

## *Policy Article*

# **Christian entrepreneurs' Economic Growth Resulted from Integrating Churches' Entrepreneurship Education to Their Livelihood Status, a Case of Iringa Municipality.**

### **ABSTRACT**

This study investigated the contribution of Entrepreneurship Education (EE) by church services to the economic wellbeing of Christians in Iringa Municipality. This study used a case study design as the framework for data collection and analysis, where Semi-structured questionnaire and Key Informant Interviews were used to collect information from the involved Christians who engaged in entrepreneurial activities and accessed entrepreneurship education in a list of four churches including respondents from ELCT-DIRA (60), Catholic Church (10), Seventh Day Adventist Church (10) and Pentecostal Churches (10), the study selected three respondents. Apart from the Christian entrepreneurs, the study involved four (4) church leaders; one from each church and three (3) respondents where officials from the Business Registration and Licensing Agency (BRELA), Tanzania Revenue Authority (TRA) and Iringa Municipality. The study employed a mixed method research approach whereby both qualitative and quantitative approaches were used. The statistical and thematic analysis was used to analyse quantitative and qualitative information collected from the respondents. From the study findings, it is concluded that Christians' entrepreneurship projects contribute to their economic growth. It is vividly true that entrepreneurship contributes positively to economic growth, hence it is highly recommended that churches should put emphasis on spiritual growth as well as economic growth and the recommendation is Christian entrepreneurs should think of some ways to integrate their church services with entrepreneurship education, provide a supportive environment, useful network for entrepreneurship and to offer access to resources and opportunities such as financial assistance, training programs, market information, suppliers, customers, and partners.

## 1. INTRODUCTION

Entrepreneurship development has been a topical issue having been initiated by past great thinkers like Adam Smith and Joseph Schumpeter. Concentration has been on finding and documenting strategies of influencing entrepreneurship activities. Entrepreneurship has been seen to be the new engine of economic growth. In this regard entrepreneurship authors and researchers have been falling over each other and even stepping on others toes in a desperate attempt to find the secret about this subject. The convergence of entrepreneurship, religion and development offer positive prospects for human beings and the world they inhabit and remains potential in developing countries like Tanzania because it is precisely in these countries which development experts are most interested in that religion and entrepreneurial business are undergoing rapid growth. Weber (1905) established over a hundred years ago that religion can have profound socio-economic ramifications (Weber, 1905). The religion Weber considered of greatest socio-economic consequence was Christianity, especially in its protestant form. His focus then was on comparatively economically poor pre-modern era Global North from where most missionary religions spread to Global South. Today, that link requires rigorous examination because the influence of religion in Global North declines disproportionately as it becomes relatively more economically rich while the influence of religion in Global South is rising disproportionately as it becomes relatively more economically poor despite the current rise in entrepreneurial business (Weber, 1905).

Globally, governments are encouraging entrepreneurship and creating platforms for new entrepreneurial business opportunities. The study of entrepreneurship has been approached from many perspectives and grounded in various theories. Historically, research to understand why individuals become entrepreneurs has centred on secular considerations, leaving many unanswered questions. 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 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. In this exploratory study, the role of the Christian belief in entrepreneurship and in entrepreneurial businesses in South Africa was investigated. The general characteristics of secular entrepreneurs were identified and specific Christian

entrepreneurial characteristics were further identified from literature and by means of an empirical study. The results indicate that entrepreneurship provides Christians with the opportunity to use their talent to the glory of God and run businesses based on Christian values and principles.

Christian entrepreneurs are called to a life of serving customers through the realisation of their Godly vision (Anderson, 2014). 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 prize their personal relationship with stakeholders to ensure the necessary commitment (Anderson, 2014). Not only do Christian entrepreneurs have a unique understanding of their role, they also have a unique understanding of how they carry out that role (Johnson, 2016). Barbee (2016) found that business people, who take religious values seriously, score significantly higher than others in their ethical judgments. A Christian worldview can be seen as supportive of ethical entrepreneurship. Barbee's findings are consistent with the findings reported by Nash (Barbee, 2016), 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. Longenecker (2014), in Barbee (2016) stated as follows: "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."

## **2. LITERATURE REVIEW**

### **2.1 Theoretical Literature Review**

#### **2.1.1 The theory of social change**

This theory of social change was proposed in the 1880s by the most socially convincing critical thinker called Max Weber. Max Weber (1864-1920) was a German sociologist, philosopher, and political economist who is best known for his theory of social action. According to Weber, social change is the result of a complex interplay between various factors, including economic, political, and cultural factors ([www.revisesociology.com](http://www.revisesociology.com)). The

major basis of this theory is religion and social change, especially economic growth which includes household income. Thus, in relation to this study, the theory elaborately indicates that religious beliefs have a strong influence on the process of development of entrepreneurship to individuals including Church members. The theory is also known as the sociological entrepreneurship theory which also emphasizes the social aspects of entrepreneurship whereby if an entrepreneur considers all social aspects such as religious beliefs, social taboos, customs, norms and culture, they might have a well-established business that is up to mark with every consumer's expectation. This sociological theory proposes that the entrepreneurial qualities of an individual or a group remain ingrained within the society the person belongs to. This perspective of the society is in turn influenced by religious and ethical beliefs it subscribes to (Rao & Singh, 2018).

In addition to this, the Max's theory of social change focuses on the integral role of entrepreneurship in the process of developing business qualities and decisions in an individual, (Beetham, 2018). According to Weber, the Protestant work ethic emphasised the importance of hard work, thrift, and self-discipline as a means of achieving success and salvation. This ethic was particularly prominent among Protestant Christians, who believed that their worldly success was a sign of God's favour. Integration of entrepreneurship education into church services can reinforce proper and desirable cultural values and beliefs among Christians and thus encourage them to pursue entrepreneurship as a means for achieving success in the business industry, (Beetham, 2018). Weber (1922) argues that religion played a big role in motivating people to take up entrepreneurial activities. He claimed that this role explained the rise of capitalism in the West. Weber 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.

Weber's 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 a religiously valued endeavour. Weber argues 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.

Weber particularly extended his theory on entrepreneurship to Indian society and explained that the religious belief of Hinduism that exists in India lacks the spirit of capitalism. Moreover, the ethical values prevalent in India are mostly concentrated towards individuals rather than the Hindu society at large. Hence, it fails to excite the feeling of entrepreneurship in the country, (Pawar, 2013).

In explaining the emergence of modern entrepreneurship traits in an individual, this theory shows that a person's religious and ethical approaches serve as the major determinant. Additionally, the theory explains that "if the individual belongs to a society where capitalistic approaches dominate, they will possess entrepreneurial abilities and decisions".

Intense religious competition appears to strengthen Christians because it makes entrepreneurial adaptation to local environments an imperative. In Latin America, where traditional Roman Catholicism has dominated the religious sphere, Christianity has helped create a more open religious market. The competition this has demanded has stimulated an entrepreneurial dynamism and drive that has helped to keep hedonism at bay and to preserve the asceticism and thrift that Weber regarded as foundational to capitalism (Offutt 2015).

Several researches suggest that although the Christian virtues are alive and well in nascent capitalism, they may become obsolete in mature capitalism because the creativity of the knowledge economy demands hedonism rather than asceticism. The virtues that help provide upwards mobility for individuals to move out of shanty towns, he submits, are of little use to those seeking their fortune in Silicon Valley (Berger 2015).

It is possible, however, that Berger's proposal has been influenced too strongly by the hedonism that is often conveyed, implicitly or explicitly, in the products and marketing of contemporary technology. When the lives of those who helped establish Silicon Valley's pre-eminence are considered, there is plenty of evidence that hard work, discipline, delayed gratification and rationalism lay beneath whatever trappings of a hedonistic lifestyle they adopted and conveyed (O'Mara 2019).

While deserting communism in favour of capitalism, it has on occasion recognised that the free market works best, and is most easily legitimised, when it is embedded in the kind of supportive moral and cultural order that Christianity has proven able to provide, which does not only encourage entrepreneurship and creativity, but also self-restraint (Wang 2014).

## **2.2 Empirical Literature Review**

### **2.2.1 Christians' entrepreneurship projects contribution to their economic growth**

There are four important points that need to be borne in mind when considering the future of Christianity and entrepreneurship. First, what matters is the behavioural norms of the Christian ethic, rather than that the ethic is Christian per se; the point has already been made that other worldviews and their related behaviours can act as functional equivalents to Christianity. However, promising the development prospects of Christianity, other traditions and worldviews that stimulate similar norms also have a role. The influence of Jews in Poland, Roman Catholics in Northern Italy, Armenians in the Middle East, Buddhists in Japan and Jains in India are just some of the examples from history (Atherton, 2018). As economist David Landes noted in his landmark study, 'One does not have to be a Weberian Christian to behave like one' (Landes, 2018). The second is the Protestant ethic, or a functional equivalent to it, is a necessary but not sufficient condition for human development (Berger, 2015). Weber's claim was not that Christianity was the only important factor in the economic development of the West. Unfavourable economic conditions, such as a lack of access to resources, could have severely hampered its impact. Hypothetically, modern capitalism could even have emerged without the Christian ethic, though it would have been a different kind of capitalism. Berger, (2015). While the third is not necessary for an entire population to adopt the Christian ethic; a highly active minority adhering to it should suffice, and this has indeed been the case in the meteoric rise of some Asian economies. Berger, (2015). And the fourth is on how Christian entrepreneur becomes a calculated risk-taker, with risk-taking based on belief. There is a 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 setbacks. Genesis, (12:1-12; Acts 21:13-14).

Therefore, if Christianity were to decline, this in itself would not necessarily hamper human development, despite whatever corollaries there may be between spiritual and economic decline. However, the conclusion that Christianity is irrelevant or obsolete because all that matters to modernisation are perfectly reasonable ideas and behaviours cannot be drawn with any certainty. Such a conclusion fails to take adequate account of the fact that the ideas and behaviours that produced modernity, while presumably always available to human beings,

have, in reality, only been spread and sustained in close association with the rise of Christianity (Holland 2020).

As already noted, due acknowledgement also needs to be given to the role of Judaism, though the Orthodox Rabbi and political commentator Daniel Lapin estimated in 2017 that ninety per cent of scientific discoveries over the preceding millennium occurred in nations in which Christianity was dominant. Lapin, (2017). The modern world arose only in Christian societies. Not in Islam, not in Asia, not in a 'secular' society, there has been none. And all the modernization that has occurred outside Christendom was imported from the West". Stark, (2015).

Overall, while more research is needed to fully understand the relationship between Max Weber's theory of social change and the integration of entrepreneurship education in church services to Christians' household income, there is a reason to believe that this approach could be an effective means of promoting economic growth and social development in marginalised communities.

### **2.2.2 The Tanzanian perspective**

As for Tanzania, the new socio-economic development policies and strategies try to include all sectors and groups in the community where the Church is inclusive as a private organisation with potential human and material resources in the war against poverty (URT, 2005). Christians, from the Holy book, have a role to play in poverty alleviation. In Matthew 25:31-46, God made it clear that those to inherit the heavenly kingdom are those who saw to the plight of the poor. However, the approach to help the poor should be sustainable and not a paternalistic approach which in turn encourages the dependency spirit.

The role of church can be described as foremost: Evangelism and proselyte. But the church is fully involved in education and medical services. These two enhanced the work of evangelization and proselyte. The role is more socio-economic and through this Christian faith becomes more obvious. Jesus one time told his audience that, "*Man does not live by bread alone*". The assumption is that he cannot live without it either. Thus, for the pastors and evangelists to teach church members entrepreneurship will be a point to combat poverty. The church can teach industry, honesty, humility, charity and emphasise the creative nature of God. By teaching industry, Christian church plays and will continue to play a role in

promoting prosperity. Millis (2014) argues that a prosperous society enables people to get food, good health and employment opportunities; as a prosperous society supports both the government and religious organisations. Furthermore, it is suggested that government policy and religious matters are not the same thing, but neither do they exist in isolation from each other, they are distinct but cannot be separated from each other. The domains intertwine because both claim to give answers to important questions about how people should live- especially the issues of poverty, a matter on which all great religious traditions have a great role to play.

According to Reginald Mengi (2018) in his book *I Can I Must I will-The spirit of success* he said “What worked well yesterday may not work today. Humans are searching for what works best under new circumstances.” In reviewing Evangelical Lutheran Church of Tanzania (ELCT) Iringa diocese Development plans it was noted that the Lutheran Mission work in Tanzania has been in existence since the 19th century when missionaries from Europe and the USA arrived in the country to spread the word of God. By 1938, there were seven Churches under Lutheran Mission, in Tanganyika by then. The International Economic Recession of 2010 has continued to affect the country including Church work, as most of the external funding had to be reduced or dropped-off, affecting development of a number of churches as well as the state-owned projects. During 2011, the Tanzanian currency for the first time was inflated to two digits from 6% in 2006 to over 18% in 2011. The burden has continued to affect the purchasing power of most of the people, mainly the unemployed cadre and church workers who normally live below the poverty line of 1.5 USD per day. The outcome of all this has been that the majority of the poor remain unable to meet their basic needs such as medical supplies, education for their children and inability to access safe and clean water easily and cheaply. Furthermore, the quality of education provided through the mushroomed secondary schools at ward level remains pathetic. Contrary to that, one would wish to see an increased public spending invested on social services to reduce the burden of households and communities, which have been forced to meet a growing share of education, health and water through cost sharing measures. The role of the Church has continued in addressing the basic needs of the people and at the same time supporting the evangelism work in order to play her part in being the guardian of the poor, voiceless and oppressed.

Generally, the socio-economic challenges have made the church to increase her efforts in relief services and conflict resolutions while continuing to address other pertinent development areas and Mission work. The main priorities of the ELCT development Plan of 2010 to 2014 focused on the income generation and stewardship as stipulated below; First, is to promote and support business entrepreneurship, local resource mobilisation in order to uplift the livelihood of church members also the second is to address the need for economic stability and sustainability of the church including her units by undertaking viable institutional investments and the last but not the least is to promote and support community empowerment programs in order to reduce their vulnerabilities. Fourth is Support and promote acquisition of land for the development of the church, her units and members. And last but not least is to enable youth to engage gainfully in development.

The presence of religious leaders who possess the philosophy of entrepreneurship is essential for the provision of such education to the majority of Christians in Tanzania. Without the presence of such personnel, it will be difficult for the Christian entrepreneurs to change and bring about positive changes in their livelihood and the entire business sector. Entrepreneurship development has been a topical issue having been initiated by past great thinkers like Adam Smith and Joseph Schumpeter. Concentration has been on finding and documenting strategies of influencing entrepreneurship activities. The spirit of encouraging entrepreneurship emerged mostly during the second phase government under President Ali Hassan Mwinyi who once said every epoch its book showing that now Tanzanians are free to venture into new businesses as compared to the first phase under President Julius Kambarage Nyerere. Realising that Tanzanians were being suffocated by the socialist economic system President Mwinyi decided to freely allow business “Ruksa” this prompted Tanzanians to start engaging into business ventures of which it was not freely allowed. (R. Mengi 2018)

President Ali Hassan Mwinyi had the monumental task of introducing a free market economy after almost two decades of socialism. A move away from socialist methods of doing business. (Blandina, 2015). The move awakened Tanzanians as 28.2% of the Tanzania's population were living below the national poverty line with poverty rate being high in the rural areas, (Msambichaka et al 2015). Taking Evangelical Lutheran Church in Tanzania as an example, the following services justify the above roles of Christian churches.

### **2.2.3 Church roles on health services**

It has been reported that the Christian Churches in Tanzania provide more than 50% of the health care services. The ELCT runs 20 hospitals and 120 primary health care institutions corresponding to about 15% of health care services in the country. Most of their hospitals depend on donations from partners abroad. These donations have enabled these hospitals and health care institutions to keep their fees at an affordable rate (ELCT, 2010). The cooperation with the government of Tanzania in running health services is a historical one. The ELCT have hospitals that are jointly run by the government and the church. These are called District Designated Hospitals where the government is responsible for administrative costs. The rest of the hospitals receive a small grant per patient. From this perspective ELCT is playing an important role in poverty reduction.

### **2.2.4 Church roles on education**

Historically, the ELCT is among the founders of education in Tanzania, as its involvement in education can be traced to the time the Churches were instituted in the country. The main focus of the church has been in secondary education and vocational training. ELCT runs more than 50 Secondary Schools, about 20 vocational training institutions, two Colleges of Teachers Training and one university with three Colleges. Through its Educational institutions, ELCT aims at keeping together learning and faith in God. Their involvement in many pre-schools that are managed by the parishes, as well as in other levels of education, is a move to participate in the eradication of poverty (ELCT, 2006).

### **2.2.5 Church roles on Agricultural projects**

One of the agricultural projects conducted by ELCT is promotion of dairy farming by heifer distribution in Tanzania. ELCT as a Church Organization has a mandate to serve the people spiritually, bodily and mind. From this understanding, it is one of cardinal duties and concerns that the Church has to see that it takes care of the underprivileged, the poor and the handicapped. One of the means that the Church has used to reach the poor is through promotion of dairy farming by heifer distribution in the rural areas regardless of religious affiliation, political philosophy or tribe affiliation.

The main objective was to raise the standard of life of the poor rural communities by providing, either purebred or crossbred dairy heifers. It was expected that activities related to raising dairy cattle would be so involved that either the individual or the village community

would improve and raise the living conditions around him/her or the community (ELCT, 2006). Apart from the above examples of the projects, individual dioceses in ELCT have different projects depending on the location and resources. It has been reported by Shoo, (2009) that ELCT-Northern Diocese has set a trend for poverty alleviation. The Diocese has come up with an innovative scheme to uplift the economically marginalised poor and to break the poverty cycle. The diocese has gone further to open up “Uchumi Commercial Bank Ltd” on 22 September, 2005. In less than two years in business, this bank has reached a “break-even” point and has recorded a profit. By the end of June 2007, the bank assets had grown to three billion Tanzanian shillings and deposits had reached TZS. 2.5 billion. There were 1,600 share-holders and about two billion Tanzanian shillings had been given out as loans mostly to first-time rural borrowers.

Likewise, Meru Diocese has its strategies to overcome the threatening conditions of poverty. Mount Meru Coffee Project is among the projects intended for livelihood improvement of the people in the area. In its eight years of operation, the Mt. Meru Coffee Project has provided the coffee farmers and their communities with funding of about USD 50,000 to maintain and improve the sustainability of the Project. Over the past eight years, a new coffee processing machine has been furnished, a new processing centre is being financed; a truck has been purchased, and the Project has provided about USD 20 000 for co-op operations and farmer loans. In addition, the Project has assisted the farmers in developing the Mt. Meru Specialty Coffee Growers Association, enabling them to develop marketing and exporting capabilities, access additional markets and obtain prices greater than those offered by the local buyers (Jeffbessmer, 2016).

This study is about the contribution of the integration of entrepreneurship education in church services in order to raise Christians’ household income. Max Weber’s theory of social change supported the study in creating an understanding of entrepreneurship and the relationship between church services and entrepreneurship education to Christians.

#### **2.2.6 Church roles on entrepreneurship training on business skills**

Business skills encompass a number of concepts which intend to improve business performance for the sake of increasing productivity and raising income for the Christian entrepreneurs. Such skills include: financial management, marketing, sales and customer service, communication and negotiation, leadership, planning and management, problem

solving and delegation and time management (Gree & Thurnik, 2013). The entrepreneurship education intends to equip Christian entrepreneurs with the appropriate skills that could enable them to identify potential business opportunities, allocate resources for investments and manage resources for operations in order to attain their desired goals (McGaghie, 2017). According to Gibb and Hannon (2006) entrepreneurship education provides Christian with knowledge and skills that can make them capable of attaining a positive attitude towards their business. Through entrepreneurship education, Christian entrepreneurs become conscious of the accessible opportunities that could produce positive results in their daily business operations. It is the form of education that encourages the respective members to abide by the appropriate desirable business practices that produce significant and sustainable changes in their livelihood (Ellis, 2018). This implies that appropriate business skills are important to make the respective actors accountable to their firms and the desired business objectives.

On the other hand, many biblical texts throw an indirect light on the moral principles of economy and entrepreneurship. The Bible confirms the right to land property and private ownership, forbidding theft (Exod. 20.15; Deut 5.19; cf. Matt 20.15; Acts 5.4 NKJ Bible). Humans obtain material goods through their work, which seems to be the main source of goods (Prov 10.4; 2 Thess 3.10-12 etc.). The goal of economic activity is to give means of subsistence in sufficient quantities. Some further texts pertain directly to the business and businessmen. In 1 Kings 9.26-28 and 10.28-29 the international merchant enterprise of Solomon is praised. (Prov, 31.10-31), contains an idealised portrait of an exemplary businesswoman; she runs an enterprise, sells products, buys at good price, invests in an estate, gains a handsome income and spends it on herself, family and the needy. Some bible verses list some sources of income of the merchants as honourable things, even if trading involves moral risks (Sir 27.1-2 cf. Tit 1.7, 11; Jas 4.13; Zech 14.21). The Parable of the Talents (Matt 25.14-30) shows investing millions and obtaining the double as an example to follow and a model for religious life.

Meanwhile, there have been some arguments that church services hardly impact people's decisions to engage in entrepreneurship. For example, Barro and McCleary (2013) estimate the impact of adherence to religious beliefs on economic performance using international survey data on religiosity. Other studies suggest that entrepreneurship may be a key factor for generating economic growth and development (Baumol, 2014). Christians and all citizens are encouraged to become critical thinkers, people who identify opportunities and apply their

talents to overcome obstacles in order to develop their ideas into new business ventures that will lead to economic growth.

Entrepreneurs need to reframe the current recession as an area of business opportunity for all. They must release their innovative and creative ideas around the world and inspire solutions that will tackle issues ranging from poverty to unemployment and climatic change.

The major aim of different entrepreneurship education programs stands to educate individuals in tertiary institutions including the church on entrepreneurship, thus building entrepreneurial intention and impacting skills, attitudes, and competencies that would ensure effectiveness of entrepreneurship in the community (Olorundare & Kayode, 2014). Education plays a pivotal role as an antecedent of entrepreneurial intention and a catalyst in arousing interest in venture creation (Malebana, 2015; Swanepoel, 2014). Church organisations are providing this education formally and even informally in a variety of ways. Not only do church organisations preach about the Ten Commandments and righteousness but also business. This kind of education can be called unstructured and informal because sermons do not follow a known pedagogical sequence unlike college course outlines.

However, church leaders are contributing a lot through inspirational literature and are thus contributing immensely to the knowledge bank. Gill (2014) outlined the characteristics of Christian entrepreneurship as follows: creativity, determination, passion, risk taking, prayerfulness, integrity, teachable, team builder, detail fanatic, and communicative. Christian entrepreneurs see their pastors as having the capacity to inspire and support the initiation of different entrepreneurial projects. A vivid example is KKKT- (Evangelical Lutheran Church at Kijiji Congregation) (ELCT) Kijitonyama Pastor Reverend Eliona Kimaro who preaches mostly about being entrepreneurs. He has managed to start the so called “School of healing” of which many participants apart from spiritual gain they improve their own income.

#### **2.4.5 The relationship between the integration of churches’ entrepreneurship Education services and productivity**

Entrepreneurship education plays a pivotal role as an antecedent of entrepreneurial intention and a catalyst in arousing interest in venture creation, (Malebana, 2015). This form of education enables Christian entrepreneurs to access substantial resources that can be invested wisely and produce high yields (Ellis, 2018). Christian entrepreneurs who possess proper

business skills have the capacity to allocate and manage their resources for attaining positive changes in their operations compared to their counterparts who lack such skills (Hamburg & Obren, 2014). This shows the need of investing in the capacity building programmes in order to open a room for more Christian entrepreneurs to access education that can shape their minds and attitudes towards business or economic activities being undertaken in their respective households.

Productivity can be measured by the level of output being produced after utilising certain resources during the production phase. It may differ in accordance with the nature of operations being undertaken by the respective sectors in various economic sectors (Gibb & Hannon, 2016). Similarly, McGaghie, *et al.* (2017), reported that entrepreneurship education should focus on encouraging Christian entrepreneurs to search for resources and opportunities that can produce high yields in agriculture and other related economic activities. Entrepreneurship education has been revealed as an effective tool in building up individuals' entrepreneurship intentions and innovations hence increasing the number of entrepreneurs and reducing the rate of unemployment in the society. Nwekeaku (2013) argues that entrepreneurship education consists of three ingredients: creativity, innovation and applied entrepreneurship which means creating all kinds of ideas, finding value in selected ideas and developing or starting a business from the innovative ideas.

There is a general recognition that entrepreneurship contributes to economic development, competition, innovation and employment generation in communities (Peters, 2014; Pickernell *et al.*, 2014). The church uses the Bible for delivering its ceremonies or its rituals. Biblical entrepreneurship is a concept that involves doing business in a way that aligns with biblical principles and values. It is about using godly principles to make business decisions and understanding that your business is not separate from your faith. With reference to a post on Business Dream Hub, biblical entrepreneurship is about doing business in line with God's way and knowing what the Bible says about entrepreneurship. This involves applying godly principles to everything that concerns your business, including how you serve your customers, how you treat your employees, how you market your business, how you treat your suppliers, and the kind of business ventures you enter into. Biblical entrepreneurship is different from secular entrepreneurship in that it seeks to honour and glorify God as the first and most important objective for a Christian entrepreneur. It also highlights the importance of multi-generational faithfulness, freedom in Christ, inheritance, jurisdiction, and the

household as a vibrant, economically productive, God-ordained unit for cultural transformation. ([www.businessdreamhub.com](http://www.businessdreamhub.com))

### **3. METHODS**

The study was carried out purposively in Iringa Municipality, Iringa Tanzania because it is experiencing the contribution of integrating churches' entrepreneurship education to the Christians' livelihood status: The study used a case study design. A case study research design emphasised on the detailed and intensive examination of a single case (Bryman, 2012). The study used a case study design because it aimed at collecting in-depth information about the research issues being studied. This study involved Christians who engaged in entrepreneurial activities and accessed entrepreneurship education from their churches. In four churches, namely: ELCT-DIRA (60), Catholic Church (10), Seventh Day Adventist Church (10) and Pentecostal Churches (10), the study selected three respondents. Apart from the Christian entrepreneurs, the study involved four (4) church leaders; one from each church and three (3) officials from the Business Registration and Licensing Agency (BRELA), Tanzania Revenue Authority (TRA) and Iringa Municipality. These were key informants who provided technical information on research issues being studied. Total number of respondents being 97. The study employed a purposive sampling technique to select key respondents and key informants. This technique was employed because the selected respondents possessed expertise in key research areas being investigated. However, sometimes the study was forced to employ snowball sampling to select respondents who had unique information to share with the researcher.

Purposive sampling is a non-probability sampling technique that involves selecting a sample based on the researcher's judgement or purpose. This technique is often used in qualitative research, where the goal is to select participants who are most likely to provide rich and detailed information about the research question, (Kothari, 2004). The study used both primary and secondary source of data collection where by primary data were collected from both respondents of the study using Semi-structured questionnaire and key informants,

### **4. PRESENTATION AND INTERPRETATION OF FINDINGS**

This study aimed to find out the Christian entrepreneurs' economic growth resulted from integrating churches' entrepreneurship education to their livelihood status, a case of Iringa municipality, Iringa region, Tanzania. The study revealed a specific objective of the Christians entrepreneurship projects contribution on their economic growth

## **4.1 Overview**

This study assesses the contribution of the integration of entrepreneurship education in church services to Christians' economic growth in Iringa Municipality, Tanzania. The relationship between Christianity and economic growth has been a topic of interest for many researchers. Some studies have suggested that there is a positive relationship between Christianity and economic growth, while others have found no momentous relationship. One probable clarification for the positive relationship between Christianity and economic growth is that Christian values, such as hard work, frugality, and trustworthiness, are conducive to economic achievement. Another possible explanation is that Christianity provides a sense of commitment and meaning that can motivate individuals to work hard and pursue economic success.

The study was guided by single specific objectives but in the journal, will focus with only one objective that is the investigation of the contribution of the integration of entrepreneurship education in church services to Christians' economic growth. The other sessions of this chapter will include demographic characteristics and the Mean Score of the specified objectives.

## **4.2 Characteristics of Respondents**

In this research, the demographic characteristics/background variables of the respondents include gender, age, and marital status, level of education, occupation, and religion denomination. These variables were analysed and discussed in subsections as follows:

### **4.2.1 Sex of the respondents**

Examining gender in research is important for several reasons. First, gender can be an important prognosticator of many outcomes, such as health, education, and income. By examining gender, researchers can better comprehend how these outcomes vary across different genders and how they transform over time.

Second, gender can be an important perplexing variable in research. Perplexing variables are variables that are related to both the independent and dependent variables in a study and can lead to spurious or deceptive results if not properly accounted for. By examining gender, researchers can identify and control for the effects of this important confounding variable.

Third, examining gender can help researchers identify important trends and patterns in the data. For example, researchers might use gender-specific rates to identify trends in disease incidence or mortality rates over time. All in all, examining gender is an important part of many research studies. By understanding how gender affects outcomes and controlling for its effects as a confounding variable, researchers can produce more accurate and meaningful results.

The results in Table 2 illustrate that the majority of the respondents were male (61.1%) compared to women who were only 38.9%. This result implies that men who are living in Iringa Municipality are more interested in entrepreneurship activities compared to women; that there is still no gender balance/equality between men and women who are involved in entrepreneurship in Iringa Municipality.

**Table 1: Sex of respondents**

<b>Sex variable</b>	<b>Frequency</b>	<b>Percent</b>
Male	55	61.1
Female	35	38.9
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

#### **4.2.2 Education of the respondents**

The results in Table 2 indicate the respondent's education level. However, the overall results in education level imply that most of the respondents were educated thus they provided valid information for this study.

**Table 2: Education level of respondents**

<b>Education variable</b>	<b>Frequency</b>	<b>Percent</b>
Primary level Certificate	27	30.0
Secondary level Certificate	27	30.0
Diploma level	14	15.6
University Degree	20	22.2
Master's level	2	2.2

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**Total**

**90**

**100.0**

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**Source: Research, 2023**

### 4.2.3 Age of the respondents

Analysing age in research is important for several reasons. First, age can be an important predictor of many outcomes, such as health, education, and income. By analysing age, researchers can better understand how these outcomes vary across different age groups and how they change over time.

Second, age can be an important confounding variable in research. Confounding variables are variables that are related to both the independent and dependent variables in a study and can lead to spurious or misleading results if not properly accounted for. By analysing age, researchers can identify and control for the effects of this important confounding variable.

Regarding the age of the respondents, most of the respondents (56.7%) were aged between 40-50, respondents (38.9 %) were between the ages of 30-40, respondents amounting to 2.2% were aged between 20 to 30 years old, and another 2.2% were aged more than 50 years old. This result implies that most of the respondents who were interested in this research topic are adults. This is because most of them have families' responsibilities which make them to be involved in economic activities such as entrepreneurship.

**Table 3: Age of respondents**

<b>Age variable</b>	<b>Frequency</b>	<b>Percent</b>
20-30	2	2.2
30-40	35	38.9
40-50	51	56.7
50+	2	2.2
<b>Total</b>	<b>90</b>	<b>100.0</b>

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**Source: Research, 2023**

#### 4.2.4 Occupation

Table 4 illustrates the occupation status of respondents whereby most of the respondents (47.8 %) were unemployed while 30% were self-employed, and the rest 11.1% were retired from formal sectors. This implies that, most of the people who are in informal sectors are more involved in entrepreneurship compared to those who are employed or retired. This shows that entrepreneurship is a potential way for most of the unemployed people towards household poverty alleviation.

**Table 4: Occupation of each respondent**

<b>Respondent's occupation</b>	<b>Frequency</b>	<b>Percent</b>
Employed	10	11.1
Unemployed	43	47.8
Self-employed	27	30.0
Retired	10	11.1
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

#### 4.2.5 Religious Denominations

The results in table 5 shows that Lutheran Christians were more involved in the study since the study focused ELCT as the case study. However, some other Christians from other denominations which are found in Iringa Municipality were involved in this study as illustrated in the table below.

**Table 5: Religious denomination of a respondent**

<b>Denomination variable</b>	<b>Frequency</b>	<b>Percent</b>
ELCT	60	66.7

Catholic Church	10	11.1
Adventist Church	10	11.1
Pentecost Church	10	11.1
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

### **4.3 Exploration on Respondent's Views**

In this part, views from different respondents were collected through questionnaire and, or interview guide. The aim was to know what the targeted population had in mind regarding the church's involvement in integrating churches' entrepreneurship education services to the Christians' livelihood status.

#### **4.3.1 The church's justification to teach entrepreneurship**

Christian entrepreneurship 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.A. and Western Europe (Anderson, 2014). The Christian goal is to develop a business that blends business excellence and entrepreneurship with Christian Biblical and theological perspectives. Regarding the question whether the church allows entrepreneurship skills to be incorporated in its services, the study findings were as follows; 54.4% of the total respondents did not know whether the church allows entrepreneurship to be taught as one of its basic services to church members, 28.9% repudiated that the church cannot allow such a thing to happen, this thus, implied that such respondents were totally ignorant on the question while only 16.7% of all respondents asserted that the church is allowed to impart entrepreneurship skills to its members. This then calls for a church task to undertake a deliberate outreach program to enrich its members with the knowledge of the linkage between the church and economic development. Nel, (2016) claimed that most Christians in business have not enthused about their evangelistic role. The marketplace needs Christian business men and women to become mentors, care-givers, visionaries and entrepreneurs. Nel claimed that the relevant church is everywhere on earth. This includes the market where the plans of God are to be fulfilled.

Apostolic drive is based on readiness to go into the world, take new ground in unidentified and risky places. An apostolic ministry is exciting and nerve-racking; it may come with severe discomfort and even pain. An entrepreneurial spirit is in essence apostolic in nature

and the Christian entrepreneur has a wonderful, although sometimes painful, calling to fulfil (Nel, 2016). Thus, it will be wrong for the church to engage in preaching evangelism while the community members are languishing in poverty. The church is the community and there is no church if the community is suffering. Development is the key to manifest the true word of God.

**Table 6: Church’s justification to teach entrepreneurship education to its members**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	15	16.7
No	26	28.9
I don't know	49	54.4
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

#### **4.3.2 Entrepreneurship justification from the Holy Bible**

Christian Entrepreneurship means biblical entrepreneurship. This involves moral obligations, economic creativity, and productive aspects as well. According to Doug Phillips (2016), the principle of entrepreneurship is rooted on the dominion mandate and the biblical doctrines of work, stewardship, and fruitfulness. The results from the study shows that 43.3% of respondents did not know whether there is a justification for the church to teach entrepreneurship to its members from the Holy Bible while 32.2% responded that the Holy Bible cannot justify such training in church and 24.4% responded that the Holy Bible does justify the entrepreneurship skills to its members.

**Table 7: Whether the Holy Bible justifies the church to teach entrepreneurship**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	22	24.4
No	29	32.2
I don't know	39	43.3
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

### 4.3.3 The impact of entrepreneurship education to individuals

Entrepreneurship has been identified as a major source of employment, economic growth and innovation (Hisrich et al, 2017). As a result, entrepreneurship has captured the attention of an increasing number of scholars in various fields including the church, (Audretsch et al, 2013; Rocha & Birkinshaw, 2015; Jones, 2016). The results of the findings from this study revealed the following; 32.5% of all respondents regarded that if church members gain entrepreneurship skills would result into the increase in church's offerings, 25.0% responded that church members living standard would get improved, 20.0% responded that household income for church members would get improved, 15.0% responded that sustainable employment could be created for youths. Thus, all respondents knew the vital impact of entrepreneurship education to the church members as shown in the table 8 below.

**Table 8: The impact of entrepreneurship education to individuals**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Improved household income	19	21.1
Improved living standard	20	22.2
Increase in church's offering	28	31.1
Provision of sustainable employment for youths	17	18.9
Improved housing	4	4.4
Improved food security	2	2.2
<b>Total</b>	<b>90</b>	<b>100.0</b>

Source: Research, 2023

### 4.3.4 Obstacles in integrating entrepreneurship education in church services

The study also intended to know the possible obstacles in the process of integrating entrepreneurship education in church services. The following were the hindrances towards successfully implementing the program. Most respondents equivalent to 37.5% stated that the major challenge is doctrinal misconception whereby church leaders do not grasp that promoting economic growth among members has to be one of their basic activities to

perform. Other respondents equivalent to 17.5% counted the lack of church's clear policy and shortage of trainers as underlying obstacles while respondents equivalent to 15.0% considered the lack of funds as an underlying obstacle and lastly; respondents equivalent to 12.5% regarded the lack of clear church policy on entrepreneurship as the obstacle hindering the success of the program.

**Table 9: Obstacles towards the integration of entrepreneurship education in Church services**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Lack of funds	12	13.3
Shortage of trainers	15	16.7
Absence of church motivation	11	12.2
Doctrinal misconception	36	40.0
Lack of church clear policy	16	17.8
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

#### **4.3.5 Whether there is a sustainable strategy to promote entrepreneurship Education**

A sustainable strategy refers to a set of actionable steps that an organisation takes to improve its impact on the community wellbeing. Sustainable strategies can benefit the organisation's beneficiaries. From the findings, it was revealed that most respondents amounting to 45.6% repudiated that there is no sustainable strategy to promote entrepreneurship education in the church while respondents amounting to 36.7% did not know whether there is a sustainable strategy to promote entrepreneurship education.

**Table 10 whether there is a sustainable strategy to promote entrepreneurship education**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Yes	16	17.8
No	41	45.6
I don't know	33	36.7

<b>Total</b>	<b>90</b>	<b>100.0</b>
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**Source: Research, 2023**

#### **4.3.6 Church services inspiring and supporting Christians who launch businesses**

The Church can support people who are going through difficulties, whatever background they may come from. Christians believe it is their duty to help others. “For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me”. (Matthew 25:35-36).

In this study, an exploration on whether church services do inspire and support Christians who launch businesses whereby 52.2% of respondents disagreed, 27.5% agreed while 20.0% strongly disagreed on the point that the church services do not inspire and support Christians who launch businesses as summarised in the table below.

**Table 11: Church services inspiring and supporting Christians who launch Businesses**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Agree	25	27.8
Disagree	47	52.2
Strongly disagree	18	20.0
<b>Total</b>	<b>90</b>	<b>100.0</b>

**Source: Research, 2023**

#### **4.4 Findings from the Interview guide**

This part presents the findings obtained from the interview and focus group discussion guides as administered to respondents.

#### **4.4.1 The role of church services on entrepreneurship education to Christians**

variable in this research was the role of church services on entrepreneurship education to Christians. This is because according to Beetham, (2018) church services have an important role on entrepreneurship education to Christians therefore it was important to invest if church services in Iringa Municipality play their role. The results are presented here below.

First, regarding the role of church services on entrepreneurship education to Christians the results in table 2 indicates that most of the Christian entrepreneurs don't feel like church services are doing enough to enhance entrepreneurial knowledge in Iringa Municipality. This is because most of the respondents were disagreeing (40.0%) and strongly disagreeing (35.0%) as to if church services play their role to ensure enhancement of entrepreneurial knowledge to Christians in the research area. It is only 15.0% and 10.0% of the total respondents who agreed and strongly agreed to this fact. On explain this phenomenon; one of the Protestants church leaders claimed the following during the interview; *“The reality is this, most of us leaders don't have knowledge of entrepreneurship, so it hard to talk about entrepreneurship knowledge while we have no clue about it, we are only equipped with the knowledge of spiritual wellbeing, and that is what we are mainly providing in our church services”*.

Second, if church services play their role to ensure enhancement of entrepreneurial performance education, most of the respondents/Christian entrepreneurs were either disagreeing (40.0%) or strongly disagreeing (35.0%). The percent of the remaining entrepreneurs were neutral (5.0 percent), agreeing (10.0%), and strongly agreeing (10.0%). This implies that the majority of the Christian entrepreneurs don't satisfy with the role of church services in the enhancement of entrepreneurial performance education in Iringa Municipality. During the interview with the Catholic leader about this, he argued that; *“Although we have been the pioneers of entrepreneurship to our followers but we have not come up with the ways to ensure that they are equipped with entrepreneurial performance education, this kind of awareness is important hence it could help them to efficiently perform their entrepreneurship activities”*.

Third, regarding if church services play their role to ensure enhancement of entrepreneurship intentions to do business in the research area, most of the Christian entrepreneurs either disagreed (35.0%) or strongly disagreed (45.0%). This shows that most of the Christian

entrepreneurs who consider church services are not doing enough to ensure enhancement of entrepreneurship intentions education in Iringa Municipality. During the interview with one of the Christian Leader, she claimed that; *“Entrepreneurship starts with personal intentions to do business, and I don’t think this is something that our church services provide, also I feel like they don’t see the necessity to do so, their job ends on teaching us about spiritual journey, not how to survive and grow as entrepreneurs”*.

*Fourth*, the Christian entrepreneurs are not satisfied with the role of Christian services in enhancing good entrepreneurial networking in Iringa Municipality. This is because, 45.0% of them were strongly disagreeing and 35.0% were disagreeing that church services in Iringa municipality play their role in enhancing good entrepreneurial networking. This means that church services don’t satisfy their followers’ needs to enhance good entrepreneurial networking education. Also during the interview with the Christian entrepreneur, he claimed the following about this phenomenon;

Church services encompass variety of people, from all levels, so it is a potential place to create business network, but who will give that kind of atmosphere in the church area? most of the leaders are afraid to do so, they claimed this is among the things that made Jesus angry in the bible, so entrepreneurship networking is a personal effort to most of the Christians, church services don’t play that role

*Fifth*, the researcher also wanted to investigate if church services in Iringa Municipality play their role in enhancing entrepreneurial spiritual needs education (commitment, truthfulness, and customer care); the results in table two illustrate that most of the Christian entrepreneurs in Iringa Municipality are not pleased with the church services efforts to ensure enhancement of entrepreneurial spiritual needs. This is due to the 35.0% of the respondents who were disagreeing, and 40.0% Of the respondents who were strongly disagreeing that church services in the research area play their role to enhance entrepreneurial spiritual needs education (commitment, truthfulness, and customer care). During the interview with the Lutheran church leader, he explains this as follow;

It is true that we don’t do enough to ensure the enhancement of entrepreneurial spiritual needs to our fellow Christian, but personally, I think we should do this hence there are tendency of Christians leaders and followers to think that doing business or being rich is a sin just because the bible claimed that it’s hard for rich people to enter

into heaven, unlike poor people. So, there is a need to uphold the entrepreneurial spirit to Christians.

Sixth, most of the Christians entrepreneurs in Iringa Municipality think that Christian services do not emphasise entrepreneurship orientation education. This is because 35.0% of the entrepreneurs disagreed, and 40.0% strongly disagreed with the fact that church services play their role to emphasise entrepreneurship orientation education. Its only 10.0% of the entrepreneurs who agree, and other 10.0% who strong agreed that church services play their role to emphasise entrepreneurship orientation education in the research area.

**Table 12: Mean Score of the role of church services on entrepreneurship education to Christians**

<b>Responses</b>	<b>Mean Score (5)</b>
Enhance entrepreneurial knowledge	2.3
Enhancing entrepreneurial performance	2.1
Enhancing entrepreneurship intentions	2.1
Enhancing good networking	2.3
Enhancing entrepreneurial spiritual needs	2.2
Emphasizing entrepreneurship orientation	2.1
<b>Mean average</b>	<b>2.2</b>

**Source: Research, 2023**

Concerning the mean score of the role of church services on entrepreneurship education to Christians, table 3 demonstrates that the Christian entrepreneurs in Iringa Municipality are not pleased with the role church services play on entrepreneurship education to Christians. This is because the mean score of the role of church services on entrepreneurship education to Christians is 2.2, which is below 3. This implies that church services don't play their role on entrepreneurship education to Christians in Iringa Municipality. And this is in all spheres of this variable, on guaranteeing enhancement of entrepreneurial knowledge, entrepreneurial performance, entrepreneurship intentions, good entrepreneurship networking, entrepreneurial spiritual needs, and entrepreneurship orientation.

## **5. CONCLUSION AND RECOMMENDATIONS**

## **5.1 Conclusion**

The results indicate that church services have little contribution in integrating entrepreneurship education to the Christians who reside in Iringa Municipality. This mainly because the results indicate that church services in the research area have little contribution on assuring Christians' entrepreneurship projects, which contributes to their economic growth. The findings of the examining if Christians' entrepreneurship projects, contribute to their economic growth implies that Christian entrepreneurship projects still don't completely contribute to their economic growth hence they don't create enough job opportunities and alleviate poverty, they also don't enhance consumption behaviours, business environment, entrepreneurial attitude of risk taking, employees satisfaction and commitment, or motivating Christians to be involved in entrepreneurial activities.

## **5.2 Recommendations**

The Christian leaders should do more efforts to assure that they enhance their church services integration to entrepreneurship education to the Christians who resides in Iringa Municipality especially on playing their role on entrepreneurship education to Christians, to ensure Christians' entrepreneurship projects contribute to their economic growth, and being involved in inspiring and supporting Christians' entrepreneurship. Not only do church organisations preach about the Ten Commandments and righteousness but they should also teach business. This kind of education can be called unstructured and informal because sermons do not follow a known pedagogical sequence unlike college course outlines. However, church leaders are contributing a lot through inspirational literature and are thus contributing immensely to the knowledge bank.

James Mac Gregor Burns has observed that "leadership is a process of morality to the degree that leaders engage with followers on the basis of shared motives and values and goals. Leadership over human beings is exercised when persons with certain motives and purposes mobilise, in competition or conflict with others, institutional, political, psychological, and other resources so as to arouse, engage and satisfy the motives of followers". Christian leaders can play an important role in promoting entrepreneurship by providing guidance, mentorship, and support to aspiring entrepreneurs. Here are some ways in which Christian leaders can support entrepreneurship mentorship to aspiring entrepreneurs, sharing their knowledge and experience to help them develop the skills they need to succeed in business, networking opportunities for entrepreneurs, connecting them with other business leaders who

can provide guidance and support, education and training programs for entrepreneurs, helping them to develop the skills and knowledge they need to succeed in business, financial support for entrepreneurs, either through direct investment or by connecting them with investors or other sources of funding, values-based guidance in helping them to develop businesses that are grounded in Christian principles such as honesty, integrity, and compassion and community building by providing a supportive environment where entrepreneurs can share ideas, collaborate, and learn from one another.

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