

# Christian entrepreneurial activities and micro women entrepreneurship development

## Church embeddedness in action

Church  
embeddedness  
in action

657

Received 27 March 2018  
Revised 31 May 2018  
5 August 2018  
Accepted 13 August 2018

Fanny Adams Quagraine

*Business School, GIMPA, Accra, Ghana, and*

Abigail Opoku Mensah and Alex Yaw Adom

*Management Department, University of Cape Coast, Cape Coast, Ghana*

### Abstract

**Purpose** – Review of literature suggests mixed findings on the relationship between the church and micro women entrepreneurship development. This signals that questions remain about the roles of churches in entrepreneurial development. Thus, this paper aims to explore what entrepreneurial activities are provided by churches to their micro women entrepreneurs and how do these activities influence their entrepreneurial start up and growth.

**Design/methodology/approach** – Phenomenological research methodologies were used to purposive collected data from 38 women entrepreneurs and four church administrators in Tema. Results were analyzed using the emergent strategy.

**Findings** – The results suggest that churches provided four entrepreneurial activities which are categorized as finance, networking, promotion of self-confidence and impartation of ethical values. These factors promoted the growth of women entrepreneurial growth but not the start-up of entrepreneurial ventures. The study concluded that the church should provide more support for new entrepreneurial ventures. Therefore, embeddedness because of membership of a church is a critical part of women entrepreneurship development.

**Research limitations/implications** – Further studies will need to replicate these findings with other types of businesses, in other locations.

**Practical implications** – This study suggests that policymakers should be working in conjunction with churches in a bid to promote micro women entrepreneurship development.

**Originality/value** – Limited research has been conducted on church entrepreneurial activities in the development of micro women entrepreneurs in developing economies such as Ghana. This empirical research provides important insights into this field.

**Keywords** Ghana, Embeddedness, Churches, Micro women entrepreneurship development, Entrepreneurial activities

**Paper type** Research paper

### Introduction

Religious beliefs are fundamental in everyday lives (Krause, 2010) as beliefs and values shape entrepreneurship (Dana, 2009). Thus, researchers have tried to understand the roles of churches embeddedness in the promotion of small women entrepreneurship development (Quagraine and Enim, 2015). Review of literature suggests mixed findings on this relationship (Muhammad *et al.*, 2017). This signals that questions remain about the nature of church embeddedness and how it actually impacts on women entrepreneurial development. Understanding this embeddedness is important to micro women entrepreneurs whose



entrepreneurial activities are plagued with various challenges. For example these women have to depend on husbands, partners, and relatives in order to successfully start and grow a business due to the patriarchal system within which these women operate ((Brush *et al.*, 2009). It thus becomes imperative for these women to use their embeddedness with the churches as critical entrepreneurial resources ((Lee, 2015; McGowan *et al.*, 2015).

Although churches promote women entrepreneurial activities (Quagraine and Enim, 2015), how this is carried out is not well defined among women entrepreneurs in developing economies literature. Nonetheless, an appropriate starting point is the appreciation that embeddedness is a social phenomenon and membership of a church as its milieu. Consequently, this study is motivated by recent calls for research to be driven towards understanding the workings of social embeddedness in entrepreneurship (Gedajlovic *et al.*, 2013; Migliore *et al.*, 2014). In responding to the call for understanding the dynamics between social embeddedness and entrepreneurship (Zahra, 2007), this paper explored these questions:

- Q1. What entrepreneurial activities do the church provide for its members?
- Q2. How does social embeddedness in the church work in promoting women entrepreneurship development?

The objective of this study is to provide empirical evidence on the actions taken by churches to promote women entrepreneurial development in a developing economy like Ghana. This study was inspired by calls for studies to be driven towards understanding the workings of the membership of a church to women entrepreneurship (Casson, Della Giusta and Kambhampati, 2010; Quagraine and Enim, 2015). Additionally, Stephan *et al.* (2015) has called for studying institutions within any contexts as they can have additive and mutually reinforcing effects. Against this background, this study sought to extend our understanding of how embeddedness with a church relates to micro women entrepreneurship exploring its value for better or for worse.

This paper was of the view that small women entrepreneurial development practices are embedded in the social context (De Clercq *et al.*, 2013). Accordingly, this study draws on Granovetter (1983) theory of embeddedness and Muzychenko and Sae (2004) theory of acquired entrepreneurial competences as the theoretical underpinnings of the study. The researchers are of the view that combining these perspectives provides a conceptual framework to understand the shaping of church entrepreneurial promotion practices. Embeddedness provides an appreciation of the entrepreneurial benefits obtained due to membership of a church. This is based on the assumption that embeddedness informs social interactions and expedited through links and associations with others (Su, Mariadoss and Reynolds, 2015). Muzychenko and Sae (2004) view assists in appreciating how entrepreneurial competences are acquired. Given the assumption that entrepreneurial activities are shaped through church processes, this study explores the relationship between church entrepreneurial activities and micro women entrepreneurial development among members of churches in communities two and five, two settlements in Tema, employing a qualitative research approach.

This study made some contribution to micro women entrepreneurial development by exploring the possible roles that churches can play to achieve this objective. The study applied existing conceptual insights to provide a contextual view of women entrepreneurial development as a social process embedded in churches activities. This study therefore advanced the embeddedness perspective forward by establishing how important it created and recreated micro women entrepreneurship. The study thus showed micro women entrepreneurial development as situated and embedded in Christianity by showing how churches acted as a pool of resources, which can either assist or constraint micro women

entrepreneurial development. The study added to the micro women entrepreneurial development literature by drawing attention to how women membership of churches, became an avenue for explaining, understanding and freeing entrepreneurship as mainly economic activity to include a social dimension. By this, the paper contributed to the understanding of churches women entrepreneurial development as a socially embedded product informed and guided by religious practices (Dana, 2009). The study revealed that church women entrepreneurial development are embedded in social capital which provides a platform for promoting micro women entrepreneurial development. At a practical level, this study demonstrated strategies that could be used by churches and other religious organizations to promote micro women entrepreneurial development in general and entrepreneurial activities in particular.

The rest of the paper started with a discussion on women entrepreneurial development in the Ghanaian context by discussing embeddedness and entrepreneurship. This was followed by a summary of Christian view of women entrepreneurial development. Thereafter, the methodologies used in conducting this study on a sample size of 34 women entrepreneurs and four church administrators are explained. The empirical findings of the objectives set for the study was addressed thereafter. Discussions on the findings and limitation of the study and future area of research were presented. The final part provided a conclusion based on the objectives of the study.

### **Embeddedness and entrepreneurial activities**

Some researchers are of the view that entrepreneurship is a socialized process (Dana, 2009; Hindle, 2010). This relationship is expounded with embeddedness (Granovetter, 1983). Embeddedness, the dependence of a phenomenon in particular situations (McKeever *et al.*, 2014). This has been found to create local entrepreneurial opportunities, often allied with the needs and capabilities of particular communities (Peredo and Chrisman, 2006). It also stresses on the intertwined relationship between social and local institutional contexts (Fligstein, 2001) as well as serving as a mechanism whereby the entrepreneur associates and becomes part of her social context through social relations and networks (Kalantaridis and Bika, 2006). Thus, embeddedness makes it possible for understanding how membership of social groups influences and shapes actions (Portes and Sensenbrenner, 1993). Such dependence may either facilitate or restrain entrepreneurial activities (Johnstone and Lionais, 2004).

Reviewing literature on entrepreneurs posits that entrepreneurs require different activities for performance. Entrepreneurial activities are dynamic human enterprising actions and processes which involves the creation and expansion of an economy by identifying and exploiting new or existing products, processes or markets. (Fischer and Nijkamp, 2009). According to Muzychenko and Saeed (2004), these activities – externalized elements – can be assimilated through practical learning. Commenting on this standpoint, Morris (2015) added that entrepreneurship is a lived experience, arising from the entrepreneurs making sense of both the negative and positive events they encountered. Entrepreneurial activities can thus be dependent on social experiences.

Researchers have come up with various entrepreneurial activities that lead to successful venture creations. To address this gap, Organization for Economic Co-operation and Development (OECD) has identified three main entrepreneurial activities that entrepreneurs have to undertake. These are:

- (1) technical activities (communication, environment monitoring, problem solving, technology implementation and use, etc.);

- (2) business management (planning and goal setting, human resource management, marketing, finance, accounting, customer relations, quality control, etc.); and
- (3) Personal entrepreneurial development (self-control, risk management, innovation, leadership, change management, network building and strategic thinking).

Because of the complexity of entrepreneurial activities, the study adopts the framework identified by OECD made up of technical, business management and personal entrepreneurial development as a guide to identifying entrepreneurial activities which the church exposes their members to.

Relating the concept of embeddedness to entrepreneurial activities, it can be said that embeddedness provides localized standards of behaviors and benefits of membership to a social group (Anderson and Miller, 2003). Embeddedness thus emphasizes the prominence of the church as an aspect of a social institution in shaping entrepreneurial activities (Quagraine and Enim, 2015).

Embeddedness therefore represents a resource rooted in people's social relationship with their churches. This resource exists in and through membership and participation in the structure relations and accessed through social interaction (Dana, 2009). This study supports the claim of Uzzi (1997) that Granovetter's work does not fully address how and in what ways embeddedness integrates with enterprise. This indicates an opportunity to explore how embeddedness and entrepreneurial activities (EAs) bond to a particular location and a group.

### **Women entrepreneurship development in Ghana**

Women entrepreneurship development is one of the programmes adopted by the International Labour organization since the mid-2000s. Its aim is to support and empower women entrepreneurs in developing countries to start as well as grow their businesses. This objective was to be carried out by providing both financial and non-financial services, building the capacities of these women, creating a more positive enabling environment as efforts are marshaled to remove barriers that women entrepreneurs may face.

The beginning of entrepreneurial venturing is to generate a unique business idea (Baron, 2006). This is followed by planning for the logistics needed for business take off. These entrepreneurial activities include sourcing for finance, recruiting, business advice and marketing ((Tötterman and Sten, 2005; Kuratko, 2016). The importance of financial resources for business startup has been identified in women entrepreneurship literature. In a study of women entrepreneurs in developing economies, Vossenber (2013) observed that their entrepreneurial journey is hindered by their inability to attract financial resources. Due to the limited level of education and business networks Singh and Belwal (2008) observed that African women do not (yet) possess the necessary skills to adapt to the impact evolving changes associated with entrepreneurship. Thus micro women entrepreneurs rely on their limited social networks for business advice. A study of Ghanaian entrepreneurs by Kuada (2009) found that female entrepreneurs tend to depend more on their social relationships for moral and emotional support during the initial stages of their enterprise development.

It is to address these challenges that churches have leveraged their gate-keeping roles to assist their members in their entrepreneurial activities. For example, Ojo (2015) in their study of African Pentecostals found that faith-based networks can be used to stimulate and maintain their entrepreneurial activities. Nwankwo and Gbadamosi (2013) explored how Pentecostals used their faith to reconstruct and sustain their entrepreneurship. Using a qualitative research methodology they found that religious orientation is a context moderator which helps members to cope with the challenges of entrepreneurship. Mangena and Mhizha (2014) attribute this position to the rise of prosperity gospel preachers. They are

---

of the view that the sermons of these preachers act as spring board for business development and wealth creation.

Once a business has been set up efforts should be marshalled for its growth. Networking has also been identified as one of the strategies for growing a business. From their study [Sorenson, Folker and Brigham \(2008\)](#) conducted that female managers preferred collaborative network as a strategy for business growth. This is made possible by church gatherings as members meet after social gathering such as naming, weddings and funerals where they discussed both religious and entrepreneurial values and issues. [Carswell and Rolland \(2007\)](#) examined the relationship between religion and entrepreneurship and whether religious practice impacts on business enterprise. The findings indicate that increasing religious value systems enhance start-up rate. Additionally, [Neubert et al. \(2014\)](#) claim that during such interactions members of the same faith are able to foster shared values, including those conducive to entrepreneurship. These observations support [Schoof's \(2006\)](#) claim that religion shapes entrepreneurial values by instilling in people morals which affect their economic relationships.

As part of ensuring that their members are economical empowered, churches take deliberate steps to encourage business formations and growth with education. [Malebana and Swanepoel \(2015\)](#) posited that education is a critical antecedent of arousing interest in venture creation as well as entrepreneurial intention. The church does this by providing both formal and informal education. With this, church leaders are able to inculcate in their members integrity, honesty, diligence, fairness and reliability. By having a heart of integrity (Psalm 1978, p. 72) church members who engage in entrepreneurship are to reflect the character of God as a promise keeper with an unchanging character. As stated in Hebrews 13 verse 8, "Jesus Christ is the same yesterday, today and forever". The church's response to economic empowerment should aid the development of women who have the potential to create micro businesses. The centrality of the church provides an optimal avenue towards the achievement of holistic development, driven by faith as well as providing women with opportunities for job-relevant education worldwide.

### **Entrepreneurial activities of churches**

Christian beliefs are based on the life and teachings of Jesus Christ, with the Bible being the principal book for its followers ([Woodhead, 2004](#)). There are various types of strains of Christians, four of them being Catholics, Protestants, Pentecostal and Charismatics. Despite the various strains of Christianity, they share common values such as wealth creation (Ecclesiastes 10:19), self-actualization (Romans 12:2) and acquiring knowledge (Ecclesiastes 7:12). Embeddedness with a church accentuates some advantages that acts as enablers for entrepreneurship to either start or grow their business, by accessing resources through social interactions and connections ([De Clercq et al., 2013](#)), a milieu within which micro women entrepreneurship development (WED) takes place. A key advocacy undertaken by churches is the support of social justice. Various strategies have been used by the churches to assist their women members to development their entrepreneurial ventures. These strategies include provision of micro credit, entrepreneurial training and networking.

The churches, for example, have turned their attention to women who are challenged with financial resources ([Vossenber, 2013](#)), by instituting schemes that provide microcredit to those in need. This view is supported by the observation of [Rulindo and Pramanik \(2013\)](#). They posited that faith-based microfinance institutions are better in providing access to financial services to very poor people. Likewise, [Quagraine and Enim \(2015\)](#) examining the indicators that rural people use to define their quality of life found that micro credit obtained

from a faith based organization was critical in enhancing their quality of life as it assisted them in carrying out their entrepreneurial activities.

A means Christians use to fulfill their religious duties and work towards accomplishing God's plan for mankind is to assist them to be resourceful. This can be found in the various Christian inspirational materials written by various writers as Joel Osteen, and George S. Clason. In addition to this is the presence of prosperity preachers (Togarasei, 2011) like TD Jakes, Walter Magaya and Mensa Otabil. In describing these preachers Shumba (2015) reporting on the findings of Mangena and Mhizha (2014, p. 138) said that these preachers gave sermons on business development, wealth creation and general prosperity that "hold the audience spellbound or captive". The essence of these teachings is to give a new understanding of wealth creating. This supporting the view of Paul advice to the believers in Rome to have a transformed by renewing of your mind (Romans 12:2).

Churches have encouraged business formations and growth, by creating platforms for business networking. This is done in fulfillment of Hebrews 10:25 which requires that members do not give up meeting together because it is at such gatherings that people can encourage each other. Additionally churches also organized business sessions for members to link up with other likeminded entrepreneurs. Shumba (2015) reported that Harvest House International, Roman Catholic church and Reformed church in Zimbabwe encourage their members to develop business connections even outside church. The benefits of these networks are obtained by what Dana (2009) perceives as social interaction which arise from ones membership and affinity to particular groups. Thus embeddedness in a church avails social resources which serves as incubators for entrepreneurship development as members are able to access start-up capital, cheap labor, suppliers, and even loyal customers (De Mel, McKenzie and Woodruff, 2014).

Embeddedness provides networks which facilitate connection to privileged others who possess entrepreneurial resources (Luczak *et al.*, 2010). The importance of social networks to the entrepreneurship process is seen in these networks acting as channels for new knowledge about opportunities and technologies (Rohrbeck, Thom and Arnold, 2015), help new ventures obtain access to financing (Welter, 2011) and influence entrepreneurial skills (Maxwell and Lévesque, 2014) and facilitate information transfer (Griffith and Harvey, 2004). For such micro women entrepreneurs the use of social capital embedded in church activities becomes important asset for entrepreneurial development (Smith and Lohrke, 2008). The ability of women entrepreneurs to benefit from these networks requires pre-existing networking and upholding of shared values as well as sufficient trust among members of the social network. Conversely, the presence or absence of embeddedness in churches is likely to influence micro women entrepreneurial development. Nonetheless, there are limited detailed accounts of how the benefits associated with church embeddedness operates to promoting micro women entrepreneurship. The gap identified in women entrepreneurial literature thus necessitates this study.

### Methodology

To explore the role of churches in the promotion of women entrepreneurial development, qualitative phenomenological research methodologies were used. This approach seeks to identify phenomena from the experience of actors in a given situation by studying taking for grant and known experiences of the individual (Groenewald, 2004). This approach was appropriate because the objectives of the study was to understand social capital embedded in the church which can be accessed by membership to a church. Additionally, researchers are of the view that entrepreneurship is culture-bound and applying a universal framework across varied cultures would be ingenuous (Ketkar and Acs, 2013).

A qualitative approach requires that information is obtained from samples who have knowledge and an in-depth appreciation of the phenomenon under investigation as well as the context within it takes place. Thus, both purposeful and snowball sampling were used to identify the respondents. These were used because respondents were selected based on pre-selected criteria based on the research question. This study sought information from the women engaged in micro entrepreneurial activity and have accessed and benefitted from entrepreneurial services provided by a church. Snowball sampling was also used as the respondents refer the researchers to others. This sampling technique was used as the researcher wanted information from women who have actually accessed or benefitted from entrepreneurial programmes that have a bearing on their entrepreneurship. Using that assisted us to find respondents that may otherwise be hard to reach. It requires that details of information are obtained about life experiences of people as they recount their personal understandings of issues. This provides answers to the “how and why” of micro WED (Pratt, 2009).

The study was conducted in Tema Metropolitan Assembly (TMA) in Ghana. The target population was women entrepreneurs who own and manage small enterprises and are members of any church in the two communities mentioned. Five women entrepreneurs known to the researcher were identified and they in turned assisted in identifying 39 women entrepreneurs. In total, 48 other women entrepreneurs were selected with the assistance of family members and friends. Using the list of 87 women, 38 were selected based on their willingness to be interviewed. To confirm or disprove the views expressed by these women, four administrators of the four churches were also interviewed. In all, 42 people’s views were sought for the study. The sample size of 42 was appropriate due to the recommendations by Glaser and Strauss (1970). They used Cronbach’s alpha to determine the reliability of the sample size for qualitative studies and concluded that 36 interviews had a Cronbach alpha of 0.88.

Data for the study were collected using interviews. A semi-structured interview guide based on the literature review was developed and used for data collections (Quagraine and Enim, 2015; Su *et al.*, 2015) (Appendix). The rationale for using the interview guide was to provide a clear set of reliable instructions for interviewers, allow the researchers an opportunity for identifying new ways of understanding the topic at hand and gave interviewees the freedom to express their views in their own terms (Bernard, 1988). A researcher assistant was trained to assist in the data collection. Micro women entrepreneurs, who agreed to be interviewed, decided on the time and date for the interview. The interviews were conducted face to face in local Ghanaian languages - Twi, Ga, Fanti and Ewe. Each session started with a discussion of the study objectives as well as seeking the approval of the interviewee to be interviewed. The women were also informed of their right to ask questions if an issue was not clear and have their privacy respected (Creswell, 2002). On the average each interview lasted between one and half hours to two hours. During the interviews responses to the questions asked were recorded. Permission was also sought from the women before the interviews were recorded. Any critical issue raised was repeated by the researchers for respondents’ confirmation. This was to ensure that conclusions made reflected the interviewee’s experiences. To encourage the interviewees to describe their experiences in details the researchers constantly used follow up question to seek for further details. At the end of each interview session, the key issues identified were further relayed to the entrepreneur. The goal was to have a validation of issues that were raised.

The emergent strategy suggesting the identification and emergence of themes as the data is being analyzed was used as a framework to guide the analysis of data. The use of this strategy is based on the view that meaning given to a variable is contingent on the subjective position of respondents. In essence, this strategy was to provide the researchers with information about the variables under investigation. This required the researchers to

be open and embrace new themes as they come up. The analysis of the responses involved coding, categorizing and making sense of the essential meanings of the phenomenon (Kleiman, 2004). The analysis activity began with reading the data to have a general understanding of views of the women. Thereafter, the codes were developed based on themes suggested by the research questions. To begin the analysis process, the data were read initially to have a first impression of what the women were saying. Afterwards the data was read again to identify relevant words and phrases which can be used to represent the themes. Thereafter, codes were applied to extracts. After initial coding, the data were read again with the goal of ensuring that the appropriate codes were assigned to each extract (Creswell, 2004). Four entrepreneurial activities provided by the church emerged. These were personal entrepreneurial development, technical activities, business management and ethics.

The study also carried out a reliability test on the coding of responses obtained from the interviews by applying the Goodwin and Goodwin (1984) inter rater reliability test. This was used to assess the degree to which the different three raters give consistent estimates to the same responses given by the women. Three people – the research, research assistant and a woman entrepreneur – analyzed the data collected by rating the responses given. Each was given the definition of the themes identified as being strategies churches used to promote women entrepreneurial development together with the 56 activities cited by the women. The raters were to use their understanding of the themes and assigned the activities. The inter-rater estimates are presented in Table I.

For each entrepreneurial activity provided by the respondents, its minimum, maximum and mean inter-rater reliability estimates were presented. With the mean inter-rater reliability estimates ranged from 0.79 (ethics) to 0.82 (business management), it can be seen that they means are over 0.70. Additionally, using interpretation of Cohen's kappa, it could be said that the level of agreement between the raters was between moderate and strong, indicating that between 63 and 81 per cent were reliable. Accordingly, the data were used for further analysis.

## Findings

### *Religion denomination of women*

Out of the 38, 15 women were born into their present church denomination and 10 had to change their denomination to join that of their husbands while rest decided to join denomination due to change of residence and proximity of place of worship (Table II). The common features of their Christianity were belief and relating with God, attending church services and programmes, Bible reading, good morals and praying. Although nine of the women entrepreneurs did not attend church on a weekly basis, they still ascribe strongly to their religious values and beliefs. Lilly for example reported that “[...] my faith is what guides me and helps me make decisions”. The women attribute their association with the church to their upbringing. This is best established in the quote by Abena, a 52 year old owner of a flower shop when asked about her religion. She said that “... for me as a Methodist my association with Girls Fellowship contributed massively to who I am today”.

**Table I.**  
Inter-rater reliable  
estimates for church  
social capital  
activities

Church entrepreneurial activities	Minimum inter-rater reliability estimate	Maximum inter-rater reliability estimate	Mean inter-rate reliability estimate
Personal entrepreneurial development	0.54	0.99	0.81
Technical activities	0.54	0.99	0.80
Business management	0.50	0.99	0.82
Ethics	0.56	0.99	0.79



No.	First name	Age of interviewee	CRD	Entrepreneurial Activity
1	Lilly	45	Catholic	Beautician
2	Esther	48	Protestant	Supermarket owner
3	Kate	54	Catholic	Fashion designer
4	Oforiwaa	52	Charismatic	IT consultant
5	Joyce	62	Pentecostal	Owner of school
6	Afua	31	Catholic	Fashion designer
7	Adowa	41	Charismatic	Day care provider
8	Maame	32	Protestant	Importer of food items
9	Irene	39	Charismatic	Beautician
10	Jill	42	Protestant	Retail of beverages
11	Lariba	42	Catholic	owns construction business
12	Tish	36	Catholic	Restaurant owner
13	Ceci	43	Pentecostal	Producer of pepper sauce
14	Nhyria	49	Charismatic	Day care provider
15	Abena	52	Protestant	Owner of a flower shop
16	Ohenebea	39	Protestant	Caterer
17	Jasmine	45	Catholic	Fashion designer
18	Mary	36	Catholic	Supplier of foodstuff
19	Praba	25	Pentecostal	Retailer of sanitary pads
20	Afi	52	Pentecostal	Producer of beads items
21	Edem	48	Catholic	Wholesale of canned foods
22	Emma	40	Charismatic	Owner of a bookshop
23	Nana	61	Charismatic	Day Care Provider
24	Lydia	48	Protestant	Clearing agent
25	Gifty	52	Protestant	Owner of a day care centre
26	Mavis	52	Pentecostal	Grooming saloon owner
27	Adoma	52	Charismatic	Detergent producer
28	Mawusi	34	Charismatic	Producer of natural spices
29	Awo	29	Charismatic	Caterer
30	Theresa	48	Pentecostal	Retail of vehicle parts
31	Ami	49	Protestant	Laundry service provider
32	Thema	29	Catholic	Sale of Jewelry
33	Fifi	37	Pentecostal	Sale of foodstuff
34	Ajoba	40	Charismatic	Beauty sap owner
35	Bibi	41	Protestant	Planning consultant
36	Abakoma	36	Pentecostal	Estate developer
37	Maama Abi	45	Charismatic	Event planner
38	Habiba	52	Methodist	Personal executive coach

**Table II.**  
Personal and  
business profiles of  
the interviewees

The idea of bringing their religious beliefs into all aspects of their lives was also a key point raised by the respondents. This was seen as trying to practice what was preached. The discussion around religion during the interviews was most times always put in terms of “my church”. The women interviewed explained how they understood their religion in terms of values they espouse. There were references to their membership to a particular religious denomination. Although religion was talked about in church, they stressed on values embedded in the churches which they have to adhere to in both the private and public lives.

#### *Entrepreneurial activities provided by the church*

While the women were successfully engaged in different micro business activities, what united them was benefits from entrepreneurial activities offered by their churches. All the

respondents had attended both free and paid entrepreneurial training provided by their churches. In all cases, the women were able to describe a variety of entrepreneurial activities. In response to a question of whether her church has played any role in the development of her entrepreneurship, Oforiwaa explained that her church has lived up to its role stated in 1 Thessalonians 3 verse 12. These activities expressed in the statements led to the appreciation that churches has the ability to build entrepreneurial spirits among its female members. Kate explained that “I got my first major contract to sew school dresses for 1,000 pupils due to the connection of a member of the church”. What is also interesting is how the benefits identified came in different forms as showed in [Table III](#).

Three indicators – communication, using of Microsoft Office and costing of products – were identified as being associated with technical entrepreneurial activities. A key activity of an entrepreneur’s ability is to be able to communicate during the interactions with stakeholders. This observation is captured by a quote by Emma: “You can be the best at what you do, but if you’re not telling or informing others like your consumers, then you are missing then you’re missing opportunities”. This view as confirmed by the administrator of a Protestant church. He reported that the church educated its members on how to communicate with each other. Twenty three of the women indicated that possessing Microsoft skills (word and excel) were crucial for their business performance. Mavis, indicated that “I got one of the youth members to assist me master excel”. In sum, the finding revealed that these women have acquired some basic entrepreneurial technical skills due to their church membership.

Three important business management activities taught by the church were finance, recruitment and marketing. The women indicated that the church provided them with some services which have been beneficial to their entrepreneurship. Fifi, claimed that “as a small business, one of the Children Ministry members an expert in human resources always assisted me with the techniques to look out for when I need to hire extra hands”.

An entrepreneurial activity undertaken by churches was assisting members with finances. There are several sources to consider when looking for start-up financing. The churches provide them with either free or very soft loans. These assisted them to obtain set up capital, rent an office accommodation and purchase raw materials. Securing such financial resources is important as it assisted in dealing with a key challenges faced by such businesses ([Gbandi and Amissah, 2014](#)). As stated by Edem “without the interest free loan given to by my church, I would not been able to take advantage this business”. A similar view was expressed by Mavis: “When I needed money to open my saloon, I had no one to turn to then my church”. This observation was supported by the churches administrators.

Entrepreneurial activities	Indicators	No. of respondents
Technical	Communication	29
	Use of computers	23
	Costing of products	19
Business management	Finance	28
	Recruitment staff	27
	Marketing	18
Personal entrepreneurial development	Networking	31
	Balance life	30
	Self-confident	22
Ethical	Honesty	30
	Respect for others	27
	Accountability	24

**Table III.**  
A Summary of  
churches  
entrepreneurial  
activities

For example, the administrator of a Charismatic church said that her church has a revolving fund given to members who are in need of funds for their entrepreneurial activities. An issue raised by the administrator of a Charismatic church was that the church at times finds it difficult to collect the free loans given to members. Other business management activities mentioned by 16 respondents are business advice and evaluation of business ideas. The narratives of these women are consistent with the findings that a key entrepreneurial success is dependent on the availability of financial capital (Vossenber, 2013).

All the women recognized the importance of networking for entrepreneurial venturing. Church networking came in various forms as meeting the right business people, attracting new customers and accessing basic business information. These networks were established through normal church services and deliberate training offered to members. Ceci reported that during one of the church services she introduced herself to lady seated by her. She added that “Unknown to me she was an owner of a chain of supermarkets. Meeting her was God sent as I was having challenges in selling my pepper sauce at known supermarkets”.

The churches also undertake deliberate steps to network business people among them. According to Maame, her church organized a paid training on “Building business network”. She said that from the training she was equipped with basic skills in maintaining my business network, finding common grounds in her business networks as well as creating trust and confidence. From these narratives churches provide business environment in which embeddedness operates. Thus churches shapes and influences entrepreneurial activities which in this study are embedded in membership association.

Majority (30 women) were of the view that having a balanced life is an important personal skills they have to developed for their entrepreneurial performance. For women they have both a business and family lives with competing and conflicting roles. As Christians they are educated by the church to have a balanced life because “an unbalanced life or a false balance is an abomination unto the Lord as in Proverbs 11: 1”. Some of the phrases used to describe a balance life are “having time for my family”, “separating my work from the things of God” and “...prioritize my time”. These comments signaled that the association with churches may expose people to skills that become relevant in their entrepreneurship.

In an entrepreneurial setting, being ethical means applying ethical principles as honesty and fairness to relationships with coworkers and customers. Some of the narratives revealed that church training equipped the women entrepreneurs with ethical principles. Emma, posited that “we are taught not to be hearers but doers of what the Bible says. If the church says be honest you have to be guided by honesty in all that I do”. Ethical principles brought to bear on their entrepreneurship were honesty, respect for others and accountability.

#### *Social embeddedness of the church and promotion of women entrepreneurship development*

During interviews, the women claimed there is a link between entrepreneurial activities provided by churches and their entrepreneurial development. Mawusi, producer of natural spices said “starting a business allowed me to give meaning to my faith”. Likewise, Awo, admitted to being cautious in carrying out her entrepreneurial activities “if you say you are a Christian whatever you do at the workplace should reflect what the church teaches you”. In many ways the tones and languages used, reinforced an appreciation of the platform provided by the church to enhance their entrepreneurial development. A summary of how the entrepreneurial activities assisted in women entrepreneurial development is presented in [Table IV](#).

When asked about how entrepreneurial activities of the church promote women entrepreneurial development, several comments pointed to positive past experiences. Ami commented that “my success has largely been associated with the networking I have at church”. The strength of such networking was also highlighted by Amo. She said that

accessing business networks created by the churches assisted her to market and publicize her restaurant, as she used these ties to spread the good name of the restaurant. This view was confirmed by the administrator of a Pentecostal church. He reported that the church encouraged and patronized the products and services of its members. He added that “one of our members is an interior decorator, so whenever there is any social activity like weddings, celebrations, she provides such services”.

Accessing financial capital was cited as being critical for their business success. The most frequent cited use of financial resources which promoted business growth were purchasing of inventories (29 women), expanding production (27 women) payment of rent for business premises (19 women) and marketing (18 women). On her part, Adoma claimed that “With the loan obtained from the church I was able to add the sale of local fish to what I offer to my customers”. Ajoba, commented that:

I would not have been able to bring in new messaging chair without the funds obtained from the church. This has assisted me to win a contract for providing such services to both private and public executive, who normally come for message on the weekends.

These different views served to reinforce a perception of the entrepreneurial activities which are unspoken but are embedded or enshrined in social associations which according to Bourdieu (1986) goes and comes without saying. This suggests that such interactions can occupy without leaving a clear visible presence. The issue of interest of this study is how these unspoken EAs embedded in churches relate and influence women entrepreneurship development.

An additional benefit that the church network provided is to assist hiring staff. For Mawusi, Ami and Awo who regularly needs temporary staff, the networking assisted them to acquire recruiting skills as one church member with a human resource management background was requested by the church to organize training on how to recruit and retain your staff. This observation supports the position that some entrepreneurial competences can be learnt through training as posited by claim of Muzychenko and Saeed (2004). Ten of the women had a different view. They reported that on several occasion some church members who decided to assist them rather stole their business ideas. Ami claimed that “I will never discuss any business issue with any member. They pretend to help but in reality they want to steal your idea”. This finding supports the conclusion of Acheampong, Narteh and Rand (2017), who observed that not all networks support entrepreneurship. Thus, the appreciations that embeddedness expects that people in a social group will engage in and be part of activities that benefitted all is being constrained by unethical behaviors. What seems apparent is that within local contexts, embeddedness can be understood as contained and contextually grounded by the extent and depth of associations.

In addition, the church builds the personal development of the micro women entrepreneurs. For example 29 of the women reported that their networking activities have led to the increase in their self-confidence. By regularly engagement with members of their business stakeholders they have to talk each other. Ami, is used for illustration. “I normally

**Table IV.**  
How entrepreneurial activities results in women entrepreneurial development

Entrepreneurial activities	Effects on micro women entrepreneurial development
Finance	Winning a contract, market development, register a business product
Networking	Skills training, marketing of products, market development
Self-confidence	Increase in customer base
Ethical	Building of customer loyalty, create a good working environment, lower staff turnover

have calls from church members who get me in touch with new customer. I have to push myself to talk and convinced them of what I do and can do". It can be said that being self-confident is important as business growth and performance is dependent on talking to people and making connections.

Applying ethical principles to entrepreneurship is important due to the positive effect such principles have on entrepreneurial growth. These ethics help to shape the business activities of these women. Being truthful, bribing to win contract, not exploiting customer ignorance, insider trading and paying competitive wages were all mentioned as some ethical principles that these women uphold. These are values that all the administrators highlighted are stressed by their churches. From her perspective Lilly said that being ethical is a way of demonstrating her faith. The women entrepreneurs acknowledged that being ethical results in building of customer loyalty, create a good working environment which results in lower staff turnover while 19 of them subscribe to the view that being ethical is important for retaining employees. These statements, pertaining to ethical issues in entrepreneurship supports conclusions that ethics are vital for entrepreneurial development.

During conversations, respondents described what came across as the church interest in helping existing businesses to grow instead of providing them with platform to create new businesses. When asked for explanations several comments pointed to negative past experiences. For example, Habiba explained, "when you asked what can the church do to help you start, I did not get any response". This strength of feeling was also highlighted, Mavis admitted to receiving little or no assistance when she started her businesses from the church. "I had to prove myself before I could be help". However, Lariba and Praba reported that they got some financial assistance although it was small. In many ways the tone of these conversations seemed to change to that of unhappiness when discussion on the churches contributions in their business set-up.

### Discussions

The study found that churches expose their members to entrepreneurial activities. These were found to enhance growth of micro women entrepreneurship in various ways including market development, marketing of products, expanding productions, building customer loyalty and lower staff turnover. Provision of technical entrepreneurial activities were important because a challenge faced by micro women entrepreneurs in developing countries is lack of technological skills. These women are not able to acquire these skills because of limited financial capital and educational level (Vossenber, 2013).

Successful entrepreneurship has recognized that the lifeblood of such achievement is dependent on making and having the right connections or networks. Such arrangement has been requested from Christians in Romans 14:19 which require Christians to build up one another. The various advantages that micro women entrepreneurs obtained from these networks supports the view of view of Jennings *et al.* (2013), collective tenets can positively enhance entrepreneurship and the claim that social capital provides networks which facilitate entrepreneurial resources. This findings support the claim of embeddedness provides a mechanism for entrepreneurs to networks (Kalantaridis and Bika, 2006).

Additionally, the churches assist women to build self-confidence. For micro women entrepreneurs in Ghana who have to operate within a patriarchal social system building such trait is important as they are mostly seen as less entrepreneurial (Vossenber, 2013). Having self-confidence is critical for entrepreneurship, as these women have to be assertive and make their case known, an angle which has been pushed by feminists. This is in line with one of the Christian principles in Luke 6:31 which commend Christians to do to others that what they would want to be done to them. The building of the self-confidence of these

women also gives meaning to the Philippians 4 verse 13 which assures Christians that they have the ability to do all things. Having self-confidence is important for WED as it enables them to make difficult decisions as well as having the ability to confront business failures a common feature of entrepreneurial venturing.

The introduction of ethics to EAs may be attributed to the attention given to modern business activities due to the various scandals that have rocked the business industry. For these women, accepting ethical actions is in line with one of the goals of Christian principles which stress on being morality. For example Christians are entreated to be the light and salt of the world in Matthew 5 verse 13 to 16. As the light in the entrepreneurship, Christians are to champion the accepted and right ways of carrying out entrepreneurship as using correct scales for measurement and giving customers detailed information for them to make informed decisions. Being the salt of the entrepreneurship requires church members who are entrepreneurs to prevent decay and preserve entrepreneurial operations from unhealthy business practices. Being embedded in the church thus explains what to expect from its members (Portes and Sensenbrenner, 1993). The underlying assumption is that the values advocated by the churches is the blueprint for the entrepreneurial lives of their members.

Accessing these activities call for social interaction due to one's membership and affinity to a social group. This finding supports claim that social capital is obtained through social interaction arising from association with a social groups (Dana, 2009; De Mel *et al.*, 2014). The study suggests that to be entrepreneurial, members of a church have to avail, immerse and engage themselves to EAs provided by the church. Such engagement allows women entrepreneurs to appreciate the unarticulated entrepreneurial norms and values that are embedded in church practice. The churches therefore become a mirror which reflects the moral aspects of business.

Achieving entrepreneurial growth by increasing customer base can be attributed to the observation that self-confidence is central to goal achievement. Self-confidence and the way it is developed through EA as women engage in social interaction within the environment provided by churches. This supports Griffith and Harvey (2004) claim that social capital facilitates and transfers resources for entrepreneurial development. The relevance of such EA is that micro women entrepreneurs with self-confidence are able to see and focus on the big picture of their entrepreneurial ventures as they are able to work with others instead of feeling threatened by others. In this case, EA is an enabler of micro WED.

From this observation it can be said that being ethical may not promote short term gains. This supports the view of Al-Tmeemy *et al.* (2011) that financial rewards are necessary for short-term performance while non-financial performance is critical for long-term survival of the business. A possible reason underlying this observation may be because of the effect and key roles of non-financial performance indicator as customer loyalty and satisfaction on entrepreneurial performance. What is interesting is that being ethical was also found to negatively relate to business profit. The negative relationship between ethics and entrepreneurial performance may suggest that ethical issues may not be so critical to the performance of micro business owned by some Christian women. This indicates that some Christians engage in unethical business practices. For example financial corruption scandal associated with the Italy, Christian Democrat Party between 1992-94. The possible explanation of these unethical behaviors may be the embracing the wisdom of the world as posited by Paul in 1 Corinthians 1:19-25. Such wisdom accepts the notion that the end justify the ends. Thus, how wealth was acquired is not important. This is a position the Christian faith rejects.

### **Contributions of the study**

This study extends the literature on church roles in micro women entrepreneurship development in multiple fronts. By showing the entrepreneurial activities provided to

---

members relate positive to women entrepreneurship development, the study contributes to a more distinction appreciative of the church–entrepreneurship link. This study thus suggests that women entrepreneurship development is more likely with membership of a church. Recent works of Dana (2009) argue that the religious environment explains entrepreneurship. This study provided an empirical view of this position.

These findings add to the field of micro women entrepreneurship development within a developing economic research where religion which is the bedrock of social capital has not been systematically examined within the sphere of micro women entrepreneurship (Quagraine, 2016). By examining how EAs embedded in membership churches relate to women entrepreneurship development, this study addresses the shortcomings of previous studies on Christianity and entrepreneurship.

The study also recognizes the importance of social capital embedded in church activities in addressing entrepreneurial activities. By emphasizing the embedded nature of EAs, this study shows that the churches can have an impact on micro women entrepreneurship development. Prior studies have implicitly assumed that the effect of such embeddedness is restricted to adherents of a certain faith. This suggests that social capital can be an enabler and basis for developing women entrepreneurship. What this study proposes is that women entrepreneurial development is therefore an outcome of social capital practices embedded in the church.

For policy-makers, there are implications of this study, especially in terms of how to promote entrepreneurship in general and women entrepreneurship in particular. This study demonstrates that policymakers in both government and the private sector need to remain conscious of the supporting forces of churches' social capital when designing micro women entrepreneurship development interventions. This study suggests that both government and the private sector should be working in conjunction with churches in a bid to promote micro women entrepreneurship development. While policymakers in the government and private sector may have resources for entrepreneurial development, the church understands the circumstances within which these entrepreneurial resources can be used.

For the churches, the study suggests that their focus is mostly on growing existing business. Although this is good, it is equally important for the church to promote new entrepreneurial venturing. This can be done by introducing members to entrepreneurial issues as how to generate business ideas, identifying members who are potential entrepreneurs and attracting them to mentors who are entrepreneurs. The churches can support each other in offering his mentor services. Visiting a successful entrepreneur can be used as one of the churches social activities.

### **Limitations and future research**

The limitations of the study constitute interesting areas for future research. First, the findings were assumed to be for all forms of Christianity which are related positively to entrepreneurship. However, it may be possible that some of the entrepreneurial activities which related to Protestant may not necessarily apply to Catholics. It is recommended that future study segregate the entrepreneurial activities based on Christian demonization types. This would assist the various churches to know areas they have to include as they work to enhance women entrepreneurship. Second, while the findings of this study were based on qualitative methodologies, the understanding of the phenomenon under study would be boosted immensely, if future studies examine this complex interplay between EAs and in shaping women entrepreneurship development using mixed methods methodologies. Such methods would allow the researcher to study the same phenomenon using both rigorous quantitative research assessing degree and occurrence of constructs and rigorous qualitative research exploring the meaning and understanding of the same constructs (Creswell and Plano Clark, 2011). This provides another

avenue for future research. An area which request for the use of mixed methods to explain and either confirm or reject these findings.

### Conclusions

A more recent stream of empirical research has furthered our understanding of how ones association with a church affects his or her entrepreneurial activity. The key insight of this study is that churches provides EAs for micro entrepreneurs and these have been found to assist them in the growing their enterprises. This became possible because of the social capital availed to members of these churches. In a bid to promote women entrepreneurship, development as proposed by International Labor Organization, the churches have to reexamine its efforts in terms of promoting new entrepreneurial ventures.

### References

- Acheampong, G., Narteh, B. and Rand, J. (2017), "Network ties and survival: a study of small commercial poultry farms in Ghana", *The International Journal of Entrepreneurship and Innovation*, Vol. 18 No. 1, pp. 14-24.
- Al-Tmeemy, S.M.H.M., Abdul-Rahman, H. and Harun, Z. (2011), "Future criteria for success of building projects in Malaysia", *International Journal of Project Management*, Vol. 29 No. 3, pp. 337-348.
- Anderson, A.R. and Miller, C.J. (2003), "Class matters: human and social capital in the entrepreneurial process", *The Journal of Socio-Economics*, Vol. 32 No. 1, pp. 17-36.
- Baron, R.A. (2006), "Opportunity recognition as pattern recognition: how entrepreneurs connect the dots to identify new business opportunities", *Academy of Management Perspectives*, Vol. 20 No. 1, pp. 104-119.
- Bourdieu, P. (1986), "The force of law: toward a sociology of the juridical field", *Hastings LJ*, Vol. 38, p. 805.
- Brush, C.G., De Bruin, A. and Welter, F. (2009), "A gender-aware framework for women's entrepreneurship", *International Journal of Gender and Entrepreneurship*, Vol. 1 No. 1, pp. 8-24.
- Carswell, P. and Rolland, D. (2007), "Religion and entrepreneurship in New Zealand", *Journal of Enterprising Communities: People and Places in the Global Economy*, Vol. 1 No. 2, pp. 162-174.
- Casson, M.C., Della Giusta, M. and Kambhampati, U.S. (2010), "Formal and informal institutions and development", *World Development*, Vol. 38 No. 2, pp. 137-141.
- Creswell, J. (2002), *Educational Research: Planning, Conducting, and Evaluating Quantitative and Qualitative Research*, Merrill Prentice Hall, Upper Saddle River, NJ.
- Creswell, T. (2004), *Place: A Short Introduction*, Blackwell Publishing, Malden, MA.
- Creswell, J.W. and Plano Clark, V.L. (2011), *Choosing a Mixed Methods Design. Designing and Conducting Mixed Methods Research*, 2nd ed., Sage Publications, Los Angeles.
- Dana, L.P. (2009), "Religion as an explanatory variable for entrepreneurship", *The International Journal of Entrepreneurship and Innovation*, Vol. 10 No. 2, pp. 87-99.
- De Clercq, D., Lim, D.S. and Oh, C.H. (2013), "Individual-level resources and new business activity: the contingent role of institutional context", *Entrepreneurship Theory and Practice*, Vol. 37 No. 2, pp. 303-330.
- De Mel, S., McKenzie, D. and Woodruff, C. (2014), "Business training and female enterprise start-up, growth, and dynamics: experimental evidence from Sri Lanka", *Journal of Development Economics*, Vol. 106, pp. 199-210.
- Fischer, M.M. and Nijkamp, P. (2009), "Entrepreneurship and regional development", in Capello, R. and Nijkamp, P. (Eds), *Handbook of Regional Growth and Development Theories*, Cheltenham, Edward Elgar, pp. 182-198.
- Fligstein, N. (2001), "Social skill and the theory of fields", *Sociological Theory*, Vol. 19 No. 2, pp. 105-125.



- Gbandi, E.C. and Amissah, G. (2014), "Financing options for small and medium enterprises (SMEs) in Nigeria", *European Scientific Journal*, Vol. 10 No. 1.
- Gedajlovic, E., Honig, B., Moore, C.B., Payne, G.T. and Wright, M. (2013), "Social Capital and entrepreneurship: a schema and research agenda", *Entrepreneurship Theory and Practice*, Vol. 37 No. 3, pp. 455-478.
- Glaser, B.G. and Strauss, A.L. (1970), "'Theoretical sampling', sociological methods", *A Sourcebook*, pp. 105-114.
- Goodwin, L.D. and Goodwin, W.L. (1984), "Are validity and reliability relevant in qualitative evaluation research?", *Evaluation and the Health Professions*, Vol. 7 No. 4, pp. 413-426.
- Granovetter, M. (1983), "The strength of weak ties: a network theory revisited", *Sociological Theory*, pp. 201-233.
- Griffith, D.A. and Harvey, M.G. (2004), "The influence of individual and firm level social capital of marketing managers in a firm's global network", *Journal of World Business*, Vol. 39 No. 3, pp. 244-254.
- Groenewald, T. (2004), "A phenomenological research design illustrated", *International Journal of Qualitative Methods*, Vol. 3 No. 1, pp. 42-55.
- Hindle, K. (2010), "How community context affects entrepreneurial process: a diagnostic framework", *Entrepreneurship and Regional Development*, Vol. 22 Nos 7/8, pp. 599-647.
- Jennings, P.D., Greenwood, R., Lounsbury, M.D. and Suddaby, R. (2013), "Institutions, entrepreneurs, and communities: a special issue on entrepreneurship", *Journal of Business Venturing*, Vol. 28 No. 1, pp. 1-9.
- Johnstone, H. and Lionais, D. (2004), "Depleted communities and community business entrepreneurship: revaluing space through place", *Entrepreneurship and Regional Development*, Vol. 16 No. 3, pp. 217-233.
- Kalantaridis, C. and Bika, Z. (2006), "In-migrant entrepreneurship in rural England: beyond local embeddedness", *Entrepreneurship and Regional Development*, Vol. 18 No. 2, pp. 109-131.
- Ketkar, S. and Acs, Z.J. (2013), "Where angels fear to tread: internationalization of emerging country SMEs", *Journal of International Entrepreneurship*, Vol. 11 No. 3, pp. 201-219.
- Kleiman, S. (2004), "Phenomenology: to wonder and search for meanings", *Nurse Researcher*, Vol. 11 No. 4, pp. 7-19.
- Krause, N. (2010), "Religious involvement, humility, and self-rated health", *Social Indicators Research*, Vol. 98 No. 1, pp. 23-39.
- Kuada, J. (2009), "Gender, social networks, and entrepreneurship in Ghana", *Journal of African Business*, Vol. 10 No. 1, pp. 85-103.
- Kuratko, D.F. (2016), *Entrepreneurship: Theory, Process, and Practice*, Cengage Learning.
- Lee, W.J. (2015), "Social capital as a source of business advantages for a woman entrepreneur in the context of small-size business", *Asian Social Science*, Vol. 11 No. 12, p. 155.
- McGowan, P., Cooper, S., Durkin, M. and O'Kane, C. (2015), "The influence of social and human Capital in developing young women as entrepreneurial business leaders", *Journal of Small Business Management*, Vol. 53 No. 3, pp. 645-661.
- McKeever, E., Anderson, A. and Jack, S. (2014), "Social embeddedness in entrepreneurship research: the importance of context and community", *Handbook of Research on Small Business and Entrepreneurship*, Vol. 222.
- Malebana, M.J. and Swanepoel, E. (2015), "Graduate entrepreneurial intentions in the rural provinces of South Africa", *Southern African Business Review*, Vol. 19 No. 1, pp. 89-111.
- Mangena, F. and Mhizha, S. (2014), "The rise of white collar prophecy in Zimbabwe: a psycho-ethical statement", in Ezra Chitando *et al.* (Eds), *Prophets, Profits and the Bible in Zimbabwe*, Bamberg University Press, Bamberg, p. 136.
- Maxwell, A.L. and Lévesque, M. (2014), "Trustworthiness: a critical ingredient for entrepreneurs seeking investors", *Entrepreneurship Theory and Practice*, Vol. 38 No. 5, pp. 1057-1080.

- Migliore, G., Caracciolo, F., Lombardi, A., Schifani, G. and Cembalo, L. (2014), "Farmers' participation in civic agriculture: the effect of social embeddedness", *Culture, Agriculture, Food and Environment*, Vol. 36 No. 2, pp. 105-117.
- Morris, M.H. (2015), *Entrepreneurship as Experience*, John Wiley and Sons, Ltd.
- Muhammad, N., McElwee, G. and Dana, L.P. (2017), "Barriers to the development and progress of entrepreneurship in rural Pakistan", *International Journal of Entrepreneurial Behavior and Research*, Vol. 23 No. 2.
- Muzychenko, O. and Saeed, J. (2004), "Cross cultural professional competence in higher education", *Journal of Management Systems*, Vol. 16 No. 4, pp. 1-19.
- Neubert, M.J., Dougherty, K.D., Park, J.Z. and Griebel, J. (2014), "Beliefs about faith and work: development and validation of honoring god and prosperity gospel scales", *Review of Religious Research*, Vol. 56 No. 1, pp. 129-146.
- Nwankwo, S. and Gbadamosi, A. (2013), "Faith and entrepreneurship among the British African-Caribbean: intersections between religious and entrepreneurial values", *Journal of Small Business and Enterprise Development*, Vol. 20 No. 3, pp. 618-633.
- Ojo, S. (2015), "African pentecostalism as entrepreneurial space", *Journal of Enterprising Communities: People and Places in the Global Economy*, Vol. 9 No. 3, pp. 233-252.
- Peredo, A.M. and Chrisman, J.J. (2006), "Toward a theory of community-based enterprise", *Academy of Management Review*, Vol. 31 No. 2, pp. 309-328.
- Portes, A. and Sensenbrenner, J. (1993), "Embeddedness and immigration: notes on the social determinants of economic action", *American Journal of Sociology*, Vol. 98 No. 6, pp. 1320-1350.
- Pratt, M.G. (2009), "From the editors: for the lack of a boilerplate: tips on writing up (and reviewing) qualitative research", *Academy of Management Journal*, Vol. 52 No. 5, pp. 856-862.
- Quagraine, F.A. (2016), "Institutional approach and competitive behaviours of informal Ghanaian women entrepreneurs", *International Journal of Entrepreneurship and Small Business*, Vol. 28 Nos 2/3, pp. 323-338.
- Quagraine, F.A. and Enim, E.K. (2015), "Analysis of quality of life and rural development: evidence from some Ghanaian rural communities", *African Journal of Economic and Sustainable Development*, Vol. 4 No. 4, pp. 328-340.
- Rohrbeck, R., Thom, N. and Arnold, H. (2015), "IT tools for foresight: the integrated insight and response system of deutsche Telekom innovation laboratories", *Technological Forecasting and Social Change*, Vol. 97, pp. 115-126.
- Rulindo, R. and Pramanik, A.H. (2013), "Finding a way to enhance impact of Islamic microfinance: the role of spiritual and religious enhancement programmes", *Developing Country Studies*, Vol. 3 No. 7, pp. 41-52.
- Schoof, U. (2006), *Stimulating Youth Entrepreneurship: Barriers and Incentives to Enterprise Start-Ups by Young People (No. 993881573402676)*, International Labour Organization.
- Shumba, V. (2015), "The role of Christian churches in entrepreneurial stimulation", *The International Journal of Business and Management*, Vol. 3 No. 7, pp. 15-157.
- Singh, G. and Belwal, R. (2008), "Entrepreneurship and SMEs in Ethiopia: evaluating the role, prospects and problems faced by women in this emergent sector", *Gender in Management: An International Journal*, Vol. 23 No. 2, pp. 120-136.
- Smith, D.A. and Lohrke, F.T. (2008), "Entrepreneurial network development: trusting in the process", *Journal of Business Research*, Vol. 61 No. 4, pp. 315-322.
- Sorenson, R.L., Folker, C.A. and Brigham, K.H. (2008), "The collaborative network orientation: achieving business success through collaborative relationships", *Entrepreneurship Theory and Practice*, Vol. 32 No. 4, pp. 615-634.
- Stephan, U., Uhlaner, L.M. and Stride, C. (2015), "Institutions and social entrepreneurship: the role of institutional voids, institutional support, and institutional configurations", *Journal of International Business Studies*, Vol. 46 No. 3, pp. 308-331.

- 
- Su, N., Mariadoss, B.J. and Reynolds, D. (2015), "Friendship on social networking sites: improving relationships between hotel brands and consumers", *International Journal of Hospitality Management*, Vol. 51, pp. 76-86.
- Togarasei, L. (2011), "The pentecostal gospel of prosperity in African contexts of poverty: an appraisal", *Exchange*, Vol. 40 No. 4, pp. 336-350.
- Tötterman, H. and Sten, J. (2005), "Start-ups: business incubation and social capital", *International Small Business Journal*, Vol. 23 No. 5, pp. 487-511.
- Uzzi, B. (1997), "Social structure and competition in interfirm networks: the paradox of embeddedness", *Administrative Science Quarterly*, pp. 35-67.
- Vossenbergh, S. (2013), *Women Entrepreneurship Promotion in Developing Countries: What Explains the Gender Gap in Entrepreneurship and How to Close It*, Maastricht School of Management, pp. 1-27.
- Welter, F. (2011), "Contextualizing entrepreneurship – conceptual challenges and ways forward", *Entrepreneurship Theory and Practice*, Vol. 35 No. 1, pp. 165-184.
- Woodhead, L. (2004), *Christianity: A Very Short Introduction*, Oxford University Press, Oxford.
- Zahra, S.A. (2007), "Contextualizing theory building in entrepreneurship research", *Journal of Business Venturing*, Vol. 22 No. 3, pp. 443-452.

### Further reading

- Bruton, G., Khavul, S., Siegel, D. and Wright, M. (2015), "New financial alternatives in seeding entrepreneurship: microfinance, crowdfunding, and peer-to-peer innovations", *Entrepreneurship Theory and Practice*, Vol. 39 No. 1, pp. 9-26.
- Cooney, T.M. (2012), *Entrepreneurship Skills for Growth-Orientated Businesses: Report for the Workshop on Skills Development for SMEs and Entrepreneurship*, Copenhagen.
- De Carolis, D.M., Litzky, B.E. and Eddleston, K.A. (2009), "Why networks enhance the progress of new venture creation: the influence of social Capital and cognition", *Entrepreneurship Theory and Practice*, Vol. 33 No. 2, pp. 527-545.
- Gelaidan, H.M. and Abdullateef, A.O. (2017), "Entrepreneurial intentions of business students in Malaysia: the role of self-confidence, educational and relation support", *Journal of Small Business and Enterprise Development*, Vol. 24 No. 1.
- Jack, S.L. and Anderson, A.R. (2002), "The effects of embeddedness on the entrepreneurial process", *Journal of Business Venturing*, Vol. 17 No. 5, pp. 467-487.
- Johnson, E.J. (2017), "An exploratory study on the impact of domestic violence on the families in Trinidad and Tobago, the west Indies", *Journal of Evidence-Informed Social Work*, pp. 1-16.
- Kistruck, G.M., Webb, J.W., Sutter, C.J. and Ireland, R.D. (2011), "Microfranchising in base-of-the-pyramid markets: institutional challenges and adaptations to the franchise model", *Entrepreneurship Theory and Practice*, Vol. 35 No. 3, pp. 503-531.
- Light, I. and Dana, L.P. (2013), "Boundaries of social capital in entrepreneurship", *Entrepreneurship Theory and Practice*, Vol. 37 No. 3, pp. 603-624.
- McKeever, E., Jack, S. and Anderson, A. (2015), "Embedded entrepreneurship in the creative re-construction of place", *Journal of Business Venturing*, Vol. 30 No. 1, pp. 50-65.
- Robson, P.J., Haugh, H.M. and Obeng, B.A. (2009), "Entrepreneurship and innovation in Ghana: enterprising Africa", *Small Business Economics*, Vol. 32 No. 3, pp. 331-350.
- Steyaert, C. and Katz, J. (2004), "Reclaiming the space of entrepreneurship in society: geographical, discursive and social dimensions", *Entrepreneurship and Regional Development*, Vol. 16 No. 3, pp. 179-196.
- Villanueva, J., Yoo, S. and Hanssens, D.M. (2008), "The impact of marketing-induced versus word-of-mouth customer acquisition on customer equity growth", *Journal of Marketing Research*, Vol. 45 No. 1, pp. 48-59.

- Wang, F. and Xu, B. (2017), "Who needs to be more visible online? The value implications of web visibility and firm heterogeneity", *Information and Management*, Vol. 54 No. 4, pp. 506-515.
- Williams Middleton, K. and Donnellon, A. (2014), "Personalizing entrepreneurial learning: a pedagogy for facilitating the know why", *Entrepreneurship Research Journal*, Vol. 4 No. 2, pp. 167-204.

### **Appendix. Interview guide**

Section A: Information about the entrepreneur.

Objective: To obtain demography and background data on the respondent.

- How old are you?
- What specifically is your business?

Section B: Background of church activities.

Objective: To obtain background information about respondent involvement with her church.

- What is your church demonization?
- How did you become a member of this church?
- How long have you been with this church?
- Is there any information you would want to share about your church?

Section C: Church's entrepreneurial activities.

Objective: To appreciate the entrepreneurs' views of entrepreneurial activities provided by the church.

- Does your church promote entrepreneurship?
- In what ways does your church gives these support?
- Can you identify the various types of entrepreneurial activities provided to you by your church?
- Can you give specific cases for them?

Section D: Effect of church entrepreneurial activities.

Objective: To identify the churches entrepreneurial activities on women entrepreneurship development.

- What has been the effect of these entrepreneurial activities on your entrepreneurial development.

Section E: Final comment.

Objective: To obtain more information on the variables under study.

- Give one of your successful stories.
- What are some of the entrepreneurial activities of the church that contributed to your entrepreneurial development?
- Is there anything else you would like to tell me?
- Do you have any questions you would like to ask?

Thank you very much for your time and cooperation.

### **Corresponding author**

Alex Yaw Adom can be contacted at: [alex.adom@ucc.edu.gh](mailto:alex.adom@ucc.edu.gh)

---

For instructions on how to order reprints of this article, please visit our website:

[www.emeraldgrouppublishing.com/licensing/reprints.htm](http://www.emeraldgrouppublishing.com/licensing/reprints.htm)

Or contact us for further details: [permissions@emeraldinsight.com](mailto:permissions@emeraldinsight.com)