

CREATIVE CHRISTIAN RELIGIOUS EDUCATION AND ENTREPRENEURIAL SKILLS IN NIGERIA

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Abstract

Economic and social problems are the biggest challenges in Nigerian society today. The report explains an unemployment situation in the country that has placed the young persons in the labour market. Governments all over the world have found it necessary to introduce and encourage entrepreneurship which helps in creating new platforms for business opportunities using entrepreneurial skills for the youths. On this note, the study of entrepreneurship has been a common constructivist approach perspective that is grounded in various theories in education. The main thrust of this paper, therefore, is to encourage Christian Entrepreneurship in Nigerian society. This is because Christian Entrepreneurship means biblical entrepreneurship. It involves moral obligations, economic creativity, hardworking and productive aspects. The principle of entrepreneurship is rooted from the biblical narratives in the books of TORAH, Historical books and the Writings; where God Himself involved in the activity of entrepreneurial skills. Jesus Christ in His ministry on earth emphasised the doctrine of work, stewardship, and fruitfulness like in the Old Testament, where the emphasis is on the multi-generational faithfulness, inheritance and jurisdiction. The recommendations made were that Christian Religious Education should focus its teachings on the fundamental precept of the Christian entrepreneurs. The Christian faith teaches that God calls not only ministers and other spiritual workers, but everyone to specific roles in His kingdom. Christian entrepreneurs must realise that their calling is to establish and lead business organisations that are designed to achieve positive Christian faith related results in the secular world. The role of the Christian belief in entrepreneurship and in entrepreneurial businesses in Nigeria needs to be investigated. The general characteristics of Christian entrepreneurial skills should be further identified from the Christian literatures. The study suggests that entrepreneurship provides Christians with the opportunity to use their talents to the glory of God and embark on the businesses based on Christian values and principles.

Keywords: Biblical Entrepreneurship, Constructivist Approach, Creativity, Christian Education and, Christian Values.

Christian Entrepreneurship refers to biblical entrepreneurship (Tsague, 2014). This involves moral obligations, economic creativity, and productive aspects as well (Butera, 2009). According to Tsague (2014), the principle of entrepreneurship is rooted on the dominion mandate and the biblical doctrines of work, stewardship, and fruitfulness. Biblical entrepreneurship incorporates principles of biblical patriarchy with its emphasis on multi-generational faithfulness, freedom in Christ, inheritance, jurisdiction, and the household as a vibrant, economically productive, God ordained unit for cultural transformation. It is impossible to have a full-orbed vision of entrepreneurship without careful consideration for the scriptural doctrine of the family. Phillips also states that any approach to entrepreneurship which is divorced of these considerations inevitably leads to the idolatries of materialism, individualism, and the love of money.

Like Joseph, many entrepreneurs are destined for greatness but possess an unrealistic, naïve, and arrogant ambition. That ambition must be tempered and perfected by the Lord so that the vision He gave them may be realized in a manner that is consistent with His will and so that He may receive the vision. In order for this to occur, all born-again believers who are destined for greatness must go through the wilderness (Tsague, 2014).

Many scholars have been trying to write intensively about the origin of entrepreneurship. Most of these scholars are either economists or historians. The concept of entrepreneur is as old as the discipline of economics itself. such as Adam Smith, David Ricardo, and John Stuart Mill who have written extensively on it, albeit referring to it as "business management". However, unlike Smith and Ricardo, Mill stressed the significance of entrepreneurship for economic growth. Another renowned economist, Alfred Marshall buttressed Mill's view by formally recognizing entrepreneurship as an important factor of production in 1890; he viewed entrepreneurship as organization creation and believed that entrepreneurship is the driving element behind organization (Schumpeter, 1951; Burnett, 2000).

According to Schumpeter (1951), many economics scholars agree that entrepreneurship is necessary for economic growth; they do not agree on the actual role that entrepreneurs play in generating economic growth. Considering these arguments, entrepreneurship theory has kept on evolving over the years and throughout its evolution. This helps different scholars in Economics to put forward different characteristics that they believe are common among most entrepreneurs. He opined that the entrepreneurship theoretical foundations extend from economics to other disciplines such as history, politics, education, ecology, culture, experience, and networking and so on. To this effect, Schumpeter (1951) concludes that by combining the various disparate theories, a generalized set of entrepreneurship qualities can be developed. He then listed the characteristics of entrepreneurs as: risk-bearers, coordinators and organizers, gap-fillers, leaders, and innovators or creative imitators. He submits that though not exhaustive, this can help explain why some people become entrepreneurs while others do not (Burnett, 2000).

Basically, the concept entrepreneur is derived from the French concept “entreprendre” which literarily is equivalent to the English concept “to undertake”. From the business point of view, to undertake simply means to start a business (QuickMBA, 2010). From the historical point of view, Schumpeter (1951) opined that the French economist Richard Cantillon, was the first to introduce the concept "entrepreneur" in his work in 1755. He viewed the entrepreneur as a risk taker (Burnett, 2000).

Definitions of Entrepreneurship

There are various scholars with different definitions of the concept entrepreneurship. Cantillon (2010), agrees that entrepreneurship is self employment of any sort. Schumpeter (1951), equated entrepreneurship with the concept of innovation and applied it to a business context, while emphasizing the combination of resources. Penrose (1963) views entrepreneurship as the activity that involves identifying opportunities within the economic system. While Leibenstein (1968, 1979) perceives entrepreneurship as involving "activities necessary to create or carry on an enterprise where not all markets are well established or clearly defined and/or in which relevant parts of the production function are not completely known". Gartner (1988) conceives entrepreneurship as the creation of new organizations.

Okpara (2000) defines entrepreneurship as the willingness and ability of an individual to seek out investment opportunities in an environment and be able to establish and run an enterprise successfully based on the identifiable opportunities. In addition, Nwachukwu (1990) regards entrepreneurship as a process of seeing and evaluating business opportunities, gathering the necessary resources to take advantage of them and initiate appropriate action to ensure success. According to Venkataraman, (1997); Shane & Venkataraman, (2000), entrepreneurship is defined as an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising, markets, processes and raw materials through organising efforts that previously had not existed.

Cullen, et al (2010) agree with Timmons and Spinelli’s (2007: 79) on the definition of Entrepreneurship; “Entrepreneurship is a way of thinking, reasoning, and acting that is obsessed with opportunity, holistic in approach, and leadership balanced. Entrepreneurship results in the creation and realisation of value, not just for owners, but for all the stakeholders. At the heart of the entrepreneurial process is the creation, recognition and initiative to seize these opportunities. It requires a willingness to take risks - both personal and financial - but in a very calculated fashion in order to constantly shift the odds of success, balancing the risk with the potential reward. Typically, entrepreneurs devise ingenious strategies to marshal their limited resources” (Cullen, et al., 2010).

The Role of Entrepreneur within Economy

Entrepreneurship is important in the economy in several ways (Shane, 2003). These include:

- i. It creates utility

- ii. It increases society's welfare
- iii. It promotes economy growth and development
- iv. It helps in generation of employment
- v. It generate economic independence
- vi. It improve the capital income
- vii. It promote Capital formulations as it entrepreneurs mobilize the idle saving of the public through the issue of industrial securities

The Philosophy and Ethics of Christian Entrepreneurship

In teaching Christian Religious Education, the objective is to reveal that the classroom is not just a place where skills and knowledge can be imparted, but also a place to influence the students to adopt the philosophy and ethics of Christian Entrepreneurship (Butera, 2009). Lecturers can train students to understand and apply principles of ethical entrepreneurship. The essay will show how a lecturer with technical knowledge and faith can mentor students and shape their world-view, and develop entrepreneurial skills anchored in biblical beliefs and values. It will look into different ways of how to manage money and invest for the future; how to prepare a Christian entrepreneur business plan; and finally consider other requirements necessary for the course that can facilitate the achievement of the expected learning outcome.

As Fajardo (2007) confirms, entrepreneurs are creative. They do things in new and different ways. For example, they create new products or services, new methods of production, new markets, and new sources of raw materials. They love to explore the unknown, and to blaze new paths of progress. 1 Kings 6 tells us how Solomon built the temple with very special innovation. One of the qualities ascribed to Solomon is his wisdom. "The whole world sought audience with Solomon to hear the wisdom God had put in his heart" (1 Kings 10:24). He was an innovator and God was the source of his innovation (1 King 3).

Innovation is the ability to see situations from a different perspective, to discover new ways of satisfying a human need, to find a new solution to an old problem. God can help us to be innovative, when we trust in Him and seek to help others. John 14:13-14 says "I will do whatever you ask in my name, so that the son may bring glory to the Father. You may ask me for anything in my name, and I will do it" (Cullen et al, 2010).

In acquiring Christian entrepreneurship principles and skills, there are several positive characteristics that an entrepreneur must have in order to succeed. According to Fajardo (2007), entrepreneurs should have self-confidence, leadership and creativity. Entrepreneurs have many favorable interdependent characteristics which make them successful and extra ordinary persons. Usually, goals are achievable if they are based on the abilities, interests and resources of individuals.

The most important entrepreneurial characteristics that Christian colleges and universities should mentor, and develop in students are: Trust in God (Hebrews 13:5), Reasonable Risk-taking, Hardworking, Innovative, Leadership, Positive thinker, and Decision maker. According to Butera (2009), a Christian should have confidence in God

because He is the source of all knowledge, wisdom, power, and blessings. The Bible tells the story of Goliath, who was a giant Philistine and a champion warrior, who had great self-confidence in his skills for the battle; but he was defeated by David who was just a young boy, because David had confidence in the Almighty God (1 Samuel 17). The history of Solomon's confidence in God (1 Kings 3, 4, 5, 6, 7, 8, 9 and 10) is also an example.

Christian entrepreneurs should avoid any high-risk situation in entrepreneurship. This is because it is not obtainable in the entrepreneurship skills. Christian colleges should mentor students to be Christian Risk-takers. The idea is that, as Christians, whatever business we may set up should not be for personal aggrandizement and pride, but to honour God and serve others. Ultimately, our plans and actions should be based on biblical values and allow us to be faithful witnesses for God (Butera, 2009).

Proverbs 14:23 points out that, "all hard work brings a profit, but mere talk leads only to poverty". "Lazy hands make a man poor, but diligent hands bring wealth" (Prov. 10:4). "Sluggards do not plow in season; so at harvest time they look but find nothing" (Prov. 20:4). "The cravings of sluggards will be the death of them, because their hands refuse to work" (Prov. 21:25). The Bible tells us that wealth is obtained through hard work, diligence, sacrifice and that failure to do those things will result in poverty. That's not to say that all those who are poor or in poverty are sluggards or refuse to work, but it does tell us that those kinds of characteristics and flaws will most often lead to poverty. As Christians we believe that we should work but not destroy our body by hardworking, we should also have enough rest. We are God's temple and God's Spirit lives in us and if anyone destroys God's temple, God will destroy him (1 Corinthians 3:16-17).

According to Fajardo (2007), entrepreneurs are leaders by the very nature of their functions. They are people who are task-oriented, effective planners, organizers and implementers, and they are achievers. Among their essential characteristics are selfless dedication, purpose and vision, courage, enthusiasm, integrity tact, and hard work. Christian colleges should give assignments and offer opportunities for students to assume responsibilities. They should also provide mentors that will counsel and guide them. Above all, students should be taught Christian values by precept and example, which will make them true leaders. These values are found in the teachings and example of Jesus, who summed them up in Matthew 22: 37-39, "Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love thy neighbour as yourself." (Butera, 2009).

Furthermore, students should be given moral education in their school age. Morals are the basic element that all generations should learn and apply it as the core of all religions, so Scientists declare its roots, aims, and effects on individuals and groups. As it's mentioned in this research, in order to link this idea with reality, this research explains the practical application for some educational values as justice, shyness, loving others and honesty (Alomari, *et al* 2011). These educational values are to be interpreted in the lives of Christians. The Bible emphasises love as the first and important in the commandment. Alomari *et al* (2011), believe that "a child needs to accept a certain code

of behaviour, parental commands, traditional rules etc.” of course, all children have their own interpretations of moral concepts, and obeying these different rules in different situations was the first clue that they were flexible and depend on different factors. So, morals and morality pervade every aspect of our lives. Therefore, it needs to be searched. A child needs to understand the moral of his/her culture.

Alomari *et al* (2011), posit that every enduring community has a moral Code and it is the responsibility and the concern of its adults to instil this code in the hearts and minds of its young. When the first common schools were founded in the New World, Moral education has the prime concern New England puritans believed moral code resided in the Bible, therefore, it was imperative that children need to be taught and be grounded in the wisdom of God. In the nineteenth century, as the young republic took shape, schooling was promoted for both secular and moral reasons. In 1832 a time when some of the founding fathers were still alive, Abraham Lincoln wrote in his first political announcement (March, 9, 1839) “(I desire to see a time when education, and by its means, morality, sobriety, enterprise, and industry, shall become much more general than at present”.

This exploratory study investigated the moral and role of creative Christian religious education belief in entrepreneurship and in entrepreneurial businesses in Nigeria. The study identified important Christian business practices and introduces the different approaches this Christian group of entrepreneurs have to that of the secular business equivalent (Cullen, *et al* 2010). The research identified the benefit of the Christian belief in running a business as well as sustaining a business. It identified the concept of being *called* to be an entrepreneur.

Christian entrepreneurial businesses differ from secular businesses because Christian entrepreneurs believe they do business while being guided by Christian principles and the Holy Spirit. Their goal is to develop a business that blends business excellence and entrepreneurship with Christian, biblical and theological perspectives (Cullen, *et al* 2010).

Christian Entrepreneurs

Cullen *et.al*, 2010 quoted Anderson (1999) to opine that it is the fundamental precept of the Christian faith that God calls not only ministers and other spiritual workers, but everyone to specific roles in his kingdom. Christian Entrepreneurs realise that their calling is to establish and lead business organisations that are designed to achieve results in the world. Christian Entrepreneurial organisations differ from secular businesses because they do business while being led by the Holy Spirit (Ephesians 2:8-10; John 15:16a; 1 Corinthians. 12: 12-18).

This is not a new idea, but a return by unfulfilled business leaders to the sense of "*calling*" enjoyed by fellow laity in the U.S. and Western Europe (Anderson, 1999). The goal is to develop a business that blends business excellence and entrepreneurship with Christian Biblical and theological perspectives (Cullen *et.al*, 2010).

The Bible places emphasis on spiritual gifts. Christian entrepreneurs believed that their gift is the specific position in which God has placed them. They believe that God has

given them the opportunity to create a business enterprise which meets the needs of people in the marketplace. Christian business men and women can be even more relevant when they become mentors, care-givers, visionaries and entrepreneurs in their areas of influence. The plans of God are to be fulfilled in their business (Nel, 2006).

Christian entrepreneurs develop a specific vision of the future because of the position in which God has placed them (Anderson, 1999). This vision creates a very strong commitment in the Christian entrepreneurs to weather set-backs and adversities. Anderson (1999) argued that through their relationship with God, the Christian entrepreneur becomes empowered by his vision. Although their motives are often misunderstood, dedication to the unfolding truth of their vision as revealed by God is the guiding premise of their labour (Romans 1:1-14; 2 Corinthians 4:1, 6: 4-10; Galatians 6:9-10).

The Christian entrepreneur knows that entrepreneurial business requires major commitments to be made. Generally, there isn't sufficient information available in order to totally justify decisions. Therefore, the Christian entrepreneur becomes a calculated risk taker, with risk taking based in belief. There is significant Biblical foundation for taking risks. The Christian entrepreneur is drawn to a life of adventure in service, but recognises that the price of the adventure will be occasional failure and set-backs (Genesis 12: 1-12; Acts 21:13-14).

Servant Leadership provides value to customers

The Christian Entrepreneur recognises that the business world has changed as mass customisation and globalisation have taken new ideas and moved them into practice across the world. The prerequisites for business success have changed to a focus on the customer service needs and wants. The Christian model of service to others correlates well with the requirements for achieving business success. Today's customer requires servant-hood and dedication, as well as a constantly evolving desire for innovation, quality and cost-effective products and services. Christian Entrepreneurs are called to a life of serving customers through the realisation of their Godly vision (Anderson, 1999).

Christian vision does not see the entrepreneur against the world; it sees the entrepreneur involving a group of committed individuals to embrace the Godly vision in order to constantly bring new value to the customer. Christian Entrepreneurs put their personal relationship with stakeholders at the top in order to get the necessary commitment (Anderson, 1999).

The Christian Entrepreneur gratefully receives material blessings as the result of successfully developing a business. Material goals are always secondary to the primary calling and vision. The Christian Entrepreneur constantly seeks out strength from his relationship with Christ to stay in line with the vision. The Christian Entrepreneur will refuse to be drawn into the materialistic world because of a strong moral character that is developed over time (Anderson, 1999).

Cullen et.al, 2010, quoted in Barbee (1983) said that "In this most recent research study, we found that businesspeople who take religious values most seriously score

significantly higher than others in their ethical judgments.” A Christian worldview can be seen as supportive of ethical entrepreneurship. This research is consistent with the findings reported by Laura L. Nash (Cited Barbee, 1983), a Harvard professor, in her book *Believers in Business*. She interviewed approximately ninety evangelical Christian CEO's of entrepreneurial firms concerning the way they resolved ethical business issues. She reported that the majority of these entrepreneurs seriously attempted to integrate their faith commitments into their difficult business decisions.

Barbee (1983) quoted Longenecker (1983) that “In fact, we might also apply Martin Luther's idea of God's calling as it applies to secular work. In the light of Luther's teaching, entrepreneurship can be viewed as a noble calling. A calling that permits the entrepreneur and the entrepreneurial organisation to serve God by the service they render to customers and the broader society.”

Role of the Church in entrepreneurship

Cullen et.al, 2010 cited in Weber (1922) argued that religion played a big role of in motivating people to take up entrepreneurial activities. He claimed that this explained the rise of capitalism in the West. Weber (1922) observed that religious groups such as Quakers had strong links with entrepreneurial activity. These activities have played an important role in shaping the activities of philanthropists. The church has always attempted to support economic solutions to poverty and social problems in their communities through entrepreneurial activity.

Cullen et.al, 2010 cited Weber's (1922) thesis about Protestant religion and the rise of capitalism was in part based on the idea that certain elements of religious belief helped shape people's motivations towards business development. Business was regarded as religiously valued endeavour. Weber (1922) argued that social networks provide an important context for trust, acceptable norms and expectations of others. Religious identity provides an important basis for constructing a social network in which economic activity is embedded, and in which social exchanges take place.

Conclusions

Being rich or being poor is a matter of God's will and providence, and He will give us only what we are capable of handling. In His eternal plan, He has decided to use our individual talents to maintain our family, help others, and support His work. One day we must all stand before God and give an account of what we have done with His resources. If Christian educators in primaries, secondary schools, colleges and universities will teach and mentor students in faithful entrepreneurship, they will graduate with the ability, knowledge, and Christian values that will help them find fulfilling jobs and become leaders in their communities.

The students need encouragement such as confidence and endurance which come from the realisation that God is the source of strength in any situation. The Christian relied on God for all things in his/her life. Christian business entrepreneurial vision can only focus on the relationship with Christ. They only react to Gods prompting. The essence and focus of their vision is obedience to Christ. This

relationship enables him to push forward in the direction that he is called because God is in control. It affirms the realisation that he is not responsible for the results, only obedience to his Godly calling (Philippians 4:13). The Christian develops endurance and staying power in order to accomplish God's will (Galatians 6:9).

Christian vision sees the entrepreneur involving a group of committed individuals to embrace the Godly vision for the business and to constantly serve and bring new value to the customer. Christian entrepreneurs put their personal relationships with stakeholders at the top in order to get their necessary commitment. The goal is to develop a business that blends business excellence and entrepreneurship with Christian Biblical and theological perspectives.

The impact of belief on business vision, entrepreneurial purpose and business sustainability gives Christian entrepreneurs competitive advantage in that they see entrepreneurship as a *calling*. The characteristics of entrepreneurs are evident in Christian entrepreneurs; however they have the advantage of belief.

Recommendations

Here are the possible recommendations for the Creative Christian Religious Education and Entrepreneurial Skills in Nigeria.

- a. The core and desirable attributes of entrepreneurs in general are to be present mostly in secular and Christian entrepreneurs in Nigeria.
- b. The Christian believers should be aware that their business failures were significant. They should note that these failures could set their spiritual foundation and subsequently can help to start an experience of Christ in a deep and personal way.
- c. Christian educators are to develop an understanding of the faithfulness of God and a deep reliance of God as the source of their power have the will and initiative to recognise and react to entrepreneurial opportunities.
- d. Christian educators should all believe that God is in control and that God owns their businesses and all of their resources. If the opportunity is from God, they will respond and get involved.
- e. Christians should know that Christian Entrepreneurial purpose differs from secular entrepreneurial purpose. Christian entrepreneurial purpose is about being obedient to, and serving God. The Christian entrepreneur must be a witness to God's goodness, serve others and use the business as a vehicle to worship Him. The Christian entrepreneur is not in control of his situation, he trusts God for daily purpose, direction, calling and task.
- f. The subject of Christian entrepreneurship in schools is by no means exhausted and should be researched further. The researchers suggested that the link between Christian Entrepreneurship in small and medium business and their sustainability must be studied. There seems to be a strong correlation between the entrepreneurial character traits and those of the Christian in business.
- g. A study that attempts to draw this direct correlation should be considered.
- h. The role of Entrepreneurship in other religions should also be reviewed.

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