

FAITH AND ENTERPRISE: INVESTIGATING THE ROLE OF RELIGIOUS VALUES IN BUSINESS PERFORMANCE

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Abstract:

In many African nations, legal frameworks have been developed to support the economic empowerment of local populations by promoting indigenous entrepreneurship. In Zimbabwe, these frameworks are rooted in the concept of indigenization, which aims to prioritize the economic interests of native citizens. However, despite these initiatives, indigenous Zimbabweans often remain entrenched in informal economic activities that fail to translate into meaningful contributions to the national economy. Compared to foreign nationals, indigenous entrepreneurs in Zimbabwe exhibit relatively low levels of business participation and enterprise success. Small and medium-sized enterprises (SMEs), which are essential to economic development, continue to underperform, raising questions about the effectiveness of current empowerment policies. While much of the literature focuses on political and economic explanations for these challenges, less attention has been paid to the socio-cultural factors that may hinder entrepreneurial performance. In particular, the role of religious values—alongside persistent ethnic marginalization—emerges as a potentially significant yet underexplored dimension. This study seeks to investigate how religious beliefs and practices influence entrepreneurial behavior and performance among indigenous communities in Zimbabwe. By understanding the socio-cultural barriers to successful entrepreneurship, especially those tied to religion and ethnicity, this research aims to contribute to more effective, context-specific empowerment strategies for sustainable economic inclusion.

Keywords: Indigenous Entrepreneurship, Religious Values, Economic Empowerment, Ethnicity, Zimbabwe

INTRODUCTION

Legal frameworks that, among other things, firmly establish the economic empowerment of local people by providing laws that encourage the promotion of indigenous entrepreneurship are the product of the indigenization concept in most African nations. In spite of these substantial programs, indigenous people in Zimbabwe frequently participate in informal economic activities which have not been harnessed to benefit the economy of the country. Native people in Zimbabwe continue to have low levels of overall entrepreneurial participation which helps the economy of the country when compared to their fellows of foreign origins. In Zimbabwe, for example, small and medium-sized businesses' (SMEs') performance has continued to be mediocre (Musabayana, Mutambara & Ngewnya, 2022). Specifically, despite the indigenization ideology's political roots and the existence of economic empowerment initiatives, there is a lack of understanding why most indigenous enterprises do badly (Tshikovihi,

2021). People's lives have been consumed by poverty and other development difficulties, and these are inextricably linked to ethnic politics (Ndhlovu, 2019). Most ethnic communities in the country are destitute and

lacking in necessities like decent shelter, sufficient food, and clean water (Dube, Matunhu & Mtapuri, 2018). When it comes to entrepreneurship, there are ethnic challenges that are present, but there are also other variables, like religious practices, that are important to consider.

Most people have remained behind in entrepreneurship activities despite government backing and other initiatives (Chingarande, Mugano, Chagwiza & Hungwe, 2020). The ethnic groups' failure to succeed may be caused by other factors, but this study connects to the anthropology of entrepreneurship theory and aims to show the theory's predictions in this setting. According to the anthropological entrepreneurship theory, for a successful venture, start-ups should look at the cultural and social surroundings. In line with this, the aim of this study is to review the literature on the religious cultural impact on the entrepreneurship of ethnic groups in Zimbabwe. The cultural and social context of ethnic groups in Zimbabwe may not have been addressed by the answers put forth thus far.

Table 1: Proportion of religious groups in Zimbabwe

Religion of household head	Proportion of households (%)
Christianity	87%
Religious Unaffiliated	7.9%
Folk or traditional religions	3.8%
Islam	0.9%
Other religions	0.4%
Total	100%

Source: *Zimbabwe International Religious Freedom Report* (2020, pp. 1-2).

The paper proceeds by defining some key terms before reviewing the subject mentioned above.

CULTURE

The umbrella term "culture" encompasses a wide range of topics that may be investigated. Since the beginning of time, there has been culture. It is crucial to comprehend both traditional and contemporary ideas of culture. Hofstede (2011) argues that culture is the communal programming of the mind that sets one group or category of individuals apart from another. It is the identity of a group that becomes part of each person's life through training and socialization (Smith & Bond 2019). Culture is a complex social framework that comprises the majority of a society's knowledge, values, beliefs, art, morality, rituals, and habits (Celikkol, Kitapci & Doven, 2019). It can be appropriately defined as an arrangement of knowledge, experiences, beliefs, values, passed-down values and meanings from one generation to the next and is imparted by individual or collective acts (Fatra et al., 2021). A group of people's culture is their underlying social structure, and it has a long history of influencing beliefs and behavior in a variety of ways (Groysberg, Lee, Price & Cheng, 2018).

It is clear that, aside from the language used to express it, the notion of culture has remained largely the same when compared to how it was described in the past and how it is defined today. Although the authors' explanations show some variations and additional aspects, the majority of them share comparable cultural values, beliefs, and philosophical perspectives. What comes out clearly is that culture is a group of shared ideas, values, and beliefs that affect a society's attitudes, actions, and sense of self. This study looked at a few cultural facets, including witchcraft, Christianity, Islam, African Indigenous Religions and practices. These characteristics are mainly perceptible in African countries like Zimbabwe. In the following part, we present the definition of entrepreneurship success.

Entrepreneurship Success

Entrepreneurship success benefits the entire society, not just the individual. However, success looks different for every person. This article looks into the elements that constitute entrepreneurship success. The characteristics of a successful entrepreneur have been the subject of numerous books, although they vary from person to person. A model for the factors that influence entrepreneurship success was created by Kiggundu (2002) and incorporates education and experience, drive, entrepreneurship, and innovation. The author found that having more business experience increases one's motivation and creativity, both of which are necessary for success. The length of experience required to be considered experienced was not stated by the author. However, Kamitewoko (2013) determined that education, trade and financial experience are what make a successful business. Trade experience is mentioned again, with the addition of financial experience to what Kiggundu (2002) found. On the other hand, Wiklund et al. (2007) list human capital, financial capital, and social networks as predictors of entrepreneurship success variables. Though these could be the factors influencing the success, they are not the only factors that constitute entrepreneurship success. Financial capital without knowledge or experience of the business could do little in the success of the business. This study defines entrepreneurship success as a combination of trade experience, financial stability, human resources viability and the ability to keep the process flowing without foreign or external assistance. The study also looked at how religious and cultural practice could affect the success of entrepreneurship by looking on the impact of Christianity, Islam, Hinduism and African Indigenous Religions on entrepreneurship. Common success factors will be highlighted so that each success factor will be evaluated on how it is influenced by religious practices.

Success Factors

A success factor is a component that a phenomenon needs in order to succeed. A firm needs to have certain components in order to prosper. In place of other success criteria that many authors have identified as essential for one to be successful in entrepreneurial activities, 3 Model success criteria formulated by Nyoni and Bonga (2018) will be used in this article. Three different types of critical success variables are incorporated into this strategy: the environmental element, the entrepreneurial aspect, and the enterprise factor. Each category has success standards, as can be shown in Table 2 below.

Table 2: Success factors

Entrepreneurial Factors	Environmental Factors	Enterprise factors
Age of Owner	Government support	Technology
Education level	Social networks	Marketing
Availability of capital	Availability of employees skilled	Business planning Management skills
Work experience	Financial support	Quality product or service

Source: Nyoni and Bonga (2018, pp. 9).

Nyoni and Bonga (2018) gathered the success factor from several authors to develop the 3E model. The 3E model of entrepreneurial success factors will serve as the basis for this study's evaluation of religious cultural practices. This model will be discussed in line with how each of the above religious and cultural practices relates to these success factors.

CHRISTIANITY

This section examines how Christianity affects entrepreneurship through its effects on the entrepreneurial success factors that are the environmental factors, enterprise factors, and entrepreneurial factors that were described above. Christianity traces its origins back to Jesus Christ who was born circa 6 BCE. It originated in Judea in the 1st Century AD/CE as an apocalyptic sect of Judaism after the believed rise and ascendance to heaven of its founder. Since it is a religion that broke off from Judaism, and thus also known as a religion of the Book, like Islam and Judaism, it shares with Judaism the belief in monotheism and the Torah, although it adds to these, the books found in the New Testament.

In essence, Christianity is a religion of peace and love. According to the Acts of the Apostles (Acts), 2:44, the believers were gathered together in one location and shared their possessions with one another. It brings together individuals from various origins and cultures, creating strong social networks for business owners. Within its cycles, Christianity offers a social network that supports company owners, especially those who are just starting out. This coming together also explains why Ananias and Sapphira (Acts 5:1-11) were condemned to die for having lied. These verses though found in a book that comes after the gospels underscore the value that Christians place on being honest, and this includes in business undertakings whether individually or with others as a corporate.

The following section from Matthew 25 verses 14-30 presents Jesus talking about talents which also portrays how a person should be diligent in little things and be able to invest for the future. This section was then taken as an entrepreneurship model by ZAOGA church in Zimbabwe (Forward in Faith Ministries). They call them talents (*matarenda*). Forward in Faith has done a great improvement in the entrepreneurship field as eight businesses were recorded in Zimbabwe in 2017 as a result of this Talents (*matarenda*) model and one Zimbabwean run business in England (Anderson et al., 2021). It teaches a great deal on starting small and being faithful in what is little. This contributes in solving the issue of capital starts up as everyone is able to start somehow with the little, they have. Though Christianity may fall short of skilled employees having faithful employees does a good job.

The Johane Masowe Apostolic sect also promotes entrepreneurship at the schools affiliated with the church, where it is introduced to young children. Being a Masowe apostle requires having the qualities of trust, love, confidence in God, honesty, humility, high regard for one's work, and personal responsibility (Kushure, 2015). A youngster may continue to earn a living in other ways, but the foundational skills they are given first focus on independence and revolve around the above virtues. The Masowe church imparts extensive knowledge of metalworking to young people, and the majority of the equipment needed can be made out of scrap metal found in trash, so starting off, does not cost much (Musoni, 2020). What is important to note is that the qualities that are emphasized play an important role in creating and grooming ethical business persons. They also underline future success because the work ethic that is inculcated at an early age does not only build character but also resilience, something that will be transferred to business if one chooses to venture into it in future.

This Masowe model encourages people to be faithful to God as they do their businesses and combines a specific practical technique with a specific interpretation of Jesus' parable of the talents so that individuals, can start to emerge from their hopeless predicament (Anderson et al. 2021). Johane Masowe Apostles are followers of a Christian movement which was started by Johane Masowe (1914-1973). The church started a philosophy of self-reliance which is driving entrepreneurship within the country and outside Zimbabwe today. When the founder of the church Johane Masowe initiated this philosophy, he claimed that this idea came from God, therefore, it may never fail thereby giving his followers much faith to do their own works (Chikukutu, 2016). This church mainly

does metal works such as making sheet metal pots and dishes. This model is no longer looking at the risk in business but doing business is all about obeying God.

The Christian faith also teaches about sustainable behaviors which can be transferred to the business environment to ensure success. For instance, in Matthew 25:1-13, Jesus is teaching about being wise or being someone who plans for tomorrow, a virtue in business. When Jesus elaborated on the parable of the ten bridesmaids who took their oil to meet the groom he was teaching on an important value. In the story, five of the bridesmaids were considered to be wise and they took with them extra oil for their lamps while the other five were foolish because they lacked foresight and therefore planning for the future, hence they did not think of taking extra oil. At the end it is the five wise ones who were accepted into the wedding venue, and not the other five who did no planning. This parable is a critical thought on the value of strategic planning especially with a focus on the future. Planning for the future is critical for entrepreneurship success.

African Indigenous Religious Practices on Entrepreneurship Success It is not just Christianity that promotes astuteness in entrepreneurship but also African Indigenous Religions (AIRs). These are religions that have their origins in Africa and have generally been referred to in academic studies as African Traditional Religions (ATRs). These are not religions of the book but are religions of practice. This means that their teachings are passed down verbally and practically. These are religions where one is not converted into but is born into. AIRs have values that they place emphasis on. Unlike Christianity and other ‘foreign’ religions, AIRs believe that each person is a spiritual being and one’s behavior has to value fellow humans. Failure to do this will ultimately lead to one being penalized by the ancestors and the Creator (Mwari/Musikavanhu). It is therefore essential that the next section of this paper discusses how African Indigenous Religions and associated practices handle strategic planning. It is important to state that although the primary focus of this research is on African indigenous religious practices, it will principally discuss the Shona Indigenous Religion (SIR) which the authors are familiar with.

The Shona are a Bantu speaking people that are largely found in Zimbabwe, although there are a sizeable number in Mozambique’s Manica and Sofala provinces and others in Southern Zambia’s Mumbwa district. The Shona believe in one Supreme Being whom they call Mwari (The Supreme One or Absolute Being), Nyadenga (the Heavenly One) or Musikavanhu (Creator [of all humanity]). They however do not interact directly with Mwari, but through their ancestral spirits whom they believe are only dead physically but continue to leave in the spiritual realm called Nyikadzimu (the space of the deceased ancestors). Underlying this belief is the idea that good is the uppermost good that a person can deliver to fellow human beings. Failure to adhere to this would lead to punishment. This belief also demands that one treats a fellow person as a *munhu/umuntu* (a human being) because each is sacred. This explains the statement *munhu munhu nevamwe* (one is because of others), a statement that drives the Ubuntu philosophy.

Ubuntu as a belief system is value based and informed. It is anchored on life values of evenhandedness, responsibility, equality, collectiveness, kinship, mutuality, love, deference, helpfulness, community, reliability, sharing, trust, honesty, selflessness and social change. It can therefore be described as the capacity the African culture to express the foregoing with compassion, justice and mutual caring. Ubuntu has a great significance in that its values are transferable even to the business realm where it is important to be honest and trustworthy. It also demands that one behaves in a manner that acknowledges being part of a collective and should thus be helpful, not in the manner that will bring ruination to one’s enterprise.

Tied to the issue of Ubuntu is the acceptance that success is spiritually bestowed. Because of this belief in the spiritual link between the individual and the ancestral spirits as intermediaries, one is exhorted to take good care of the business since it is generally accepted that *chawawana batisa, midzimu haipikaviri* (hold fast to what you

have [because] the ancestral spirits do not give twice). This proverb is in the socio-religious realm in that it is emphasizing that one has to exercise due care when running a business since ancestral spirits only give once. It therefore demands that one behaves in a manner that helps the business to grow, and not otherwise. Since it is held that success is spiritual given, one should not get involved in ritual murders because this would cause the business to falter and fail as well as cause the entire clan to be afflicted by *ngozi* (an avenging spirit). This belief underscores the point that while there are ritual murders committed; they are not at the instigation of the ancestral spirits but of greed.

The Shona also believe in a catenae or chain philosophy where training for business success and sustainability demands that children be taught the mechanics early since the Shona are of the opinion that *dehwe rinopetwa richirinyoro* (a skin is folded when it is still wet). This means that training for business success needs to start early in children's lives. What is clear in the foregoing is that AIRs emphasize the importance of growing and sustaining social capital since it is a critical factor in business growth, viability and sustainability. Part of this philosophy requires that people help one another even potential competitors. They emphasize genuine competition which promotes growth. For that reason, people are discouraged from ill-will and slander. It is thus clear from these paragraphs that AIRs are people-centric religious practices that acknowledge the importance of humanity as the key gear in ensuring that the business wheel turns.

Even though the Shona place a high priority on education because most believe it to be a way to end poverty, still on the ground youngsters are taught to be guided by *unhu*. *Unhu* takes precedence even when people admire those who are educated because they focus on one's achievements and deeds and not academic credentials only. It is *unhu* that also makes a child's education to be largely a collective activity, not an individual one. This is because the community is accountable for ensuring that its children attend school (Mahohoma & Muzambi, 2021).

Impact of Islam on Entrepreneurship Success

Islam is another religion that has a significant impact on entrepreneurship success and it is also discussed in this review. The rise of Islam is intrinsically linked with the Prophet Muhammad, believed by Muslims to be the last in a long line of prophets that includes Moses and Jesus. The genesis of this faith is placed in the year 610, resulting from the first revelation to the prophet Muhammad when he was aged 40. It started in Mecca, in what is today Saudi Arabia. Its spread was through conquests and these were followed by the setting up of caliphates, Islamic states led by supreme religious and political leaders.

In Zimbabwe, Islam represents less than 1 % of all religious practices. Islam is defined as a religion that is in line with human nature, or, to put it another way, Islam is a religion that has been created by Allah **Subhanahuwata'ala, (The most glorified, the highest)** in line with the causes of events and human occurrences since the Islamic faith's components seek to benefit people in this life and the hereafter (Husin, Zaimudin & Zabidi, 2020). It is regarded as a language of surrender, obedience, and submission to Allah's commands and prohibitions (Manzur & Mukarram, 2005). Islam views entrepreneurship as a sort of dedication as well as a means of addressing material demands for people, society, and the country (Harizan & Mutsafa, 2020). Rehan (2020)'s results, show that Islamic principles serve as a guiding force in molding people's ideas about entrepreneurship in an Islamic culture, and they have an indirect influence on entrepreneurship intents through attitudes toward entrepreneurship. Entrepreneurship is thus valued in the Islamic religion, making the impact of this faith on entrepreneurship significant. Mebroui and Mosbah (2019), the Islamic value system fosters the development of entrepreneurship ecosystems that are advantageous to people, communities, and economies as a whole. Qolbi, Salmia and Adimarta (2020), states that there are four Islamic spiritual values associated with entrepreneurship. These are doing business in a way that pleases Allah; thinking favorably about entrepreneurship;

thinking favorably about the hereafter; and forbidding others from acting in a way that displeases Allah. Islam welcomes business more than Christianity does because it views it as a means of appeasing Allah, according to Qolbi et al. (2019). This will put pressure on everyone who is a follower of Allah to engage in entrepreneurship in order to please Him. This makes entrepreneurship part of worship, which demands every committed Muslim to take entrepreneurship as something to be done.

Machumd and Hidayat (2020) investigated the characteristics of Islamic entrepreneurship and the success of SMEs in Pakistan. It was observed that the features of the Islamic entrepreneurship variables, considered as a whole, significantly influence the success of SME enterprises. Amrulloh (2018) asserts that spirituality in Islam is favorably connected with entrepreneurship performance and has a positive, significant effect on the success of microbusinesses. A spiritual and resilient entrepreneur holds the key to personal fulfillment and sustained lifelong performance at extraordinary levels (Margaca, Garcia & Sanchez 2020). Entrepreneurship success has been seen as being strongly predicted by spirituality. The body of research firmly backs Islam's beneficial effects on entrepreneurship performance. Entrepreneurship and religion are intrinsically linked, making them impossible to separate.

Although Islam is a religion that strongly supports entrepreneurial activity, Sonita et al. (2021) found that Muslims' enthusiasm for developing entrepreneurial involvement based on the principles of business ethics depends on the concept of Islam remains low. This is because of some Muslims who are not following the teachings of Islam. This observation of the concepts of Islam remaining low is disputed by other authors despite the fact that Muslims generally uphold Islamic ideals. Zulqarnain et al., (2019) state that not all who proclaims to be Muslim are real Muslims. The authors do not advocate for the benefits of Islamic ideas to entrepreneurship but rather challenge the adherence of Muslims to Islamic ideals.

Effects of Hinduism on Entrepreneurship Success

Hinduism is an aspect of culture which is considered as important especially in Zimbabwe, given the fact that there are many business persons of Indian and Hindu origins. It is also called Sanatana Dharma, which means "the eternal method" or "the eternal law," is the proper name for Hinduism (Dunn & Jesen, 2019). Sanatana Dharma, "the eternal law," or the "eternal method," beyond human origins, is how many people refer to Hinduism (Sandip, 2016).

Hinduism's origins can be traced to the Indus River Valley in the Indian sub-continent and the peoples who lived there. It is one of the world's oldest religions with evidence pointing to the existence of Hinduism dating back 4,000 years. By 1500 BCE, Hinduism had already reached a high state of philosophical and religious development which has been sustaining it to the present.

The word:

"Hindu" derives from the Sanskrit word sindhu, an early word for "river," "stream," but which in particular referred to the life-giving waters of the great river (the Indus) fed by various tributaries in the foothills of the Himalayas and flowing 3180 km in the northwest of the subcontinent to the Arabian Sea (Lipner, 2006, p. 93).

This means that this is a religion that is linked to its environment and people. It also gave a name to the people of this valley in those old days that were known as the Sindh. What is significant is that this religion which is the world's third largest, like the other three discussed above, has a huge impact and influence on the science of entrepreneurship.

At 15% of the population, Hinduism is one of the four largest religions in the world, but not in Zimbabwe. Zimbabwe is not one of the nations where there are more than 100,000 Hindus (Central Intelligence Agency, 2018a). Hinduism is practiced by at least 80% of the people in India. These are the individuals who introduced

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Hinduism to Zimbabwe, and the majority of the country's Hindu population is Indian or of Indian descent (Central Intelligence Agency, 2018b).

It is anticipated in Hinduism that followers will be inspired by religion and religiosity to engage in entrepreneurial action that is beneficial to consumers (Adamu & Mansur, 2018). According to Zahrah et al. (2016), religion has a big impact on how businesses perform. The Bhagavadgita, generally known as Gita is a religious text that is prominent in Hindu business practice because it captures the essence of Hindu teaching and philosophy. It offers the keys to influencing modern management concepts and international business practices (Natesan, Keeffe & Darling, 2009). Tat-Twam-Asi, a Hindu teaching concept, advises managers to look at the broad picture, a holistic view, for guidance while realizing that there cannot be simultaneous victors and losers. Tat-Twam-Asi is the acknowledgment of the interdependence of nature, the human, and the spiritual (Natesan, Keeffe, & Darling, 2009). Hinduism equates serving clients with serving God (Chattopadhyay, 2012). This implies that for all Hindus who take this teaching seriously, customer service is at its best level, encouraging entrepreneurship in the process. Once it has been established that religion has an impact on business, it may be deduced that Hinduism has some favourable effects on entrepreneurship by examining the number of Hindus and the Indian economy. The Hindu corporation's Undivided Family Business (HUF) business model encourages family companies by limiting management and ownership to exclusively family members (Dunn & Jensen, 2019). This might be a strategy for encouraging the next generation to carry on the family business, which would support the survival of small enterprises. This aspect of Hinduism makes it in some way similar to the Shona way.

In the case of the Vyshyas, whose caste is made up of entrepreneurs, this would prevent people from that caste from leaving that system of being entrepreneurs, thereby promoting entrepreneurship. Vyshyas is a form of a caste system in Hindu which is restricted or believes people of that society should be farmers and merchants only. The caste system restricts the development of personality traits that may be necessary for entrepreneurship (Audretsch et al. 2013). For the Vyshyas, who will be representing their caste as businesspeople, this arrangement encourages the continuation of business. This probably explains why most businesses run by people of Indian origin in Zimbabwe are successful.

Based on Hinduism, an entrepreneur is someone who engages in self-purification. According to Manawa Dharmasastrasloka V.106, the finest way to engage in self-purification is through business. The holiness of acquiring property in accordance with dharma (avoidance of adharma) is the best method of purification, according to Sarasamuccayasloka 265 and Manawa Dharmasastrasloka V.106 (Sudarsana 1 et al., 2019). The connection between Hinduism and entrepreneurship may have a good impact for entrepreneurship.

Impact of Entrepreneurship Education on Religious Cultural Practices

Entrepreneurship education is the development and use of instructional techniques to convey knowledge that leads to the launch of new businesses (Ratten & Usmanij, 2021). Ziemianski and Golik (2020) believe that entrepreneurship education should emphasize the negative aspects of entrepreneurship to show certain people that the difficulties of adopting an entrepreneurial profession may outweigh the benefits. The impact of entrepreneurship education on cultural beliefs, on the other side, will be assessed, with a focus on religious beliefs as well as beliefs regarding witchcraft practices.

Looking at Christianity, African Indigenous Religions, Islam and Hinduism it becomes clear that religion has a positive effect on entrepreneurship. The research under review indicates that people succeed when they adhere to their religion's precepts. On the other hand, this section examines more evidence on how entrepreneurship education affects religious convictions. It has been noted that culture encompasses religion. Because of this, every other religion and belief is considered when the term "culture" is employed. Entrepreneurship education seems to

be a radical facilitator of logical and independent thought, which may help members of any community to overcome social, cultural, and religious barriers in order to realize their goals (Fems, Orubie, Lucky, Odubo & George, 2018). Adedapo and Nzei (2021) contend that entrepreneurship education is so essential that all higher educational institutions in Nigeria must immediately adhere to the academic guidelines. They continue by saying that learning the skills needed for lucrative and independent trade is made simpler through entrepreneurship training.

Through the entrepreneurial mentality, entrepreneurship education in Indonesia strongly influences students' entrepreneurial ambitions (Handayati, Wulandari, Soetjipto & Wibowo, 2020). The intents of entrepreneurial students are positively impacted by education, according to several experts (Suliswiyadi et al., 2018; Wahidmurni, 2020; Trihastuti et al., 2020; Sonita et al., 2021). Numerous studies demonstrate that religion actually teaches people about business as opposed to entrepreneurship education that focuses on religious misconceptions (Purwanto et al., 2019; Farmaki et al., 2019; Wahidmurni, 2020; Sonita et al., 2021). Regarding whether entrepreneurship education facilitates implementation, however, nothing is known. Religious ideas regarding entrepreneurship are only encountered when one is actively doing them; they are not conscious of them prior to doing so. These are the problems that develop in the field and require solutions.

CONCLUSION

This study discussed the relationship between religious practice and entrepreneurial success. This research covered Hinduism, Christianity, Islam, and indigenous African religious practices. It also looked at how entrepreneurship education affects religious practice. The findings indicated that the majority of the identified success characteristics for business are covered by the religious practices of Christianity, Islam, Hinduism, and African Indigenous Religions. African religious practices are as strong, viable, and beneficial as the other three listed religious practices; however, it should be noted that they are less thoroughly documented when compared to other religious observances, making them appear nonexistent or less effective. Future business owners can benefit from adopting the indigenous chain approach. Although Hinduism encourages entrepreneurship in various ways, literature also demonstrates how the caste system may inhibit creativity and enterprise. There is therefore need to identify that can be exploited to ensure greater inclusivity and openness. Several Christians could also use the *Matarendra* and Masowe models to improve their entrepreneurship. Although some faiths started these, any religion could embrace them in order to promote or boost the success of entrepreneurship.

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