researcher asked questions based on the following criteria of index generated from the review of related literature:

- Generation of employment;
- Poverty reduction;
- Ownership of the productive sector;
- Apprenticeship training;
- Reduction of inequalities as a religious group; and
- Improving the welfare of other people.

10. Validation Procedures

10.1. Validity

Hammersley (1990:57) cited in Silverman (2000:175) states that validity is another word for truth which is interpreted as, the extent to which an account accurately represents the social phenomena to which it refers. Five ways that aim at having more valid findings are discussed by Silverman (2000:188) as follows:

- Refutability principle
- Constant comparative method
- Comprehensive data treatment
- Deviant case analysis
- Using appropriate tabulations

According to Denscombe (2010:298) validity refers to the accuracy and precision of the data. It also concerns itself with the appropriateness of the data in terms of the research question being explored. The basic question is 'Are the data the right kind for exploring the topic and have they been measured accurately?' in response to that Denscombe (2010:142) identifies questions that assist in ensuring precise focus on the right target:

- The appropriateness of the questions. That is, is the researcher asking the right questions? Pilot testing was done to ensure appropriateness of questionnaire questions

- The precision and detail of data. Are the findings exact enough for the purpose of the investigation? Triangulated sources enhanced precision and detail of data
- The truth of the information gathered. How does one know that he has been given honest answers and how does one know that those observed behaved normally? The respondents were observed from a near normal environment due to the rapport that was created.

10.2. Reliability

According to Silverman (2000:188) reliability refers to the degree with which instances are assigned to the same category by different observers. For reliability to be calculated, it is incumbent on the scientific investigator to document his or her procedure and to demonstrate that categories have been used consistently. Denscombe (2010:142) discusses issues of reliability as follows:

- The normality of the setting: the issue to note is, has the process of doing the research disrupted the 'normal state of affairs' in the thing being investigated? The Masowe Apostles were hardly disturbed by the researcher when he observed them doing their various activities. Creating rapport was of great help in this instance
- The neutrality and consistency of the research tools: the researcher needed to be wary of that the research tools would not influence the results and produce erratic findings that vary each time the tool is used. The researcher as a research tool tried as much as possible to behave naturally and consistently while observing and collecting data.

10.3. Trustworthiness

DeVault cited in Modesto and Tichapondwa (2016) argues that validity and reliability are not good for qualitative studies and instead qualitative researchers should substitute the terms with trustworthiness. Trustworthiness consists of credibility, transferability, dependability and confirmability.

To achieve credibility the researcher triangulated the data collection by asking same questions to different study participants and also confirmed the data at the shrine as revealed under section 3.9. For transferability, the study provides sufficient detail of the context of the fieldwork for any other person to be able to decide whether the prevailing environment is similar to another situation with which he or she is familiar and whether the findings can justifiably be applied to the other setting. The meeting of the dependability criterion is difficult in qualitative work, although researchers should at least strive to enable a future investigator to repeat the study (Shenton, 2004). Finally, to achieve confirmability, the study relied on the data for findings to emerge and not the predispositions of the researcher.

10.4. Sufficiency and Saturation

Saturation means that no additional data are being found whereby the researcher can develop the properties of the category (Glaser and Strauss, 1967). This does not mean exhaustion of the data sources but that no new data is being obtained from the informants. In this study the researcher got to that stage after the seventh interview. At that point data that was being collected added no new information to what the researcher had collected. This informed the researcher to do the final categorisation of data and prepare to confirm the findings at the church shrine as discussed under section 3.9. The data that was available was meaningful enough to provide the study with answers to the research questions. There was therefore theoretical saturation or sufficiency of data which is defined by Maz (2014) as the phase of qualitative data analysis in which the researcher has continued sampling and analyzing data until no new data appear and all concepts in the theory are well-developed.

In accessing documents, validity of the documents had to be checked in relation to the following as discussed by Denscombe (2010:221-2).

- Authenticity: articles were checked for their genuineness to ensure they were not fake or a forgery.
- Representativeness: documents were checked to ensure they were typical of their type. Edited documents were used.
- Meaning: documents were checked to ensure that they had words that were clear and unambiguous.
- Credibility: to check on credibility, documents were vetted on criteria of purpose and who produced it.

11. Field Work Details

The fieldwork details relate to how the data was collected. There is therefore a need to show the procedure or protocol followed in collecting the data as well as processing and analysing it:

11.1 Data Collection Protocol / Procedures

The collection of data is broken down to small brief procedures which are organised in a sequential manner.

11.1.1. Participant observation

- Site selection
- Entering venue
- Tender introductory letter
- Building rapport

- Use guide on what to observe

11.1.2. In-depth interviews

- Identifying key informants
- Use of an introductory letter
- Seeking informed consent
- Interviewing using interview protocol
- Recording proceedings using a tape recorder and notebook

11.1.3. Questionnaire

- Translate from English to Shona
- Administer to respondents
- Collect responses

This summary protocol is a summation of how the data was collected and analysed.

12. Discussion of Findings

12.1. Background Information on Subjects

The background information on the subjects was divided into two sections. The first section provided the demographic information of the subjects while the second section was on the findings of the research questions. This information is vital for answering the research questions

12.2. Demographics

This data has attributes of age, education, marital status, attitude to church, number of years in church, position in church, regularity of going to church, commitment to church duties and belief in hell or heaven. In the presentation below matrices for attributes of age, education level, marital status, number of years in church and position in church are shown and analysed but those for belief in hell or heaven, regularity of going to church and commitment to church duties are in the appendices section. Their analyses however, are included in the discussion that follows. This was done to avoid making the presentation of the data unnecessarily long.

Age range	Adults	Young adults
19 and Below	0	4
20-29	0	8
30-39	0	8
40-49	12	0
50 and above	4	0

Table 2: Ages of Respondents

The information in the table is illustrated diagrammatically in the bar graph below.

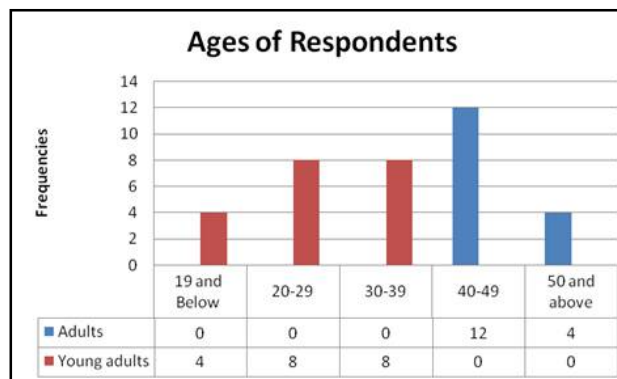


Figure 3

Most of the adults are of the ages of between 40 and 49, which is 75% of the group. 25% of the adults are of ages 50 and above. Among the young entrepreneurs the age group of 19 and below have 4 entrepreneurs which represent 20% of the group. Those in the 21-29 and 30-39 age groups are quite well distributed as each group has 40% of the young adults. The statistics also show that there are a greater number of younger entrepreneurs than older ones at Sakubva Green Market. This

is attributed among other factors to natural attrition resulting from dying from various natural causes as people get older and dispersal to other regions and countries, hence the fewer adults. In addition, the Masowe Apostles claim that they do not like their children to roam the streets aimlessly doing nothing. They have to join the father at work being taught how to be self-employed.

	Adults	Young adults
Never been to school	4	0
Primary	11	7
Secondary	1	12
Higher education	0	1

Table 3: Education

The statistics are illustrated in the bar graph below.

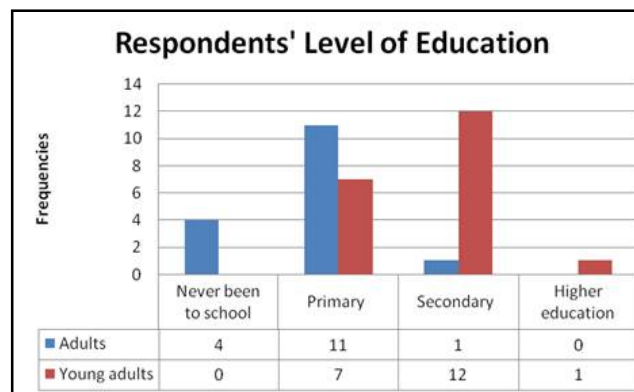


Figure 4

Among the adults 4 have never been to school which is 25% of the adults. No one did higher education among the adults while the majority of 68.75% did primary education with 6.25% having done secondary education. The interviews indicated that the low percentage of higher education goes among the adults was due to the belief that having basic numeracy and literacy was adequate for entrepreneurship purposes and hence there was no need for higher education.

The young adults show a more earnest desire for higher education with 65% having done more than primary education and all of them having gone through primary education. The inability to progress to higher education by the majority of them was attributed to various reasons that include lack of school fees and the satisfaction of having attained adequate writing and reading skills necessary for entrepreneurship.

Marital status	Adults	Young adults
Married	16	20
Unmarried	0	0

Table 4: Marital Status

These tabulated figures are illustrated in the bar graph below.

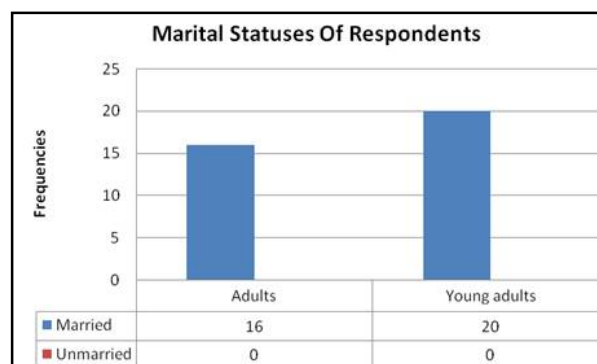


Figure 5

All the respondents indicated that they are married including the younger members of the church.

Generally according to the young entrepreneurs marrying early reduces promiscuity and paves way for one to concentrate on one's enterprise without distraction from girls.

Number of years in church	Adults	Young adults
1to 5		
6 to10		
11to15		
16 to 20		4
More than 20	16	16

Table 5: Number of years in the Church

The figures are illustrated in the bar graph below.

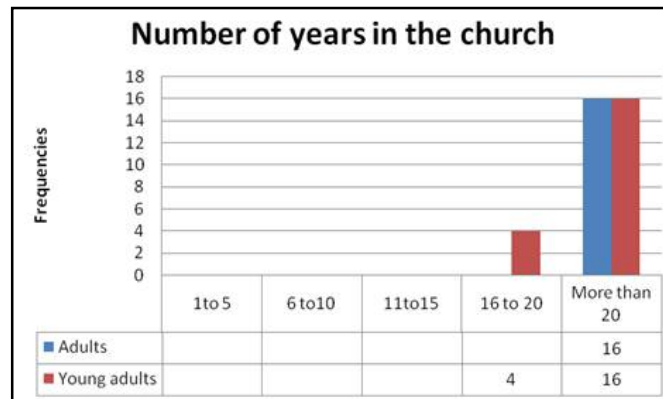


Figure 6

All the senior adults have had more than 20 years in the church while for young adults it is 80%. Only 20% of the junior adults have been in this church for 16-20 years.

The conclusion drawn from this finding is that most church members are born in the church.

Position in church	Senior Adults	Junior adults
Preacher	1	
Choir member		1
No position	15	19

Table 6: Position in Church

The statistics in the table are illustrated in the bar graph below.

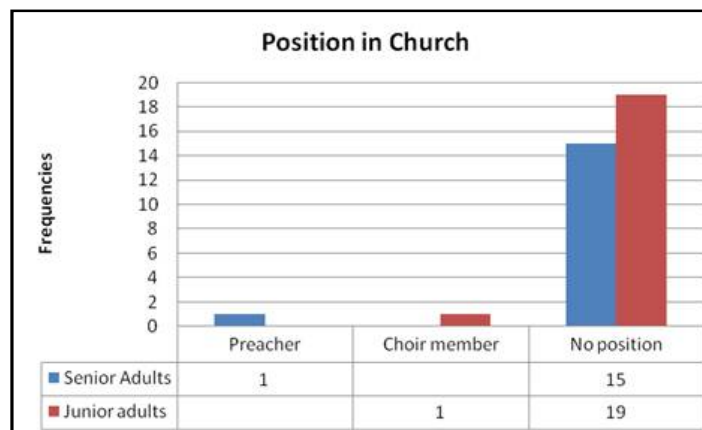


Figure 7

Among the senior adults only 6.3% are preachers and among the junior adults none is a preacher. A total of 5% of the junior adults are choir members and 0% of the senior adults are choir members. A total of 93.7% senior adults interviewed

hold no position in the church and among the junior adults it is 95%. Most people interviewed therefore had no position in the church. This is attributable to the leadership structure of the church which is pro women.

From all the demographical data it is thus evident that enterprises of the Masowe Apostles were run by mostly young and married entrepreneurs who are better educated than the adults. Together with the adults, the young adults are highly religious. The findings on the research questions are next.

12.3. Sustenance of Self-reliance Philosophy

12.3.1. The first research objective (RO1) was

“To identify strategies used for the sustenance of religious community entrepreneurship”

This research objective was informed by the following research question;

RO1 “How do religious communities sustain their entrepreneurship?”

The main theme was “sustenance of entrepreneurship” and below is the sub-themes that contribute to satisfying RO1.

12.3.2. Sub-theme 1: Belief in God

The community of the Masowe Apostles is so confident that God endowed them with the skills that they use to do the manual jobs. They had this to say:

Our hands are so blessed in that we produce quality products and we do not moan about life's problems as our activities are blessed. We are always busy with our enterprise activities.

The Masowe Apostles also believed that their businesses are blessed by God. They are always busy and preoccupied with their enterprises and do not have time to waste thinking about the vagaries of life because God is with them. To them therefore being idle was like a waste of precious time to make money. In addition, they believe Johane got inspired by the Almighty when he introduced these trades to them and hence they feel secure in doing them:

Johane Masowe got inspiration from the Holy Spirit to lead us into doing these manual jobs. He trained and guided us on how to practise these manual jobs and we do not depart from that teaching. Even our children will continue to do these same jobs.

One of the disciples emphasised that they are not affected by risk in business as he indicated:

Our businesses are blessed such that we do not fear anything (no fear of risk) because the Holy Spirit is with us.

Even in Section 4.1 the Masowe Apostles demonstrated their belief in God when 95% of them asserted that they believed there is heaven and hell. This confirmed that they have a strong belief in the existence of God and this leads them into having a strong faith in God. This was also shown in the same section by their positive attitude towards their church as they are strong observers of the rules and regulations of their religion.

The above findings were cemented by their belief in the Sabbath Day, on which day no one is allowed to work. According to them the Sabbath day is a day reserved for prayers. This is what they said about the Sabbath Day:

One must respect the Sabbath Day by praying and not working. The Sabbath Day should be observed in order to save one's soul. If therefore one was employed, then it would be difficult to observe the day as the employer may be reluctant to grant an employee a day off every Saturday for prayers. One cannot serve two masters, the employer and God.

This is confirmed by another of the disciples who said:

Word came from abovetelling Johane that your followers should respect the Sabbath Day. Sabbath Day starts at 3.00 pm on Friday until Saturday at 12.00 am. As such people were told to abandon working for the white man even in tobacco farms in order to have time for prayers to God. His most important message was that if you work for two employers and one calls you or both call you, you will fail to attend to either.

From the above quotation it can be seen why self-employment is compatible with observing the Sabbath Day. One of the elderly apostles emphasized this point thus:

Being self-employed enables one to serve the Lord anytime. If one is an employee, he faces the dilemma of asking for leave of absence each time one is called upon to go and serve the Lord. With time the employer will refuse and this will hinder one from serving the Lord fully.

The above quotations illustrated the seriousness of the Masowe Apostles' belief in God. Their self-reliance doctrine as they claim is centred on self-employment because they have one master, God and not the employer. Prayer is not just done for the sake of praying. It is done in order to get blessings that will foster business prosperity. This was supported by one of the young adults:

We observe the Sabbath Day because it is holy. Even God rested on the Sabbath Day and so we are also required to rest on the Saturday. What happens is that if you work on the Sabbath Day thinking that you can make more money, you will be surprised that it is those who observe the Sabbath Day who actually end up making more progress in their work. Even if you get a contract which is big you do not work on the Saturday because it is holy.

On what is more important, the religion or the self-reliance doctrine one adult said:

Our religion is more important than the self-reliance doctrine because what we do is a revelation that Johane received from God. We also train our children this religion so that they behave in the right way expected of a typical Masowe Apostle.

School is good but it not as important as our religion because we get a lot of guidance from the Holly Spirit in everything that we do.

From what was discussed above on belief in God it is abundantly clear that the Masowe Apostles' doctrine of self-reliance is hugely sustained by the belief in God. The self-reliance doctrine is more important than schooling as far as the Masowe Apostles are concerned. The second theme involves the business behaviour of the Masowe Apostles.

12.3.3. Sub-theme 2: Business Behaviour

The motive of rebelling against white dominance was aptly put by Johane Masowe himself as he declared that it was to empower blacks economically by rejecting their low status in the racist and oppressive formal sector. The rejection involved alienating themselves from the greater society and it is when they were now isolated that Johane got the revelation to lead his followers in doing manual jobs. An elderly apostle had this to say:

Church encourages members to be self-employed especially those with nothing to do and are not suffering from any disability. This will enable one to help the poor. Every able-bodied church member should engage in self-reliance to avoid being dependent on other people. Johane taught us to do enterprises that involve basketry, sheet metalwork, carpentry and welding.

How then do they behave at Sakubva Green Market when they perform their business activities?

A graphic picture of how a Masowe apostle operates at Sakubva Green Market was given by one seemingly seasoned Apostle GM 2 as follows:

We are like fish in the water. At Green Market in Mutare we work among members of the community and we do not select who we mix with. There are shops that belong to non-church members but we mix with these people. This is so because money comes from the people and if you do not relate with the people it will be difficult to raise money in your business. Even the employees that we engage we do not discriminate by religion or other social values. However, both you and the employees do not work on Sabbath day.

In support of this, one of the young adults said the following;

As we grow up practising the self-reliance philosophy we also see how the father relates with others at green market. Through this we are able to copy how customers are dealt with. We also observe how other entrepreneurs and church members are dealt with and this teaches us how to survive in this business.

From these disciples of the Masowe Apostles church it was discerned that the community of the Masowe Apostles also sustained their businesses through good public relations. Good public relations facilitated their ability to market and keep in touch with their peers, potential clients and customers. This however suggests that the Masowe Apostles have two personalities; one for business and the other for living in the community. In the community they live like aliens. They often do not mix in social activities of other community members, a behaviour shaped by their early experiences of being harassed by colonial authorities.

Still under the business behaviour one of the Masowe Apostles introduced the dimension of humility as follows:

The church is in the people and we work with the people a lot. This is why you find members of the Johane Masowe showing a lot of humility in the community as a way of motivating and encouraging other people to join their church. In so doing a culture of trust is cultivated such that if anything happens to a Johane Masowe member in the community people start by asking themselves about his/her relationship with members of the community

The show of humility among the members of the Masowe Apostles facilitates their acceptability in society. This humility according to them engenders a culture of trust between them and members of the society who will not hesitate to do business with them or join the church. Humility makes them to be approachable. It is therefore extremely unusual for a Masowe Apostle to be involved in skirmishes with members of the society at large. To my observation that is quite true. I have hardly seen a member of the Masowe having skirmishes or a shouting bout with members of the public.

In practising self-reliance, the Masowe Apostles showed certain business behavioural tendencies which centred on trust and honesty as described by one disciple:

When buying from shops one must get a receipt after buying goods. In doing so one creates trust between him and the ones he transacts business with. Getting goods through illicit means is completely unacceptable in the church. When you also sell your wares provide a receipt to your customers as proof of what transpired. Some customers may wrongly accuse you if you do not provide a receipt.

Issues of corruption and bribery are thus highly unacceptable for a community member of the Masowe Apostles.

In addition to that another disciple said:

We make sure we pay our dues to the city council because if we do not pay the shops will be closed.

Like all good citizens the Masowe Apostles pay their rates for the shops they use to Mutare City Council. It is known that if they do not do so their shops will be closed by the City Council. When one does not have a shop, they are deprived of the opportunity to manufacture wares for sale and in such a case the fail to sustain their self-employment. They claim that It is a bad practise for members of the society to see you being chased around for inability to pay your dues. This was emphasised by one Apostle by saying:

In doing the jobs that are done by our members, Johane Masowe (*MukuruWeMazuva*) emphasised that one must payback what one owes quickly so that you are not a slave of the person who loaned you money. If you are failing to pay back

what you owe, the person you owe can disturb you even during the Sabbath day when you are praying. This is what is unacceptable.

The Masowe apostles are also an industrious lot as espoused in one sentence by one member of the church:

We are always busy and have no time to waste.

Another Apostle emphasised the virtue of modesty:

We do not show off that we are making money because if you show off people will not interact with you as they will feel that you are too proud and full of yourself.

There should therefore be continuity in the church for self-reliance to continue surviving and this is illustrated below.

12.3.4. Sub-theme 3: Dissemination

Firstly, among the adults there was one very eloquent interviewee GM1 who summed up the role the parents play towards the sustenance of self-reliance.

Training of children to be self-reliant is a big commitment. While the father is doing his craft... the children will also be learning because the craft enables one to survive. The children will observe the father cutting patterns for buckets, dishes and other things. There are many current things the father will make using sheet metal including bread bins. All those things make someone irk a good living. As the father asks the child to provide him with various tools the child will observe how it is used and where it is used. Through that process the child will know the craft after about three years.

From what GM1 said it can be discerned that parents have a big responsibility of training children on self-reliance because according to the Masowe Apostles self-reliance is the key to survival. Due to that it is incumbent on parents to ensure that children are trained on self-reliance. This therefore implies that the children when they grow and begin their families they also have the same responsibility of training their children to be self-reliant. This is supported by SI who said the following:

For me to be able to do what I am doing was because I used to come here with my father during the school holidays and he would teach me how to do sheet metalwork. This was complemented by observing him do the sheet metalwork until I was in a position to do these things on my own.

Due to various reasons some claim that they learnt self-reliance through other members of the church who were mostly relatives as exemplified by another elder who said the following:

I was unemployed and thought it better to train sheet metalwork. I was trained by my son-in-law. He taught me how to cut and shape things until I was proficient in doing it on my own. My son-in-law was a senior member of the Gospel of God Church International.

The above findings demonstrate one way in which self-reliance is perpetuated among members of the Masowe Apostles. This process is the perpetual dissemination of the doctrine of self-reliance through informal training.

From the above it can be summarised that the Masowe Apostles sustain their self-reliance doctrine through Belief in God, a business behaviour that characteristically exudes good public relations, humility, modesty, trustworthiness and industriousness as well as informal dissemination of the philosophy to future generations.

As a follow-up to this question the researcher examined if the model cannot be generated from these findings.

12.4. Model on Sustenance of Self-reliance Philosophy

12.4.1. The research objective (RO2) is

"To develop an explanatory theory that associates certain factors with the sustenance of religious community entrepreneurship"

This research objective was informed by the following research question;

RO2 "Can the strategies be generalised?"

The model that the study derives out of the above analysis is as shown below.

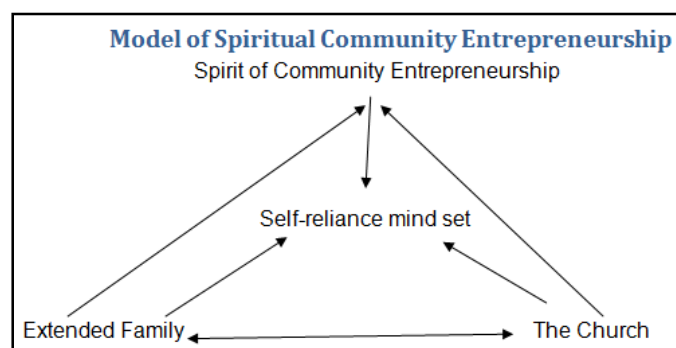


Figure 8: Theory of Spiritual Community Entrepreneurship

The theory of spiritual community entrepreneurship is premised on three pillars namely, extended family entrepreneurship, the church and spirit of community entrepreneurship. The extended family entrepreneurship represents the entrepreneurship that is being practiced in the family unit. In the case of the Masowe Apostles a parent will be operating a self-job enterprise and teaches the child how to operate the same enterprise. The teaching can be offered to any young person by any adult who is a member of the church. The church of the Masowe Apostles is the second pillar. The combination of the Extended Family pillar and The Churchpillar results in the Spirit of Community Entrepreneurship. The three pillars combine to bring a religious self-reliance mindset in the community.

12.4.1.1 Economic Contribution

To emphasize the value of self-reliance mindset to Zimbabwe the study examined the following objective:

12.4.2. Research objective 3 (RO3)

"To identify the ways in which religious community entrepreneurship contributes to economic development "

This objective was informed by the following research question (RQ3)

"How does religious community entrepreneurship contribute to economic development in Zimbabwe?"

Sub-theme 1: Generation of employment

Number of employees	Adults	Young adults
0	2	12
1	3	4
2	4	3
3	4	1
4	3	0
5	0	0
6	0	0

Table 7: Number of employees

Only 2.5% of the adults had no employees. 68.8% of the adults had 2 or more employees. No adult had more than 4 employees. A percentage of 18.8% had 4 employees. Among the young adults 60% had no employees. The young adults claimed that they had no employees because they were also under someone and being trained and therefore could not engage an employee.

Asked why their enterprises were this small the Masowe Apostles provided the following reasons:

Our companies are small ones because we believe that having big companies does not mean that we are more productive. We employ a small number of people or none at all to encourage working hard. It further facilitates one's ability to remunerate the small number of employees. Through the small businesses we have, our families do not starve and we are also able to support the sisters as well as contributing to the offerings at the church. We do what we have capacity to do and so avoid getting into financial distress. It is the church policy that members should not show off. We believe and appreciate in the things that the Lord is able to provide us at any one time.

What is apparent from the quotation is that the community of the Masowe Apostles does not generally believe in big firms that often resulted in management headaches. With small firms they are able to meet their production targets, remunerate their employees, maintain their families well and have extra money for church responsibilities. The other strongest reason was that the church does not encourage people who show off, hence staying small. They were thus a modest lot who on average had 1.3 employees. Due to their small enterprises the community of the Masowe Apostles is not a big generator of employment.

Sub-theme 2: Poverty Reduction

Monthly income	Adults	Young adults
300 USD	2	5
400 USD	8	10
500 USD	3	2
600 USD	1	1
700 USD	0	0
800 USD	0	1
1000 USD	2	1

Table 8: Monthly incomes

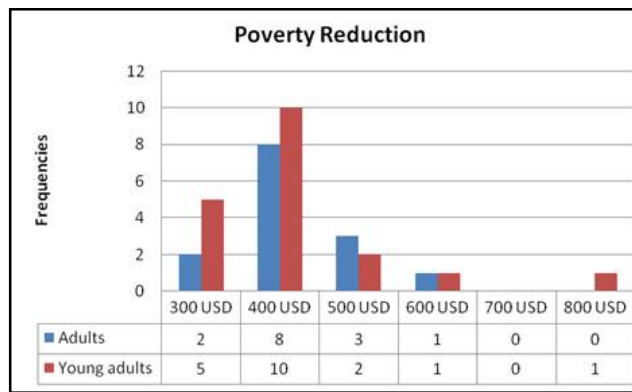


Figure 9

The most usual monthly income is 400USD among both the adults and the young adults. For the adults 50% were earning 400USD per month and for the young adults 50% were also earning on average 400USD per month. For both the adults and the young adults whose income per month is more than 400USD, 12.5% of the adults and 5% of the young adults earned around 1000USD per month. Among the responds 12.5% adults and 25% young adults earned less than 400USD per month.

At the time of carrying out the research the poverty datum line for a family of five was USD499.48 a month (www.zimstat.co.zw). The Johane Masowe Apostles missed the mark by 20% of the expected income level that would beat the poverty datum line. Considering that it is not only the father who is involved in self-reliance then this shortfall is covered by other members of the family as all able-bodied members of the family are involved in self-reliance. This thus enabled them to afford the essentials of life like food and clothing. As such they were living moderately and not poorly. This was confirmed by the following statement which was separately uttered by one adult (GM 8) and a young adult (GM 14).

The amount of money raised through these activities of selling manufactured goods and sewn clothes is quite enough for the family. If one came on 28 September to witness the amount of money people will be giving as offerings to the church, they would be amazed by the amounts of money being offered. This is when they make their offers to thank God for the graces they are getting in their jobs.

The basic USD400 per month therefore lifted a Masowe Apostle’s family out of poverty.

Income and adequate livelihood	Adults	Young adults
Yes	16	19
No	0	1

Table 9: Income and Livelihood

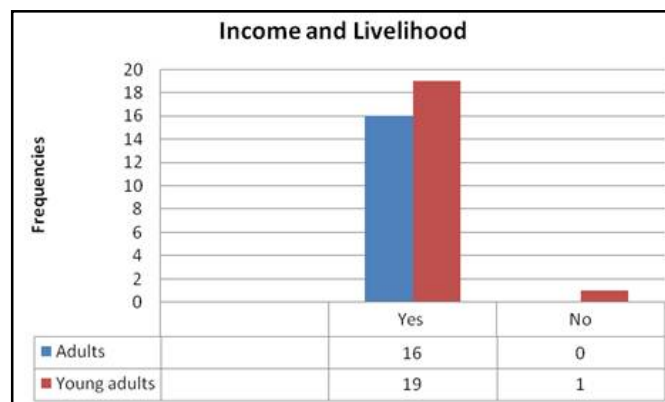


Figure 10

A 100% of the adults were affirmative that they were sustaining a reasonable standard of living from their earnings while among the young adults 95% were of a similar opinion. Only 5% of the young Apostles felt that the trades they were doing were not sustaining them adequately. Generally, therefore these statistics corroborate what has been argued under Income per month that the Masowe Apostles were leading a moderate and descent life as opposed to being poor. On enquiring as to why they were seen as poor people, one very enthusiastic respondent (S 1) said:

People identify us as poor people because they do not exactly understand our lives. We are in most cases clothed in work suits and people perceive that as a sign of poverty and yet that is to the contrary. We are a busy people who are always

engaged in our enterprises. However, if one visits us at our homes one will witness for themselves that our quality of life is quite reasonable. People are always attracted by the outside appearance and yet fail to know exactly what one's life is like. Other people are always well dressed and yet in their homes there is a lot of poverty.

The Apostles claim that they are a busy lot and have no time to waste; hence they are always attired in work suits. According to them people mistakenly judge a person by their outside appearance only and never get to know more about that person. There are people who are always well dressed but lead a treacherous life full of poverty, they asserted. The Masowe Apostles claimed that one needed to visit their homes to understand the reasonable life they enjoyed. This finding affirms the finding on income in that the Masowe Apostles are misunderstood to be poor due to the fact that they are an industrious lot who are always busy and wearing work suits or work clothes.

	Adults	Young adults
Yes	13	11
No	3	9

Table 10: Ownership of House/Stand

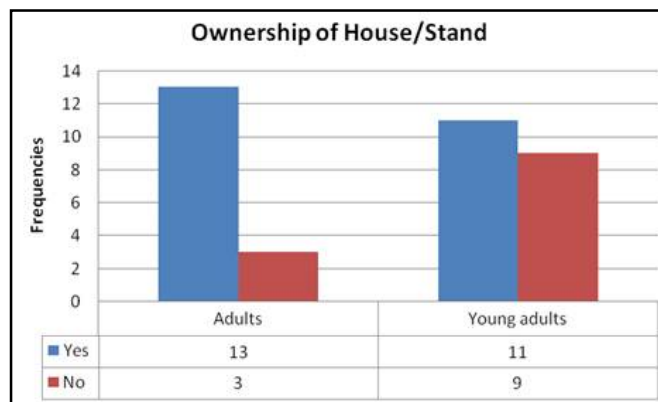


Figure 11

Most adults owned houses and this was represented by percentage of 81.3%. A small number of 18.8% were homeless. For the young adults 55% were either with a house or had acquired a stand and building a house. A total of 45% were homeless as they could be either lodging, staying with the parents or a member of the church.

Going by the statistics 66.7% owned a house and 33.3% did not own a house. The third who did own a house were mostly young adults who were still growing in terms of their enterprises. As they grow older they were expected to acquire property as well.

Reason	Young Adults	Percentage
1.You also find that even some who are learned are doing manual jobs like these so why not do it especially when you already have the training	10	50%
2.with more education that can improve your life style one can choose another carrier	2	10%
3.no hope of changing the job because everyone else is doing such jobs	8	40%

Table 11: Future Plans

A total of 50% of the young Masowe Apostles showed that there was no going back on self-reliance and argued that even the educated were also engaged in self-employment. This number was even confirmed by an additional 40% who claimed that there was no hope of changing the job as everyone else was doing the same jobs. A small percentage of 10% said that given an option they could choose a different career from sheet metalwork.

This shows that the Masowe apostles are resolute on self-employment and the high formal unemployment in Zimbabwe does not make the situation any better (www.thestandard.co.zw).

On reduction of poverty it can thus be concluded that the entrepreneurship of the Masowe Apostles lifted them out of poverty on incomes averaging USD400 per month and also that the entrepreneurship enabled them to acquire houses. This motivated them to be resolute about the entrepreneurship drive.

Sub-theme 4: Ownership of Productive Sector

Ownership of shop	Adults	Young adults
Own shop	10	5
Sharing	6	4
Under parent/brother/church member	0	11

Table 12: Ownership of shop

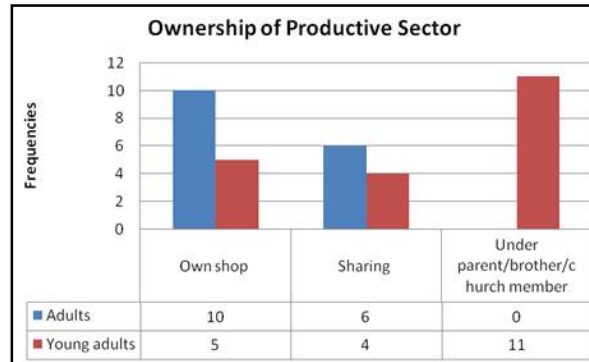


Figure 12

A total of 62.5% adults owned the shops from where they were operating from and only 37.5% were sharing the shop they were using. Among the young adults most were working under someone who could be a parent, brother or church member and this was represented by a total of 55%. If this is combined with 20% who are sharing among the young adults, then it implies that 75% of the young adults were dependent on someone else for their enterprises' space. A small number of 25% of the young adults owned shops.

Going by the above matrix, about 42% of the Masowe Apostles owned shops while about 58% were either sharing or renting a shop. It can be deduced thus that most of the Masowe Apostles did not own the infrastructure used for productive purposes.

Enterprises done	Adults	Young adults
Sheet metalwork- manufacturing pots, buckets, ridges, steam caps, gutters, tobacco barn dust pipes, grinding mills cyclone, chicken feeders, dishes, letter boxes, canes, kettles	10	15
Welding- manufacturing doorframes, window frames,	5	13
Carpentry- manufacturing of doors, sofas, tables, chairs, kitchen units	6	12

Table 13: Trades done

The most common trade that preoccupied both the adults and younger adults were sheet metalwork as shown by 47% adults and 37.5% young adults responses. The reason for this is given by almost all the respondents as:

BasarekukomamapotonekugadziramabhavhandirobasaMutumwaakatsiyirakutitiite.

(JohaneMasowe guided and trained us to mostly do sheet metalwork.)

Mutumwa trained his followers to do sheet metalwork and as such it was found that among the adults welding and carpentry are not popular as shown by the respective responses of 23.8% and 28.6%. Sheet metalwork was the mainstay of the trades by adults. Welding and carpentry were popular among the younger adults though with welding being most popular as represented by a total of 32.5% while carpentry scored a total of 30% responses. The younger adults claim they are diversifying their enterprises so as not to focus on sheet metalwork only. To that end the younger adults were enterprising and divergent in their thinking but this is not an indicator that they will not centralise their enterprises around sheet metalwork as they grew older. The percentage of 47% and that the church advocates for sheet metalwork strongly suggested that they will eventually focus more on sheet metalwork over time.

Going by the above matrix it shows that the Masowe Apostles possess special skills in sheet metalwork with a percentage of about 49%, with welding and carpentry sharing second position of 25% each.

Reasons for doing trade	Adults	Young adults
Born in the trade	16	16
Dropped out of school	4	8
Means of livelihood (way of life)	13	15

Table 14: Reasons for doing the Trades

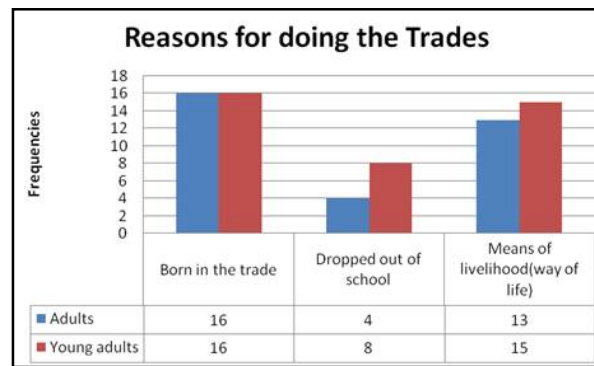


Figure 13

“Born in the trade” seemed the most common reason why they were doing the trades. All the adults stated that while 80% of the young adults also stated that. Besides being born in the trade 81.3% adults stated they are doing self-reliance also as it was a means of livelihood. 75% of the young expressed a similar sentiment. The least popular reason was that they were not in the business that they were because of having dropped out of school. For the adult it was 25% and for young adults 40%

Going by the matrix above it can be concluded that the most significant reason for doing the trades that the Masowe Apostles are doing was because they were born in the trades as it is also a means of livelihood.

Type of contract	Adults	Young adult
constructing gutters in schools or homesteads or churches	7	10
water harvesting in schools by building gutters and tanks	4	6
manufacturing borehole lids	5	4

Table 15: Types of contracts obtained

The contracts obtained were concentrated in sheet metalwork as they did gutters in schools and churches as well as houses. The projects also involved water harvesting. Guttering and water harvesting comprise 68.8% for adults and 80% for young Masowe Apostles of the seemingly lucrative projects they got. Small wonder why sheet metalwork is the mainstay of their enterprises.

It can thus be concluded that the Masowe apostles’ major contracts are obtained through sheet metal work involving guttering and water harvesting. Small wonder why sheet metalwork is the mainstay of their enterprises.

From the matrices analysed under the ownership of the productive sector, the community of the Masowe Apostles own the skills they use in sheet metal work which is an outcome of their informal self-reliance education but few own the shops they operate from. Considering that most adults own the shops they are operating from then with time most of the young adults will eventually own shops as well. To that end the Masowe Apostles are resolute in self-reliance by empowering themselves to own the productive sector through skilling themselves in sheet metalwork, welding and carpentry as well as acquiring the infrastructure they operate from.

Sub-theme 5: Apprenticeship training

Training - where obtained	Adults	Young adults
Formal	0	0
Informal	16	20

Table 16: Training – Where Obtained

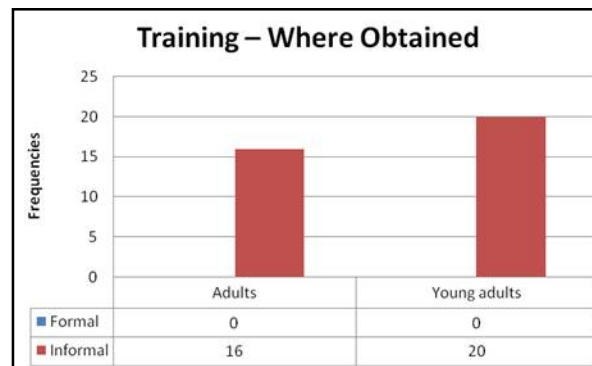


Figure 14

The statistics shows that no one among the Masowe Apostles at Green Market acquired formal training on the trades that they are doing. All of them got informal training which is affirmed by the statement “we were born in the trade” discussed above.

Ability to train others	Adults	Young adults
Yes	16	20
No	0	0

Table 17: Training Others

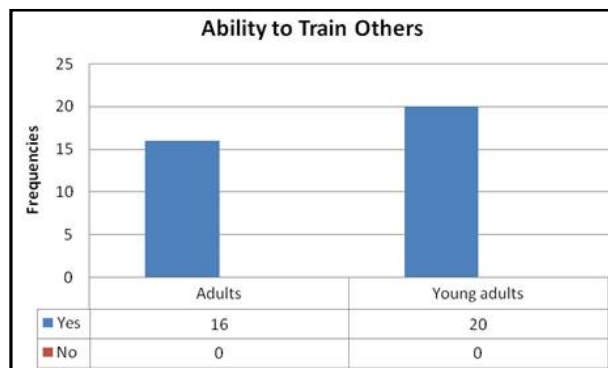


Figure 15

All the adults and young adults indicated that they had the capacity to train others. This emphasized the fact that the Masowe Apostles were positive about sharing their knowledge and skills. The training took about three years on average. As a follow-up the researcher enquired about the numbers of people the respondents had trained.

As already noted above under table 12, it was concluded that there was a lot of knowledge sharing and collaboration among the Masowe Apostles as they trained and improved each other’s skills in the various trades.

	Adults	Young adults
0	0	5
1 to 5	0	10
6 to 10	0	0
More than 10	16	5

Table 18: Number Trained to Date

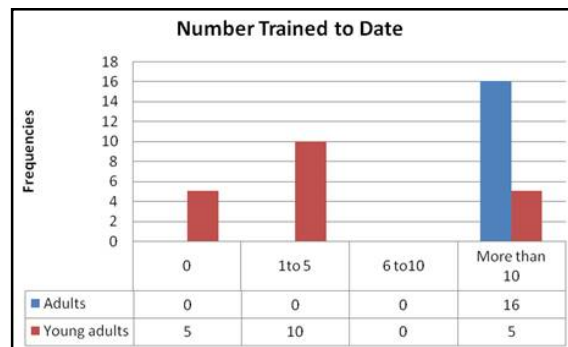


Figure 16

All the adults indicated that they had trained in excess of 10 people on their entrepreneurship while among the young adults only 25% indicated so. From this statistic 21 of the 36, that is 58.3% of the subjects have had informal classes with more than 10 trainees. Roughly put more than 210 trainees had passed through the hands of these informal teachers.

With the developments that are going on internationally in the field of technology the researcher was keen to find out the views of the Masowe Apostles on how eager they were to embrace change by way of manufacturing with the use of modern machinery and incorporating this in the curriculum. The table below is a summary of their views.

Prospects of using modern machinery	Adults	Young adults
Yes	9	7
No	7	13

Table 19: Technology

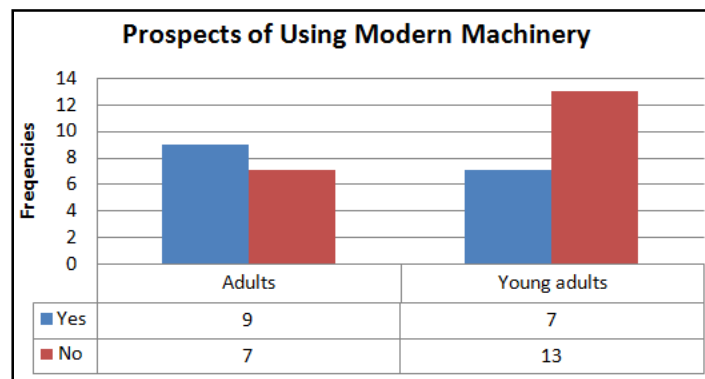


Figure 17

The prospect of using modern technology in future was 56.3% and 35% among the adults and young adults respectively. The adults show a higher percentage than the young adults. No hope of using modern technology in future was 43.8% and 65% among the adults and young adults respectively. The young adults who have no hope of adopting modern means of manufacturing are 21.2% more than the adults. The young adults were hugely pessimistic and their argument will be given after the following few paragraphs.

To start with, the researcher enquired on why there was a need to use modern technology in the enterprises and this was provided thus:

When making buckets we need to join the body and the base. We are supposed to use machinery for that but because of lack of capital we use our hands. Things like gutters require machines for binding and bending them but we use our hands because we lack the funds to purchase the machines. We prefer to grow bigger and use machine as sometimes during times of harvesting. That is April, May and June there is an increase in demand of our products and we have problems meeting demand due to lack of machinery.

From the above perspective it was the hope of the 56.3% adults and 35% young adults that in future they would be able to utilise modern technology in their manufacturing of wares as a way of meeting demand and as a result grow bigger. Among this lot some went further to state that by using modern technology they would be able to improve their workmanship and serve high quality goods to a niche market. The following was what they said:

The way I work differs from others in that I seek better quality and high workmanship in my job. I seek to serve a niche market which others are not serving.

Within the same group of modern machinery hopefuls, a number indicated that it was a church doctrine as JohaneMasowe indicated at Korsten in South Africa that people must always look for new ways of doing business in order to survive in the stifling business environment when they said the following:

The church encourages us to always look for new ways of doing our business in order to help the disadvantaged and the church.

The church thus encourages innovation. By seeking new ways of doing business the entrepreneurs will be able to generate more revenue and the proceeds would go towards also helping the disadvantaged members of the community and the church, they assert. Innovation is therefore institutionalised. The church in their rudimentary understanding acknowledges that innovation invites more income.

The 43.8% adults and 65% young adults who are pessimistic of utilising modern machinery in future argued thus:

- My father instructed me that your hands are the machine
- I am already born a machine
- The work does not require machinery.

From the above there is no aorta of doubt that the junior adults together with a smaller proportion of the adults are confident of the skills they possess to the extent of believing that their hands are machines. Due to that, they do not see themselves utilising modern machinery in future and thus incorporating it in the curriculum of their informal training. They therefore strongly believe in their craftsmanship. However, among the adults a greater majority hope to utilise modern machinery in future to improve on speed and quality of their workmanship albeit that they are old. Generally, the Masowe Apostles encourage innovation in their practice in order to survive in the stifling environment.

The conclusion drawn under apprenticeship training is that the Masowe Apostles have a vibrant and continuous informal self-reliance training programme that encourages innovation but short on technical advancement. The fathers are the tutors for boys in male trades and mothers for girls likewise.

Sub-theme 6: Reduction of inequalities

	Adults	Young adults
Men only	11	16
Women only	0	0
Both sexes	5	4

Table 20: Possibility of Training by Sex

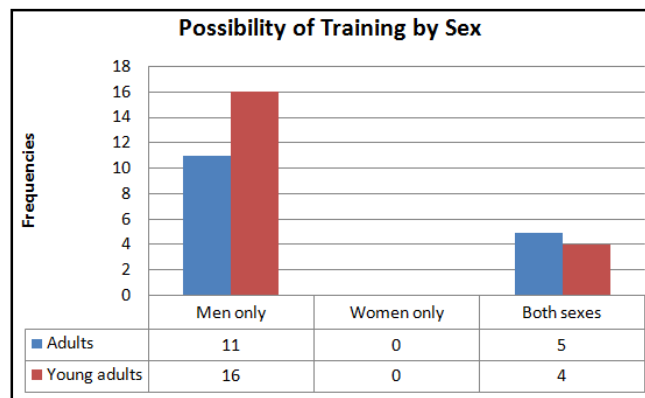


Figure 18

Adults who feel they could train both men and women are 31.3% while for young adults it is 20%. The two groups did not envisage a situation of training women only. 68.7% adults can train men only and for young adults 80% feel they can train men only. Asked why the interest to train both sexes is so low among both the adults and young adults reasons were provided as follows:

Women sell the products that men manufacture and therefore do not require training in sheet metalwork of welding

Women should stay and look after the home while men are busy manufacturing things at the workplace

Women are trained to do tailoring by other women and as a result are not keen to engage in jobs like sheet metalwork which is more of a man's job

From the above argument it can be discerned that the Masowe Apostles preserve the training of trades for mostly men only, while the preserve for women is tailoring, selling of wares manufactured by men and doing household chores. There is therefore division of labour and moreover women, the Masowe Apostles claim, have the discretion to use the money they get from their own tasks the way they see fit. To that end therefore, women also practised the self-reliance philosophy and manufactured mostly children's clothes. Income inequalities among men and women of Masowe Apostles were thus reduced.

Sub-theme 6: Improving the welfare of others.

Help the needy	Adults	Young adults
Yes	16	19
No	0	1

Table 21: Help the Needy

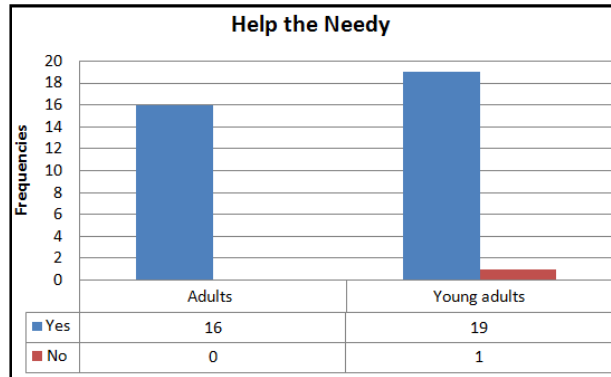


Figure 19

From the above table it was ascertained that 100% of the adults assisted the needy while 95% of the young adults were also positive about their assistance to the needy. Only 5% of the young adults claimed that they could not help the needy because Johane Masowe asserted that you should only help those whose source of their problems you know. Asked on how they assist the needy the Masowe apostles had the following to say;

We can provide accommodation to the needy

We train the poor various trades so that they can manufacture and sell the different wares they produce

We keep orphans whose school fees and uniforms we pay for.

It was thus deduced that the Masowe Apostles improved the well-being of others by providing accommodation, training them self-reliance, paying school fees and purchasing uniforms.

In addition to the above the Masowe Apostles were asked on how they perceived their contribution to the economy and below is the summary of the findings:

Sub-theme7: Perceptions on economic contribution

	Adults	Young adults
Yes	16	19
No	0	1

Table 22: Perceptions on Contribution to Economy

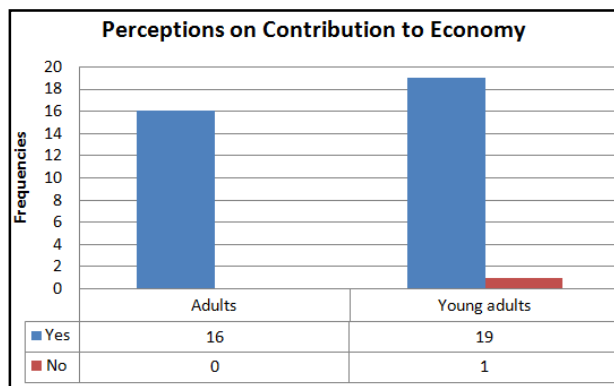


Figure 20

The adults and young adults were positive about their contribution to the economy by percentages of 100% and 90% respectively. Only 5% or one person of the young adults doubted his contribution to the economy. A plethora of activities done to contribute to the economy were identified as follows:

- Some of our products are exported and in so doing bring foreign currency into the country
- Some shops buy the goods we manufacture for resale and as such in some cases we manufacture our goods in large quantities
- Door frames and window frames, we make are bought by people constructing houses

- The inputs we buy from other businesses create business activities that are taxed
- People do not have to import products similar to ours as we are manufacturing the products here
- Door frames, window frames and scorch carts are bought by farmers who use them during farming
- We have visitors and church members who come from Botswana, Sudan, South Africa, Malawi, Mozambique, Tanzania, Zambia, Ethiopia and Kenya. These bring in a lot of foreign currency to the country.

The identification of the economic contribution of the Masowe Apostles generally shows that each Masowe Apostle generates employment for about 1.3 persons, 100% reduce poverty among members of the church, own a vibrant and continuous informal self-reliance training institution and infrastructure which completely reduces inequalities among the men and women of the church while capacitating every member of the church to improve the welfare of identified needy community members. The training is however short on technical advancement, that is use of modern machinery. The Masowe Apostles are generally all affirmative about their contribution to the economy as was identified above.

Entrepreneurship Challenges Faced by the Masowe Apostles Community

The research objective which the study was to satisfy under this aspect is:

Research objective four (RO4) "To identify the problems faced by religious community entrepreneurship in Zimbabwe"

The question that informed the objective is:

RQ4 "What are the problems faced by religious community entrepreneurship in Zimbabwe?"

The community of the Masowe Apostles proffered explanations on some of the challenges they are encountering in their enterprises. Below are some of the issues that they said militate against better performance in their enterprises:

The first challenge is on certificates.

Some jobs require certificates that we do not have but those who get those tenders will sub-contract us to do the jobs

The Masowe Apostles are disadvantaged in that their informal training does not culminate in awarding of recognised certificates and as a consequence they cannot apply for tenders. However, in recognition of their skills those who get the tenders sub-contract them.

The second challenge is on capital.

We lack of capital to do big jobs that require a lot of material. If one could get a loan they would be able to grow the business. There was a company that used to give us loans as we were its customers. That company stopped when the economic situation deteriorated.

The Masowe Apostles acknowledge that they are prone to the shortage of funds to handle big jobs. They cite lack of the capacity to get loans from financial houses as a major predicament they face. For the Masowe Apostles, some customers that offered them loans previously had not been spared; the bad economic situation has not helped them much as the customers could no longer do that. At the time of doing this study almost all companies in Mutare and all other towns were shutting down business because the economic climate was not conducive.

Lack of capacity to get loans was also attributed to payslips. The following is what they said:

We lack payslips and knowledge of how to incorporate payslips in our enterprises

The point is that in Zimbabwe when one applies for a loan, they should produce a payslip showing the company they are working for and how much they earn per month. The financial house will then be able to calculate how much loan to give as well as the repayment period. The payslip also is an indicator that someone is working for a registered organisation.

However, some are persuaded to get loans from loan sharks who may not require the production of payslips but the Masowe Apostles seem not grossly interested as they allege thus:

To get money from loan sharks is unattractive because they charge huge interests that worsen your plight.

It is the conviction of the Masowe Apostles that loan sharks charge exorbitant interests that would worsen someone's plight and as a result they did not get loans from the loan sharks.

Still on the financial side, the Masowe Apostles believed some customers let them down financially by not paying their debts and even if they are reported to the police nothing seems to be done about it. Below is what they said:

Some customers make us do jobs that they fail to pay for and if you report to the police nothing is done. Some policemen say 'Give me something small, I am aware of your case.

Issues of corruption even worsen the situation in that some policemen ask for something 'small' to make the docket disappear.

The other problem they face involves competition at the Sakubva Green Market and the following is what they said:

Other people without shops waited for customer at the gate and pretended to be able to do any type of job. When they got the job, they charge customers huge amounts of money that included the money for us who would do the job and theirs. This chases away customers. They behave like job brokers. Sometimes they explained wrongly to the person who would do the job and the doer produced a thing which is not accurate. The customers get angered by such poor product. Such people did not pay any shop fees and the money they collect was completely theirs.

The Masowe Apostles definitely feel cheated by other entrepreneurs at the Sakubva Green Market in that these other entrepreneurs act like job brokers. They seek jobs at the market, charge huge amounts but ask them to do the job. The amounts will be huge because it includes the Masowe Apostle's charges as well. This they allege chases away customers. In addition, the job broker might wrongly get the job dimensions or instructions which make them produce a product the

customer might reject. Customers are thus not amused by this. The thing that angers them more is that some of these job brokers do not own shops at Sakubva Green Market and thus do not pay any rates to the council. However, council has tried to address the issue by asking people to operate from their shops only and not wait for customers at the entrance to the market.

The Masowe Apostles also believe operations can be improved if they had the use of computers in their enterprises for stocktaking and maintaining records as well as budgeting:

We lack computers in our operations for use in stock taking and keeping of company records. We cannot budget as we do not keep records

From the above findings on challenges the Masowe Apostles thus lack capacity to be more effective due to; lack of qualifications and that impedes their ability to compete and be contracted for numerous jobs unregistered enterprises that are not recognised by banks that provide loans defaulting customers who reduce their revenue exacerbated by some corrupt police officers who accept bribes not to arrest the offending culprits.

Job brokers who accost customers and sub-contract the Masowe apostles and thus cutting on their profits and business reputation.

Inability to maintain proper accounting records due to lack of computers. Their informal training does not have computer education.

Role of Spirituality in Religious Community Entrepreneurship

The objective the study wanted to satisfy under this aspect is:

Research objective five (RO5) "To discover the role of spirituality in religious community entrepreneurship in Zimbabwe"

The research question that informed that research objective is:

RO5 "What is the role of spirituality in religious community entrepreneurship in Zimbabwe?"

As was revealed in section 4.2.1 the community of the Masowe Apostles is so confident that God endowed them with the skills that they use to do the manual jobs. They had this to say:

Our hands are so blessed in that we produce quality products and we do not moan about life's problems as our activities are blessed. We are always busy with our enterprise activities.

The Masowe Apostles also believe that their businesses are blessed by God. They are always busy and preoccupied with their enterprises and do not have time to waste thinking about the vagaries of life because God is with them. To them therefore being idle was like a waste of precious time to make money. In addition, they believe Johane got inspired by the Almighty when he introduced these trades to them and hence they feel secure in doing them:

Johane Masowe got inspiration from the Holy Spirit to lead us into doing these manual jobs. He trained and guided us on how to practise these manual jobs and we do not depart from that teaching. Even our children will continue to do these same jobs.

One of the disciples emphasised that they are not affected by risk in business as he indicated:

Our businesses are blessed such that we do not fear anything (no fear of risk) because the Holy Spirit is with us.

Even in Section 4.1 the Masowe Apostles demonstrated their belief in God when 95% of them asserted that they believed there is heaven and hell. This confirmed that they have a strong belief in the existence of God and this leads them into having a strong faith in God. This was also shown in the same section by their positive attitude towards their church as they are strong observers of the rules and regulations of their religion.

The above findings were cemented by their belief in the Sabbath Day, on which day no one is allowed to work. According to them the Sabbath day is a day reserved for prayers. This is what they said about the Sabbath Day:

One must respect the Sabbath Day by praying and not working. The Sabbath Day should be observed in order to save one's soul. If therefore one was employed, then it would be difficult to observe the day as the employer may be reluctant to grant an employee a day off every Saturday for prayers. One cannot serve two masters, the employer and God.

This is confirmed by another of the disciples who said:

Word came from abovetelling Johane that your followers should respect the Sabbath Day. Sabbath Day starts at 3.00 pm on Friday until Saturday at 12.00 am. As such people were told to abandon working for the white man even in tobacco farms in order to have time for prayers to God. His most important message was that if you work for two employers and one calls you or both call you, you will fail to attend to either.

From the above quotation it can be seen why self-employment is compatible with observing the Sabbath Day. One of the elderly apostles emphasized this point thus:

Being self-employed enables one to serve the Lord anytime. If one is an employee, he faces the dilemma of asking for leave of absence each time one is called upon to go and serve the Lord. With time the employer will refuse and this will hinder one from serving the Lord fully.

The above quotations illustrated the seriousness of the Masowe Apostles' belief in God. Their self-reliance doctrine as they claim is centred on self-employment because they have one master, God and not the employer. Prayer is not just done for the sake of praying. It is done in order to get blessings that will foster business prosperity. This was supported by one of the young adults:

We observe the Sabbath Day because it is holy. Even God rested on the Sabbath Day and so we are also required to rest on the Saturday. What happens is that if you work on the Sabbath Day thinking that you can make more money, you will be

surprised that it is those who observe the Sabbath Day who actually end up making more progress in their work. Even if you get a contract which is big you do not work on the Saturday because it is holy.

On what is more important, the religion or the self-reliance doctrine one adult said:

Our religion is more important than the self-reliance doctrine because what we do is a revelation that Johane received from God. We also train our children this religion so that they behave in the right way expected of a typical Masowe Apostle. School is good but it not as important as our religion because we get a lot of guidance from the Holy Spirit in everything that we do.

From what was discussed above on belief in God it is abundantly clear that the Masowe Apostles' doctrine of self-reliance is hugely sustained by their spirituality, their belief in the Holy Spirit.

The conclusion that can be drawn is that the Masowe Apostles are highly spiritual and believe God has meaning in what they do. The last research objective centred on opportunities open to the Masowe Apostles.

Opportunities Open to the Masowe Apostles

The research objective (RO6) under this subheading is:

"To identify the entrepreneurship opportunities available to religious communities in Zimbabwe"

The objective was informed by the research question below:

RO6 "What entrepreneurship opportunities do religious communities have in Zimbabwe?"

The Masowe Apostles are not active in politics as identified in 4.1.2.1. This enables them to be acceptable to any political dispensation in Zimbabwe and thereby sustain their entrepreneurship.

As was presented under 4.1.2.6 no one is obstructed by the church from continuing with education as evidenced by that the church is international and conversing in English enables easier communication with people from other countries. This enables members of the Masowe Community to locate themselves globally where their businesses are acceptable.

Considering that they also convert scrap metal to useful products in the home they play a role in maintaining a clean environment. If sponsors are mobilised they could procure assistance in collecting scrap metal and buying machinery for productive purpose in spite of that the youth seem pessimistic about the relevance of machinery in their workspace. This would be a very good application of the recombinant theory as Kushure (2015) said on value addition in section 4.1.2.6.

- Considering that there were lecturers and students from Mutare Polytechnic who visited the Masowe Apostles at the Mutare Green Market as part of training students sheet metalwork, the Masowe Apostles should see this as an opportunity to open their own institution to train basketry, sheet metalwork and carpentry. Their children could take advantage of such an institution to obtain certificates usable in leveraging for business opportunities.

13. Implications/Suggestions

Zimbabwean politicians, policymakers and economists should generate policies that exclusively promote and harness the activities of the MAs for revenue generation and employment creation. The MAs are no longer a "missing middle" as their activities are now known by virtue of this study. Policy makers and economists should look into how the MAs can;

- Access credit so as to facilitate growth in their operations and as such open up opportunities for investments.
- Obtain recognisable qualifications so as to facilitate their ability to compete and be contracted for more jobs
- Register their enterprises in order for them to be recognised by banks that provide loans
- Assist them in dealing with defaulting customers who reduce their revenue and this is exacerbated by some corrupt police officers who accept bribes not to arrest the offending culprits
- Eliminate job brokers who accost customers and sub-contract the Masowe apostles and thus cutting on their profits and business reputation.
- Facilitate the MAs ability to maintain proper accounting records by providing basic training in computers. Their informal training does not facilitate the use of computers.

14. Theoretical Model: Model on Sustenance of Self-Reliance Philosophy

Entrepreneurial activity expands and transforms the productive potential of the national economy by inducing higher productivity and an expansion of new niches and industries. This opens new opportunities for the Masowe Apostles. The Masowe apostles disseminate their self-reliance practices as they spread and train other followers throughout Zimbabwe in particular and Africa in general. The Masowe apostles serve all sorts of customers but their main focus are the poor people who may not be able to purchase dearer household commodities from shops in the towns. Processes at the aggregate level are, in turn, linked to the individual layer, obviously including important feedback mechanisms for individual entrepreneurs. Entrepreneurs can learn from both their own and others' successes and failures, which enables them to improve their skills and adapt (Caree and Thurik 2002:19-20). On this point one junior Masowe entrepreneur (GM 9) acclaimed that he learned sheet metalwork from his father but he has now generated his own more efficient ideas on how to produce similar products.

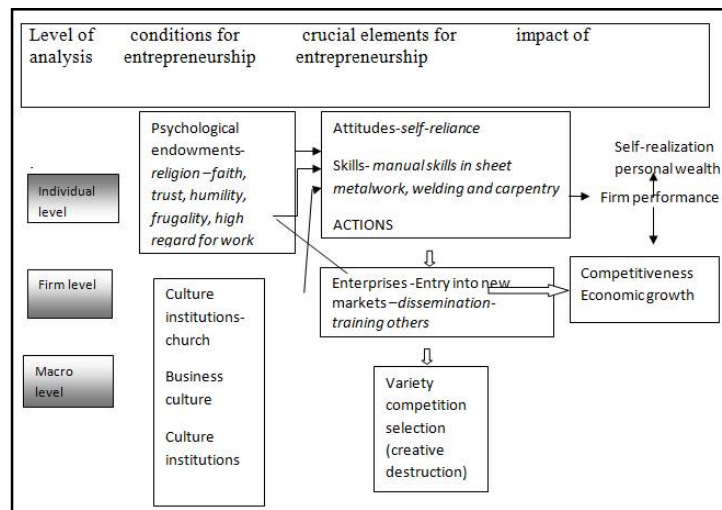


Figure 21: Masowe Apostles' entrepreneurship contribution to economic growth
 Source: Caree and Thurik (2002:20) with modifications from Chikukutu (2015)

From the above diagram it is quite evidence that the Masowe Apostles' self-reliance contributes significantly to the economy of Zimbabwe by cumulatively increasing the level of competitiveness in the Zimbabwe economy and in so doing open opportunities for the Masowe Apostles.

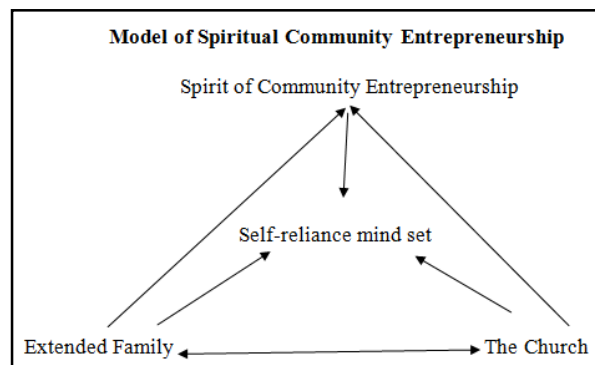


Figure 22

14.1. Theory of Spiritual Community Entrepreneurship

The theory of spiritual community entrepreneurship is premised on three pillars namely, extended family entrepreneurship, the church and spirit of community entrepreneurship. The extended family entrepreneurship represents the entrepreneurship that is being practiced in the family unit. In the case of the Masowe Apostles a parent will be operating a self-job enterprise and teaches the child how to operate the same enterprise. The teaching can be offered to any young person by any adult who is a member of the church. Makura (2010:15) identifies Sol Kerzner as one such entrepreneur who got experience in family businesses to eventually end up with the most successful hotel group in South Africa, Sun International. His parents worked very hard, running a café in the neighbourhood that was not good and later moved out to Durban where they owned a small hotel. Brian Joffe is another entrepreneur quoted by Makura who got his training from the extended family. Makura (2010:474) says that Brian Joffe was always a trader. As a schoolboy he packed birdseed at his dad's small grain and milling business in Newtown, Johannesburg, earning just a few cents an hour. He also helped out at his uncle's pharmacy, counting out tablets and dropping them one by one into phials. Brian Joffe is now the founder and Chief Executive Officer of the Bidvest Group Limited in South Africa.

The training that is being carried out by the adult is a basic requirement put in place by the church that requires parents to train their children self-reliance. The church doctrine encourages everyone who is able bodied to be self-employed in order to generate his/her income. Men can do manual jobs that are centred on sheet metalwork as prescribed by the founder of the church while women can do the sewing of clothes and selling of wares. The church also teaches values and attitudes of Protestantism that underpin the self-employment practice. Self-reliance then becomes a way of life both at home and church for all members of the church. This nurture a spirit of entrepreneurship in the community. Brian Joffe of the Bidvest Group discussed in Makura (2010:481) named his organisation Bidvest because in Afrikaans, 'bid' means to pray and he asserted that his business would be run on ethical principles and have a wider purpose than short-term monetary gains. Silbiger (2000:27) espouses that as part of their religious training, Jews intensely study the Bible or Torah, the Talmud and the

Mishna. The Talmud consists of books of detailed rabbinical commentary on the Bible. The Mishna consists of books codifying the Jewish laws for prayer, religious observance and everyday living. The Jewish religion focuses on the individual and his or her own spiritual exploration and journey. There could be a religious contradiction between religion and wealth but Silbiger (2007:14-15) discusses how the Jews as a result of their experiences in life view the issue of money notwithstanding what the Bible says.

15. Limitations of the Study

Limitations are those aspects of the research for over which the researcher has no control. These have an impact on the methodology and or interpretation of the findings of the study.

The participants and the main researcher used the same native language of Shona for the purposes data collection and then data analysis led to the production of a document written in English. With that in mind, meaning could have been lost in the translation process as translation is an interpretive act.

Since the analysis of the qualitative data is better with the use of previous experience and knowledge of related literature, the dearth of literature made it hard to find a benchmark for bracketing the researcher's findings.

16. Conclusion

This section provides the conclusions this study made from the investigation conducted on the Masowe Apostles community entrepreneurship in Zimbabwean. Included in the conclusions is the contribution this study is making to the body of knowledge. The conclusions are emanating from the findings in the whole study.

The emerging new insight is that religious community entrepreneurship utilises a holistic operation in sustenance of entrepreneurship which includes political, social, economic, emotional, psychological and spiritual dimensions which help in putting into abeyance issues of risk and thus opening up economic opportunities.

The Masowe Apostles' community entrepreneurship is sustained through values and virtues of an African religion similar to Protestantism and is based on the belief that self-reliance is God's blessings which thrives under capitalistic practises, a work ethic and trustworthiness, social and interpersonal mixing at work, modesty, helping one another and perpetual dissemination of self-reliance practice. Family and extended family enterprises are very fertile grounds for entrepreneurship training.

On economic contributions, the Masowe Apostles generally show that they generate employment, reduce poverty among members of the church, and own a vibrant and continuous informal self-reliance training institution and infrastructure. This completely reduces inequalities among the men and women of the church while capacitating every member of the church to improve the welfare of identified needy community members. The training is however short on technical advancement, that is, in terms of modern machinery.

Community entrepreneurship can be practised and disseminated successfully through the adult population if based on spiritual underpinnings

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