

Profile of Christian Entrepreneurs –A Study With Reference To Dakshina Kannada and Udupi Districts

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Date of Submission: 10-07-2023

Date of Acceptance: 20-07-2023

ABSTRACT: The socio-economic status of a country is reflected in the socio-economic development of its inhabitants. Now everywhere entrepreneurship is acknowledged as a mechanism for socio-economic development. The role of entrepreneurs in the economic development of a country is well recognized. An entrepreneur is a vital element in the development process, considered an agent of social change, catalyst, prime mover and cultural hero. Growth of Christian entrepreneurship requires proper setting that encompasses the existence of suitable economic, legal, socio-logical, cultural and psychological environment. Such an environment is of greater importance to foster the growth of Christian entrepreneurship. In the light of the above, the present article highlights the socio-economic factors influencing the Christian entrepreneurs to start their units.

KEYWORDS: socio-economic, entrepreneur, Christian, development

I. INTRODUCTION:

“Entrepreneurship is neither a science nor an art. It is a practice.”

-Peter Drucker

The socio-economic status of a country is reflected in the socio-economic development of its inhabitants. Now everywhere entrepreneurship is acknowledged as a mechanism for socio-economic development. However, entrepreneurship was prevalent even before this formal recognition. Infact, entrepreneurship was born with the first human being on the Earth. The acts of making stone tools, building homes, farming, procuring cattle herds were the great acts of entrepreneurship by the early civilized people. The entrepreneurial activity at any time is dependent on a complex and varying mixture of socio-economic, psychological and other factors. Thus, a multitude of factors affects entrepreneurial spirit among people and

they, in turn, cast their influence on environment. The Process of interaction and adaptation between the individual and his environment goes on. At any given moment of time, the individuals take meanings from the situations in which they find themselves through the media of social roles, group norms and cultures, past experiences and future expectations.

The role of entrepreneurs in the economic development of a country is well recognized. An entrepreneur is a vital element in the development process, considered an agent of social change, catalyst, prime mover and cultural hero. The nations which have witnessed entrepreneurial renaissance have experienced a golden age and those that lacked in entrepreneurship retarded economically, socially and politically.

CHRISTIAN ENTREPRENEURSHIP:

David Frost, the Director General of the British Chamber of Commerce (2008) suggested that “Thriving successful businesses are the lifeblood of prosperous communities. It has never been more important to support the next generation of wealth creating entrepreneurs – particularly in these challenging economic times.” The world needs entrepreneurs now more than ever; fresh thinkers, who spot opportunities and apply their talents to overcome obstacles to make their ideas happen. Entrepreneurs need to reframe the threats as an area of business opportunity for all. They must unleash their innovative ideas around the world and inspire solutions that will tackle issues ranging from poverty, unemployment and climatic change. 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 realize that they are called to establish and lead business organizations that are designed to achieve results in the secular world. Christian Entrepreneur

Organizations differ from secular businesses because they do business while being led by the Holy Spirit.

Unlike many other human activities, entrepreneurship itself is not Christian or unchristian. The entrepreneurial action of creating value for others through speculation and foresight is an integral part of human action, and it can be used as an instrument for good or for evil. Different ideas exist for what should motivate the entrepreneur. Assuming the entrepreneur's behavior is legal and ethical, some say entrepreneurs should act to maximize value for the shareholders and some say they should act in a way that benefits those with a stake in the decision. Considering every stakeholder is not humanly feasible though entrepreneurial action affects everyone in the market. The entrepreneur's purpose, then, would seem to be to earn the greatest profits he can in a legal and ethical manner. The Christian entrepreneur has a higher call. As an entrepreneur, he must earn profits to keep his enterprise alive, but he must also recognize that earthly profits are not his greatest goal. Christianity changes an entrepreneur's priorities, but Christianity can be integrated with entrepreneurship as entrepreneurs conduct their enterprises in a way that is distinctly Christian.

Weber (1922) argued that religion played a big role in motivating people to take up entrepreneurial activities. He 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.

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 prior to the 20th Century (Anderson, 1999). The goal is to develop a business that blends business excellence and entrepreneurship with Christian Biblical and theological perspectives. Christian Entrepreneurs develop a specific vision of the future because of the position in which God has placed them. This vision creates a very strong commitment among the Christian Entrepreneurs to overcome set-backs and adversities. Anderson, (1999) argued that through their relationship with God, the Christian Entrepreneur becomes empowered by their vision. Although their motives are often misunderstood, dedication to the unfolding truth of their vision as revealed by God is the guiding premise of their

labour. The Christian Entrepreneur knows that entrepreneurial business requires major commitments to be made. Generally, there isn't sufficient information available in order to totally justify decisions. Therefore, the Christian Entrepreneur becomes a calculated risk taker. The Christian Entrepreneur is drawn to a life of adventure in service, but recognizes that the price of the adventure will be occasional failure and setbacks. The Christian Entrepreneur recognizes that the business world has changed as mass customization and globalization have taken new ideas and moved them into practice across the world. The prerequisites for business success have changed to a focus on the customer service needs and wants. Today's customer requires servant-hood and dedication, as well as a constantly evolving desire for innovation, quality and cost-effective products and services. Christian Entrepreneurs are called to a life of serving customers through the realization of their Godly vision. Christian vision does not see the entrepreneur against the world; it sees the entrepreneur involving a group of committed individuals to embrace the Godly vision in order to constantly bring new value to the customer. Christian Entrepreneurs put their personal relationship with stakeholders at the top in order to get the necessary commitment. The Christian Entrepreneur gratefully receives material blessings as the result of successfully developing a business. Material goals are always secondary to the primary calling and vision. The Christian Entrepreneur constantly seeks out strength from his relationship with Christ to stay in line with the vision. The Christian Entrepreneur will refuse to be drawn into the materialistic world because of a strong moral character that is developed over time.

According to Oommen (1993) (Quoted in Shally Joseph, 2003) Christians who pioneered the banking and plantation industries in Kerala may make good industrial entrepreneurs as well. But the political atmosphere especially in Travancore before independence made them hesitant and they were forced to confine to more secure investments in the agricultural sector itself. Now after the formation of the State of Kerala one could see a slow change again under the influence of religion. The Christian churches all over India and particularly in the State of Kerala have become strong capitalist agencies. By accumulating assets themselves and domesticating, it provided a sound back ground in the development of entrepreneurship among its people. Therefore, under the umbrella of religion, the Syrian Christians have become a highly enterprising, industrious and multi-sectorial society throughout

Kerala (Davis 1990) (Quoted in Shally Joseph, 2003). The past tradition of hard work and thrift helped them to make success in business.

Krejcir (2007) described Christian character as the spiritual fruit that is built in the individuals' relationship with Christ. The Fruit of the Holy Spirit promotes the Christian's ability to relate to others and grow in character. He described a combination of these Christian character traits that form the backbone to internal power and Christian purpose. Purpose is the Christian's knowledge that he is in a relationship with Christ, and that he is acting it out with his calling. The Christian entrepreneur devotes his abilities, spiritual gifts, and calling to bring out the best in people and situations. Christian Entrepreneurs understand that giving meaning to life will have eternal treasure and results. They obediently submit to God in their daily relationship. They recognize the authority and direction from appointed leaders, family and the church. The Christian remains flexible and open to other's ideas and is willing to be instructed and challenged to change for the better. Wisdom is the true desire for the knowledge contained in God's Word and the ability to apply this knowledge in everyday life. Wisdom enables the Christian to have sound judgment and make quality decisions, choosing to follow Scriptural precepts as the primary important schedule and value for life. Discretion keeps the Christian's mind focused on sound judgment, giving detailed attention and thought to situations. Joy and peace allow the Christian to enjoy his own circumstances with an expression of real happiness in harmony with God and others. Christians develop the ability to surrender and yield to God's control in every situation. God is seen as the ultimate provider and the giver of peace. Peace will be fuelled by the harmonious relationship with God. When the Christian can hand over control of heart, will and mind (to God) then he will be able to make and maintain peace with others. Courage, confidence and endurance come from the realization that God is the source of strength in any situation. The Christian has the ability to react, knowing that God is in control and "that he who is in me is greater than he who is against me". The Christian relies on God for all things in his life. This confidence will enable him to push forward in the direction that he is called because God is governing. It makes him realize that he is not responsible for the results, only obedience to his Godly calling. The Christian develops endurance and staying power in order to accomplish God's will for him. Diligence allows the Christian to live with excitement and passion in order to complete his work and calling from God.

The diligent love their calling, always doing their best to glorify God. They are well organized, competent and resourceful, efficiently making the most of every situation and seeking better ways to do their work. Christians are committed and dedicated, pushing ahead in difficult times. The Christian must have integrity and obedience to a moral code of ethics and values that have honour, truth and reliability as a basis. It will allow him to keep his word and do his best even when no one else is looking. They are loyal and remain committed to those whom God has brought into their lives and has called him to serve.

Christian Entrepreneurs believed that their gift is the specific position in which God has placed them. They believe that God has given them the opportunity to create a business enterprise which meets the needs of people in the marketplace. Christian business men and women can be even more relevant when they become mentors, caregivers, visionaries and entrepreneurs in their areas of influence. The plans of God are to be fulfilled in their business. Biblical entrepreneurship involves the moral obligation to be economically creative and productive. The principle of entrepreneurship is rooted in the dominion mandate and the biblical doctrines of work, stewardship, and fruitfulness. Biblical entrepreneurship incorporates principles of biblical patriarchy with its emphasis on multi-generational faithfulness, inheritance, jurisdiction, and the household as a vibrant, economically productive, God-ordained unit for cultural transformation. It is impossible to have a full-orbed vision of entrepreneurship without careful consideration for the Scriptural doctrine of the family. Any approach to entrepreneurship which is divorced of these considerations inevitably leads to materialism, individualism, and the love of money. Christian entrepreneurship is purposeful. It involves the calling of men to live fruitful, productive, creative, problem-solving, dominion-oriented, kingdom-advancing, Lordship-loving lives. This is manifested as men advance their roles as fathers, reformers, leaders, servants, masters, and visionaries. Not all men will start independent businesses, but all Christians (masters and servants, parents and children) should be entrepreneurially oriented as to their management, investment, and creative use of assets and resources. The Bible emphasizes that a sign of blessing on such men may include both physical and spiritual fruitfulness (Nel, 2006).

RESEARCH QUESTION:

RQ1: What are the socio-economic factors influencing the Christian entrepreneurs to start their units?

OBJECTIVE:

- a) To study the socio-economic background of Christian Entrepreneurs;

RESEARCH METHODOLOGY

SAMPLING FRAME

For identifying the Christian Entrepreneurs and units a comprehensive list of small scale units maintained in the District Industries Centres (DICs) of Dakshina Kannada and Udupi districts has been considered.

Table 1.1: Religion wise units set up by the minority entrepreneurs’ in Dakshina Kannada District

Year	Total Units	Total Minority Units	Christian	Muslim	Jain
2006-07	800	71	30	38	03
2007-08	804	111	45	61	05
2008-09	960	100	41	55	04
2009-10	1040	96	46	47	03
2010-11	1150	166	59	101	06
2011-12	1130	203	75	121	07
2012-13	1239	196	81	105	10
2013-14	1310	205	83	113	9

Source: District Industries Centre, Mangaluru

The analysis of the above table shows that a total of 460 Christian units were established between the year 2006 to 2014.

Table1.2: Religion wise units set up by the minority entrepreneurs’ in Udupi District

Year	Total Units	Total Minority Units	Christian	Muslim	Jain
2006-07	312	36	13	22	01
2007-08	343	32	11	19	02
2008-09	372	46	19	26	01
2009-10	401	54	24	29	01
2010-11	415	57	24	31	02
2011-12	424	61	26	33	02
2012-13	435	64	32	29	03
2013-14	449	72	40	30	02

Source: District Industries Centre, Udupi

The analysis of the above table shows that a total of 189 Christian units were established between the year 2006 to 2014.

In total, 649 Christian units were established between the year 2006 to 2014 in both Dakshina Kannada and Udupi districts formed the sampling frame for choosing Christian entrepreneurs.

This study is partly exploratory and partly descriptive in nature. Since the study is basically of descriptive nature, a descriptive research design (Sample Survey) has been used in carrying out the present study as the study aimed at finding out the profile of Christian entrepreneurs with respect to personal characteristics and family background. The District Industries Centre Directory of Small Scale Industries of Dakshina Kannada and Udupi Districts consisting 649 registered small scale

Christian units established between the year 2006 to 2014 formed the sampling frame for choosing Christian entrepreneurs. Accordingly 217 (33.44% of the total registered units) were randomly selected based on the random number table from micro and small enterprises engaged in manufacturing and service operation, geographically spread over Dakshina Kannada and Udupi Districts. The questionnaire was personally administered/mailed to 217 Christian entrepreneurs of Dakshina Kannada and Udupi districts who could furnish the information on behalf of their units. The effective response rate was 62.21% (135x100/217) of the total sample. For the purpose of the analysis of data descriptive statistics such as frequencies, percentages and averages have been calculated for various variables used in the study.

II. DISCUSSION AND ANALYSIS:

Table 1.3 : Composition of Christian Entrepreneurs

Location	Christian Entrepreneurs	Percentage
Dakshina Kannada	85	62.96%
Udupi	50	37.04%
Total	135	100%

Source: Survey Data

An analysis of the above table shows that the sample consists of 135 Christian entrepreneurs of

which 62.96% were from Dakshina Kannada District and 37.04% were from Udupi District.

Table 1.4 : Gender wise distribution of Christian Entrepreneurs

Location	Gender		Total
	Male	Female	
Dakshina Kannada	70 82.4%	15 17.6%	85 100.0%
Udupi	39 78.0%	11 22.0%	50 100.0%
Total	109 80.74	26 19.26	135 100%

Source: Survey Data

The above table presents the gender wise distribution of sample Christian entrepreneurs. Out of the 85 Christian entrepreneurs in Dakshina Kannada District 82.4% were male and 17.6% were female entrepreneurs. An analysis of the data for Udupi district presents a similar picture. Out of the

50 Christian minority units of Udupi district 78% were run by male entrepreneurs and 22% by women entrepreneurs. Therefore, the majority of the Christian minority units were run by male entrepreneurs.

Table 1.5 : Family Structure of the Christian Entrepreneurs

Location	Type of family		Total
	Nuclear	Joint Family	
Dakshina Kannada	70 82.4%	15 17.6%	85 100.0%
Udupi	44 88.0%	6 12.0%	50 100.0%
Total	114 84.44%	21 15.56%	135 100.0%

Source: Survey Data

The above Table presents information regarding the type of the family structure of Christian entrepreneurs in Dakshina Kannada and Udupi districts. In Dakshina Kannada district 82.4% of the Christian entrepreneurs have nuclear families and 17.6% live in joint families. Even in

Udupi district the survey results show a similar picture. 88% of the Christian entrepreneurs have nuclear families and only 12% were living in joint families. It is interesting to note that a vast majority of the Christian entrepreneurs under study live in nuclear families.

Table 1.6 : Primary occupation of the parents of the Christian Entrepreneurs

Location	Primary Occupation of Parents										Total
	Government Service	Private Service	Agriculturist	Worker	Own Industry	Own Business	Beedi Rolling	Contractor	Fish Seller/ Merchant	Flower Merchant/ Seller	
Dakshina Kannada	8 9.4%	13 15.3%	37 43.5%	3 3.5%	2 2.4%	14 16.5%	0 .0%	4 4.7%	0 .0%	4 4.7%	85 100%
Udupi	5 10.0%	8 16.0%	14 28.0%	8 16.0%	4 8.0%	6 12.0%	0 .0%	3 6.0%	0 .0%	2 4.0%	50 100%
Total	13 9.63%	21 15.56%	51 37.78%	11 8.15%	6 4.44%	20 14.81%	0 0%	7 5.19%	0 0%	6 4.44%	135 100%

Source: Survey Data

The above Table 1.6 presents the primary occupation of the parents of Christian entrepreneurs. In Dakshina Kannada District 43.5% of the parents of Christian entrepreneurs were agriculturists, 16.5% had own business, 15.3% were in private service, 9.4% were in government service, and 4.7% were contractors. In the Udupi district 28% of parents of the Christian

entrepreneurs were agriculturists, 16% were in private service, 10% in the government service, 16% were daily workers, 12% had own business, 8% had own industry and remaining were flower merchants. It is implied from the above data that only a small percentage of the parents of Christian entrepreneurs had their own industry and there was no adequate entrepreneurial background.

Table 1.7: Age of the Christian entrepreneurs at the time of their entry into the business

Location	Age at the time of entry into the business				Total
	Below 25	25-35	36-45	Above 45	
Dakshina Kannada	29 34.1%	41 48.2%	12 14.1%	3 3.5%	85 100.0%
Udupi	10 20.0%	39 78.0%	1 2.0%	0 .0%	50 100.0%
Total	39 28.89%	80 59.26%	13 9.63%	3 2.22%	135 100.0%

Source: Survey Data

The above Table presents the information regarding the age of the Christian entrepreneurs at the time of their entry into the business. In Dakshina Kannada district 48.2% of the Christian entrepreneurs entered into the business in between the age group of 25 and 35 years, 34.1% entered below the age of 25 years, 14.1% between the age group of 36 and 45 years and only 3.5% entered the business after 45 years. In the Udupi district 78% of the Christian entrepreneurs entered into the

business at the age between 25 and 35 years, 20% were below 25 years, 2% between 36 and 45 years and none was above 45 years. It is interesting to observe that a majority of the Christian entrepreneurs entered into business at a relatively young age.

III. FINDINGS:

- Majority of the Christian minority units were run by male entrepreneurs.
- A vast majority of the Christian entrepreneurs under study live in nuclear families.
- Majority of the Christian entrepreneurs entered into business at a relatively young age.
- A small percentage of the parents of Christian entrepreneurs had their own industry and there was no adequate entrepreneurial background.

IV. CONCLUSION:

Growth of Christian entrepreneurship requires proper setting that encompasses the existence of suitable economic, legal, socio-logical, cultural and psychological environment. Such an environment is of greater importance to foster the growth of Christian entrepreneurship. Christian entrepreneurship is not strictly an individualistic phenomenon. The study reveals that the Christian entrepreneurship is a result of collective ambitions and aspirations of the family. The predominance of family considerations and family characteristics of the industrial units are manifested in ownership structure and management process of the units.

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