

## Entrepreneurship With and Outside Tithes: The Ambivalence of the Anglican Diocese of Matabeleland for Sustainability and Social Impact

### Abstract

From a bricolage perspective, this paper interrogates the business model of the Anglican Diocese of Matabeleland concerning financial sustainability and social impact. It is set against the backdrop of financial challenges faced by churches in Zimbabwe due to unemployment and economic meltdown since independence. This situation is compounded by dwindling donor funding resulting from unfavourable investor policies and poor financial management. The paper is framed within bricolage theory, which advocates for the use of locally available resources to address pressing challenges faced by communities. This qualitative study is rooted in a transformative paradigm, with 10 participants responding to two questions, what are the trajectories faced by the Anglican church in financial sustainability and social impact, and how can entrepreneurship skills, underpinned by theological connotation, redress the ambivalent terrain of scarcity? The paper found that a business model of running a church is an indispensable way to navigate the financial challenges faced by the Diocese of Matabeleland. In addition, the study found that the current resources owned by the Anglican Diocese of Matabeleland can be reconfigured, re-evaluated, and repurposed to achieve social impact and sustainability. I conclude the paper by arguing that a theological framing of the business model is urgent, doable, and needed to repurpose the church as an enterprise that can address the lived reality of the people in which the church is located. In short, the paper argues that churches should think beyond tithes and donations for sustainability and social impact.

**Keywords:** *Strategic planning, Diocese of Matabeleland, church run businesses, tithes*

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## 1. Introduction and Background to the Study

Religion has been introduced to entrepreneurship research and has attracted a considerable amount of interest (Audretsch et al., 2007). The intersection of religion and entrepreneurship has been one of the neglected aspects of the Anglican Diocese of Matabeleland, despite the fact that the majority of the people serviced by the church are unemployed. This affects the church's impact beyond spiritualisation. While spiritualisation is a key mandate of the Diocese of Matabeleland, it cannot holistically address the challenges affecting communities, such as unemployment, poverty, and marginalisation. Cognisant of this, the church must address the needs of the people who are served by the Anglican Diocese of Matabeleland. Hence, Carlson (2007) believes that a missional church becomes an authentic community when its ministry focuses on addressing both the spiritual and social needs of the people it seeks to serve.

This paper argues that, beyond meeting the spiritual needs of the people, there is a need to strategise to meet other needs, such as fostering entrepreneurship within the mission and mandate of the Diocese. Currently, entrepreneurship lacks a theological approach, which affects the church's ability to address the needs of economically marginalised individuals. I see the absence of a theological approach to entrepreneurship as a weakness of the Diocese in meeting people's needs. Considering

this, I concur with Gartner's (2006) observation that research on the relationship between religious orientation, entrepreneurial behaviour, and economic development remains ambiguous, partly due to the complexity of the underlying interactions. Thus, efforts should be made to integrate church teaching with entrepreneurship.

In terms of the concept of entrepreneurship, Shumba (2015) argues that it was initiated by past thinkers like Adam Smith and Joseph Schumpeter. On the other hand, Ndou (2021) highlights that entrepreneurship education has primarily been a priority for management and business students. In today's environment, characterised by the rapid development of new technologies and societal complexity, it has emerged as a relevant competency that should be cultivated at all levels of education and for various disciplines. Ratten and Jones (2021) describe the idea that the field of entrepreneurship, which entails the application, creation, and implementation of creative, forward-thinking, and proactive tactics in an educational setting, should be regarded as a necessity in any curriculum. Cognisant of the above definitions and explanations of the concept of entrepreneurship, one can argue that for churches, such as the Anglican Church, to remain relevant in meeting spiritual needs, it is essential to ensure that the skills offered in entrepreneurship are not only acknowledged as part of life in the 21st century but are also integrated within the theological framework of the church. This argument has biblical support, which I will highlight in the following section.

## 2. Locating the theological notion of entrepreneurship

To argue for entrepreneurship within the Diocese of Matabeleland, the parable of the talents in Matthew 25:14-30 presents a model to highlight the need for entrepreneurship. When interpreted through a 21st-century lens, the parable provides a framework for the church to think outside the box in order to generate income for its survival and that of its members. The Zimbabwean context faces various challenges, such as unfriendly monetary policies, unemployment, and global recession, which require the church to rethink its reliance on tithes and donations for survival. To address this, the church should explore alternative strategies, such as practicalising the parable of the talents, which emphasises the need for entrepreneurship. Churches like the Zimbabwe Assemblies of God (ZAOGA) have effectively implemented this parable over the years under the leadership of the late Ezekiel Guti, recognising the importance of utilising '*Matarente*' (talents). I support the observation by Nwankwo, Gbadamosi, and Ojo (2012, p. 157) that "entrepreneurial engagement is evident in the Pentecostal churches in various forms, ranging from the regular sale of sermons by the Founder-Pastors in audio, DVD, or book formats to the sale of religious artefacts such as prayer/inspirational books, jewellery (chains/pendants), perfumes/ointments, candles, preaching circuits, etc." From this, it is clear that if churches, particularly Pentecostal ones, have adapted to address economic challenges by fostering entrepreneurship, the Anglican Diocese of Matabeleland can also learn from these best practices. Engaging in strategic planning that repurposes church resources toward entrepreneurship can act as a means of survival for the church and its members in an economically deprived context such as Matabeleland province.

## 3. Strategic planning: Working definition

It is important for me to define what is meant by strategic planning in order to direct readers to the basis for the argument in this article. Anderson and Sharma (2021) define strategic planning as a deliberate and structured procedure that guides decisions regarding future objectives and initiatives, providing a navigational framework for forthcoming activities. Convergently, Chen and Kim (2020) also present a definition of strategic planning that emphasises its structured nature by describing it as a systematic and well-defined collective effort within an organisation to comprehensively outline its strategy and assign responsibilities for execution. Furthermore, Dlamini (2024) presents a definition of strategic planning that focuses on the tasks involved in the process. The scholar defines strategic planning as involving setting priorities, allocating resources, and establishing mechanisms to guide and evaluate the organisation's direction in response to a dynamic and often uncertain environment

(Dlamini, 2024). From the above definitional conceptualisations of strategic planning, the term can be inductively understood as an art where organisations remain adaptable and proactive, aligning their resources and actions with evolving market conditions and stakeholder expectations. It is this conceptualisation of strategic planning that is lacking within the Diocese of Matabeleland, thereby affecting the entrepreneurship agenda that the church should pursue to survive harsh economic meltdown. In the following section, I unpack the literature.

#### **4. Entrepreneurship and Religion: A review**

Various studies have critiqued and advanced the intersectionality of religion and entrepreneurship. A study in India by Audretsch, Boente, and Tamvada (2007) examined the influence of religion on individuals' decisions to become entrepreneurs. They argued that religion shapes entrepreneurial choices. Another study by Dodd and Gotsis (2007) interrogated the interrelationships between religion and enterprise. In their research, they underscored that religious groups can also provide a resource for generating entrepreneurial social capital. This research highlights that strategic planning for the church is critical to ensure resources are channelled towards empowering people. While the above studies relate to entrepreneurship, my study is unique in many ways as it provokes the Diocese to rethink its model for sustainability and impact through engaging with entrepreneurship. Additionally, it is distinctive in its use of bricolage theory to enable the church to repurpose its resources towards alleviating poverty among the people of Matabeleland. Lastly, it contributes to a renewed sense of engagement for the church, addressing not only the spiritual needs of the people but also their physical needs. The following section discusses the theory of the study.

#### **5. Theoretical Framework: Bricolage**

The study is based on bricolage theory, which I see as critical for igniting the need for entrepreneurship within the Diocese of Matabeleland. The concept of bricolage was first introduced by the French anthropologist Claude Lévi-Strauss in 1967 as part of his exploration of the nature of sense-making in society (Vanevenhoven et al., 2011, p. 53). According to Pedrini (2020), when bricolage is applied to the business world, entrepreneurs become resourceful and adjust their methods of operation to new environments. This theory encourages creativity and promotes investment as a means of surviving harsh economic conditions. It utilises all available knowledge, whether of immediate relevance or outdated, from within or outside individuals, to solve specific problems (Louridas, 1999). As such, the theory is relevant for critiquing the Diocese planning model, as the Diocese possesses various resources, such as schools, farms, and clinics, which can be repurposed for entrepreneurial purposes to alleviate and mitigate poverty among the people of Matabeleland. I have chosen this framework because it advocates that individuals can construct something from the limited resources or systems available to them in order to achieve new goals (Aagard, 2009, p. 84). Thus, when people are trained and orientated within an entrepreneurial framework, they can redirect their resources towards projects that can sustain both the church and the community. To further explain the concept of bricolage, it refers to the processes by which people acquire objects from across social divisions to create new cultural identities (Phillimore et al., 2016, p. 8). I find this theory relevant for the study, as it allows for the combination of resources and the creation of systems for new purposes, serving as a mechanism that drives the discovery of innovations in the form of new "services" from existing resources (Duymedjian & Ruling, 2010, p. 142). Through this theory, the combination of resources to address various challenges faced by the people of Matabeleland facilitates an adaptive design process, essential for developing resilience and making solutions to problems more achievable through the use of critical resources or social systems (Vanevenhoven et al., 2011, p. 53). In short, bricolage is relevant for this study because it evokes resilience that emerges from locally available resources and offers an optimistic outlook (Masten, 2001, p. 228). The next section detailed the methodology of this article.

## 6. Methodology

The paper is located in the interpretivism paradigm to explore the Diocese's understanding of strategic planning with the intention of enhancing the impact and sustainability of the church. A qualitative research design was used to generate data from 10 participants within the Anglican Diocese of Matabeleland. The participants were purposively selected to ensure that they had deep knowledge of the dynamics of the Anglican Diocese of Matabeleland. As such, congregants with several years of experience, priests, and youths were selected to participate in this study. The participants responded to two questions: what is their understanding of strategic planning within the Anglican church, and how can entrepreneurship be enhanced within the church to ensure impact and sustainability? Data collection took place between April and May 2025, and I met the participants once every two weeks to deliberate on strategic planning and entrepreneurship. The responses to these questions were subjected to thematic analysis, as proposed by Braun and Clarke, which followed steps such as coding of data, searching for themes, refining the themes, and reporting the findings. These steps are relatable to other qualitative methods (Naeem, Ozuem, Howell, & Ranfagni, 2023; Byrne, 2022; Braun & Clarke, 2006). The study adhered to ethical practices stipulated by the graduate school at the National University of Technology, which included the need to obtain permission letters to conduct research, signing consent forms, protecting the identities of the participants using pseudonyms, and allowing the participants to withdraw in the event that they no longer wanted to participate in the study. Member checking was done to ensure the credibility of the data. In this process, I took the analysed data back to the participants to confirm if the analysed data related to their sentiments and contributions. The following section presents the findings and discussions.

## 7. Findings and Discussions

This section presents the findings and discussions pertaining to the research questions of the study. The first part of the findings and discussion focuses on what people understand about strategic planning within the Diocese of Matabeleland. The initial point of discussion is that people have a limited understanding of strategic planning

### 7.1 Limited Conceptual Understanding

The findings revealed a significant gap in the conceptual understanding of strategic planning among members of the Anglican Diocese of Matabeleland. While the term "strategic planning" is frequently used in secular organisational contexts, many participants—especially those from non-administrative or non-clergy backgrounds—were unfamiliar with its full meaning and application within a church setting. This variation in understanding underscores the need for educational interventions to bridge the divide between theological identity and administrative function in church management (Chikozho & Marongwe, 2022). Among the 10 participants, a recurring theme was that strategic planning was either misunderstood or seen as irrelevant to church life. A common misconception was equating strategic planning with short-term activity scheduling or routine decision-making. For instance, an elderly participant noted in an interview that;

*"I have never heard of a strategic plan being presented to us. We only know that every year we are told what to do, but there is no big plan or vision that we follow".*

In addition to this, CC 4 noted;

*"We sometimes operate on what I would call divine improvisation. We do our best, but without a clear roadmap, it becomes difficult to measure progress or align with long-term goals" (Interview 4, Clergy, 2025).*

From these statements, there is an indication that there is no proper understanding of strategic planning, suggesting that the church does not strategise its growth and impact. Thus, the absence of understanding of strategy does not imply that the church does not plan its events; rather, the planning is limited to what theological orientation can offer, without leveraging best practices for running a



church as a professional and profitable organisation that transforms and impacts communities. This lack of understanding presents further challenges for the Diocese, as it affects continuity and formal documentation.

## 7.2 Strategic planning as a forecasting the future

During the interviews, it also emerged that some of the congregants understand strategic planning as an organisation's ability to forecast the future of the church. Some participants demonstrated familiarity with strategic planning models and expressed concerns about the lack of their application in church operations. The C2 respondent explained:

*"Strategic planning is not a foreign concept to us. In business, it helps us survive and grow. The church should apply the same principles – identify where we are, where we want to go, and how to get there" (Interview 2, Businessperson, 2025).*

In addition to the above C3 noted that;

*"At school and in community projects, we learn about setting goals, timelines, and strategies. I think the church can benefit from these same ideas, especially if it wants to stay relevant to young people"*

Despite these insights, a strong sentiment remained that planning was confined to a few individuals in leadership roles and not communicated or taught widely across the congregation. Based on this assertion, it is clear that there is a serious challenge when few members of the church are knowledgeable about strategic planning but cannot influence the implementation of strategic planning at grassroots level, where all members can understand and execute it to better and more professionally manage churches.

## 7.3 Absence of Documented Strategic Plans

During the data collection, through focus group discussions, it emerged from the participants that the ambivalences faced by the Diocese of Matabeleland include the absence of documented strategic plans. This could be due to a lack of understanding of what these documents are and the value they can bring to an organisation. While there are anecdotal reports of annual planning meetings and informal goal-setting, most participants – including council members and clergy – acknowledged that the church lacks formalised, written strategic frameworks to guide long-term decision-making and development. Participants indicated that most planning is ad hoc and reactive rather than proactive and structured. A council member, referred to as C4 noted that:

*"We do have meetings where we talk about what the parish needs – repairs, upcoming events, budgets – but it's not what you'd call a strategic plan. Nothing is documented and tracked in a proper way".*

In addition to this, C7 noted that;

*"Sometimes we come up with good ideas in synods and council meetings, but no one writes them down. By the next meeting, we've already forgotten what was decided" (C7).*

From the participants, it is clear that informal practices in running the Diocese hinder continuity and institutional memory, particularly during leadership transitions. The lack of documentation results in strategic initiatives or plans often being lost, delayed, or inconsistently implemented. As Moyo and Dube (2023) argue, the absence of formal planning documents in faith-based organisations leads to operational inefficiencies and makes monitoring and evaluation nearly impossible. Furthermore, this issue affects the church's ability to successfully execute entrepreneurship projects, which could significantly help sustain the church and address the poverty faced by congregants in the region.

## 7.4 Strategic Planning Inferior to Spiritual Revelation

Research also found that strategic planning is not viewed as a critical element and is considered inferior to spirituality. In many churches, strategic planning has been relegated or ignored as believers

rely on divine guidance to run religious organisations. While churches are centres of spiritual enlightenment, this does not imply that strategic planning is unimportant; spiritual matters also need to be strategically planned to ensure the impact and sustainability of religious organisations such as the Diocese. In a focus group discussion, C5 noted the following;

*"We are the ones who carry the church with our presence and prayers, but when it comes to making plans, we are left in the dark. We only hear decisions after they are made"*

In support of the above,

*C 6" Our role is to pray and trust in God. He has always provided. What if we make all these plans, and they are not God's will?"*

Concluding this point, C9 noted the following;

*"In the old days, we never talked about these business plans in the church. We fasted and prayed, and God provided through people's generosity. This new thinking sometimes feels like we are copying the world" (Focus Group Discussion 2, Widow, 2025).*

The sentiments expressed by the participants above indicate a lack of strategic planning, which should include various stakeholders to ensure that religious sites remain relevant in addressing the social and spiritual needs of the community. Thus, I agree with Chitombo & Dube (2022) that the relegation of strategic planning negatively affects church governance, hindering ownership, commitment, and innovation within congregational ranks. Cognisant of this, I submit that strategic planning is essential to redirect the Diocese towards relevance and impact, and it should be included as a means of empowering lay members (Mawere, 2024). Furthermore, as will be indicated below, the era of tithes and offerings to sustain the church is no longer viable. Consequently, churches must look beyond these traditional sources and engage in entrepreneurship to survive harsh economic conditions and provide employment for their members. However, the possibility of this rests heavily on strategic planning; without it, poverty and maladministration would prevail.

In summary, it becomes evident that the conceptual understanding of strategic planning is either limited, neglected, or unknown among many congregants. Research indicates that few clergy and businesspeople are aware of strategic planning, which unfortunately does not extend to all members of the Diocese. This implies that there are members within the Diocese who lack knowledge of strategic planning and the value it brings to society, professionalism, and impact. Informed by the foregoing, I emphasise the need for capacity-building initiatives, contextual theological framing of planning, and inclusive frameworks that democratise participation across all levels of the church, which, unfortunately, have not been articulated theologically within the Diocese of Matabeleland. Therefore, the theological ambiguity surrounding strategic planning within the Anglican Diocese of Matabeleland reflects a complex interplay of spirituality, tradition, and emerging pragmatic needs. While some members regard strategic planning as a potential deviation from faith, others advocate for its integration as a responsible and biblically supported practice. Bridging this gap requires deliberate theological education, contextual dialogue, and inclusive engagement strategies to ensure that planning is understood not as an antithesis to faith, but as an extension of it in the stewardship of church mission and resources.

## **8. Enhancing Theological Oriented Entrepreneurship Within the Diocese of Matabeleland**

In this section, I address a very important aspect of entrepreneurship that has a theological basis for its inclusion and implementation in the church. As the paper began, it tapped into the parable of the talents, which illustrates how the church or individuals need to make the best use of available resources by engaging in business. While this parable is well-known, it is not effectively implemented in many churches due to a lack of strategic planning that could repurpose resources towards profit, thereby reducing reliance on tithes and offerings as a means to sustain a church, especially in the

context of the majority of unemployed people in Matabeleland. Thus, this section discusses various ways in which theologically oriented entrepreneurship can be enhanced within the Anglican Diocese of Matabeleland.

### 8.1 Need to plan for investment

The need to plan for the Diocese's investment was one of the ways that participants believed it could enhance entrepreneurship as a strategy for investment. The idea expressed here is that, apart from the Diocese being a spiritual home, it should also be a place where society finds solace and solutions to the challenges faced by humanity. Without an investment plan, the Diocese risks becoming irrelevant and less effective, as it would be unable to address pressing issues of the day, such as poverty. A young council member referred to as C5 during the interview noted that;

*"We are not rejecting prayer by planning; we are actually being good stewards. God gives us wisdom to prepare for the future. Joseph planned for Egypt's famine years in advance, didn't he?"*

From the quote, it has emerged that strategic planning is critical for investing in the future. Essentially, the sentiments expressed by C5 denote a biblical-theological framework in which strategic foresight is not opposed to spirituality but rather seen as a manifestation of divine wisdom. This aligns with research by Chikafu and Moyo (2023), who argue that in African Christianity, there is a growing recognition of the need to merge spiritual visions with practical planning in response to complex socio-economic challenges, where entrepreneurship is at the heart of planning for the future to ensure the sustainability of the Diocese, apart from titles and offerings. In the focus discussion, reflecting on professional practices, C6 underscored the importance of a documented strategic plan by noting that;

*"In the business world, we would never operate without a written plan. It's shocking that the church, which handles people and money, doesn't have a formal document guiding its future"*

Furthermore C2 stated;

*"We cannot always spiritualise poverty and mismanagement. Strategic planning is a form of obedience – being responsible stewards of what God has entrusted to us to invest for the future. That's is where entrepreneurship comes in".*

The clergy's emphasis on stewardship and investment through entrepreneurship illustrates a theological reframing of strategic planning – not as a worldly import but as a biblical mandate for order and accountability. This aligns with the concept of 'faithful pragmatism' found in literature, which supports blending faith convictions with contextually appropriate strategic actions (Chitambo & Gusha, 2022), such as engaging in entrepreneurship to sustain the Diocese in financially deprived contexts like Matabeleland.

### 8.2 Inclusion of Entrepreneurship into the Diocese Curriculum

The Diocese needs to be very intentional about entrepreneurship by integrating it into the church's curriculum. To achieve this, the church must also establish a strong strategic planning team that is deliberate in encouraging church members to think differently about investments for the future to alleviate poverty. Thus, I concur with the observation by Nel (2014) who argue that participatory strategic planning in faith-based organisations ensures that theological voices from the margins – such as women, the elderly, and the youth – are not excluded. Furthermore, participants noted that while some diocesan properties and initiatives – such as schools, farms, and rental units – could be strategically managed to generate sustainable income, the lack of documented strategic direction and competent oversight committees has led to underperformance. In a discussion, C8 explained:

*"Our farms and buildings are just there. There's no clear plan on how to develop or use them properly. It's like we're sitting on gold, but we don't know how to mine it. It is because we do not invest in entrepreneurship skills to our congregants".*

This insight reflects broader concerns about the underutilisation of resources and the failure to leverage available assets due to the absence of a structured and actionable plan (Ndlovu, 2023).

Furthermore, without a deliberate and intentional plan to enhance entrepreneurship, the church risks failing to increase its productivity in schools, farms, and other strategic, potential income-generating projects. To redress this, the church needs to be intentional about its strategic planning, with entrepreneurship becoming the heart of its teachings to address poverty. Training should be conducted with the aim of empowering congregants to utilise the resources available at the church to combat poverty. This aligns with the bricolage approach, which emphasises the need for people to use locally available resources to solve their problems. The Diocese has various resources that can be strategically utilised to empower its members, provided there is an understanding of entrepreneurial skills.

### 8.3 Call for Inclusive Entrepreneurial Planning

As one of the starting points in entrepreneurial planning, the Diocese should engage in consultative forums on entrepreneurship. This would allow the Diocese to repurpose some of its resources towards enhancing entrepreneurship within the church. Participants emphasised that the success and sustainability of church initiatives hinge upon broad-based participation, especially from underrepresented groups such as youth, women, widows, and lay professionals. Several participants criticised the current top-down approach to decision-making, which is not focused on entrepreneurship. Moreover, decisions are left to a few clergy and council members, often with little or no transparency or community involvement. In this regard, C10 noted that;

*"Strategic planning shouldn't be a secret process. Why should it be done by a few clergy behind closed doors when the whole church is affected by those decisions?"*

This sentiment was echoed by C2 who argued for a deliberate inclusion of grassroots voices:

*"Our communities are diverse. We need to hear from the people in the pews, not just those in the vestry. Women, young people, widows – they have experiences that should inform our direction".*

Participants argued that when strategic planning is not inclusive and lacks an entrepreneurial flavour, it fails to address real and pressing local challenges, such as economic instability, youth unemployment, and dwindling church attendance. As a result, plans become abstract or overly spiritualised, lacking practical application to real-life situations such as poverty and unemployment. To elaborate on this, C1 argues that;

*"We've had plans before, but they don't match what is happening in our communities. They talk about evangelism but ignore that people are hungry and unemployed".*

The sentiment above highlights a common critique in ecclesial literature that church strategic frameworks in Africa often neglect socio-economic realities, focusing instead on abstract vision statements that lack actionable roadmaps (Chitambo & Gusha, 2022; Moyo & Dube, 2023) addressing poverty, particularly through enhancing entrepreneurial skills. In light of the foregoing, I advocate for a participatory planning model informed by consultative workshops, parish-level surveys, and intergenerational dialogues that accommodate theological perspectives alongside practical, socio-economic insights, which are intentional about infusing entrepreneurial skills among diocesan members. To further this debate, C9 noted in an interview that;

*"We can have planning that emphasises on entrepreneurial skills in each parish where everyone contributes ideas. That way, the final plan will reflect real needs – from the unemployed youth to struggling widows"*

In addition, C2 noted that;

*"The church has people with skills in business, law, accounting – but they are not invited to contribute to planning. It's a waste of human capital" (Interview 2, 2025).*

The implication here is that the church has various resources, including qualified Diocese members who can be engaged in the planning process to ensure that entrepreneurship becomes one of the church's core mandates for addressing poverty and unemployment. Thus, I argue that the Diocese has



potential that needs to be intentionally repurposed to encourage members to think differently about strategic planning with the aim of enhancing entrepreneurship.

## 9. Conclusion

This paper critiques the Anglican Diocese of Matabeleland from a bricolage perspective. It argues that for the church to succeed, there is a need to repurpose resources by embracing entrepreneurial skills. It is evident that churches can no longer rely solely on offerings as in the past; rather, they should utilise available resources to ensure their sustainability while also creating employment opportunities. The paper concludes by asserting that capable church members should be involved in the running of the church to ensure their skills are harnessed for the growth of the Diocese.

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