



CHINHOYI UNIVERSITY OF TECHNOLOGY

SCHOOL OF ENTREPRENEURSHIP AND BUSINESS SCIENCES

**Effects of Cultural and Religious Practices on Entrepreneurship Success among Ethnic
Groups in Matabeleland North, Zimbabwe**

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DECLARATION

The research conducted for this thesis took place at the School of Business and Entrepreneurship at Chinhoyi University of Technology, spanning from March 2020 to June 2024. The research was supervised by Dr. G. P. K Ngorora-Madzimure and Prof. J. Mapara. This study is the author's original work and has not been submitted in any kind to any higher education institution for any degree or diploma. Whenever the work of others has been utilized, proper recognition has been given within the text.

DEDICATION

This thesis is dedicated to my wife and daughters, who patiently tolerated my occasional absence throughout my studies and generously contributed their hard-earned income to support this project until its conclusion.

ABSTRACT

This study examined the influence of cultural and religious practices on entrepreneurship success among ethnic groups in Matabeleland North Province in Zimbabwe. It emphasizes Christianity, Islam, and African indigenous religions, as well as the intermediary function of formal entrepreneurship education. The study employed a mixed-methods approach to examine data from 210 participants, who were selected by snowball and stratified random sampling techniques. Although these cultural practices do not directly impact entrepreneurship success, they indirectly cultivate perseverance and fortitude in entrepreneurs. On Christianity, quantitative analysis revealed no substantial correlation between Christianity and entrepreneurship success. Qualitative findings indicated that Christian characteristics such as honesty, integrity, and perseverance positively influence entrepreneurship mindsets. On Islam, quantitative findings revealed no direct relationship between Islamic practices and entrepreneurship performance. Qualitative findings indicate that according to Islamic ideals, their tendency to perceive entrepreneurship as a service to God foster good attitudes and ethical business practices. In terms of African Indigenous religions practices, quantitative analysis revealed no clear correlation between indigenous practices and entrepreneurship performance. Qualitative data indicate that these activities provide encouragement and optimism, as demonstrated by proverbs that advocate endurance. With regards to the role of formal education, although quantitative findings did not reveal a significant correlation between formal education and entrepreneurship success, qualitative feedback suggested that education imparts essential business knowledge, hence indirectly facilitating success. The study concludes that cultural and religious practices indirectly influence entrepreneurship performance by promoting attitudes that foster resilience and ethical conduct. Personal attributes, resource accessibility, governmental assistance, and economic circumstances are paramount for success. Theoretical implications indicate that adopting cultural diversity in policy may improve entrepreneurship. The study came up with two models, the Cultural Religious Influence Model and the Education-Driven Entrepreneurship Model, which suggest that cultural values and religious beliefs shape entrepreneurial attitudes and outcomes. It also highlights the importance of education in developing entrepreneurial skills and fostering innovation.

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CHAPTER ONE

Introduction to the study

1.0 Introduction

Within the ever-evolving realm of entrepreneurship, where achievement is frequently ascribed to elements such as novelty, market evaluation, and strategic formulation, there is an emerging body of research which has begun to illuminate a relatively underexplored yet noteworthy facet: the influence of religious practices. This phenomenon is notably seen among ethnic communities residing in the dynamic region of Matabeleland North province in western Zimbabwe, among others. The interplay between cultural and religious practices has a significant role in molding the lives and identities of individuals. It is crucial to comprehend the influence of religious beliefs, values, and rituals on the entrepreneurship pursuits undertaken by individuals within these communities. This study aims to explore the impact of cultural religious practices on the success of entrepreneurship. It seeks to understand the complex connection between faith, business strategies, and economic outcomes. By doing so, it aims to provide valuable insights into the distinct dynamics that motivate entrepreneurship activities among the ethnic groups of Zimbabwe's Matabeleland North province.

This chapter addresses the background of the study, research objectives, research questions and the hypothesis as well as the limitations of the study and its delimitations. It also shows the practical significance of the study to different stakeholders such as religious communities, entrepreneurs, policymakers, academia, non-governmental organizations, and financial institutions.

1.2 Background of the study

Numerous studies demonstrate that religion exerts a substantial impact on entrepreneurship in diverse worldwide settings. Religious affiliation and degrees of religiosity in India have a beneficial influence on entrepreneurship goals. However, specific population groups such as Hindus and Sikhs encounter difficulties in obtaining institutional loans for small and medium firms (Ghosh, 2022). The interaction between religion and entrepreneurship also encompasses consumerism, corporate social responsibility, and socioeconomic growth, suggesting the necessity for additional investigation in this domain (Kumar et al., 2022). In China, cultural elements are of paramount importance in determining entrepreneurship success. A study by Chen and Qiu (2021) found that Confucian culture increases the likelihood of entrepreneurship although it perpetuates gender stereotypes that have a detrimental impact on female entrepreneurship.

Research has demonstrated that urban cultural diversity enhances entrepreneurship endeavors among migrants from rural to urban areas (Cheng et al., 2022). Existing research further indicates that religious activities frequently foster ethical conduct and drive in the field of entrepreneurship (Maviya et al., 2024). The Confucian merchant culture promotes democratic engagement and corporate social responsibility among business owners (Xiu et al., 2022). Notwithstanding the impact of Western entrepreneurship education, there is a growing acknowledgment of the need to adapt these approaches to match the specific cultural attributes of the local environment (Lyu et al., 2021).

European entrepreneurship ecosystems are distinct from those in the United States, influenced by cultural and legal differences (Tula et al., 2024). Intercultural rigidity can limit entrepreneurship endeavors, particularly for women and family-owned enterprises, although exposure to global experiences can help to lessen these limitations (Pidduck et al., 2024). Government policies that promote entrepreneurship can have a beneficial impact on national cultures, especially in cases when there is already a conducive entrepreneurship culture in place (Poček et al., 2022). Cross-cultural studies highlight the need for comprehending cultural frameworks in order to effectively elucidate variations in innovation and entrepreneurship on a worldwide scale (Stephan, 2022). Islamic entrepreneurship is significantly shaped by religious principles that define the ethical principles and incentives employed in business. In Qatar, female entrepreneurs play a

crucial role in promoting economic diversification, but encounter a range of obstacles (Al-Qahtani et al., 2022). The ideology of Islamic feminism enables women in areas of conflict to understand religious doctrines in a manner that promotes their autonomy (Tlaiss & McAdam, 2021; Althalathini et al., 2021). In addition, Islamic finance provides alternate sources of funding, which may potentially augment entrepreneurship when backed by favorable institutions (Sohail & Arshed, 2022). In general, religion, including Islam, exerts a substantial influence on the development of entrepreneurship and commercial practices (Kumar et al., 2022). Scientific research has shown that Islamic principles, such as belief in Allah (taqwa), have a beneficial impact on the attitudes and commercial development of agripreneurs (Basir & Musa, 2021).

Empirical studies on entrepreneurship in Ghana emphasize the substantial impact of religious and cultural elements on the achievement of commercial objectives. Research findings suggest that there is a positive relationship between religiosity and social entrepreneurship goals. Significantly, self-efficacy and self-construal play a crucial role in moderating this relationship (McIntyre et al., 2023). Moreover, the environmental policies implemented by small and medium firms (SMEs) are influenced by cultural, religious, and mimetic tendencies (Baah et al., 2022). Entrepreneurship management techniques are influenced by many business parameters (Nti & Osei, 2022), and the entrepreneurship competences are associated with both profitability and employee happiness (Vu & Nwachukwu, 2021). Research findings indicate that an external locus of control exerts a more significant impact on entrepreneurship ambition than an internal locus of control (Arkorful & Hilton, 2021). Education has a crucial function in promoting environmental awareness among entrepreneurs (Bawakyillenuo & Agbelie, 2021). Pentecostalism exerts significant influence by effectively addressing socio-economic demand and fostering growth throughout the continent (White, 2021). The aforementioned results highlight the intricate interaction of cultural, religious, and personal elements in influencing entrepreneurship in Ghana.

Cultural and religious factors exert an equally substantial impact on the success of entrepreneurship in Egypt. Annuar and Ali (2021) argue that religious activities positively impact on entrepreneurship success by fostering ethical conduct and motivation. Nevertheless, family enterprises in Egypt encounter sustainability obstacles that are intricately connected to cultural and religious aspects (Nawara et al., 2023). The motivations of Egyptian women entrepreneurs

encompass both inner and extrinsic factors, which are controlled by personal autonomy and economic imperative (Borham et al., 2023). Although the Egyptian entrepreneurship ecosystem demonstrates potential, especially in terms of innovation and access to risk finance, it nevertheless encounters obstacles pertaining to attitudes and networking (Ali et al., 2021). Furthermore, religion influences several aspects of business, such as consumption, ethics, and leadership (Kumar et al., 2022). Research conducted by Barsoum et al. (2021) has demonstrated that media portrayal has a significant impact on how female entrepreneurs are perceived. Additionally, traits related to self-confidence, financial objectives, and social media usage have been found to influence the acceptance of digital entrepreneurship among Egyptian women and young people (Miniesy, 2022).

Research conducted in Sudan and the wider Arab world reveals intricate interconnections among cultural, religious, and institutional elements that impact entrepreneurship. Religious convictions might negatively affect business endeavors, especially for ventures driven by opportunities (Ayob & Saiyed, 2020). Yet, research has shown that family support, particularly financial aid, has a beneficial impact on women-owned enterprises, regardless of government stability (Welsh et al., 2021). Social entrepreneurship among women is facilitated by cultural behaviors that exhibit low power distance and a high future orientation (Hechavarría & Brieger, 2020). Economics, government policy, human capital, infrastructure, and regulatory frameworks are crucial determinants of entrepreneurship growth in Sudan (Arabi & Abdalla, 2020). According to Said and Enslin (2020), Sudanese female entrepreneurs encounter a range of obstacles, including financial constraints, societal attitudes, networking prospects, and government assistance. Academic institutions and entrepreneurship curricula play a vital role in providing individuals with the essential skills and knowledge required for achieving success (Timan et al., 2023). Notably, university students in Sudan have elevated levels of entrepreneurship traits and goals (Atiya & Osman, 2021). The provided background information delineates the varied cultural and religious factors that impact entrepreneurship in Ghana, Egypt, and Sudan. It underscores the requirement of developing a sophisticated comprehension of these dynamics within the African setting.

Matabeleland North Province, situated in the western region of Zimbabwe, harbors a wide array of ethnic groups, such as the Ndebele, Kalanga, Tonga, Nambya, Dombe, Shona and Nyanja (Saidi & Matanzima, 2021). Almost every ethnic group possesses distinct cultural traditions, social norms, and religious practices that are firmly established in its history and heritage. These cultural and religious practices have a profound impact on the social structure and everyday existence of the communities living in this area (Bouherar, 2020). Entrepreneurship in Matabeleland North has become significant as a method of economic empowerment especially in the context of Zimbabwe's waning economic fortunes.

The entrepreneurship environment in the region is marked by a combination of both formal and informal enterprises spanning diverse industries such as agriculture, tourism, mining, manufacturing, and services. Nevertheless the rates of success in entrepreneurship differ among individuals and ethnic groups, suggesting that there may be other factors at play beyond economic considerations. In such a context, it is important to understand cultural practices, a term that refers to the diverse set of beliefs, habits, and behaviors that are often shared among individuals belonging to a specific ethnic group (Sari et al., 2022). These habits frequently determine social interactions, decision-making procedures, and attitudes towards economic activity. In the realm of entrepreneurship, cultural practices can mold the entrepreneurship attitude and impact various aspects of business such as strategies, networking, willingness to take risks, and innovation. For instance, in Matabeleland North, the ethnic groups possess a significant cultural legacy that prioritizes community assistance and cooperation. Though the province is named after the Ndebele, they are not the majority as there are also other groups like Tonga, Shona, Nyanja and Nambya who are quite a sizeable number. Matabeleland North's ethnic groups' entrepreneurship activities are influenced by the concept of '*ubuntu*,' which emphasizes collective responsibility and social sharing. This cultural practice promotes collaborative entrepreneurship, where individuals combine resources, knowledge, and networks to initiate and expand their activities. Collaborative endeavors of this nature have the potential to enhance the success rates of most Ndebele-run businesses. Zimbabwean literature recognizes the

Shona people's dependence on traditional religion and spirituality as the fundamental basis of their entire lifestyle (Mokgoastana et al., 2020). According to this religious belief, adherents can obtain support in all aspects of life, including their professional endeavors.

Entrepreneurship has a substantial impact on economic growth and development, particularly in emerging economies (Petrova, 2023). The impact of this can be beneficial for both environmental quality and human development, while also promoting economic dynamism, competition, and innovation (Kim et al., 2022).

An analysis of religious practices and entrepreneurship success reveals that religion exerts a substantial impact on the lives of individuals in Matabeleland North, molding their values, ethical frameworks, and decision-making processes. Religious practices frequently offer individuals a feeling of direction, ethical guidance, and social support systems. Religious beliefs and practices can have an influence on corporate ethics, perceptions of risk, social responsibility, and networking within the field of entrepreneurship. The region encompasses a diverse range of religious connections, which include Christianity, African Indigenous religious practices, and Islam. Every religion possesses distinct teachings and practices that have the ability to impact commercial pursuits. Christian entrepreneurs may experience a higher level of trust and reputation due to the emphasis on hard work, honesty, and integrity based on their faith, which may positively influence their commercial success. Likewise, the African Indigenous Religious practices, which prioritize ancestral connections and spirituality, can influence how entrepreneurs make decisions and allocate resources. Multiple research papers have examined the influence of culture on entrepreneurship. Stephan (2022) highlights the significance of local resources and indigenous culture in promoting economic development. Bednařík et al., (2023) and Boucher et al. (2023) highlight the importance of cultural orientation and social legitimacy in shaping entrepreneurship aspirations and ecosystems.

The cultural heritage of Zimbabwe is profoundly ingrained in mythology and traditional beliefs, which exert a lasting influence on modern life. The Nehanda mythology has a paramount influence on national politics and literature, intricately interweaving themes of gender, history, and religion (Mavengano, 2023). The Zimbabwe culture and the Nambya state exemplify the interrelationship of topography, historical processes, and political authority (Pikirayi et al., 2022). The birth and development of water spirit beliefs, such as Nyaminyami, among the BaTonga people are intricate and multifaceted (Matanzima, 2022). Notwithstanding obstacles, heritage initiatives have the potential to promote profound growth in young people and enhance their cultural skills (Mkwananzi et al., 2023). The iceberg hypothesis proposed by David Barrette in 1968 accurately describes the Zimbabwean culture, demonstrating that the visible iceberg, which only displays its highest point, conceals a more profound truth that is not immediately evident. Our diverse cultures extend beyond what is visibly observable from the outside world. With this in mind, the research sought to investigate the effect of cultural and religious practices on entrepreneurship success among ethnic groups in Matabeleland north.

This study is based on the Religious Theory of Entrepreneurship, which examines the connection between religion and enterprise. This study investigates the influence of religious beliefs, doctrines, and practices on business activities. Max Weber (1930) is credited with formulating the religious theory of entrepreneurship. An entrepreneur who considers cultural taboos, conventions, value systems, and religious perspectives can establish a firm that aligns with consumer expectations. There is a lack of research in Zimbabwe on the impact of religious practices on the success of entrepreneurship, specifically across different ethnic groups. This study specifically examined the economic impact of indigenous business owners in Matabeleland North Province, including urban and rural areas. Despite the government support for indigenization and the available resources for economic empowerment, these business owners are not effectively contributing to the nation's economy (Nkala, 2022). Therefore, our comprehension of the causes behind this phenomenon is insufficient. This thesis seeks to elucidate the impact of cultural religious practices on the achievement of entrepreneurship goals among ethnic groups in Matabeleland North, Zimbabwe. The research aims to examine how

cultural religious practices and entrepreneurship activities influence each other, with the goal of gaining significant insights into the elements that either promote or impede entrepreneurship success in various ethnic communities. The results of this study could have significant consequences for policymakers, educators, and entrepreneurs who are interested in fostering inclusive and culturally aware methods for promoting entrepreneurship in the region.

1.3 Statement of the problem

Despite the implementation of several economic empowerment programmes and the clear governmental focus on indigenization, indigenous enterprises in Zimbabwe are not making a substantial contribution to the country's economic progress (Tshikovhi, 2021). These findings give rise to worries emanating from the barriers impeding the achievement of entrepreneurship success among certain ethnic groups, such as those residing in Matabeleland North. The underlying issue is that in order for entrepreneurship to flourish and make a significant contribution to Zimbabwe's economic development, cultural and religious traditions should not hinder but rather enable innovation, cooperation, and economic empowerment (Chingarande, Mavhiki & Dube, 2020). Yet, our present knowledge of the influence of these cultural and religious customs on entrepreneurship is minimum (Hsu, & Pereira, 2020). Current research lacks a thorough examination of the impact of these elements on entrepreneurship endeavors among different ethnic groups in Zimbabwe (Mlambo, 2021). Notwithstanding the involvement and efforts of the government, numerous persons still encounter obstacles in the field of entrepreneurship, resulting in a dearth of substantial advancements in the country (Chingarande et al., 2020). Indications point to the possibility that existing initiatives may not sufficiently take into account the distinct cultural and social circumstances of different ethnic groups in Zimbabwe (Mungai, 2022). In order to address the existing information gap, this study intends to examine the cultural and religious influences on entrepreneurship success among ethnic groups in Matabeleland North. The objective is to examine the obstacles and opportunity that impact the success of entrepreneurship, with the ultimate goal of offering valuable information for the development of policies that promote sustainable economic growth. This study aims to assess the impact of cultural and religious practices on entrepreneurship success among ethnic groups by

utilizing Cultural Entrepreneurship Theory, the anthropological theory of entrepreneurship, and the religious theory of entrepreneurship. Hence, the primary issue resides in the inadequate comprehension of the correlation between cultural and religious customs and the achievement of entrepreneurship success. This lack of understanding impedes the formulation of efficient policies and programmes specifically designed to meet the requirements of these communities (Nyoni, & Matanda, 2021). At the end of the study, specific suggestions that tackle the distinct obstacles encountered by these ethnic groups, therefore directing the development of programmes that foster entrepreneurship success.

1.4 Research Aim

This study aimed to identify the effects of cultural and religious practice on entrepreneurship success within ethnic groups in Matabeleland North, Zimbabwe.

1.5 Study Objectives

The main objective of this study is...

1.5.1 To identify and examine the cultural and religious practices that are prevalent among entrepreneurs within ethnic groups in Matabeleland North, Zimbabwe, and to evaluate their perceived influence on entrepreneurship success.

1.5.2 To analyze the relationship between Christian religious beliefs and entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe.

1.5.3 To determine the influence of Islamic religious practices on the entrepreneurship performance of ethnic groups in Matabeleland North, Zimbabwe.

1.5.4 To examine the influence of African indigenous religious practices in entrepreneurship success within the ethnic groups in Matabeleland North Zimbabwe.

1.5.5 To analyze the mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success

1.6 Research questions

1.6.1 What are the cultural and religious practices that are prevalent among entrepreneurs and their perceived influence on entrepreneurship success among ethnic groups in Matabeleland North Province of Zimbabwe?

1.6.2 What is the established impact of Christianity on entrepreneurship success among ethnic groups in Matabeleland North?

1.6.3 What is the impact of Islam on entrepreneurship performance in the ethnic groups in Matabeleland North?

1.6.4 Do African indigenous religious practices have an impact on entrepreneurship success among ethnic groups in Matabeleland North?

1.6.5 What is the mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success?

1.6 Research hypothesis

1.6.1 H₁. The adoption of different religious practices significantly influences the success of entrepreneurship among ethnic groups in Matabeleland North, Zimbabwe.

1.6.2 H₂. Christian religious practices positively correlate with entrepreneurship success among ethnic groups in Matabeleland North.

1.6.3 H₃. Islam religious practice has a positive impact on entrepreneurship success in Matabeleland North.

1.6.4 H₄. African Indigenous religious practices have a positive effect on entrepreneurship success in Matabeleland North.

1.6.5 H₅. Formal Entrepreneurship education mediates the relationship between cultural and religious practices and entrepreneurship success among ethnic groups in Matabeleland North.

1.7.0 Significance of the Study

This study's findings will most likely contribute greatly to the benefit of society considering that entrepreneurship plays an important role in the economy of the world especially growing economies such as Zimbabwe. Policy makers get recommendations on the key topics that higher education institutions should concentrate on the construction of their curriculum to improve nationwide knowledge and abilities in entrepreneurship. The entrepreneurs within the ethnic groups in Matabeleland North Province of Zimbabwe benefit when they come to know and identify how cultural and religious practices are affecting their entrepreneurship activities. This may alleviate poverty in Zimbabwe and improve the lifestyles of people within the ethnic clusters when other critical factors are dealt with as well.

For the researcher, the study uncovered critical areas in the entrepreneurship process that many investigators were not able to explore, such as the influence of religious practices in enterprise success. Thus, a new theory on cultural religious practices on entrepreneurship success within the ethnic groups in Zimbabwe is generated.

1.8.0 Scope of the study

The study's scope on the impact of cultural and religious practices on entrepreneurship success among ethnic groups in Matabeleland North in Zimbabwe is covered in detail below.

1.8.1 Geographical Scope

The study specifically examined ethnic groups in Matabeleland North province of Zimbabwe focusing on the three main religious groupings, namely: Christianity, Islam and African Indigenous religious practices. The ethnic composition of Matabeleland North has a crucial role in shaping the country's social, economic, and political dynamics. The presence of economic inequalities has contributed to the rise of ethnic awareness in Matabeleland. This has resulted in politically driven conflicts based on ethnicity and a lack of economic progress (Rwodzi, 2018).

1.8.2 Time scope

The study covered the period 2000 to 2023. This period was chosen because it represents a period of economic hardship from 2000 up to date with a brief period of economic boom from 2009 to 2013 (Mkodzongi & Lawrence, 2019). The decline of Zimbabwe's economy since 2000 can be ascribed to multiple factors and theories. Some line of thinking believes that the US and EU sanctions, exerted external pressure which caused the decline of the economy (Ndakaripa 2021), while others believe that internal factors such as land reforms, economic mismanagement, and hyperinflation have also contributed (Agrawal 2023). The current political environment, characterized by conflicts for power and a lack of financial prudence, has worsened the issue (Kufakurinani 2021).

The country's political history, characterized by dramatic and abrupt changes, has also had an impact on economic issues (Kufakurinani, 2021). Development has been impeded by infrastructural constraints such as, inadequate road and rail networks, water scarcity, regular power outages and ineffective transportation infrastructure (Bonga & Sithole, 2020). The waning of the middle class, specifically its disengagement from the political sphere, has also exerted some negative influence (Southall, 2020).

1.8.3 Literature scope

The researcher made every attempt to use current literature due to the nature of the research, which necessitates the examination of people's backgrounds and cultures. However, it made use of older literature such as theories and other aspects which cannot be avoided.

1.9 Organization of the Research Study

1.9.1 Chapter 1: Overview

The first chapter of the study presents the crucial context by explaining the research's background. The chapter provides a thorough examination of the research topic, its importance, and the present condition of entrepreneurship in Zimbabwe. The chapter also delineates the research objectives, precisely expressing the particular goals and questions that the study attempts to tackle. In addition, the investigation clearly defines the range and constraints, emphasizing the breadth of the research and any possible restrictions or limitations that could impact the results. Ultimately, the chapter ends with a succinct recapitulation, providing a simple yet all-encompassing outline of the thesis structure and content.

1.9.2 Chapter 2: Literature Review

The review of existing literature offers a concise explanation of the objective and importance of doing a literature review. The theoretical framework presents the theoretical foundations or frameworks that inform the study. The literature review conducted a comprehensive appraisal and examination of the current body of literature on entrepreneurship in Zimbabwe while establishing the research gap which the study intends to fill.

1.9.3 Chapter 3: Methodology of Research

A study design provided a comprehensive description of the entire study design, encompassing the chosen strategy, which is mixed approaches, the methods employed for data collection, and the techniques utilized for data analysis. The sampling strategy involved employing a systematic

approach to select participants or sources of data. It involved explaining the procedures utilized for participant selection and justifying the chosen sample size. Data acquisition elaborated on the instruments employed for data collection, such as interview guides and questionnaires, and included specifics regarding their development or adaptation. Data analysis refers to the systematic examination and interpretation of data to uncover meaningful patterns, insights, and trends.

1.9.4 Chapter Four: Findings on the influence of religious practices

Chapter four provides an overview of the research findings about the various categories of entrepreneurship in Zimbabwe, encompassing the obstacles and possibilities discovered in the literature review. It examines the gathered data and displays the findings using suitable tables, figures and graphs. Results are analyzed in connection with the research objectives and literature review, emphasizing significant trends, patterns, or themes that have surfaced.

1.9.5 Chapter Five: Hypothesis testing

Chapter five re-introduces the research questions and discusses the process of hypothesis testing. This chapter contains a comprehensive analysis of the complete findings.

1.9.6 Chapter Six: Conclusion and Suggestions

Chapter Six gives conclusion for the research findings and assesses their significance in attaining the research objectives. Recommendations are also provided to policymakers, stakeholders, and entrepreneurs, based on the findings of the study.

1.9.7 Appendices

The appendices section provides supplementary materials to ensure the inclusion of pertinent additional resources, such as interview guides, questionnaires and any other documents utilized throughout the study process.

1.10 Chapter Summary

This chapter presented an introductory overview of this thesis that examines the impact of cultural and religious practices on the success of business among ethnic groups in Matabeleland North in Zimbabwe. The process commenced with the establishment of a shared comprehension by identifying crucial concepts such as cultural religious practice, entrepreneurship success, and ethnic groups. The study's background focused on the literature and research gaps on the precise impact of cultural religious practices on the success of entrepreneurship within ethnic groups in Matabeleland North Province in Zimbabwe. The objective of this study was to fill these gaps and enhance the existing knowledge in this sector. The problem statement highlighted the necessity for thorough investigation into the subject matter and pinpointed the precise area where research is lacking. This study also aimed to elucidate the correlation between cultural religious practice and entrepreneurship success by examining their effects. The aim of the study was to investigate and assess the impact of cultural religious practices on the level of success achieved by entrepreneurs belonging to different ethnic groups in Matabeleland North, Zimbabwe. The research questions were devised to direct the investigation and establish a structure for analyzing the findings. The hypothesis was formulated to examine the anticipated correlation between cultural religious practice and entrepreneurship success among ethnic groups, drawing on current literature and theoretical frameworks. The study's scope was determined by the specific geographic area of Matabeleland North in Zimbabwe, and the target population which consisted of various ethnic groupings. The study focused on analyzing particular elements of cultural religious practices and their impact on the success of entrepreneurship. Finally, the study's organization was described, giving a summary of the chapters and how these contribute to answering the research questions and fulfilling the study's purpose.

CHAPTER TWO

Literature Review

2.0 Introduction

This section examines the perspectives of influential authors from the past who have made significant contributions in terms of ideas and theories related to the important topics of religious practices and success in entrepreneurship or business. The reviewed writers were carefully selected based on their competence and direct relationship to the research issue. The literature review specifically aimed to discover authors whose work examined the correlation between religious practices and commercial results. This was accomplished by a comprehensive analysis of publications in the domains of religion, business, and entrepreneurship that specifically address this convergence. A 20-year timeline was employed to obtain the most pertinent and up-to-date viewpoints on this subject. This section aims to develop a thorough comprehension of the subject matter and establish the basis for the next analysis by exploring various scholarly viewpoints on the connections between religious practices and success in entrepreneurship or business. Examining previous research enables us to position the current study within the existing body of knowledge and pinpoint areas that require additional exploration.

2.1 Terminology

The ensuing section endeavors to develop a lucid comprehension of the fundamental variables employed throughout this thesis. It is imperative to establish clear definitions for these phrases to have a shared understanding and avoid any possible misinterpretations. Readers can understand the exact meanings of these terms in this research by using clear and accurate definitions. Precise definitions will facilitate a logical and precise understanding of the future debates and findings offered in this thesis. Words to be defined are: culture, entrepreneurship success and cultural and religious practices.

2.1.1 Culture

Culture has existed from the dawn of humanity. Understanding both ancient and contemporary concepts of culture is essential. Hofstede (2011) asserts that culture refers to the collective mental training that distinguishes one group or category of individuals from another. Culture refers to the collective identity of a group that is instilled in individuals through education and social interaction (Smith & Bond, 2019). A society's culture is an intricate system that encompasses the vast majority of its knowledge, values, beliefs, art, morality, rituals, and habits (Celikkol, Kitapci& Doven, 2019). Culture can be defined as the transmission of knowledge, experiences, beliefs, values, and meanings from one generation to the next through individual or communal actions (Fatra et al., 2021). It is a term that refers to the fundamental social framework of a group of individuals, which has a significant and enduring impact on their ideas and actions across different aspects of life (Groysberg, Lee, Price & Cheng, 2018). Therefore, in this study, culture can be defined as the shared way of life of a certain group of individuals who have a common heritage.

2.1.2 Entrepreneurship success

The concept of entrepreneurship success is complex and includes both non-financial and financial elements. Current study carried out by Duong (2022) highlights the significance of non-financial variables like work-life balance and societal recognition, which are normally measured by economic metrics like profitability and growth. Positioning, expectations, and evolution are all taken into account in a thorough assessment of entrepreneurship success (Chaves-Maza & Fedriani, 2022). Entrepreneurship passion is one of the elements that contribute to success since it has a beneficial impact on psychological capital and, in turn, on entrepreneurship outcomes (Hu et al., 2022). Support from outside sources, including entrepreneurship policies, can strengthen the link between success and passion (Hu et al., 2022). Cultural differences and societal shifts in the idea of entrepreneurship success underscore the importance of context-specific knowledge (Safae& Malak 2024). The complexity of entrepreneurship success emphasizes how crucial it is to create thorough assessment techniques in order to enhance systems of support for business owners (Chaves-Maza & Fedriani, 2022). The ability of a business to sustain itself and the owner's demands without outside financial assistance is the

study's definition of entrepreneurship success. To put it another way, the enterprise or business should be self-sufficient. Together with the business owner, the venture should be able to support itself. The venture should pay the appropriate taxes to the country or local government.

2.1.3 Cultural and religious practices

Cultural and religious practices refer to a diverse array of ideas, values, and behaviors that are collectively embraced by a group or community. These behaviors frequently function as a method of articulating and strengthening cultural identity, as evidenced by the example of cultural Christianity in Denmark (Renoult et al., 2023) and the influence of religious rituals on cultural identity (Santiago, 2023). These practices frequently appear as religious fundamentalists, which act as reactions to perceived challenges to religion and are shaped by cultural expressions (Marty, 2001). These factors are also apparent in the everyday experiences of migrating minorities, influencing their sense of self and fostering connections within their communities (Knott, 2016). This study thus defines cultural and religious practices as involving a variety of behaviors, such as religious rituals, fundamentalist manifestations, and instances of migration, that a group or community adopts to express and strengthen their cultural identity. These practices function as methods of inculcating religious ideas, values, and behaviors into the essence of a particular people thereby promoting a feeling of inclusion and shared customs in a given community. It is also important to note that some people are born in particular cultural practices, while others are converted into certain religious practices. The following section looks at the theories which underpin this study.

2.2 Theoretical Framework

This study investigates the complex interconnections between cultural and religious customs and the achievement of entrepreneurship success in Matabeleland North in Zimbabwe. This research is based on three interrelated theoretical perspectives: the Cultural Entrepreneurship Theory, which emphasizes the influence of cultural values and norms on entrepreneurship behavior; the

Anthropological Theory of Entrepreneurship, which underscores the importance of socio-cultural contexts in determining entrepreneurship outcomes; and the Religious Theory of Entrepreneurship, which investigates the effect of religious beliefs and practices on entrepreneurship ideation and achievement. The objective of this study is to comprehensively analyze the interaction between cultural and religious practices and their impact on entrepreneurship success in the specific setting of Matabeleland North in Zimbabwe by combining several theoretical frameworks.

2.2.1 The Cultural Entrepreneurship

Theoretical analysis examines the influence of cultural elements on entrepreneurship behavior and results. Paul Dimaggio proposed the concept of the Cultural Theory of Entrepreneurship in 1982. The theory of Cultural Entrepreneurship encompasses multiple perspectives, such as the ongoing empowerment of disadvantaged communities and the generation of meaningful outcomes (McMullen, Ding & Li, 2021). As elucidated by Kolsteeg, (2022), the impact of cultural beliefs on opportunity involves the processes of generating, implementing, and shaping culture. Cultural perspectives, attitudes, customs, and practices exert effect on the selection of entrepreneurship options, the adoption of tactics, and the attained outcomes. The objective of this study was to examine the influence of cultural and religious practices on the attainment of entrepreneurship success. This study utilizes this theory to investigate the influence of cultural practices of various ethnic groups on the success of entrepreneurship. **H₁**. The adoption of different religious practices significantly influences the success of entrepreneurship among ethnic groups in Matabeleland North in Zimbabwe.

2.2.2 Anthropology theory

Entrepreneurship, as studied under Anthropology Theory, acknowledges the influence of cultural and religious customs on entrepreneurship activity and results. This concept on the ethnography of entrepreneurship is credited to Stewart (1992). Anthropology provides a holistic perspective that considers the social, cultural, and historical contexts within which entrepreneurship takes place. The purpose of this approach was to deepen our understanding of the complex interplay among culture, religion, and entrepreneurship. A new area of study, entrepreneurship

anthropology has the potential to provide useful scholarly viewpoints (Stewart, 1992). Enhanced cooperation between the disciplines of anthropology and entrepreneurship studies is necessary to achieve a thorough understanding of how culture influences the creation of new businesses (Verver & Koning, 2023). This hypothesis acknowledges the influence of cultural and religious customs on the actions and results of entrepreneurship (Stewart, 1992). The analysis offers a holistic perspective, taking into account social, cultural, and historical factors (Lidow, 2022). This study deploys this particular theory to investigate the impact of cultural and religious activities on the level of entrepreneurship success within different ethnic groups. The main focus for this theory is Hypothesis 2, 3 and 5. **H₂**. Christian religious practices positively correlate with entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe. **H₃**. Islam religious practice has a positive impact on entrepreneurship success in Matabeleland North. **H₅**. Formal Entrepreneurship education mediates the relationship between cultural and religious practices and entrepreneurship success among ethnic groups in Matabeleland North Province in Zimbabwe.

2.2.3 Theory of Religious Entrepreneurship

Theory is a conceptual framework that pertains to the phenomena under investigation. The Religious Entrepreneurship Theory explores the correlation between religion and engagement in entrepreneurship activities. This analysis investigates the influence of religion beliefs, doctrines, and practices on entrepreneurship pursuits. This hypothesis posits that religious groups, values, and teachings have the potential to impact the intentions, motivations, and behavior of entrepreneurs. Furthermore, the study investigates how religious networks and groups could provide resources, support, and legitimacy for entrepreneurship initiatives motivated by religious convictions. Henley, Dubard Barbosa, and Smith (2023) emphasize the influence of religion on morals and entrepreneurship, particularly pointing out a significant correlation between evangelical or Pentecostal Christian beliefs and entrepreneurship conduct. Max Weber (1930) is widely acknowledged as the originator of the Theory of Religious Entrepreneurship. This theory examines the sociological aspects of entrepreneurship. By considering cultural taboos, conventions, culture, and religious beliefs, an entrepreneur can establish a firm that aligns with consumer expectations. The sociological entrepreneurship thesis, proposed by Max Weber in

1930, posits that entrepreneurs should engage with the societal structure in order to promote their own interests and their businesses. The sociological paradigm of entrepreneurship emphasizes the influence of firms and markets on the establishment of novel enterprises (Corrêa, Queiroz, Cruz, & Shigaki, 2022). The application of these theoretical frameworks was crucial in research studies as they offered direction for the scrutiny and analysis of intricate events. An essential foundation for comprehending the study problem, defining pertinent components and relationships, and offering a perspective for data analysis and interpretation is provided by the theoretical framework (Smith, Gümüşay, & Townsend, 2023). This study utilized this conceptual framework to examine the precise impacts of Christian (H2), Islamic (H3), and African Indigenous (H4) religious practices on the achievement of entrepreneurship success. **H₂**. Christian religious practices positively correlate with entrepreneurship success among ethnic groups in Matabeleland North Province in Zimbabwe. **H₃**. Islam religious practice has a positive impact on entrepreneurship success in Matabeleland North. **H₄**. African Indigenous religious practices have a positive effect on entrepreneurship success in Matabeleland North.

2.3.0 Cultural and religious practices that is most prevalent among entrepreneurs

Empirical evidence indicates that religion and cultural customs exert a substantial impact on entrepreneurship within cultural communities. Numerous religious traditions, such as African indigenous beliefs, Islam, Hinduism, and Christianity, advocate for moral principles and drive which enhance the achievement of entrepreneurship success (Yaseen et al., 2022). The Ubuntu ideology in Southern Africa promotes a community-focused paradigm for digital entrepreneurship (Abubakre et al., 2021). Agricultural entrepreneurship initiatives are increasingly incorporating indigenous knowledge systems (Mugambiwa, 2021; Lose, 2023). These tactics, such as *mikando* (a practice in which individuals save money by sharing money with one person each month until all members of the group have an opportunity), are now prevalent in economic cycles. This represents a departure from the conventional method of obtaining funds from financial institutions. In agriculture, *nhimbe* refers to a system where individuals take turns working in particular fields to ensure efficient completion of tasks. Each of these approaches originates from *ubuntu*, where the adage "*muhumunhunavanhu*" is the norm (a person is a person because of people). This implies that one cannot exist independently without

the community or other individuals. Indigenous knowledge systems are deeply ingrained in African society. Agribusiness entrepreneurship in rural communities is influenced by cultural aspects such as historical circumstances and family backgrounds (Lose, 2023). Agriculture served as a means of sustenance for the African people. Although a small number were hunters, the majority were gatherers and herdsmen. The association between belonging to a religion and entrepreneurship is mediated by religious ideals, whereby religious individuals tend to prioritize conservation above openness to change (Rietveld & Hoogendoorn, 2021). Particular theological doctrines, as those found in the Kimbanguist Church of Democratic Republic of Congo, have the potential to foster economic aspirations (Kamitewoko, 2021). 98% of the congregants are entrepreneurs. The church teaches love, Ten Commandments and hard work as key principles which enhance entrepreneurship among believers (Kamitewoko, 2021). This shows how important religion is, when the leaders of the religious groups foster entrepreneurship and make it part of their doctrine. Their curriculum offers a pragmatic instruction on conducting business. The instruction of a topic in a church or religious environment holds significant value, as religious doctrines are inherently unchallengeable and unequivocal. These communications are interpreted as originating from God and no one is permitted to inquire or challenge their validity. In historical accounts of the Bible, individuals who challenged the actions of God were subjected to severe retribution. Number 12:1-10 recounts a narrative between Moses, Aaron, and Miriam, in which Miriam interrogated Moses and subsequently contracted leprosy. These instances have instilled in any individual within a church a disposition to not question the rationale behind the established practices. Research conducted by Abduli et al. (2022) suggests that Islam has a beneficial influence on entrepreneurship activities and behavior among Muslim entrepreneurs in North Macedonia. Entrepreneurship is being pursued as a means of spiritual service to God. The well-established support system in Muslim countries also encourages entrepreneurship, leading individuals in these countries to adopt Islam as their faith in order to achieve success in their commercial ventures.

Religion is a socio-spiritual phenomenon that has a pervasive and influential effect on people's conduct in all aspects of life. It serves various diverse roles in society (Glyn-Blanco et al., 2023). Culture exerts influence on people's lives from the moment of birth until death, and even beyond (Fatra et al., 2021). Review et al., (2023) found that the introduction of new cultural practices has

a positive impact on the development of entrepreneurship. Nevertheless, the investigations missed on ascertaining the specific element of culture under discussion. The authors failed to effectively communicate about this subject, whether it pertains to organizational culture, national culture, or community culture. In their study, Calza, Cannavale, and Nadali (2020) found that national cultural values had a considerable impact on entrepreneurship. Additionally, they have contributed to an enhanced comprehension of the influence, which is more nuanced and varied compared to previous notions of homogeneous and vague national cultures. Pocek et al., (2022) discovered that national culture has a significant impact on entrepreneurship. Their research revealed that entrepreneurship thrives in societies with a higher prevalence of male dominance, indicating that societies where the distinctions between masculinity and femininity are less pronounced tend to have more successful entrepreneurship endeavors. According to Segun, (2021), the Nigerian society has a tendency to attribute poor performance or misfortune to fate or malicious spirits, which hinders the growth of an entrepreneurship culture. The author suggests a paradigmatic change in this direction. This belief is also similar to beliefs among the Shona people in Zimbabwe who believe that poor performance is as a result of *mamhepo* (which is translated evil spirits). Haimakhanova (2021), highlights that children of economically disadvantaged fathers are more inclined to pursue entrepreneurship after completing their education. This suggests a shift from a national culture to a family-centered culture. These cultural variables result in the use of subheadings in this study, which aid in directing the emphasis of the discussion towards specific issues. The subheadings include Islam, Christianity and African indigenous religious practices. Though formal entrepreneurship education is not part of culture it was considered as mediating factor on these cultural and religious practices therefore it was also discussed and its effects on entrepreneurship success. The following section below review the effect of Christianity on the success of entrepreneurship among the ethnic groups in Matabeleland North, Zimbabwe.

2.4.0 Impact of Christianity on entrepreneurship success

As a means of attaining economic empowerment and spiritual growth, contemporary Christian groups and programs are increasingly promoting entrepreneurship. According to Ilomo (2023), the integration of entrepreneurship education within the educational programs offered by churches is greatly improving the financial well-being of Christians. The church was highly focused on empowering its members, as its main objective was to pursue salvation in heaven. From the inception of the church, as documented in the book of Acts, individuals who believed in Jesus eagerly anticipated his imminent arrival. Believers became aware that the arrival of Jesus was not as imminent as they had anticipated. The emphasis now turned towards ensuring the prosperity of believers in this world before to their arrival in heaven. Despite the limited prevalence of this doctrine in the Christian church, certain congregations are currently prioritizing the idea of equipping believers for entrepreneurship. Among Christian congregations, Kimbanguist Church has had remarkable success in imparting entrepreneurship skills, with 98% of its members becoming entrepreneurs (Kamitewoko, 2021). Within Africa, Kimbanguism stands as the most prominent autonomous church. The name is derived from Simon Kimbangu. Renowned for his prodigious healing abilities and ability to resurrect the deceased, he attracted countless pilgrims to his birthplace of Nkamba to listen to his sermons. Establishment of the church took place in the Democratic Republic of Congo. To empower entrepreneurs among its members, the Kimbanguist Church implements numerous principles. The church utilizes a three-step incubation philosophy known as the "works concept" to provide support to emerging enterprises (Kamitewoko, 2022). The doctrines of the religion foster an entrepreneurship mindset among its followers. Theology in this context integrates three fundamental principles (love, Ten Commandments, and works) to ignite entrepreneurship intention and facilitate the swift expansion of members' business endeavors (Kamitewoko, 2021). Kimbanguist writings encompass the concept of biblical entrepreneurship. This encompasses ethical responsibilities, economic innovation, and productive elements as well. The primary responsibility of a leader in a Kimbanguist church is to provide support and foster the development of a community of believers that is both spiritually robust and financially sustainable.

Biblical entrepreneurship prioritizes the development of character, spiritual advancement, and accountability, perceiving entrepreneurship as a vocation to assist others (Tamera et al., 2024). It is recommended that Christian entrepreneurs embrace the concepts of spiritual entrepreneurship,

which include harmonizing their activity with Christian ideals and mission (Sukarno Hatta & Lie, 2022). According to Kiprotich et al. (2022), certain faith-based organizations are implementing organized youth empowerment strategies, which include the provision of low-interest financing programs to facilitate entrepreneurship. However the researchers didn't state if this program by benefiting the youth only, will spread to other church members or the church as a whole. The religious affiliation can impact the decision to embrace capitalist entrepreneurship positions, especially in situations aimed at reducing poverty (Delichte et al., 2024). Collectively, these efforts strive to combine spiritual advancement with economic progress in Christian communities. Christian principles can bolster entrepreneurship by prioritizing the cultivation of ethics, spiritual advancement, and accountability (Tamera et al., 2024). In accordance with Christian work spirituality, spiritual entrepreneurship fosters productivity and autonomy (Hatta & Lie, 2022). The Catholic Social Teaching proposes the principles of moral excellence, diligent effort, and prosperous prosperity for ethical entrepreneurship (McVea & Naughton, 2021).

The efficacy of Christian principles in cultivating the entrepreneurship mindset of young individuals and promoting the long-term desired progress in Nigeria has been established (Okeke, 2020). Research suggests that Christianity has positively influenced the entrepreneurship drive of Indonesian students, prompting them to take calculated risks in order to maintain business operations (Sukoco, Budiyanto&Riduwan, 2021). Religious teachings generally do not include entrepreneurship. Nevertheless, scholarly literature suggests that certain Christians attended church with the primary intention of seeking divine assistance in attaining financial autonomy and achieving prosperity (Blazer 2022). The prevalence of Christianity in Africa can be attributed to the construction of long-lasting educational and medical institutions that cater to the needs of the continent's population. Christianity has provided significant financial contributions to Africa over the years, supporting a range of projects including emergency preparedness, civil society development, food security, and peace building (Munyoro & Ncube, 2020). Christianity is renowned for spreading a message of optimism through preaching and instruction, which has contributed to the long-term preservation of peace on the African continent (Masoga& Nicolaides, 2021). Christianity has also provided assistance to individuals in multiple dimensions of their lives, including their spiritual, physical, and social well-being (Asadu, 2021). Therefore, it is imperative to recognize the significance of Christianity in

Africa. Ishola (2022) said that colonialists in Africa exploited Christianity as a means to persuade Africans to embrace a state of destitution. This was accomplished by propagating the notion that leading a destitute existence on earth would result in rewards in paradise, a concept deemed favorable to God. Certain individuals perceived poverty as an optimal lifestyle choice, as it was portrayed as a pathway to achieve a state of ultimate happiness in the hereafter. In recent years, a number of Christians have been swayed by the prosperity gospel, prompting them to start propagating its teachings. Contrary to this viewpoint, some experts contend that this movement lacks the customary characteristics of well-established religious denominations (Omeluzoret al., 2021). The discourse surrounding the question of whether Christians should embrace the gospel of prosperity is an intricate and diverse matter. The prosperity gospel appeals to a significant number of people who are seeking a socio-economic breakthrough, hence attracting them to the Christian religion (Boaheng 2023). Nevertheless, Boaheng(2023) has voiced strong disapproval of the prosperity gospel due to its endorsement of unethical conduct and its inability to generate substantial and meaningful development for the church. Ademiluka (2022) asserts that the prosperity gospel undermines the principles of godliness and contentment by promoting an insatiable desire for wealth. In his proposal, Lephoko (2024) suggests that adopting a religion of sharing could be an effective means of achieving equality between the affluent and the impoverished. Studies have demonstrated that the way the prosperity gospel perceives poverty undermines the valuable local resources that can be utilized to address poverty in Africa (Williams 2022).

Asamoh and Kpalam, (2023) state that Christianity was employed to encourage Africans to value poverty more than wealth, resulting in a long-lasting detrimental effect on the attitude of Christians that necessitated substantial effort to eradicate. In this case, Christianity served as a hindrance to business rather than a promoter. Munyoro and Ncube (2020) saw a substantial increase in business endeavors, namely within Pentecostal and certain evangelical assemblies. Their suggestion was for conventional churches to embrace an entrepreneurship mindset in order to secure the long-term viability of their organizations. The decline in assistance from Western sources acts as a stimulus for churches to enhance their financial resilience. Zimbabwe has made notable advancements in entrepreneurship through the implementation of the Pentecostal model called ‘talents’ (*matarendu*) by Zimbabwe Assemblies of God Africa (ZAOGA), also known as

Forward in Faith. In 2017, eight enterprises were founded in Zimbabwe based on the *matarendu* model, in addition to one Zimbabwean-operated business in England (Anderson et al., 2021). ZAOGA implemented the skills entrepreneurship model by drawing inspiration from Jesus' teachings in Matthew 25 v14-30. The *matarendu* model offers a means for these businesses to tackle the economic marginalization and collapse resulting from Zimbabwe's economic and political history, which dates back to colonial times.

The *matarendu* approach combines a pragmatic methodology with an analysis of Jesus' parable of the talents in Matthew 25 v 14-30 to empower individuals, especially women, to escape from their difficult circumstances (Anderson et al. 2021). Christian doctrines highly endorse commerce. Matthew 25:14-30 narrates a parable delivered by Jesus regarding slaves who were given talents to manage. Two of the enslaved individuals effectively utilized their skills and managed to invest the funds, resulting in a profitable return. One of the servants failed to invest the money provided to him by his master, which generated discontent for the master. The servant was penalized by being banished into the outer darkness. This tale demonstrates the profound admiration for prudent investment and business enterprise within Christian teachings, where the master entrusted his workers with his wealth for their faithful administration and growth, not only for the master's gain. However, the influence of Christianity to entrepreneurship activities remains unknown in Matabeleland North, Zimbabwe. This study therefore seeks to find the effects of Christianity on entrepreneurship in Matabeleland North Province in Zimbabwe.

Christianity does not just encompass all religious activity, but there are other cultural religions such as Islam. The next section analyzed Islam as a separate religious entity in society in an attempt to present an impartial depiction of the faith.

2.5 Impact of Islam on entrepreneurship success

Islam constitutes less than 1% of the religious activities in Zimbabwe (Mapingure et al., 2021). It is a monotheistic religion that is believed to have been revealed by Allah (God) and adheres to the inherent nature of humanity. The Islamic doctrines and ideas are in accordance with the essential characteristics of events and human experiences, with the objective of aiding persons in their current lives and the hereafter (Husin, Zaimudin & Zabidi, 2020). Islam regards

entrepreneurship as a means of demonstrating dedication and fulfilling practical requirements for individuals, society, and the nation. Rehan's (2020) argues that Islamic beliefs substantially influence how individuals in an Islamic community perceive entrepreneurship. This, in turn, affects their intent to engage in entrepreneurship activities by affecting their attitudes towards free enterprise. The findings illustrate the substantial impact of Islam on entrepreneurship, emphasizing the importance attributed to entrepreneurship within the Islamic faith. Kalsoom et al., (2024) argue that the Islamic value system promotes the growth of entrepreneurship ecosystems, which in turn provide benefits for people, communities, and economies on a global scale. This assertion was also supported by Qolbi, Salmia, and Adimarta (2020) who have identified four Islamic spiritual values that are associated with entrepreneurship. These values include: conducting business with the intention of pleasing Allah, maintaining positive attitudes towards entrepreneurship, maintaining positive attitudes towards the afterlife, and discouraging others from engaging in actions that displease Allah. According to Kalsoom et al., (2024), Islam places a higher importance on business compared to Christianity, as it is seen as a means to pleasing Allah. This motivates all devotees of Allah to engage in entrepreneurship in order to fulfill His desires. This concept merges the world of business with religious commitment, making it obligatory for every devoted Muslim to perceive entrepreneurship as an essential endeavor. In their study, Machumd and Hidayat (2020) examined the characteristics of Islamic entrepreneurship and the accomplishments of small and medium enterprises (SMEs) in Pakistan. The combined factors of Islamic entrepreneurship were determined to have a significant influence on the success of small and medium-sized enterprises (SMEs). Munir (2023), found a positive correlation between spirituality in Islam and entrepreneurship performance, which has a substantial influence on the success of micro-businesses. An entrepreneur who possesses spiritual beliefs and demonstrates resilience is better positioned to attain personal satisfaction and sustain optimal levels of performance throughout their lifetime (Margaca, Hernandez-Sanchez, Sanchez-Garcia & Cardella, 2021). Spirituality is widely recognized as a pivotal factor in shaping the achievement of entrepreneurship. Extensive research provides compelling evidence for the beneficial influence of Islam on entrepreneurship performance. The relationship between entrepreneurship and religion is naturally intertwined and cannot be separated.

Sonita et al. (2021) found that although Islam promotes entrepreneurship activities, Muslims' inclination to participate in ethically directed entrepreneurship is constrained by their interpretation of Islamic principles. This is a consequence of Muslims who do not abide by the principles and doctrines of Islam. Several experts challenge the notion that the comprehension of Islamic concepts is restricted, despite the fact that most Muslims generally adhere to Islamic norms. Sahib (2024), propose that there exists a discrepancy between persons who self-identify as Muslim and their actual adherence to the fundamentals of Islam. The writers do not advocate for the benefits of Islamic notions in entrepreneurship but rather raise doubts about the dedication of some Muslims to Islamic ideals. Although family companies in Kuwait tend to favor conventional banks over Islamic banks (Abdullah, 2021), the implementation of zakat empowerment programs and business assistantships has a beneficial effect on the development and well-being of zakat receivers (Amin, 2022). Zakat is an Arabic term that refers to moral purity or spiritual growth. Zakat in Islamic tradition refers to the mandatory charitable contribution that Muslims are required to give, typically calculated as a specified percentage (commonly 2.5%) of their accumulated wealth and assets during a lunar year. Zakat, being one of the Five Pillars of Islam, is an essential religious duty and a profound element of a Muslim's belief system. The principal objective of Zakat is to cleanse wealth, assist those in need, and advance social equity by the redistribution of money throughout the community. Typically, Zakat is distributed to the impoverished, destitute, or other designated categories, such as those burdened with debt, travelers in need, and those engaged in the collection of Zakat (Mawardi et al., 2022). Evidence suggests that the implementation of zakat distribution schemes might enhance the well-being of the beneficiaries (mustahiqs), especially by fostering entrepreneurship activities (Sutrisno & Haron, 2022). Research conducted by Amran (2022) has shown that effective zakat programs have a beneficial impact on the expansion of businesses and the pursuit of entrepreneurship goals among the beneficiaries. Nevertheless, the authors failed to provide the protocols for monitoring these activities to ensure that all the funds allocated from this program are directed to the appropriate recipients and serve their intended objectives. Sadallah et al. (2022) contend that the efficacy of zakat programs relies on critical elements including proficient administration by zakat organizations, governmental backing, and adherence from business proprietors. Given that this is an act of religion for Muslims, the compliance is almost certain to

be favorable. Furthermore, this will also be contingent upon the spiritual status of an individual. The authors have neglected the monitoring component. The efficient implementation of Zakat shows potential for promoting economic growth and alleviating poverty (Herianingrum et al., 2023). Community development, economic assistance, education, health, and environmental programs are among the empowerment mechanisms (Saripudin et al., 2022). Cognitive development, group exercises, and capacity building are common components of the process (Maemunah & Hernawati, 2020). An effective zakat empowerment strategy emphasizes the strategic development, execution, and assessment of programs to improve the well-being of the community (Wijaya & Ritonga, 2021). Efficient management and use of zakat help to reduce poverty and facilitate the empowerment of muzakki (zakat givers) by providing direction and support, thereby maximizing the impact of zakat in the community (Khatimah & Nuradi, 2020).

The Waqf, an Islamic endowment system, has become a potent instrument for empowering entrepreneurs, especially in underdeveloped nations. The provision of access to physical, financial, and human resources can contribute to the improvement of financial inclusion for women entrepreneurs (Bello, 2022). Implementing productive waqf is essential for empowering communities economically by providing employment and generating revenue (Hakim & Sarif, 2021). The several types of waqf, such as cash waqf, share waqf, and university waqf, have the potential to facilitate micro-business funding and foster the growth of entrepreneurship (Maulida & Purnomo, 2022). Factors such as continuous education, regulatory transparency, enhanced business capacity, stakeholder collaboration, and dependable infrastructure are crucial for the success of waqf-based entrepreneurship (Maulina et al., 2023). Micro Waqf Banks have demonstrated beneficial effects on women's micro-business empowerment through shared responsibility systems, financing, and mentoring (Soemitra et al., 2022). Waqf functions as a potent tool for promoting economic development and reducing poverty (Ardiyansyah & Kasdi, 2021).

The inclusion of entrepreneurship education in Islamic elementary schools is a means to foster the growth of entrepreneurship within Muslim communities (Kholis et al., 2022). Additionally, Islamic microfinance has the potential to significantly enhance the economic foundation of disadvantaged communities (Hotman et al., 2024). The Islamic framework, encompassing

concepts such as taqwa, knowledge, and economic ethics, provides a catalyst for entrepreneurship endeavor (Ramadani, 2021). Taqwa, Arabic for the fear of God, is a principle that Muslims promote in all aspects of their lives, including business. The foundation of Islamic entrepreneurship is in religious precepts that advocate for ethical business operations and social responsibility. Prominent Islamic principles that promote entrepreneurship encompass the notion of labor as a kind of devotion, prioritization of halal income, and the endeavor to attain both material and spiritual advantages (Olaofe, 2023). Islamic business embraces the principles of taqwa, honesty, and trustworthiness (Herningrum et al., 2022), while also integrating innovation and ijtihad to ensure ethical decision-making (Mustapa & Arishin, 2023).

Research by Arshed et al. (2022) suggests that combining Islamic finance with institutional excellence can have a beneficial effect on entrepreneurship. It is recommended that accomplished Islamic entrepreneurs adhere to spiritual values, such as charity and prayer, in order to cultivate self-assurance and virtuous character (Zabidi, 2023). A holistic Islamic business model incorporates both religious belief (eemaan) and methods (asbaab), with the goal of achieving ultimate success (falah) in both the present life and the afterlife (Muhammad, 2024). Familiarity with these concepts can inspire entrepreneurship activity, particularly during the period of economic recovery after the epidemic (Dina & Jalaludin, 2023). The review above shows how Islam impact entrepreneurship especially in the Islamic countries which are mainly in Middle East. However it not known how Islam affect entrepreneurship success in Matabeleland North, Zimbabwe, therefore this study seek to investigate the effect of Islamic religion to the success of entrepreneurship in Matabeleland north, Zimbabwe. African Indigenous religious practice is the next religion to be reviewed below.

2.6 Impact of African Indigenous religious practices on the success of entrepreneurship

The study centered on the African indigenous religious practices mostly the Shona people of Zimbabwe. Some traditions were also reviewed from other countries which are not in Africa. The entrepreneurship landscape in Bangladesh is greatly shaped by traditional family structures, gender roles, and societal hierarchies, which result in both advantageous prospects and obstacles (Chowdhury, 2024). Female business owners encounter distinct challenges such as restricted availability of financial capital, cultural conventions that uphold conventional gender roles, and

hindrances to establishing professional connections (Emon & Nipa, 2024). Sustainable entrepreneurship practices in SMEs are influenced by cultural norms, including risk avoidance and family relations (Emon & Khan, 2023). Sobhan and Hassan (2023) argue that institutional elements such as social networks and family roles are significant determinants of female entrepreneurship. Although the tourist sector presents opportunities for female entrepreneurs, obstacles remain (Akter et al., 2024). In order to fully comprehend the influence of entrepreneurship attitude on business performance, it is crucial to consider the specific local environment (Mozumdar et al., 2022). Maintaining family enterprises poses social, cultural, and financial obstacles for rural women entrepreneurs (Rahman et al., 2022). The prevailing cultural view of entrepreneurship in mid-twentieth century Bangladesh had a significant impact on the form of entrepreneurship that developed (Hajjaj, 2023).

Cultural limitations inhibit the involvement of women entrepreneurs in India's handicraft sector (Yadav et al., 2023). Research by Fatma et al. (2024), shows that dispositional optimism has a beneficial impact on entrepreneurship performance in Saudi Arabia. Entrepreneurship education delivered online improves the professional development and creativity of Pakistani entrepreneurs (Munawar et al., 2023). The characteristics of an entrepreneurship mentality, including opportunity orientation, innovativeness, pro-activeness, self-confidence, and risk tolerance, have a favorable correlation with the achievement of business success (Manafe et al., 2023). Personal and business attributes have a substantial impact on the success of ethnic entrepreneurs in the UAE (Elmassah et al., 2022). Ensuring cultural diversity is essential for worldwide company, as comprehending other cultures helps avert commercial disasters (Bećirović, 2021). The influence of traditional family structures and gender roles on entrepreneurship in Bangladesh has been analyzed by Chowdhury (2024). Certain African merchants integrate mystical rituals in order to augment their perceived commercial success (Pierre & Jean-Hubert, 2024). Nevertheless, this technique is not well-received by the local populations as it consistently entails adverse repercussions. It is not in sync with the cultural context or the cultural religious customs, as the majority of nations encourage virtuous conduct and moral principles. Implementing countercultural business methods can occasionally yield advantages by questioning the premise that conforming to local cultures is usually the most advantageous approach (Caprar et al., 2022). Prominent multinational corporations such as Toyota, Google, and Unilever incorporate a wide

range of cultural viewpoints into their strategic plans (Unachukwu et al., 2023). Cultural traditions such as Kibun, Inhwa, and Guanxi are fundamental to relationship marketing in East and Southeast Asia (Weerakoon, 2021). Gaining a comprehensive understanding of these cultural practices is crucial in the domain of business. Existing research indicates that African traditional religious practices and other religious beliefs have a substantial impact on the success and conduct of entrepreneurs. Economic studies generally fail to consider the influence of traditional African faiths on corporate decisions, risk perception, and performance (Butinda et al., 2023). Religious practices within enterprise foster principles of ethics, drive, and social responsibility (Igwe et al., 2023). The presence of economic complexity, together with ethnic and religious diversity, serves to elevate entrepreneurship in Africa (Ajide, 2022). Urban et al. (2022) have shown that immigrant entrepreneurs effectively utilize social and human capital to achieve success. Similarly, Siwale et al. (2023) have investigated the dynamic connection between religious manifestations and entrepreneurship endeavors among technologically adept African immigrants in the UK. Religion exerts influence on several dimensions of business, such as consumerism, sustainability, and leadership (Kumar et al., 2022). Indigenous culture, local resources, and environmentally sustainable locations are essential factors in fostering entrepreneurship growth (Gobena & Kant, 2022).

Mokgoatsana, Mudyiwa, and Shoko (2020), assert that the traditional religious beliefs of the Shona people regard deceased ancestors as intermediaries between Nyadenga (God the Creator) and human beings. Mokgoatsana et al. (2020), argue that deceased family members have an essential role in providing care for the living. In accordance with indigenous religious doctrines, the spirits of the departed engage in a battle against witchcraft, sorcery, destitution, and illness in order to bestow affluence and triumph upon the living. Mokgoatsana et al. (2020) contend that individuals are motivated by their convictions, which are influenced by their encounters and behaviors. The ancestors maintained constant vigilance in supervising the family's wealth to ensure its correct management (Klokke & Jaeger, 2022). The happiness of the ancestors is mirrored in the well-being of the family members. This demonstrates the belief that ancestors serve as guardians for their family's businesses. The Shona ethnic culture, which is part of

African Indigenous religious practice, lays a significant focus on entrepreneurship (Jaravaza et al., 2024). Thanksgiving festivities, known in Shona as *dendo* or *bira*, entail the participation of disadvantaged individuals from the community in the achievements of local business owners. This combines the elements of ethnic and communal entrepreneurship with a sense of community responsibility and the development of identity. The entrepreneur cultivates crops and breeds cattle on their property. In addition, they oversee the organization of meals, beverages, and meat products, and arrange work parties that are renowned for their abundant singing, praising, and merrymaking. A work party is a customary form of collaborative labor known as *nhimbe* in the Shona culture. Mahohoma and Muzambi's (2021) article presents a feasible strategy for promoting sustainable development. People gather to collaborate in cultivating their agricultural plots. Collaborating with others enhances efficiency and expedites task completion in comparison to working independently (Bordin et al., 2022). Typically, it is carried out during the agricultural season or harvest period to expeditiously finish the operation. These duties may encompass actions such as gathering crops, tending to the land, or transferring animal waste to agricultural areas. They also extend even to the collective raising of children hence the proverb, "It takes a village to raise a child" (Reupert, Straussner, Weimand & Maybery, 2022). The Ibaloy people in the Philippines engage in ancestral rituals with the aim of attaining well-being by correctly performing ceremonies, to seek blessings, riches, health, luck, and fortune (Laugrand, Laugrand, Tamang & Magapin, 2020). In African Indigenous religious tradition, it is customary to seek the blessings of deceased ancestors before embarking on new commercial endeavors or undertakings. The notion that ancestors assist, commemorate, and offer guidance to their descendants in the face of difficulties, achievements, and errors is based on the reverence for ancestors (Clark & Coe, 2021). An ancestor functions as a familial deity, offering direction to offspring, which requires the worship of several gods to obtain different rewards (Van & Long, 2021). In several cultural customs, the ethereal entities of deceased relatives are commonly referred to as family aids. They can offer aid in any circumstance where it is necessary. Okoye and Efido (2020), says traditional religion, which includes Indigenous religious practices, fosters

cooperation and honesty, among other qualities, to ensure the prosperity of a community or enterprise. The aforementioned results underscore the intricate interaction of religion, culture, and entrepreneurship in Africa and other regions. Thus, presenting a need to investigate how this African indigenous religious practice influences entrepreneurship success in Matabeleland North, Zimbabwe. In other countries it has been seen that the interplay of culture and entrepreneurship presents an opportunity for entrepreneurship success and growth. Indications are that this could also help the Matabeleland North community if correct measures are put in place after the results of the research. There is need to intertwine the culture concept and the formal education on entrepreneurship to gain the advantages which come from cultural and religious practices. Formal entrepreneurship education was also reviewed to analyze it as a mediating role in the relation between cultural and religious practices and entrepreneurship success.

2.7 Mediating role of formal entrepreneurship education in the relation between cultural and religious practices

Entrepreneurship education refers to the development and implementation of instructional techniques aimed at imparting knowledge that leads to the formation of new businesses (Ratten&Usmanij, 2021). Ziemianski and Golik (2020) contend that entrepreneurship education should emphasize the disadvantages to illustrate that the difficulties of pursuing an entrepreneurship career may outweigh the benefits. The study aimed to assess the mediating role of formal entrepreneurship education in the relation between cultural and religious practices and entrepreneurship. Entrepreneurship education is crucial in providing individuals with the essential abilities to effectively manage the intricacies of initiating and maintaining a business (Ratten&Usmanij, 2021). Empirical evidence suggests that rigorous entrepreneurship education not only improves business expertise but also cultivates analytical thinking and adaptability, essential elements of entrepreneurship achievement. When studying the cultural environment, it is crucial to acknowledge that cultural beliefs have a substantial impact on entrepreneurship behaviors and decisions. Ziemianski and Golik (2020) emphasize the impact of hostile attitudes towards entrepreneurship on individuals' motivation to pursue business prospects. They propose that education should specifically target and overcome these cultural obstacles. According to a

study conducted by Handayati et al. (2020) in Indonesia, entrepreneurship education has a beneficial effect on developing entrepreneurship mindsets, which in turn leads to increased success rates among MBA graduates. Nevertheless, the interaction between cultural beliefs and educational results remains intricate. For instance, religious convictions might influence attitudes towards taking risks, therefore affecting the implementation of business abilities acquired through normal schooling. Comprehending the impact of these cultural aspects on the achievement of entrepreneurship success is essential. Research has demonstrated that persons who harmonize their commercial aspirations with cultural and religious contexts have a higher probability of attaining long-lasting success (Vanishvili, & Shanava, 2024). Entrepreneurship education is recognized as a crucial catalyst for fostering logical and autonomous thinking, enabling individuals to surmount societal, cultural, and religious barriers to accomplish their goals (Patricia, 2024).

The provision of entrepreneurship education in Indonesia has a substantial influence on students' entrepreneurship goals by cultivating an entrepreneurship attitude (Handayati, Wulandari, Soetjipto & Wibowo, 2020). According to multiple experts (Wahidmurni, 2020; Sonita et al., 2021), education positively impacts the aspirations of student entrepreneurs. Studies indicate that religion provides individuals with knowledge about business, whereas entrepreneurship education specifically tackles misunderstandings associated with religion (Wahidmurni, 2020; Sonita et al., 2021). The extent to which entrepreneurship education facilitates implementation remains uncertain. Entrepreneurs often encounter religious or spiritual themes in their endeavors, but they may not immediately acknowledge or value these viewpoints. The topic of entrepreneurship education has several significant difficulties that demand attention. Entrepreneurship education encounters various obstacles such as financial limitations, insufficient support, and inadequate infrastructure (Ngcobo & Khumalo, 2022). To overcome these challenges, it is crucial to integrate innovative teaching methods and practical applications into the curriculum (Lonappan & Aithal, 2023). Nevertheless, this necessitates educators to possess a considerable degree of entrepreneurship aptitude, which can be acquired through targeted instruction (Miço & Cungu, 2023). In the Indian context, the widely held view that entrepreneurship is an innate characteristic presents a difficulty for the formal education of entrepreneurship (Masand, Saxena & Chandnani, 2023). The introduction of entrepreneurship

education in higher education is impeded by a range of obstacles, which calls for the exploration of alternate remedies (Adnan et al., 2020). Notwithstanding these difficulties, there exist prospects for entrepreneurship education, such as business incubation programs.

Both Wardana et al. (2020) and Mgumia (2020) concur on the profound influence of entrepreneurship education on students' perspectives. Acquiring adequate and suitable knowledge, particularly in philosophy, as recommended by Obiwulu and Onuoha (2020), is an efficient approach to counter beliefs in charms and cultural traditions that impede advancement. This form of education facilitates the process of critically assessing assumptions and understanding a wide range of issues, attitudes, and situations. The writers are examining the relationship between quality education and beliefs in witchcraft, implying that they perceive individuals who hold such ideas as being inadequately educated. This contradicts the conclusions of Owusu (2020) as stated in his article. The author suggests that certain individuals, regardless of their educational background, maintain beliefs in witchcraft. Agyapong (2020) proposes that the Ghanaian government can eliminate belief in witchcraft by evaluating the educational system and integrating innovation and creativity into the school curricula to prevent graduates from experiencing unemployment while awaiting government jobs. However, the author failed to acknowledge the existence of schooling in locations such as Dar es Salaam, where there is also widespread apprehension and engagement in the use of charms for profit enhancement inside small enterprises (Mgumia 2020). The author found out that the use of charms is prevalent in rural regions. Individuals from a wide range of educational and religious backgrounds have this idea in both rural and urban regions. According to Sanou (2020), the acceptance of witchcraft as a concept is a religious and cultural occurrence in Africa. Okonkwo et al. (2021), are of the opinion that witchcraft conceptions are harmful ancient beliefs that should be replaced with modern philosophies and ideologies aimed at improving development efforts in Nigeria and other African countries. The researchers provide multiple theories for the manifestation of witchcraft in business, but the diversity of the challenges encountered leads to varying interpretations. Entrepreneurship education, as well as education in general, appears to be the remedy for all of their difficulties. Kumari and Alam (2021) contend that witchcraft beliefs and acts of persecution, such as witch-hunting, mostly stem from superstitious cultural practices, socioeconomic disparities, and healthcare challenges. Education has a crucial role in eradicating

superstitious institutional practices, avoiding mindless obedience, fostering communal dialogue, undertaking corrective measures, offering support for livelihoods, and fostering economic empowerment. The objective of this study is to confirm the accuracy of the hypotheses examined among the ethnic groups in Zimbabwe.

Contemporary research emphasizes the intricate interaction of entrepreneurship education, cultural elements, and entrepreneurship aspirations. The provision of entrepreneurship education has a beneficial impact on the entrepreneurship self-efficacy, attitudes, and intents of students (Le et al., 2023). Cultural values and religious practices exert a substantial influence on entrepreneurship success and intentions (Kayed et al., 2022). Factors such as entrepreneurship self-efficacy, capacity, and psychological empowerment typically influence the association between entrepreneurship education and intentions (Amani et al., 2024). Furthermore, the interactions might be moderated by the entrepreneurship environment and the experience of entrepreneurship competitiveness (Amani et al., 2024). According to Thomas (2022), colleges should prioritize the cultivation of students' entrepreneurship self-efficacy, the establishment of supporting environments, and the incorporation of cultural contexts into their educational programs in order to augment entrepreneurship aspirations. The aforementioned results enhance comprehension of the determinants that impact entrepreneurship achievement and aspirations among students. Empirical contests (Li et al., 2022) and an emphasis on factors that boost alertness, inspiration, social networks, and information acquisition (Thomas, 2022) can augment the efficacy of entrepreneurship education. These findings indicate that entrepreneurship education has a direct impact on entrepreneurship ambitions and also indirectly influences them through cognitive and environmental effects. This research offers critical insights for educators and policymakers in developing efficient entrepreneurship programs to encourage entrepreneurship endeavors among students. Cultural values exert a substantial influence on the formation of entrepreneurship self-efficacy and intentions (Le et al., 2023). Several research have found that entrepreneurship self-efficacy (Amani et al., 2024), entrepreneurship capacity (Nguyen & Nguyen, 2023), and psychological empowerment (Kayed et al., 2022) operate as mediators in these associations. Existing research has also investigated the influence of religion

elements, specifically Islamic motivation, in moderating the impact of entrepreneurship education on entrepreneurship inclinations (Febriani, 2022).

Therefore, formal entrepreneurship education is crucial in facilitating the connection between cultural and religious practices and the achievement of entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe. Through the provision of essential skills and information to overcome cultural barriers, entrepreneurship education has the potential to greatly improve entrepreneurship intentions and results. Further investigation should persist in examining these dynamics in order to enhance the knowledgebase of educational practices and policies. The following section looked at the empirical review

2.8.0 Empirical review on Effects of cultural and religious practices on entrepreneurship success

Recent years have seen increased focus on the convergence of religion and entrepreneurship, which has shown intricate dynamics that impact individual decision-making and wider economic behaviors. Empirical evidence suggests that religious beliefs have a crucial role in influencing entrepreneurship aspirations, practices, and success, with notable variations in many cultural and socio-economic settings. Analysis of the relationship between religion and entrepreneurship has become a crucial field of research, especially in the African setting. An analysis of how particular religious doctrines impact entrepreneurship goals can offer significant insights into the process of economic development. This review consolidates results from several academic studies that investigate the influence of religion and culture on the formation of entrepreneurship environments, with a specific focus on the international, African, and Zimbabwe contexts.

Barbosa and Smith (2023) emphasize the critical role of religion in the process of making entrepreneurship decisions. Using a comprehensive dataset of around ninety thousand workers in India, their research revealed that specific religions, including Islam and Christianity, promote entrepreneurship endeavor, whereas Hinduism may impede it, owing to cultural limitations such as the caste system. This link implies that religious views have the potential to either facilitate or impede economic participation, therefore influencing individuals' inclination to engage in entrepreneurship activities. However, the report does not specify how religion can promote

business endeavors. It is necessary to ascertain whether religion has a direct influence on business or if it indirectly promotes entrepreneurship.

Lineham (2021) analyzes the developing attitudes of churches regarding money and entrepreneurship, highlighting a range of perspectives among various religions. While many denominations promote poverty as an ideal, others, especially within Protestant and Pentecostal communities, value and support entrepreneurship endeavors. Observing this phenomenon reveals an intricate interplay in which belief systems shape entrepreneurship conduct. Building upon examples from both worldwide and New Zealand contexts, Lineham examined the evolution of church perspectives on money and entrepreneurship. While acknowledging the promotion of entrepreneurship endeavors and the deterrence from other religious organizations, the study does not provide definitive evidence on the influence of religion on entrepreneurship activity. Despite the existence of encouragement, the study doesn't reveal the impact of the church to the success of entrepreneurship, leaving the issue of how religion and cultural traditions impact entrepreneurship success unresolved. Despite the useful observations provided, the study fails to definitively illustrate the direct impact of these evolving views on entrepreneurship success. While the study acknowledges support from specific religious affiliations, it does not provide empirical data on the outcomes of that support. This raises important questions: To what extent do cultural practices serve as mediators in the association between religion and entrepreneurship? Further investigation is required to determine the influence of religion and cultural practices on Zimbabwe's business success.

Olaofe (2023) explores the Islamic perspective on entrepreneurship, emphasizing that commercial ventures are considered a form of worship. This work delineates fundamental Islamic business ethics and emphasizes the significance of legal procedures in attaining economic success. Key recommendations are to strictly follow the ethical principles outlined in the Qur'an and Hadith. The study employed descriptive and interpretative methodologies, utilizing both primary and secondary data sources. Entrepreneurs can bolster their credibility and reputation by harmonizing their activities with Islamic ethical standards. Establishing credibility is essential for fostering enduring connections with clients, suppliers, and investors, culminating in enhanced business performance. Entrepreneurs who exemplify Islamic principles in their

business activities are more likely to secure the backing of their surrounding communities. Given the perception that businesses contribute to social welfare, community members are likely to be more willing to support these enterprises, resulting in higher levels of consumer loyalty and market share. Prioritizing ethical practices encourages the development of sustainable business models. Entrepreneurs can effectively reduce the risks associated with unethical activities, such as legal sanctions or reputational harm, by prioritizing ethical issues, ensuring sustained viability, and rapid expansion. Olafe's findings indicate a necessity for educational initiatives that prioritize Islamic business ethics and values. Educating aspiring entrepreneurs in these concepts can foster the development of a new cohort of corporate executives who possess not just financial acumen but also a strong ethical foundation. The Islamic viewpoint on entrepreneurship, as specified by Olafe (2023), presents a structure that integrates ethical behavior with the achievement of business prosperity. Subsequent studies should go deeper into the pragmatic implementations of these ethical principles in various entrepreneurship settings, such as Matabeleland North, Zimbabwe, and evaluate their successful incorporation into organization education and operations.

Tlaiss and McAdam's (2021) study explores how Arab Muslim women entrepreneurs in Lebanon interpret success within their cultural and religious contexts. The results suggest that Islam functions as a versatile asset that enables women to negotiate rigid patriarchal standards while building their identities as prosperous entrepreneurs. The study employed a qualitative interpretative approach, utilizing 25 in-depth, semi-structured interviews with Muslim women entrepreneurs to accomplish its objective. The results indicate that the empowerment obtained from Islamic teachings can augment women's entrepreneurship achievements. Women who perceive their entrepreneurship ventures as manifestations of their religious beliefs are more inclined to surmount obstacles, therefore fostering enhanced fortitude and resolve. Redefining Success: The research emphasizes the need to adopt a more comprehensive perspective on success in the field of entrepreneurship. For numerous female entrepreneurs, success extends beyond financial metrics, encompassing personal growth, significant community contributions, and the ability to inspire other women. Such a redefinition can guide the development of policies and programs targeted at assisting women entrepreneurs. The findings from Tlaiss and McAdam emphasize the need to develop assistance programs that are culturally responsive and

acknowledge the distinct obstacles encountered by female entrepreneurs in patriarchal environments. Tlaiss and McAdam's (2021) study provides significant insights into the convergence of culture, religion, and female business in Lebanon. By conceptualizing Islamic teachings as a means of empowerment, the research emphasizes how women can effectively negotiate societal obstacles in order to build their identities as prosperous entrepreneurs. Investigations on the dynamics of female entrepreneurship in various cultural and religious settings, exploring how different frameworks might assist women in surmounting obstacles and achieving success, particularly among the ethnic groups in Matabeleland North, Zimbabwe. To effectively support female entrepreneurship within culturally relevant paradigms, stakeholders must comprehend these intricacies and devise focused interventions.

The study by Azeez et al. (2023) investigated the Islamic notion of the dignity of labor and its consequences for entrepreneurship. The study posits that adherence to Islamic ethical values can facilitate Muslims in differentiating between legal and illegal economic operations, therefore fostering responsible entrepreneurship. This research employed a theoretical methodology, specifically utilizing a qualitative approach. Data was collected by soliciting personal perspectives from experts in Islamic worldview, Islamic entrepreneurship, ethics, and comprehension of al-Qur'an, Sunnah, and other Islamic textual materials. The results indicate that including the notion of dignity of labor in entrepreneurship education and training can strengthen the ethical consciousness of individuals desiring to become entrepreneurs. The cultivation of a robust ethical framework enables upcoming corporate executives to effectively address obstacles and make choices that yield advantages for both their organizations and the broader society. Recognizing the inherent worth of work can result in a more equitable and conscientious approach to entrepreneurship. Firms that adopt this idea are likely to prioritize the well-being of the community in their business strategies, thereby making a significant contribution to the achievement of sustainable economic growth. By adhering to Islamic ethical values and promoting lawful actions, businessmen can establish trust and credibility with consumers, partners, and stakeholders. Trust plays a vital role in ensuring long-term economic success by cultivating loyalty and promoting community patronage. Prioritizing the dignity of employment has the potential to enhance community bonds by fostering cooperative endeavors among local enterprises. These programs, by imparting knowledge on the dignity of work and

ethical business norms, have the potential to cultivate a new generation of entrepreneurs committed to responsible and influential business practices. This study by Azeez et al. (2023) offers a thorough analysis of the Islamic principle of dignity of labor and its consequences for business. Further investigation is required to specifically examine the practical implementation of these concepts in various entrepreneurship settings, such as Matabeleland North, Zimbabwe. The goal is to assess the success of integrating labor dignity into business operations.

An investigation of particular African cultures, such as the Nnewi village in Nigeria, demonstrates that cultural characteristics can greatly enhance business achievements. Ihinmoyan (2022) conducted a study that revealed that characteristics like trust, individualism, and community festivals foster a favorable environment for entrepreneurship. The study was conducted on 30 owner-managers (chief executives) and 236 senior management staff from specific Nnewi indigenously owned companies, representing various genders, social classes, ages, and religious affiliations. The findings indicate that cultural identity is of utmost importance in influencing entrepreneurship behaviors in African settings. Studies focusing on certain African cultures, such as the Nnewi community in Nigeria, demonstrate the significant influence of cultural characteristics on entrepreneurship achievement. In this study, Ihinmoyan (2022) investigated the impact of several cultural characteristics on the establishment of an entrepreneurship atmosphere. Their findings provided a valuable understanding of the connection between cultural identity and business strategies within African settings. The results indicate that entrepreneurs can enhance their strategic advantage by utilizing cultural identity as a valuable strategic asset. Entrepreneurs can increase their appeal to customers by utilizing and comprehending their communities' cultural characteristics, enabling them to develop business models that align with local values and customs. The diverse representation among management in Nnewi enterprises suggests the potential benefits of incorporating inclusion into business practices. Fostering a variety of viewpoints within entrepreneurship teams can result in more inventive solutions and a deeper understanding of the market's demands. Research should be conducted to investigate the impact of various African cultures on entrepreneurship, specifically analyzing the interaction between cultural identity and commercial strategies. Through the strategic use of cultural advantages and the cultivation of conducive conditions, stakeholders

have the potential to augment entrepreneurship achievements within many African communities, including Matabeleland North, Zimbabwe.

Akinbami (2021) conducted a study that explored the impact of socio-cultural practices on the family support systems of rural women entrepreneurs in Nigeria. The study used the mixed method approach which included quantitative and qualitative approaches in a single analysis phase. The researcher conducted descriptive and thematic analyses using SPSS and Atlas.ti software, respectively. The analysis demonstrates that although support is present, its efficacy differs across different regions. Cultural conventions frequently dissuade women from assuming control of family enterprises, indicating that altering these conventions could promote sustainable entrepreneurship and economic empowerment. The provision of educational programs that specifically target entrepreneurship and business management has the potential to empower women and furnish them with the necessary skills to surmount socio-cultural obstacles. Furthermore, these programs should include discussions about gender roles and the importance of women in the corporate sector. Advocacy efforts that showcase accomplished female entrepreneurs can function as exemplars and motivate others within the community. Promoting families' involvement in supporting their daughters and wives in entrepreneurship pursuits can have a significant impact on women's success. Educational initiatives that focus on the benefits of women's entrepreneurship for families have the potential to cultivate more nurturing domestic settings. It is imperative for policymakers to contemplate the adoption of gender-sensitive policies that actively foster equitable chances for women in the field of entrepreneurship. This encompasses granting women entrepreneurs' access to financial support, training, and tools meticulously designed for their needs. It is critical to continually monitor and evaluate sociocultural practices and their effects on women's entrepreneurship. The ongoing evaluation of support systems allows stakeholders to modify methods in order to more effectively address women entrepreneurs' needs. This study by Akinbami (2021) offers significant insights into the socio-cultural practices that impact family support systems for rural women entrepreneurs in Nigeria. The research underscores the need for changing cultural norms that impede women's entrepreneurship endeavors and highlights the significance of regional dynamics in influencing support structures. This research brings a need to investigate on the role played by entrepreneurship education to moderate the effects of culture on entrepreneurship success. By

overcoming these cultural barriers, stakeholders can improve the degree of entrepreneurship achievement for women in Nigeria and Matabeleland North, Zimbabwe.

Jide (2022) conducted a study that examines the correlation between economic complexity and entrepreneurship in 18 African nations from 2006 to 2017. These results suggest that greater degrees of economic complexity are associated with higher levels of entrepreneurship activity. Significantly, the study emphasizes that the presence of ethnic and religious variety might encourage entrepreneurship pursuits, but inadequate political structures can impede them. This study's empirical evidence demonstrates the importance of economic context in understanding entrepreneurship in Africa. The analysis used comprehensive country-level data from 18 nations spanning 2006 to 2017. Data sources include the Massachusetts Institute of Technology's Observatory of Economic Complexity database, the World Bank's Entrepreneurship Database, and the World Development Index. The methods used in this study are panel-spatial correlation consistency, which comes from Driscoll and Kraay's (1998) standard error; the Method of Moments Panel Quantile regression, which was created by Machado and Silva (2019); and instrumental variable estimation. Policymakers should prioritize implementation of measures that augment economic complexity, such as allocating resources towards education, technology, and infrastructure. By fostering a varied economy, nations may establish a conducive atmosphere that nurtures innovation and entrepreneurship. Fostering ethnic and religious variety in the field of entrepreneurship can result in heightened levels of creativity and innovation. Implementing initiatives that promote inclusiveness and provide assistance to a wide range of entrepreneurs can help to create a more vibrant entrepreneurship environment. Ensuring the robustness of political institutions is crucial for promoting entrepreneurship. Jide's study underscores the need for ongoing research on the economic factors influencing entrepreneurship in Africa. A comprehensive analysis of the relationship among economic complexity, diversity, and institutional quality can enhance the development of more efficient policies and programs designed to foster entrepreneurship success. However, further study is required to investigate the impact of various economic environments, such as Zimbabwe, on entrepreneurship activity. The primary goal is to identify the most effective strategies applicable to diverse African situations.

Through the prism of Hofstede's cultural dimensions, Shayo (2023) examined the factors that influence entrepreneurship inclinations in Africa. Empirical evidence from 19 studies indicates that cultural elements have a substantial impact on entrepreneurship ambitions. The findings suggest that educational initiatives should be tailored to entrepreneurship and align with specific cultural contexts. Thus, it is crucial to have a sophisticated comprehension of how cultural origins influence entrepreneurship incentives in various African countries. Culturally tailored educational initiatives refer to policymakers and educators' deliberate design of entrepreneurship education programs, taking into account the cultural backgrounds of the target populations. This methodology has the potential to increase involvement and motivation among ambitious entrepreneurs, resulting in higher levels of entrepreneurship activity. Gaining insight into the cultural aspects that foster entrepreneurship ambitions can assist stakeholders in capitalizing on these strengths. In collectivist societies, the cultivation of community networks can effectively augment collaboration and support among entrepreneurs. The study emphasizes the importance of ongoing investigation into the interaction between cultural aspects and entrepreneurship goals. By understanding the influence of culture on entrepreneurship intentions, stakeholders can establish conducive settings that effectively support business growth. Shayo's (2023) analysis of the factors influencing African entrepreneurship inclinations, utilizing Hofstede's cultural dimensions, significantly contributes to our understanding of the complex relationship between culture and entrepreneurship. Through its focus on the requirement of culturally customized educational programs and a sophisticated awareness of regional disparities, the research enhances our understanding of how cultural origins influence entrepreneurship incentives throughout the continent. There is a need to examine the extensive cultural impacts on entrepreneurship in Africa, with a specific focus on leveraging these elements to foster a flourishing entrepreneurship environment. This study highlights how important entrepreneurship education should be aligned with cultural and religious practices, which create another need to investigate the impact of education on culture's influence in entrepreneurship. Through the strategic alignment of activities with cultural settings, stakeholders have the potential to augment entrepreneurship success and make significant contributions to the economic development of African nations, particularly in countries such as Zimbabwe.

Religion has a significant influence on how societies perceive and engage in business endeavors. Drawing from a unique, global sample of 740 students, the researchers investigated the influence of personal religious affiliation (Protestant, Catholic, or Muslim) or lack of affiliation (Agnostic/Atheist) on entrepreneurship aspirations. Research suggests that religious associations can strengthen business aspirations, as shown by Giacomini et al. (2022), who found that religiosity, although not limited to affiliation, had distinct effects on entrepreneurship intentions among different religions. These findings underscore the intricate influence of religious beliefs on the formation of commercial ambitions. By including discussions on the impact of religious values on entrepreneurship, educational programs can deepen students' understanding of how their beliefs shape their economic ambitions. Customized curricula can facilitate the development of a comprehensive approach to entrepreneurship. Recognizing the beneficial influence of religious affiliations on entrepreneurship aspirations can lead to the creation of assistance initiatives tailored only to faith-based entrepreneurs. These programs offer information and networking opportunities that are in accordance with the ethical principles of various religions. This study emphasizes the need for advocating for ethical corporate practices that are based on religious beliefs. Business owners that incorporate these concepts into their enterprises have the potential to establish more robust reputations and cultivate higher levels of trust among their local communities. An examination of the various aspects of religiosity and their influence on entrepreneurship behavior can offer a more profound understanding of the intricate relationship between faith and business. Further research should continue to explore these dynamics, specifically focusing on the potential use of religious convictions to foster entrepreneurship success while also considering the motivations of individuals not aligned with these viewpoints.

Zimbabwe stands up as a unique example in the African entrepreneurship environment. The dynamic interaction between indigenous cultural traditions and the impact of prominent religions, notably Christianity, significantly shapes the entrepreneurship landscape. The nation's socio-economic limitations, combined with historical circumstances, provide a distinctive context for studying the influence of religion on entrepreneurship. Similar to other African countries, religious institutions in Zimbabwe frequently function as support networks for businesses. In addition to offering moral and ethical direction, they also give community

resources that can potentially bolster entrepreneurship endeavors. These findings are consistent with the results reported by Chingarande and Thondhlana (2021) who explored the contributions of Pentecostalism to social and economic empowerment in Zimbabwe, specifically through the notion of "*matarendu*," or abilities. Their book; "Matarendu/Talents in Zimbabwean Pentecostalism: Empowerment, Gender and Development in an African Movement" uncovers the ways in which Pentecostal beliefs advance gender equality, address poverty, and foster entrepreneurship. The church helps empower underprivileged communities by utilizing biblical concepts, emphasizing the profound capacity of religious teachings to tackle socio-economic issues. Programs that prioritize the identification and cultivation of specific skills can substantially bolster business endeavors. Churches and community organizations should prioritize providing workshops and training sessions to enhance skills and identify talent. Efforts aimed at fostering gender equality in entrepreneurship environments have the potential to enhance women entrepreneurs' economic engagement. Targeted support programs aimed at empowering women can effectively narrow the gender disparity in entrepreneurship. Community-based poverty alleviation entails the coordinated efforts of churches, local governments, or groups to strengthen poverty reduction measures. These collaborations, through the consolidation of resources and specialized knowledge, enable the development of more efficient support systems for ambitious entrepreneurs. Such alignment has the potential to bolster the standing of enterprises and cultivate confidence among communities. The study underscores the need for conducting more research on the influence of religious institutions in promoting socio-economic empowerment. An analysis of the impact of various religious doctrines on entrepreneurship might provide valuable insights for developing economic growth strategies. Chingarande and Thondhlana (2021) provide significant analytical perspectives on the impact of Pentecostalism in advancing social and economic empowerment in Zimbabwe through the *Matarendu* idea. Through emphasizing the profound capacity of religious doctrines, the research emphasizes the significance of belief in tackling socio-economic issues and promoting entrepreneurship. The correlation between religious convictions and entrepreneurship success, particularly within marginalized populations, warrants further investigation in areas such as Matabeleland North Province in Zimbabwe.

Maireva and Magomana (2021) conducted an empirical study to investigate the influence of endogenous variables on the entrepreneurship success of young individuals in Masvingo Urban, Zimbabwe. A survey with 420 young entrepreneurs, selected a sample of 201 respondents through random sampling. Data was collected using a systematic questionnaire and analyzed it using descriptive statistics and multiple regressions. This study underscores the need for implementing focused government measures to enhance entrepreneurship opportunities for young people. The government should prioritize providing easily accessible financial alternatives for aspiring young entrepreneurs. Such options may encompass grants, loans with low interest rates, and microfinance alternatives specifically designed to meet the requirements of young people. There is an urgent requirement for enhanced entrepreneurship training programs that provide young people with the essential skills and competencies. These programs should encompass managerial strategies, company planning, and financial literacy to augment the entrepreneurship aptitude of young people. Efforts to improve educational achievement among young people can result in a more skilled entrepreneurship labor force. Collaborations between educational institutions and business groups can effectively facilitate practical training and mentorship. Cultural characteristics and the influence of religious institutions have a crucial role in determining the entrepreneurship environment.

The examined research demonstrates the critical influence of education, cultural practices, and religious beliefs on the formation of entrepreneurship intentions and achievement. Future studies should continue to explore these interrelationships, particularly how to leverage cultural and religious environments to foster entrepreneurship growth and economic advancement across diverse regions.

2.9.0 Research gap

Although current study emphasizes the substantial influence of cultural and religious practices on entrepreneurship success, a large gap persists in comprehending these dynamics within the particular setting of Matabeleland North, Zimbabwe. The examined empirical research, including those by Barbosa and Smith (2023) and Azeez et al. (2023), demonstrate the impact of cultural and religious influences on entrepreneurship behavior and outcomes across different locations.

Nevertheless, they frequently concentrate on wider national or regional contexts, such as Islamic entrepreneurship in Lebanon or cultural traits in Nigeria, without exploring the distinct socio-cultural and religious fabric of Matabeleland North.

Furthermore, although previous studies have emphasized the significance of cultural values such as trust and community engagement (Ihinmoyan, 2022), and the role of religious institutions in fostering entrepreneurship (Mareva and Magomana, 2021), there is a paucity of empirical evidence regarding their impact on the various ethnic groups in Matabeleland North. This study is crucial, since the region's own cultural dynamics and historical background may profoundly affect entrepreneurship success in ways that differ from research undertaken in other locations.

The literature indicates multiple interventions designed to promote entrepreneurship among women and marginalized populations (Akinbami, 2021; Shayo, 2023). Nonetheless, there is an absence of focused research regarding how particular cultural and religious practices may either promote or obstruct the business ambitions of various communities in Matabeleland North. Analyzing the relationship between cultural identity and entrepreneurship strategy in this specific setting is crucial for formulating appropriate support systems and regulations. The current research predominantly examines the correlation between cultural and religious influences and entrepreneurship, neglecting the distinct socio-economic obstacles encountered by ethnic groups in Matabeleland North. There is an urgent requirement for comprehensive, context-aware research that not only discerns the cultural and religious impacts on entrepreneurship but also assesses their consequences for sustainable economic development in this region. This project will elucidate the impact of cultural and religious practices in entrepreneurship success, offering significant insights for stakeholders seeking to promote economic growth in Matabeleland North, Zimbabwe.

2.10. Conceptual framework

This study applied a conceptual framework to investigate the impact of cultural and religious practices on the success of business among ethnic groups in Matabeleland North Province in Zimbabwe. This paradigm is specifically developed to demonstrate the interconnections of

different religious practices, notably Christianity, Islam, and African Indigenous religions, and their impact on the achievement of entrepreneurship success. Furthermore, it investigates the function of academic entrepreneurship education as a mediating element that strengthens these connections.

Through the integration of these components, the framework seeks to offer a thorough comprehension of how cultural and religious beliefs influence entrepreneurship behaviors and results within this particular setting. The linkage of each hypothesis to pertinent variables enables a systematic examination of the interactions and effects implicated. This study is based on the cultural entrepreneurship theory, anthropological theory of entrepreneurship and religious entrepreneurship theory.

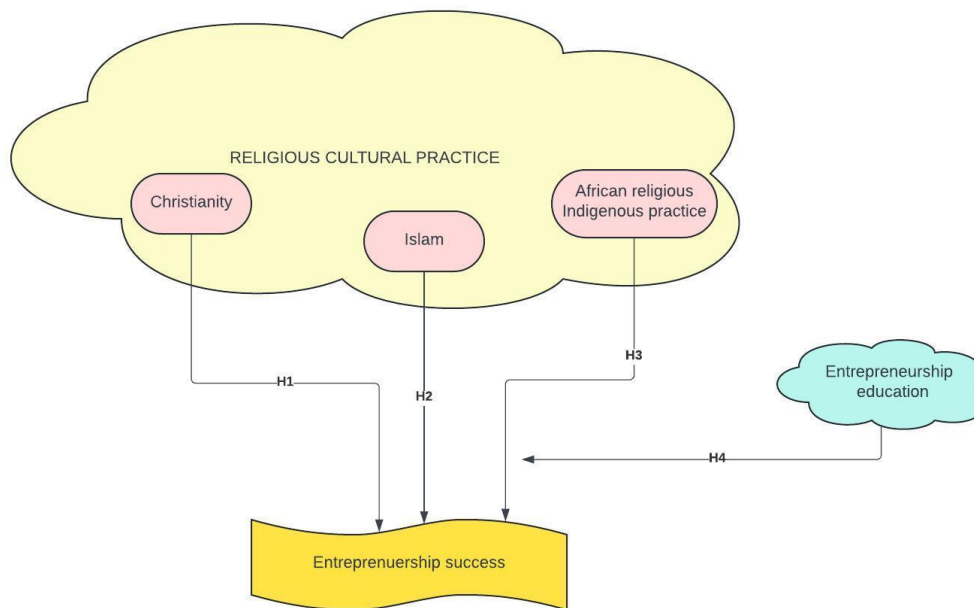


Figure 2.1 Conceptual framework

Source: Theresearcher (2023).

2.10.1 Hypothesis and variables

The study was guided by hypotheses that sought to investigate the complex intersections between cultural and religious practices and the success of business among ethnic groups in

Matabeleland North, Zimbabwe. The first hypothesis H_1 suggested that the adoption of various religious practices has a substantial impact on entrepreneurship performance. This theory emphasized that different belief systems, including Christianity, Islam, and African Indigenous religions, influence the values and actions of entrepreneurs, thereby impacting their business results. The independent variables are Cultural and Religious practices, (focusing on Christianity, Islam, African Indigenous religious practices). The dependent variable was entrepreneurship success. Expanding upon this basis, H_2 argues that there is a favorable correlation between Christian religious activities and success in entrepreneurship. Consequently, the ethical and moral principles offered by Christianity might motivate entrepreneurs to participate in conscientious business operations, thereby cultivating trust and loyalty among clients. The independent variable was Christianity and the dependent variable was entrepreneurship success. The third hypothesis H_3 investigated the beneficial influence of Islamic religious practices on the achievement of entrepreneurship success. It suggests that the fundamental values of honesty, communal backing, and strategic risk-taking that are inherent in Islam can enable Muslim entrepreneurs to prosper in their business endeavors. The independent variable was Islam and the dependent variable was entrepreneurship success. Research H_4 expands upon this inquiry by including African Indigenous religious practices, suggesting that these customs also contribute positively to entrepreneurship achievement. The present theory underscores the significance of cultural values, namely cooperation and resourcefulness, as fundamental components of the entrepreneurship ethos within Indigenous communities. Lastly, H_5 presents the intermediary function of formal entrepreneurship education in the correlation between cultural and religious practices and the achievement of entrepreneurship success. This hypothesis posits that although cultural and religious frameworks have an impact on entrepreneurship results, the skills and information acquired via formal education can amplify these impacts, providing entrepreneurs with the essential tools to successfully navigate the commercial environment. The study seeks to thoroughly analyze these ideas in order to have a complete understanding of how cultural and religious environments influence entrepreneurship in Matabeleland North. The present conceptual framework functions as a strategic guide for examining the intricate dynamics between cultural and religious customs and their impact on the achievement of entrepreneurship success. The study intended to elucidate the major influences and mediation role of

entrepreneurship education in increasing these linkages by methodically connecting each hypothesis to the relevant factors. A thorough analysis of the entrepreneurship environment in Matabeleland North enhanced our knowledge of the significance of cultural and religious factors in influencing the achievement of business objectives.

2.11.0 Chapter Summary

The chapter examined the correlation between religious practices and the achievement of entrepreneurship goals, with specific emphasis on three primary religious/cultural frameworks - Christianity, Islam, and African traditional religions. The utilized theoretical frameworks encompass the Cultural Entrepreneurship Theory, Anthropological Theory of Entrepreneurship, and Religious Theory of Entrepreneurship. These lenses offer a means to analyze the influence of cultural and religious influences on entrepreneurship actions and outcomes. The study was carried out in Matabeleland North, Zimbabwe, examining the impact of religious and cultural practices on the success of business across several ethnic groups. The main discoveries consist of the following: Christianity has exerted a substantial and beneficial influence on entrepreneurship in different nations, by promoting ethical principles and fostering sustained advancement in business. Nevertheless, the "prosperity gospel" has sometimes yielded adverse consequences. Islamic business is regarded as a means of showcasing religious devotion and meeting practical requirements. Islamic principles foster the growth of an entrepreneurship ecosystem.

Indigenous Shona and Ibaloy religious rituals perceive ancestors as protectors of family enterprises, promoting collaboration and integrity. Formal entrepreneurship education is essential for overcoming cultural and religious obstacles to business; yet including this type of education is still difficult. The study seeks to thoroughly examine the interaction between cultural/religious practices, entrepreneurship education, and business success in Zimbabwe. Additional investigation is required to explore the precise religious and cultural ideas that influence entrepreneurship in the region.

CHAPTER THREE

Research Methodology

3.0 Introduction

This chapter outlined the research methodology that was used in this study. The chapter covers a comprehensive examination of the research design, data collection methods, sampling strategy, data processing methods, ethical issues, and restrictions faced throughout the project.

Research methodology is defined by Ghanad (2023) as an orderly and systematic approach to studying that entails recognizing issues, formulating hypotheses, gathering and scrutinizing data, and drawing conclusions. The research methodology dictates how the inquiry will be conducted and is characterized as a method for methodically solving the research problem (Kothari, 2004).

The following sections of this chapter explore the precise research design, methods of data collecting, and methodologies of data analysis that were utilized. Furthermore, this study addressed ethical considerations and limitations that arose throughout the research process, guaranteeing openness and compliance with ethical principles, as guided by the Chinhoyi University of Technology's Directorate of Research and Graduate Studies.

3.1 Research philosophy

Research philosophy is the comprehensive philosophical stance that guides a researcher's understanding of the universe and methodology for conducting research (Creswell & Poth, 2018; Mertens, 2020). Four theories – post-positivism, constructivism, transformativism, and pragmatism have attracted a lot of attention in existing literature. Pragmatism was found appropriate for the current investigation and expected to produce the required results. In contrast to other paradigms of philosophy or reality, pragmatism was not restricted to one viewpoint. This adaptability fitted well with this mixed methods research, in which an

investigator combined quantitative and qualitative presumptions. The freedom to customize the methodological techniques, strategies, and practices to better meet the unique purposes and objectives remained with the researcher in this regard. Therefore, for the researcher using mixed methods, pragmatism offered a framework that accepted numerous methodologies, worldviews, and assumptions, as well as distinct data-gathering and analysis methods.

Creswell & Creswell (2018) argue that each definition of research emphasizes two crucial elements: philosophical assumptions and specific methods or procedures. The wide research strategy refers to the comprehensive plan or proposal for conducting research, which encompasses the convergence of philosophy, study ideas, and specific procedures. Figure 3:1 below illustrates a framework that was utilized to elucidate the connection among these three components. In order to properly prepare for the study, the researcher carefully considered the philosophical worldview assumptions, the research design that aligns with this worldview, and the precise methodologies or processes of research that put this approach into action.

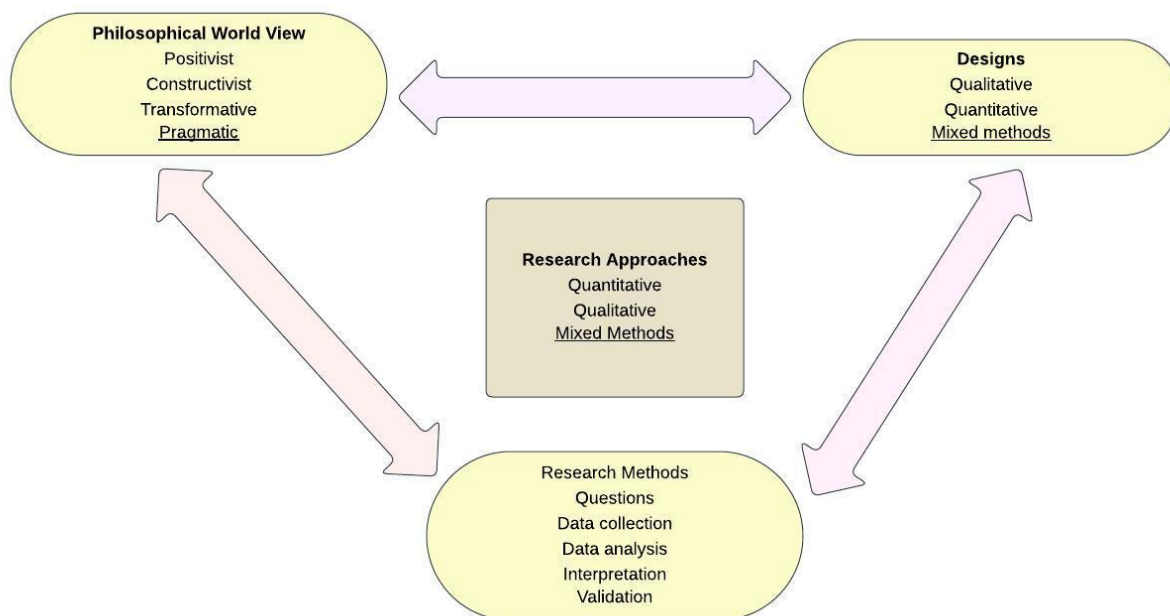


Figure 3:1 Research Framework

Source: Creswell & Creswell (2018, p304)

3.2 Research Strategy

A mixed-methods research strategy was used in this study. Several renowned authors have clarified the justification for using mixed methods research, as this study shows. As stated by Poth and Munce (2020), using two complimentary approaches is preferable than using just one because it increases the chance of finding profound insights into research phenomena that cannot be fully understood by qualitative or quantitative methods alone. This research strategy made it easier to integrate and synthesize material from several sources, which was helpful during the analyzing of complex issues. This allowed the researcher to analyze a phenomenon via a variety of perspectives and research lenses. The mixed methods research strategy enabled the researcher to obtain a comprehensive understanding of this topic. Fetters, Curry, and Creswell (2019) commend its value, highlighting that mixed methods research is esteemed for its rigor and ability to yield profound insights.

A mixed methods research approach was preferred because it opened the door for real knowledge acquisition by bridging the epistemic gaps between the quantitative and qualitative paradigms (Fetters et al., 2019).

3.3 Research design

This study employed a convergent design which is a research methodology in mixed methods research that integrates qualitative and quantitative approaches to get a full comprehension of the research subject (Creswell & Plano Clark, 2018). The convergent design is grounded in the theoretical framework of pragmatism (Creswell & Plano Clark, 2018), which prioritizes the practicality and use of research outcomes. In the convergent design, researchers gather both qualitative and quantitative data at the same time and analyze those separately using suitable methodologies (Schoonenboom & Johnson, 2017; Shorten & Smith, 2017; Creswell & Plano Clark, 2018; Wisdom & Creswell, 2013). The objective was to analyze many facets of the research subject and thereafter amalgamate the discoveries to get a more all-encompassing comprehension.

In order to execute the convergent design, data was gathered through a combination of

qualitative and quantitative techniques, including interviews, questionnaires, and observations. Thematic analysis was employed to study the qualitative data, and statistical approaches such as SPSS were utilized to analyze the quantitative data. The results obtained from both the qualitative and quantitative analyses were compared, contrasted, and combined to achieve a comprehensive understanding of the research issue. The utilization of a convergent design facilitated the exploitation of the advantages of both qualitative and quantitative methodologies, resulting in a more all-encompassing and intricate comprehension of the issue being examined (Creswell & Plano Clark, 2018). The research findings were enhanced by integrating diverse data sources and employing advanced analysis methodologies, thereby enriching the knowledge base and fostering a more profound comprehension of the research issue. Love, Cook and Cook (2022) provided more evidence for this claim, stating that research may effectively inform practice since it combines qualitative and quantitative research methodologies to analyze practices, contexts, and outcomes. This is illustrated below in Figure 3:2

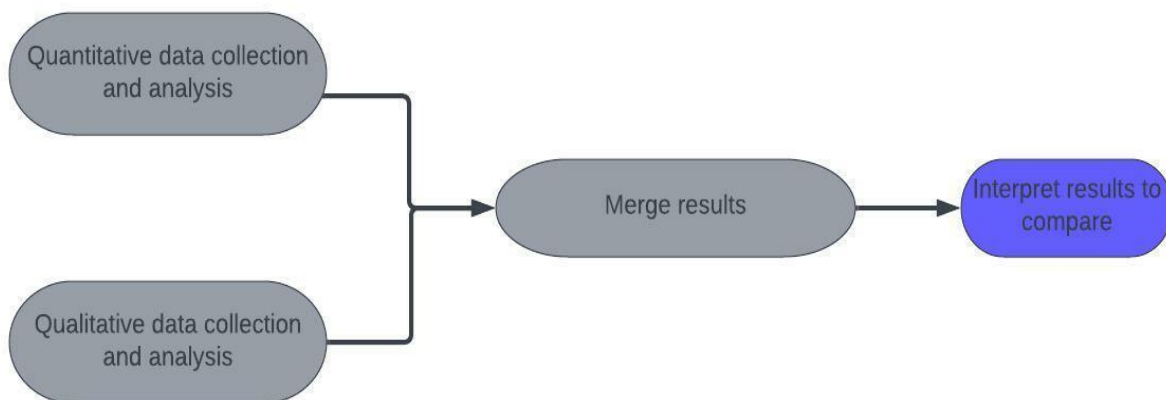


Figure 3:2 Convergent designs

Source: Creswell and Creswell (2018, pp. 213-246).

3.4 Target population

The study's target demographic comprises entrepreneurs from ethnic groups in Matabeleland North,

Zimbabwe, that are particularly engaged in curving, farming, fishing, restaurants, and lodging service providers or lodges. These individuals should belong to one of the three cultural or religious cohorts, namely Islam, Christianity, and African indigenous religious traditions. As the precise number of entrepreneurs in this area is uncertain, the study used a snowball sampling method to choose and enlist the participants. This approach is especially efficient in targeting persons belonging to certain cultural and religious groups, since current participants can recommend others who satisfy the needed requirements. The objective of the study was to guarantee an equitable distribution of entrepreneurs from every faith group, thereby enabling a comparative examination of the impact of cultural and religious practices on the rate of entrepreneurship success. To achieve a thorough knowledge of the intricate relationship between faith, culture, and entrepreneurship outcomes in Matabeleland North, the study aimed to target a wide range of people, therefore capturing a diverse array of experiences and perspectives. Cheruvallil-Contractor, Purdam, and Weller, (2021) highlighted the need of selecting an equitable number of participants while conducting research on religious denominations. A majority of studies examining an unspecified number of entrepreneurs had between 100 and 210 participants (Hidayat, Sjarif, Kusumawardani, &Pratama, 2024). The selection of these entrepreneurs as the target audience was determined by three primary criteria: their high likelihood of having pertinent experiences, their convenient accessibility for data collection, and their affiliation with one of the three religious practices targeted for study. Moreover, the choice to give priority to easily accessible businesses was driven by practical considerations. Given the constraints of time and resources, it was crucial to prioritize entrepreneurs who were conveniently located, such as those in close proximity to towns and those having access to online questionnaires, in order to maximize efficiency. Implementing this approach facilitated efficient collection of data and increased the likelihood of obtaining a sufficient sample size within the specified period of the research.

3.5 Sample size

A sample size of 210 participants was selected for this study investigating the impact of cultural and religious practices on entrepreneurship performance among ethnic groups in Matabeleland North, Zimbabwe. While the precise numerical magnitude of the target group is unknown, this sample size was chosen to provide adequate representation of the community being studied. The

selection of a sample of 210 persons was based on statistical analysis and the maximization of representativeness. The significance of seeking a balance between statistical and practical considerations in sample size determination is underscored by Althubaiti (2022) and Sivasamy (2023). Specifically, Parker and Cook (2023) emphasize the need of taking into account alpha and beta mistakes, clinically relevant variations, and individual heterogeneity within the population. According to Adhikari (2021), empirical evidence suggests that a sample size of at least 100 participants is often adequate for quantitative research to produce dependable and meaningful findings. Nevertheless, Mumtaz et al. (2020) contend that a sample size of 200 is the fundamental requirement for attaining reliable results. The objective of this study is to improve the statistical power and accuracy of its findings by selecting a sample size of 210, which slightly surpasses the minimal suggestion established by Mumtaz et al. (2020). Achieving equitable representation from each group was given priority in the study, which focused on entrepreneurs from three major religious traditions: Islam, African Indigenous practices, and Christianity. The objective of the study was to enlist 70 representatives from each religious tradition, therefore facilitating a thorough comprehension of the impact of cultural and religious practices on entrepreneurship achievement within these particular ethnic communities. In addition to addressing the diversity and complexities within each group, this approach is in line with the recommendations of Varma, Jones, Oladele, & Miller (2022), who emphasize the need of selecting a sample that precisely represents the larger population in both quantitative and qualitative research. Moreover, the study incorporated 30 participants for the purpose of collecting qualitative data, who were chosen using identical sampling techniques. More precisely, a total of 10 individuals were selected from each faith group, so assuring that the qualitative interpretations enhance the quantitative results and offer a comprehensive perspective on the research subject.

3.5.1 Sample size justification

The sample size of 210 participants was deliberately chosen to investigate the influence of cultural and religious practices on entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe, to guarantee statistical robustness and representativeness.

3.5.2 Statistical Power and Reliability

Adhikari (2021) asserts that a minimum sample size of 100 participants is typically deemed sufficient for quantitative research to produce dependable outcomes. Mumtaz et al. (2020) recommend a minimum sample size of 200 to ensure strong statistical results. This study has 210 participants, somewhat over the criterion, hence augmenting the statistical power and trustworthiness of the results. An increased sample size diminishes the margin of error and enhances the probability of identifying genuine effects, thereby yielding more precise estimates of the correlations under investigation.

The study sought to attain equitable representation from three principal religious traditions: Islam, African Indigenous Traditions, and Christianity. The study guarantees proper representation of each faith tradition by selecting 70 individuals from each group. This methodology corresponds with the suggestions of Varma et al. (2022), who underscore the significance of choosing a sample that faithfully represents the broader community. This stratified sampling method facilitates a thorough comprehension of the impact of cultural and religious practices on business success across various populations.

3.5.3 Addressing Individual variability

Parker and Cook (2023) emphasize the need of considering individual variability within the population. The selected sample size enables the examination of differences in entrepreneurship experiences and outcomes associated with cultural and religious practices. The sample's diversity improves the generalizability of the findings, rendering them applicable to wider situations within the region.

3.5.4 Qualitative Component

The study incorporated a qualitative component including 30 participants, with 10 persons chosen from each religious group. This qualitative data collection enhances the quantitative findings by offering profound insights into the participants' experiences and perspectives. The mixed-methods approach provides a comprehensive perspective on the research issue, facilitating a deeper understanding of the complexity inherent in entrepreneurship shaped by cultural and religious influences.

3.5.5 Statistical and Practical Considerations

The equilibrium between statistical necessities and practical factors was crucial in establishing the sample size. Althubaiti (2022) and Sivasamy (2023) underscore the significance of this equilibrium, shown in the choice of 210 participants. This meticulous strategy guarantees that the study is both statistically robust and practical for data gathering and processing. A sample size of 210 participants was considered suitable to attain statistical power and generalizability by assuring significant representation of various ethnic and religious groups, hence improving dependability and addressing individual heterogeneity issues. This methodological rigor underpins the study's objective of delivering significant insights into the influence of cultural and religious practices on entrepreneurship performance in Matabeleland North, Zimbabwe.

3.6 Sampling Method

In this study on the impact of cultural and religious practices on entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe, the methodology used was snowball sampling and stratified random sampling methods. In light of the uncertain number of the target population and the necessity to reach certain subgroups within the society, specifically those who follow Islam, Christianity, and African Indigenous religious beliefs, this approach was especially appropriate (Gierczyk, Gromkowska-Melosik, Sam Scott, & Parker, 2024). In order to guarantee sufficient representation, the study sought to enlist 70 participants from each religious group, resulting in a combined sample size of 210 cases. Initially, the snowball sampling procedure involved selecting participants from each religious community, who were then requested to recommend other entrepreneurs within their networks. This method not only enabled the inclusion of individuals who may have been challenging to communicate with using conventional sample techniques, but also contributed to the establishment of trust and rapport, which are essential in culturally sensitive environments (Pasikowski, 2024). Through the utilization of the social networks of the original participants, the study guaranteed a varied and inclusive sample that accurately represents the different experiences and viewpoints of entrepreneurs belonging to the three faith traditions (Hardiansyah, 2022). This technique facilitated the incorporation of persons who may otherwise be disregarded in a more traditional sampling methodology. Moreover, the snowball sampling method effectively achieved the comprehensive representation of the intricate and diverse cultural and religious factors that impact the success of entrepreneurship in Matabeleland North. The snowball

sampling technique successfully facilitated the enlistment of a well-balanced representation of 70 participants from each faith group, so assuring that the investigation's results accurately depict the varied entrepreneurship environment in the region. This methodology not only bolstered the trustworthiness of the study but also yielded profound understanding of the interaction between cultural and religious customs and the achievement of entrepreneurship success.

3.7 Research instruments

A research instrument, according to Creswell & Creswell (2018), is a tool utilized for the assessment, monitoring, and documentation of data. This mixed-methods research employed closed-ended questionnaires and interviews as the principal tools. The creation of these instruments was a methodical and iterative process aimed at accurately capturing the principal themes discovered in the literature.

3.7.1 Identification of Key Themes

A thorough literature study was undertaken to examine existing studies on the influence of cultural and religious practices on entrepreneurship. This review elucidated pertinent issues like entrepreneurship self-efficacy, risk-taking propensity, and the impact of cultural values on business practices. Every theme was meticulously examined to ascertain its significance and ramifications for the study.

3.7.2 Incorporation into Questionnaires and Interviews

Upon establishing the core themes, specific survey questions and interview topics were developed. This entailed converting the recognized motifs into quantifiable constructs:

3.7.3 Questionnaires: Closed-ended questions were designed to measure responses pertaining to each subject. Questions evaluating entrepreneurship self-efficacy were structured. The Domain-Specific Risk-Taking Scale was modified to correspond with the participants' cultural background, guaranteeing that the language and situations were pertinent to their experiences.

3.7.4 Interviews: Open-ended questions were designed to facilitate a more profound examination of participants' viewpoints. The questions sought to extract comprehensive accounts of how cultural

and religious beliefs shaped their entrepreneurship choices and activities. For instance, inquiries such as "Can you elucidate how your religious convictions influence your business practices?" prompted participants to articulate their experiences in their own terms.

3.7.5 Preliminary study

Before initiating the major data collection, the researcher performed a preliminary study to identify any issues or ambiguities in the data-gathering process. This initial investigation occurred in June 2022 at Mutapa Market in Gweru, Midlands Province. This site was selected for its logistical advantages and resemblance to the study population, as it accommodates traders from diverse ethnic groups, including the Ndebele, Shona, and Tonga from Binga. Malavenda et al. (2020) proposes that using a different location for a pilot study can enhance comprehension, especially in furthering knowledge and reducing bias. The initial analysis sought to evaluate and refine the data collection procedures, hence augmenting their reliability. Through this pilot study, the researcher identified and mitigated potential obstacles in the data collection process and implemented necessary improvements to enhance procedures. Pilot Evaluation Subsequent to the preliminary study, a pilot test was executed with a small cohort from the target demographic to evaluate the reliability and validity of the instruments. This preliminary testing fulfilled several purposes:

Participants offered input regarding the clarity and comprehensibility of the questions, enabling crucial revisions to the phrasing and structure.

3.7.6 Evaluation of Reliability: Statistical analyses, such as Cronbach's alpha, were conducted on the pilot data to assess the internal consistency of the scales utilized in the questionnaires. Modifications were implemented in accordance with these findings to improve reliability.

3.7.7 Validity Assessments: Content validity was evaluated through consultations with specialists in entrepreneurship and cultural studies. Their insights guaranteed that the instruments precisely represented the constructions under investigation. The pilot testing phase was crucial in enhancing the research equipment, yielding a more robust and dependable set of data collection tools.

3.7.8 Finalization of Instruments

The already available questionnaires and interview guides were adopted. The instruments were adjusted to accommodate the study questions. Following the integration of input from the pilot test

and further adjustments, the finalized versions of the questionnaires and interview guides were created for use in the main study. This continuous development approach ensured the instruments were matched with research aims and strengthened their validity, making them suited for capturing the intricate interplay between cultural and religious practices and entrepreneurship success. Quantitative data were collected through closed-ended physical and online surveys, and qualitative data were acquired through individual interviews. Researchers often utilize various data collection methods simultaneously to improve data validity and dependability (Remenyi, 2022). The triangulation of methods, sources, and data ensured consistency in qualitative research (Janis, 2022). This study intentionally excluded observational methods to mitigate potential biases stemming from preconceived notions and impressions (Koller, Pankowska, & Brick, 2022). The integration of interviews and questionnaires provided several benefits in this study. Interviews yield comprehensive information, whereas questionnaires facilitated a wider examination of participants' viewpoints (Striepe, 2020). Mixed-method approaches, including qualitative and quantitative elements, produce more comprehensive data and substantiate findings (Popa et al., 2020). The creation of the research instruments was a meticulous process that entailed identifying principal themes from the literature, executing a preliminary study, converting these themes into precise questions, conducting pilot testing, and refining the instruments based on participant feedback and expert advice. This meticulous methodology guaranteed the reliability and validity of the instruments employed in the study, enhancing the overall rigor of the research.

3.8 Data collection procedures

A concurrent design with parallel samples was adopted for the qualitative and quantitative components of the investigation. At the same time, both qualitative and quantitative data were used to collect data in this study. These designs combine quantitative and qualitative data collection and analysis to provide comprehensive insights into complex issues (Adhikari & Timsina, 2024). The mixed-methods approach allowed researchers to triangulate findings, identify convergences and divergences between quantitative and qualitative data, and generate more nuanced interpretations of results as confirmed by Modjadji & Madiba, (2022). This methodology proved valuable in capturing complex phenomena and informing evidence-based interventions especially on the effects of cultural and religious practices on the entrepreneurship success among the ethnic groups

in Matabeleland North, Zimbabwe. Participants were given questionnaires both physical and online, as well as face-to-face interviews for qualitative data. The researcher discusses how these data sets were gathered in the following section.

3.8.1 Data Gathering Process

The administration of the data-gathering devices, such as surveys or interviews, was delegated to research assistants or data collectors. In a study investigating the influence of cultural and religious practices on the success of entrepreneurship within ethnic groups, five research assistants were tasked with conducting structured interviews with entrepreneurs and recording their responses. To guarantee regular and dependable data collection, participants were furnished with detailed instructions. To facilitate the analysis of the influence of religious practices on entrepreneurship success, a questionnaire was administered to participants and explicit guidelines on how to complete it were given on each document, and verbally. In order to minimize the possibility of bias and mistakes in data collection, the information collectors strictly followed defined protocols. The procedure prioritized impartiality, employing a standardized set of questions for all participants, and guaranteeing equal opportunities for individuals to express their experiences and viewpoints.

3.8.2 Data Variables

The key factors of interest in this research were clearly defined through an extensive review of the relevant literature. Scholars have thoroughly examined the influence of entrepreneurship self-efficacy and risk-taking propensity on entrepreneurship intentions and behaviors (Zampetakis et al., 2021). Prior research has shown that the instruments employed to collect data on these variables, such as the Entrepreneurship Self-Efficacy Scale (Chen et al., 2021) and the Domain-Specific Risk-Taking Scale (Blais & Weber, 2020), exhibit reliable and valid psychometric characteristics. The study collected data on demographic parameters, including age, gender, educational attainment, and prior business experience, in addition to the primary variables of interest. The entrepreneurship literature has identified these control variables as elements that may influence the relationships between the primary predictors and results (Zampetakis et al., 2021). The aim was to isolate the specific effects of the factors of interest and provide a more nuanced understanding of the

phenomenon by integrating these elements. The study carefully selected and implemented the tools and procedures for data collection which conformed to established methodologies in entrepreneurship research (Kuckertz et al., 2020). The methods used in this case involved surveys and interviews. The systematic oversight of the data collection procedure facilitated the mitigation of potential errors or biases. To improve the accuracy and application of the findings from this research study, the objective was to clearly describe the variables, choose appropriate measurement tools, and account for pertinent contextual elements.

3.8.3 Data Recording

The direct entering of the observations or answers into a structured database or data collection form was carried out by the data collectors. For purposes of guaranteeing the confidentiality and integrity of the data, multiple safeguards were implemented. The data collectors inputted the observations or answers into a structured database or data collection form. The data collectors employed various measures to guarantee the confidentiality and integrity of the data. Google collected and kept the data.

Bello et al. (2021) introduced a hybrid cloud-based repository structure, highlighting the significance of durable data storage and collaboration. The researcher generated Google credentials to limit access exclusively to the data collectors. The study utilized these tools and techniques to mitigate illegal access to the gathered data and bolster the security of data storage. Finally, data anonymization techniques were utilized to exclude personally identifiable information from the gathered data, hence enhancing the privacy protection of the participants. These security measures worked together to guarantee the privacy and security of the gathered data throughout the data-gathering process.

3.8.4 Quality Control

The members of the research team met regularly to discuss any problems and difficulties that arose throughout the data collection process to maintain the quality of the data. To evaluate the uniformity of data collection among several data collectors, inter-rater reliability tests were performed.

3.8.5 Ethical Considerations

This research adhered to ethical norms and obtained requisite clearances from pertinent ethics committees. Ethical permissions were also obtained from head man in rural areas as well. Ethical considerations are essential in studies addressing cultural and religious sensitivities, as they can profoundly influence participant involvement and data quality.

3.8.6 Informed Consent

Prior to the initiation of data collection, informed consent was secured from each participant. This process entailed furnishing comprehensive information regarding the study's objectives, methodologies, potential hazards, and advantages. Participants were guaranteed that their participation was completely voluntary and that they could quit at any moment without consequences. Informed consent forms were presented in a language and context that participant could readily comprehend, ensuring clarity and understanding (Guillemin & Gillam, 2020). Furthermore, the locals were recruited and trained to collect data to ensure no clashes with the cultural norms of the places where data was being collected.

3.8.7 Deference to Cultural and Religious Standards

Considering the varied cultural and religious backgrounds of the participants, meticulous attention was devoted to honoring their beliefs and practices during the research procedure. The researcher collaborated with community leaders and individuals of diverse faiths to acquire insights into culturally sensitive matters and to guarantee the study was done with respect. This partnership fostered trust and connection with participants, crucial for obtaining genuine responses (Mason, 2020). Throughout data collection, the researcher-maintained vigilance regarding the cultural contexts of discussions, especially when engaging with sensitive subjects pertaining to religious views. Participants were urged to articulate their opinions in a secure and polite setting, and any discomfort conveyed was treated with utmost seriousness. The researcher was adept at facilitating dialogues on delicate topics, ensuring participants felt at ease and secure in disclosing their experiences. Confidentiality and Anonymity Protocols were established to protect the confidentiality and identity of participants. All collected data were anonymized, and identifiable information was eliminated prior to analysis. Participants received distinct codes that replaced their

names in any reporting of the results. Data were securely maintained and available solely to the study team, in compliance with data protection legislation (Kumar, 2020).

3.8.8 Effects on Participants

The study recognized the possible emotional and psychological effects of addressing sensitive subjects, including religious beliefs and cultural behaviors. Participants were told of relevant support services in the event of any distress during or after the interviews. The researcher ensured continuous communication, enabling participants to voice any reservations about their involvement or the subjects addressed. The findings were communicated back to the community, allowing members to observe the outcomes of their efforts and verify how their viewpoints were represented. This feedback loop cultivates a sense of ownership and reverence for participants' thoughts and experiences (Hewitt-Taylor, 2020).

3.8.9 Final Assessment

This study's ethical considerations were thorough and anticipatory, encompassing informed consent, respect for cultural and religious norms, confidentiality, and participant welfare. By adhering to these ethical norms, the researcher sought to conduct a study that was both methodologically rigorous and respectful of the participants' varied backgrounds.

3.8.10 Data Validation and Cleaning

Extensive procedures for data validation and cleaning were carried out following data collection to find and fix any missing, inconsistent, or inaccurate data. Eliminating outliers, doing logical tests, and fixing any data entry errors were all part of the data-cleaning process.

3.9.0 Data analysis and presentation methods

Data was collected simultaneously for both qualitative and quantitative. Quantitative data was cleaned and sorted to make it ready for analysis. Statistical Package for the Social Sciences (SPSS) version 26 was used. Multiple regression analysis was used to analyze quantitative data. Regression analysis is referred to as a statistical method which is used to establish the link between a single

dependent (criterion) variable and one or more independent (predictor) variables. Following a linear combination of the predictors, the analysis produced a predicted value for the criterion. Regression analysis's main advantage is that it can indicate whether there is a meaningful relationship between the independent and dependent variables. There are three main types of regression analysis, namely: simple linear, multiple linear, and nonlinear. Simple linear and multiple linear models are the two most popular ones. A multiple linear model was used in this study since the independent variables were more than one. Multiple linear models are a robust and adaptable method in statistical analysis, which enables the researcher to investigate the associations between more than one variable. They offered data that was easily understood, evaluated the suitability and importance of the model, and handled many sorts of predictors, which made them extensively utilized in various study domains.

3.9.1 Descriptive Statistics

The primary features of the data were summed up and described using descriptive statistics. Depending on the characteristics of the variables, calculations were made for measures like mean, frequency, and P-value. Quantitative data was cleaned and sorted to make it ready for analysis. Multiple regression analysis was used to analyze quantitative data. Regression analysis is referred to as a statistical method which is used to establish the link between a single dependent (criterion) variable and one or more independent (predictor) variables. Following a linear combination of the predictors, the analysis produces a predicted value for the criterion. Regression analysis' main advantages are that it can indicate whether there is a meaningful relationship between the independent and dependent variables, indicate the relative potency of the impacts of various independent variables on a dependent variable, and also make assumptions (Field, 2022).

3.9.2 Inferential Statistics

The study used inferential statistical techniques to derive conclusions and inferences about the population based on the sample data. Regression analysis, confidence intervals, and hypothesis

testing are a few of these methods. Specific statistical tests were selected based on the goals, queries, and types of data collected.

Qualitative data was also cleaned and put into themes. Thematic data analysis model was chosen to analyze qualitative data, from other models such as narrative and discourse analysis, grounded theory and content analysis. The application of thematic analysis was employed to discern prevalent themes, patterns, and narratives that relate to the impact of religious practices on the attainment of entrepreneurship success (Braun & Clarke, 2021). It is a technique for summarizing data, but when choosing codes and creating themes, it also involves interpretation. Despite the availability of computer-assisted qualitative data analysis tools such as Computer-Assisted Qualitative Data Analysis Software (CAQDAS) like Non-vocal Data Analysis Software (Nvivo), MAXQDA, and ATLAS, the researcher opts to conduct the data analysis manually. Despite being time-consuming, manual analysis facilitated a more profound comprehension of the data by the researcher (Bazeley, 2022). Nevertheless, the researcher acknowledged the possibility of biased interpretation and recognized the necessity for established processes and approaches (Lazar et al., 2020).

3.9.3 Data Integration

Both quantitative and qualitative data sources were integrated. The validity and consistency of the integrated results were confirmed by the application of convergence analysis techniques.

3.9.4 Data Presentation

An approach that promoted comprehension and interpretation was taken in presenting the results. To convey the key findings, required using simple tables, and figures. The interpretation of the results was supported by the reporting of pertinent statistical values. The presenting techniques were chosen to convey the main conclusions drawn from the data analysis.

3.9.5 Sensitivity Analysis

To evaluate the validity and robustness of the results, sensitivity studies were carried out. With a focus on determining how different situations or modifications to the data analysis method might

affect the outcome, this included investigating them. Sensitivity analysis assisted in assessing the dependability and stability of the inferences made from the data.

3.10.0 Reliability and Validity

Reliability and validity are crucial in quantitative research, as they ensure the accuracy and consistency of data (Sürücü, 2020). In qualitative research, these concepts are referred as trustworthiness (Arslan, 2022). Discussions focus on data collection in qualitative research, validity comprehension, and dependability significance (Sadik, 2019). Enhancing the credibility of qualitative research necessitates the alignment of underlying assumptions and the use of techniques to ensure reliability and validity (Rose & Johnson, 2020). Credibility, transferability, dependability, and conformability factors assure the reliability of qualitative data (Kakar, 2023). Validity is the degree to which a quantitative study can reliably measure a concept, while reliability concerns the accuracy of the instrument employed (Field, 2022). This section explains how reliability and validity was ensured during this research.

3.10.1 Validity

In this thesis, the researcher employed the Cronbach's alpha coefficient to validate the accuracy of the stated findings. Cronbach's alpha is a widely utilized measure for evaluating the dependability of research instruments during their development and validation (Tavakol& Dennick, 2019). It quantitatively evaluated the extent to which the items on a scale assess the same fundamental notion. The researcher created a questionnaire to collect data on several ideas relevant to the research objectives. The researcher implemented multiple measures to ensure the validity of the study instruments. Some of the measures are explained below:

3.10.2 Content validity

Comprehensive literature research established content validity by identifying pertinent constructs and variables related to cultural and religious practices in entrepreneurship. The researcher consulted scholars and practitioners in entrepreneurship and cultural studies to evaluate if the questionnaire items effectively represented the target constructs. Expert feedback refined the

questionnaire items, ensuring they accurately represented the constructs under measurement. This act is also supported by Haynes et al., (2019).

3.10.3 Construct Validity

The construct validity was determined by using factor analysis of the questionnaire data. This statistical technique helped identify the underlying structure of the data and ensured that the items grouped together reflected the same construct. The factor loadings were analyzed to confirm strong correlations between each item and its intended construct, and weaker correlations with other constructs, thereby validating the relationships among the variables (Brown, 2021).

3.10.4 Criterion Validity

Criterion validity was assessed by comparing the results of the questionnaire with established measures of entrepreneurship success and cultural practices, when available. The correlation analyses were undertaken to examine the relationships between the scores of the new instrument and existing validated instruments. This comparison demonstrated that the new equipment accurately measured its intended parameters (Cohen & Swerdlik, 2020).

3.10.5 Reliability

The reliability of the data determines the integrity and dependability of the findings which, in turn, depends on the reliability of the study data. The following measures were implemented to guarantee the reliability of the data:

3.10.6 Standardized Data Collection Practices

To maintain uniformity among various data collection sessions or researchers, the researcher devised clear and comprehensive data collection guidelines. This included providing clear instructions, employing consistent measurement tools, and ensuring uniform data recording practices across all sessions (Smith & Jones, 2022).

3.10.7 Pilot testing

A Pilot study was conducted prior to the primary data collection phase to identify potential

problems or uncertainties in the data-gathering procedure. The pilot study, carried out in June 2022 at Mutapa Market in Gweru, involved participants from diverse ethnic groups similar to those in the main study. This preliminary investigation allowed the researcher to refine the methodologies employed in data collection thereby enhancing their trustworthiness. Based on feedback from the pilot study, the researcher made adjustments to ensure the primary data collection phase was more effective and reliable (Van Teijlingen & Hundley, 2022).

3.10.8 Data documentation

The researcher meticulously documented the data collection processes, encompassing participant information, sample methodologies, and any modifications implemented throughout the study. This documentation improved the data's reliability, augmented transparency, and facilitated future replication or verification (Flick, 2023).

3.10.9 Consistent data organization

A systematic data storage approach was established to ensure accurate labeling, safe storage, and easy accessibility of data files. This method mitigated the danger of data loss or ambiguity, thereby enhancing the overall reliability of the data (Meyer & Avery, 2022).

3.10.10 Statistical Analysis

The precision of the data was assessed by employing suitable statistical techniques. This involved employing Cronbach's alpha to assess measures such as internal consistency reliability for the questionnaire items, hence confirming the reliability of the measured constructs (George & Mallery, 2021). Cronbach's alpha was calculated by analyzing the questionnaire replies using statistical software. The coefficient was calculated for each concept individually in order to assess its internal consistency. A high Cronbach's alpha score signifies a strong level of internal consistency, indicating that the items in the scale are consistently assessing the same construct with reliability.

The interpretation of Cronbach's alpha values is as follows:

If Cronbach's alpha value is below 0.70, it signifies inadequate internal consistency, suggesting that the scale may require revision or further development. If Cronbach's alpha value falls between the ranges of 0.70 to 0.80, it indicates a satisfactory level of internal consistency. A Cronbach's alpha value ranging from 0.80 to 0.90 signifies strong internal consistency. A Cronbach's alpha value above 0.90 indicates exceptional internal consistency. The Cronbach's alpha values obtained for each construct in this investigation were all over 0.80, indicating a high level of internal consistency. This indicates that the items in the questionnaire consistently and accurately assessed the intended concepts.

3.10.11 Inter-Researcher Reliability

Training sessions were provided to ensure that all data collectors understood the data gathering techniques and followed uniform protocols since several data collectors were involved. Consistent meetings occurred throughout the data collection phase to address issues and exchange experiences, hence ensuring uniformity of the collected data (Hennink, Hutter, & Bailey, 2020).

3.10.12 Qualitative Trustworthiness and Credibility

This research employed diverse approaches to enhance the accuracy and consistency of qualitative data. Member verification was conducted by presenting the research findings and interpretations to the participants to validate their accuracy and ensure proper representation of their perspectives. This allowed participants to provide additional insights, thus augmenting the data's reliability (Kakar et al., 2023). Peer debriefing involved the exchange and examination of research findings with fellow researchers and professionals, facilitating comments and alternate interpretations that bolstered the data's validity. Comprehensive documentation of the research process, featuring detailed descriptions of data collection and analysis methods, enhances transparency and the feasibility of replicating the study, thereby increasing the reliability of the results. The acquisition of peer review and expert feedback was essential for identifying potential deficiencies or biases in the research, thereby guaranteeing the rigor and quality of the qualitative data. These strategies jointly enhanced the precision and uniformity of the results, ensuring the validity and reliability of

the qualitative data in this research.

3.11.0Chapter Summary

Chapter Three has presented a succinct synopsis of the research methods utilized in the investigation of “Effects of Cultural and Religious Practices on Entrepreneurship Success within the ethnic groups in Matabeleland North, Zimbabwe”. The chapter emphasizes how to fully address the study objectives by using a mixed-methods strategy that combines quantitative and qualitative data. The chapter concludes by acknowledging the shortcomings of the selected research methodology and outlining the actions done to improve the validity of the study's conclusions and lessen those shortcomings. All things considered, Chapter Three offers a concise synopsis of the study methodology, including the research design, methods for collecting data, sampling strategy, and methods for analyzing data, ethical issues, and constraints. The study attempts to produce trustworthy insights into the relationship between entrepreneurship education and ethnic entrepreneurship success in Zimbabwe by utilizing a strong methodology.

CHAPTER FOUR

Results and Discussion

4.1 Introduction

This chapter presents the findings of this study which sought to examine the influence of cultural and religious practices on the success of entrepreneurship among ethnic groups in Matabeleland North Province, Zimbabwe. The cultural and religious practices covered in this chapter include Christianity, Islam, and African indigenous religious practices. It also examined the role of formal entrepreneurship education as a mediating factor between Cultural and religious practices on entrepreneurship success. The chapter presents results for the collected quantitative and qualitative data. The data collection for this chapter was influenced by study questions that aimed to comprehend the diverse attitudes held by entrepreneurs within ethnic groups in Matabeleland North regarding success in entrepreneurship.

4.2. Response Rate

Type of Questionnaires	Distributed	Return successful	Response rate
Quantitative	236	210	89%
Qualitative	34	30	88%

Table 4; 1 Response rate

Source: Primary data (2024)

The table displays the response rates for two categories of questionnaires: quantitative and qualitative. A total of 236 quantitative questionnaires were distributed, with 210 successful returns which signifies a response rate of 89%. This robust involvement indicates that respondents perceived the quantitative survey as pertinent or straightforward to complete. Conversely, Interviews were attempted with 34 participants, and 30 were successful, resulting in a response rate of 88%. While this is marginally lower than the quantitative response rate, it yet

indicates a significant degree of involvement among responders. The quantitative answer rate is slightly higher at 89%, whilst the qualitative rate is 88%.

4.3.1 Demographic results

The demographic findings offer crucial information for comprehending the attributes of the study participants. Analyzing both quantitative and qualitative data allows an understanding of the varied origins, preferences, and behaviors of participants. This information enhances the analysis and aids in interpreting the conclusions about certain demographic parameters. Subsequent sections delineate the comprehensive quantitative and qualitative demographic findings, emphasizing significant trends and patterns identified within the sample group.

4.3.1.1 Quantitative results

Measure	Frequency/Count (n = 210)	Percent
Age		
18-25	73	34.7%
26-35	51	24.3%
36-45	43	20.5%
46 & above	43	20.5%
Gender		
Female	118	56.1 %
Male	92	43.9 %
Ethnicity		
Dombe	20	9.5 %
Nambya	14	6.6 %
Ndebele	43	20.4%

Nyanja	6	2.8%
Shona	111	52.9%
Tonga	16	7.8%
Location		
Rural	44	20.9 %
Town	166	79.1%
Duration in business		
0-3 years	128	61.0%
4 to 6 years	27	12.9%
7 years & above	55	26.1%
Number of employees		
Self employed	142	67.6 %
1 to 5	36	17.1%
6 to 10	7	3.3%
11 & more	25	12 %

Table 4:2 Characteristics of participants

Source: Primary data (2024)

The demographic findings from the survey offer significant insights on the attributes of the 210 participants.

4.3.1.2. Demographic Age Distribution

The examination of the age distribution of participants reveals a significant concentration in the younger age brackets, with 34.7% of the participants falling within the age range of 18 to 25. The aforementioned prevalence underscores the fact that younger persons are far more engaged in

entrepreneurship, making up a substantial segment of the sample. The survey results indicate that 24.3% of participants are between the ages of 26 and 35, 20.5% are between the ages of 36 and 45, and another 20.5% are 46 years old or older.

4.3.1.3 Gender Distribution

The sample predominantly comprises females, with 56.1% identifying as female and 43.9% as male. This signifies a substantial presence of women in the study, potentially affecting attitudes and responses within the research context.

4.3.1.4 Ethnic Composition

The survey results reveal that the Shona ethnic group has the highest representation, with 52.9% of the participants, with the Ndebele group following distantly at 20.4%. The Tonga ethnic group accounts for 7.8%, the Dombe ethnic group for 9.5%, the Nambya ethnic group for 6.6%, the Ndebele ethnic group for 20.4%, the Nyanja ethnic group for 2.8%, and the remaining 2.8% is undefined.

4.3.1.4 Geographical Distribution of Respondents

A significant majority, 79.1%, of respondents originate from metropolitan areas, whilst merely 20.9% hail from rural locations. This urban bias may influence the results, especially about access to resources and economic prospects.

4.3.1.5 Business Tenure

Concerning experience, 61.0% of participants have been in business for 0-3 years, signifying a predominantly inexperienced demographic. Merely 12.9% own 4 to 6 years of experience, whilst 26.1% have been engaged in the business for 7 years or more. This indicates a dynamic ecosystem characterized by several fresh participants.

4.3.1.6 Employment Status

A significant proportion of the participants (67.6%) are self-employed, although 17.1% indicated having 1–5 employees and 15.3% claimed having more than 5 employees. The businesses with 6-10 employees were found to be 3.3 % of the total number while those with more than 11 employees were 12%.

4.3.2.0 Qualitative results: Demographic

This qualitative demographic research investigates a sample of thirty (30) respondents to outline their age, gender, ethnicity, location, tenure in business, and employee count. Comprehending these demographic attributes is crucial for contextualizing the qualitative results and discerning trends that may impact the general framework of the community or industry under examination. This demographic data is essential for comprehending the qualitative results, facilitating a deeper comprehension of the participants' experiences and viewpoints. The table below shows the figures while an explanation follows below the table.

Measure	Frequency/Count (n = 30)	Percent
Age		
18-25	1	3.33%
26-35	2	6.66%
36-45	14	46.66%
46 & above	13	43.33%
Gender		
Female	12	40 %
Male	18	60 %
Ethnicity		
Dombe	6	20 %
Nambya	5	16.67 %
Ndebele	5	16.67%
Nyanja	5	16.67%
Shona	5	16.67%

Tonga	4	13.32%
Location		
Rural	14	20.9 %
Town	16	79.1%
Duration in business		
0-3 years	15	50%
4 to 6 years	5	16.67%
7 years & above	10	33.33%
Number of employees		
Self employed	22	73.33 %
1 to 5	4	13.33%
6 to 10	2	6.67%
11 & more	2	6.67%

Table 4:3 Qualitative Characteristics of participants

Source: Primary data (2024)

4.3.2.1 Age distribution

The age distribution of participants reveals that the majority, comprising 46.66% (14 individuals), is within the 36-45 age range. People aged 46 and above represent 43.33% (13 people). Younger demographics demonstrate minimal representation, with only 3.33% (1 individual) in the 18-25 age group and 6.66% (2 individuals) in the 26-35 age group.

4.3.2.2 Gender representation

A higher proportion of respondents are male, accounting for 60% (18 individuals), while female entrepreneurs represent 40% (12 individuals).

4.3.2.3 Ethnicity

The ethnic composition reflects diverse representation among individuals. The Dombe ethnic group is the largest, comprising 20% (6 individuals), followed by the Nambya, Ndebele, Nyanja, and Shona groupings, each with 16.67% (5 individuals). The Tonga group constitutes the smallest share at 13.32% (4 individuals).

4.3.2.4 Location

A significant majority of entrepreneurs, totaling 79.1% (16 individuals), reside in metropolitan areas, while just 20.9% (4 individuals) are found in rural locations.

4.3.2.5 Duration in Business

The data about the duration of firm operations indicates that 50% of respondents (15 individuals) had been in business for 0-3 years, highlighting a rather immature entrepreneurship landscape. Individuals with 4 to 6 years of professional experience represent 16.67% (5 individuals), whilst those with 7 years or more comprise 33.33% (10 individuals).

4.3.2.6 Employment Structure

The employment framework indicates that 73.33% (22 individuals) identify as self-employed. Conversely, just 13.33% (4 persons) utilize between 1 to 5 staff, and 6.67% (2 individuals) manage organizations with either 6 to 10 or 11 or more employees, reflecting a tendency towards small-scale enterprises.

4.4.0 Cultural and religious practices that are most prevalent among entrepreneurs

4.4.1 Quantitative results

People in Matabeleland north believe in different beliefs for success in their business. Among the participants 35% believed that Christianity to be successful in their business. 32% believed in African Indigenous practices for success in their businesses. 33% believed in Islam to make their business successful.

African religious Practice	Christianity	Islam
32%	35%	33%

Table 4:4 Culture and religious practices believed

Source: Primary data (2024)

4.4.2 Qualitative results

The examination of the data concerning religious affiliations indicates a virtually equal prevalence across the three categories: African Indigenous Practices, Islam, and Christianity. Each category constitutes the subsequent percentages: This signifies that each religion affiliation is nearly equally represented in the sample, with Christianity somewhat predominant at 34%. African Indigenous Practices and Islam both constitute 33%, indicating a significant prevalence of these religious systems within the investigated community. This is shown on **figure 4:1** below.

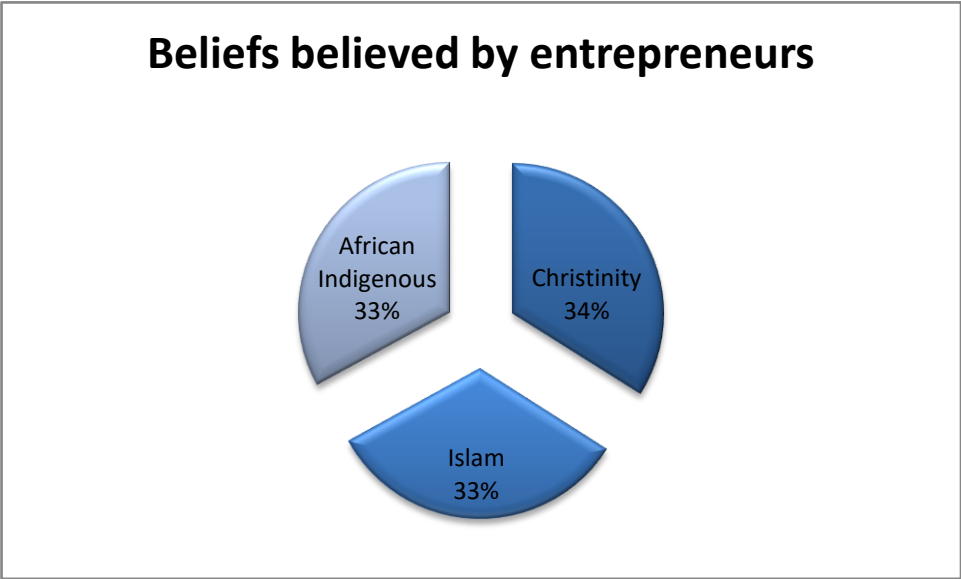


Figure 4:1 Beliefs believed by Entrepreneurs

Source: Primary data (2024)

4.5.0 Impact of Christianity on entrepreneurship success

4.5.1 Quantitative results

This section presents the results from the participants which gave the impact of Christianity on entrepreneurship success within the ethnic groups in Matabeleland North, Zimbabwe. Table 4: 2 shows the figures below:

	SUCCESSFUL ENTREPRENEUR		P -VALUE
	YES	NO	
A business succeeds when one is prayerful			
Yes	110 (65.28%)	59 (34.72%)	.288
No	24 (59.04%)	17 (40.96%)	
Christianity encourages one to do his/her business with good values			
Yes	121 (65.94%)	63 (34.06%)	.033
No	13 (50.94%)	13 (49.06%)	
There is no difference between a Christian and a non-Christian in entrepreneurship			
Yes	60 (58.33%)	42 (41.67%)	.018
No	75 (69.44%)	33 (30.55%)	
A Christian who follows Christian values always succeeds when using prescribed business principles			

Yes	99 (66.44%)	50 (33.56%)	.110
No	35 (58.20%)	26 (41.80%)	
Christianity gives courage to people to do entrepreneurship even if things are difficult			
Yes	120 (63.49%)	69 (36.51%)	.477
No	14 (69.05%)	7 (30.95%)	

Table 4:5 Christianity and success in business

Source: Primary Data (2024)

The examination of the correlation between diverse beliefs and successful entrepreneurship uncovers multiple conclusions. Concerning the notion that "a business flourishes with prayer," 110 individuals (65.28%) who endorsed this concept achieved success, but 59 (34.72%) did not attain success. Nonetheless, this assertion yielded a p-value of 0.288, signifying an absence of a meaningful correlation with entrepreneurship success. Conversely, the conviction that "Christianity promotes conducting business with ethical values" demonstrated a superior success rate, with 121 respondents (65.94%) endorsing this idea, resulting in a statistically significant p-value of 0.033. The assertion "there is no distinction between a Christian and a non-Christian in entrepreneurship" indicated that 60 individuals (58.33%) who endorsed this view were successful, whereas 42 (41.67%) were unsuccessful, with a notable p-value of 0.018. Conversely, the conviction that "a Christian adhering to Christian values invariably succeeds when employing established business principles" resulted in 99 successful respondents (66.44%) and 50 unsuccessful ones (33.56%), nevertheless produced a p-value of 0.110, signifying no significant effect. The assertion "Christianity promotes entrepreneurship despite challenges" yielded 120 successful entrepreneurs (63.49%) and 69 unsuccessful ones (36.51%), with a p-value of 0.477, indicating no significant correlation.

4.5.2 Qualitative results

The qualitative data support the idea that Christianity fosters values and provides networking opportunities, hence strengthening its influence on business. A word cloud has been created to visually represent the key topics derived from the qualitative data concerning the impact of Christianity on entrepreneurship success (see Figure 4;2). This word cloud illustrates the frequency of significant keywords and concepts used by participants, with larger words signifying greater frequency of mention. The visual representation underscores key topics including "leadership," "ethical," "community," "resilience," and "stewardship," which is crucial factors affecting business success among Christian entrepreneurs. The word cloud visually represents repeating topics, offering an immediate insight into respondents' perceptions of the relationship between their faith and business pursuits. This technique enhances qualitative data and highlights the essential influence of Christian beliefs on entrepreneurship attitudes and practices.



Figure 4:2 Beliefs in Christianity

Source: Primary Data (2024)

The participant concurred that Christianity is crucial in achieving commercial success, since it provides the essential impetus for sustained performance.

4.6.0 The effect of Islam on entrepreneurship performance

4.6.1 Quantitative results

The following section shows the results for the impact of Islam on entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe. Table 4:6 shows the figures of the results.

SUCCESSFUL ENTREPRENEUR			
	YES	NO	P VALUE
A business succeeds when one is a prayerful Muslim			
Yes	67 (62.04%)	41 (37.96%)	.377
No	67 (66.18%)	35 (33.82%)	
Islam encourages one to do his/her business with good values			
Yes	88 (64.71%)	48 (35.29%)	.703
No	46 (62.84%)	28 (37.16%)	
There is no difference between a Muslim and a non-Muslim in entrepreneurship.			
Yes	123 (58.57%)	87 (41.43%)	.019
No	146 (69.52%)	64 (30.48%)	
A Muslim who follows Islamic values always succeeds when using			

prescribed business principles			
Yes	74 (65.20%)	40(34.80%)	.594
No	60 (62.69%)	36 (37.31%)	
Islam gives courage for people to do entrepreneurship even if things are difficulty			
Yes	92 (64.56%)	50 (35.44%)	.750
No	43 (62.96%)	25 (37.04%)	

Table 4:6 Islam and entrepreneurship success

Source: Primary data (2024)

The extensive research on the impact of Islam on entrepreneurship achievement presents a detailed portrayal. The quantitative analysis reveals a notable disparity between Muslim and non-Muslim entrepreneurs suggesting that being a Muslim has an impact on involvement in entrepreneurship endeavors. The examination of beliefs concerning successful entrepreneurship among Muslims yields numerous insights. In the assertion "a business succeeds when one is a prayerful Muslim," 67 individuals (62.04%) who concurred were successful, but 41 (37.96%) were not. Nonetheless, this assertion yielded a p-value of 0.377, signifying an absence of a meaningful correlation with entrepreneurship success. Likewise, the assertion that "Islam promotes conducting business with ethical values" indicated that 88 respondents (64.71%) who concurred with this statement were successful; resulting in a p-value of 0.703, which further implies no significant influence. The assertion "there is no difference between a Muslim and a non-Muslim in entrepreneurship" indicated that 123 individuals (58.57%) who concurred were successful, whereas 87 (41.43%) were not, with a significant p-value of 0.019, suggesting a meaningful correlation with entrepreneurship success. Concerning the assertion that "a Muslim adhering to Islamic values invariably succeeds by employing prescribed business principles," 74 respondents (65.20%) affirmed this belief, however 40 (34.80%) did not achieve success,

yielding a p-value of 0.594, indicating no significant effect. The assertion "Islam encourages individuals to pursue entrepreneurship despite challenges" had 92 affirmative responses (64.56%) and 50 negative responses (35.44%), with a p-value of 0.750, signifying no significant correlation.

4.6.2 Qualitative results

The qualitative findings provide insight into the methods deployed by Islam to influence entrepreneurship. Participants highlight the significance of ethical conduct, honesty, and societal accountability in their business operations. These values have a favorable impact on their reputation, client confidence, and long-term sustainability. The Islamic doctrine also promotes the idea of followers engaging in well-thought-out risks, displaying perseverance in difficult circumstances, and cultivating a spirit of togetherness and cooperation among Muslim entrepreneurs. Muslim entrepreneurs augment their overarching purpose and contentment by prioritizing the notion of philanthropy and adopting a harmonious strategy to generate riches. A word cloud was created to visually represent the primary themes and concepts derived from the qualitative data (refer to Figure 4:3). This word cloud illustrates the frequency of terms utilized by participants, highlighting the most prominent topics and focal points within the responses. The size of each word indicates its frequency, enabling immediate visual understanding of the main topics discussed. This illustration aids in identifying recurring patterns and themes vital to the study's comprehensive conclusions.

in African Indigenous practices			
Yes	52 (65.41%)	28 (34.59%)	.650
No	82 (63.22%)	48 (36.78%)	
African Indigenous Religious practices encourage good values on business			
Yes	48 (66.90%)	24 (33.10%)	.377
No	86 (62.55%)	52 (37.45%)	
There is no difference between a person who believes in African Indigenous Religious practices and one who doesn't.			
Yes	41 (57.34%)	31 (42.66%)	.040
No	93 (67.51%)	45 (32.49%)	
African Indigenous Religious practice is always successful			
Yes	55 (62.01%)	34 (37.99%)	.454
No	79 (65.56%)	42 (34.44%)	
African Indigenous Religious practices give courage to people during difficult times.			
Yes	60 (63.16%)	35 (36.84%)	.730
No	74 (64.78%)	41 (35.22%)	

Table 4:7 African Indigenous Religious practices and entrepreneurship success

Source: Primary Data (2024)

The examination of attitudes associated with successful entrepreneurship within the framework of African Indigenous practices uncovers numerous findings. In the assertion "a business succeeds when one believes in African Indigenous practices," 52 persons (65.41%) who confirmed this view achieved success, but 28 (34.59%) did not. A p-value of 0.650 signifies an absence of a significant correlation with entrepreneurship success. Likewise, the assertion that "African Indigenous Religious practices promote positive business values" indicated that 48 respondents (66.90%) who concurred were successful, but 24 (33.10%) were not, yielding a p-value of 0.377, which further implies no significant impact. The assertion "there is no difference between a person who believes in African Indigenous Religious practices and one who doesn't" indicated that 41 individuals (57.34%) who concurred were successful, while 31 (42.66%) were not, with a significant p-value of 0.040, suggesting a meaningful correlation with entrepreneurship success. Concerning the assertion that "African Indigenous Religious practice is invariably successful," 55 respondents (62.01%) endorsed this claim, whereas 34 (37.99%) refuted it, resulting in a p-value of 0.454, indicating no significant effect. Finally, the assertion "African Indigenous Religious practices provide courage to individuals during challenging times" received 60 affirmative responses (63.16%) and 35 negative responses (36.84%), with a p-value of 0.730, signifying no significant correlation.

4.7.2 Qualitative results for African Indigenous Religious Practices

It was observed that entrepreneurs who follow African Indigenous religious practices frequently generate innovative solutions, exploit scarce resources, and tackle specific local demands, thus enhancing the long-term viability and good influence of their enterprises. Furthermore, the qualitative data highlighted the importance of community and collaboration in African Indigenous practices. Close-knit communities marked by mutual reliance create a favorable climate for entrepreneurship, enabling individuals to utilize shared knowledge, resources, and networks. This was highlighted by one of the participants who gave this Shona saying, “*charachimwehachitswanyinda*”, (translated one nail cannot kill a lice). A word cloud was generated to visually illustrate the principal themes and concepts extracted from the qualitative data (see Figure 4:4). This word cloud depicts the frequency of terms used by participants, emphasizing the most significant concepts and focal points within the responses. The dimensions

of each word reflect its frequency of occurrence, facilitating an instant visual comprehension of the primary subjects addressed. This depiction facilitates the recognition of repeating patterns and topics that are essential to the study's overall findings.

Figure 4: 4 Beliefs in African Indigenous religious practices

The results highlighted the importance of African Indigenous religious practices as a great source of influence, encouragement and positive character. These attributes, which are brought by the African Indigenous Religious practices, mould a character attuned to entrepreneurial success. For example in business perseverance is much needed. There is a Shona saying which says, “*sangorinopawaneta*” (which is translated the forest give to those who are tired). This saying gives more hope even if things are not going on well in business.

4.8.1 Quantitative results

SUCCESSFUL ENTREPRENEUR			
	YES	NO	P -VALUE
Entrepreneurship education does not help in business what is needed is hard work.			
Yes	28 (56.70%)	21 (43.30%)	.086
No	107 (66.25%)	54 (33.75%)	
Formal Entrepreneurship education provides the base on how to be a successful entrepreneur.			
Yes	128 (63.93%)	73 (36.07%)	.813
No	6 (66.67%)	3 (33.33%)	
Formal Entrepreneurship education gives knowledge on how to do business without the use of religion.			
Yes	123 (64.40%)	68 (35.60%)	
No	11 (60.53%)	8 (39.47%)	
Formal Entrepreneurship education creates long-lasting entrepreneurs			
Yes	120 (63.92%)	68 (36.07%)	.878
No	14 (65.12%)	8 (34.88%)	
Formal Entrepreneurship education makes people to be employees than to be business owners			
Yes	31 (63.27%)	18 (36.73%)	.854
No	103 (64.29%)	58 (35.71%)	

Table 4:8 Formal Entrepreneurship Education and Entrepreneurship Success

Source: Primary Data (2024)

The examination of the influence of entrepreneurship education on business success uncovers numerous significant tendencies. Among the 49 respondents, 28 (56.70%) who concurred with the statement "entrepreneurship education does not aid in business; hard work is essential" achieved success, whilst 21 (43.30%) did not. A p-value of 0.086 indicates that this belief lacks statistical significance, reflecting a poor link with business success. Conversely, when participants reacted to the assertion "formal entrepreneurship education establishes the foundation for becoming a successful entrepreneur," 128 individuals (63.93%) who supported

this perspective reported success, whereas 73 (36.07%) did not, with a p-value of 0.813, signifying no significant effect. The assertion that "formal entrepreneurship education imparts knowledge on conducting business independent of religious influence" resulted in 123 successful replies (64.40%) and 68 unsuccessful respondents (35.60%).

Additionally, concerning the assertion that "formal entrepreneurship education cultivates enduring entrepreneurs," 120 participants (63.92%) who concurred were successful, in contrast to 68 (36.07%) who were not, yielding a p-value of 0.878, thereby substantiating the absence of a meaningful effect. Finally, regarding the claim that "formal entrepreneurship education produces employees instead of business owners," 31 respondents (63.27%) who concurred achieved success, whilst 18 (36.73%) did not, yielding a p-value of 0.854, which again suggests no significant correlation.

4.8.2 Qualitative results

The qualitative observations offered further validation for the quantitative results. Participants demonstrated appreciation of the significance of entrepreneurship education, specifically in obtaining specialized skills and information that is relevant to managing a firm, such as accountancy. The lack of counterarguments about the advantages of entrepreneurship education further solidified the agreement among participants that it plays a pivotal role in achieving business success. By amalgamating the quantitative and qualitative findings, it becomes apparent that participants largely concur on the significance of entrepreneurship education. The qualitative data offers more context and intricacy, emphasizing the participants' recognition of the significance of education in entrepreneurship and the attainment of valuable knowledge and abilities. A word cloud has been created to visually represent the key topics derived from the qualitative data concerning the role of formal education as a mediator between cultural and religious practices (see Figure 4:5). This word cloud illustrates the frequency of significant keywords and concepts used by participants, with larger words signifying greater frequency of mention. The word cloud visually represents repeating topics, offering an immediate comprehension of respondents' perceptions of the interplay between their faith and business pursuits. This technique enhances qualitative data and highlights the essential influence of Entrepreneurship education as a mediating role between cultural and religious practices.

4.9.2.0 Quantitative results

4.9.2.1 Age

The high rate recorded from young people in entrepreneurship could be as a result of a growing tendency among young people in Zimbabwe and neighboring regions to engage in entrepreneurship. This is motivated by their desire for self-rule, financial independence, and the opportunity to pursue creative endeavors (Thoti, 2023). Notwithstanding the prevailing economic difficulties, the informal sector assumes a pivotal position in empowering young individuals to exercise their independence and pursue avenues for earning a livelihood (Tom, 2023). Nevertheless, young entrepreneurs face substantial obstacles that hinder long-term success, such as inadequate institutional assistance, patriarchal societal systems, and limited access to resources (Mashapure et al., 2023). Conversely, the older age groups (36-45 and 46 & above) are evenly distributed yet make up a lower portion of the population, suggesting a shift towards entrepreneurship among younger persons. The observed tendency is indicative of the changing dynamics of engagement within the entrepreneurship environment. An in-depth knowledge of these patterns is crucial for creating focused support systems that efficiently tackle the unique requirements and obstacles encountered by young entrepreneurs.

4.9.2.2 Gender

The large ratio of female responders shows a substantial presence of women in the investigated business environment, which may affect company practices, networking, and community dynamics. Understanding this gender representation can provide useful insights into the special demands and contributions of women in entrepreneurship. Women, particularly those with tertiary education, are increasingly encouraged to pursue business by opportunity rather than necessity (Muzata, 2022). Various variables drive this tendency, including financial incentives, supportive environmental and psychological conditions, and societal influences that boost rural women's entrepreneurship for sustainable lives (Mashapure et al., 2023). The COVID-19 epidemic, despite its limitations, has also provided new options for women entrepreneurs, especially through growing digital penetration and higher societal acceptance of women in formal employment (Mashingaidze, 2022). However, women entrepreneurs continue to confront substantial hurdles, such as lack of collateral security, inadequate government support, and

entrenched patriarchal cultural systems (Mashapure et al., 2022). Despite these difficulties, many women have successfully begun and grown their enterprises by utilizing techniques such as bulk purchasing and pricing in USD (Nyanga, 2021). Additionally, university students are engaging in entrepreneurship, spurred by expectations for future job opportunities and the urge to reduce poverty (Kabonga&Zvokuomba, 2021). These dynamics emphasize the strength and ability of women entrepreneurs to navigate a tough socio-economic landscape while contributing to national economic success.

4.9.2.3 Ethnicity

Demographic determinants or specific cultural elements that influence business activities can explain the prevalence of the Shona ethnic group in the region. Multiple factors contribute to the higher level of involvement of Shona people in commercial activities in Matabeleland North. Significantly, the change in migration patterns may have motivated the Shona people to seek better economic opportunities, resulting in an increased concentration of Shona entrepreneurs. This group frequently has a tendency to aggressively pursue a diverse array of business prospects, therefore enhancing their impact on the local economy. Historical records indicate that enduring tensions between the Ndebele and Shona ethnic groupings have continued since the era of colonialism, impacting social unity (Gusha, 2022). Ethno-regionalism has influenced the distribution of land in small-scale A1 farms and fostered notions of ethnic strife in the distribution of A2 farms (Chambati&Mazwi, 2022). The aforementioned circumstances have led to the establishment of communities in districts with no historical connections, potentially exacerbating socioeconomic deficiencies. The increased availability of financial resources, networks, and external capital significantly simplifies the formation of Shona firms. Increased levels of education and business training among the Shona population enhance their ability to effectively negotiate the entrepreneurship environment. Culturally, they have a strong tendency towards entrepreneurship, driven by ideals that emphasize self-employment and ownership of businesses.

4.9.2.4 Location

This high urban concentration suggests that enterprises are more inclined to prosper in towns, maybe because of superior infrastructure, ready access to resources, and enhanced market prospects. The disparity between urban and rural areas might have a substantial impact on the categories of enterprises profiled in this survey which have a bearing on economic development goals. Rural entrepreneurs, especially women, encounter significant obstacles in obtaining microfinance services and maintaining their entrepreneurship ventures, thereby contributing to the underrepresentation of female entrepreneurs in rural regions (Mbira, 2024). The observed discrepancy underscores the necessity of providing focused assistance and resources to enable rural entrepreneurs. Numerous elements exert an impact on the growth of entrepreneurship, encompassing financial, environmental, psychological, and sociological dimensions (Mashapure et al., 2023). A potentially effective approach to expanding entrepreneurship in rural regions is cooperative entrepreneurship in industries such as beekeeping, which has demonstrated promise in strengthening market positioning (Mwandifura et al., 2022). Through the cultivation of cooperative models, rural businesses have the opportunity to exploit common resources and knowledge, thereby augmenting their competitiveness and maintaining their viability in the marketplace. The resolution of the obstacles encountered by rural entrepreneurs and the promotion of cooperative endeavors have the potential to narrow the urban-rural gap and facilitate a more comprehensive economic development.

4.9.2.5 Duration in Business

The significant presence of recently formed small businesses implies a dynamic and perhaps developing entrepreneurship environment, underscoring the urgent requirement for specialized support systems designed for aspiring entrepreneurs. Comprehensive mentorship and training initiatives will be essential to guarantee the enduring growth and viability of these enterprises. Recent studies indicate a significant rise in entrepreneurship endeavors in Zimbabwe and its adjacent nations. The academic setting plays a crucial role in shaping the entrepreneurship ambitions of students, which exerts a substantial impact on this phenomenon (Ndofirepi, 2022). Facilitating networking opportunities and entrepreneurship training through incubator hubs is crucial for the growth of businesses, since these resources can augment the abilities and relationships required for achieving success (Karambakuwa& Bayat, 2023). Pull and opportunity

considerations, rather than necessity, are the primary drivers of the motivations of women entrepreneurs in Sub-Saharan Africa, namely in Zimbabwe (Muzata, 2022). In Zimbabwe, the entrepreneurship environment is characterized by a significant presence of informal sector entrepreneurs that engage in the sale of diverse goods and services in public areas (Mazikana, 2023). A comprehensive grasp of these processes is essential for the development of efficient support systems that can promote growth and resilience in the entrepreneurship ecosystem.

4.9.2.6 Employment duration

The high incidence of self-employment suggests a predilection for entrepreneurship over traditional employment, this can be attributed to the scarcity of job prospects in the wider commercial sector. The dominant feature of this structure is the presence of tiny firms in the sample, which significantly impacts their capacity to expand and produce greater revenue. The presence of a large number of self-employed persons may pose obstacles for many firms seeking to grow, as it may limit their ability to recruit more staff. This scenario is especially pertinent considering the young, mostly female, and urban populations of the respondents, who have a pronounced inclination towards self-employment. In order to guide focused support initiatives, successful policy formulation, and community activities aimed at fostering sustainable business growth, it is crucial to comprehend the distinct requirements and obstacles encountered by this particular group. In order to cultivate a more vibrant and all-encompassing entrepreneurship atmosphere, it is imperative for stakeholders to eliminate the obstacles to expansion and offer tailored resources that specifically cater to the requirements of self-employed persons. Entrepreneurs in Zimbabwe face challenges such as limited availability of financial resources, government officials engaging in harassment, and fierce rivalry (Kabonga et al., 2021). Frequently, these difficulties lead to firms recruiting a smaller number of staff than what may be required. Despite these obstacles, Bello et al. (2023) consider entrepreneurship to be a viable remedy for the issue of high unemployment rates. The ongoing economic stagnation has resulted in the rise of "entremployees," who are concurrently involved in both formal employment and entrepreneurship (Chakuzira & Shambare, 2021). Due to inadequate income to provide for their families, many Zimbabwean citizens turn to "entremployees" as a supplementary source of income.

4.9.3.0 Qualitative results

4.9.3.1 Age distribution

This distribution resulted from the requisite experience necessary to give data for the objectives at hand. The cultural and religious dimensions required informed individuals to supply the information.

4.9.3.2 Gender presentation

This indicates a pronounced gender disparity in entrepreneurship among the analyzed ethnic groups. The majority of participants were male, as most elderly ladies were occupied with other responsibilities whereas males were accessible for the research. It was culturally more acceptable for men to socialize with one another than for a male tourist to spend time with women. The majority of the data collectors were male. Al Subeh and Alzoubi (2021) emphasized that cultural and religious considerations in certain countries may further restrict women's participation. Women are generally underrepresented in some specialties and overrepresented in others across various disciplines (Merone et al., 2022).

4.9.3.3 Ethnicity

The ethnic distribution among responders illustrates historical and sociocultural influences in the region. The Dombe ethnic group, comprising 20% of the population, likely has a more pronounced presence in the region, either because to historical demographic trends, migration patterns, or social networks that promote commercial operations. The subsequent largest groups—Nambya, Ndebele, Nyanja, and Shona—each comprising 16.67%, indicate a rather equitable representation among these communities, signifying their established presence in the local economy and social frameworks. This equilibrium may signify inter-ethnic connections and cooperation that have developed throughout time, fostering a communal business milieu. The Tonga group, including only 13.32% representation, may have distinct problems or obstacles that restrict their engagement in the economic sector, including geographical remoteness, restricted resource availability, or historical marginalization. These variables can affect the capacity of persons from this group to participate fully in entrepreneurship endeavors. The ethnic makeup underscores the diversity within the sample and indicates the structural elements that influence the experiences and opportunities afforded to various ethnic groups in the business environment.

Smith and Jones (2023) discusses obstacles to participation faced by different ethnic in the Tonga community.

4.9.3.4 Location

This urban concentration suggests a potential advantage in resource availability and market access for businesses. Studies demonstrate that enterprises typically aggregate in metropolitan regions owing to several variables. Urban areas often provide superior digital connectivity, essential for business resilience and expansion, particularly during difficult periods such as the COVID-19 pandemic (Morris et al., 2022). Urban areas provide enhanced access to resources, sophisticated institutions, and more concentrated networks that advantage non-familial enterprises (Boutaleb et al., 2021). Moreover, novel technologies and breakthroughs typically initially penetrate metropolitan regions, where the return on investment is generally greater (Cavalcante et al., 2021). Rural areas have obstacles which include diminished population densities, less financial possibilities, and increased distances to urban centers (Cavalcante et al., 2021).

4.9.3.5 Duration in Business

The distribution of business activity duration among respondents reveals various fundamental factors that influence the entrepreneurship environment. The statistic indicating that 50% of respondents had operated their businesses for merely 0-3 years implies a nascent entrepreneurship ecosystem. This may be ascribed to a recent surge in economic prospects, enhanced access to capital, or favorable regulations designed to promote small enterprises. The increase in entrepreneurship in many locations may indicate a change in employment trends, as individuals pursue self-employment due to job scarcity or discontent with conventional employment. Small and medium companies (SMEs) are integral to Zimbabwe's economy, however encounter several obstacles. Factors encompass restricted financial access, insufficient technical and managerial expertise, rigorous rules, and the repercussions of COVID-19 (Mveku et al., 2023; Kapesa et al., 2023). Government assistance and policies for SMEs are frequently insufficient or ineffectively executed (Nhengu, 2022). Determinants of SME growth and innovation encompass organizational resources, governmental assistance, and networks (Makanyeza et al., 2022). The existence of 16.67% of respondents possessing 4 to 6 years of

experience signifies a transitional phase in which certain enterprises are commencing to stabilize, yet may still be cultivating their market position. This category likely comprises entrepreneurs who initiated their enterprises during a phase of economic optimism or were inspired by successful role models within their communities. This may also indicate the difficulties encountered by entrepreneurs in Zimbabwe, leading to their survival for only a few years (Kapesa et al., 2023). In contrast, the 33.33% of respondents with seven or more years of business experience represent a more established sector of the entrepreneurship community. These individuals probably possess significant experience and insights that can enhance the overall growth and sustainability of the local economy. Their sustained presence in the market may also signify resilience and adaptation to evolving market conditions. The distribution of business duration among respondents indicates a dynamic entrepreneurship landscape, marked by numerous new ventures, a moderate level of experience among certain entrepreneurs, and a base of established businesses capable of offering mentorship and support to newcomers. This amalgamation of elements exemplifies the diverse phases of entrepreneurship evolution within the community.

4.9.3.6 Employment structure

The results illustrate an entrepreneurship environment in Matabeleland North characterized by middle-aged, predominantly male, self-employed individuals, with a significant urban presence and varied ethnic representation. The employment structure among respondents reveals a predominant self-employment rate of 73.33%, indicating several underlying factors that influence the entrepreneurship environment in Matabeleland North. High rate of self-employment may indicate a deficiency of official work possibilities in the area. Individuals frequently pursue self-employment as a feasible alternative when conventional employment opportunities are few. The elevated rate of self-employment in Zimbabwe indicates a faltering formal economy and the prevalence of the informal sector. Since 1991, economic reforms have resulted in high informal economic activity in metropolitan regions (Chirisa et al., 2021). The informal sector has emerged as a cornerstone of Zimbabwe's economy, substantially contributing to household income and national economic advancement (Chirisa et al., 2021). The frequency of self-employment may also signify a substantial informal economy. Numerous individuals may run small, unregistered enterprises that do not necessitate a substantial workforce, hence

furthering the trend towards self-employment. A robust entrepreneurship culture can result in an increased prevalence of self-employment. Individuals may like the independence and adaptability inherent in managing their own enterprises, which can be especially attractive to individuals with entrepreneurship ambitions. Notwithstanding these challenges, numerous Zimbabweans, especially the youth, participate in urban informality and entrepreneurship as a means of survival (Moyo, 2023). The expansion of the informal sector is also shaped by the inclination towards self-employment rather than low-skilled positions, since it offers avenues for identification, agency, and affiliation (Dawson, 2021). The demographic characteristics of respondents—primarily middle-aged and male—may affect the propensity for self-employment. This demographic frequently possesses acquired skills and expertise, allowing them to initiate their own enterprises (Kauffman Foundation 2021). Cultural influences may affect gender dynamics and women's participation in formal employment relative to self-employment. The work structure of Matabeleland North is characterized by a predominance of self-employment, influenced by economic need, individual preferences, demographic variables, and urban benefits. The inclination towards small-scale firms illustrates the problems and opportunities encountered by individuals in this region, emphasizing a dynamic yet limited entrepreneurship ecosystem.

4.9.4.0 Cultural and religious practices that are most prevalent among entrepreneurs.

Data was analyzed and the findings for each variable: Indigenous religious engagement, Christianity, and Islam were highlighted. Within each religious category, the ratios were analyzed for successful and unsuccessful entrepreneurs and utilized p-values to evaluate the statistical significance of the observed disparities. In Matabeleland North, a variety of beliefs and behaviors influences the entrepreneurship environment. Study participants demonstrated differing levels of confidence in various religious and cultural frameworks as avenues for achieving commercial success. The findings underscore a complex array of ideas that illustrate the region's cultural diversity.

4.9.4.1 Christianity

Thirty-five percent of participants recognized Christianity as a significant factor in their commercial success. These results are contrary to the general belief which states that an estimate

of around 85% of Zimbabwe's population identifies as Christian. This figure comprises a variety of denominations, prominently featuring Evangelical, Pentecostal, and Roman Catholic congregations (ZimStat, 2022). This could have caused by a selected equal number of participants from each religious belief. However, this belief in Christianity may arise from the moral and ethical principles outlined in Christian teachings, which entrepreneurs may consider vital for establishing trust and honesty in their economic transactions. The communal dimension of Christianity, exemplified by networking within church groups, may foster economic prospects and collaborations which strengthens business success. The convergence of religion and entrepreneurship offers unconventional perspectives on entrepreneurship processes (Smith et al., 2023). These studies underscore the significance of comprehending the dynamic interplay among religion, entrepreneurship, and social change (Siwale et al., 2023), especially in influencing business practices, ethics, and socioeconomic growth (Kumar et al., 2022). Some individuals regard religion as a means toward the afterlife, while others perceive it as a source of support during their earthly existence.

4.9.4.2 African Indigenous religious practices

Following closely, 32% of participants credited their economic success to African Indigenous customs. These activities frequently include ancient rituals, communal support networks, and reverence for ancestral knowledge. Entrepreneurs may partake in particular rituals or solicit blessings from spiritual leaders, believing that these gestures augment their opportunities. This signifies a profound cultural legacy that regards community and spirituality as essential to entrepreneurship pursuits. The notion of "Ubuntu," which highlights communal focus, humility, and reciprocity, impacts digital entrepreneurship in South Africa; yet, entrepreneurs encounter challenges in reconciling these principles with competitive landscapes (Davison, 2021). Indigenous knowledge systems are essential for sustainable resource management and entrepreneurship. Existing research supports the integration of traditional and scientific methodologies (Mugambiwa, 2021). While some adherents of this cultural religion perceive it as a guiding force in business, the majority view it primarily as a means for personal well-being rather than for commercial purposes.

4.9.4.3 Islam

Notably, 33% of participants said that Islam enhanced their business success. This conviction may be associated with the ethical rules and ideals of equity highlighted in Islamic teachings. Honesty in transactions and community support inherent in Islamic customs can cultivate trust and loyalty among consumers and partners, thereby enhancing business sustainability. Moreover, the Islamic principle of communal welfare might motivate entrepreneurs to adopt socially responsible activities, thereby improving their reputation and prosperity within the society. Islamic principles significantly influence entrepreneurship practices and corporate sustainability. Muslim entrepreneurs have a robust dedication to ethical norms, including integrity, fairness, and transparency (Zutiasari et al., 2024). Islamic doctrines underscore the significance of social duty, philanthropy, and communal well-being (Ramadani, 2021). The notion of responsibility in Islam encompasses both corporate and societal dimensions, fostering trust and ethical behavior (Hatta et al., 2023). Islamic entrepreneurs are driven by their faith to foster positive social change and assist communities (Setiawan et al., 2023). The use of Islamic principles in business enhances organizational sustainability and success (Mustapa & Arishin, 2023). Ethical considerations in Islamic entrepreneurship necessitate a context-specific approach that reconciles religious precepts with economic reality (Mustapa & Arishin, 2023). The proximity of percentages among the three belief systems—Christianity (35%), African Indigenous traditions (32%), and Islam (33%)—suggests that no singular belief predominates the entrepreneurship attitude in Matabeleland North. These data indicate a pluralistic approach to spirituality and business, wherein individuals may derive guidance from various influences for their activities and judgments. Comprehending these views can yield significant insights for businesses and politicians in the area. Understanding the cultural and religious settings of corporate operations can facilitate more focused support programs, community engagement tactics, and networking possibilities that correspond with these values. The varied beliefs of entrepreneurs in Matabeleland North on business success highlight the region's vast cultural diversity. By valuing and incorporating these ideas into business processes, entrepreneurs can improve their likelihood of success while simultaneously strengthening community connections and cultural legacy. This comprehensive strategy can ultimately enhance a more robust and dynamic entrepreneurship ecosystem. Research indicates a good correlation between religion and corporate social responsibility in small to medium-sized enterprises, with no notable distinctions across Christian,

Islamic, and Hindu faiths (Wisker et al., 2020). The findings indicate a pluralistic approach to spirituality and business, wherein entrepreneurs may utilize many religious and cultural influences to inform their practices and decisions (Jongwe et al., 2020).

4.9.5.0 Qualitative results

4.9.5.1 African Indigenous Religious Practices

African Indigenous rituals, sometimes known as culture religion, are integral to community life. These activities are fundamentally grounded in the principles of Ubuntu (or hunhu), which underscore communal togetherness, respect, and reciprocal relationships. This ideology emphasizes the significance of perceiving people with mutual respect and empathy, building a sense of belonging and accountability within the community. Recent studies underscore the substantial impact of religious beliefs on entrepreneurship and business success in Africa and among African immigrants. Religious beliefs and rituals can enhance company performance by influencing ethical conduct, mitigating perceived risks, and refining decision-making (Butinda et al., 2023). African traditional religions, frequently neglected in economic analyses, significantly influence economic behavior and results (Butinda et al., 2023). Religious-based business ethics assist African Muslim migrants in overcoming problems in international marketplaces (Jiang, 2023). Christianity significantly impacts consumer patterns and business practices among African entrepreneurs (Nassè, 2022). Conventional religious activities such as ulo ubu function as social regulatory mechanisms which have some influence on multiple aspects of communal life (Nkama, 2022). Religious education can enhance the work ethic of MSME owners by establishing moral values and business ethics (Harahap et al., 2023). These studies underscore the significance of incorporating religious considerations in comprehending corporate performance within African contexts. Other participants mentioned the issue of charms employed by individuals; they asserted that charms do not constitute African traditional customs, but are utilized by non-believers or those who have abandoned their faith. The application of charms in commerce is not a component of African indigenous religious traditions. They elucidated the matter of worship. They asserted that individuals believe African customs or Shona culture venerates the deceased; the deceased just serve as a conduit to God. They venerate God yet consistently request their deceased relatives to intercede on their behalf. Their example illustrated the practice of the Roman Catholic Church: approaching God via Mary.

4.9.5.2 Christianity

In recent years, numerous Christian organizations in Matabeleland North have redirected their emphasis towards doctrines that advocate financial prosperity and wealth generation. Prosperity theology has gained prominence, prompting adherents to perceive money as an indication of heavenly approval. This transition has altered personal perceptions of wealth and influenced societal interactions by promoting both competitiveness and collaboration in corporate endeavors. Nonetheless, the participants concurred that not all Christians perceive Christianity as advantageous for their professional endeavors. They asserted that Christianity impacts entrepreneurship by instilling character in business practitioners. While Christianity does not guarantee financial success, it exerts a positive influence. Studies demonstrate that religious practices and beliefs can profoundly impact entrepreneurship and economic success. Christianity, like other principal religions, advocates for ethical conduct, motivation, and character in corporate activities (Vanishvili&Shanava, 2024). Biblical entrepreneurship prioritizes serving others and harmonizing commercial methods with spiritual principles (Tamera et al., 2024). Religious affiliations can build communal ties and support networks among entrepreneurs (Annuar & Ali, 2021). Christian and Islamic ethics emphasize honesty, generosity, and social responsibility in business (Benea et al., 2023). Research indicates that religious business leaders, particularly Christians, show resilience and flexibility amid crises as experienced during the COVID-19 epidemic (Kapotwe & Bamata, 2023). Religion influences multiple facets of business, such as consumer behavior, corporate social responsibility, and leadership style (Kumar et al., 2022). It is essential to recognize that religious impact on business differ among various faiths and cultural situations (Lee et al., 2023).

4.9.5.3 Islam

Islam underscores the significance of ethical economic conduct and equitable income distribution. The principles of Islam promote equitable commerce, integrity in dealings, and the duty to assist one's community through charitable contributions (Zakat). This theological framework promotes Muslims to conduct business in accordance with their faith, emphasizing social responsibility and community welfare. Islamic business ethics underscore the amalgamation of religious tenets with commercial endeavors, advocating for equity, integrity,

and societal well-being (Zikwan, 2021). The Islamic business model is informed by principles such as tawhid, prophethood, and social reform, striving to harmonize material and spiritual dimensions of existence (Nandang & Ramdhani, 2021; Islam et al., 2023). Fundamental principles encompass the avoidance of riba (interest), fraud, and illicit items, while promoting the distribution of zakat (charity) (Muis, 2021). These ethical rules apply to contemporary business practices, such as e-commerce, highlighting the importance of transparency and customer protection (Aravik et al., 2021). Islamic enterprises are anticipated to secure halal certification and comply with stringent ethical requirements (Ahyani et al., 2022). Islamic business ethics seek to establish a balanced economic system that serves both individuals and society, in accordance with religious ideals which fosters spiritual development (Nandang & Ramdhani, 2021). Interviews and focus group conversations with community members revealed numerous themes concerning the impacts of various cultural and religious practices.

Participants observed that both indigenous and religious traditions have cultivated an entrepreneurship mindset. Numerous individuals are driven by their convictions to participate in community-oriented enterprises, perceiving these endeavors as a method to elevate both themselves and their neighbors. The concepts of Ubuntu and the ethical doctrines of Christianity and Islam foster a sense of unity. Community members articulated that these common ideals enhance social connections, resulting in cooperative endeavors in commerce and social support networks. Notwithstanding the beneficial benefits, certain participants emphasized the tensions stemming from divergent opinions. The competitive dynamics of wealth generation, particularly in the framework of prosperity theology, may result in misconceptions and conflicts among community members. The amalgamation of traditional customs with religious ideas occasionally engenders ambiguity regarding cultural identity and authenticity. Although these practices foster economic empowerment and social solidarity, they also pose issues that necessitate careful management. As communities change, it is essential to promote conversation and understanding among many belief systems to maintain the principles of Ubuntu and mutual respect in communal relations. The leadership, present among the attendees, advocated for community workshops to convene leaders from many religious and cultural backgrounds to explore common values and collaborative prospects. Educational programs were proposed to implement efforts

that emphasize the significance of ethical corporate operations in accordance with cultural and religious values. By integrating the qualities of cultural and religious practices, the communities in Matabeleland North can persist in flourishing, cultivating an atmosphere of mutual respect and collective prosperity.

4.9.5.4 Merged results

The research on cultural and religious practices affecting entrepreneurship performance among ethnic groups in Matabeleland North uncovers a complex array of beliefs and their consequences for business. Among participants, 35% credited their company success to Christianity, 32% to African Indigenous customs, and 33% to Islam, reflecting a diversified perspective on spirituality in entrepreneurship. Christianity appeared to have a substantial effect, with participants referencing its moral and ethical doctrines as vital for fostering trust and honesty in commerce. Church communities identified networking as a method to cultivate economic prospects, indicating that Christian ideals not only encourage ethical behavior but also enable joint enterprises. This corresponds with research that underscores the interaction between religion and entrepreneurship, showing the influence of faith on business practices and ethical norms. Likewise, 32% of interviewees attributed their economic successes to African Indigenous customs. These activities frequently encompass rituals, collective support, and reverence for traditional wisdom, underscoring the significance of community in entrepreneurship achievement. The notion of "Ubuntu," highlighting interconnection and mutual respect, profoundly influences this context, indicating that cultural values play a vital role in the entrepreneurship environment. Islam, as reflected by 33% of participants has some influence on economic performance. This is defined by ethical ideals that advocate fairness, integrity, and social responsibility. Islamic principles advocate for entrepreneurs to participate in socially responsible endeavors, so improving their reputation and cultivating trust within their communities. The focus on social welfare and charitable contributions (Zakat) underscores the comprehensive nature of Islamic business, which aims to harmonize worldly prosperity with spiritual health. The close percentages among the three belief systems suggest the absence of a singular dominant impact, instead reflecting a complex interaction of religious and cultural practices that shape entrepreneurship activities. This diversity indicates that entrepreneurs in

Matabeleland North derive inspiration from various sources, enhancing their business operations and promoting communal cohesiveness. Participants articulated varied viewpoints regarding the influence of cultural and religious practices on their business identities. Participants saw the concepts of Ubuntu, alongside the ethical tenets of Christianity and Islam, as essential for promoting harmony and collaboration among communities. Some participants, however, emphasized conflicts stemming from differing interpretations of wealth generation, especially within the framework of prosperity theology, which may result in misunderstandings and rivalry among community members. Participants urged for community-led initiatives to foster communication and understanding among diverse cultural and religious backgrounds to solve these difficulties. They offered educational programs emphasizing ethical business practices grounded in cultural values, aimed at enhancing social connections and cultivating a collaborative entrepreneurship ecosystem. The findings highlight the substantial influence of cultural and religious beliefs on entrepreneurship success in Matabeleland North. By acknowledging and incorporating these varied influences, entrepreneurs can improve their business opportunities while strengthening community ties and cultural legacy, so fostering a more robust and dynamic entrepreneurship ecosystem.

4.9.6.0 Impact of Christianity on entrepreneurship success among ethnic groups in Matabeleland North

4.9.6.1 Quantitative results

The data indicate that attitudes on positive business principles and the distinctions between Christians and non-Christians are highly correlated with entrepreneurship success, whereas other beliefs do not exhibit a notable impact.

While insufficient evidence exists to establish a definitive association between prayerfulness and economic prosperity, the compiled data suggest that Christianity exerts a significant indirect impact on entrepreneurship by promoting ethical principles and maybe conferring advantages regarding success. Research indicates that religion, particularly Christianity, can significantly influence business success and entrepreneurship. Christianity emphasizes moral norms,

behavioral rules, and cultural instructions that shape business relations (Vanishvili&Shanava, 2024). Christian businesspeople are encouraged to base their activities on biblical principles, fostering improved employee performance and ethical business practices (Reynaldi et al., 2023). Religious values, including those from Christianity, impact various aspects of business such as consumerism, corporate social responsibility, and leadership orientation (Kumar et al., 2022). Both Christianity and Islam promote honesty, generosity, and equity in business dealings (Benea et al., 2023). Religious institutions can play crucial roles in supporting entrepreneurs (Annuar& Ali, 2021). Biblical entrepreneurship emphasizes character building, spiritual growth, and responsibility (Tamera et al., 2024). Religiosity significantly influences entrepreneurs' attitudes and business operations (Wibowo & Sujono, 2021).

4.9.6.2 Qualitative results

The participant concurred that Christianity is crucial in achieving commercial success, since it furnishes the essential impetus for sustained performance. One participant referenced a text that discusses the importance of persistently doing well and ultimately reaping rewards in due time. Galatians 6:9: “And let us not become fatigued in performing good deeds, for in due time we shall reap, if we do not relent.” He perceives it as a source of fortitude to endure, especially under commercial challenges. Their awareness of God's presence in their endeavors instills them with bravery and strength. The result indicates that the church emphasizes leadership as an essential element. The church educates students on leadership in all aspects of life and the importance of treating their colleagues with respect. The church instructs on diverse facets of business, encompassing community engagement, stewardship, ethics, values, investment, resilience, and philanthropy. Chingarande et al. (2021) corroborated this, claiming that churches equip vulnerable communities with skills to promote economic progress. Lineham (2021) emphasizes that Pentecostal churches often advocate for economic and financial prosperity among its members. Research concurs that the prosperity gospel, despite its controversial nature, has enabled certain Pentecostal churches to facilitate socio-economic growth through various programs (Asuquo, 2021). Critics argue that the church's emphasis on material success may lead to the commercialization of religion (Telhalia, 2023). Other attendees also raised this issue, contending that folks should attend church to seek an afterlife rather than material wealth. This is

a distinct subject that requires independent research. These studies highlight the complex relationship between religious ideas, commerce, and economic progress in Pentecostal contexts.

4.9.6.3 Merged results

The examination of Christianity's influence on entrepreneurship success within ethnic groupings in Matabeleland North uncovers some notable conclusions. The quantitative data reveals that 110 individuals (65.28%) who state that "a business succeeds when one is prayerful" experienced success; nonetheless, this claim yielded a p-value of 0.288, signifying no significant link with entrepreneurship outcomes. A robust conviction that "Christianity promotes ethical business practices" was associated with success; 121 respondents (65.94%) supported this notion, resulting in a statistically significant p-value of 0.033. The claim that "there is no distinction between a Christian and a non-Christian in entrepreneurship" was equally significant, with 60 successful respondents (58.33%) and a p-value of 0.018. In contrast, the conviction that "a Christian adhering to Christian values invariably succeeds by employing established business principles" yielded 99 successful replies (66.44%), although with a p-value of 0.110, it lacked statistical significance. The assertion that "Christianity inspires individuals to pursue entrepreneurship despite challenges" had comparable outcomes, identifying 120 successful entrepreneurs (63.49%), although the p-value of 0.477 suggested no significant effect.

The statistics indicate that the principal beliefs fostering ethical business practices and the perceived distinctions between Christians and non-Christians are significantly linked to entrepreneurship success, although other views, such the significance of prayer, do not exhibit a notable correlation. Participants qualitatively affirmed these findings, emphasizing that Christianity cultivates vital values and networking prospects that enhance economic success. Numerous individuals highlighted the significance of scripture—specifically Galatians 6:9, which advocates for perseverance in altruistic actions—as a source of fortitude throughout difficult periods. The church was perceived as an essential institution that cultivates leadership abilities and ethical conduct, fosters community involvement, stewardship, and resilience among its members. Nevertheless, critiques emerged concerning the commoditization of faith, especially within Pentecostal settings, where an emphasis on material prosperity may eclipse spiritual

development. Several attendees voiced apprehensions that the focus on affluence might undermine the fundamental spiritual objectives of the church. This complexity highlights the intricate relationship between religious beliefs and entrepreneurship practices, suggesting that while Christianity significantly fosters ethical values and community support, it also encounters challenges associated with materialism and the commoditization of faith. The results indicate that Christianity exerts both direct and indirect influences on the entrepreneurship success in Matabeleland North. The consequences are predominantly favorable, primarily due to their promotion of ethical corporate practices and community support. Nevertheless, they also illustrate the significance of meticulously evaluating the potential issues associated with doctrines centered on wealth.

4.9.7.0 The Effects of Islam on entrepreneurship performance

4.9.7.1 Quantitative results

The data indicate that the perception of a distinction between Muslims and non-Muslims in entrepreneurship is highly correlated with success, although other beliefs do not exhibit a notable effect. Nevertheless, there is no statistically significant association between the level of devoutness in prayer and the rate of economic expansion among Muslim entrepreneurs. The results of this study are consistent with previous research that emphasizes the substantial influence of Islamic culture on entrepreneurship and the growth of the private sector, specifically in the Middle East (Ramadani, 2017). According to Ansari (2019), Islam is seen as both a religious and economic obligation that promotes the pursuit of legal income and the improvement of Muslim societies. Hamid (2019), emphasizes the importance of integrating Islamic principles into entrepreneurship, with a focus on ethical behavior and entrepreneurship as a way to benefit the community.

4.9.7.2 Qualitative results

The results are also supported by literature which highlights that Islam advocates for ethical business practices that are consistent with its beliefs and ideals (Muis, 2021). Zikwan (2021) also argues that the Islamic business model underscores the equilibrium between material endeavors and spiritual duties, perceiving business actions as possible acts of worship. Fundamental Islamic business principles encompass equity, integrity, and social accountability (Islam et al., 2023).

Prophet Muhammad is regarded as an exemplar of ethical business practices (Farooq & Hadi, 2020). Islamic economic ethics forbid usury, fraudulent trading, and inequitable treatment (Thaliba et al., 2020). The use of Islamic principles in commerce is thought to enhance social welfare and economic stability (Nandang & Ramdhani, 2021). Islamic finance seeks to ensure global financial stability and uphold elevated ethical standards (Quadri et al., 2023).

4.9.7.3 Merged results

The collective findings suggest that Islam plays a substantial role in entrepreneurship success. By encouraging behavior that supports entrepreneurship, Islam also takes entrepreneurship as a way of worship which makes every Muslim to be encouraged to do a business. It has been seen that Islam plays an important role in motivating its followers to be able to do business thereby acting as a catalyst to entrepreneurship endeavors. Existing literature also corroborates this claim, establishing a favorable correlation between economic performance and specific Islamic principles and attributes such as creativity, proactive behavior, and effective leadership (Machmud & Hidayat, 2020). Islamic principles foster ethical conduct, determination, communal assistance, and a harmonious approach to generating money, all of which enhance the achievement and endurance of Muslim business owners.

4.9.8.0 African Indigenous religious practices

4.9.8.1 Quantitative results

The data indicate that the belief in African Indigenous Religious practices significantly correlates with entrepreneurship success, but other beliefs do not exhibit notable effects. These findings suggest that there is no statistically significant disparity in the percentages of succeeding and failing entrepreneurs with regards to Indigenous religious practices. The findings are consistent with the assertion made by Onjewu et al. (2023) that religious affiliation and religiosity have a beneficial impact on entrepreneurship inclinations. This link is mediated by self-efficacy, attitudes, and subjective norms. Their research emphasizes the effect of religious associations on the achievement of entrepreneurship success, notwithstanding the influence of religious rituals. The study conducted by Igwe et al. (2023) revealed that spirituality plays a crucial role in

influencing entrepreneurship behavior and perseverance within African cultures, notably the Igbo in Nigeria. Ajide (2022), also recognized that the presence of ethnic and religious diversity in Africa serves as a moderating element, independent of the potential for financial development and economic complexity to enhance entrepreneurship.

4.9.8.2 Qualitative results

The research on the influence of African Indigenous religious practices on entrepreneurship in Zimbabwe reveals significant insights into how these traditions promote innovation, resourcefulness, and communal cooperation. Entrepreneurs who include African Indigenous methods are frequently regarded as proficient in developing unique solutions. These activities promote a distinctive methodology for problem-solving, which is essential in resource-limited contexts. Recent studies demonstrate that cultural traditions can profoundly affect entrepreneurship actions and results (Osei et al., 2022). This corresponds with qualitative observations that demonstrate how these entrepreneurs efficiently meet local wants, hence improving the sustainability of their firms. The qualitative data highlights the significance of community in promoting entrepreneurship. The Shona proverb, “*charachimwehachitwanyiinda*” (one nail cannot kill a lice), exemplifies the significance of collaborative endeavor and reciprocal assistance. Research indicates that cohesive communities, characterized by common values and collaboration, foster an atmosphere favorable to entrepreneurship achievement (Akanbi & Adetayo, 2023). This communal feature not only grants access to common resources but also cultivates an atmosphere of trust, which is vital for joint endeavors. The research demonstrates that African Indigenous religious traditions play a crucial role in the character development of entrepreneurs. Attributes like perseverance, as emphasized by the adage “*sangorinopawaneta*” (the forest provides for the weary), are essential for overcoming the obstacles of entrepreneurship. Research indicates that cultural values and teachings significantly influence entrepreneurship mindsets, especially regarding resilience and adaptation (Chirisa et al., 2023). This character-building element is essential for fostering long-term business sustainability.

4.9.8.3 Merged results

The analysis of African Indigenous religion traditions concerning entrepreneurship success uncovers numerous significant outcomes. The quantitative study reveals ambivalent beliefs

regarding these practices. For instance, 52 respondents (65.41%) who endorsed the efficacy of enterprises associated with these techniques claimed entrepreneurship success; nonetheless, a p-value of 0.650 signifies no significant link. The claim that African Indigenous religion traditions promote positive corporate principles received 48 affirmative responses (66.90%), yet produced a p-value of 0.377, indicating an absence of meaningful effect. The statement concerning the distinction between believers and non-believers in these behaviors had a significant p-value of 0.040, signifying a substantial link with achievement. Alternative beliefs, including the sustained efficacy of these activities and their function in imparting courage during challenging periods, exhibited no significant effects, with p-values of 0.454 and 0.730, respectively. The findings qualitatively indicated that entrepreneurs that adopt African Indigenous religious practices frequently devise inventive solutions and efficiently leverage local resources, promoting sustainable business viability. Participants underscored the significance of community and teamwork, exemplified by the Shona proverb, “*Chara chimwehachitwanyiinda*” (one nail cannot kill a lice), which reinforces the importance of mutual assistance. Moreover, these techniques cultivate vital business traits such as patience, exemplified by the adage, “*sangorinopawaneta*” (the forest rewards the weary), which fosters optimism during difficult periods. The literature corroborates these findings, indicating that African cultural values and traditions foster resilience and entrepreneurship, with principles like as Ubuntu and collectivism enhancing commercial success and adaption among immigrants. Although the quantitative findings reveal minimal significant effects of particular beliefs, the qualitative insights highlight the substantial impact of African Indigenous religious practices on cultivating entrepreneurship spirit and community resilience.

4.9.9.0 The mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success?

4.9.9.1 Quantitative results

Although most respondents who valued formal entrepreneurship education reported success, none of the claims exhibited statistically significant correlations with entrepreneurship outcomes, indicating that factors beyond education may be more pivotal in achieving entrepreneurship success. Literature has it that both general education and entrepreneurship education have a considerable impact on early-stage entrepreneurship activities (Bayar et al., 2022). Muthumeena

and Yogeswaran (2022) emphasized the significance of university education in promoting entrepreneurship among young individuals and enhancing students' self-assurance and perspectives on entrepreneurship. Another effect of education that was emphasized in the research is the significance of entrepreneurship education in improving students' ability to engage with the business sector (Rankhumise& Letsoalo, 2023).

4.9.9.2 Qualitative results

The qualitative findings of this research underscore the essential function of formal education as a mediator variable between cultural and religious practices and entrepreneurial success. Participants exhibited a comprehensive awareness of how entrepreneurship education provides them with vital skills and knowledge required for proficient firm administration. The qualitative insights corroborated the quantitative data, highlighting that entrepreneurship education substantially influences business performance. Participants concurred on the imperative of obtaining specialized skills, like accounting and marketing, in accordance with previous research highlighting the significance of education in enhancing entrepreneurial competencies (Bae et al., 2020). The lack of counterarguments concerning the advantages of entrepreneurship education reinforced the participants' agreement on its crucial significance. Participants acknowledged the wider ramifications of education in entrepreneurship. This corresponds with the findings of Nabi et al. (2020), who contend that educational programs not only improve individual competencies but also foster an entrepreneurial mentality. Participants said that formal education imparts not only technical skills but also critical thinking and problem-solving competencies vital for managing the intricacies of business operations. Participants expressed how their cultural and religious origins influence their entrepreneurship practices. They recognized that formal schooling functions as a conduit for improved efficacy of these behaviors. This aligns with Kuckertz et al. (2020) who argue that whereas cultural and religious influences mold entrepreneurial goals, education can enhance these intents into implementable company plans. The interplay between cultural values and educational achievement fosters a comprehensive approach to entrepreneurship. The qualitative findings enhance comprehension of education's role by emphasizing its complex character. Participants underscored that education cultivates a network of support and mentorship, essential for business

success. This substantiates the idea that educational settings promote the formation of social capital, which is essential in entrepreneurial ecosystems (Zhang et al., 2021). Qualitative data indicates that governments ought to incorporate cultural and religious factors into entrepreneurial education frameworks. Customizing educational programs to align with the attitudes and practices of various communities can improve their efficacy (Rae & Carswell, 2021).

4.9.9.3 Merged results

The analysis of the influence of formal entrepreneurship education on business success within ethnic groups in Matabeleland North uncovers significant discoveries. The quantitative findings reveal that 28 respondents (56.70%) who asserted that "entrepreneurship education does not aid in business; hard work is crucial" experienced success, whilst 21 (43.30%) did not, with a p-value of 0.086, indicating a lack of statistical significance. In contrast, a majority of 128 individuals (63.93%) who asserted that "formal entrepreneurship education provides the foundation for becoming a successful entrepreneur" were successful, while 73 (36.07%) were not, resulting in a p-value of 0.813, signifying no significant influence. Likewise, 123 respondents (64.40%) concurred that "formal entrepreneurship education provides knowledge for conducting business devoid of religious influence." The absence of a specific p-value indicates a lack of significant influence as well. The assertion that "formal entrepreneurship education produces lasting entrepreneurs" received 120 affirmative responses (63.92%) compared to 68 negative ones (36.07%), with a p-value of 0.878, so underscoring the lack of substantial impact. Concerning the claim that "formal entrepreneurship education generates employees rather than business owners," 31 respondents (63.27%) who concurred were successful, while 18 (36.73%) were unsuccessful, yielding a p-value of 0.854, which again suggests no significant link. Participants recognized the significance of entrepreneurship education in developing specific skills pertinent to business management, including accounting. The lack of counterarguments on the drawbacks of entrepreneurship education highlighted a shared acknowledgment of its essential role in attaining corporate success. Both quantitative and qualitative findings converge on the significance of entrepreneurship education, with qualitative data contextualizing participants' recognition of its importance. This corresponds with current literature, which highlights the favorable relationship between entrepreneurship education and business performance, mediated by qualities such as entrepreneurship mentality and capability. The

cultural context significantly influences entrepreneurship attitudes, indicating that the efficacy of entrepreneurship education may rely on pedagogical strategies, especially practice-oriented methods. These findings highlight the intricate relationship among education, culture, and personal characteristics in promoting entrepreneurship success, supporting a comprehensive approach to entrepreneurship education that considers these varied factors.

CHAPTER FIVE

Hypothesis testing

5.1 Introduction

The ensuing chapter offers the hypothesis component of the study, with a specific focus on the research questions related to the beliefs held by entrepreneurs within ethnic groups in Matabeleland North, Zimbabwe, and how these beliefs influence the level of success in entrepreneurship. Furthermore, the study investigated the impact of Christianity, Islam, African indigenous religious practices, and entrepreneurship education on entrepreneurship performance.

The primary study question (1.4.1) sought to identify and examine the cultural and religious practices that are most prevalent among entrepreneurs among ethnic groups in Matabeleland North, Zimbabwe, and to evaluate their perceived influence on entrepreneurship success. This inquiry acknowledges the heterogeneous nature of ethnic groups in Zimbabwe and aimed to reveal the diverse viewpoints, principles, and cultural convictions that entrepreneurs possess regarding the variables that contribute to their achievements.

The second study question (1.4.2) examined the documented influence of Christianity on the level of success achieved by ethnic entrepreneurs in Matabeleland North, Zimbabwe. This inquiry recognizes the substantial impact of Christianity in Zimbabwe and aimed to investigate the potential positive effects of Christian beliefs and ideals on entrepreneurship outcomes within different ethnic groupings.

The third study question (1.4.3) investigated the influence of Islam on the performance of entrepreneurship among the ethnic groups in Matabeleland North, Zimbabwe. This inquiry aimed to examine the potential impact of Islamic beliefs and practices on the success of entrepreneurship among the Islamic communities in Zimbabwe.

The fourth study question (1.4.4) investigated the influence of African indigenous religious practices on the level of success in business among ethnic Zimbabweans in Matabeleland North. This inquiry acknowledges the cultural legacy and indigenous belief systems in Zimbabwe, with the objective of examining if these customs have a discernible impact on entrepreneurship results.

The fifth study question (1.4.5) analyzes the mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success. This inquiry

acknowledges the significance of education in molding entrepreneurship knowledge and abilities, with the objective of investigating whether entrepreneurship education has a favorable impact on entrepreneurship success among particular ethnic groups.

In addition, the research hypotheses related to the topic are provided. Hypothesis 1 (H_1) posits that individuals do not depend on any religious practices to achieve success in their entrepreneurship endeavors. Research conducted by Gumbo & Moyo (2021) revealed that 70% of entrepreneurs attributed their success to skills development, creativity, and market comprehension rather than religious influence, underscoring a pragmatic approach to business.

Hypothesis 2 (H_2) suggests that Christian beliefs have a significant influence on the success of business within Zimbabwe's ethnic groups. A qualitative study conducted by Mavhunga & Chikanda (2022) revealed that numerous successful entrepreneurs credit their perseverance and inspiration to their Christian faith, with 40% indicating that their beliefs substantially influence their business practices and success.

Hypothesis 3 (H_3) posits that Islam exerts a significant influence on the achievement of entrepreneurship success within the ethnic communities of Zimbabwe. Research by Mujere (2021) demonstrated that Muslim entrepreneurs leverage robust community networks, resulting in a 30% greater success rate in business endeavors compared to non-Muslim entrepreneurs from analogous ethnic groups.

Hypothesis 4 (H_4) posits that African Indigenous religious practice have a positive influence on the attainment of entrepreneurship success in Zimbabwe. A qualitative study by Moyo & Gumbo (2021) indicated that numerous successful entrepreneurs credit their resilience and problem-solving skills to their spiritual beliefs, implying a 40% enhancement in perceived entrepreneurship success associated with Indigenous religious practices.

Lastly, Hypothesis 5 (H_5) posits that formal Entrepreneurship education mediates the relationship between cultural and religious practices and entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe. Chikanda & Matanda (2021) found that within different ethnic groups in Zimbabwe, individuals with formal entrepreneurship education had a

40% higher probability of launching successful enterprises compared to their counterparts lacking such knowledge.

This study aimed to enhance the comprehension of the beliefs, religious practices, and educational factors that influence the success of entrepreneurship among ethnic groups in Zimbabwe's Matabeleland north Province by examining specific research topics and hypotheses. The next sections of this chapter offer an in-depth examination of each hypothesis, encompassing the theoretical frameworks, procedures, and data analytic techniques utilized to evaluate these hypotheses.

5.2 Hypothesis Testing

5.2.1 Hypothesis 1: The adoption of different religious practices significantly influences the success of entrepreneurship among ethnic groups in Matabeleland North, Zimbabwe.

The results do not entirely support the notion that individuals do not rely on any religious practices for their success in entrepreneurship. The study carried out in Matabeleland North, Zimbabwe, revealed that people depend on religious practices such as African Indigenous practices, Islam and Christianity. Sixty-three per cent of entrepreneurs who adhere to African Indigenous religious beliefs and 64.06% of Muslim entrepreneurs reported achieving success in their entrepreneurship pursuits. In general, the observed high p-values (all above .05) suggest that none of the religious views examined had a statistically significant influence on the success of entrepreneurship.

Although Christians and practitioners of Indigenous religions had the highest success rates, these disparities were not statistically significant in comparison to their contemporaries. Therefore, this study failed to accept the hypothesis which assumes that entrepreneurs don't depend on their religious practices for the success of their businesses. Although religious practices can influence entrepreneurship, the extent of their influence differs based on specific circumstances and individual beliefs. Thus, the study suggests that there is a positive correlation between cultural and religious practices with entrepreneurship success. However, it also implies that factors like

skills and market conditions might have a more significant impact on entrepreneurship (Smith & Lee, 2022).

5.2.2 Hypothesis 2: Christian religious practices positively correlate with entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe. The study employed multiple regression analysis to evaluate the influence of Christian beliefs on the success of entrepreneurship. The findings showed that entrepreneurship success wasn't significantly positively impacted by Christian beliefs ($\beta = 0.287$, $p = 0.033$). As a result, the study found that among Zimbabwe's ethnic groupings, Christian beliefs do not directly influence entrepreneurship success, therefore the study failed to accept the hypothesis. This was supported by Okeke (2020) and Hatta (2022) who highlighted the significance of Christian ethical values and spirituality in influencing entrepreneurship behavior and work ethic which all are not direct influences. Kamitewoko (2021) presents empirical evidence demonstrating the impact of Christian beliefs and teachings on both managerial decision-making and entrepreneurship purposes.

5.2.3 Hypothesis 3: Islam religious practice has a positive impact on entrepreneurship success in Matabeleland North. A multiple regression analysis was performed to investigate the relationship between Islam and successful entrepreneurship. The findings showed that Islam has no significant impact on the success of entrepreneurship ($\beta = -0.205$, $p > 0.05$). As a result, the study is unable to accept the hypothesis (H_3) and come to the conclusion that there is no statistical proof that Islam has a substantial impact on the success of entrepreneurship among Zimbabwe's ethnic groupings, though the qualitative results show that Islam has an impact on the success of entrepreneurship. These same results were also found by Johnson (2022) who found out that the correlation between religiousness and corporate performance is intricate since certain studies have discovered a contrary link. Further investigation is needed to explore the influence of Islamic religiosity on entrepreneurship motivation, performance, and commitment to social responsibility. However, the significance of Islamic spiritual aspects, such as the

conviction in Allah and the adherence to religious principles, has been emphasized as a crucial determinant in the achievement of Muslim entrepreneurs (Shaharuddin 2020).

5.2.4 Hypothesis 4: In Zimbabwe, African Indigenous religious practices have a positive impact on entrepreneurship success

A study was conducted to examine the impact of African Indigenous religious traditions on the effectiveness of entrepreneurship through multiple regression analysis. The study revealed that African Indigenous religious practices did not have a significant impact on the success of entrepreneurship ($\beta = -0.176$, $p > 0.05$). Thus, the study rejects the fourth hypothesis (H_4) and concludes that there is no statistical evidence supporting the idea that African Indigenous religious traditions significantly impact corporate success in Zimbabwe. However, the qualitative findings highlighted the positive influence of African Indigenous Religious practices on entrepreneurs' mindsets, decision-making, and values-driven business practices (Osei & Mensah, 2023). The results are also supported by Maviya, Ngorora and Mapara (2023), who said that this practice promotes entrepreneurship success. Darley (2020) explores the influence of cultural beliefs on entrepreneurship activities, focusing on six traditional Ghanaian beliefs that can either facilitate or impede entrepreneurship. Nguyen & Tran, (2023) highlight the importance of spirituality in the development of entrepreneurship, identifying vision, hope/faith, altruistic love, meaning/calling, and membership as key factors that predict entrepreneurship success. These studies collectively indicate that Africa's indigenous religious practices can have a substantial impact on shaping entrepreneurship behaviors and outcomes.

5.2.5 Hypothesis 5: Formal Entrepreneurship education mediates the relationship between cultural and religious practices and entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe.

To evaluate the impact of entrepreneurship education on entrepreneurship success, multiple regression analysis was used. The findings showed that there was no discernible relationship between business performance and education ($\beta = 0.125$, $p > 0.05$). Consequently, the study is unable to accept the hypothesis (H_5) and come to the conclusion that there is no significance

evidence that entrepreneurship success among Zimbabwe's ethnic groupings is substantially influenced by entrepreneurship education. However, the participants agreed that they are positive influence on entrepreneurship success by entrepreneurship education. According to Smith and Johnson, (2023) entrepreneurship education has a notable influence on the growth of entrepreneurship abilities and the achievement of business endeavors. Being exposed to successful entrepreneurship role models has a favorable impact on students' attitudes and intentions towards entrepreneurship (Boldureanu, 2020; Muthumeena, 2022). Additionally, it has a vital impact on enhancing the cognitive capabilities of entrepreneurs (Hakami, 2020). Further research is needed to explore the correlation between education and the success of startups.

5.3.0 Discussion

The study aimed to investigate the impact of cultural and religious practices on entrepreneurship success among Zimbabwe's ethnic groups. Through an analysis of these variables, the research aimed to offer significant perspectives on the social, cultural, religious and educational dynamics that influence entrepreneurship results within this particular setting.

The findings showed no direct discernible link between successful entrepreneurship and religious conviction. This implies that the business success of Zimbabwe's ethnic groups may be attributed to variables other factors, other than religious convictions. Entrepreneurship success may depend more heavily on one's own abilities, the state of the market, or networking possibilities.

Nonetheless, the research did discover a strong positive indirect influence on cultural religious practices and successful entrepreneurship among Zimbabwe's ethnic groups. For instance, ZAOGA Church, Masowe Apostolic Church, and other religious practices place a high value on

effort, sincerity, and integrity, all of which have aided in the development of prosperous entrepreneurship (Tarugarira& Moyo, 2020).

Religious institutions and community events frequently provide forums for resource sharing, networking, and relationship-building among ethnic communities. Islam for instance, has demonstrated that they support Muslim-owned enterprises. Muslims favor meat that is killed in a Halal manner, or slaughtered in a manner that is accepted among Muslims as lawful (Aniqoh&Hanastiana, 2020).

Since each religious group has particular ideas, values, and social conventions, each group's cultural and religious traditions may have a different impact on entrepreneurship. For instance, the Shona culture includes unique beliefs that support entrepreneurship such as *nhimbe* (work parties). Future research must therefore take into account the diversity across ethnic groups and investigate how cultural and religious practices interact with other contextual elements to influence entrepreneurship outcomes (Adams & Chukwu, 2023).

Obtaining a formal education with an emphasis on entrepreneurship would not always result in greater success as an entrepreneur. In this situation, access to resources, networking opportunities and real-world experience may have a greater impact on entrepreneurship achievements.

All things considered, the study's conclusions offer insightful information about the intricate connections between religious convictions, entrepreneurship success, and education among Zimbabwe's ethnic groupings. The findings warn against depending just on mystical or supernatural methods and emphasize the importance of considering other factors which directly influence success in entrepreneurship.

5.4.0 Chapter Summary

The study investigates the impact of culture and religious beliefs on entrepreneurship success in Matabeleland North, Zimbabwe. It outlined five research questions, including the impact of Christianity, Islam, African indigenous religious practices, and entrepreneurship education. The research hypotheses are presented, with Hypothesis 1 suggesting no reliance on religious practices for entrepreneurship success, Hypothesis 2 showing a positive correlation between cultural religious practices and success, and Hypothesis 3 showing no substantial impact of Islam. Hypothesis 4 is rejected, but qualitative findings highlight their positive influence on entrepreneurs' mindset and decision-making. Hypothesis 5 does not show a significant relationship between entrepreneurship education and success. The study concludes that while no direct link is found between religious conviction and entrepreneurship success, cultural religious practices indirectly positively influence success. It emphasizes the importance of considering other factors, such as individual abilities, market conditions, and networking opportunities, in addition to religious beliefs.

CHAPTER SIX

Conclusions and implications

6.0 Introduction

Research on the influences of cultural and religious practice on successful entrepreneurship among ethnic groups in Matabeleland North Province in Zimbabwe has shed important light on the nuanced interactions between cultural and religious elements and entrepreneurship outcomes. This study has provided a thorough understanding of how cultural religious practices affect entrepreneurship within ethnic groups by using a mixed-methods approach that combines qualitative and quantitative data.

These are the conclusions and implications derived from the combined results that were presented for each objective.

6.1 Objective 1. To identify and examine the cultural and religious practice that is prevalent among entrepreneurs within ethnic groups in Matabeleland North, Zimbabwe, and to evaluate their perceived influence on entrepreneurship success.

An analysis of the cultural and religious customs practiced by entrepreneurs in Matabeleland North, Zimbabwe, reveals that both Christianity and Indigenous faiths exert a substantial influence on the business environment. Although the statistical significance of their direct impact on entrepreneurship success may be limited, they play a crucial role as motivational elements that foster diligence and perseverance. Sayings such as "*charachimwehachitsvanyiinda*" capture the cultural wisdom that underscores the need for collaboration and community support in attaining economic success. In aggregate, these cultural and religious customs not only cultivate a nurturing atmosphere but also imbue a mentality oriented towards persistence and cooperation, which are crucial for succeeding in the cutthroat realm of enterprise. Therefore, although the statistical influence may be minimal, the cultural and spiritual foundations of these operations have a substantial role in cultivating an entrepreneurship mindset that can result in higher levels of achievement.

6.2 Objective 2. To analyze the relationship between Christian religious beliefs and entrepreneurship success among ethnic groups in Matabeleland North, Zimbabwe.

Christian doctrine not only provides a moral structure that encourages ethical conduct but also cultivates a business-friendly atmosphere. Through its promotion of ethical standards, Christian ideas serve to deter illegal activities, thereby improving the general entrepreneurship environment. In addition, religious institutions have a vital function in offering networking opportunities that enable entrepreneurs to collaborate and get support. Community is essential for the development and long term viability of businesses. The parable of the Talents, as described in Matthew 25:14-30, emphasizes the need of effectively managing resources and actively participating in economic endeavors. This parable serves to strengthen the notion that Christianity promotes responsible entrepreneurship. Efforts undertaken by churches, such as ZAOGA (Forward in Faith), which include these biblical concepts into their academic curriculum, exemplify the pragmatic implementation of faith in cultivating commercial acumen. Through the provision of necessary skills and knowledge, these academic institutions enhance the resilience of the entrepreneurs.

6.3 Objective 3. To determine the influence of Islamic religious practices on the entrepreneurship performance of ethnic groups in Matabeleland North, Zimbabwe.

Notwithstanding the lack of a direct correlation to success, the impact of Islamic religious practices on the business performance of ethnic groups in Matabeleland North is significant. The ethical conduct, honesty, and accountability emphasized by Islamic beliefs serve to bolster the reputation of Muslim businesses and foster consumer trust. Values such as strategic risk-taking and perseverance are essential for surmounting entrepreneurship obstacles, while an emphasis on social responsibility cultivates a feeling of purpose that extends beyond financial gain. While individual prayers may not have a direct influence on economic success, the wider Islamic doctrine encourages an entrepreneurship mentality based on moral principles and active participation in the community. Ultimately, this comprehensive strategy promotes the long-term sustainability and prosperity of Muslim enterprises.

6.4 Objective 4. To examine the influence of African indigenous religious practices in entrepreneurship success within the ethnic groups in Matabeleland North Province in Zimbabwe.

These practices establish a robust ethical structure that directs entrepreneurs in making conscientious choices, thereby promoting a culture of responsibility. The concepts of persistence, ingenuity, and flexibility are crucial for fostering innovation and resourcefulness, therefore empowering businesses to successfully tackle local obstacles and make optimal use of few resources. Cultural adages, such as "*chawawanabatisisamidzimuhaipekaviri*" (translated, hold fast to what you get because the ancestor only gives once), underscore the need for appreciating opportunities and ancestral knowledge, hence strengthening the link between tradition and commercial expertise. Moreover, the unified character of indigenous communities fosters cooperation, therefore enabling the transfer of pertinent information, resources, and networks that are essential for achieving economic success. Indigenous financing initiatives, such as "*kuronzera*," which means lending, exemplify how culturally appropriate financial assistance can improve the long-term viability of businesses. African indigenous religious practices make a significant contribution to entrepreneurship by cultivating motivation, adaptability, and ethical conduct, thereby increasing the long-term sustainability of economic ventures.

6.5 Objective 5. To analyze the mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success

An examination of the intermediary function of formal entrepreneurship education in connection to cultural and religious practices and the achievement of entrepreneurship success emphasized its crucial role in influencing favorable entrepreneurship results. Although not directly accountable for the achievement of commercial success, entrepreneurship education establishes the foundation by providing individuals with necessary skills and information. Education of this nature cultivates self-assurance and facilitates active engagement in the corporate marketplace, therefore improving the capacity to overcome obstacles and exploit favorable circumstances. The incorporation of cultural and religious values into formal education enables entrepreneurs to develop a comprehensive perspective that enhances their business practices. This synergy not only enhances their ethical frameworks but also enables entrepreneurs to use acquired talents in varied situations. Fundamentally, formal entrepreneurship education plays a crucial role in facilitating and enhancing the beneficial impacts of cultural and religious customs on entrepreneurship achievement, which ultimately enhances the dynamism and resilience of the entrepreneurship ecosystem.

6.6 Conclusion

This study sought to investigate how cultural and religious practices affect the success of entrepreneurship among different ethnic groups in Matabeleland North, Zimbabwe. The specific focus was on Christianity, Islam, African indigenous religious traditions, and formal entrepreneurship education. Cultural and religious practices have an indirect beneficial impact on the success of entrepreneurship; these include but are not limited to faithfulness in business dealings, character (*ubuntu*), resilience, patience, and other attributes which are influenced by cultural and religious practices. Some of the attributes which come from cultural and religious practices include resilience; the Shona culture has a saying which says “*sangorinopawaneta*” which means you get the results after hard work. In Islam, entrepreneurship is a service to God,

this means anything done in the name of God is done without questioning. In Christianity the scriptures encourage believers to do everything as if they are doing for their God and in due season they shall reap. However, it is important to consider other aspects such as personal abilities, market conditions, and networking possibilities.

6.7.0 Implications

The findings offer valuable information on how individual characteristics, religious views, and educational attainment impact the success of entrepreneurs. This knowledge can guide the government to create policies and programs aimed at promoting a supportive and conducive climate for entrepreneurship. The local authorities can also compliment the government in their area of jurisdiction.

6.7.1 Theoretical implications

6.7.1.1 Educational framework development

This study underscores the imperative of integrating cultural and religious diversity into educational curricula. This can facilitate the development of an emerging cohort of entrepreneurs who possess cultural proficiency and a deep understanding of the socio-religious aspects inherent in their respective markets.

6.7.1.2 Adaptation of entrepreneurship Strategies

Based on the research, entrepreneurs that possess knowledge and adjust to the cultural and religious environments of their target audiences are more inclined to achieve success. This is consistent with the concepts of the Religious Entrepreneurship Theory, which proposes that comprehending cultural norms and values can contribute to the improvement of business tactics.

6.7.1.3 Religious Networks as Resources

Religious Entrepreneurship Theory suggests that entrepreneurs can effectively leverage religious beliefs and networks to access essential resources. Facilitating and capitalizing on these networks

could augment entrepreneurship prospects, indicating that politicians and support groups should contemplate the influence of religion on the advancement of entrepreneurship.

6.7.1.4 Interdisciplinary insights

Through the integration of perspectives from Anthropology and Cultural Entrepreneurship Theories, this study emphasizes the need for adopting a multidisciplinary methodology to comprehend entrepreneurship. These findings indicate that increased cooperation between anthropology and entrepreneurship research might result in more comprehensive understanding of how cultural and religious environments influence entrepreneurship conduct.

6.7.1.5 Cultural sensitivity

Research indicates that cultural norms have a substantial impact on entrepreneurship success. Furthermore, this underscores the Cultural Entrepreneurship Theory, emphasizing the need of implementing policies and programs that acknowledge and include a wide range of cultural viewpoints into entrepreneurship education and support systems.

6.7.2.0 Policy implications

6.7.2.1 Entrepreneurship education: Policymakers should prioritise and allocate resources to entrepreneurship education programs at different levels of schooling. This includes the incorporation of entrepreneurship courses into school curricula, offering training and tools for individuals seeking to become entrepreneurs, and cultivating collaborations between educational institutions and industry to encourage the development of practical entrepreneurship abilities.

The Young Entrepreneurs Academy (YEA) has been effectively established in multiple states across the United States, including entrepreneurship into middle and high school curricula. The Technion-Israel Institute of Technology provides programs that prioritize entrepreneurship education, thereby promoting creativity and a startup culture among its students.

6.7.2.2 Cultural Diversity and inclusion: Policies should be implemented to establish an entrepreneurship ecosystem that is inclusive and acknowledges and values a wide range of

cultural customs and traditions. This can be accomplished by offering assistance and resources specifically designed for various cultural backgrounds. This fosters cultural awareness and comprehension, and facilitates networking opportunities that bridge gaps between different cultures. The Canadian government endorses numerous measures to foster immigrant entrepreneurship, shown by the "DiverseCity" program in Toronto, which acknowledges cultural variety.

The South African government has enacted initiatives to bolster black-owned enterprises and foster cultural diversity in the entrepreneurship landscape, particularly via the Black Business Council.

6.7.2.3 Support for religious practices: Religious activities should be supported by policies that uphold religious freedom and make provisions for a wide range of religious practices within the entrepreneurship ecosystem. This can entail establishing a conducive atmosphere that upholds religious convictions, allocating money to religious groups to bolster entrepreneurship endeavors, and cultivating partnerships between religious institutions and entrepreneurship support networks.

In Indonesia the government endorses Islamic microfinance initiatives that adhere to religious tenets, fostering entrepreneurship within Muslim communities.

In the United States, numerous faith-based groups offer assistance to entrepreneurs, such as the "Faith & Enterprise Initiative," which facilitates the incorporation of religious ideals into business processes.

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6.7.3 Models formulated

6.7.3.1 Cultural Religious Influence Model

This paradigm focuses on the indirect impact of cultural religious practices in the field of entrepreneurship. Cultural Attributes encompass qualities such as resilience, patience, and faithfulness. Religious Practices impact on entrepreneurship behavior (for example, the emphasis on service in Islam and the adherence to ethical standards in Christianity). Entrepreneurship Outcomes refer to the evaluation of success based on person traits, resource availability, and market conditions.

6.7.3.2 Education-Driven Entrepreneurship Model

This paradigm emphasizes the influence of education on the development of entrepreneurship, by incorporating Education in Entrepreneurship. Structured and unstructured educational programs, Skill development, Comprehensive training and materials specifically designed for individuals from all cultural backgrounds. Impact Evaluation- Analysis of the enduring consequences of entrepreneurship education on rates of success.

6.7.4 Implication for further research

Additional investigation is required to delve into the intricate correlation between religiosity, religious convictions, and the prosperity of entrepreneurs. This entails analyzing the impact of religious principles and practices on entrepreneurship behavior, decision-making processes, and long-term business outcomes.

6.7.4.1 Long-term impact of entrepreneurship education: Future studies should prioritize assessing the enduring effects of entrepreneurship education programs. This entails analyzing the results and success rates of individuals who have undergone entrepreneurship education in comparison to those who have not, evaluating the efficacy of various teaching methods, and pinpointing the particular skills and knowledge that have the greatest impact on entrepreneurship achievement. To fill these research gaps, policymakers and stakeholders can acquire a more profound comprehension of the elements that impact entrepreneurship success and create policies and initiatives based on evidence that promote an inclusive and supportive entrepreneurship environment.

6.8.0 Chapter Summary

The chapter presents significant insights and conclusions drawn from the research findings. The chapter commences by providing a concise overview of the primary findings, followed by an examination of their implications for theory, policy, and future study. The study sought to examine the influence of religious beliefs and education on the level of success in business among various ethnic groups in Zimbabwe. Specifically, the study focused on Christianity, Islam, African indigenous religious traditions, and entrepreneurship education. The data indicate that cultural religious practices do not exert significant direct impact on the overall success of entrepreneurship. Nevertheless, these practices have an indirect impact on entrepreneurship

performance through elements such as integrity in business transactions, personal traits, determination, and endurance, all of which are shaped by cultural and religious practices. Additional elements such as personal attributes, the availability of resources, and the economic conditions also contribute to the success of entrepreneurship.

The study highlights the necessity of providing targeted support and resources for entrepreneurs in the early stages of their ventures, especially for the young emerging ones. It is necessary to provide programs and policies that offer crucial assistance and direction to entrepreneurs during the initial phases of their enterprises, making it easier for them to become part of the entrepreneurship ecosystem. The report presents precise policy recommendations in two distinct domains:

Policymakers should give priority and dedicate funding to entrepreneurship education programs at various educational levels. This includes the incorporation of entrepreneurship courses into academic curricula, the provision of training and resources for individuals seeking to become entrepreneurs, and the promotion of partnerships between educational institutions and industry to cultivate tangible entrepreneurship abilities.

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APPENDICES 1

Quantitative research instruments

Survey on Effects of Culture on Entrepreneurship Success within the ethnic groups in Matabeleland Zimbabwe

Dear Participant

You are kindly invited to a survey to see the effects of culture on entrepreneurship success within the ethnic groups in Zimbabwe. This research is done as a requirement for a Doctor of Philosophy program which I am doing at Chinhoyi University of Technology. Your participation is very much appreciated. The responses will remain confidential and names will remain anonymous.

You are kindly invited to a survey to see the effects of culture on entrepreneurship success within the ethnic groups in Matabeleland North. This research is done as a requirement for a Doctor of Philosophy program which I am doing at Chinhoyi University of Technology. Your participation is very much appreciated. The responses will remain confidential and names will remain anonymous.

According to the anthropological idea, it is important to study or take into account the social and cultural settings while starting an enterprise. According to the idea, one's culture has an impact on new ventures. This research would want to see to what extent does culture have an impact in starting and running a business. Therefore the focus is on different ethnic groups to see how entrepreneurship is done in those different groups and how their culture is affecting the success of entrepreneurship?

You are kindly asked to independently complete the question below.

Yours faithfully

Arnold Maviya

0772424747

SECTION ONE

**Effects of Cultural and religious practices on entrepreneurship
Success among the ethnic groups in Matabeleland North,
Zimbabwe**

The most prevalent beliefs among entrepreneurs in Matabeleland North Zimbabwe which influence entrepreneurship for success are:- (Please tick one which you believe in.)

Africa Indigenous Religious Practice

YES

NO

Christianity

YES

NO

Islam

YES

NO

Section Two

CHRISTINITY MAKING BUSINESS SUCCESSFUL

Some people believe Christianity can make their business successful. Below are statements about Christianity. Please tick true or false on what you believe about the statements?

	TRUE	FALSE
Business succeed when one is prayerful	☐	☐
Christianity makes one do his/her business with good values	☐	☐
There is no different between a Christian and a non-Christian in Entrepreneurship	☐	☐
A Christian who follows Christian value always succeed when using prescribed business principles	☐	☐
Christianity gives courage for people to do entrepreneurship even if things are difficulty	☐	☐

SECTION THREE

ISLAM MAKING ENTREPRENEURS SUCCESSFUL

There are claims that Islam has an impact on entrepreneurship success. Please tick true or false on what you believe on the statements below.

	TRUE	FALSE
Business succeed when one is a prayerful Muslim	☐	☐
Islam makes one do his/her business with good values	☐	☐
There is no different between a Muslim and a non-Muslim in Entrepreneurship	☐	☐
A Muslim who follows Islamic values always succeed when using prescribed business principles	☐	☐
Islam gives courage for people to do entrepreneurship even if things are difficulty	☐	☐

SECTION FOUR

**AFRICAN INDIGENOUS PRACTICE (AIP) HELPING
ENTREPRENEURS THEIR BUSINESSs**

People believe in African Indigenous practices could help them to be successful in their business.
Please tick true or false on what you believe on the following statements.

	TRUE	FALSE
Business succeed when one believes in African Indigenous practice	☐	☐
AIP makes one do his/her business with good values	☐	☐
There is no different between a person who believes in AIP and one who doesn't	☐	☐
A person who follows the guidance of AIP always succeed when using prescribed business principles	☐	☐
AIP gives courage to people to do entrepreneurship even if things are difficulty	☐	☐

SECTION FIVE

EDUCATION AS A MEDIATING FACTOR TO CULTURAL AND RELIGIOUS PRACTICE ON ENTREPRENEURSHIP SUCCESS

EDUCATION IS BELIEVED TO BE A MEDIATING FACTOR ON CULTURAL AND RELIGIOUS PRACTICES. INDICATE IF YOU FEEL THE IMPACT OF ENTREPRENEURSHIP EDUCATION AS A MEDIATING FACTOR FOR CULTURAL AND RELIGIOUS PRACTICES

ENTREPRENEURSHIP EDUCATION DOESN'T HELP IN ANY WAY TO
MEDIATE IN RELIGIOUS BELIEFS'S INFLUENCE IN
ENTREPRENEURSHIP SUCCESS

TRUE

FALSE

ENTREPRENEURSHIP EDUCATION DOES PROVIDES A BASE FOR
ENTREPRENEURSHIP SUCCESS

TRUE

FALSE

ENTREPRENEURSHIP EDUCATION MAKES PEOPLE TO BE AWARE
THAT BUSINESS CAN BE DONE WITHOUT ANY CULTURAL AND
RELIGIOUS HELP

TRUE

FALSE

ENTREPRENEURSHIP EDUCATION MAKES PEOPLE UNDERSTAND
THE IMPORTANCE OF INTERGRATING RELIGIOUS AND CULTURAL
PRACTICES IN ACHIEVING SUCCESS IN ENTREPRENEURSHIP.

TRUE

FALSE

ENTREPRENEURSHIP EDUCATION MAKES PEOPLE TO BE WORKER
RATHER THAN EMPLOYERS

TRUE

FALSE

SECTION SIX

SOCIO DEMOGRAPHIC

Please tick the correct place you stay

Town

☐

Rural

☐

How long have you been in business? Please tick the appropriate cycle

0-3 years

☐

4-6 years

☐

7 and above

☐

Is your business self-sustainable and able to take care of your family without other supplements?

YES

☐

NO

☐

Do you consider yourself as a successful entrepreneur?

YES

☐

NO

☐

How many employees do you have?

Self employed

☐

1-5

☐

6-10

☐

11 and above

☐

SECTION SEVEN

DEMOGRAPHIC

Please tick the gender which describe you

Male

☐

Female

☐

Others

☐

What age range correctly describes you

18-25 years

☐

26-35 years

☐

36-45 years

☐

46 and above

☐

Which tribe do you belong to?

Ndebele

☐

Shona

☐

Tonga

☐

Dombe

☐

Nambya

☐

Nyanja

☐

INTERVIEW GUIDE

Survey on the Effects of Culture on Entrepreneurship Success within the ethnic groups in Matabeleland North

Dear Participant

You are kindly invited to a survey to see the effects of culture on entrepreneurship success within the ethnic groups in Matabeleland North. This research is done as a requirement for a Doctor of Philosophy program which I am doing at Chinhoyi University of Technology. Your participation is very much appreciated. The responses will remain confidential and names will remain anonymous.

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You are kindly asked to independently complete the question below.

Yours faithfully

Arnold Maviya

0772424747

SECTION 1

[illegible]

SECTION 2

CHRISTIANITY

Please fill in on the space below every question

Christianity is one of the major beliefs which have more than 30 % of followers in the world. In your own opinion what is the impact of Christianity in your entrepreneurship activities?.....

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SECTION 3

ISLAM

Please fill in on the space below every question

Islam is the second largest belief which has more than 24% of followers in the world. In your own opinion what is the impact of Islam in your entrepreneurship activities?.....

[illegible]

SECTION 4

AFRICAN INDIGENOUS RELIGIOUS PRACTICES (AIP)

Please fill in on the space below every question

People believe African Indigenous religious practices could help them achieve their goals in life. What do you think is the impact of AIP in your entrepreneurship efforts?.....

[illegible]

SECTION 5

ENTREPRENEURSHIP EDUCATION

Please fill in on the space below every question

What is the mediating role of formal entrepreneurship education in relation to cultural and religious practices and entrepreneurship success?

This image shows a full page of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

SECTION 6

SOCIO DEMOGRAPHIC

Please fill in on the space below every question

What made you an entrepreneur?

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How long have you been an entrepreneur?

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How many employees do you have? And for how long

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Is your business self-sustainable and able to take care of your family's needs without any supplement?

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What do you think is the measure of success for entrepreneurs? Do you consider yourself a successful entrepreneur?

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Do you operate in rural areas or towns?

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SECTION 7

Demographic

Please fill in on the space below every question

What is your gender?

.....

What age group do you belong to

18-25 years

26-35 years

36-45 years

46 and above

THANK YOU

PAPER NAME

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Arnold Maviya

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ETHICAL CLEARENCE LETTER



CHINHOYI UNIVERSITY OF TECHNOLOGY

RESEARCH CLEARANCE LETTER

NAME AND NATIONAL ID OF RESEARCHER(S): Arnold Maviya

ID NO: 66-054184-A-66

SCHOOL OF ENTREPRENEURSHIP AND BUSINESS SCIENCES

APPROVED RESEARCH TITLE: effects of myth and beliefs on entrepreneurship success within the ethnic groups in Matebeleland North in Zimbabwe.
TO WHOM IT MAY CONCERN

I hereby confirm that the above mentioned Researcher is a Postgraduate Researcher at Chinhoyi University of Technology. The proposed study met all the requirements as stipulated in the University Policies and guidelines and has been approved by the relevant committees.

The proposal adheres to ethical principles as outlined by the University. Permission is hereby granted to carry out the research as described in the attached approved proposal.

The main objective of the research is to: **To identify the effects of myths and beliefs on entrepreneurship success within ethnic groups in Matebeleland North in Zimbabwe.**

Expected Outcome: **To see if myth and beliefs have an effect on the success of entrepreneurship in Zimbabwe.**

In addition, the Researcher is urged to adhere to international and national ethical guidelines, and all requirements by Chinhoyi University of Technology.

Best Regards

O. L. Kupika

15/12/2021
Date

Chairperson, University Research Committee - Research Ethics

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