

The Moderating Effect of Religious Factor on the Relationship between Environmental Factor and Entrepreneurial Awareness among Final Year Students of Crawford University, Igbesa



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Abstract: It has been observed that previous findings in this area of study are inconsistent. While some claimed significant relations others revealed insignificant and negative relations. A situation of this nature warrants a contingency relationship between the independent and dependent variables so as to clearly explain their relationship. Due to this therefore, this particular study investigates the moderating role of religious factor on the relationship between environmental factors and effective entrepreneurial awareness among the final year students of Crawford University, Igbesa. The study adopted a cross-sectional study research design with questionnaire research survey were 187 questionnaires were distributed. A systematic research sampling technique was employed to select 94 final year students who participated in the entrepreneurial awareness programme. The questionnaires data generated were analysed using SmartPLS 3.0 and the overall finding revealed that religious factors do not statistically and significantly moderate the relationship between environmental factors and effective entrepreneurial awareness among the final year students of Crawford University. The study then concludes that religious factors do not have the moderating power to moderate the influence of environmental factors on effective entrepreneurial awareness. The study also provides discussion on the findings as well as the limitation for future research.

Keywords: Environmental Factor, Religious Factor, Entrepreneurial Awareness, Crawford University

1. INTRODUCTION

In Nigerian, it has been observed that every successive government has continued to emphasis on the need for entrepreneurship development as a way to deal with the issue of poverty and unemployment particularly among the graduates (Minai, Olusegun & Lucky, 2011; Lucky, 2013). Apart from that, research studies in the recent times have equally shown that entrepreneurship education is necessary for gainful self-employment and self-reliance. However, studies have equally revealed that self-reliance on the part of graduates is still a mirage (Institute of Development Studies,

2017; ILO, 2011) perhaps due to the ineffectiveness of the entrepreneurial programmes among the graduates (ILO, 2011).

One major effort by the Nigerian government through the National Universities Commission (NUC) to promote entrepreneurship development is the introduction of entrepreneurship awareness programme in all the tertiary institutions in Nigeria. This programme ensures that all students in the tertiary institutions in Nigeria undergo mandatory entrepreneurship development training for the purpose of gainful self-employment after graduation. This has therefore increase the role of the higher education institutions (HEIs) in Nigeria in the area of grooming students with high levels of entrepreneurial awareness and culture; and also producing graduates who would eventually start up a business and continue therein, among which the private sector owned universities are involved (Hamidon, 2012). Surprisingly, it is has been observed that despite the students participating in this entrepreneurial awareness programmes while still in school and during their one year compulsory service to the nation, the crave for many of the graduates to strongly wanting to pursue a salary paid job rather than become entrepreneurs still remain very high (Institute of Development Studies, 2017; ILO, 2011). This problem has been highly attributed to lack of proper entrepreneurial awareness by the universities and too much consideration on the environmental factors for the students particularly the graduating students who are about to be sent to the labour market. It is argued that it is not just environmental factor but a combination of other factor such as religion may produce the desire result needed to equip the students for self-employment and self-reliance. As a result of this, the present assumed that religion plays a significant role in any effective entrepreneurial awareness among the students particularly those faith-based university environments that promote religion.

Furthermore, specific academic studies on entrepreneurial awareness seem to be scanty because majority of the studies are often directed towards entrepreneurial intention rather than entrepreneurial awareness. For example, authors such as ILO, 2011; Olaseni & Olawale (2017); Berntsson & Crossley (2012); Ugwu & Ezean (2012); Aviram (2010)

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all linked entrepreneurial awareness to skills, strategies building business and entrepreneurial alertness. Apart from that, it appears that the growing number of literature and further knowledge on entrepreneurial awareness are attributed to many Western countries (ILO, 2011).

Previous studies (e.g. Ibrahim & Lucky, 2014; Indarti, Rostiani&Nastiti, 2007) have established an empirical relationship between environmental factors and entrepreneurial awareness even in the developing country like Nigeria. However, there are inconsistent findings between environmental factors and entrepreneurial awareness including in the developing countries. For example, the study by Ibrahim & Lucky (2014) found that the environmental factor is not significantly related with the entrepreneurial intention of Nigerian students in university Utara Malaysia. Relatedly, Ahmed, Aamir&Ijaz (2011) equally declared that even though environment can play a major role in motivating an individual to become an entrepreneur, but there is no significant relationship found between the environmental factor and entrepreneurial intention. On the other hand, Indarti, Rostiani, &Nastiti (2007) claimed that environment is a significant factor in influencing entrepreneurial intention among Asian students. These mixed findings among authors suggest that further investigation on these factors should be advanced so as to ascertain their actual environmental factors and entrepreneurial awareness.

Baron & Kenny (1986) who are regarded as the father of moderating and mediating effects strongly encourage the introduction of a moderating variable whenever there is a situation of inconsistent findings in relations between variables. In order to address this issue of mixed findings, researchers suggest a contingency relationship on different conditions and interactions (Fanga, Evans and Zou, 2005; Minai& Lucky, 2011) so as to clearly explain the actual relationship between environmental factors and entrepreneurial awareness. Therefore, toeing this line, this present study proposes a contingency model in which the relationship between environmental factors and entrepreneurial awareness is to be moderated by religion factors.

Furthermore, despite the fact that previous studies (e.g. Jung, Roh, Moon & Kim, 2017; Chuchinprakarn, Greer & Wagner, 1998) have attempted to moderate several relationships among variables with religion or religious factors (e.g. organizational religious activity (ORA), religious commitment (RC), religiosity etc., however, it appears that no study is yet to moderate the relationship between environmental factor and entrepreneurial awareness particularly within the context of developing nation like Nigeria. In this study, we argued that environmental factors may not be enough to effectively affect the entrepreneurial awareness of the people, rather it should be combined with religion factors such as religion values, practices etc. The reason is that Nigeria is considered as a religious country where its citizens tend to positively response to things that have to do with religion. In some cases, religion appears to be a deciding factor in many issues concerning the country. Thus, the major aim of this study is to determine the moderating role of religious factors in the relationship between environmental factors and entrepreneurial

awareness with special focus on the final year students of Crawford University, Igbesa.

II.LITERATURE REVIEW

Environmental factors and entrepreneurial awareness

Academic literature on entrepreneurial awareness is often tailored towards entrepreneurial intention. Also, the existing literature has only related entrepreneurial awareness to concepts such as conditioning, entrepreneurial awareness and skills, strategies for entrepreneurial awareness, entrepreneurial awareness to building business, entrepreneurial alertness to entrepreneurial awareness etc. For example, the secret entourage (2018) in attempt to explain entrepreneurial awareness adopted what is called entrepreneurial awareness conditioning. It argued that awareness occurs in two stages namely; environmental awareness and self-awareness. It contends that these two stages of awareness as a matter of fact must be seriously mastered if one must become successful in entrepreneurship and be able to tackle real world problems, rather than simply creating businesses. This is a fact, however, it is theoretical in nature and it does not provide any empirical finding. This may be that the entrepreneurial awareness programmes being advocated in many of the universities particularly in Nigeria is not based on the understanding on how the systems within society work and then learning how to manipulate them. On the other hand, while many of these students may believe to be very self-aware, their reality of themselves and other people's reality of them are completely disconnected, thereby making it very difficult to manipulate other people's environments as there is a significant disconnect.

Olaseni&Olawale (2017) examined the importance of entrepreneurial awareness and skills in mechanical technology among technical education students in Tai Solarin University of education. The study used 38-item self-developed questionnaire to obtained data from 22 respondents and the finding obtained implies that mechanical technology is an integral part of technical education, which was introduced into the Nigerian education system due to the awareness of its importance and opportunities for jobs creation. The finding of this study appears to be unclear as it only deals with descriptive analysis which cannot produce a causal-relationship between the variables under investigation.

The study by Ugwu&Ezean (2012) on the evaluation of entrepreneurship awareness and skills among IS Students in Universities in South East Nigeria claimed that about 70 percent of the respondents who participated in the study were not even aware of the entrepreneurial programmes and opportunities within the university. The study further revealed that some students are even yet to develop the entrepreneurial culture and mindset towards entrepreneurship despite all the entrepreneurial programmes being organized by the university. One major weakness of this particular study is that it is only descriptive in nature and therefore did not test any hypothesis to determine the



relationship between any variable and the entrepreneurial awareness of the students. Also, Berntsson&Crossley (2012) investigated the strategies for entrepreneurial awareness in Europe. The study reported that Europe needs new strategies for entrepreneurial awareness in an attempt to create more jobs and build a competitive growing Europe for competitive and growing businesses. A contextual analysis of this statement, may implies that the previous strategies for entrepreneurial awareness in Europe may no longer be effective as anticipated, hence, the need for new strategies. The finding revealed that the basic desire for Europeans to become entrepreneurs through entrepreneurial awareness is decreasing and that there is an overall lack of awareness for people to start their own businesses. It is reasoned that if the entrepreneurial awareness of the European has been effective enough, many of their people could have wanted to become entrepreneurs rather than many Europeans want to become entrepreneurs in the first place. They lack the entrepreneurial mindset, inspiration and awareness. Now, the ENSPIRE EU project is about improving the entrepreneurial mind-set and creating a climate where people are inspired to become entrepreneurs. The study argued that the very essence of entrepreneurship is mind-set, awareness and inspiration. Unfortunately, this study appears to be committee report rather than academic study.

International Labour Organization (2011) related entrepreneurial awareness to building business whereby entrepreneurial awareness education will be integrated into national vocational education systems. In this case, the study is to produce guidelines for integrating entrepreneurial awareness education into national vocational (and secondary) curricula of countries across the world. The study contends that national entrepreneurial awareness should be linked to regional and local awareness campaign. The study believed that an awareness campaign implemented at the national level with follow up activities at the regional and local levels will ensure that entrepreneurship is understood in its broader sense. For this study, such initiatives would focus on a variety of actions at national, regional and local levels (e.g. entrepreneurship days, weeks and business plan contests) and could link into international activities. Among others, the paper concluded that building business and entrepreneurship education and training is a critical step that requires entrepreneurial awareness at the national and local levels. Further study by Aviram (2010) linked entrepreneurial alertness to entrepreneurial awareness with the intention of knowing whether there exists a difference between both concepts. In other words, the study attempts to find out if those two concepts are really the same, or if they differ in their interpretation of the phenomenon of opportunity identification. This study seems inclusive as failed to give a clear stand on the issue being examined.

On the moderating role of religion or religious factors, previous studies have noted that religious factors is often very important when it comes to buffer effects of one variable on another variable (Johnson & Morris, 2009). If this is true, it would provide support for a moderating effect by religious factors on the relationship between environmental factors and entrepreneurial awareness.

Several other studies such as Jung, Roh, Moon & Kim (2017); King (2014) have claimed that religious factors (religiosity, religious commitment etc.) is a significant moderator in any proposed relationship. For example, Jung, Roh, Moon & Kim (2017), it was affirmed that organizational religious activity (ORA) was a significant moderator of the effect of depression on suicidal ideation, and that ORA was a moderator only among the Buddhist group, and intrinsic religiosity (IR), only moderated the relationships among the Christians. Also, Chuchinprakarn, Greer & Wagner (1998) found that religious commitment (RC) moderates the effect of attitude (A_g) and subjective norms (SN_g) with respect to consumer intentions to give money and time (GI) to religious groups. At high levels of RC, A_g appears to have more influence on GI, whereas at low levels of RC, SN_g seems to have more influence. Also, King (2014) examined the moderating effects of religious commitment on the link between pornography use and negative outcomes. Adopting a cross-sectional survey that includes retrospective reports of age of pornography use onset was administered to males of age 18 years or older who self-identified as frequent users of pornography, the study revealed that individuals exposed to pornography prior to age 15 years were more likely to view pornography as adults, reported more hypersexual behavior, and were more likely to report likelihood to rape. Self-reported religious commitment did not moderate associations between age of onset and adult psychosexual outcomes, with one exception. Individuals with a high religious commitment were more likely to report hypersexual behaviors when age of onset was later in life. Relatedly, the study by Johnson & Morris (2009) attempt to determine whether or not religiosity conditioned the relationship between strain and delinquency. Specifically, the study was designed to test the hypothesis that the relationship between strain and delinquency is moderated by religiosity using a national sample of adolescents living in the United States. From the data obtained and analysed, the study found little support or evidence that the relationship between stressful life events and delinquent behavior was moderated by religiosity or other conditioning variables. It equally revealed that religiosity buffers the effects of strain on offending.

Arguably, religious factors play significant role in creating effective entrepreneurial awareness among the students. Religion is seen as one of the components of the society (Lucky, 2011), and that all religions tend to promote economic development by stressing the need for people to work hard in order to get food to eat (Pearce, Fritz & Davis, 2009). Weber (1958) related religion to the element of religion as a foundation to succeed in economic activities. He further reported a consistent relationship between protestant religious beliefs and the involvement of Protestants in whatever the occupation they engaged. In other words, the religious belief, practices and norms helps to create awareness and make people believe and practice what they are being aware of or taught. In this case, there is tendency for religious factor to moderate the behaviours of

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the students in what they are aware of. By so doing, it will affect the direction and /or strength of the relation between environmental factors and entrepreneurial awareness of the students. For example, the awareness theory posits that people are aware of what they know, and they can only know through the awareness programme. Since the students are already aware of their religious beliefs and religious practices, it will therefore be important to incorporate or imbed entrepreneurial awareness programme into what they have known- religious belief and practices. With this, the students are more likely to be serious about the programme, thereby making the entrepreneurial awareness programme effective. Therefore, the presence of religious factor as a moderator is to improve the relationship between environmental factors and entrepreneurial awareness for effective result.

Theoretical Underpinning-Human values theory

This theory was propounded by Schwartz (1992). The theory assumes that people's actions and behaviors are reflections of their beliefs on the right and the wrong. Values are beliefs, desirable goals; they transcend specific actions and situations, they serve as standards or criteria and

they are ordered by importance. This theory posits that people do not just behave the way they do without a reason or reasons; behaviors are grounded in already established individual values that sharpen the personality of individuals. Thus, the attitude of individuals toward certain things and their response to the environment are reflections of what they have chosen to belief or have being made to belief, to be right or wrong. Therefore, the students' attitude towards entrepreneurial awareness is reflection of what they have chosen to belief or has being made to belief, to be right or wrong. This is very important as it would make the entrepreneurial awareness to be very effective, as religion plays a crucial role in shaping the values of individuals on what they belief, what they should identify with and what they should practice. For example, individuals with strong religious beliefs against entrepreneurship will likely not choose entrepreneurship as a career path as it would be against their religious beliefs and practices. Various studies of entrepreneurial awareness although few have underpinned this theory to their studies, among which is (Jaén, Inmaculada, Juan, Francisco, 2010; Mohda, Kirana, Kammaruddin, Zainuddin&Ghazali, 2014; Schwartz, 2006).

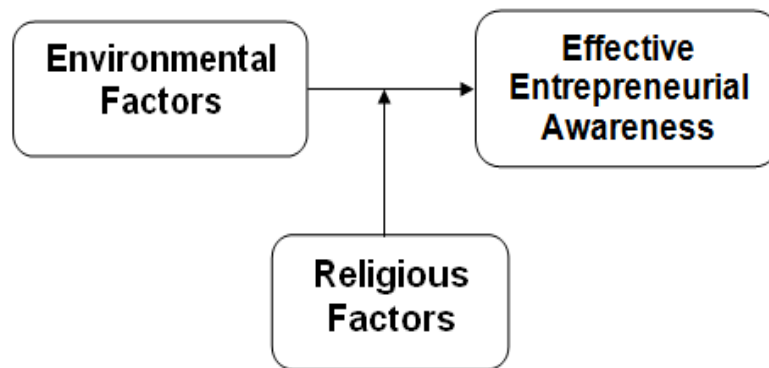


Fig. 2.1 Research Model

Hypotheses Development

- i. **H₁**: There is a significant relationship between environmental factors and entrepreneurial awareness.
- ii. **H₃**: There is a significant moderating effect of religious factor on the relationship between environmental factors and entrepreneurial awareness.

III.METHODOLOGY

Research Design

The study applied a cross-sectional research design technique. Sekaran&Bourgie (2009) affirmed that cross-sectional design is suitable in a social science studies such as the present study. It is faster and easier in terms of gathering information within a limited time. Our research approach is purely quantitative with a questionnaire survey method. Lucky &Minai (2011) and Minai& Lucky (2011) support quantitative research approach with a questionnaire survey method when there is a time limit to gather or collect data for the study.

Population and Sampling Technique

Our study population covers all the final year of Crawford University, Igbesa. Specifically, there are 187 students from different departments in two major colleges of the

University. This information was obtained from the University Registry Unit. The choice of the population is justified as they are the graduating students who participated in the just concluded entrepreneurial awareness programme carried out by entrepreneurship unit of Crawford University. For the sampling technique, first the study adopted census sampling technique and then applied systematic sampling technique to select 93 of them. This was done by taking every 2nd term of the population. Thus, 94 of them were selected and finally participated in the study.

Measurement of Variables

The study measured the extent to which the respondents agreed or disagreed with the variables under investigation. First, the environmental factor was measured using two major dimensions namely environmental influence and environmental support; the religious factor was equally measured using religious practices, beliefs and norms.

Finally, entrepreneurial awareness apart from being measured as awareness to risk and awareness to proactiveness, the variable measured also reflected ability of students being able to be attentive, alert and knowledgeable about the entrepreneurship programme through Environmental awareness and self-awareness. These measures were adapted from ILO, 2011; Aviram (2010).

Data Collection Procedure

A survey questionnaire through self-administered also called drop-off and pick procedure was employed to distribute the questionnaire and gathered information from the respondents who are mainly the final year students of Crawford University, Igbesa. Outof the 187 survey questionnaires distributed to the respondents, only 94 were selected for the study, which ultimately provided a 50.3% response rate.

IV.ANALYSIS

Descriptive Statistics result

Two major variables (gender and age) were used to assess the demographic profile of the respondents. The result shows that majority of the respondents, 54 are males accounting for 57.4 percent while only the rest 40 are females accounting for 42.6 percent with mean of 1.43 and standard deviation of .497. Also, the age bracket revealed that most of the respondents, 67 are above 20 years of age accounting 71.3 percent while only few, 26 of them are less than 20 years of age accounting for 27.7 percent. However, 4 of the respondents failed to indicate their age. The age

variable accounts for a mean of 1.74 and a standard deviation of .507.

PLS Estimation Results with smartPLS

The use of SmartPLS in this study is in line with certain conditions such as the explanation on endogenous construct, variance-based methods and the violation of the basic assumptions (Sharma & Kim, 2012). Another condition that warrants the use of SmartPLS in this study is the need to deal with both formative and reflective construct, which is the exact situation in this study. Thus, these situations reflect the present study and therefore, the study opted for the use of PLS for the data analysis (Chin, 1998; Chin 1995).

Measurement Model

For the model measurement, construct validity was conducted, using the smartPLS, with a two-step Structural Equation Modeling (SEM) approach by Anderson & Gerbing (1988). Based on this, the internal reliability and convergent validity for constructs were first conducted and then followed by the assessment of the discriminant validity of constructs as indicated in Tables 1 and 2 respectively. For this, a minimum loading of 0.7 and above value was required for an item to be accepted for cross loadings and composite reliability as suggested. Hair, Ringle& Sarstedt (2011).The result depicted in Table 1 shows that all construct yielded factor loading more than 0.7 as suggested by Hair, Ringle&Sarstedt (2011), while the values for composite reliability also indicated 0.7 and above as suggested, indicating that the measurement model has achieved satisfactory internal reliability and convergent validity.

Table. 1 Measurement Model Result: Construct Reliability and Validity

Latent variables	Items	Loadings	Cronbachs Alpha	rho_A	Composite Reliability	Average Variance
Effective Entrepreneurial Awareness	EntrepAware1	0.832	0.931	0.939	0.942	0.644
	EntrepAware2	0.818				
	EntrepAware3	0.760				
	EntrepAware4	0.778				
	EntrepAware5	0.842				
	EntrepAware6	0.737				
	EntrepAware7	0.840				
	EntrepAware8	0.795				
	EntrepAware9	0.814				
Environmental factors	EntrepFactor1	0.787	0.850	0.852	0.893	0.627
	EntrepFactor2	0.822				
	EntrepFactor3	0.730				
	EntrepFactor4	0.799				
	EntrepFactor5	0.817				
Religious factors	ReligiousFactor1	0.758	0.889	0.930	0.915	0.684
	ReligiousFactor2	0.855				
	ReligiousFactor3	0.884				
	ReligiousFactor4	0.844				
	ReligiousFactor5	0.788				

Note:^aComposite Reliability (CR) = (square of the summation of the factor loadings)/[(square of the summation of the factor loadings) + (square of the summation of the error variances)];^bAverageVariance Extracted (AVE) = (summation of the square of the factor loadings)/

[(summation of the square of the factor loadings) + (summation of the error variances)].



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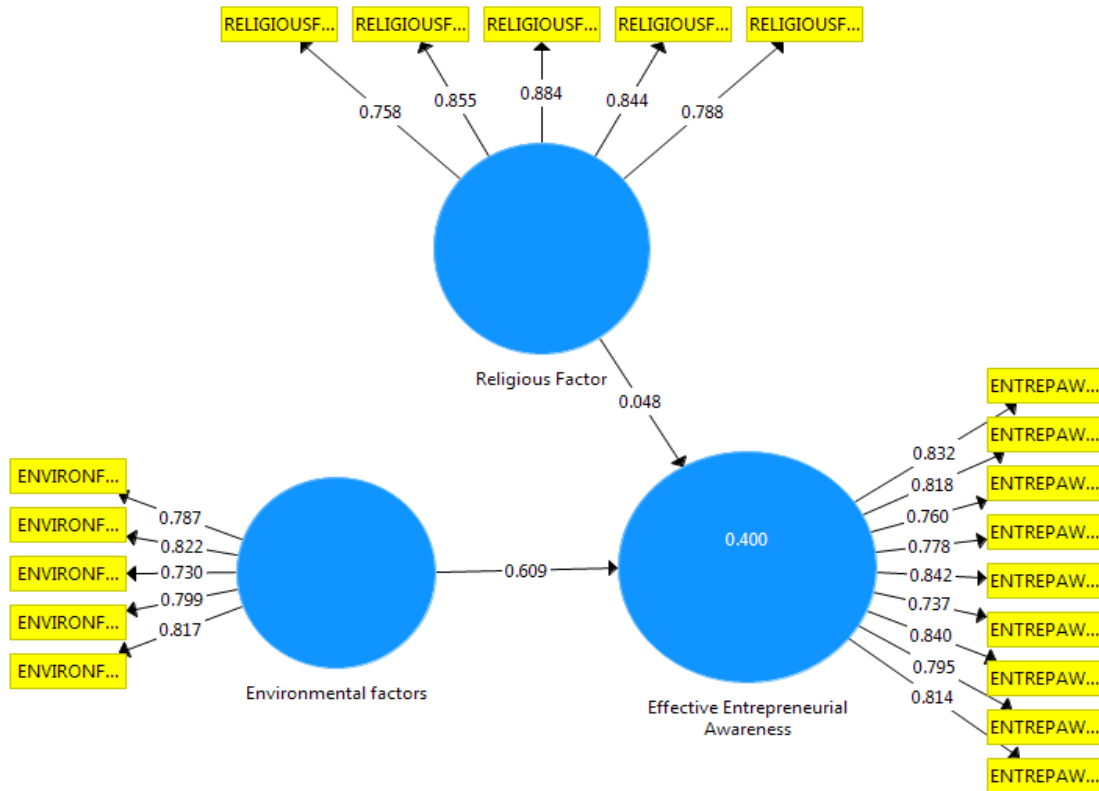


Fig. 2 Loading factors

Table was used to judge the discriminant validity of the constructs and the correlation between variables. The result in Table 2 revealed that the measurement model has achieved an adequate discriminant validity as the corrections are less than the square root of the average variance extracted suggested by validity (Hair, Ringle&Sarstedt, 2011).

Table.2 Discriminant Validity of Constructs

Latent Variables	1	2	3
Effective Entrepreneurial Awareness	0.802		
Environmental factors	0.631	0.792	
Religious factors	0.317	0.441	0.827

Note: Diagonals (bold face) represent the square root of the average variance extracted while the other entries represent the correlations.

Structural model

Table 4, which represents the SMARTPLS structural model result, demonstrates the influence of the exogenous variables on the endogenous construct. In all, the result revealed that environmental factor significantly affects entrepreneurial awareness ($\beta = .57\%$; $p < 0.000$). The result revealed an R^2 of **0.400** and Adjusted R^2 of **0.387**, representing approximately 40 percent of variance explained by independent constructs (environmental factor) on the dependent construct- entrepreneurial awareness.

Table. 4 SMARTPLS Structural Model Result

Hypothesis	Relationship	Beta	Standard Deviation	t-Statistics	p-Value	Decision
H1	Environmental factors -> Effective Entrepreneurial Awareness	0.566	0.094	6.034	0.000	Supported
H2	Moderating effect 1-> Effective Entrepreneurial Awareness	-0.167	0.109	1.522	0.128	Not supported

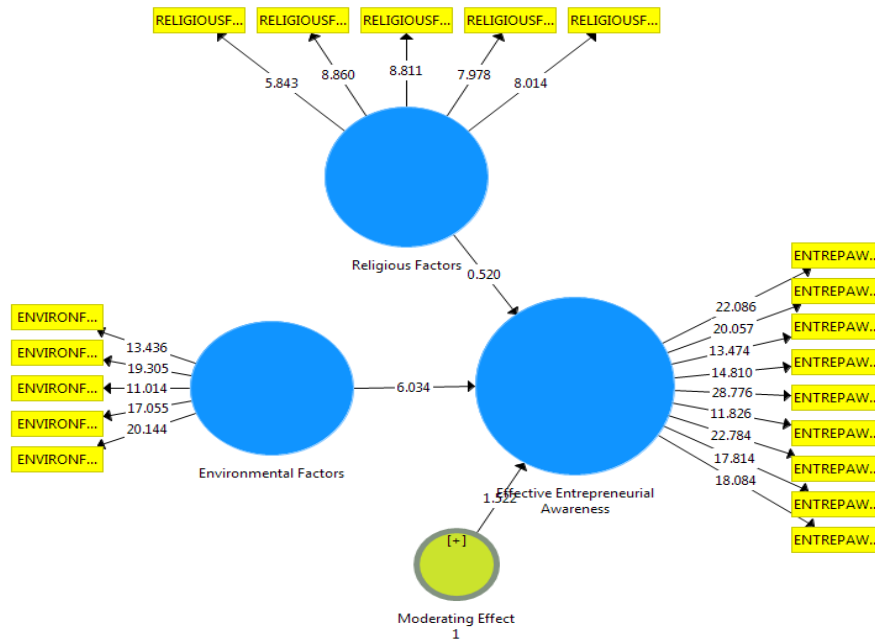


Fig. 3 Relationship/Moderating Model

V.DISCUSSION OF FINDINGS AND CONCLUSIONS

The major interesting objective of the present study is to examine the moderating effect of religious factor on the relationship between environmental factor and effective entrepreneurial awareness among the final year students of Crawford University, Igbesa. For this purpose, a SmartPLS analysis technique was employed to achieve the objectives of the study. First, on the total effect, that is, the relationship between environmental factor and effective entrepreneurial awareness, the study found overall support for the influence of environmental factor on effective entrepreneurial awareness. The finding revealed that environmental factor is a significant predictor of effective entrepreneurial awareness among the final year students of Crawford University. Our finding affirmed previous studies (e.g. Uddin& Bose, 2012); Sama-Ae, 2009; Fini, Grimaldi, et al., 2009) that environmental factor statistically and significantly affects effective entrepreneurial awareness. For example, Uddin& Bose, (2012) claimed that environmental factors significantly determine the entrepreneurial intention of students examined. Also, Sama-Ae (2009); Fini, Grimaldi, et al. (2009) concur that the environmental support and environmental influence are very crucial for the effective attainment of student’s entrepreneurial intention. The finding suggests that effective entrepreneurial awareness among students can be achieved if all the environmental factors are considered and included in the programme. It equally implies that the university management needs to emphasis on those environmental factors that would assist in creating effective entrepreneurial awareness among the students for consequent gainful self-employment and self-reliance among the students which is also in line with the national policy of entrepreneurial education by the Federal government through the National University Commission (NUC).

Furthermore, on the moderating effect of religious factors, the study failed to find overall support for the moderating effect of religious factors on the influence of environmental

factor on effective entrepreneurial awareness. In other words, religious factor was found not to be a significant moderator in the relationship between environmental factors and effective entrepreneurial awareness among the final year students of Crawford University. This interesting result implies that religious factors do not have the predicting power to improve the relationship between environmental factors on effective entrepreneurial awareness among the students. The positivity of the relation between environmental factors and effective entrepreneurial awareness was found not to be stronger in the presence of religious factors. Hence, religious factors have no strong contingent effect the environmental factors- effective entrepreneurial awareness variables relationship. That is, the presence of religious factors failed to modify the original relationship between environmental factors and effective entrepreneurial awareness. It implies that only those students who are religious, and participate in the church activities in the university environment would be more effective in entrepreneurial activities while others who are not religious or participate in the religious activities in the environment are not in any way effective in entrepreneurial activities. Hence, more reason why the keeping on seeking for paid jobs even after their graduating from the university not minding all the entrepreneurial training they have undergone while still in the university. From the finding obtained, it appears that the final year Crawford university graduating students are not religious as they are expected to be. Religious factors failed to improve the entrepreneurial awareness of the final year students of Crawford University, meaning that even though the students are in a faith-based university, they are not much concerned about the religious beliefs and practices within the university rather they were only concerned about their education thereby affecting the degree of entrepreneurial awareness among them.

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It is assumed that the higher the religious belief and practices, the more they are aware of the entrepreneurial activities. Those who are aware of their religious would believe more of what their religious preaches.

This result as interesting as it were, failed to collaborate previous findings on the moderating power or role of religious factors. For example, Jung, Roh, Moon & Kim (2017), it was affirmed that organizational religious activity (ORA) was a significant moderator of the effect of depression on suicidal ideation, and that ORA was a moderator only among the Buddhist group, and intrinsic religiosity (IR), only moderated the relationships among the Christians. Also, Chuchinprakarn, Greer & Wagner (1998) found that religious commitment (RC) moderates the effect of attitude (A_g) and subjective norms (SN_g) with respect to consumer intentions to give money and time (GI) to religious groups. At high levels of RC, A_g appears to have more influence on GI, whereas at low levels of RC, SN_g seems to have more influence.

In all, the finding suggests that within the faith-based university environment, students who are highly religious will become increasingly aware and effective in engaging in entrepreneurial activities, thereby becoming entrepreneurs after graduation rather than seeking for paid jobs. Also, it further implies that the environment may only favour only those students who are religious, and genuinely participate in religious activities because through the religion they would believe and practice what they know about entrepreneurship.

VI.CONCLUSION

Specifically, the study investigated the moderating role of religious factors on the relationship between environmental factor and effective entrepreneurial awareness among the final year students of Crawford students. Overall finding showed that religious factors in any way moderate or improve the original relationship between environmental factor and effective entrepreneurial awareness among the final year students of Crawford students. It is on this note that the following conclusions are highlighted;

1. First the study concludes that environmental factors are important and significant in the relationship between environmental factor and effective entrepreneurial awareness among the students.
2. Secondly, religious factors may not improve the entrepreneurial awareness of the final year students of Crawford University, meaning that even though the students are in a faith-based university, they are not much concerned about the religious beliefs and practices within the university rather they were only concerned about their education thereby affecting the degree of entrepreneurial awareness among them.
3. University management should exercise caution in their attempt to use of religious factors to promote and improve entrepreneurial awareness among the students for consequent gainful self-employment and self-reliance after their graduation.

Limitation and Suggestion for Future Study

Practically speaking, there is seems to be no research without its limitations. In the light of this, the findings

obtained by this present study should be interpreted with consideration to some limitations which are highlighted below. First there is need to increase the independent variable by subsequent studies of this nature as the present study only considered just one independent variable and that is environmental factors. They appear to be other variables that are capable of directly influencing entrepreneurial awareness among students. Also, other variables such as students' characteristics, competence etc. should equally be considered in moderating the relationship between environmental factor and effective entrepreneurial awareness among the students. Additionally, replicability of this study is very crucial, because religious factors may prove significant in a different research and cultural environment.

Finally, the present study is only limited to one faith-based University in the South-Western Nigeria. Therefore, giving consideration to other private universities in other part of the country as well as across the other part of the world would be a welcomed development and could also produce additional insight in this field of research.

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