

The Place of Religious Studies in Human Development, Entrepreneurship and Wealth Creation among Students in Tertiary Institutions in Nigeria

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Abstract

The paper discussed the place of religious Studies in creating human development, entrepreneurship and wealth generation among students in tertiary institutions in Nigeria, with reference to students in Tertiary Institution in Enugu State. The study tried to determine whether Religious Studies can lead to human development, entrepreneurship, job creation and wealth generation among the students in Tertiary Institution in Enugu State. A survey design was adopted for the study. Three research questions were formulated to guide the study. A 30 item questionnaire developed by the researcher and validated by experts was used in data collection. Mean statistic and standard deviation were used in data analysis. The results of the study showed among others that Religious Studies provides the moral, psychological, social and spiritual infrastructure for human development; helps students to develop independent thought which empowers them to discover new information leading to economic development and entrepreneurship, and transforms religious diversity into exchange values sold in the global market, thereby creating job opportunities and wealth.

Keywords: Religious Studies, Human Development, Entrepreneurship, Wealth Creation, Tertiary Institutions, Nigeria.

Introduction

Religion plays irreplaceable roles in the society. Despite the neglect some people attach to religion as a product of ignorance, superstition and confusion, religion is still a force to reckon with everywhere in the world. In this regard, any society that aspires to a higher degree of technological achievement of sophistication must embrace the dynamic role of religion in development of human and society.

In Nigeria, for instance, it is religion (Christian ventures) that led to the development of Nigeria as a nation, as it produced the first crop of local African educated elites. These elites contributed to the progress of the country at its early state of national development. Religion did this by inculcating into the elites various skills that are relevant for the realization of the overall philosophy and objectives of the nation. It made them to be moral being and integrated them into the nation as good, sound and effective citizens. It provided the moral, psychological, social and spiritual infrastructures on which the super structure of socio-Economic development of the nation rests.

Religion creates an enabling environment which creates stability in the nation. The peaceful atmosphere leads to generation of wealth and overall development of citizens. It enables people to develop their full potentials which can lead to productive, creative lives in accord with their needs and interest. It motivates people powerfully to act the way they do. This point should be taken serious and should help to facilitated the inclusion of religion in the brand concept of development. The appreciation of the import of religion has led social scientist in recent times into stopping and pausing about the real meaning of religion. These write up sets out to find how religious studies can lead to the human development, creation of job and wealth and , entrepreneurship.

The Meaning of Religion

William (1978) defined religion as the varied symbolic expression of, and appropriate response to that which a people deliberately affirm as being of unrestricted value for them. This definition is specific and inclusive. It is devoid of problems of vagueness, narrowness, compartmentalization and prejudice and it permits critical consideration of wide range of religious phenomenon. Okwueze (2003) defined religion as a regulated pattern of life of a people in which experiences, beliefs and knowledge are reflected in man's conception of himself in relation to others, his social world, the physical as well as the metaphysical world. In his view, Durkheim defined religion as a source of social and moral order, binding members of society to common social project, a set of shared values and beliefs. The definition implies that religion unifies a society and make the members to see themselves as a single individual, and a such pursue a common goal. In Weberian perspective, religion is seen in different contexts, both as a source of social order and legitimating of status quo and Gramsci alluded to the potential of religion as a generation of social change as well as of social cohesion. He added that religious hegemony maintains its power by encouraging the powerless to think, feel and act in ways that support the existing social order as if it were natural and if possible desirable (Prinsloo, 2008).

All the definitions above help us to see religion as a social fact and this will help to examine its social, moral and economic relevance to the society. The major concern that has emerged in the recent time in the study of religion is the examination of its relationships with economic, political, cultural and social institutions as well as the diverse function of religion and dysfunctions in the life of society (Okwueze, 2003). The concern in this paper is mostly on the function of religion as means of job generator, wealth creation and entrepreneurship.

This study, however is not studying religion just as a behavior of organized group and individuals, but as academic discipline, as such, it is necessary to x-ray the subject matter of religion as a subject in tertiary institution.

Religious Education and Religious Studies

These titles present religion as a course of study in the schools. Religious Education, according to Encyclopedia of Education Research (1979), conceived religious education as those enterprises of religion to induct each new generation into the attitudes, beliefs and practices of particular religion, therefore perpetuating the religion and at the same time providing for the individual unifying centre for his life. It entails that religious education is the process by which any religious body indoctrinate and trains its members especially the young ones in its beliefs and practices. The definitions show that Religious education is limited to the process of learning of particular religion. Understanding the study of religion on this background will limit the study at hand because according to Imo (1999) religion as academic discipline covers a wide range of religious phenomena. The data upon which the student of religion works may be drawn from one religious system or from many, from his own or from quite different ones. Religious Education cannot meet up with these demands. This therefore calls for another term that is more embrassive. Religious studies may be more acceptable term than Religious Education.

Religious studies is the study of religion as a universal human phenomenon and religions found in a variety of cultures (South Africa, 2006). In this, religion and religions are studied without favouring any or discriminating against any, whether in theory or in practice and without promoting adherence to any particular religion. Religious studies lead to recognition, understanding and appreciation of a variety of religions within a common humanity, in the context of civic understanding of religion with a view to developing religious literacy. Religious studies, according to South Africa (2006) aims to:

- i. enhance the constitutional values of citizenship, human rights, equality, freedom from discrimination and freedom of conscience, religion, thought, belief and opinion;
- ii. develop the leaner holistically, that is, intellectually, physically, socially, emotionally and spiritually;
- iii. enhance knowledge, skill and values necessary for the enrichment of each learners, inter-personal relationship and an open and democratic society;
- iv. equip the leaner with knowledge and understanding of a variety of religious and how they relate to one another; and
- v. equip the learners with knowledge and skills for research into religion as a social phenomenon, and across religions as well as to relate and systemize universal dimension of religion.

Religious studies as seen from the above train learners to develop personality by making them to acquire skills in the satisfaction of social and self-esteem needs. There is no doubt that achievement of these aims of religious studies will lead the learners to the acquisition of knowledge, development of skills and attitudes necessary to control the world in which they live. Supporting this view, Imo (1999) maintained that following the quality of instruction proposed by National Policy on Education (1981) Religious studies makes student to imbibe the following values:

- respect for the worth and dignity of individual faith in man's ability to make national decisions;
- moral and spiritual values in inter-personal and human relations;
- share responsibility for common good of society;
- respect for the dignity of labour; and
- promotion of the emotional, physical, psychological health of all children. This is what religion studies stands for.

Religious studies also brings about harmonious co-existence among people of various religious backgrounds. It brings the knowledge of other people's religion to others and when there is a fair understanding of each other's faith, there can be spiritual sanity that will ensure peace and stability which are necessary for development (Imo, 1999). It also provides peaceful environment that enhances economic development. It is obvious that there cannot be progress in a society that is constantly at war with itself or other (Prinsloo, 2008). Through the study of religion, the students find out that religion provides moral, psychological, social and spiritual infrastructure in which supper structure of socio-economic development may rest. It brings to light the connection that exists between religion and morality. It also creates the cardinals virtues and other religious bound virtues which enhance human development. Nwous (1988) believes that when religious study is given its rightful position that it will:

- i. produce highly socialized individuals who confirms to the social norms, hence there will be sane

society, and

- ii. help to enforce discipline and helps the Nigerians to imbibe basic virtues.

The above points entail that if we want to educate the Nigerian students on wealth or job creation, the starting point, according to Imo (1999), should be through religious studies and moral education. The truthfulness of this is found in our often made statement that “education without morals is no education at all”. Socrates also, unequivocally made it clear that “virtue is knowledge”. It is religious study that teaches people the right moral act to perform, in order to enhance societal progress. Based on this, Wilson and Sugarman (1969) in Akinpelu (1982) stated that religious studies helps the students to imbibe the following skills:

- ability to treat other people as equal;
- awareness of one’s own and other people’s feeling, wants and interests;
- mastery of factual knowledge relevant to moral decisions and personal relationship;
- the ability to formulate rules and make rational decisions relating to one’s own and other people’s interests; and
- the ability to put rules into practice.

Religious studies effectively inculcate these skills and Imo (1999) is of the opinion that these skills are relevant for the realization of the overall philosophy and objectives of the Nation’s education which are hoped to be achieved by government through the National Policy on Education (1988). They are:

- a free democratic society;
- a just and egalitarian society;
- a united, strong and self-reliant nation;
- a great and dynamic economy; and
- a land of bright and full opportunities for all citizens.

These objectives can only be achieved, according to Imo (1999), through power provided by religious studies. And he believes that if we are to produce morally educated citizens, who are self reliant and not just automation, religion must be taken serious. It is necessary henceforth to apply religious studies principles to Human Development, Wealth Creation and Entrepreneurship.

Religious Studies Human Development and Wealth Creation

According to Ter Haar and Eliss (2006), religion can be considered as a historical point of departure for the modern conception of development. In the same way, Brzezinski (1993) maintained that the cooptation of religious ideals by state and by political movements led in the twentieth century to a variety of political projects that have helpfully described a “Coercieve utopas”, secular ideologies that aspires to create model society. The point here is that human development is an off-shoot of Religion (Christianity).

Human development, according to United Nations (2006) is about creating environment in which people can develop their full potentials and lead productive, creative lives in accord with their needs. Ter Haar and Eliss (2006) conceived human development as the people’s resources beyond and purely materials and technocratic aspects. Development according to Rodney (1990) is concerned with the improvement of quality of life to be able to manage and induce change and exploit resources of an environment for satisfaction of needs or goals at any given time. Similarly, Obasanjo (1991) defined development as a process concerned with people’s capacity in a defined area, over a defined period to manage and induce change and reduce or eliminate unwanted or unwarranted change.

If human development is about creating environment in which people can develop their full potentials, then religion is very important element that is required. The tenets of religion which we have seen are real panacea to this. Ter Haar and Ellis (2006) are in agreement with this when they wrote that most policymakers today accept that sustainable development can be only achieved only if people should build on their own resources. Logically these assets should be considered to include not only intellectual and social resources, but also spiritual ones. They believed that there are no reasons for not including religion with broad concept of development since religion provides a powerful motivation for many people to act in ways they do. It equips many of the world’s people with moral guidance and the will to improve their lives. Religion, whatever from it takes constitutes a social and political reality.

It is pertinent to point the fact that people’s religious understandings have bearing on development. The Hindu idea of humankind emphasis harmony with the living environment. This easily translates into a view that economic growth should be integrated to the well being of the environment as whole. Muslim, similarly believe that the ultimate end of life is to return humanity to its creator in its original state of purity. The African for the African Traditional Religion, the pursuit for the balance and harmony in relation with the spirit world is paramount. Charismatic Christians believe that personal transformation – inner change is the key to transformation of society (Ter Harr and Ellis, 2006). These ideas help to shape people’s view of development. They all stem from the intellectual tradition associated with particular religion that has been formed by local historic. All the religious element of religion: Religious ideas, religious practice, religious organization and

religious spirituality experiences, according Ter Haar and Ellis (2006) produce knowledge that in principle would be beneficial to a community for development purposes. The point being made in this section is that human development, originated from religion and it is fostered also through religious elements.

Since religion is the ‘mother’ of development, Religious Studies should help the students to imbibe the ingredients of development which according to Mabogunje (1980) include:

- economic growth;
- quality of life with regards to adequate food employment, life expectancy and health care;
- distributive justice, which has to do with issues of inequality and discrimination.
- Self reliance.

When religion helps people to possess all these, what more? It has led them into wealth. But for the development and wealth creation to be possible, Religion, through religious studies must bring about peace in the society. It is right to accept that violent conflict, whether or not connected to religion, is generally recognized as an impediment to development and wealth creation. However, the role of religion in political conflict should not obscure its possible role as a significant factor in the development process and wealth creation.

The Creation of Entrepreneurship through Religious Studies.

Three major religions in Nigeria; African Traditional Religion, Islam and Christianity possess the beliefs and teachings that are relevant for acquisition of life sustaining skills. Many religious people of the world have been self-reliant and entrepreneuring. Every field of study in the Nigerian universities is tailoring itself towards entrepreneurship since the directive of the president of Federal Government of Nigeria in 2004 that every university should develop a programme in entrepreneurship for undergraduates. Entrepreneurship according to Oduwanje (2009), has to do with introduction of changes and new ideas and the ability to control resources in a way that will satisfy the objectives of the entrepreneur. To do this, there is need to develop some attitude and skill which according to Aig’ Imoulhuede (1998) and Okada (2000) are based on

- i. Positive attitudes, high aptitude for rational critical thinking and timely decision making.
- ii. Clear vision, generation of progressive ideals drive and passion for success.
- iii. Ability to convert vision into concrete reality.
- iv. Creativity, innovativeness, courageous and self confidence;
- v. Ability to assume reasonable risk.
- vi. Mercurial ingenuity, resourcefulness and self-confidence.
- vii. Confidence and good judgement which involve taking decision and making choice.
- viii. Prudence which means due care in the management of resources, especially financial.
- ix. Willingness to learn should develop a disposition to pick up and store knowledge and use it.
- x. Hard work which is an indispensable ingredient of success in business and other review.

A careful review of the function of religious studies will reveal that religious studies have as its priority the inculcation of these attitudes and virtues to the students. Self-reliant and prudence have been some major emphasis of religious studies. For instance, Okeke (2003) maintained that through religious studies student have learnt obedience, self-restraint, subordination to common course, self-reliant and initiative. Religious studies, according to Ebizie (2011), teaches student the need for accountability right attitude to wealth, dignity of labour, humility, forgiveness, loyalty, individual responsibility and patriotism. In similar way Akubue (1992) wrote that religious studies produce students who will be better citizens, who will make justice to reign, to spread beauty, gentleness, wisdom and peace, who will widen the opportunity of increasing goodwill, to foster industry and thrift, education and culture, reference and obedience, purity and love, honesty sobriety and devotion to common good. If religious studies does all these, it means then that it has been entrepreneuring before the introduction Entrepreneurship Education in the Tertiary Institutions.

Many students have not come to the terms with the reality of non-existence of white collar jobs. Religion, according to Oduwaiye (2009) counsels the undergraduates for possible attitudinal re-orientation towards self-employment and self-reliance. One of the aims of Religious Studies is to develop the learner holistically, that is, intellectually, physically, socially, emotionally and spiritually. Following from this Akubue (1999) opines that religious studies inculcate the intrinsic meaning and values of life, assists man to have intelligent understanding of his role in the contemporary society and to stimulate him toward rigorous reaction to the changes and challenges of his time. To develop entrepreneurship, religious studies try to make students to understand the dignity that comes through labour.

In fact, time has gone when religion can be described as the “Opiate of the Masses – which is nothing than an expression of real suffering and a protest against the real suffering” (Karl Marx). Rather, Gramscian in Prinsloo (2008) clarifies that religion maintains its power by encouraging the powerless to think, feel and act in a ways that support the existing social order as it were natural and if possible desirable. Religious Studies taking as an organic practice, also makes it possible for students to appreciate the entirely this worldly relevance of religion to matters of personal, social and planetary well-being. Through this organic religious studies, Prinsloo

(2008) foresees religion providing theoretical resources required for students to analyse the societal force that currently determine the development of sensuous labour, to imagine alternative, possibilities and to develop strategies by which to realize these possibilities. In this critical organic praxis, Wood (2001) proposed that students become engaged in community project not only to address immediate problems confronting but to build “organizations” that challenge the forces that create these problems in the first place.

Religious Studies as organic intellectual practice, that is, a mean of critical thinking out the way of creating self-reliant, is a very much a work in progress. There is hope that Critical Religious Studies makes a useful contribution to the larger task of forging a model of praxis that enables faculty, students and community members not merely to interpret the world in so many different religious ways, but also becomes critically and compassionately engaged in the task of building a just democratic, and humane global society (Prinsloo, 2008). Religious Studies takes side in the struggle to create a life – enhancing global society. To achieve this, it engages in analyzing the existing alternatives and fostering the construction of these alternatives. These alternatives couched so much on helping students to be self-reliant. However, the achievement of this, requires students and lecturers who will break with corporate versions of multiculturalism that reduce the overarching ethical project of religious diversity rather than to engage with religious life as integral to this analytic, imaginative, and constructive project. (Nwosu, 1988).

Religious Studies in the quest to develop entrepreneurship in religion has made sure, according to Prinsloo (2008), that there is increasing commodification of diversity. That is, the transformation of diversity, including religious diversity, into exchange values sold on the global capitalist market. Examples through religious studies and in the spirit of creating entrepreneurship among students, students should be taught how to produce and sell; religious greeting cards, calendar, spiritual quotation and self-help books. The effect of these on the other hand, supports the efforts to pique students interest in the study of religion and also simultaneously compels them to work harder to present that the world’s religions represent something more than “merely mere commodities for consumption in the global spiritual shopping mall” (Wood, 2001). There is no doubt that the application of this, will curb the existing unemployment among the graduated religious studies students. It will also lead to generation of wealth.

The African Traditional Religious has right on time been entrepreneuring. The adherents find job through the religious elements and their practices some are traditional herbalists, soldiers and security men based on religious practices. Like the Kamojor soldiers of Sierra Leone and Bakassi in Nigeria (Ter Haar and Ellis, 2006). So religion has been entrepreneuring. These glaring important roles of religions and religious studies need to be recognized and respected. Those who deem the important roles of religion should know that Religion cannot wisely or safely be ignored or neglected as it is by frivolous person today. Even a defective or obsolete scheme of religion will serve the individual better than none at all. Boughtet (1973).

Statement of Problem

The problem of this study is that the image of religion in the current educational system is the one that present religion as an academic discipline which is not relevant for adequate educational training and for national development. In effect, this field of study has suffered from low demand and rejection. According to Imo (1999), the National Policy on Education has not adequately taken care of Religious Studies and Moral Education in the Curriculum. Although several allusions to the importance of moral and spiritual values are made, yet the position of Religious Studies is still a sorry one. Can Religious Studies, suffering from this pariah status be able to produce students who can favourably compete in the global world of work?

Purpose of the Study

The purpose of the study is to determine whether Religious Studies can assist the students in the Tertiary Institutions in Nigeria to achieve human development, entrepreneurship and wealth generation with Enugu State as a case study.

Research Questions

1. To what extent do Religious Studies helps to bring about human development among Tertiary Institutions students in Enugu State?
2. To what extent can Religious Studies inculcate entrepreneurship among the students in tertiary Institutions in Enugu State?
3. What are correlation between religious studies and wealth creation among the students of tertiary Institution in Nigeria.

Sample Size

The sample size of the study was 300 subjects comprising lecturers and Religious Studies students in four Tertiary Institutions in Enugu State.

Instrumentation

The instrument used in the collection of data was a questionnaire titled “Place of Religion in Human Development and Entrepreneurship and Wealth Creation Questionnaire (PRHEWQ). The questionnaire was structured in line with Likert for point scale. The validation of the instrument was done by Lecturers in the Department of Religion and Measurement and Evaluation of Bishop Okoye University, Enugu. The lecturers certified the instrument to possess both face and content validity.

The test-retest method was used to determine the reliability co-efficient. The co-efficient of 0.82 was obtained for the first part of the instrument and 0.81 for the second part, using Pearson Product Moment Correlation Statistics. Data collected were analysed using Mean and Standard deviation. Acceptance criteria of 2.5+ - were adjudged agreed; items below the cut-off point of 2.5 and 0.5 were rejected.

Results

Table 1: The Mean Response Rate and Standard Deviation on the Roles of Religious Studies on human development.

S/N	Item	Mean	SD	
1	Religious studies bring about Peace and Stability in the society which supports human development.	3.42	1.94	Accepted
2	Religious studies provide the moral, psychological, social and spiritual infrastructure upon which structure of social development rest.	3.07	1.68	Accepted
3	Religious Studies teaches how to improve quality of life in the society.	2.67	1.33	Accepted
4	It induces changes that exploit resources of an environment for satisfaction of needs of the society.	2.88	1.63	Accepted
5	Religious Studies aids improvement of person which enhances the general welfare of human beings.	2.90	1.52	Accepted
6	Religious Studies produce skills that are relevant for the realization of the overall philosophy and objectives of nation development.	2.80	1.69	Accepted
7	Religious studies encourages shared responsibility for the common good of society.	3.01	1.63	Accepted
8	Religious studies helps to enforce discipline and basic virtues required to bring about human development.	2.89	1.52	Accepted
9	Religious studies helps individual to have clear vision, generation of progressive ideals that enhance human development.	3.05	1.64	Accepted
10	Religious studies equip many people with moral guidance that help to enhance their life and development.	3.16	1.73	Accepted

A careful analysis of the table above shows that religious studies brings about human development. The Mean Response Rating (MRR) indicates that all the items in the table were accepted by the respondents and this means that each item in the table has ingredients of human development inherent in it.

Table 2: Mean Response Rating and Standard Deviation on Religious Studies Inculcation of Entrepreneurship.

S/N	Item	Mean	SD	Rating
11	Religious studies helps to develop independent thought which empowers students to discover new information leading to economic development.	3.68	1.92	Accepted
12	Religious studies provide the students with right attitudes that enable them to change their formal orientation and attitude and equip them with morality, knowledge and skills that will make them start and manage business enterprise.	3.49	1.89	Accepted
13	Religious Studies develops disciplines in students which enable them to develop requisite entrepreneur skills, attitudes competences and dispositions that will predispose them to have driving force in managing business.	3.38	1.87	Accepted
14	Religious Studies helps to develop positive attitude, high aptitude for rational critical thinking and timely decision making.	3.68	1.92	Accepted
15	Religious Studies enable individual students to have clear vision, generation of progress ideals drive and passion for success.	3.21	1.79	Accepted
16	Religious Studies equips the students with solitude that help them to convert vision into concrete reality.	3.51	1.87	Accepted
17	It enables students to embrace creativity, innovativeness courageousness and self confidence.	3.64	1.98	Accepted
18	Religious studies inculcates the morality and discipline that help the students to imbibe mercurial ingenuity, resourcefulness and self confidence.	3.50	1.89	Accepted
19	Religious studies gives them confidence and good judgement which helps them in taking decision.	3.74	1.86	Accepted
20	Religious studies provides the virtues of prudence which helps them to apply care in management of resources, especially financial.	3.16	1.73	Accepted

The result on table 2 reveals that all the items in the table have Mean Response Ratings (MRRS) that are above the cut-off line of 2.50 and the total grand mean was revealed to 3.23 which is also above the cut-off line. The decision is that religion through these items inculcate in the students entrepreneurship.

Table 3: The Mean Response Rating on the correlations between Religious and Wealth Creation among students in tertiary institutions.

S/N	Item	Mean	SD	Rating
21	Through commodification of diversity, that is, transformation of religious diversity into exchange value sold in global market, like; religious greeting cards, calendar, spiritual quotations and self help books, religious studies leads students to job creation and eventual wealth generation	3.83	1.83	Accepted
22	Religious studies makes a useful contribution to larger task of forging a mode of praxis that enables students become critically, creatively and compassionately engage in the task that brings about job creation and wealth generation.	3.68	1.92	Accepted
23	Religious Studies as agent of socialization integrates students into a sound and effective citizens who have right to wealth of the nation.	3.21	1.79	Accepted
24	Religious Studies helps students to develop factual knowledge relevant for job creation and wealth generation	2.72	1.70	Accepted
25	Religious Studies makes economic growth to be integral to the well being of individual and environment as whole.	2.61	1.62	Accepted
26	Religious Studies equips the students with moral guidance that will help to improve their lives.	3.00	1.70	Accepted
27	Religious studies develop fair understanding of each faith that brings about spiritual sanity that ensures peace and stability which are necessary for wealth generation.	3.11	1.76	Accepted
28	Religious studies helps people to share in other people's feelings, wants and interest and this relives poverty in the society	2.67	1.63	Accepted
29	Religious studies upholds the dignity of labour which is the foundation or wealth generation.	3.62	1.90	Accepted
30	Religious studies brings students into co-operation to pursue a common goal, this enhance wealth generation.	2.76	1.83	Accepted
Total Grand Mean		3.06		

From the result in table 3, it is observed that all the items in the table have the cut-off line above 2.50 and the total grand mean of 3.06 which is also above the cut-off line mark. This implies that religious studies creates job opportunities and wealth. The total Grand mean is 3.06 which is also above the cut-off line.

Discussion of the Findings

The findings in table 1 shows that religious studies; brings about peace and stability in the society which support

human development, provides the moral, psychological, social and spiritual infrastructure upon which structure of social development rest; teaches how to improve quality of life in the society; induces changes that exploit resources of an environment for satisfaction of needs of society; aids improvement of person which enhances the general welfare of human beings; produce skills that are relevant for the realization of the overall philosophy and objectives of nation development; encourages shared responsibility for the common good of society; helps to enforce discipline and basic virtues required to bring about human development; helps individuals to have clear vision, generation of progressive ideals that enhance human development and equips many people with moral guidance that helps to enhance their life and development. The findings include also that religious studies helps in the generating attitudes and skills that leads to human development. These findings agreed with the opinion of South Africa Policy on Education (2006) that Religious Studies enhance the constitutional values of citizenship, human right, equality, freedom from discrimination and freedom of conscience. It develops the learners holistically, that is, intellectually, physically, socially, emotionally and spiritually and that it equips the learner with knowledge, skills, values, understanding that lead to human development, interpersonal relationship needed is open and democratic society. The findings also are consonance with the opinion of Ter Haar and Ellis (2006) that religion can be considered to be the historical point of departure for the modern concept of development, that any society that aspires to higher degree of technological achievement of sophistication must embrace the organic role of religion in the development of human and the society.

In table two the findings indicate that Religious Studies: helps to develop independent though which empowers students to discover new information leading to economic development; provides students with right attitudes that enable them to have formal orientation and attitude and equip them with morality, knowledge and skills that will make them start and manage business enterprise; develops disciplines in students which enable them to develop requisite entrepreneur skills, attitudes, competences and disposition that will predispose them to have driving force in managing business; helps to develop positive attitudes, high aptitude for rational critical thinking and timely decision making; enable students to have clear vision, generation of progress ideals drive and passion for success; equips the students with solitude that helps them to convert vision into concrete reality; enables students to embrace creativity, innovativeness, courageous and self confidence; inculcate morality and discipline that help the students to imbibe mercurial, ingenuity, resourcefulness and self confidence; gives students confidence and good judgement which helps them in taking decision and provides the virtue of prudence which help them to apply care in management of resources, especially, financial. These findings agree with the attitudes and skills which students should develop for entrepreneurship as Aig Imouluhede (1998) posited and also the findings agreed with the opinion of Akubue (1993) that religious studies foster industry and thrift education and culture, reverence and obedience, purity and love, honesty, sobriety and devotion to common good. Also; they tallied with opinion of Okeke that religious studies teaches discipline, obedience, self-reliant, subordination to the common cause, right attitude to wealth, dignity of labour, individual responsibility and patriotism. The findings also agreed with Imo (1999) that religion teaches virtue and that virtue is knowledge. The virtue of prudence is a principal attitude in entrepreneurship. These opinions show that the findings are correct. This means that religious studies create attitudes that lead students to be entrepreneurship.

In table three the findings made are that: through commodification of diversity, that is transformation of religious diversity into exchange values sold in global market, like: religious greeting cards, calendar, spiritual quotations and self help books, religious studies leads to job creation and wealth generation, Religious studies makes a useful contribution to larger task of forging a mode of praxis that enables students become critically, creatively and compassionately engage in the task of bringing about job creation and wealth generation; that as an agent of socialization, religion integrates students into a sound and effective citizens who have right to wealth of the nation; it helps students to develop factual knowledge relevant for jobs creation and wealth creation; makes economic growth to be integral to the well being of individual and environment as a whole; equips the students with moral guidance that will help to improve lives, develop fair understanding of each faith, that bring about spiritual sanity that ensures peace and stability which are necessary for wealth generations; helps people to share in other peoples feelings; wants and interest and thus, relives poverty in the society; upholds the dignity of labour which is the foundation of wealth generation; and thus, religious studies brings students into co-operation which enhances wealth generation. These findings agreed with many authors, like Wood (2001) who opined that religious studies is increasing the commodification of diversity, that is, transformation of religious diversity into exchange value sold in the global world of capitalist market (Religious Greeting Cards, Calendar, Spiritual quotations and Self help books). The effect of these development on the other hand, support the efforts to pique student's interest in the study of religion and also simultaneously compels them to work harder to present that the world's religion represent something more than "mere commodities for consumption in the global shopping mall." The findings also agreed with the opinion of Prinsloo (2008) that religious studies, takes side in the struggle to create a life-enhancing global society. They also agree with Akubue (1992) that religious studies gives the meaning and value of life, assists man to have an intelligent understanding of his role in the contemporary society, and to stimulate man towards personal rigorous reaction to the changes and challenges of

his time and also with the opinion of Imo (1999) that religious studies provides the moral, psychological, social and spiritual infrastructure on which the super structure of Socio-Economic development may rest.

Conclusion

The paper has examined the place of religious studies in human development, entrepreneurship, wealth and job creation among tertiary institutions students in Nigeria with reference to the students in tertiary institutions in Enugu state. Through the findings, it is observed that religious studies bring about human development, entrepreneurship and wealth creation among tertiary institution students. Religious studies make students to imbibe the right moral, knowledge, discipline, understanding as well as psychological, social and spiritual, dispositions that lead students to develop the required skills and attitudes necessary for human development, entrepreneurship, wealth and job creation.

Recommendations

- i. People should develop more positive attitude and respect for religious studies in Nigeria.
- ii. Religious studies should be placed in the same level with other tertiary institution subjects.
- iii. Job opportunities should be made available to students of religion.
- iv. They should be acceptance that people's religion provides the foundation for any development.
- v. New strategies in development cooperation should take the spiritual dimension of a community into account.
- vi. Any society that aspires to a high degree of technological achievement or of sophistication must marry religion with its educational system.

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