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From Tithes to Enterprise: Exploring Entrepreneurship for Sustainable Church Operations in Zimbabwe

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ABSTRACT: The purpose of this study was to examine the impact of entrepreneurship on achieving financial sustainability of the church in Zimbabwe in the face of economic instability and the loss of the traditional funding sources like tithes and offerings. The study therefore identified entrepreneurship as a strategic approach that can assist churches to diversify their sources of income and be in tune with the Vision 2030 development agenda in Zimbabwe. Four entrepreneurial dimensions are studied, namely partnership collaboration, real estate development, skills development and community involvement, and moderated by entrepreneurship enabling conditions. The research design used was mixed methods, which included 300 participants to collect quantitative data and 30 key informants to collect qualitative data from different denominations and regions. Stratified sampling provided diversity in the size and type of churches. Descriptive statistics, correlation and hierarchical multiple regression were used in quantitative data analysis, and thematic analysis was used in qualitative data analysis. Great care was taken to ensure that ethical considerations such as informed consent and confidentiality were adhered to. Results show that partnership collaboration, skills development and community engagement were moderately to highly active at churches, while real estate development was less common. There was a positive and significant correlation between all four entrepreneurial dimensions and the sustainable church operations. Through regression analysis, it was found that the most significant factor for predicting success is partnership collaboration, then skills development and community engagement, and then real estate development. In addition, the effects of the enabling conditions for entrepreneurship were greatly enhanced. Qualitative findings highlighted both cultural and resource challenges and opportunities such as strategic partnerships, capitalizing on land use and skills training for entrepreneurial opportunities. The study suggests that entrepreneurship viewed within the context of an environment that is conducive to entrepreneurship (PEC), the role of policy support and leadership development could provide a viable means for Zimbabwean churches to become financially and operationally sustainable and continue to play their socio-economic role without losing focus on their spiritual missions.

KEYWORDS: Entrepreneurship, Church sustainability, Zimbabwe, Partnership collaboration, Skills development

INTRODUCTION

In today's globalized world, entrepreneurship has become an increasingly key driver of employment, empowerment and innovation to make our economies more sustainable (Omoniyi & Gamede, 2022). While entrepreneurship in religious institutions is well known and acknowledged in many sectors, little research has been done on its role in religious institutions, especially in Africa. The financial support of many churches in Zimbabwe is in decline as the country continues to face economic instability and many churches having to depend on irregular sources of income including tithes and church offerings (Tagwirei, 2022). This study thus explores the potential of entrepreneurship as a tool to enhance financial sustainability of church operations in Zimbabwe. This in turn refocuses the funding equation from traditional approaches to enterprise-led resilience, matching national development agendas, such as the nation's Vision 2030 agenda.

In the past, churches around the world have had a tremendous impact in the fields of social service, evangelism and education in the development of their communities (Tagwira, 2022). In developed contexts, churches have increasingly embraced entrepreneurial activities as an income diversification strategy and to enhance sustainability in the long-term (Nandan, 2020). In the United Kingdom, in Italy and in the United States, for instance, experiences show how entrepreneurship within the church can lead to financial independence and impact on the community (Shumba, 2015).

A similar trend is starting to develop in Africa, with churches starting to seek sustainable business models to support their operations through business, social enterprise and skills development initiatives (World Trade Organisation, 2024). There are a few African countries where church-based entrepreneurial activities have proved to be effective in improving financial autonomy, and thereby stimulating greater participation in the community, like Zambia, Rwanda, Ghana, and Seychelles (Ayodele & Malan, 2022; Karanja, 2023). In non-religious sectors, entrepreneurial activities have also been associated with organizational resilience in the context of economic hardships, namely in the fields of retail, educational, and healthcare organizations (Adams & Flores, 2020; Wilson & Chen, 2023). But there is limited research around the integration of entrepreneurship into the Zimbabwean churches and this study attempts to fill that research gap.

In fact, the tithes and donations that are the lifelines of church finances have been adversely affected by Zimbabwe's economic problems. Meanwhile, Vision 2030 gives priority to sustainable development of all the sectors, including the religious ones, which means innovative and sustainable financial solutions are needed. Some real-world solutions to consider are community services, real estate development, skills training programs, and many more ideas for income-generating initiatives for churches. Such entrepreneurial initiatives can enhance the church's financial sustainability, and simultaneously can lead to positive socio-economic impacts in the community.

However, some of the churches in Zimbabwe experience some constraint that impedes the growth of entrepreneurship, such as limited resources, low entrepreneurial skills, and cultural attitudes that may discourage such economic activities that are intertwined with spiritual activities. With this in mind, this study focuses on entrepreneurship as a lens to understand how churches can be financially independent and linked to the nation's development agenda. In particular, it aims at four entrepreneurial dimensions which are likely to have an impact on sustainability: partnership collaboration, real estate development, skills development, and community involvement.

This research seeks to help church leaders and policymakers develop sustainable church operations by uncovering practical entrepreneurial strategies and their impact. The study aims to help Zimbabwean churches become more resilient than relying solely on tithes by investing in enterprise models that enables them to sustain both their spiritual and community mission. Churches need income which is independent to their church members. Tithes and offering have been a well accepted funding for the church for a long time; however they are challenges with this means of church funding, which leaves the church underfunded. Tithes and offering work well with churches which are already big with many members. The churches which are just starting find themselves in a desperate situation where the church leader and programs of the church are not funded. This also compromises the preaching of the gospel, as the leader turns to compromise a lot by protecting the big funders in the church.

The study aimed to find out the financial challenges that are experienced by the churches in Zimbabwe due to their dependence on the traditional sources of income like tithes and offerings. It also seeks to find out if partnership collaboration, real estate development, skills development, and community engagement could be carried out in order to achieve general sustainability and the effectiveness of church operations.

Conceptual framework

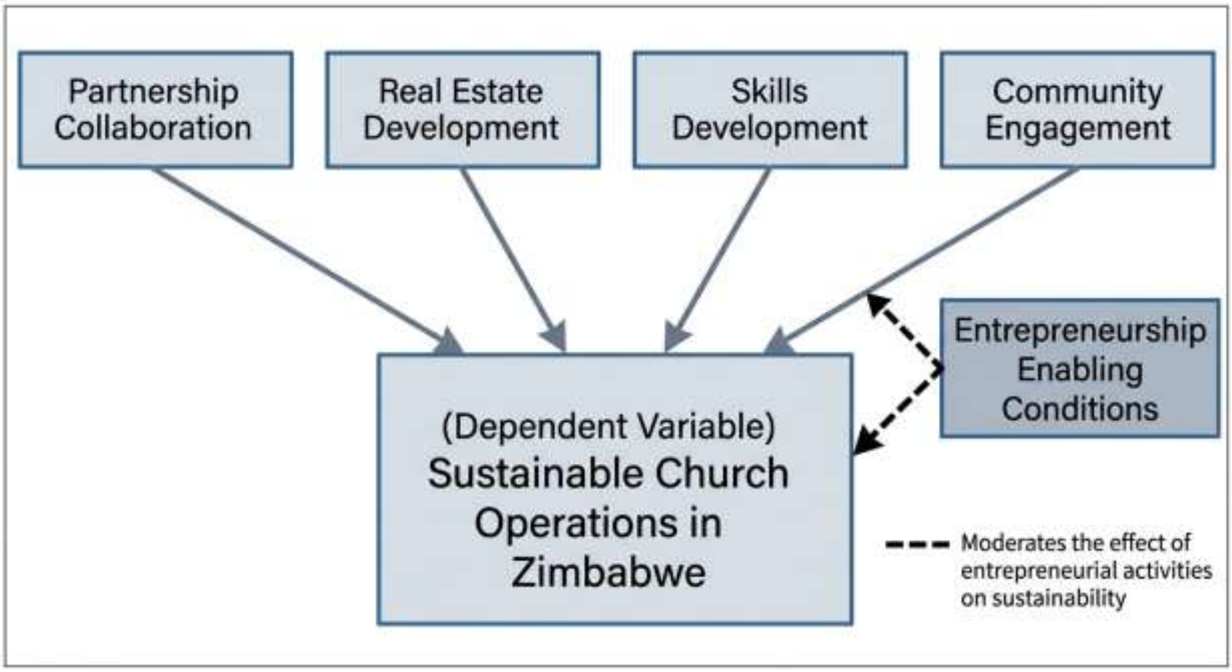

Figure 1. Conceptual framework (Researcher, 2026)

The conceptual framework discusses the factors that affect the sustainable operations of churches in Zimbabwe, especially those related to the business activity of a church and enabling factors. The dependent variable in this study is Sustainable Church Operations which is the ability of the churches to sustain, expand, and develop their activities, resources, and impact over time in a Zimbabwean context. Partnership Collaboration, Real Estate Development, Skills Development and Community Engagement are the key independent variables identified. Partnership Collaboration is the church's collaboration with other stakeholders and other organizations for support and shared resources. Real Estate Development is an action of managing or investing in a real estate property like land or a building, which can generate income or fulfill community demands. Skills Development involves building-up of knowledge and skills of church members and leaders to enable better management and service provision. Community Engagement reflects the church's intentional engagement with communities, building relationships, supporting and involving communities, and creating relevance and sustainability. The church's entrepreneurial behavior is mediated by the variable of Entrepreneurship Enabling Conditions, which captures the economic, social, regulatory and cultural context that influences the church's entrepreneurial action. Enabling conditions contribute to the positive effects of entrepreneurial activities on sustainability and vice versa, may limit entrepreneurial activities. According to the framework, fostering an entrepreneurial spirit within the church and forming partnerships won't be enough; instead, deliberate efforts must be made to engage with other organizations and stakeholders in order to establish supportive external settings.

Literature Review and theoretical framework

Theoretical Framework

The two theories that underpinned this study were Resource Based Theory (RBT) and Social Capital Theory whereas the concept of Entrepreneurship Theory explained the factors which influence sustainable operations of a church in Zimbabwe.

Resource-Based Theory (RBT)

In organizations, sustainable competitive advantage and long-term success comes from the efficient acquisition, management and utilization of valuable, rare and inimitable resources (Barney, 1991). The intellectual origins of RBT are from Edith Penrose (1959), as the precursor, through the introduction of the modern resource-based view by Birger Wernerfelt (1984) and the formalization of the theory by Jay Barney (1991) on the concept of SCAs. As churches seek to ensure sustainable operations, real estate is one of the critical resources churches need to develop and utilize, in addition to the skills and partnerships. Real estate development provides real assets and real income, skills development enhances organizational and leadership effectiveness. Partnerships are the means to gain access to external resources and networks (Wernerfelt 1984; Barney 1991; Penrose 1959).

Social Capital Theory

This theory focuses on the role of networks, relationships and social interaction in accomplishing organizational goals. Social capital refers to the sum of the value of all social networks and the propensity of people in those networks to participate in social interactions (Putnam, 2000; Coleman, 1988). Community engagement involves trust, cooperation and mutual support between a church and its community, and is therefore an aspect of social capital in the church context. These social relationships are essential for the ability to exchange resources, information, and joint action that is needed to maintain the activities of the church (Putnam, 2000; Nahapiet & Ghoshal, 1998).

Entrepreneurship Theory

Entrepreneurship theory is aimed at comprehending and recognizing opportunities and opportunities for value creation and their development or exploration for use (Shane & Venkataraman, 2000). Entrepreneurial activities and environment are important factors in the development and sustainability of an organization. Enabling conditions like entrepreneurial policies, availability of capital, and entrepreneurial culture help moderate the action of entrepreneurs in churches, either enhancing or inhibiting entrepreneurial activities such as real estate development and training programs (Aldrich & Fiol, 1994; Shane & Venkataraman, 2000).

The theoretical framework is a blend of the resource management theory (RBT), the relationship theory (social capital theory) and the environmental and opportunity theory (entrepreneurship theory) to give a holistic perspective of how church operations can be sustained in Zimbabwe. The dependent variable, sustainable church operations is a function of resource-based factors (partnerships, real estate, skills), social capital (community engagement), and moderated by the entrepreneurial environment. The multi-theoretical underpinning is a strong analytical instrument for the understanding of factors that affect church sustainability in the Zimbabwean context.

Contribution of entrepreneurship to the financial sustainability of church operation

Entrepreneurship has a significant role in achieving financial sustainability of churches through diversified income generation and management of resources that have been strategically deployed, backed by empirical evidence showing positive impacts (Munyoro & Ncube, 2020). There are three key studies with a church focus in the evidence base. Joseph Mbekenya et al. (2025) analyzed 417 church delegates from the Anglican Church of Kenya and suggested that innovation, risk-taking and competitive aggressiveness all had a significant positive impact on financial sustainability. Cristi, Devi Darnita et al. (2022) reported an asset investment case study in a church whereby complete financial independence was achieved from congregational offerings through church investment in swallow nests and market blocks. Nyamongo et al. (2023) surveyed 355 SDA Church members and concluded that the church should diversify itself into other areas such as SACCOs, agriculture, and financial institutions to mitigate the risk of the inconsistent voluntary giving. However, there are also caveats: Most studies are recent (2022-2025), samples sizes are variable, and the sustainability outcomes have not yet been widely studied. In one study, statistically insignificant effects were seen with strategic investments, indicating that implementation is challenging. Types of churches also are a factor to consider especially to countries like Zimbabwe where most of the churches are now indigenous. The majority of studies have been conducted in mainline churches which are more organized, and indicate that there are numerous branches of these churches throughout the country.

Impact of partnership collaboration on sustainable church operations

The partnership collaboration helps to strengthen the operations of the churches in a sustainable way, including financial sustainability, capacity to steward resources and community impact. There is some, though inconclusive, evidence. This topic is directly addressed by Owens et al., (2020) who suggest that academic institutions partner with Black Churches on "strategic financial sustainability and short and long-term stewardship" to build up Black Churches. Nanthambwe, (2024) shows that church collaboration with government and business empowers churches to "contribute strategically to the long-term empowerment of communities" and that partnership between church and government and business can lead to "sustainable and holistic transformation. Data on the number of churches that are partnerships are not available in these sources, but there is related research that supports this. For institutionalized care settings, Otto & Mwesigwa, (2022a) concluded that coordination accounted for a 47.7% increase in sustainability and networking a 36.2% increase in sustainability. This implies measurable positive effects from the partnership components. The evidence base includes two qualitative church studies and one related quantitative study that show that partnership collaboration is a positive factor in church sustainability, but not yet tapped directly through empirical measurement of church operations.

Impact of real estate development, on sustainable church operations

Real estate development presents both challenges and opportunities for sustainable church operations, with evidence suggesting strategic redevelopment can enhance long-term viability, though concrete outcome data remains limited. The available research identifies three key impacts. First, churches face pressure from declining congregations and financial strain, making property redevelopment necessary for survival (Reinhard, 2021). Second, strategic redevelopment offers solutions: churches can implement environmentally friendly, economically accessible technologies to remodel properties while maintaining cultural harmony (Chikwuado, 2024). Third, mixed-use redevelopment combining social services with community spaces leverages church-owned land to create sustainable community benefits (Shipman & Siemiatycki, 2022). However, evidence strength is primarily qualitative and conceptual. The sources provide case studies and frameworks rather than quantitative metrics on operational sustainability outcomes. Barriers identified include limited development expertise and unique project constraints (Shipman & Siemiatycki, 2022). In one of the studies on Nigerian church, it was observed that "lack of some professional skill in the practice of modern real estate has really affected church property and is recommended that there should be joint collaboration of the church and real estate professional, and there should be a routine appraisal of the church property" (Chikwuado & Kalu, 2024). This implies there is a lack of church property management and development, but does not necessarily mean there is a lack of land.

At a more general level, there is evidence of high insecurity of land tenure and limited access to land on the continent of Africa (Ashukem & Ngang, 2023), some of which are likely to have an impact on churches as institutional actors. The sources, however, do not specify that lack of basic land is a problem with churches or that land scarcity is the main problem for churches to develop and generate income. The evidence base consists of 10 selected peer-reviewed studies (2002-2022) relating to access to church land in Zimbabwe, although mainly qualitative and descriptive studies, and not necessarily large scale empirical studies. Kabongo (2021) records that churches "owned huge areas of land, to which members had access only; whereas the surrounding population was "confined in small strips of land". Resane (2019) states that the "colonisers allotted themselves land" and that the "churches came to own tracts of land from which original inhabitants were ruthlessly displaced.

Skills development on sustainable church operations

Evidence of skill development in leadership, financial management and governance are largely qualitative and case-study based, and are crucial for sustainable church operations.

Several skill areas are identified as critical areas of skill in the sources. Inadequate continuous leadership training is a basic problem that directly impacts on organizational sustainability (Magezi et al., (2023) studied the United Baptist Church of Zimbabwe). Similarly, financial management skills are important, (Nyamongo et al., 2023) studied the SDA church in Kenya with 355 participants and found that although they have financial systems in place, they have not been well trained or equipped with the skills needed to be self-sustaining.

There's also a strong emphasis on governance and people management skills. Skone (2026) did qualitative study with key informants from two denominations and concluded that the lack of theological education has resulted in poor governance and dependency on leadership. Dada et al., (2020) found the factors of training, career development and motivation as essential in strategic people management of Christian organizations. In general, though, the evidence is largely qualitative and case study based, and not based on large-scale quantitative study.

Community engagement on sustainable church operations

While community engagement is essential for sustainable church operations, there are significant gaps in the Church's current practice and project management in this regard.

There is limited or specific evidence. Gichohi (2025) points out that the churches in the world have a "dogmatic gap" because most church initiatives are not well structured to integrate the doctrine into the church's patterns of behavior in a way that can promote sustainable ecological practices. The study suggests that ecological stewardship should be made an inherent part of teaching and sermons. For church-funded projects specifically, Tsuma (2022) looked at 430 Anglican Church stakeholders in Kenya and noted that stakeholder engagement positively and significantly contributed to project sustainability with project completion rates of 87% (2016), 84% (2017) and 86% (2018). The overall project sustainability is also improved through democratic and transformative leadership practices, regular stakeholder feedback (Tsuma, 2022). There are, however, two studies of limited geographical scope (Kenya and theological analysis in general) which seem to focus the evidence on this topic, indicating that it is still under-researched.

Enabling conditions that influence the entrepreneurial activities of churches

Several enablers: social networks, theological frameworks, push-pull-mooring factors, and organizational mechanisms for balancing entrepreneurial and religious values enable church entrepreneurship. There are nine qualitative studies from emerging and developed economies that provide evidence. In a study with 20 pastors in Brazil, it was highlighted that social capital has a positive impact on entrepreneurial orientation; however, networks need to be balanced so that they do not inhibit innovation (Corrêa et al., 2021a). In another Brazilian study, 18 pastors were used to explore enabling factors and social networks and relational structures were identified (Corrêa et al., 2021). Push factors (disaffection, evangelism), pull factors (perceived opportunity, innovativeness) and mooring factors (spirituality, others' support) were identified as drivers of the Nigerian Pentecostal pastors (Agu et al., 2023). By using a Church of England historical case study it was found that a shared understanding of entrepreneurship and sedimentation idea facilitates EO development (Ruben van Werven, 2023). The study by Kgatle & Manyaka-Boshielo (2023) on four neo-Pentecostal churches in South Africa found that the motivating factor of social entrepreneurship was the holistic salvation theology. Studies highlight the opportunity discovery, survival needs, and entrepreneurial theology frameworks as other factors that support church entrepreneurial activities (Corrêa et al., 2022; Punuh, 2024).

Challenges faced by churches in adopting entrepreneurial activities and remedies

Churches encounter a number of challenges to entrepreneurial adoption, including: conflicts between business and spirituality, and difficulties in leadership and financial solutions, which can be addressed through entrepreneurial theology development and the enhancement of leader training. The evidence base is made up of mostly qualitative case studies and literature reviews and not of large-scale empirical studies. Punuh (2024) defines the traditional attitude of the churches towards business involvement as the fundamental problem, and offers entrepreneurial theology as the solution. Ruben van Werven (2023) describes the Church of England's long, fraught journey towards entrepreneurial orientation, and explains the barriers to entrepreneurial efforts when perceived as a threat to religious beliefs. Financial constraints and lack of leadership training (Kioko, 2020) and non-creative leadership that restricts congregational empowerment (Kusni, 2020) are practical challenges. Improving the nuances of theological frameworks (Punuh, 2024), establishing common understanding of the meaning of entrepreneurship (Ruben van Werven, 2023), and developing entrepreneurial leadership skills (Kusni, 2020) are some of the remedies proposed.

Methodology

The study used a mixed methods research design which was used to gain a holistic understanding of the role of entrepreneurship in fostering sustainable operations of churches in Zimbabwe. The study combined both qualitative and quantitative data, to capture the multiple and complex aspects of church sustainability for partnership collaboration, real estate development, skills development and community engagement that are intermediated by entrepreneurship enabling factors. The target population included church leaders, members and stakeholders who are involved in any church entrepreneurial activity both in urban and rural areas from different denominations. Stratified sampling was used to ensure diversity in church size and type – quantitative survey – 300 participants and qualitative interviews – 30 key informants (church leaders and church policy makers). A quantitative approach was used to gather data from structured questionnaires that were designed to measure the key independent variables, namely, entrepreneurship enabling conditions and the dependent variable, sustainable church operations. Semi-structured interviews were used to collect qualitative data to describe the experiences and perceptions of entrepreneurship of the participants in their church environments. Quantitative data analysis included descriptive statistics, correlation and multiple regressions to measure the relationship and prediction effects and qualitative data were thematically analyzed for key themes of entrepreneurial problems, enabling factors and strategies. Ethical considerations were adhered to throughout the study and informed consent was obtained from all participants, confidentiality was preserved, and ethical clearance was obtained from the relevant institutional review board. The methodology is consistent with previous studies in the area. Munyoro and Ncube (2020) for example applied a similar mixed methods research that involved questionnaires and focus groups that were subsequently analyzed using SPSS to examine the contribution of entrepreneurship to sustaining the operation of churches in Zimbabwe. Blenker et al. (2014) offer a detailed framework for the research of entrepreneurship education, noting that the combination of the empirical sensitivity of qualitative methods with the rigor of quantitative methods has led to better outcomes. Likewise, in Zimbabwe, Mwenje (2020) adopted a mixed methods style of research involving interviews, questionnaires and observations, in church related research. These studies, taken together, confirm the suitability of using stratified sampling, structured questionnaires, semi-structured interviews and thematic analysis for the study of the sustainability of church entrepreneurship in the Zimbabwean context.

Results

Quantitative Findings

Parnership collaboration, skills development and community engagement between partnering churches were rated as moderate or high, with average scores of more than 3.5 out of 5 on a Likert scale, in the descriptive analysis. Real estate development activities received a mean score of about 2.8, suggesting that churches did not engage in these activities as frequently as other activities.

All four independent variables were found to be positively and significantly correlated with sustainable church operations, as shown by the Pearson correlation coefficients, with p-values of all less than 0.01. Skills development ($r=0.52r = 0.52$), community engagement ($r=0.48r = 0.48$) and real estate development ($r=0.34r = 0.34$) were the other areas showing stronger correlations with sustainability, respectively. Skills development ($r=0.52r = 0.52$), community engagement ($r=0.48r = 0.48$) and real estate development ($r=0.34r = 0.34$) had other areas of stronger correlation with sustainability, respectively.

A hierarchical multiple regression analysis was used to assess the predicting power of the independent variables for sustainable church operations and to test the moderating effect of the entrepreneurship enabling conditions. The regression model was statistically significant (F(5,294)=37.46,p<0.001F(5, 294) = 37.46, p < 0.001) and explained 54% of the variance in sustainable church operations (R2=0.54R^2 = 0.54).

Churches with high scores in partnership collaboration (0.35, p < 0.001) had the highest sustainability scores, indicating that churches which actively engage with external stakeholders are more likely to score highly in this dimension.

Leadership and member capacity development was also an important predictor of sustainability (β=0.30, p<0.001)

Community engagement was found to have a positive effect on sustainability (β=0.25, p<0.01) highlighting the importance of social capital and community involvement.

Real estate development had a smaller yet statistically significant effect (β=0.15,p=0.04\beta = 0.15, p = 0.04).

The interaction term that includes entrepreneurship enabling conditions was significant (β=0.18, p=0.02\beta = 0.18, p = 0.02), meaning that positive effects of entrepreneurship on church sustainability are strengthened by favorable economic, social and regulatory environments.

Qualitative Findings

The four key themes that emerged from the thematic analysis of the interviews with church leaders and church policy makers were:

One of the main concerns of the respondents was the promotion of an entrepreneurial culture within the churches, to decrease the over-reliance on traditional funding sources (tithes and offerings). They linked this mindset shift to more innovation, taking risks, and proactive income diversification.

Barriers to Entrepreneurship: Participants described a number of barriers such as lack of financial resources, negative cultural attitudes towards entrepreneurship and a lack of entrepreneurial skills by the church leadership. Main constraints on implementing sustainable entrepreneurial initiatives were perceived as these challenges.

Interviewees commented that key external conditions for successful entrepreneurship in church settings are government policies that encourage the establishment of social enterprises, working with businesses and NGOs, and leadership training programs.

Practical Strategies: Churches were seen to be actively participating in various entrepreneurial initiatives such as forming strategic partnerships, leasing or developing entrepreneurial projects on church-owned land, hosting skills development workshops/training programs, and launching social enterprises for community empowerment and income generation.

Integration of Findings

The quantitative and qualitative findings support each other in confirming the finding that, under the right conditions, church entrepreneurial activities contribute significantly towards the financial and operational sustainability of the church in Zimbabwe. In quantitative terms, this is reflected in the high predictive relationships among the entrepreneurial dimensions and sustainability measures when considering the moderating role of enabling conditions. Qualitatively, the lived experiences and approaches shared by church leaders give context to the issues and provide a sense of how churches respond to challenges and use opportunities for sustainable growth.

The results emphasize the need for holistic strategies that consider resource management, social capital building, and supportive entrepreneurial climates. This comprehensive entrepreneurship approach puts the church in the role of not just a spiritual hub but also a sustainable development player in the socio-economic landscape, in line with the Zimbabwean Vision 2030.

Discussion

This study's results support the literature on the importance of entrepreneurial activities as a strategy to improve financial sustainability and growth of church organizations in Zimbabwe (Munyoro & Ncube, 2020; Nyamongo et al., 2023). The positive impact of partnership cooperation on sustainable church operations reinforces the value of external networks and resource sharing, and supports the tenets of Social Capital Theory which highlight the role of social networks as providing access to resources, cooperation, and trust (Putnam, 2000; Coleman, 1988). This agrees with the existing findings that strategic partnerships enhance churches' capacity to mobilize support and to maintain activities (Nanthambwe, 2024; Owens et al., 2020).

The strong predictive impact of skills development indicates the importance of capacity development regarding financial management and leadership for sustainability. This resonates with observations by Magezi et al. (2023) and Nyamongo et al. (2023) that training and skill development can enable church leaders to effectively undertake entrepreneurial activities. It also embraces the Resource Based Theory perspective that sees internal resources as vital to the creation of competitive advantage (Barney, 1991).

The findings of the community engagement were found to have a positive impact on sustainability, highlighting the Church as a social institution within its community which is in line with Social Capital Theory that emphasizes the reciprocal relationship and community trust (Putnam, 2000). This is consistent with the research carried out by Tsuma (2022) who showed that active involvement of stakeholders leads to better project sustainability and impact on the communities.

While there was less of an impact on real estate development, the importance of this is consistent with findings that indicate that property management and investment are potential sources of income diversification for churches, but with potential challenges (Chikwuado & Kalu, 2024; Shipman & Siemiatycki, 2022). This lower level of engagement could be due to the lack of expertise and funds, as indicated in the qualitative responses.

The moderating effect of the enabling conditions for entrepreneurship confirms the Entrepreneurship Theory viewpoint that the external environmental factors, namely the economic, social and regulatory environment of an enterprise are very important in determining the success of the business (Shane & Venkataraman, 2000). Conducive environments to support church entrepreneurship were also observed, ranging from policies which are supportive to church entrepreneurship, to partnership and leadership development training (Corrêa et al., 2021; Punuh, 2024).

These quantitative data are complemented by qualitative understanding that shows the cultural and practical issues faced by churches in implementing entrepreneurial strategies, such as the conflict between spiritual and business roles and limited resources. These problems echo Ruben van Werven's (2023) analysis of the obstacles to entrepreneurial orientation in religious organizations. However, the practical solutions identified such as partnerships, real estate leases, and social enterprise initiatives are examples of adaptive responses that are consistent with other holistic approaches to entrepreneurship that combine economic, social, and spiritual goals (Kgatle & Manyaka-Boshielo, 2023).

The study highlights the need for an all-encompassing entrepreneurial approach, in conjunction with enabling conditions to sustain the operations of the church. It adds to the theory through empirical testing of a multi-theoretical construct of Resource Based, Social Capital and Entrepreneurship theories within the church environment in Zimbabwe. It provides church leaders and policy makers practical, evidence-based guidance on how to diversify income, build capacity and involve communities in the path towards sustainability in the context of Zimbabwe's Vision 2030.

Conclusion

This study underscores the importance of entrepreneurship in improving the financial and operational sustainability of churches in Zimbabwe other than tithes and offerings. When supported by enabling conditions such as supportive policies and leadership training, key entrepreneurial activities, such as partnership collaboration, skills development, and community engagement, play a significant role in supporting sustainable church operations. By adopting an entrepreneurial attitude, churches can broaden their revenue streams, enhance their leadership, and closer bond with community members, all contributing to the Vision 2030 for Zimbabwe. The shift from tithes to enterprise is a realistic solution for churches to become more resilient, and continue their social-economic influence without compromising their spiritual mission.

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