

Explorative study of entrepreneurship training programmes in Christian institutions in Ghana

Study of
religious
training
programmes

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Abstract

Purpose – The past two decades have witnessed a surge in entrepreneurship training (ET) programmes among religious organisations in Ghana. Despite this, current studies on the topic have revealed a gap in the perception of ET initiatives and the actual needs and expectations of trainees. This paper aims to explore the characteristics of ET programmes in Christian organisations in Ghana and the perception of beneficiaries on the relevance of these schemes.

Design/methodology/approach – A qualitative research approach was used for the study. The study used interviews and document reviews as data collection instruments. In investigating research questions one and two for case study one, interviews were used. For case study two, data were collected mainly through a review of documents for research question one and interviews for research question two. The data were analysed using thematic analysis techniques.

Findings – The results show some similarities in ET characteristics in the two cases studied, specifically regarding objectives and target outcomes. Therefore, ET programmes identified in both cases were targeted at both potential and practicing entrepreneurs in the congregations. Further, content appears adequate with an emphasis on topics that develop business management skills. The teaching approach varied within the studied religious organisations and although some practices were similar to best practice guidelines suggested in literature, there are lapses in the system. Regarding respondents' perception on the relevance of the ET programmes, the authors observed a positive outlook among all respondents who argued that the scheme addressed key issues at individual, organisational and national levels. However, the study revealed that religious institutions were unwilling to provide seed funding to beneficiaries.

Research limitations/implications – Further studies will need to validate findings in other Christian denominations not captured in the study. Furthermore, replicating this study among non-Christian religious institutions would be beneficial for policymaking.

Practical implications – This study suggests that managers of ET programmes in churches need to be helped to focus their programmes on developing business competencies, specifically technical skills.

Originality/value – There is a gap in understanding of the nature of ET programmes in religious institutions in Ghana and globally. This study provides insights on the characteristics of ET programmes in churches; thus allowing us to understand how they can be supported to deliver effectively.

Keywords Entrepreneurship training programmes, Christian institutions, Ghana, Programmes, Churches

Paper type Research paper



1. Introduction

The past two decades have witnessed a surge in entrepreneurship training (ET) programmes. A number of actors (Nieuwenhuizen *et al.*, 2016; Azim and Al-Kahtani, 2014)

both locally and internationally have joined the campaign in promoting entrepreneurship education and training (EET). Therefore, EET is recognized as an intervention with the objective of equipping beneficiaries with entrepreneurial abilities and skills that will enhance active participation in entrepreneurship (Valerio *et al.*, 2014). In recent times, ET has become a common phenomenon among churches and other religious establishments. This is because of the perception that religion plays a significant role in explaining entrepreneurial engagements (Rietveld and van Burg, 2014), clarifying how cultural and institutional variables influence entrepreneurial activity (Henley *et al.*, 2017) and shaping how entrepreneurship occurs generally (Dana, 2009). Researchers have become interested in understanding the dynamics of religion and entrepreneurship. A review of the literature suggests that studies on the emerging topic have focussed primarily on micro issues including understanding how religion shapes individual entrepreneurial decision making (Audretsch, 2007), individual perception of the contribution of business enterprises to society (Carswell and Rolland, 2004) and entrepreneurial engagements of Christian leaders (Lauterbach, 2017) with limited understanding of the nature of entrepreneurial support programmes initiated by churches globally and in Ghana specifically.

This paper addresses two research questions, namely.

- RQ1. What are the characteristics of ET programmes in the studied Christian organisations?
- RQ2. What are the perceptions of beneficiaries about the relevance of these programmes?

These questions are important because Timmons and Spinelli (2004) indicate that gaps in ET initiatives usually result from limitations in the level of exposure and experience of training providers; hence, the need to understand who is training, what is being taught and how training is done among others. In addition, Jennings and Hawley (1996) argue that most ET programmes do not address the needs of entrepreneurs; thus necessitating an investigation into what beneficiaries think of current ET programmes in churches. Quagrainie and Enim (2015) and Quagrainie *et al.* (2018) have attempted to shed light on these issues by exploring the concept of church embeddedness and its impact on women entrepreneurship development. In their studies, they describe briefly some of the characteristics of church initiated ET programmes in Ghana but this lacked depth with limitations on, for example, how their findings differed from or were similar to, practices by other ET providers such as higher education institutions, government and non-governmental organisations perceived to have more expertise in the field. Therefore, the study also seeks to compare and contrast the ET programmes in the studied Christian organisations with practices identified in the literature. By comparing with best practice guidelines in literature, the researchers hope to understand whether practices in the studied organisations are similar to what experts suggest is appropriate to yield the desired result, as religious institutions do not have ET as their core mandate.

This paper is of the view that knowledge and skills in entrepreneurship can be acquired in different ways without necessarily using one approach (Jonassen, 1991). The study, therefore, draws on constructivism and experimental learning theory of promoting entrepreneurial competencies (Carver, 1996) as its theoretical underpinnings. Constructivism emphasises comprehensible real-world functions in organisational environments. In education and skills acquisition in a specific environment like the church, various aspects of performance and output need to be defined and captured (Jonassen, 1991). This will enable stakeholders to identify gaps and deficiencies in demonstrating competence in a skilled area.

The researchers are of the view that this theory provides a conceptual framework to understand the ET initiatives in churches. This is based on the assumption that constructivism and experimental learning theory informs social interactions and associations with other stakeholders (Su *et al.*, 2015). Accordingly, Muzychenko and Saeed (2004) assist in appreciating how entrepreneurial competencies are acquired. Given the assumption that entrepreneurial activities are shaped through ET programmes, this study explores ET programmes in two Christian organisations in Ghana; first, the Full Gospel Business Men Fellowship International (FGBMFI), one of the largest non-denominational Christian fellowship in Ghana and second, the Church of Jesus Christ of Latter-Day Saints (LDS).

The rest of the paper is organised as follows: Section 2 provides a review of the literature on ET is conducted to clarify its definition and how EE varies from ET, as well as highlight key elements in the literature in relation to the study. Section 3 gives a brief on the methodological issues considered for the study. Section 4 presents findings from the study on the two research questions of ET programme characteristics and their relevance from beneficiary perspective. Section 5 highlights discussion on the findings and Section 6 presents conclusions. Sections 7, 8 and 9 present recommendations, contributions and limitations and future research, respectively.

2. Literature review

2.1 Overview of entrepreneurship training

Despite the move towards an entrepreneurship revolution around the world, there is a lack of a universal definition of entrepreneurship and associated concepts such as ET. Studies show differing opinions on which terminology is appropriate for initiatives geared towards equipping beneficiaries with entrepreneurial skills and abilities with some researchers arguing for or against use of the term enterprise education or entrepreneurial education rather than entrepreneurship education (Garavan and O'Connell, 1994; Stone *et al.*, 1996; Jones and English, 2004). Nevertheless, Gorman *et al.* (1997) suggest that the terms have been used interchangeably in most articles. Valerio *et al.* (2014) argue that EET can be classified under two headings, namely, entrepreneurship education (EE) and ET. According to their classification, the difference is not in the use of entrepreneurship, entrepreneurial or enterprise but rather in whether what is done can be considered education or training or both. To them distinguishing between the two is important because, whereas EE focusses on building knowledge and skills about or for the purpose of entrepreneurship, ET emphasises building knowledge and skills, explicitly in preparation for starting or operating an enterprise. In this study, we focus on ET and define it as teaching or training activities targeted at potential and practicing entrepreneurs and aimed not only at embedding individuals with entrepreneurial mindsets, attitudes, skills and managerial abilities (Kirby, 2004; Hisrich *et al.*, 2007; Jesselyn Co and Mitchell, 2006; Valerio *et al.*, 2014) but also the potential to turn these into action (Jones and English, 2004; Gautam, 2015). Nevertheless, literature on both EE and ET are consulted to understand the ET phenomenon as most studies use the concepts together.

The study adopted the traditional approach to literature review (Cronin *et al.*, 2008). This was due to the interest we had in summarising the body of literature relevant to the study and highlighting narratives that will guide data collection and analysis on the topic. To this end, we followed the literature review process suggested by Cronin *et al.* (2008) for conducting traditional literature reviews involving selection of topic, search, analysis and synthesis and write-up. The review focussed on literature relating to entrepreneurship, ET practices worldwide and their relevance. Using keywords such as characteristics of

entrepreneurship education and training, entrepreneurship education and training practices, programmes or schemes, best practice guidelines in entrepreneurship education and training, relevance of EET programmes and evaluation of ET schemes, a search was conducted in scholarly journals and databases. Alternative search terms replacing entrepreneurship with enterprise and entrepreneurial were also used to identify key elements of the EET literature.

2.2 Social constructivism and entrepreneurship training

Social constructivism is based on the argument that learning is the acquisition of knowledge through interaction with the environment. The learner, therefore, has to explore and also experience the world beyond the walls of the classroom. Lobler (2006) is of the view that as much as the learner has to actively interact with the environment, it is imperative that both the learner and the teacher define the learning objectives in the process of social construction. However, during knowledge acquisition, the role of the teacher as an epitome of wisdom has to be reduced to a facilitator to enhance translation and knowledge creation (Kyro, 2005). ET activities through social constructivism also make room for networks, which facilitate connection to others who possess entrepreneurial resources (Luczak *et al.*, 2010). The role of social networks in entrepreneurship development is seen in these networks acting as channels for new knowledge about opportunities and technologies (Rohrbeck *et al.*, 2015), to help with the acquisition of entrepreneurial skills (Maxwell and Lévesque, 2014) and facilitate information transfer (Griffith and Harvey, 2004). Consequently, ET programmes in religious organisations can be considered an important medium for entrepreneurial development (Smith and Lohrke, 2008).

2.3 Entrepreneurship in Ghana

In post-colonial Ghana, it has become difficult to raise successful entrepreneurs to champion the much needed sought for sustainable development agenda of the leadership. In contrast, under the colonial administration, sub-Saharan Africa nations including Ghana were among the most enterprising people on earth and a lot of products were exported to Europe and other parts of the world from Africa (Dana, 2007). However, after independence, there has been a reversal trend and Africa has instead become a major importer of almost every product including food (Dana, 2007). The challenges with entrepreneurship and new venture development in Ghana can be traced to several factors such as weak funding structures, poor government policies and support, weak infrastructure base and negative perception towards entrepreneurs (Ackah and Vuvor, 2011; Dana, 2008). Most of these factors hindering entrepreneurship and new venture creation in Ghana do not exist in developed countries. Therefore, entrepreneurship has to be understood in context, as the situation is more complex in developing countries such as Ghana (Dana, 2008). It is in line with these argument that Dana (2008) calls for a more environmentally friendly policies in aiding entrepreneurship development rather than the North American style new venture policies introduced in Ghana.

The alarming trend of imports and the high levels of unemployment among the youth has culminated in the search for immediate solutions through programmes such as the ET schemes.

2.4 Characteristics of entrepreneurship training programmes

A review of the literature (Pittaway and Cope, 2007; Azim and Alkhatani, 2014; Henry and Lewis, 2017) suggests characteristics of ET programmes to include features in relation to its objectives, content and teaching approach. With regard to objectives, Cho and

Honorati (2013) suggest that ET programme outcomes can either centre on the business that is to the improvement of venture performance or skills gained by business owners; or on labour providing occupation for beneficiaries through business startup and increasing employment among others. Their classification seems to focus on practicing entrepreneurs but Farashah (2013) and Elert *et al.* (2015) argue that ET schemes can also be targeted to potential entrepreneurs such as students; in which case, objectives are geared towards change of mindset (Dixon *et al.*, 1994). Valerio *et al.* (2014) try to categorise the objectives of ET schemes that exist in the literature under four headings, namely, entrepreneurial mindsets, capabilities, status and performance. According to them, mindset outcomes are focussed on shaping the perception of beneficiaries about the feasibility and desirability of entrepreneurship, while capability outcomes emphasize development of beneficiaries' knowledge, competencies and technical skills in chosen occupation or sector. Further, status-oriented outcomes aim at enhancing the life of beneficiaries (e.g. getting them establish a business, become employed, earn more) while performance outcomes centre on improving the indicators of performance in beneficiaries' businesses (e.g. higher profits, increased sales, greater employment of others, higher survival rates, etc.). From the above, it can be argued that ET programme outcomes have implications on the choice of beneficiaries and vice versa. For example, if an ET scheme aims to promote a performance or business outcome, then its beneficiaries must predominantly include practicing entrepreneurs, as opposed to potential ones who have already established businesses. Likewise, an ET programme provider with beneficiaries comprising mainly young students may be better off initiating a scheme focussed on mindsets and capabilities to get participants see entrepreneurship as a favorable career option and be well-equipped to pursue it if they so desire at a future date. Therefore, it can be inferred that understanding, which outcome an ET intervention is pursuing is crucial for evaluating performance and targeting specific groups is crucial for success. To this end, literature shows that most ET programmes are targeted to specific groups based on age (e.g. youth), gender (e.g. women), employment status (e.g. self-employed, underemployed), economic status (e.g. welfare recipients, vulnerable groups), geographical (e.g. rural populations) and business sector (e.g. agriculture) (Wu and Pangarkar, 2006; Todd and Javalgi, 2007) among others.

Studies on ET content (Timmons *et al.*, 1987; Garavan and O'Connell, 1994; Hisrich *et al.*, 2007; Vesper and Gartner, 2001; Luka, 2005) highlight topics on financial literacy and accounting, marketing and sales, general business and management (opportunity identification, market research, business plan writing, management of legal and networking aspects of business) vocational (e.g. technical training in specific occupation), leadership and team-work, strategic planning and socio-emotional skills (e.g. those identified to relate with entrepreneurship such as self-confidence, locus of control, creativity, opportunity obsession, risk propensity, motivation, resilience and self-efficacy) with slight variations among them. Nevertheless, Azim (2014) argues that there's been a shift from emphasising business planning to teaching more general content overtime with facilitators using group exercises, exams (especially in educational institutions), presentations and competitions as a way of assessing participants.

Concerning teaching approach, Kyro (2005) posits that ET programmes should be facilitated by well-qualified persons. This argument is supported by Scuotto *et al.* (2017) who advocate the need to engage only suitably qualified educators in ET programmes. Findings from a study they conducted on ET programmes in South Africa showed that poorly trained educators and inadequate resources were key factors that hindered ET implementation success (Scuotto *et al.*, 2017). Therefore, Godfredsen (1997) questioned whether ET schemes could also be facilitated successfully by individuals with no business

experience. According to Azim (2014), this could be possible provided the facilitator has adequate education and is generally motivated to do so. Nevertheless, he argues that some exposure to business and a strong opinion about entrepreneurship as a career option helps improve the facilitator's effectiveness. This is due to the multiple roles ET facilitators play; some of which are not only about delivering content but also about motivating beneficiaries to act. In a study by [Garavan and O'Connell \(1994\)](#) of six EET programmes, findings showed that the role of EET facilitators as motivators dominates where they serve role models, counselors and consultants. Further, a study by [Edwards and Mercer \(2013\)](#) propose that expert knowledge should be coupled with a good understanding of pedagogy. Therefore, [Valerio et al. \(2014\)](#) suggest that ET training can be delivered by a teacher or educator, a practitioner through a face to face, online and experiential medium. Generally, best practice approaches oppose use of a didactic or theoretical approach (Gibb, 1991; Young, 1997) with calls to adopt approaches that encourage self-directed learning, active engagement of beneficiaries and collaborative peer learning among others ([Fisher and Baird, 2006](#); [Edwards and Mercer, 2013](#)). From a number of empirical studies conducted on ET schemes globally (Luka, 2005; Watkins, 2006; Isaacs et al., 2007; Valeria et al., 2014), it appears that class size, intensity and duration can vary depending on the intended outcomes, audience, type of intervention and content. There was evidence of programmes offered to very small groups of people (e.g. less than 10) that occurred as one-off and in very short periods (e.g. 4h). In contrast, ET programmes like those in higher education institutions had large numbers who engaged with the scheme daily, weekly, bi-weekly or monthly over weeks and months.

2.5 Perception of beneficiaries on the relevance of entrepreneurship training programmes

Understanding the perception of beneficiaries on the relevance of ET programmes is important because Jennings and Hawley (1996) argue that ET initiatives are most often not aligned with the needs of the trainees because the facilitators often lack the requisite skills and abilities to effectively conduct these programmes. Nevertheless, Timmons and Spinelli (2004) suggest that there is a limit to what can be taught in entrepreneurship training programmes, as the best way to effectively carry out ET is through the constructivist approach of learning by doing. For ET programmes, which are carried out in religious institutions, especially in churches, [Levitt \(2004\)](#) and Bahme and Tsague (2009) advance that what is taught is often influenced by the religious teachings of the set organisation.

In relation to the impact of the ET programmes, Charney and Libecap (2000) argue that the initiative has exposed beneficiaries to financial management skills, marketing, and other business skills relevant to effectively start and manage a business. These skills are grouped into three by [Hisrich et al. \(2007\)](#) to include technical, business management and personal entrepreneurial skills ([Table I](#) for details on which topics relate with each skill). ET again equips beneficiaries with the ability to conceive and start a new business ([Christensen et al., 2002](#)). In addition, [Eraut \(2007\)](#) explains that trainees are usually taken through critical decision making exercises, which enable them to implement their own business ideas with little or no difficulty. Further, ET is considered useful as it helps reduce the burden of unemployment especially in developing nations where unemployment and related issues have become topical ([Marchant et al., 2014](#)).

3. Methodology

The study uses an interpretivist epistemological approach and the ontological position of relativism, which allows the researchers to construct a subjective social reality as they interact with their respondents ([Orlikowski and Baroudi, 1991](#); [Guba and Lincoln, 1994](#);

Skills	Description
Technical skills	Communicate effectively Effectively monitor the environment Technologically inclined Good human relation skills Ability to organize
Business management skills	Effective management skills Prompt decision making skills Strategic planner Human relations Marketing Financial and accounting management abilities Negotiation skills Business planning ability Effective communication skills Growth management skills
Personal entrepreneurial skills	Internal locus of control Propensity to take risk Creative and innovative Ability to identify business opportunities Flexible Strategic leadership skills

Table I.
Entrepreneurial
skills

Source: Adapted from [Hisrich et al. \(2007\)](#)

[Hindle, 2004](#)). These philosophical assumptions necessitate the use of exploratory qualitative research design ([Martin et al., 2007](#)), which [Dana and Dana \(2005\)](#) suggest is most useful for small business and entrepreneurship research. A multi-case study approach, within which research questions are investigated concurrently in two selected cases, is used to shed light on a contemporary phenomenon within its real-life context ([Yin and Yuan, 2009](#)). The use of two case studies is in line with propositions by established researchers in qualitative research design who argue that optimal size in case study design is irrelevant ([Yin, 2009](#)) as single-cases conducted in great detail could produce equally valid results ([Dyer and Wilkins, 1991](#)). Nevertheless, should the prescription of an optimal sample size be required, two to three cases are sufficient for straight forward concepts [Yin and Yuan, 2009](#)), which [Vogt et al. \(2012\)](#) clarify as concepts not requiring multiple layers of enquiry. Cases were selected in accordance with the criteria suggested by [Miles and Huberman \(1994\)](#) for selecting case study samples including relevance to the conceptual framework, potential to generate rich information and potential to generate believable explanations and feasibility. FGBMFI can be considered a representative case because it is a fellowship that involves members from most of the Christian denominations in Ghana including the orthodox, charismatic and Pentecostal churches. The fellowship also often conducts ET programmes in chapters across the country. In contrast, LDS can be said to be a critical case, as the activities of the denomination, in comparison to other christian organisations, is unique and its ET programmes are based on a global model introduced by the church's headquarters in the USA. Thus, the two case studies allow for comparison.

The study used interviews and document reviews as data collection instruments due to differing access to studied organisations and the availability of data ([Table II](#)). For research question one on characteristics of ET programmes, interviews were used for case one only due to lack of documentation on ET practices within FGBMFI. A total of six respondents

comprising three trainers and three beneficiaries were engaged in discussions steered with the help of an interview guide in 30 min interviews per interviewee. Gaps identified during the data analysis process were addressed through follow-up discussions with participants via telephone. Further, an initial draft of findings after analysis and write-up was presented to respondents for them to comment on their accuracy and validity. Respondents in case one were sampled using the purposive sampling technique guided by the inductive thematic saturation model suggested by [Saunders et al. \(2018\)](#) where data collection was terminated after interviewing the sixth respondent because no new themes were being identified per the researchers' judgment.

For research question one in case study two, data were collected mainly through a review of documents, for example, ET programme manuals developed by the LDS church for instructors and beneficiaries, as well as videos on intranet sites, which relate to the object of the study ([Mogalakwe, 2006](#)) due to the extensive documentation in place on the ET programme used. In total, one ET programme manual and five videos that shed light on the general structure of the ET programme or featured Ghanaian beneficiaries were used in the document review. These documents were assessed to ensure that they meet the "authenticity, credibility, representativeness and meaning" criteria suggested by [Scott \(1990\)](#) for maintaining research quality.

Regarding the second research question on the relevance of ET programmes studied from beneficiary perspective, the same data collection instrument i.e. interviews was used for both cases. In total, 30 min interviews were conducted with three and four beneficiaries for the first case and second case, respectively ([Table II](#)).

These respondents were sampled using the purposive sampling technique to engage only those who have been involved actively in the ET programme as beneficiaries. Again, follow-up discussions, submission of a draft write-up to beneficiaries for validation and the inductive thematic saturation model ([Saunders et al., 2018](#)) were used to address gaps identified. Data collected from all sources and cases were analysed using open and axial coding strategies as part of the thematic analysis technique through a qualitative data analysis process of reduction, data display and conclusion drawing/verification ([Miles and Huberman, 1994](#); [Check and Schutt, 2011](#)).

4. Findings

4.1 Characteristics of entrepreneurship education and training programmes

The first research question sought to investigate the characteristics of ET schemes in studied organisations. Findings show some similarities in ET practices in the two cases studied specifically regarding objectives and target outcomes. Therefore, ET programmes identified in both cases were targeted at both potential and practicing entrepreneurs in their

Research question 1

	Data collection instrument	No. of respondents/documents
Case 1	Interview	Three beneficiaries purposively sampled
Case 2	Documents reviewed	Three beneficiaries purposively sampled One ET manual Five videos

Research question 2

	Instrument	No. of respondents
Case 1	Interview	Three purposively sampled
Case 2	Interview	Four purposively sampled

Table II.

congregations, run internally and funded solely by church leadership with limited involvement of external partners. Phrases, such as “reduce percentage of unemployment” and “take care of educational needs” (Case 1), as well as “ability to provide for self and family”, “start and grow a business” and “develop skills for better life” (Case 2) identified in the data suggest a desire to see beneficiaries’ life and businesses change positively due to the intervention. Regarding content, findings showed that a broad range of topics was covered in both cases. For case one, topics included idea generation, overcoming the challenges of birthing a business, how to access funds, how to maintain sustainability in business, general management such as record keeping, branding and human relation management among others; most of which were selected in response to trends in the business environment. Hence, the church in case one, for example, had organised ET sessions focussed on how to “invest prudently” in the midst of the banking crisis that had characterised the financial sector in Ghana recently. In the second case study, topics focussed on issues such as “solving and meeting customer needs”, finding and keeping customers”, “managing the profitability of businesses”, financial literacy and business sustainability through growth and constant improvement among others. It is important to note that in both cases, there was very little taught on business planning; and Christian principles were emphasised and linked to the training issues.

Concerning teaching approach, practices in case one included engagement with experts (perceived to possess business, teaching and/or entrepreneurship experience) drawn from the congregation who served primarily as facilitators. Respondents argued that the organisation in case one had “a lot of professionals” because it was a “multi-facilitated fellowship in terms of professionals and personnel” that the organisation could tap into to deliver ET trainings. In contrast to case one, case two showed no use of experts such as teachers, practitioners or consultants. Nevertheless, the activities of facilitators were governed strictly by prescriptive guidelines on how to manage the class. Guidelines ranged from simple things like what the facilitator should do to start class (e.g. how to welcome students) to technical things like what the content of teaching should be. Regarding delivery, findings showed that ET programmes in case one were informal, one-off events presented using the seminar approach with no clearly defined curriculum. Although ET programmes were open to whole congregations, attendance was poor leading to small class sizes. In contrast, ET programmes in case two were formal schemes held once a week for 2 h a day over 12 weeks, taught using face to face and experiential approaches and guided by a well-structured curriculum including use of videos, workbooks, role plays and assessments. Further, the scheme was open to the entire congregation but class sizes kept to a maximum of 12; and in cases where interested members were more, multiple groups created.

4.2 Perception of beneficiaries on the relevance of entrepreneurship training programmes

The second research objective sought to investigate the perception of respondents on the relevance of the ET programmes identified in the studied organisations. Specifically, beneficiaries were asked to comment on the topics found useful, their perception on the relevance and impact of the ET programme, and the criticisms they have about the ET programme. Findings showed similarities in the responses of beneficiaries for both cases for all but the question on criticisms. Using phrases, such as “how to access funds”, “keeping budgets”, “acquiring needed resources”, “developing a savings culture”, “calculating profits”, “paying myself” and “not mismanaging proceeds from the business”, respondents explained that topics on accounting and financial management were the most useful to them. In case two, however, a few respondents made reference to networking, business

scaling, competitive strategy, idea generation, marketing, market research and production as equally useful topics to them.

Regarding respondents' perception on the relevance of the training programmes, we observed a positive outlook among all respondents who argued that the scheme addressed key issues at an individual, organisational and national level. On an individual level, respondents perceived that the trainings had helped them "acquire new knowledge and skills", given them reassurance that "some things were possible" and "increased their commitment and confidence to pursue self-employment"; thus they had "hope of fulfilling their dreams". At organisational level, respondents perceived the trainings helped them to avoid stagnation and rather spur growth; all of which contributed to solving a national problem of unemployment. In one exceptional instance in case study two, the respondent perceived that the studied ET programme ought to be relevant because it was "instituted by God through His leaders".

Findings on the impact of the studied ET programmes in both cases showed a contribution to both individuals and businesses in different ways. Key among the ways respondents perceived they had been impacted was the development of new ideas. According to all respondents, they left the training having settled on a number of ideas they were planning to use to start or grow their businesses; and in one instance, the respondent had gone on to innovate based on the idea to create a unique product. Further, a few respondents reported having had access to new customers via recommendations, additional income to supplement what they earned in their full-time jobs, enhanced record keeping, improved customer care and a well-established savings culture as impacts of the training programme on them.

Concerning criticism, three out of four respondents in case two emphasised negative sentiments about the unwillingness of the church to provide seed funding to beneficiaries and the lack of emphasis on sources of other external funds. Further, one respondent in case study two mentioned lack of monitoring as another key criticism of the programme. According to him, there was a need for follow-up checks by facilitators to see whether beneficiaries were practicing what was taught. With regard to case one, respondents' criticism centered on issues such as poor publicity and delays in start time. Thus, it could be argued that respondents in case one were generally happy with the ET schemes offered with limited reservations about some administrative issues.

5. Discussion

According to the literature (Wu and Pangarkar, 2006; Todd and Javalgi, 2007; Cho and Honorati, 2013; Valerio *et al.*, 2014), targeting specific groups is crucial for success in any ET programme. However, ET programmes identified in the two cases were not targeted to specific groups. The literature also shows that understanding, which outcomes an intervention is pursuing is crucial for evaluating performance. Findings from the data suggest a focus on labour outcomes rather than business outcomes (Cho and Honorati, 2013). This implies an interest of these organisations in improving the entrepreneurial status (Valeria *et al.*, 2014) of the beneficiaries of their interventions but this is not clearly outlined. Regarding content, topics covered were similar to those suggested in the literature (Gibb, 2002; Carayannis *et al.*, 2003) as crucial in ET programmes. Therefore, issues related to idea generation and evaluation, financial management, general business management, marketing, sales suggested by researchers in the literature (Vesper and Gartner, 2001; Luka, 2005) were found to be taught. However, business planning, legal aspects of business, leadership, teamwork and socio-emotional issues were not emphasised. This mirrors arguments made by Azim (2014) on the shift of ET from business planning to more general

content. Further, the above content appears relevant to both practicing and potential entrepreneurs.

Findings indicate the use of facilitators in case one that is qualified (Kyr, 2005) either because of their exposure to business and entrepreneurship (Azim, 2014). This involvement of perceived successful entrepreneurs within and outside the church as facilitators in case one made room for incorporating up-to-date and real-life experiences; thus creating opportunities for them to play not only the role of knowledge delivery but also role models and coaches (Garavan and O'Conneide, 1994) for beneficiaries. In contrast, case two did not appear to meet the qualified personnel criteria suggested by Strath *et al.* (2007); however, it could be argued that the guidelines provided by experts were adequate enough for anyone irrespective of background to facilitate. Nevertheless, the ability of facilitators to perform effectively as role models, counselors and consultants could be questioned due to their lack of experience in business and entrepreneurship. Practices in the second case supported the arguments underpinning the constructivism theory where boundaries of the classroom experience were shifted into a more action-based entrepreneurial programme involving learning by doing in a group (Lobler, 2006). Findings in case two also supported preference of the institution for the didactic approach to ET (Gibb, 1991; Young, 1997) where beneficiaries were actively engaged and supported each other as peers in the entrepreneurial journey (McGowan *et al.*, 2014). In contrast, case one, emphasised a facilitator centered approach with little room for beneficiary engagement, which experts (Edwards and Mercer, 2013) suggest is not ideal for achieving desired positive results in ET.

Due to the teaching approach used in case one, it was found that what could be taught was limited in line with Timmons and Spinelli's (2004) argument. Therefore, programme administrators decided what they deemed relevant for beneficiaries. Nevertheless, based on our findings on topics found useful by beneficiaries, we could argue that ET programme administrators in our study had, to great extent, succeeded in matching their offering to the needs of the beneficiaries in contrast to the arguments of Jennings and Hawley (1996). Topics like financial literacy, which came up strongly in both cases as most relevant had also been emphasised in responses from interviewees and from programme documents on ET characteristics. In addition, beneficiaries' positive outlook in terms of the overall relevance of ET schemes were similar to findings from studies by Charney and Libecap (2000) as they explained having acquired skills specifically in the business management and personal entrepreneurial skills categories of Hisrich *et al.*'s (2007) classifications. Further, relevance of the studied ET schemes was also perceived from a national perspective in line with Marchant *et al.* (2014). Regarding impact, we did not observe contributions of ET schemes to helping beneficiaries implement lessons learnt to start or expand businesses (Eraut, 2007); however, there was sufficient evidence to support the generation of new ideas (Christensen *et al.*, 2002). It is important to also note that limited emphasis on financial support, which came up strongly as a criticism of the ET scheme in case two could be problematic as Kithae *et al.* (2013) suggests that inadequate finances could limit the relevance of ET schemes to beneficiaries. Although findings showed that the ET programme in case one did not also offer financial support, beneficiaries in our sample appeared content. This could be because they were directed to other sources of funding in the country. Perhaps, the ET programme set up in case two could not provide this additional information because of its global nature and the fact that it had been developed outside Ghana. Further, it is unfortunate that facilitators in case two were unable to adapt and add content that addressed the unique characteristics of entrepreneurship and entrepreneurs in Ghana. In addition, although use of a formal and well-structured curriculum with workbooks and assessments identified in case two can have some advantages, it assumes

that beneficiaries have some level of literacy; but this could be false in the Ghanaian context. To this end, [Dana \(2007\)](#) argued that there is a need to be aware of differences in entrepreneurship environments across borders and to minimise the introduction of foreign elements in entrepreneurship in Africa, using Ghana and Togo as cases.

6. Conclusions

Based on findings from the study, we conclude that targeting of ET programmes is non-existent in the studied organisations, but content appears adequate with an emphasis on topics that develop business management, and to some extent, personal entrepreneurial skills rather than technical skills. Regarding teaching approach, we further conclude that there are differences within studied religious organisations. Although some practices are similar to best practice guidelines suggested in literature, there are lapses in the system. Concerning relevance, we argue that studied ET programmes are considered relevant by beneficiaries. Relevance from beneficiary perspective is derived from contributions made to the lives of individuals, their businesses and society. The impact of these schemes from beneficiary perspective includes the acquisition of knowledge and skills that position them to pursue entrepreneurship. Further, beneficiaries generally have a positive opinion with regard to ET programmes offered by their Christian organisations.

7. Recommendations

We suggest that ET programmes in the studied denominations should be targeted at specific groups such as youth, women, unemployed among others to cater for the specific needs and unique challenges they face. In addition, the paper proposes that the outcomes of ET programmes studied be expanded to include the development of business competencies, specifically the technical skills of beneficiaries in their respective occupations. For case one, we highlight the need for ET programme administrators to strengthen their services by structuring delivery to include self-directed learning activities that encourage active beneficiary participation. Similarly, we advocate for ET programme administrators in case two to train facilitators on important skills that will enable them function effectively as role models, counselors and consultants to their beneficiaries and to adapt ET offerings to the Ghanaian context. Further, we suggest that ET programme administrators in both cases should emphasise the translation of knowledge and skills acquired into action through constant monitoring and peer group support. We also recommend that ET programmes in both cases should provide financial support, if possible or connect, not just teach them, to reliable sources of funding as this can facilitate the transition from ideation to actualization.

8. Contributions of the study

This paper explores the characteristics of ET programmes in two Christian organisations in Ghana and perceptions of beneficiaries on their relevance. Findings from this study add to knowledge on ET within a developing economy where the role of religion, though plays a crucial role in society, has not been examined within the entrepreneurship space ([Quagraine, 2016](#)). The study demonstrates that policy makers have to be conscious of and religious organisations due to the influence they have in shaping the values, beliefs and entrepreneurial activities of their members.

9. Limitations and future research

The limitations of the study give room for future research. Firstly, the study focussed only on two Christian organisations in Ghana. Although the first case brings together individuals

from various Christian denominations (Protestant, Catholic, Pentecostal and Charismatic) in Ghana, these denominations are entities in themselves and further studies on their ET schemes would be beneficial. In addition, investigating similar research questions in non-Christian institutions such as Islam would enable for an understanding of ET characteristics in religious organisations in its entirety. The study also adopted a qualitative approach, which provides depth to issues; however, it limits the analytic generalisability of findings. Therefore, future research could investigate issues discussed in this paper using larger samples in qualitative, as well as quantitative and mixed methods that assess the degree and occurrence of constructs, as well as explore the meaning and understanding of the same constructs (Creswell and Plano Clark, 2011).

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