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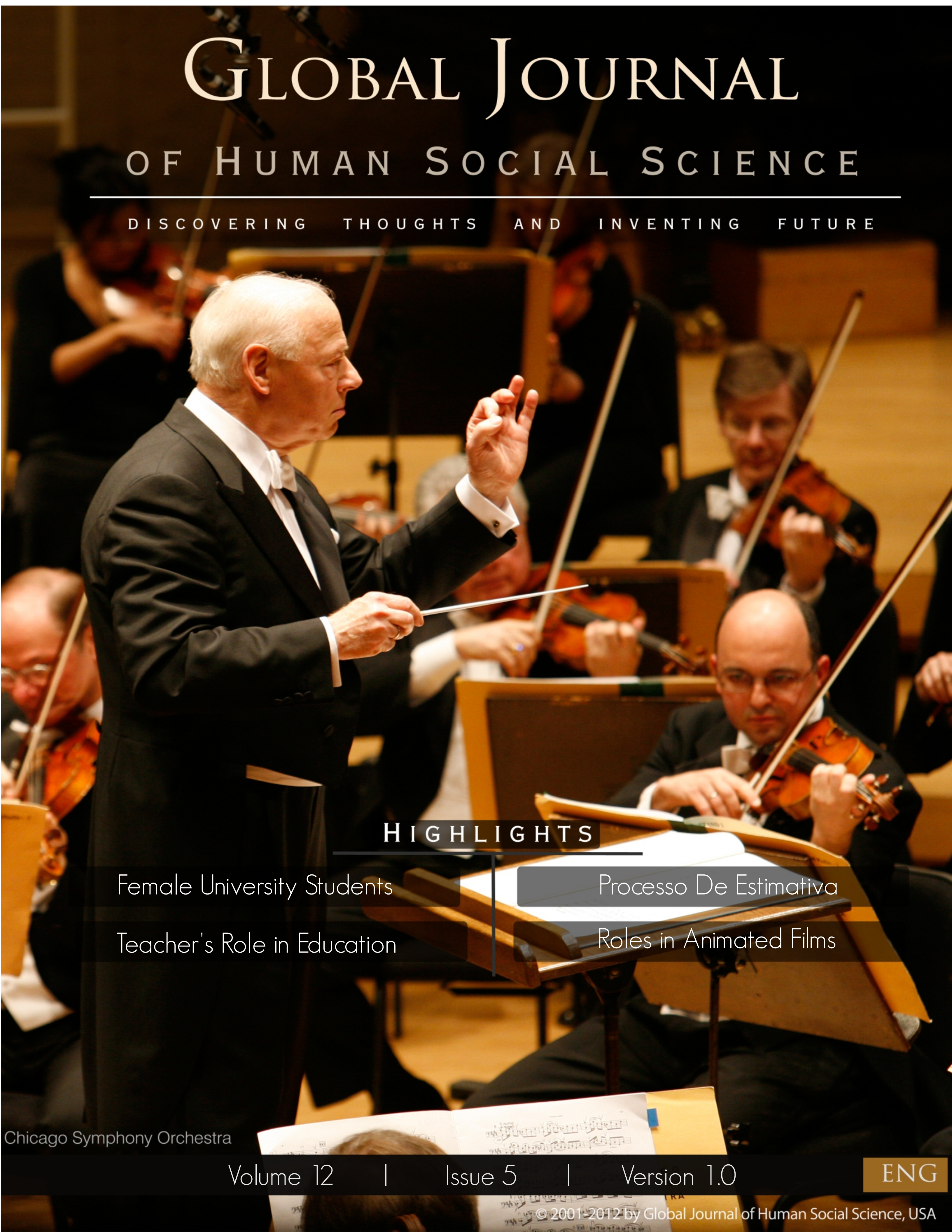

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Highlights

Female University Students

Teacher's Role in Education

Processo De Estimativa

Roles in Animated Films

Volume 12 | Issue 5 | Version 1.0

ENG

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Towards Improved Information Disclosure on Intellectual Capital in Spanish Universities

By Dr. Yolanda Ramírez Córcoles
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Keywords : *Institutions of higher education, intellectual capital, disclosure, users.*

GJHSS-C Classification : *FOR Code: 130103*

TOWARDS IMPROVED INFORMATION DISCLOSURE ON INTELLECTUAL CAPITAL IN SPANISH UNIVERSITIES

Strictly as per the compliance and regulations of:

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Keywords : Institutions of higher education, intellectual capital, disclosure, users.

I. Introduction

European higher education institutions are currently immersed in a process of profound change the intention of which is to improve the effectiveness, efficiency and transparency of these institutions with the aim of contributing to the development and improvement of the competitiveness of the European economy. Some of the most significant changes are: new methods for measuring the performance and efficiency of universities; the creation of European-wide accreditation agencies; new assessment processes and systems to ensure quality which in turn strengthen transparency and accounting statements; the institutionalisation of new financing mechanisms; reforms of national legislation to increase the level of universities' independence and the implementation of new tools to improve internal management.

Given this situation the information transparency of university institutions acquires even greater significance. A need exists to conduct a profound reform and modernisation of the university system with regards to the presentation of information which takes into account the new information demands of its users. However, accounting in the public sector has traditionally been somewhat short-sighted since the tools of transparency have always focused on financial and budget information (Martín and Moneva, 2009), ignoring other types of information such as data on the social responsibility of their activities (Melle, 2007) or the key intangible elements in their value creation (Ramírez, 2010 ; Hussi , 2004). Public universities are a prime example of this, since the information provided focuses on guaranteeing financial control of the organisation without paying attention to the needs of other groups of interest (Martín, 2006). Gray (2006) consider that the information supplied in traditional financial reports is not enough, highlighting the need to establish more extensive communication and accounting mechanisms which take into account the needs of the different groups of interest.

It is useful to remember that accounting research is currently focused on the utility paradigm, which stresses the need for accounting information to be truly relevant to good decision making by its users. Consequently, given the new characteristics of the present socio-economic climate of the European higher education sector, we believe that universities' financial statements should provide all the relevant information on their activities and the key factors of their success – their intangible resources.

In this study we will look at the ways in which the traditional information systems are incomplete and we will give proof of the opinion which exists among the users of university accounting information regarding the need to complete the content of the current university financial statements by providing non financial information on intellectual capital. The ultimate aim of this study is to make accounting regulators aware of the necessity of addressing these new information needs, leading to accounts which are adapted to the current social and economic reality.

II. The Need to Present Information on Intellectual Capital in Institutions of Higher Education

The presentation of information about intellectual capital has now become of prime importance in institutions of higher education, principally because knowledge is the main output and input of these institutions. Universities produce knowledge, either through technical and scientific research (the results of investigation, publications, etc) or through teaching (students trained and productive relationships with their stakeholders). Their most valuable resources also include their teachers, researchers, administration and

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service staff, university governors and students, with all their organisational relationships and routines (Warden, 2003; Leitner, 2004; Ramírez et al., 2007). It is true to say then that universities' input and output are intangible (Cañibano and Sánchez, 2008:9).

Intellectual capital, when referred to a university, is a term used to cover all the institution's non tangible or non physical assets, including processes, capacity for innovation, patents, the tacit knowledge of its members and their capacities, talents and skills, the recognition of society, its network of collaborators and contacts, etc. The intellectual capital is the collection of intangibles which "allows an organisation to transfer a collection of material, financial and human resources into a system capable of creating value for the stakeholders" (European Commission, 2006:4).

Another reason for the importance and necessity of establishing a model for the dissemination of universities' intellectual capital is the existence of continual demands for greater information and transparency about the use of public money (Warden, 2003), mainly due to the continuous process of both academic and financial decentralisation which institutions of higher education are currently engaged in. As leading producers of knowledge, universities are now key players in the current economy and their activities are therefore subject to much greater scrutiny by the wider community (European University Association, 2006:19). Therefore the appropriate presentation of institutional communication has become one of the principal mechanisms by which institutions of higher education render accounts.

The implementation of the European Space for Higher Education promotes the mobility of both students and teachers within the territory of Europe, while at the same time encouraging both collaboration and competition between universities. This environment of greater competition and necessary collaboration means that these institutions are now committed to accessing citizens and transmitting relevant information on their activities. All this could well play an important role in the decision-making processes of the users of the accounting information, for example in the case of potential students choosing where to study.

Another reason why universities have begun to publish information on their intellectual capital is that they now have to compete for funding. Universities are now facing growing competition due to lower funding, which puts them under greater pressure to communicate their results.

It is clear, then, that there is an increased necessity for universities to render accounts. University organisations must be ready to supply objective and relevant information which fully satisfies users' information needs. Universities will have to pay greater attention to their different stakeholders and their respective information interests when designing their communication strategy. It will be necessary to include relevant information on their intangible assets, such as the quality of the institutions, their social and environmental responsibility, the capacities, competences and skills of their staff, etc.

In our opinion the annual accounts are the correct means by which institutions of higher education should provide all the relevant information on their many intangible resources which form the basis of their teaching, research and university extension activities.

However, in most countries there exists no obligation or recommendation for universities to present information on their intellectual capital. The only exceptions are Austria, where universities have been obliged to present an intellectual capital report since January 2007 (Leitner, 2004), and Sweden, where it has been compulsory since 1996 for universities to publish environmental reports (Arvidsson, 2004). This lack of obligation or even simple recommendations from university administration or political authorities on presenting information on intellectual capital will be contrasted in our study by what we see as the need for traditional financial information to be complemented by other indicators relating to the intangible aspects most demanded by the various stakeholders of universities.

III. Some Studies Related to Information Published by Universities

The current social interest and concern regarding the putting in place of processes which control public universities' rendering of accounts has led to the existence of various studies analysing the information provided in the annual accounts published by institutions of higher education. Most of this research has been conducted in universities in the USA, United Kingdom, Australia and Canada although there also exist isolated examples in New Zealand, Greece and Belgium. In Spain hardly any studies of public universities' accounting practices have been published, the most notable of which are those by Martín (2006) about the content of the annual accounts published by Spain's public universities and the regional analysis conducted by Sierra and Guerra (2003) for the university system of Andalusia.

Table 1 shows a brief review of some of the studies on universities' information publishing practices.

Table 1 : The principal studies on information published by universities.

Authors	Sample	Principal results
Banks et al. (1997)	Universities in England, Wales and Northern Ireland	The study demonstrates that in order to achieve greater transparency and comparability between institutions in the rendering of accounts, it is necessary to reach a consensus on what content needs to be included as non-financial indicators.
Nelson et al. (1997)	Australian universities. Period 1993-1995	The results show that the information provided barely fulfils the basic objectives of the accounting information. The authors highlight the lack of key performance indicators which can be used to make valued judgements on whether the institutions successfully reach their objectives.
Gordon et al. (1997)	Private US universities	The authors show that regardless of the nature of the institution, the annual accounts place greatest emphasis on financial information while barely providing information on fundamental activities, teaching, research and other complementary services.
Montondon and Fisher (1999)	Public US universities.	The results again demonstrate that the programmes of internal audit focus on the development of financial audits to guarantee financial control and the legality of the institutions. They rarely perform operative audits oriented towards the assessment on the efficiency of the institutions' activities.
Coy et al. (2001)	US universities	The authors criticise the paradigm of the use of accounting information in institutions of higher education and recommend extending the limits of universities' annual accounts. They defend a new paradigm for the annual accounts which provides more wide-ranging information on teaching and research including effort indicators and achievements, with more attention being paid to the social responsibility of institutions of higher education.
Banks et al. (2004)	Canadian universities in the period from 1994 to	The authors highlight the progress made regarding the content and quality of the information provided by Canadian

Authors	Sample	Principal results
	2000	universities.
Martín (2006)	Spanish public universities.	The study concludes that the annual accounts submitted by Spain's public universities are mainly oriented towards establishing the organisations' budgetary control rather than satisfying other information objectives and allowing more wide-ranging accounts to be rendered.
Machado (2007)	Spanish and Portuguese university	The study demonstrates that stakeholders do not only demand financial information relating to universities. They are more interested in being informed about the quality and evolution of actions related to the institutions' specific activities and not only their financial results.
Martín and Moneva (2009)	9 Spanish universities. Period: 2006	The content of the academic and economic reports of the 9 universities is limited to economic issues, providing information on the management of resources which helps to guarantee the institutions' financial control. This information is complemented by other non financial indicators relating to teaching and research activities, while barely touching on environmental indicators.

Source : Compiled by the authors.

IV. Empirical Study

The generalised concern regarding the need to guarantee the information transparency of Spanish universities led us to consider the need to include information on intellectual capital in universities' annual reports. To this end the decision was taken to seek out the opinion of the users of university accounting information regarding the importance they give to completing the information from university financial statements with information relating to the these institutions' intellectual capital. A questionnaire was designed and sent to every member of the Social Councils of Spain's public universities. It was thought that these participants would provide a good example of the attitude of university information users since they represent the different social groups connected with universities.

Once the different opinions were recorded and analysed we would be able to confirm the need for universities to offer information on intellectual capital in their accounting information model.

a) Research Objectives.

The two fundamental objectives of the empirical study are:

- Objective I : To learn the general level of satisfaction of university accounting information users with the information contained in Spain's public universities' annual accounts.
- Objective II : To determine the extent to which different users are demanding information relating to the intellectual capital of Spain's public universities in order to make the right decisions, identifying which intangible resources are the most relevant for publication.

b) Methodology And Data Collection.

In order to achieve the previously mentioned objectives, in mid-May 2010 an online questionnaire requesting the opinion of the members of the Social Councils was sent to all Spain's public universities. The methodology of the study is outlined in the data sheet attached in table 2.

Table 2 : Technical details.

Analysis group	Users of accounting information from Spain's public universities
Universe	Members of the social councils of Spain's public universities (1.094)
Size of sample	247
Information collection technique	On line survey
Period of field work	May-July 2010
Average time per survey	7 minutes 45 seconds
Software	SPSS® v. 17

Source : compiled by authors.

i. *Defining the population and selecting the sample.*

Two important factors were used to select the population to be studied: (1) members of the Social Councils of Spain's public universities were considered to provide a good sample of the feelings of university information users, as they represent the various social groups with links to the universities (2) these members are familiar with the accounting information published by the universities since they are responsible for approving the universities' annual accounts.

Following the analysis of the composition of the Social Councils, the members were divided into these seven groups: 1) university governors (vice-chancellor, general secretary, council secretary and manager), 2) teaching and research staff, 3) students, 4) administration and service staff, 5) representatives of business organisations, 6) representatives of union organisations, 7) representatives of the public administrations.

The population to be studied was therefore composed of the 1.904 members of the Social Councils of Spain's public universities. Replies were received from 247 members, 22.57% of the total. The size of the sample was considered sufficient, since in a binomial population the estimation error would be 5.37% for a reliability level of 95%.

ii. *Information collection and treatment*

The information was collected via an online survey. An email was sent to the members of the Spain's university Social Councils requesting the members to take part in our research.

The questionnaire consists of closed dichotomous questions combined with Likert scales, designed to learn the opinion of accounting information users on the importance of Spain's public universities publishing information on their intellectual capital (see Appendix A).

A descriptive analysis of the replies was conducted according to the characteristics of each of the questions.

c) *Analysis Of The Results Of The Empirical Study.*

There now follows a consideration of the principal results obtained through the empirical study for each of the objectives previously established.

i. *Objective 1 : Level of satisfaction with the current university accounting information model.*

The first item on the questionnaire is designed to discover the opinion of the users of university accounting information about the suitability of the annual accounts submitted by universities with regard to providing relevant information on the activities they perform. A high percentage, 66.3%, of those surveyed feel that annual university accounts do not provide relevant information on the university's activities.

This result would seem to question, at least partially, the validity of the current model of university accounting information.

If we differentiate between user groups, the results show that the representatives of business organisations (79.3%), students (75%), administration and services staff (73.3%), teaching and research staff (68.2%) and public administrations (66.4%) are the groups which are most critical with the relevance of the information in the universities' annual accounts. However the percentage of members of the group of university governors that feel the annual accounts do not provide relevant information regarding university activities is considerably lower at 41%.

It is especially interesting to note that 51.3% of the representatives of university government do believe that the information provided in the annual accounts is relevant. This result leads us to believe that a gap exists between the opinions of the members of university government, who are responsible for drafting the annual

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accounts, and the external users. So, in order to improve the information contained in the current university financial statements, it is necessary to make accounting regulators aware of the need to extend the information provided in the current accounting statements.

The next question in this block is intended to analyse the type of information provided in the annual accounts published by Spain's public universities. Those surveyed were asked to value on a 5-point Likert scale whether the current university accounting reports delivered information regarding a series of factors (18 items). Table 3 shows the principal descriptive statistics obtained.

Table 3 : Descriptive statistics (*).

	Measu rement	Typical deviat-ion	Percentiles	
			25	75
Budgetary information	4,19	0,87	4	5
University's economic/financial position	3,87	1,01	3	5
Legal compliance	3,85	0,91	3	4
Implementation level of established programmes	2,76	1,15	2	4
Organisational structure	2,67	1,11	2	3
University's performance	2,52	1,09	2	3
Effectiveness of institution's objectives	2,51	1,04	2	3
Technological aspects	2,34	0,94	2	3
Achievements made in providing public services	2,33	1,02	2	3
Execution of teaching and research activities and complementary services	2,32	1,04	1	3
Relationship with university staff	2,08	0,85	1	3
Basic characteristics of courses (cost of qualifications, employment opportunities, graduates satisfaction, etc.)	2,07	0,98	1	3
Efficiency of resource management	2,05	1,02	1	3
Quality of teaching, research and services	2,01	1,07	1	3
Level and quality of university services	2,00	0,96	1	3
Socio-economic impact of university's activities	2,00	0,92	1	2
Social and corporate responsibility	1,95	0,96	1	2
Customer relations (students and public and private organisations)	1,95	0,86	1	3

Source : compiled by authors.

The results obtained show that in the opinion of those surveyed the annual accounts submitted by universities are fundamentally oriented towards budgetary issues, the economic/financial position of the university and legal compliance. The high mean value reached by this type of information (4.19, 3.87 and 3.85 respectively) together with the reduced value of their typical deviations, shows that there is a high degree of consensus among all those surveyed regarding how universities' annual accounts place great importance on complying with legal obligations, especially in budgetary matters. However, the replies obtained lead us to conclude that universities' annual accounts provide very little information on relationships with customers (students and private and public organisations) and employees, or on social and corporate responsibility, the socio-economic impact of the universities' activities, the level and quality of the services provided, the quality of teaching and research or on the efficiency of resource management.

Insisting once again on the usefulness of universities' annual accounts, those surveyed were asked to value on a 5-point Likert scale the importance they give to the current financial statements submitted by Spain's public universities regarding the satisfaction of the different users' information needs. In global terms the following results were obtained (see Table 4).

Table 4 : Descriptive statistics (*)

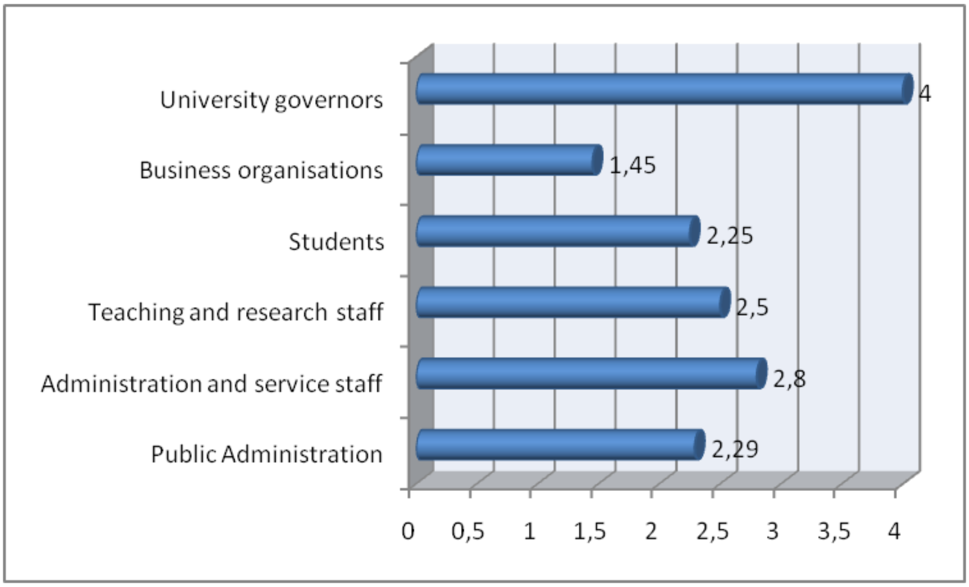
	Mean	Typical deviation	Percentiles	
			25	75
University government (Chancellor's office, Board of Governors, Faculty, Social Council, Consultative Board)	3,32	1,12	3	4
External control organs	3,03	1,09	2	4
Investors and creditors (banks, credit institutions, investors, insurance companies, etc.)	2,98	1,00	2	4
University Coordination Council	2,90	1,05	2	4
Assessment/accreditation agencies	2,89	1,04	2	4
Public organisations (central and regional governments)	2,68	1,20	2	4
Donators and resource providers	2,68	0,92	2	3
The media	2,45	0,95	2	3
Public or private organisations collaborating on scientific and technological projects	2,34	1,10	1	3
Political parties	2,23	1,06	1	3
Employees	2,13	1,18	1	3
Students (current, potential and ex-students)	2,05	1,08	1	3
Public and private organisation which recruit graduates	2,00	1,01	1	2
Business organisations	1,93	1,07	1	2
The general public	1,90	0,93	1	2
Individual citizens (voters, tax payers, customers)	1,87	0,98	1	2

Source : compiled by authors

As can be seen in the table above, those surveyed highlight the fact that the current annual accounts published by universities barely cover the information needs of the different users. They are especially critical about the fact that the annual accounts offer very little relevant information for individual citizens, business organisations, students (current, potential and ex- students) and for public and private organisations collaborating on scientific and technological projects to use in their respective decision making processes. As well as analysing the general opinion of those surveyed regarding the satisfaction of the information needs of all the users of universities' accounting information, in this block it is interesting to learn the opinion of each user group (public administrations, employees, students, business organisation and university government) regarding the suitability of the information published in Spain's public universities' annual accounts for satisfying their information needs.

It was found that 51.4% of the representatives of public administrations, 59.5% of employees (teaching and research staff and administration and service staff), 68.4% of students and 77.7% of business organisations feel that the current financial statements submitted by universities have little or no relevance to satisfying their needs, while this percentage is only 24.3% in the case of university governors.

The diagram below shows the mean value given by these different user groups to the importance of the current university financial statements in satisfying their information needs (see Figure 1).



Source : compiled by authors.

Figure 1 : Value given by users to the relevance of the current university financial statements.

The results recorded in the diagram above once again show that the representatives of business organisations are the most critical about the usefulness of the current annual accounts for satisfying their information needs, followed, at some distance, by students and the representatives of public administrations. In contrast, the representatives of university government do find the information provided in the annual accounts to be useful.

ii. Objective 2 : The importance given to the presentation of information on intellectual capital in universities' accounting reports.

The second block of the questionnaire includes a set of questions related to the importance users give to the inclusion of information on intellectual capital in universities' accounting statements. A list of intangible assets relating to human capital, structural capital, structural and relational capital is included so as to ascertain to what degree it is relevant to publish this information.

A high percentage, 89.1%, of those surveyed in our study showed great interest in Spain's public universities presenting information on intellectual capital. They felt that publishing this information would make the content of the current university financial statements more relevant. Only 4.9% of those surveyed consider that publishing information on intellectual capital increases the ambiguity and the lack of relevance of the information included in the current accounting statements.

Lastly, it was our intention to learn the opinion of the users of university accounting information about which intangible assets it is most important to publish information. This would help to justify the need to include this information in the university accounting model.

In order to fulfil this objective those surveyed were given a list of intangible elements corresponding to the three blocks of intellectual capital and were then asked to value on a 5-point Likert scale the importance they gave to universities publishing information on these items. On the scale 1 corresponds to "not at all important" and 5 "very important".

In order to identify the intangible assets about which users of university accounting information

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consider it relevant or very relevant to publish information, we set as a requirement that the assets had to reach a mean value or a median equal or higher than 4 points in combination with a minimum 25 of 4 points and a minimum 75 percentile of 5 points. In short, the intention is that most of the distribution of values is concentrated in high scores close to 5 points.

- Human capital block

Human capital is the sum of the explicit and tacit knowledge of the university staff (teachers, researchers, managers, administration and service staff) acquired through formal and non formal education and refresher processes included in their activities.

Table 5 shows the frequencies obtained by each of the 12 intangible elements related to the human capital block about which those surveyed were questioned.

Table 5 : Frequency analysis in the human capital block (*).

INTANGIBLE ASSET	Mean	Median	Mode	Typical deviation.	Range	Percentile 25	Percentile 75
Typology of university staff (historical data of growth or decrease in staff, age structure of staff, contractual conditions, etc.)	3,66	4	4	0,76	3	3	4
Academic and professional qualifications of teaching and research staff (% of doctors, % civil servants, etc.)	4,52	5	5	0,60	3	4	5
Mobility of teachers and researchers (% of teachers on fellowships, etc.)	4,08	4	4	0,87	3	4	5
Scientific productivity (books, articles published, etc.)	4,54	5	5	0,68	3	4	5
Professional qualifications of administration and service staff	3,68	4	4	0,99	4	3	4
Mobility of graduates	4,30	4	5	0,73	3	4	5
Efficiency of human capital	4,49	5	5	0,74	3	4	5
Teaching capacities and competences (pedagogical capacity, teaching innovation, teaching quality, language proficiency, etc.)	4,57	5	5	0,66	3	4	5
Research capacities and competences (research quality, participation in national and international projects, % of doctor, six-year research periods, etc.)	4,63	5	5	0,62	2	4	5
Teamwork capacity	4,04	4	4	0,79	3	4	5
Leadership capacity	3,97	4	4	0,79	3	3	5
Training activities	4,44	5	5	0,71	3	4	5

Source : compiled by authors.
(*) 5-point scale: (1: not at all important, 5: very important).

One of the first conclusions that can be drawn from the data is the extremely high level of importance given to publishing the items of human capital. Most of the intangible assets give a mean value higher than 4. There are three exceptions – typology of university staff (3.66), professional qualifications of administration and service staff (3.68) and leadership capacity (3.97).

The analysis of the statistics of mean, median, mode, range, typical deviation, percentile 25 and 75 allows us to state that those surveyed consider the publication of the following intangible assets to be relevant or very relevant: research capacities and competences, teaching capacities and competences, scientific productivity, academic and professional qualifications of teaching and research staff, efficiency of human capital, training activities, mobility of teachers and researchers and teamwork capacity.

- Structural capital block.

The second of the blocks of intellectual capital included in our survey, structural capital, consists of 14 intangible assets.

Structural capital is the explicit knowledge relating to the internal process of dissemination, communication and management of the scientific and technical knowledge at the university. Structural capital may be divided into:

- Organisational capital: this refers to the operational environment derived from the interaction between research, management and organisation processes, organisational routines, corporate culture and values, internal procedures, quality and the scope of the information system, etc.
- Technological capital: this refers to the technological resources available at the university, such as bibliographical and documentary resources, archives, technical developments, patents, licences, software, databases, etc.

Table 8 shows their frequencies.

Table 6 : Frequency analysis in the structural capital block (*)

INTANGIBLE ASSET	Mean	Median	Mode	Typical deviation.	Range	Percentile 25	Percentile 75
Installations and material resources supporting pedagogical qualification and innovation	4,09	4	4	0,71	3	4	5
Installations and material resources for research and development	4,40	4	5	0,66	3	4	5
Evaluation and qualification processes and activities within the institution	4,28	4	5	0,73	3	4	5
Structural organisation	3,98	4	5	0,97	3	3	5
Teaching management and organisation (academic networks, teaching exchanges, teaching incentives, etc.)	4,26	4	4	0,69	3	4	5
Research management and organisation (internal communication of results, efficient management of research projects, research incentives, theses read, etc.)	4,47	5	5	0,60	3	4	5
Organisation of scientific, cultural and social events	4,40	4	5	0,68	3	4	5
Productivity of administrative, academic and support services	3,98	4	4	0,77	3	3	5

Organisational culture and values	4,04	4	4	0,80	3	3	5
Effort in innovation and improvement (expenditure on innovation, staff working on innovation)	4,55	5	5	0,58	3	4	5
Management quality	4,51	5	5	0,60	4	4	5
Information system (documented processes, databases, use of ITC)	4,38	4	5	0,63	2	4	5
Technological capacity (total expenditure on technology, availability and use of computer programs, use of intranet/Internet, etc.)	4,45	5	5	0,61	3	4	5
Intellectual property (patents, licenses, etc.)	4,52	5	5	0,64	3	4	5

Source : compiled by authors.

It is important to note once again the high mean value given to the publication of information relating to the different intangible assets included in the structural capital block. From the analysis of the statistics we can classify as relevant or very relevant the inclusion of information on the following intangible assets: effort in innovation and improvement, intellectual property, management quality, research management and organisation, technological capacity, installations and material resources for research and development, organisation of scientific, cultural and social events, information systems, evaluation and qualification processes and activities within the institution, teaching management and organisation and finally installations and material resources supporting pedagogical qualification and innovation.

- Relational capital block

Relational capital refers to the extensive collection of economic, political and institutional relations developed and upheld between the university and its non academic partners: enterprises, non profit organisations, local government and society in general. It also includes the perception others have of the university: its image, appeal, reliability, etc.

This block analyses the importance university accounting information users give to the publication of information concerning intangible assets within the relational block. The questionnaire includes 16 intangible assets reflected in the following descriptive statistics (see table 7).

Table 7 : Frequency analysis in the relational capital block (*)

INTANGIBLE ASSET	Mean	Median	Mode	Typical deviation.	Range	Percentile 25	Percentile 75
Efficiency of graduate teaching (average duration of studies, dropout rate, graduation rate, etc.)	4,53	5	5	0,64	3	4	5
Student satisfaction	4,61	5	5	0,68	3	4	5
Graduate employability	4,75	5	5	0,50	3	5	5
Student relations (capacity for							

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responding to student needs, permanent relations with ex-students, etc.)	4,21	4	4	0,60	3	4	5
Relations with the business world (spin-offs, contracts and R&D projects, etc.)	4,74	5	5	0,57	4	5	5
Relations with society in general (institutional representation in external organisations, collaboration on national and international projects, etc.)	4,48	5	5	0,60	3	4	5
Application and dissemination of results (dissemination of results, appropriateness of research)	4,62	5	5	0,55	2	4	5
Relations with the media	3,94	4	4	0,85	3	3	5
University's image	4,56	5	5	0,65	2	4	5
Collaborations and contacts with public and private organisations	4,40	5	5	0,68	2	4	5
Collaboration with other universities	4,51	5	5	0,54	2	4	5
Strategic links	4,35	4	4	0,63	3	4	5
Relations with quality institutions	4,38	4	5	0,70	3	4	5
University's regional, national and international reputation	4,41	5	5	0,69	3	4	5
Social and cultural commitment	4,47	5	5	0,65	3	4	5
Environmental responsibility	4,44	5	5	0,70	3	4	5

Source : compiled by authors.

The first interesting result is the high mean scores awarded to all the intangible assets included in the relational block. The lowest score was 3.94 for the intangible asset, "relations with the media". The other intangible assets in this block achieved values above 4 and in 43.7% of the cases the value was higher than 4.5. These high values show that, a priori, the intangible assets related to relational capital are those for which publication is most relevant.

According to the results obtained from the analysis of the different statistics it may be concluded that the users of the accounting information of Spain's public universities feel that it is relevant to publish all the assets included in the relational block of our questionnaire, except for information concerning relations with the media.

V. Conclusions

From the results of the empirical study we conducted we found that simply publishing the current universality financial statements is not enough to properly satisfy the information demands of users. We consider that this information needs to be completed with the inclusion of information related to the intellectual capital of institutions of higher education. Publishing information related to intellectual capital will be an exercise in transparency for the public universities and will facilitate users' access to information which is relevant to their decision making processes.

The results obtained in our study show that there exists much criticism of the current accounting model of Spain's public universities. These results are similar to those obtained in other studies conducted in the Spanish and European university community.

In the opinion of those surveyed the annual accounts presented by Spain's public universities are largely oriented towards information concerning the universities' budget, economic and financial situation and legal compliance. These accounts offer extremely little information regarding aspects such as the level and quality of the services provided, relations with customers (students and public and private organisations) and employees, information about social and corporate responsibility, teaching and research quality or about the efficiency of resource management. We can conclude, then, that much the same as in the business world or in other public organisations, the accounting information provided by universities does no more than satisfy the minimum legally required needs of the users of this accounting information. It is therefore considered of prime importance to make the accounting regulators aware of the need to improve the current model of accounting information since external users clearly feel that their information needs are not satisfied by the current accounting statements.

Indeed a high percentage of those surveyed -89.1%- feel that in order to increase the relevance of universities' accounting statements, it is essential to provide information on intellectual capital. This statement is further supported and reinforced by data which demonstrate the extreme importance users of universities' accounting information give to the publication of the different intangible assets in the human, structural and relational blocks.

All these results lead us to recommend that universities include in their accounting statements the information on intellectual capital demanded by the different users.

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Survey on the publication of information on intellectual capital in universities

I. Participant profile

What group do you represent in the social council?

What university do you represent in the social council?

II. Satisfaction with the current model of university information

	Yes	No	Not Sure
Do you think that the annual accounts presented by universities (balance, financial results account, budget statement and annual report) provide relevant information on the activities conducted by the university?			

III. Evaluate whether universities' annual reports provide information on the following items (1: no information, 5: a lot of information)

	1	2	3	4	5
University's performance					
Legal compliance					
Efficiency of resource management					
University's economic/financial position					
Implementation level of established programmes					
Budgetary information					
Achievements made in providing public services					
Effectiveness of institution's objectives					
Level and quality of university services					
Social and corporate responsibility					
Socio-economic impact of university's activities					
Basic characteristics of courses (cost of qualifications, employment opportunities, graduates satisfaction, etc.)					
Relationship with university staff					
Customer relations (students and public and private organisations)					
Execution of teaching and research activities and complementary services					
Quality of teaching, research and services					
Organisational structure					
Technological aspects					

IV. Evaluate the importance of the current financial statements submitted by universities in satisfying the information needs of the following users (1: not at all important, 5: very important):

	1	2	3	4	5
Public organisations (central and regional governments)					
Political parties					
External control organs					
University government (Chancellor's office, Board of Governors, Faculty, Social Council, Consultative Board)					
University Coordination Council					
Assessment/accreditation agencies					
Students (current, potential and ex-students)					
Employees					
Individual citizens (voters, tax payers, customers)					
The general public					
Business organisations					
Public and private organisations which recruit graduates					
Donators and resource providers					

V. What is your opinion regarding the publication of information on intellectual capital?

	Yes	No	Not Sure
It is important to provide information on intellectual capital because it increases the relevance of the information contained in the current accounting statements.			
Informing the different users about intellectual capital increases the ambiguity and lack of relevance of the information contained in the current accounting statements			

VI. What level of importance do you give to the publication of information by the university on the following items of human capital? (1: not at all important, 5: very important):

	1	2	3	4	5
Typology of university staff (historical data of growth or decrease in staff, age structure of staff, contractual conditions, etc.)	○	○	○	○	○
Academic and professional qualifications of teaching and research staff (% of doctors, % civil servants, etc.)	○	○	○	○	○
Mobility of teachers and researchers (% of teachers on fellowships, etc.)	○	○	○	○	○
Scientific productivity (books, articles published, etc.)	○	○	○	○	○
Professional qualifications of administration and services staff	○	○	○	○	○
Mobility of graduates Efficiency of human capital	○	○	○	○	○
Teaching capacities and competences (pedagogical capacity, teaching innovation, teaching quality, language proficiency, etc.)	○	○	○	○	○
Research capacities and competences (research quality, participation in national and international projects, % of doctor, six-year research periods, etc.)	○	○	○	○	○
Teamwork capacity	○	○	○	○	○
Leadership capacity	○	○	○	○	○
Training activities	○	○	○	○	○

VII: What level of importance do you give to the publication of information by the university on the following items of structural capital? (1: not at all important, 5: very important):

	1	2	3	4	5
Installations and material resources supporting pedagogical qualification and innovation	○	○	○	○	○
Installations and material resources for research and development	○	○	○	○	○
Evaluation and qualification processes and activities within the institution	○	○	○	○	○
Structural organisation	○	○	○	○	○
Teaching management and organisation (academic networks, teaching exchanges, teaching incentives, etc.)	○	○	○	○	○
Research management and organisation (internal communication of results, efficient management of research projects, research incentives, theses read, etc.)	○	○	○	○	○

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American Image of President Park Chung-Hee of the Republic of Korea: Park Chung-Hee's Death and American Newspapers

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Abstract - South Korea's President Park Chung-hee was still a controversial figure in Korean history. He was a man who achieved the economic miracle of South Korea while adopting repressive measures to suspend the democracy and human Korea. The nostalgia of Park's era also remains. Park receives fairly good evaluations from the world. American newspapers at the death of Park Chung-hee provided the objective views on Park Chung-hee. Throughout the newspapers editorials Park was the man who brought the economic miracle of South Korea and a good ally for the U.S. at the time of Cold War. On the other hand, he was another dictator who enjoyed autocratic rule under the U.S. protection. The American views provide the foundation to evaluate Park Chung-hee of today.

Keywords : Park Chung - hee, South Korea , Assassina--tion, U.S. Foreign Policy, Jimmy Carter, Democracy, Human Rights, Newspapers, Public Opinions.

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AMERICAN IMAGE OF PRESIDENT PARK CHUNG-HEE OF THE REPUBLIC OF KOREAPARK CHUNG-HEES DEATH AND AMERICAN NEWSPAPERS

Strictly as per the compliance and regulations of:

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Lee Young-Gwan

Abstract - South Korea's President Park Chung-hee was still a controversial figure in Korean history. He was a man who achieved the economic miracle of South Korea while adopting repressive measures to suspend the democracy and human rights.The legacy of Park Chung-hee still prevails in South Korea. The nostalgia of Park's era also remains. Park receives fairly good evaluations from the world. American newspapers at the death of Park Chung-hee provided the objective views on Park Chung-hee. Throughout the newspapers editorials Park was the man who brought the economic miracle of South Korea and a good ally for the U.S. at the time of Cold War. On the other hand, he was another dictator who enjoyed autocratic rule under the U.S. protection. The American views provide the foundation to evaluate Park Chung-hee of today.

Keywords : Park Chung - hee, South Korea , Assassina--tion, U.S. Foreign Policy, Jimmy Carter, Democracy, Human Rights, Newspapers, Public Opinions.

I. Introduction

President Park Chung-hee of Republic of Korea was assassinated on October 26, 1979. The new government imposed Martial law over the entire country. It was the major crisis near panic that South Korea faced for the first time since Park Chung-hee took over the power by the military coup 18 years ago.

The news reached the U.S. and American newspapers had a chance to evaluate President Park Chung-hee and South Korea. The editorials of many American newspapers dealt with the incident as the chance to reveal the South Korea and its significances to the U.S. foreign policy. It was a turning point to see the economic development of South Korea under Park Chung-hee's dictatorship. Eventually, they evaluated the image of Park Chung-hee.

The newspapers revealed the U.S. early military reaction for the security of South Korea and the role of Washington for the future of South Korea. For the involvement of Washington in the internal political transition in the South Korea mostly determined by the evaluation of Park's era. Some of them urged Washington not to involve in South Korea because South Korea did fairly well and they were capable of taking care of themselves. On the other hand, some that considered Park as an authoritarian dictator strongly insisted the active involvement for the democratization of South Korea. That is, American image of Park Chung-hee was important to justify the U.S. policy toward South Korea.

The nostalgia of Park Chung-hee era prevails in South Korea even today. After the economic crisis of 1997, Park Chung-hee syndrome was created. He was a man who provided the hope and better future for Koreans. Many foreign leaders considered him as one of the best leaders in Asia.

The American views on Park Chung-hee at the time of his death can provide the foundation for the evaluation of Park and the nostalgia as well as the syndrome existing today in Korea. The image created by American public opinions through the newspapers at the time of his death could provide more objective views. Also, there was enough information on him since the U.S. was the closest ally of the Republic of Korea at that time.

II. Background of Park Chung-Hee

Park Chung-hee was born in a small town in Gyeongsangbukdo, on November 14, 1917. He was educated under the Japanese colonial education system and graduated from Daegu Normal School and became a teacher. After serving 3 years as a teacher he decided to go to Manchu Military School to become a military official. He transferred to Japanese Army Cadet School. He became a Japanese officer in 8th Infantry Division in Manchuria after graduation. After the liberation in 1945, he joined the Korean Independence Army since it suffered from the lack of experienced military officers.

Park became a high ranking military officer as he returned to Korea but he was dismissed from the Army because of his ideological background. He once joined the Labor Party of South that was the Communist Party in South Korea after the division of peninsula. He returned to military service when the Korean War broke out in 1950.

Park Chung-hee carried out the military coup on May 16, 1961. He controlled the country through the Supreme National Reconstruction Committee as the chairman. In December 1963, he was elected as the 5th President of Republic of Korea and he dominated the power for 18 years.

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For the 18 years, Park emphasized the economic development and successfully achieved the goals. The 'Miracle of Han River' was the result of his policy carried out under the 5-Year Economic Development Projects. He also pursued the policy for the development of agricultural rural areas under the slogan of Saemaeul Movement (New Village Movement). It was considered as another major achievement of Park with industrialization.

Meanwhile, President Park believed that the democratization needed to be postponed until South Korea become a country with economic independence. He wanted to see rich Korea before free Korea. He also believed that it was the best way to win the competition against North Korea. As a result, Park Chung-hee was considered as a great leader who brought South Korea from one of the poorest countries in the world to an industrialized and a model for the developing country in the shortest time ever.

At the same time, he was considered as a dictator who suppressed the democracy and human rights. During his regime, he changed the Constitution 3 times to enhance his power and reelection. Finally, with Yusin Constitution, he suspended most of basic rights of the people and created the foundation for the life-long presidency for himself. He faced the resists of political oppositions and students.

III. Various Images of Park Chung-Hee

For a while, it was a kind of taboo mentioning about Park Chung-hee in South Korea although shapely divided views on him prevailed. His role for the history of Korea received the public attention again after the collapse of South Korean economy in 1997. Global economic crisis reached to South Korea and foreign currency crisis was resulted South Korea to request the assistance from International Monetary Fund (IMF).

South Korea had to accept the requirements of IMF and the government had to carry out the painful reconstructing processes of its economic system. It was the time that Koreans developed nostalgia of the good old time economically under the President Park Chung-hee. This popular nostalgia became the Park Chung-hee syndrome. Park Chung-hee became a national hero.

For the 30 years after the assassination, many public polls carried out. A poll directed by the 'Realmeter' in August 2009 showed the change of the image of Park. On the question that which presidents contributed to the national development most, people selected Park Chung-hee as the top with 53.4%. (Nocut News, Aug. 26, 2009) Another poll by the 'Research and Research' Park received 75.6%. About the degree of trustworthy for Presidents of the Republic of Korea, in 2007 Park still was the top by receiving 52.7% and 41.8% in 2009. (View & News. June 17, 2009)

Park Chung-hee also received great reputation outside Korea. For instance, in 1999 Park was selected by Time magazine as the '20 Most Influential People of Asia in the 20th Century' (Time, Aug, 1999). It said that Park controlled Korea for long time to change economically weak country into a strong industrialized one although he had a tendency of autocratic dictator.

Former Prime Minister of Singapore Lee Kuan Yew considered that there are three leaders in Asia who save the nations from crisis. He believed that Park Chung-hee was one with Yoshida Sigeryu of Japan and Deng Xiaping of China. Prime Minister Samdech Hun Sen of Cambodia considered that the Park Chung-hee's development model is the best for the Cambodia. (MK News, Oct. 2009)

Professor Ezra Vogel of Harvard University believed that there was no Korea of today without Park Chung hee in a interview with a Korean newspaper. He used to be the one who openly criticized Park as a dictator who made Korean people suffer. (Chosun Daily News, Nov. 11, 2006)

Park Chung-hee is one of the most important persons in the history of Republic of Korea and 5,000 years of Korean history for some. Many Korea people believe that he was the one who make the foundation of Korea today. Although there are some reservation for his role in the political development of South Korea, majority of people believed that he was the one to make South Korea one of the economically strong nations in the world. Also many Korean people had Park Chung-hee nostalgia because he was the one who gave hope.

IV. American Views on President Park Chung-Hee and South Korea

It is important to examine what was the public image of American people on Park Chung-hee at the time of his death. It is significant because it may provide more objective views on him. At the same time, the U.S. was the closest ally and the leader of the free world at the time of Cold War. Since initial success of South Korean economic development was possible by the U.S. aid, they had great interests on South Korea and Park Chung-hee.

Most of American newspapers agreed on that South Korea achieved great economic development while they share the similar views that President Park was an undemocratic dictator. The Milwaukee Journal considered that South Korea became one of the economic giants of East Asia. According to this editorial, South Korea was on the verge of becoming a modern industrialized nation. It added that South Korea was one of the major success stories of American economic and technical assistance. Its economic ties to the U.S. and the West were considerable. (The Milwaukee Journal, Oct. 29)

The Providence Journal of Rode Island pointed out that the 18 years of Park's regime recorded as a time of unprecedented growth, in which South Korea surged from a struggling, backward nation into the ranks of important industrial powers. (The Providence Journal, Oct. 30) The Cincinnati Post also mentioned that Park Chung-hee had performed great services for his country. According to this editorial, since seizing power in 1961 coup, Park directed South Korea's transformation from a poor, peasant society to a prospering industrial power. It continued, "Its average economic growth rate of more than 10 percent a year under Park has been the height in the developing world." (The Cincinnati Post, Oct. 30) For this reason, it considered that President Park did not deserve end his life by the assassination.

The Daily Oklahoman of Oklahoma City highly praised the Park's role in the South Korea's development. According to this editorial, Park's policy was to assure true independence for Korea. Park wanted to achieve economic independence that would make political independence possible. (The Daily Oklahoman, Oct. 31) Since Korea was under Japanese colonization, this newspaper made Park Chung-hee a national hero. It continued that visitors had a hard time to comprehend the transformation of South Korea. South Korea had as little as $100 per capita income and it racketed up to $1,500 during Park's regime. It concluded that South Korea surpassed the capacity of North Korea that made South Korea as one of the best model to compete against Communist countries at the time of Cold War. It continued that Park's trouble with the U.S. administration began with the President Carter's human rights campaign. It continued to emphasize that those who criticized Park's stern measures did not live with Communist armies a few miles away.

On the other hand, many newspaper editorials criticized the role of Park Chung-hee. Philadelphia's The Evening Bulletin pointed out that Park's economic success had been increasingly repressive on democratic freedom. (The Evening Bulletin, Oct. 29) Detroit Free Press also mentioned that sustained economic development under the Park's regime was foreshadowed by the growing student revolts and increasingly and open and widespread protests against the regime. (Detroit Free Press, Oct. 30) Boston's The Christian Science Monitor of October 29 believed that Park Chung-hee was a single-minded leader who took the route of personal dictatorship. It introduced the undemocratic measures that Park carried on. According to this editorial, his government became more autocratic and repressive recently. Park revised the constitution to permit the head of state to appoint one third of the National Assembly and to rule virtually single-handedly. He jailed opponents and stifled dissent.

On November 1, Post-Tribune of Gary, Indiana also pointed out that South Korea accomplished economic development within 10 year while other countries took generations to do. Still, the 'revolutionary' changes did not reach the political area. According to this, Park held an iron grip and blocked many dissenters from expressing their views. It concluded that Park's authoritarian rule was one of the reasons for the assassination. The Morning News of Wilmington, Delaware expressed that it was difficult not to welcome the assassination as the opportunity for a restoration of democratic government of Korea. The U.S. also needed to take advantage of this situation. According to the editorial, South Korea frustrated the U.S. because it was hard to pressure Park's regime to adopt more democratic measures since South Korea was achieving unprecedented economic development. (The Morning News, Oct. 31) The Detroit News on October 31 shared similar view that Park had been a "nagging problem" for the U.S. Park even ignored President Carter's appeals for human rights reforms. Park reacted with heavier repression.

The Washington Post defined Park Chung-hee's regime as "18 difficult years." It insisted that Park was not a popular man in the U.S. According to The Washington Post Park Chung-hee's granite features, a kind of stereotypical military manner and his authoritarian political style encouraged the suspicion that he exploited fears of Communist North Korea's hostility to win American tolerance for his own repressive rule. Still, it expressed that the assassination ended the repression, but the immediate successor would lack the popular mandate. (The Washington Post, Oct. 29)

From these editorials, American views on Park Chung-hee were clear that he was an authoritarian dictator with repressive measures politically, but he was also a man who brought the economic success of South Korea. Ironically, as The Commercial Appeal of Memphis, Tennessee on October 29 pointed out, Park's economic development brought the growing demands for democracy in South Korea. In one hand, Charleston Evening Post and some other editorials simplify the assassination as the continuous process of the collapse of pro-American dictators such as in Iran and Afghanistan, Nicaragua and El Salvador. (Charleston Evening Post, Oct 30) On the other hand, more objective views existed. St. Louis Globe-Democrat pointed out that Park could not be a good democratic political leader by Western European and American standards. (St. Louis Globe-Democrat, Oct. 30) Still, Park's government was less oppressive than most in the region. Also, compared with the Communist regime in North Korea, the South Korean government had looked almost benign according to Tulsa World of October. 29.

V. Conclusion

The assassination of South Korea's President Park Chung-hee was one of the most shocking incidents in the history of the Republic of Korea. Death of Park itself was the shocking news and it was more shocking that he was killed by the head of KCIA. Lately, South Korea and the United States developed diplomatic difficulties as President Carter demanded the guarantee of human rights and democracy to autocratic government of Park Chung-hee. Also, Jimmy Carter since the Presidential candidate of Democratic Party adopted a policy to withdraw American troops in South Korea. American newspapers reacted to the incident in South Korea and they became good sources to understand the American public opinion about Park Chung-hee. For Americans, Park Chung-hee was a controversial figure in the East Asia. He was a dictator who ruled the country with iron feast. At the same time he was the man who achieved economic miracle of South Korea. Park was the problem for America that supported democracy, but he was the one who created model of development by receiving American aid. Also, he was the strong anti-Communist leader who achieved economic development as the best model against Communists at the time of Cold War. Because of that the newspapers editorials reflected the mixed feeling of America to President Park well.

This study clearly demonstrates that Park Chung-hee was a significant person for Koreans and Americans, too. Although he failed to achieve American standard of democracy in South Korea, he was the one who at least provided the foundation of South Korea's affluence today. While Korean people reveal his significances emotionally, American image of him provided more objective views.

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A Paradigm Shift from Tradition to Modernity in Nollywood's Projection of African Narratives

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Abstract - The Nollywood movie industry, since its inception in the early nineties, has progressively projected the African cultural heritage to other parts of the world. This encompasses both good and bad aspects of the culture. Today, many Africans in Diaspora tend to feel at home whenever they watch any of the Nollywood movies just like the Hollywood and Bollywood project, the American and Indian weltanshuung respectively. Interestingly, there has been a consistent transformation of the Hollywood and Bollywood from the traditional to the postmodern stages. This is not applicable to the Nollywood Industry. The paper, therefore argues that there should be a paradigmatic shift of Nollywood movies from tradition to modernity since virtually all the African Narratives being projected by the industry hitherto are not only pristine and anarchronistic but also fall short of the existing realities of the African way of life. This has impacted negatively on the socio-cultural development of Africa, and in particular portray some Nigerian ethnic groups as uncivilized and backward.

Keywords : *Nollywood, Tradition, Modenity, Development*

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Strictly as per the compliance and regulations of:

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I. Introduction

Successful models today are those built on the indigenous. There is no great modern state in our time that does not draw from its ancient values and institutions. Every great Jewish project is enriched by the idea of the classical culture of the Torah, including the modern state of Israel. Every great European institution, including the United State of America, is molded in part in the image of the ancient, Greco-Roman civilization. Countries in the Moslem world, such as Iran, draw from the classical Islamic civilization of the Middle Ages. Asian countries like Japan and South Korea base their political systems on their rich tradition and cultural heritage (http:/magazine. biafrannigeriaworld.com/ekwenche/ekwenche/leadershi pservicemonograph.html).

Don't try to change the image. Change the reality; the image will follow. There is nothing worse than PR that goes wrong. You end up with the stereotype even more entrenched. So, the word is reputation - your record based on experience. Change the reality and the reputation will change itself. The brand will follow. (Dowden 2011)

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No society can survive for long if it solely depends on unevaluated and
Though some societies today presume that the traditions handed down to them by a generation should be upheld tenaciously, respected and guided jealously, such traditions may have outlived their usefulness in the present milieu: the 21st century. This suggests that all human systems are subject to decay. As the scriptures put it, "behold the old has passed away and the new has come". The transformation comes from the action of internal forces or through the contact with other systems of values and cultures. Thus, some traditions can evolve and at some point be re-valued, rejected and abandoned or integrated with elements of an alien system.

Given that we live in a period of major structural changes and that all societies pass through developmental stages, beginning with savagery, progressing to barbarism and culminating in Western Civilization or modernity, every society ipso factor strives to meet up with the existing social structures. Ajakaiye and Akinbinu (2000) pointed out that, globalization is introducing new challenges to which societies must respond. This is taking place in an environment in which traditional development and growth paradigms no longer provide adequate guidance for the satisfaction of changing population needs and demands. The concept is viewed as a positive force that unifies widely different societies, integrating them into a global village and enriching all in the process.

Thus, this paper is subdivided into five sections. The first section is the introduction, the second explores the origin and evolution of the Nollywood movie industry in Nigeria, the third section delves into conceptual analysis of History, culture and tradition, modernity and development. The fourth section discusses salient aspects of the Nollywood movie industry that need to be re-examined for the purposes of knowledge production and wealth creation; while the fifth and final section is the conclusion and recommendation.

II. The Origin and Evolution of Nollywood Movie Industry in Nigeria

The word nollywood coined following the style of Hollywood (referring to the American film industry) and Bollywood (referring to the Indian film Industry) is the generic name for the Nigerian film industry. It grew from the rich traditional culture of Nigeria into a supposedly modern internationally recognized industry. Prior to the emergence of Nollywood in the early nineties, theatre and television stations were primarily the medium used by a lot of theatre artists. The popular view is that the Nigerian movie industry actually started with the production of 'Living in bondage' by Ken Nebue. The movie features characters such as Kenneth Okonkwo, Kanayo O. Kanayo, Bob Manuel Udokwu, Francis Agu, Ngozi Nwosu and Nnena Nwabueze. It also marked a turning point in the Nigerian movie industry and heralded the trend in modern-day movie making in Nigeria.

Nollywood and indeed, other movies were made for the viewing pleasure of Nigerians initially, with messages to inspire, motivate, reprove and correct some anomalies particularly in the political, social and cultural sphere. The use of the English Language as the main communication tool and the marketing employed strategies facilitated its expansion beyond the shores of the African continent. Today, Nigeria's Nollywood is counted among the major business centres of film making in the world. For instance, the United States has the oldest film industry (and largest in terms of revenue) situated in Los Angeles (California).

India (Bollywood) is the largest producer of films in the world. It is multi-lingual in its use of language and the largest in the world in terms of ticket sales and number of films produced annually. Hong Kong is another film making centre for the Chinese speaking world (including the worldwide Diaspora) and East Asia in general. Hong Kong therefore, has been the third largest motion picture industry in the world (after America and India) and the Second largest exporter of films in the world. Alamu (2010) remarks that Nigeria's Nollywood has been viewed as cultural products of the Nation, and the global attention currently enjoyed by it is due to efforts by producers to create a distinct film tradition. The industry has advanced by virtue of the individual efforts of dominant producers and marketers in spite of its burgeoning challenges such as the problems of unabated piracy and the indifference of the government which has denied it the status of a foreign exchange.

It suffices to say that since the early 1990s, the Nollywood movie industry has churned out thousands of titles and has successful brought to limelight many talented Nigerian actors and actresses. Through an amalgam of Nigerian narrative techniques (African storylines) and Western technology, the industry documents and re-creates sociopolitical and cultural events that occurred within and beyond the country borders. The industry has also provided employment for the teeming Nigerian population especially the youth. Ogunleye opines that with the global world united under the sway of visual culture, the emergence of the film industry in Nigeria is timely and crucial as it serves as the voice of its people and responds to the drudgery of a socioeconomic existence characterized by high unemployment and dwindling opportunities. It has also taken all on board, including religious-minded people who are enthralled by 'Halleluia video films, religious films created or sponsored by evangelical groups for the propagation of their faith'.

Obviously, Nollywood is very popular in Africa because it excites individuals especially those living in the city and those who know little or nothing about their tradition and culture. But outside Africa, a lot of people who are curious about Nollywood do so because it appeals to the sense of the noble savage-that picture of the African running around in circles in the jungle or beside the river waving frantically at Europe's steamer on the river banks. This finds expression in the emphasis on the juju, magic and witchcraft which most Nollywood movies portray outside the African continent.

III. Conceptual Discourse

Central to this paper are five concepts: History, culture, tradition, modernity and development. History, culture and tradition are interwoven, one snowballs or dovetails into the other. The same applies to modernity and development. History, meaning inquiry, knowledge acquired by investigation is the discovery, collection, organization and presentation of information about past events. It is a field of research which uses a narrative to explore, examine and analyse the sequence of events, to express the memory of the past experience. Thus it is said that, he who controls the past controls the future. Our view of history shapes the way we view the present and also dictates what answers we offer for existing problems. Feyisetan (2011) poetically describes history thus.

History is occurred events and things don't just happen, they are caused and if they are caused, they are not random events and if they are purposeful events, therefore, it is meant to teach generations who want to learn from the past. We only need to learn from those events and take precaution in solving our present problems despite the fact that situation may not be the same even though human nature is universal.

In history, the preservation of any peoples' culture has always been central to their very existence and survival and whenever or wherever this cultures is threatened, people have always risen up to defend all that they cherish. Thus, culture deals with the issues surrounding the identity of the daily lives of individuals or communities. It is a tool kit of identities for a group's survival and it is characterized by a common worldview, a myth of common ancestry and identify, ethos and a set of rituals which give rhythm to life (Kukah 2007, Nanda and Warm 2004).

Traditionalist school of thought hold that the African cultural values and the traditional African perception of reality are crucial and must never be ignored in the cultivation of African intellectualism. Thus, the African past should not be perceived as arid and wasted, instead, as fruitful and productive (Nwaorgu, 2010). Sogolo (1993) argues that the way a people sees life is symonymous with the way they explain the phenomenon of their experience. Such experience, however, is coloured by variable tempo-spatial factors, almost to the point at which comparison becomes meaningless. It follows therefore, that though there may be a thousand belief systems there are not a thousand theories about the world, society and man, as every society lives in a world of its own and with its set of belief about the world which mesh together to form a coherent thought system (Otubanjo 1989).

Some scholars have argued in various fora that the key to effectively addressed contemporary problems lies in reclaiming and revitalizing indigenous traditions that have been degraded and suppressed in the wake of colonialism. They hold that colonialism violently disrupted African cultural traditions and imposed with varying degrees of success, European forms of thought and social organization upon colonized Africans. Thus, it is germane to begin the process of reclaiming the core shared African traditions and pursue a more decisive liberation, by a decolonization of African minds and psyche. In contrast, some critics hold that the revivalist project is ill-suited to the challenges of contemporary Africa. To them, the call for a nostalgic return to the past is not only naïve and romantic, but positively dangerous and retrogressive (Ciaffa 2008). Buttressing this, Hountondji (1996) submits that Africans must make a 'clean break' with the pre-modern past in order to address the most urgent demand of the present. Modernization requires a mental orientation commensurate with the problems of the present, not an attempts to resurrect and re animate ideas from societies of the distant past.

This brings us to the concept of modernity and development. The relationship between tradition and modernity has been a topical and central theme of post-colonial African philosophy. The question is, what is the relevance of indigenous African traditions to the challenges of contemporary life? Do traditional modes of thought and behaviour constitute resources or impediments to the projects of development and modernization in Africa? Does modernity suggest that peoples' core values be jettisoned and discountenanced? Modernity or modernization expresses that tradition is outdated and antiquated and so should be wiped out by the process of development. It denotes the transformation of the disparate groups into an integrated and consolidated polity by eliminating the residual set of values, norms and structures of the 'tribal man', and institutionalizing a new set of modern and progressive values (Hameso 1997)

The approach suggests that individuals and groups are expected to develop new identities such as modern behaviour and refined attitudes to issues thereby shedding off ethnic identities and relationships that are perceived to be pristine (Hameso 1997). To Anber (1967), modernization necessarily leads to the reinforcement of ethnic identity rather than to its deterioration by reviving or recreating particularistic cultural attachments to the ethnic group that is in the process of achieving universal (modern) goals. In other words, tribal loyalties may develop not only along with, or in spite of modern advancements, but may in fact, develop because of the nature and context of modernization itself. Most often, this kind of transformation is elicited by increases in urbanization, education and communication which in effect bring about integration and development.

Modernity and development are complementary terms as the former begets the latter and where there is development, modernity definitely sets in. Development has been conceived as multi-dimensional, referring to positive changes which lie in the social, economic, political and cultural spheres of societal life. The phenomenon stimulates employments, guarantees sustainable livelihoods that expand people's capacities to generate and enhance their wellbeing and that of future generation. Development may also be identified as a process in which a system or institution is transformed into a stronger, more organized, more efficient and effective form which proves to be more satisfying in terms of human wants and aspirations. It is a conscious effort for the attainment of a specific goal, the increasing capacity to make national use of natural and human resources for social ends (Andrain and Apter 1995; Hettne 1990; Ikpi and Olayemi 1997).

Nwaorgu (2010) notes that although civilization, learning and scholarship began in African, the European over looked Africans because they were willing to expand resources to encourage the pursuit of knowledge for its own sake. He believes Africa can still meet up with the west since her backwardness is not a derivative of genetic inferiority. Hence, what is required is to develop the habit of devoting sufficient resources for academic activities, and to engage in a consistent, systematic, theoretical search and analysis. This makes it possible for human beings to gain insight into their surroundings which will enable them to have a better view and understanding of things and people. The setting will also stimulate and catalyse critical investigation and evaluation of any accepted or conventional concepts since beliefs and actions are founded on sound and convincing theoretical scheme (Nwaorgu, 2010:14-15).

IV. Improving on Nollywood's Narratives

There is no doubt that Nollywood movie industry since its inception in 1992 has made giant strides in projecting and propagating Africa's cultural heritage within and outside its continent. There is also no gain-saying the fact that the industry has contributed enormously to knowledge production and wealth creation. However, in order to continue to enhance productivity and at the same time project the image of the continent and Nigeria in particular in a more positive light, there is need to address and correct certain impressions which the industry deliberately or unknowingly portray in an attempt to attract the recognition and wide attention of the international community.

Studies show that most of the movies produced by the Nollywood industry emphasise negative worldviews inherent in Nigerian culture. These include: occultism, cultism, fetishism, witch-craft, devilish spiritualism, uncontrollable tendency for sexual display, incest, violence and poisoning. Indulgence in the production of such movies with negatively based themes perhaps, is hinged on excessive desire to make quick profits to the detriment of a sense of social responsibility and relevance and the true African value system (Haynes 2006). Though virtually all nations have attributes of negative traditions which probably were handed down by generations before them. Some nations (including Nigeria) are working extremely hard to write off such traditions by evolving and injecting modern ideas into their systems.

Unfortunately, Nollywood rather than engaging seriously in the image laundry of some negative Nigerian traditions, prefer to blow them out of proportion. As a result, the industry has in several occasions been subjected to criticisms. Some of the critics have questioned among other things, the content of Nollywood films which is often predictable and always revolves around topics such as, conflict between mother-in-law and their son's wives, scenes dealing with police battling criminals, burial and consultations with native doctors (Alamus 2010, Akande 2009). The expectation is that Nollywood by now should gear towards scientific and technological development, that is, generating films that have the capacity to transform the Nigerian society in all its ramifications. The industry ought to engage more in the modernity liberation which refers to development of political institutions that move away from authoritarian rule, neo-patrimonialism, and consolidate on forms of government or political system that enhance and encourage the liberty and welfare of all citizens (Wallestein 1995; Gyekye 1997a; Wiredu 1995).

Documenting and celebrating traditional beliefs without any critical analysis seems at best unhelpful and at worst, an impediment to the challenges of the present. Progress in any society requires adapting, changing and in some cases abandoning traditional ideas and behaviours. By extension, it involves borrowing and adopting new ideas from other cultural contexts (Gyekey 1999a; Okigbo 1987). As Anthony Giddens pointed out, in traditional societies, individual actions need not to be extensively thought about because available choices are already predetermined (by the customs, traditions). In post traditional society, people are much less concerned with the precedents set by earlier generations, and they have more choices due to flexibility of law and public opinion. This, however suggests that in the modern age individual actions require more analysis and thought before they are taken (http://en.wikipedia.org/wiki/Anthony-Giddens-Beron-Giddens)

Typically, modernity characterizes a whole range of human activities that have underpinned Western life and thought, new values and identities and less tolerance for traditional cultures. But it does not mean as stated elsewhere that some core shared African value systems should be thrown overboard. According to Ndukwu, the problem is that the emerging global culture is primarily the culture of the white Europeans and their descendants. This dominance or hegemony has been referred to as cultural imperialism (Ndukwu 2010).

Ndukwu further argues that one of the ways to counter cultural imperialism is through effective, strategic and dedicated cultural diplomacy. Cultural diplomacy emphasizes the exchange of ideas, information, art, lifestyles, value systems, traditions, beliefs and other aspects of culture. To achieve this, agencies like the Nigerian film cooperation (Nollywood Industry) should be empowered financially by Nigerian government to research and design robust and implementable programmes that will ensure successful synergy of Nigerian cultures and 'others'.

Drawing on Igbo society, Nollywood often portrays the Igbo as a people that are diabolical, uncivilized, irrational, brutish, stupendously greedy for wealth with a worldview that is totally amarchronistic. To be precised, most of the films set within the cultural environment such as Okpechi's (2001) 'More Money'; Nwabueze's (2006) 'Illegal Brother' and Nnaji-Ude's (2000) 'Blood for Blood' portray attributes of poverty, negative means of creating wealth (such as fraud and occultic means), attitudes of the people to the widow, unadulterated village setting (such as mud houses) and dressing code.

Though some of these elements are still operational in some Igbo communities perhaps, as result of poor or lack of political education, cultural orientation, many communities in Igbo land have been transformed to mega-cities spiced with modern structures. Again, in many Igbo communities, widows are no longer subjected to severe hardship probably as a result of the present emphases on women empowerment and emancipation and a growing awareness of the right of women in the Nigerian Society through improved education of girl-child than was the practice in the past. It is also unfortunate to note that Nollywood hardly explores nor unveils the uniqueness of Igbo society in terms of hard work, business enterprise, adventurism, dynamism, resilience and adaptability in economic pursuits.

Apart from energy, hard work, adroitness and dogged determination to weather through tribulations and survive in all circumstances, another distinct features of Igbo man and woman is their high level of visibility. They are every where, both within the country and beyond. With their drive and astuteness, they bulldoze their way through tick and thin. The modern Igbo man and woman are noted for their independent mindedness, accommodation of the views of others, hard work, achievements and acquisitions of wealth. Sadly, these unique characteristics have over the years elicited some derogatory and denigrating comments from the Nollywood producers and some other Nigerians who conceive the Igbo man or woman as notorisously aggressive, assertive, headstrong, abrasive, competitive, over-ambitious, greed, arrogant and clannish. The Igbo people have been described as having a high tendency to embrace cultures of other lands, very industrious (Nwabueze's Illegal Brother, 2006) and probably the more willing to accept western ways than other ethnic groups in Nigeria. They are appreciated for their initiative, creativity and the dexterity to turn seemingly hopeless situations around and chart a new course when every known alternative has failed (Nwankwo 2004; Ojukwu 2009).

However, Nollywood has failed to capture these unique traits in their portrayal of the Igbo race in most of the Nollywood movies. Thus, Nollywood cannot afford to continue to claim and portray Igbo society as a 'disconnect from modernization'. In fact, it is deceptive, fallacious, destructive, dehumanizing and defamatory to present the Igbo society in such negative light. The Nigerian literary artists are not also helping matters. As Achebe noted, the role of the writer in society such as Nigeria, besieged with many pathologies-ethnic-bigotry and chauvinism, political ineptitude, corruption, and the cult of mediocrity, is not an easy one. He argued that if the society is healthy, the writer's job is limited, which is not the situation in Nigeria. On the other hand, if the society is ill, the writer has a responsibility to point it out. In this case, Nigerian writers can choose to turn away from the reality of Nigeria's intimidating complexity or conquer its misery by battling with it (Uhakheme 2011). Interestingly, Achebe's novels have been widely acclaimed to representing a panoramic exploration of Africa's history from pre-colonial times to the emergence of postcolonial nation state. But today, many script and story writers are sentimental, emotional, biased and bereft of objectivity, strong minds, work ethics, character and rationality. Thus, many African narratives are mere fictions and illusions that cannot stand the test of time. This is so because most of the script writers are not well grounded in the Nigerian culture and tradition. If not, why have they not taken cognizance of and promote Igbo culture of individualism and republicanism where government is based on the people and policy making emphasise public participation. This structure understands the popularized western democracy each many nations are hitherto adopting as institutional framework of development.

V. Conclusion

The paper attempted to explore the origin and evolution of Nollywood movie industry from its inception in 1992 to the present time, drawing from its projection of African narratives. It examined the synergistic interplay of tradition and modernity in propagating African cultural traditions beyond the African continent. The paper also criticizes the industry's poor manner of exposing some African negative traditions and its inability to use some core shared values and norms to enhance, transform and consolidate the emerging African democracy.

From the foregoing, we recommend that conscious efforts should be made by all stakeholders in the industry to think of Nigeria first in all their movies by portraying the good images of Africa and Nigeria in particular. As Ndukwu (2010) submitted: Nigerian film industry can be used as a tool for shaping the messages that Nigeria wish to project the west. It should also be a key goal of modern public diplomacy strategy. In support of Nwaorgu's (2010:24) view, every human society requires system builders and cooperate planners to make progress. Good thinking and sound morals must be coupled for any society to thrive. Thus, institutions like the Nollywood movie industry should aim at evolving systematic thoroughgoing reasoners, critical, constructive, creative, thinkers, who will be able harness, criticize, evaluate, and synthesize the strengths and weakness of a people.

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Financial Stress Among the Female University Students

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Abstract - This study aimed to explore the financial stress of the female university student. Study also assesses the relationship between financial problems and financial stress. A questionnaire containing 32 positive and negative statements was administered to 100 female university students' of Bah din Zakiriya University. The psychometric properties were determined. The results show that it is a valid and reliable tool for measuring financial problems and its impact in the context of female university students .in order to test the research objects various statistical analysis were performed on the data and it was found that there is a significant positive correlation between financial problems and stress and financial stress. As far as the variation due to demographic are concerned students from the low income families are facing social rejection from teachers and peer groups.

Keywords : Causes of financial Problems, financial Stress, and female university students.

GJHSS-A Classification : FOR Code: 170105

FINANCIAL STRESS AMONG THE FEMALE UNIVERSITY STUDENTS

Strictly as per the compliance and regulations of:

Financial Stress Among the Female University Students

Dr. Fauzia Khurshid [α], Kawish Tasswar [σ] & Farah NazQasmi [ρ]

Abstract - This study aimed to explore the financial stress of the female university student. Study also assesses the relationship between financial problems and financial stress. A questionnaire containing 32 positive and negative statements was administered to 100 female university students' of Bah din Zakiriya University. The psychometric properties were determined. The results show that it is a valid and reliable tool for measuring financial problems and its impact in the context of female university students .in order to test the research objects various statistical analysis were performed on the data and it was found that there is a significant positive correlation between financial problems and stress and financial stress. As far as the variation due to demographic are concerned students from the low income families are facing social rejection from teachers and peer groups.

Keywords : Causes of financial Problems, financial Stress, and female university students.

I. Introduction

Financial stress is a widespread phenomenon nowadays;it appears to be alarming problem in our society. Financial stress concerns with anxiety, over bills, debt, interest rates late fees other financial hardships.Today majorityof people arestressed due to troubles connected with political instability political instability, weaknessof economy, lower salaries, crisis on mortgage and loan market, rising prices of electricity gas and life accessories.

Generally stress is all around us, we may experience it at work, in traffic on the way in home with our families or with partners, or even sleeping time stress disturb in the form of worries about health issues, future plan, paying the bills, preparing for exams anddisappointment from loved ones. Generally people think of stress as undesirable, but a least minimum amount of stress in lives is important to motivate our action. It is called Eustress which leads to productive outcomes. We feel good about ourselves when we overcome obstacles, succeed when the odds were against us, and solve problems that are nagging at us. Stressful experiences can lead people to develop new skills, new insights, and new ways of living their lives (Tedeschi& Calhoun, 2004).

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Adolescent are financially dependent upon their parents increasingly, parents are supposed to provide financial support to their offspring including food and shelter in order to assist them in completing their education until the beginning Profession and establishing families of their own. However each family has different circumstances to provide this support, however. And adolescent is not equally supported by his or her family financial position and financial disadvantage may result in young people not receiving the financial or emotional support they need in negotiating their transition to more adult roles. If so, the family's inability to provide

Support to its young-adult members may represent one important mechanism through which Socio-economic disadvantage is perpetuated across the generations (Hartley 1993; Whittington and Peters 1996; Schneider 1999; Weston et al. 2001).

According to Davis and Lehman (1996) "Parents experiencing financial stress are less responsive to their children's needs, less nurturing, less consistent in their parenting, and more inconsistent in the discipline of their children. Moreover there is also chance ofchild abuse if financial stress is combined with parents' financial stress. Such behaviorcan increase the risk of socio-emotional problems such as, low self-esteem, depression, impulsive behavior, health issues, low academic performance, deviant behavior, and withdrawal from social participation in children consequently they may become stressed and adopt the pessimistic style of their parents who are undergoing financial strain, Financial stress is related with increase of conflict between parents and offspring, generally over the demands of new dresses, games, and other lifestyle options. It is important to note that many of these effects on children are indirect. Children appear to exhibit these problems to the extent that their parents are depressedand become less nurturing in their parenting. This means that children will not beat risk for these negative outcomes if parents are able to maintain positive, nurturing parenting skills despite financial stress".

Students are part of our society, they are also under constant stress, whether due to personal, financial or any other reasons. In order to achieve better results financial stress management techniques are very important usuallyfemale students are believed to be more financially stressed. Causes of financial stress in female university students includes, low family income, turnovers, large family size with more siblings, high expanses, personal health issues, and bad parental relationships, death of a parent, Peer pressure, new fashion trends, unhealthycoping behaviors and demands of university education.Khurshid (2005) identified causes of students stress, it include problems related to time management, setting priorities,financial instability, family expectations, personal relationships, campus crime and future uncertainty.

Stress is the emotional and physical strain caused by our response to pressure from the outside world. Common stress reactions include tension, irritability, inability to concentrate, and a variety of physical symptoms that include headache and a fast. Stress can come from any situation or thought that makes you feel frustrated, angry. What is stressor to one person is not necessarily stressorfor other. Stress is a normal part of once life. Financial stress is common due to unemployment,turnovers, divorce, and deathof earning member of family or being over head in a debt and when one cannot fulfill their requirements.This can lead to feelings of insecurity, fear, anxiety, anger and depression. These feelings are more harmful for our future leaders. University life is very important for the student because they are receiving higher education and practical training to face the challenges of lifeif the students' emotional states, is not health they may suffer in health problem, learning difficultiesor career indecision. Stress is primary factor that affect the academic life of university students. While the prevalence of stress among university students less studied, but university life is full of stress. Some stressful events may seem obvious, such as moving away from family and friends to attend university, new friendships,others, demanding environment of higher education, peer pressure and financial concerns.Many university female students are more financially stressed throughout their university life. Some of them also unable to achieve more academically, but as one can manage other forms of stress, so financial stress can also be manageable but first we should know it occurrence and magnitude so intend of present study was to explore the phenomenon of financial problems and it impact on the female university students.

Problem Statement

The problem under consideration was to explore the occurrence of financials problems and their impact onfemale university students.

Objectives of the study

Objectives of the study were :

1. To measure the level of financial stress of the female university students.
2. To measure the impact of financial problem experienced by female university students.
3. To explore the role of certain demographic variables in determining the level of financial stress such as family students' educational level, age, family income level, father profession, mother profession.

Research Questions

1. Do university students have financial hardships?
2. Do university students financial stress?
3. Do demographic variationsplay any role in determining the level of financial stress among the female university students?

II. Method

a) Participants

A stratified random sample was consisting of 100 female students was collected from the department of humanities and social science of Bahu din Zakariya university, Multan campus.

b) Development of the Instrument

This study was unique in nature and no suitable tool to local and research context was available. So an indigenous Descriptive research questionnaire was devised by the researchers to collect the data. The questionnaire has two parts one consists of 16 statement regarding various financial problems of the university students while parts two includes questions about them manifestation and impact reflecting the impact of financial stress. A demographic information sheets was also develop to collect personal information from the female university students. Respondents have to rate each statement on five point rating scales ranging from strongly agree, agree undecided, disagree and strongly disagree.

III. Administration of the Tool

The questionnaires were administered to its sample students by approaching them at their department on a sample of 100female university students questionnaires were administered. They were given enough time to response the questionnaire and the entire questionnaire were after completion completely.

Psychometric Properties of the Questionnaire Reliability of the research questionnaire was dertrminedthroughcronbach's Alpha

Table 1 : Cronbach's alpha reliability.

Subscales	Items	Cronbach's alpha coefficient
Financial Problem Financial Stress	(n=16) (n=16)	.93 .70
Total	n=32	.83

Validity of the questionnaire was determined by items total correlation technique results show that all items has significant correlation with the total score whereas correlation ranges from .35 to .87.The results indicate that all there is positive significant correlation between financial problems and financial stress subscales have significant correlation with total scale of questionnaire.

Table 2 : Correlation Coefficient among total and subscale.

Scales	Financial Problems	Financial Stress
Financial Problems Financial Stress	.87**	

*p<0.05, **p<0.01

Moreover, inter coorelation between the two parts of the questionnairewere determined. Results shows that there is a positive correlation between two parts of questionnaire r=.87**.

IV. Level and Percentages Of Financial Stress in Female University Students

Table 3 : Levels and percentage of Financial Stress.

Levels	n	Percentages of Financial Stress
Low High Very high	15 20 65%	15% 20% 56%

Table 3 shows the percentages of financial stress in female university students. Only 15% students have mild financial, 20% have moderate financial stress whereas 56% female university students have high financial stress.

Table 4 : Percentile Analysis of Respondent Score on Financial Stress Questionnaire (N=100).

Percentile	Total
5	88
10	89
15	90
20	92
25	93
30	94
35	95
40	95
45	100
50	106
55	109
60	109
65	112
70	119
75	120
80	121
85	125
90	126
95	137

Table 4 shows the percentile ranks of student's score on test. The percentile ranks were calculated in order to identify the levels of financial stress among the university female students. The scores ranged from 88 to 137. The score of 93 falls on 25th percentile, illustrating mild financial stress,score of 106 falls on 50th percentile characterizing high financial stress, whereas, score of 120 falls on 75th percentile demonstrating high financial stress.

V. Comparison of Respondents Score on Demographic Variables

Comparisons of the mean SD and ANOVA of the respondents' scores indicating variations in demographic characteristics regarding financial stress are presented in the following tables

Table 5 : Comparison of Mean and SD of Female University Students for the Variable Educational Qualification

Graduate		Master		M.phil	
M	SD	M	SD	M	SD
109.30	12.654	85	15.76	97.50	4.20

This 5 table describes the score of university female students for the variable level of educational qualification, it illustrate that graduate level students experience more financial stressthan students of Master level and M. Phil level (graduate M=109.30, M. Phil=97.50).

Table 6 : Comparison of Mean and SD of female university students for the variable age of the students.

19-25years		25-30years		above 30	
M	SD	M	SD	M	SD
102.18	14.98	114.83	10.98	99.0	7.07

This no 6 table illustrates the results on the variable age. It indicates that age influence the level of stress as the students of middle age are more stressed than younger or older ones (19-25years M=102.18, 25-30years M=114.83).

Table 7 : Comparison of mean and SD of Female University Students for the Variable Fathers' Income

5,000-10,000		10,000-15,000		15,000-20,000		more than 20,000	
M	SD	M	SD	M	SD	M	SD
99.0	6.7	101.6 7	20.2 0	.23	10.82	122.8 0	19.1 1

Table 7 illustrates the results of test on the variable income of the family of the students. It indicates that family income influence the level of stress as the students from low income families are more stressed than students from higher income families (5,000-10,000 M=99.0, more than 20,000 M=122.80).

Table 8 : One way ANOVA of University Female Students for Variable Fathers'Income.

Source	df	F	P
Father income	4	7.81	.00*

*P<0.05

Table no 8 shows the analysis of variance performed on the responses of female university students for the variable father's income. It shows a significant difference between the scores of students financial stress with different income levels P<0.00.

Table 9 : Comparison of mean and SD of Female University Students for the Variable Fathers' Profession.

Govt. Service		Business	
M	SD	M	SD
107.39	15.75	98.37	12.32

Table 9 indicates the mean and SD of the students scores for the variable fathers' profession. It indicates that fathers' profession influence the level of financial stress as the student's whose fathers are working in Govt. sector are more stressed than those whose fathers are doing business (govt. job M=107.39, business M=98.37).

Table 10 : Comparison of mean and SD of Female University Students for the Variable Mothers Profession

Govt. job		Private job		Not working	
M	SD	M	SD	M	SD
119.0	17.8	99.1	10.6	105.4	13.59

Table 10 indicate the results of study on the variable mother's profession,results indicate that mothers' profession influence the level of stress as the students'whose mothers are working in Govt. sector are more stressed than others (Govt. job M=119.0, not working M=105.4).

Table 11 : One way Analysis of Students Score for the Variable Mothers'Profession.

Source	df	F	P
Mother income	3	9.91	.00*

*p<0.05

Table 11 indicates that there is a significant difference of the financial stress level of students on the variable mother's profession, P<0.00.

Table 12 : Comparison of mean and SD of female university students for the variable nature of the Home .

Living Own house		Living on Rent	
M	SD	M	SD
104.7	14.5	110.0	15.3

Table 12 reflects the results of university female student's on the variable living in own house or rented house. Result show that the students who are living on rent are more stress as compared to those who are living in their own home (own home M=104.37, on rent M=110.0).

Table 13 : Comparison of mean and SD of female university students for the variable family system of students

Joint Family System		Single Family System	
M	SD	M	SD
105.4	16.60	101.7	13.50

Table 13 reflects the results of family system of the university female students. This result show that the students who are living in joint family system are more stressed than others students.

VI. Discussion & Conclusion

As financial concerns became one of the important stressors now a days not only in developing countries but people of developed country like America are also stressed due to economic concerns. In this regard a study was conducted by American Psychological Association, results shows that almost 50% American say that they are increase stresses about their ability to provide basic needs to their families, moreover financial stress is consider number one cause of the stress, some people live with it constantly some live with it rarely during some unexpected circumstance. One should not forget that financial stress needs to be addressed and it can manageable as any other stress can manage. It needs to be pro-active interaction with situation and finds ways for financial stress management helps to handle situation with a clear head. One way to handle is just to define life goals and financial issues, also write the name of significant people those can helpful in this condition, try to save money

On the basis of statistical findings, conclusion are drawn that majority of the respondentsare facing financial stress especially those parents were working as Govt. employee. Similarly those who are living in rented houses are more stress as compared o those who are living in their own homes. This was also exploredthose who are living in joint Familysystems are more stresses

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than those who are living independiently. Low income is one of the significant factors of financial stress finding regarding income suggests that students from low income families have higher score on financial stress questionnaire.Students from the low income families are facing difficulties in paying university dues, buying papers for assignments, extra notes andbuying text books are source of stress for them.moreover students from low income families cannot afford tuition fees, money for functionsand fines.Financially stressed students feel difficulties in buying new dress for function, canteen expenses, transport expenses, buying stationary, expenses of cultural day, payment for one dish parties.Most of the students agree that financial stress affect negatively on theiracademic achievement. Financially stressed students feel hesitant to participate in co-curricular activities; they ought to face the rejection of teachers as well as rejection of peer group due to their low family income level. Consequently female financially stressed students feel inferiority complex,and become socially isolated.

VII. Recommendations

The recommendations of the study are given below :

1. Female students should teach financial stress management techniques.
2. University should provide employment opportunities to the female students also
3. Counseling and guidance services should be provided to financially stress students.
4. Students should teach saving methods.
5. University admission dues should be reduced.
6. Hostel dues may reduce for deserving students.
7. University may give scholarship to bright and deserving students.
8. University should provide educational facilities to students.
9. Government should extend job opportunities for enrolled students.
10. University should give some concession in fee and other activities.
11. Uniform should be necessary for the female students so they don't feel misfit due to improper dressing.
12. Parties and functions should be reduced.

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Human Capital and Women Entrepreneurs in Tye and Dye Micro-Business in Ogun State, Nigeria

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Abstract - Human Capital has been considered as critical and crucial to women entrepreneurial development. It is argued that where womenfolk are generally disadvantaged educationally in developing countries, other variables of human capital are likely to be brought into their businesses. This paper, therefore, attempts to make a sociological survey of the human capital of women entrepreneurs in Tye and Dye business in Nigeria. To this end, three research instruments were utilized : Questionnaire, Key-Informant Interview, and Observation. The rationale for adopting the three methods was to enrich the quality of data collected. The sample size for this study was two hundred women respondents that were chosen through systematic sampling techniques. The data collected was analyzed with simple percentage and frequency distribution. Chi-Square was used to test the hypotheses. The result revealed that most women do not have adequate human capital such as: education and prior training and previous entrepreneurial experiences for the expansion of their micro-business. The hypotheses tested demonstrate that women entrepreneurs do not have adequate access to financial resources and business information for business expansion. The paper recommends that government intervention is necessary for women business expansion in Tye and Dye micro-business.

Keywords : Human Capital, Women Micro-Business, Tye and Dye Business, Nigeria

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HUMAN CAPITAL AND WOMEN ENTREPRENEURS IN TYE AND DYE MICRO-BUSINESS IN OGUN STATE, NIGERIA

Strictly as per the compliance and regulations of:

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I. Introduction

Human capital theory SUGGESTS that education or training raises the productivity of workers by imparting useful knowledge and skills, hence raising the workers' future income and life time earnings. Human capital is the focus of explaining economic growth and, more specifically, it has been linked to entrepreneurial performance. Human capital plays an important role with respect to entrepreneurial know-how as well as access to external resources. Studies have shown that women entrepreneurs are the fastest growing group of business owners in developed countries. The number of women starting and owning businesses has dramatically increased over the last few decades (Marlow et al., 2009). Furthermore, the types of businesses women tend to own are changing. Anexplanation of why women have emerged as an important entrepreneurial group and why they have moved beyond traditional sectors can be found in a survey of changes in women's human capital—especially their educational attainment and occupational representation(Hackler et al., 2008).

The situation, however, is different in developing countries. Gender studies point out that womenfolk are generally disadvantaged educationally. There are robust data on girl-child discrimination especially in access to attainment of formal education. This discrimination affects the status of women, especially their access to various strategic resources. Therefore, women enterprises in developing countries are still within the domain of traditional sectors. This is more so as long as gender inequality is demonstrated against women in accessing to strategic resources for entrepreneurial development. In developing countries, gender inequalities are persistent, a situation corroborated by Arnfred (2004), cited by Onyenechere (2009) who stated that "women are denied the recognition and representation they seek for their complex identities and gender". Although disadvantaged by gender, women's access to needed resources are used to institutionalize social inequalities and silence over the rights of women in the informal sector.

Women entrepreneurs in developing countries are, therefore, likely to bring other experiences into the growth of their micro-businesses apart from university degrees and other educational attainments as indicated by the proponents of human capital theory. These experiences and skills may be generic: for example, a person's informal educational attainment, general work experience, preparedness for entrepreneurship, family occupational background, life experiences, socialization, and business orientation. All these may influence the ways in which that person acts as an entrepreneur.

In addition, a person may possess skills that are more specific and experiences that are more pertinent to self-employment than people with degree certificates. These include a specific education in the field in which he or she operates the business. Specific experiences and skills are usually obtained from working in certain occupations such as learning to sell and organizing a specific trade or industry (Hippe, 2004).

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In another dimension, a person may have been culturally exposed to entrepreneurship through another family member or work. These examples highlight the varied nature of human capital apart from education. In reality, other factors are likely to account for the development of business venture among women entrepreneurs in Nigeria. This is in line with the view of Brush (1992) who asserted that studies have shown that women and men come to business ownership from different human capital backgrounds and some of these differences may influence the success of their ventures.

These examples highlight the varied nature of human capital as it relates to self-employment or entrepreneurship development. It is essential to focus on different dimensions of human capital as it affects self-employment and entrepreneurial success among women entrepreneurs. The overall objective of this study is to examine the human capital women in Tie and Dye micro-business in Ogun State, Nigeria.

a) Research Questions

More significantly, the following items are the pertinent research questions that this study is seeking empirical answers to:

1. What is the human capital of women entrepreneurs who engage in Tie and Dye Business in Nigeria?
2. What are the motivating factors that are responsible for the choice of Tie and Dye Business by women entrepreneurs?
3. In addition, what are the constraints that account for lack of business growth and expansion among this group of women entrepreneurs?

b) Objectives of the study.

The overall objective of this study is to sociologically investigate the human capital of women entrepreneurs in Tye and Dye micro-business with the view to examining the stock of competences, knowledge and personality attributes gained by women entrepreneurs to perform labor to produce economic value, more specifically:

1. To determine the socio-demographic characteristics of women entrepreneurs in Tye and Dye micro-business;
2. To find out the factors that motivate the women entrepreneurs in Tye and Dye business; and,
3. To find out the constraints on their trade expansion and development.

This paper is structured into five parts. Apart from the introduction, the second part is the Literature review of human capital theory. Part three is the methodology, part four is the results obtained and part five presents conclusion.

II. Literature

a) Understanding and Conceptualizing Human Capital

The theoretical framework most appropriate for adoption of education and development policies has come to be known as Human Capital Theory. Human capital refers to the stock of competences, knowledge and personality attributes embodied in a person to perform labor to produce economic value (Wikipedia 2010). It is the attributes gained by a worker through education and experiences (Sullivan et al., 2003). A recurring theme in the entrepreneurship literature is the importance of human capital for entrepreneurial success. Human capital takes many different forms such as: education, experience, preparedness for paid employment and managerial positions. There are different variables of human capital theory which have been delineated in literature.

b) Education

Scholars have considered human capital crucial and critical to entrepreneurship development as well as women entrepreneurship development (Glasser, 2000, Glasser, 1998, Lucas, 1998). One of the variables of human capital is education which refers to the formal acquisition of skills and credentials. Becker (1975), however, differentiates between general and specific education whereby the former is associated with the acquisition of skills not specifically related to the business sector and entrepreneurship.

Markusen et al. (2004) stress that human capital is associated with educational attainment such as the number of years spent in school and the degree obtained after schooling. That business is likely to grow in areas where there are a large number of well-educated people. Furthermore, Lynskey (2004) was of the opinion that educational attainment is significantly and positively associated with entrepreneurial performance. Nevertheless, explaining the entrepreneurial success, by using the human capital based on educational attainment is a limiting factor. This is because it leaves out many other relevant sets of experiences and skills which a person needs to become-self employed and operate as a successful entrepreneur.

c) Experience

Work experiences gained from working in certain industries, formal organizations and in certain types of occupations may also influence entrepreneurship. Human capital variable is expanded by focusing on experiences a woman has gained in addition to skills and knowledge that go beyond a formal education. Studies have shown that entrepreneurial success is often shaped by the experiences women entrepreneurs have gained during their prior employment.

Hackler et al. (2008) identify three important contributions of prior work experience that are important to the process of entrepreneurship. They include the prior knowledge of markets, insights about ways of serving these markets and knowledge of customer problems. Some of these experiences may endow the entrepreneur with a general set of skills, while others, such as knowledge of markets and customers can be very specific to the industry of the new venture. Most studies agree that there is a significant relationship between prior work experience in the same industry or line of business and venture success. Aldrich et al. (2006) utilize a range of variables that define prior work experience. These include years of managerial experience, years of other full-time experiences, prior start-up experience, and current self-employment. They argue that these experiences will contribute, more importantly, to the likelihood of entrepreneurial entry. Relevant experiences can also be gained in the same venture as the entrepreneur later operates his or her business.

d) Entrepreneurial Preparedness

Entrepreneurial preparedness refers to the personal skills, attitudes and resources gained outside the formal education and work experience. Life experience, as measured by age, comprises another general component of entrepreneurial preparedness. More specifically notions of entrepreneurial preparedness might come from the cultural and family background of the entrepreneur. Having another person in the household who is self-employed might bestow a certain perspective on entrepreneurship that others, without such cultural exposure, might not have.

As the literature review indicates, the connection between entrepreneurship and human capital is not fully represented by education which represents only one fact of an individual's human capital accumulation. Consequently, this study suggests that occupational skills and their enhancement in the workplace, as well as the entrepreneurial preparedness that women gain outside their formal education, are essential to women's entrepreneurship. In the next section, we describe how we have attempted to operationalize several variables described above under the subtitles of education, experience and entrepreneurial preparedness.

III. Methodology

a) Research Design

The study area for this work is a traditional settlement where women, men, and teenage boys engage in tying and dying various materials for use. The Tye and Dye material is known as "ADIRE' in local language. The 'adire' is mainly cotton materials dyed into various attractive and exotic patterns and designs. The material is worn by categories of people in the country. The last civilian president of Nigeria popularized the usage of "Adire' materials to the that 'Adire' materials are designed in various patterns and designs for exportation abroad. 'Adire 'materials have the potential to increase the foreign exchange earnings if proper recognition is given to the venture by the Federal Government of Nigeria.

To achieve the objectives pursued in this study, the study employed three methods of data collection. 1- Questionnaire, 2- Key-Informant-Interview (KII); and, 3- Observation. A brief questionnaire consisting of closed-ended questions was sent to women entrepreneurs covering questions on all of the objectives of the study. Research assistants were employed to help with the administration, interpretation, and recording of the answers. A three-day observation was carried out to assess, and become familiarized with the arrangement of the study areas. The observation enabled us to get the names of heads of each unit.

The key informant interview was conducted with all the heads of units. We stressed the importance of this work to the key-informants and when we met a potential respondent, we endeavored to brief them on the objectives of the study before the interview was conducted. Questions were asked on the socio-economic background of the respondents, various aspects of their human capital, their motivating factors, and various constraints that serve as hindrance to their business expansion.

The sample size for this study was two-hundred (respondents). There is no standard data for researchers working on informal economy in Nigeria. To get the sample size, the study has to rely on the list of women from heads of each unit. A systematic sampling technique was used to pick the women respondents. Notes were taken during the key-informant interviews. Notes were sorted out and main themes of the study were drawn out. The data from questionnaires were analyzed with the simple percentage and hypotheses were tested with chi- square statistics method of data analyses.

Other sources of data included secondary data collected from periodicals, magazines, textbooks, as well as organizational and technical reports.

IV. Results and Discussion

a) Demographic and Socio- economic characteristics of women entrepreneurs

Out of the total population in the sample (Table1) 40.5% of women are married. 42% were divorced, while 21% were widowed. This implies that the majority of women respondents have responsibilities to cater for the household. In a research carried out by Adegbite et al., (2006), the results proved that married women, divorced, and widowed worked harder and performed better in managing their businesses because of the social, financial, and psychological support than single individuals because of family responsibilities and commitment. Around 66% of women still have responsibility for their children's schooling. This means that women are still burdened with the schooling of their children. The responsibility of parenting will make the women entrepreneurs work harder in order to expand their micro-business.

In this study, 36% of women were between 39 and 48 years of age and 24% of them were between 49 and 58 years of age. The mean age of the women entrepreneurs was forty. This is in line with the research carried out in the United Kingdom, which focuses on "mid-career entrepreneurs" (MCEs) in the United Kingdom. The result showed that MCEs were entrepreneurs who started their own business between the ages of 35 and 55 (Rae, 2005).

b) Human capital variables and women entrepreneurs [Education]

One of the most important variables of human capital is attainment of formal education. Women entrepreneurs in Tye and Dye business who had acquired formal education constitute about 63.5%. Those with primary education were 20%, while 36.5% had secondary education. 7.5% had acquired tertiary education. In addition, 36.5% had no formal education. The high percentage of women with formal education could be due to free primary education and the free basic universal education in Nigeria. The acquisition of secondary education in Nigeria does not guarantee employment in formal institutions. Most secondary school leavers work in the informal sector of the economy. The presence of 7.5% who had acquired tertiary education may be because of unemployment in the country or family businesses. In Nigeria, the study carried out by Aderemi et al., (2008) among women in technological and non-technological businesses proved that women, irrespective of their educational background, could establish and manage both technological and non-technological businesses.

c) Prior Training

Prior training is one of most important variables of human capital the result of the study showed that 64% of participants had no prior training in the business, while only 36% of them had prior training in the venture. Non-prior training may affect negatively on the growth of the business. Training in the business is important for understanding the art and integrity of the business. However, lack of training, may serve as a hindrance to the expansion and growth of the business.

d) Previous Entrepreneurial Experience

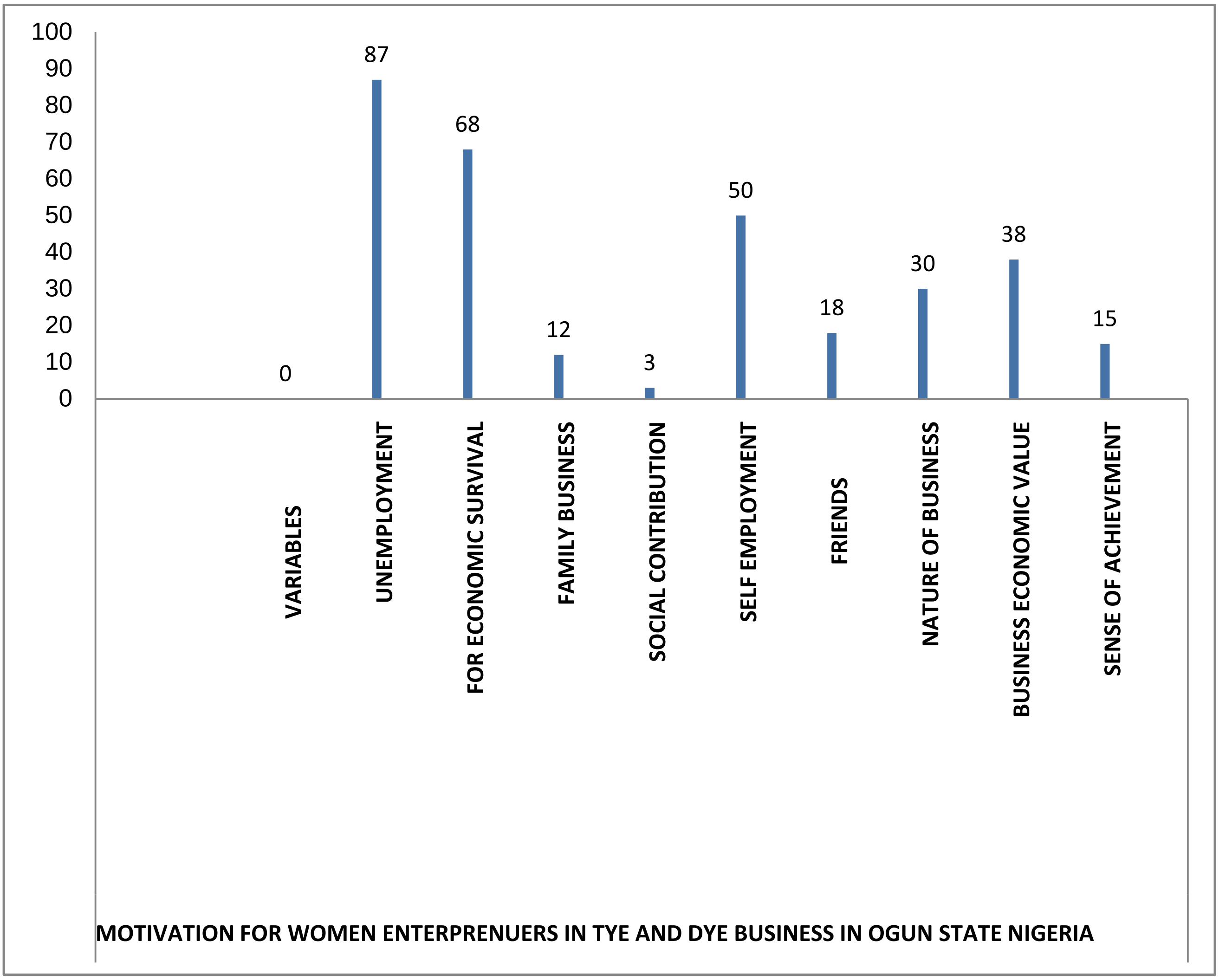
Forty-eight percent had no previous working experience. Nineteen and half percent believed that their previous entrepreneurial activity was of no advantage, while 32% stated that they had adequate previous entrepreneurial experiences for this trade

Table 1 : Socio-demographic characteristics of women entrepreneurs in Tye and Dye Business.

VARIABLE		FREQUENCY	PERCENTAGE of FREQUENCY
MARITAL STATUS	SINGLE	20	10
	MARRIED	81	40.5
	SEPARATED	32	16
	WIDOWED	42	21
	DIVORCED	25	12.5
	TOTAL	**200**	**100**
EDUCATIONAL LEVEL	NO FORMAL EDUCATION	27	13.5
	INFORMAL EDUCATION	45	22.5
	PRIMARY EDUCATION	40	20
	SECONDARY EDUCATION	73	36.5
	TERITARY EDUCATION	15	7.5
	TOTAL	**200**	**100**
AGE OF RESPONDENTS	18-28	23	11.5
	29-38	38	19
	39-48	72	36
	49-58	48	24
	59 AND ABOVE	19	9.5
	TOTAL	**200**	**100**
PRIOR TRAINING IN VENTURE	PRIOR TRAINING	72	36
	NO PRIOR TRAINING	128	64
	TOTAL	**200**	**100**
PRE-VENTURE ECONOMIC SITUTATION	Satisfied	30	15
	AVERAGE	80	40
	NOT SATISFIED	90	45
	TOTAL	**200**	**100**
Number OF CHILDREN	1 to 2	48	24
	3 to 4	106	53
	5 ABOVE	46	23
	TOTAL	**200**	**100**
PREVIOUS ENTREPRENURAL EXPERIENCE	NO EXPERIENCE	97	48
	AVERAGE	39	19.5
	ADEQUATE EXPERIENCE	64	32
	TOTAL	**200**	**100**
AGE OF CHILDREN	1 to 9	92	46
	10 to 20	64	32
	20 ABOVE	46	23
	TOTAL	**200**	**100**
CHILDREN'S OCCUPATION	SCHOOLING	133	66.5
	NOT EMPLOYED	40	20
	EMPLOYED	27	13.5
	TOTAL	**200**	**100**

Source : field work 2010.

Figure 1 : Motivation for Women Entrepreneurs in Tye and Dye Business.



Source : fieldwork 2010.

e) Motivation for Women Entrepreneurs in Tye and Dye Business.

In general, a person will never start a business without motivation (McClelland, 1961). Entrepreneurship emerges from an individual's creative spirit in a long-time business ownership (Weber, 1904). Motivation is an important factor in the decision-making to start a business. There are various and possible motivational factors that could influence entrepreneurial behaviours. These could be individual, social, and environmental factors.

Figure one shows that the source of business motivation majority (87%) of women in Tye and Dye Business is unemployment. Sixty-eight (68%) percent were motivated for economic survival while 50% were motivated by self-employment interest. This is similar to the result from cross-cultural studies that women from Eastern and Central European countries go into business ownership as a means of escaping from unemployment (Gundry et al. 2001).Thirty eight (38%) percent were motivated by the need for business economic value, while only 15% were motivated by sense of achievement.

Table 2 : Constraints of Women Entrepreneurs in Tye and Dye Business in Ogun State Nigeria.

	FREQUENCY	PERCENTAGE (%)
LOW BUSINESS CAPITAL		
Yes	102	51
No	98	49
TOTAL	200	100
INADEQUATE CREDIT FACILITIES		
Yes	156	78
No	44	22

Total	200	100
OVER-COMPETITIVESS OF THE MARKET PRODUCT		
Yes	125	62.5
No	75	37.5
Total	200	100
POOR INFRASTRUCTURAL FACILITIES		
Yes	97	48.5
No	103	51.5
Total	200	100
LACK OF INFORMATION TO EXPLOIT BUSINESS OPPORTUNITIES		
Yes	118	59
No	82	41
Total	200	100
BURDEN OF FAMILY RESPONSIBILITES		
Yes	135	67.5
No	65	32.5
Total	200	100
ATTITUDES OF GOVERNMENT OFFICIALS		
Yes	57	28.5
No	143	71.5
Total	200	100

Source : fieldwork 2009.

The majority (78%) of women entrepreneurs did not receive financial support from the community or any other financial institutions. This was contrary to request made by most of the respondents for financial assistance from government agencies to enable them to expand their businesses, streamline their operations and participate in the global economy.

A key informant in an interview stated:

"Those banks and other financial institutions do not grant us loans whenever we applied for loans. We do not have any collateral as guarantee for loans. We normally depend on daily savings which we collect at the end of the month to buy new materials for our businesses."

The result supports a research published by the National Foundation for Women Business Owners (NFWBO), which showed that 22% of women entrepreneurs in their study reported that maintaining the growth and competitiveness of their firms without easy access to external finance was a significant challenge. This suggests that access to finance represents one of the challenges to entrepreneurial success. Furthermore, 59% lacked adequate information on how to exploit business opportunities, while 41% were aware of the information but lacked knowledge about the process of exporting the materials.

One of the key-informant opined that:

"We are aware that we can export our 'Adire' materials abroad. However, we do not know the process of doing this. In fact, people come from different parts of the country to buy and export them abroad."

As regards the capital for business expansion, 51% of the respondents stated that the capital they worked with was very low. This finding further buttresses the research report by the Common Wealth (2002) indicating that the capital, the women entrepreneurs work with in developing countries, was not adequate to raise their venture above a subsistence level. The working capital of women entrepreneurs was called ''Dead Capital''. This is the situations of women in developing countries as they lack access to entrepreneurial strategic resources.

f) Test of Hypotheses

Hypothesis 1

H_o: The majority of women entrepreneurs in Tye and Dye Business are not affected by inadequate access to capital resources for expansion.

H_1: The majority of women entrepreneurs in Tye and Dye Business are affected by inadequate access to capital resources for expansion In confirming term hypothesis, an analysis of two major responses (i.e. Yes, No) was used as it related to the number of respondents for the study = (200 respondents).

Binomial Test of hypothesis

		Category	N	Observed Prop.	Test Prop.	Asymp. Sig. (1-tailed)
VAR00001	Group 1	2.00	156	.78	.05	.000
	Group 2	1.00	44	.22		
	Total		200	1.00		

Based on Z Approximation.

Using the binomial test at 5% significant level, the test statistic is very significant at 0.000 thus the null hypothesis is rejected and the alternative hypothesis is accepted, which states that the majority of women entrepreneurs in Tye and Dye Business are affected by inadequate access to capital resources for expansion.

Hypothesis 2

H_o : Prior training is negatively correlated with business success.

H_1 : Prior training is positively correlated with business success.

VAR	00001
Chi-Square	10.894
df	1
Asymp. S	.001

The above revealed that the chi square calculated stand at 10.894 while the critical value is 5.991 at 5% significant level and also the at 5% significant level the chi-square is very significant hence the null hypothesis is rejected and the alternative hypothesis is accepted

Hypothesis 3

H_o: Lack of information to exploit business opportunities does not hinder business expansion and growth.

H_1: Lack of information to exploit business opportunities hinders business expansion and growth.

Binomial test :

		C		Observed Prop.	Test Prop	Asymp. Sig. (1-tailed)
VAR 00002	Group 1	2.00	117	.59	.05	.000
	Group 2	1.00	83	.42		
	Total		200	1.00		

a Based on Z Approximation

At the 5% significant level the test statistic is very significant. Thus, we reject the null hypothesis (H_o) and accept the alternative hypothesis (H_1) which states that lack of information to exploit business opportunities hinders business expansion and growth.

V. Summary and Conclusion

The research assessed the human capital of women in Tye and Dye business in Ogun State Nigeria. Firstly, the research shed light on the socio-economic characteristics of those women who were engaged in this type of business. The mean age of the women is 40· The results also proved that the majority of women entrepreneurs were married and have responsibilities of taking care of their families. Concerning human capital of women entrepreneurs in Tye and Dye micro-business, many of the women had secondary education. This result was found to be similar to that obtained by Aderemi et al. (2008) in assessing the choice and performance of women entrepreneurs in technological and non-technological enterprises in southwestern Nigeria. However, 64% of the women do not have prior training in this venture. This view was buttressed by Marlow et al., (2009) that women entrepreneurs chose their trade by accident instead of acquiring adequate training for the venture. Another important variable of human capital is previous entrepreneurial experience. This study reveals that most women in Tye and Dye micro-business do not have previous entrepreneurial experience (48%). Only 32% believed that they had adequate previous entrepreneurial experience for the trade.

The overall results of this study illustrate that women entrepreneurs in Tye and Dye micro- business do not possess adequate human capital that would enable them to expand and grow their businesses that would significantly make a difference in their lives.

Secondly, the study showed that unemployment, economic survival and self-employment were the major factors that motivated women to engage in this trade. This result was found to be similar to that obtained from the cross-cultural studies of women in Eastern and Central European countries showing that women go into business as a means of escaping from unemployment (Gundry et al. 2001).

Lastly, the constraints on women entrepreneurs were revealed. The major obstacles to their business growth were inadequate access to credit facilities and lack of information to exploit business opportunities. This group of women entrepreneurs operates their businesses only at the local level. They are not opportunists or well informed to advertise their businesses the world over as they lack access to modern information technology.

The hypotheses so tested showed that the main barriers to business expansion include: lack of prior training in the business, lack of access to credit facilities and lack of adequate information to exploit greater business opportunities.

The research indicates that there is need for government intervention for women entrepreneurs to access financial resources for the expansion of their businesses. The government in association with Non-Governmental Organizations (NGOs) and Micro-Finance Institutions (MFIs) should provide and facilitate access to credit for women entrepreneurs. Lack of access to credit facilities is a major barrier to their business expansion and growth. Such credit assistance can be channelled through women associations. However, no collateral should be required as the women associations would guarantee the loans and monitor both repayments and use of credit. This method had been used and still in use by the Canadian Women Associations to remove the obstacle of lack of access to credit facilities. (Canadian Business Opportunity (2004).

Additionally, there is need to provide adequate information to women entrepreneurs in Tye and Dye business through modern technology. This method has the potential to expose the women and their products to the global world. For dynamism and competitiveness of the product, even at the global level, adequate training is essential and highly recommended. Accordingly, particular assistance is needed from Non Governmental Organizations in the form of on-the-job training to familiarize the women entrepreneurs with new methods, machines, equipment, processes and management training. Policies and programmes should be directed at developing the Human Capital (HC) of women entrepreneurs; that is why Human Capital has been established as having the capability to enhance the expansion and growth of their trade in the present study.

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From Habermas Model to New Public Sphere: A Paradigm Shift

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Abstract - Though Habermas model of public sphere was framed for describing the public and sphere at the state-level however, its principles and mechanisms are postulated as relevant to the theory and practices of global public sphere (GPS) and global civil society (GCS). The emerging digital technologies and particularly global connectivity through Internet and social networking have added new dimensions to the existing GPS thereby generating a new public sphere (NPS). The determinants of NPS like globalization, social software etc. do not seem to stand against the Habermas view of public sphere rather stand supportive and enhancing to the principles and requirements of an ideal public sphere both at the national and global levels. This paper unfolds this issue at length by juxtaposing the research findings from the existing research.

Keywords : *Habermas, Public sphere, Global public sphere, ICT, Globalization, Netizens.*

GJHSS-C Classification : *FOR Code: 160609*

FROM HABERMAS MODEL TO NEW PUBLIC SPHERE A PARADIGM SHIFT

Strictly as per the compliance and regulations of:

From Habermas Model to New Public Sphere: A Paradigm Shift

Muhammad Zubair Khan [α], Dr. Ijaz Shafi Gilani [σ] & Dr. Allah Nawaz [ρ]

Abstract - Though Habermas model of public sphere was framed for describing the public and sphere at the state-level however, its principles and mechanisms are postulated as relevant to the theory and practices of global public sphere (GPS) and global civil society (GCS). The emerging digital technologies and particularly global connectivity through Internet and social networking have added new dimensions to the existing GPS thereby generating a new public sphere (NPS). The determinants of NPS like globalization, social software etc. do not seem to stand against the Habermas view of public sphere rather stand supportive and enhancing to the principles and requirements of an ideal public sphere both at the national and global levels. This paper unfolds this issue at length by juxtaposing the research findings from the existing research.

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I. Introduction

By the public sphere we mean a realm of our social life in which something approaching public opinion can be formed with access for all citizens (Habermas, 1974: 49). The term 'public' refers to ideas of citizenship, commonality, and things not private, but accessible and observable by all (Papacharissi, 2002). The public sphere is a vital component of sociopolitical organization. It is the space where people come together as citizens and articulate their independent views to influence the political institutions of society. Civil society is the organized manifestation of these views and the relationship between the state and civil society is the cornerstone of democracy. Without an effective civil society capable enough to structure and channelize citizen debates over diverse ideas and conflicting interests, the state drifts away from its subjects (Castells, 2008).

Citizens act as a public body when they confer in an unrestricted fashion-that is, with the guarantee of freedom to assemble and associate and the freedom to express and publish their opinions about matters of general interest. This kind of communication in a large public body requires specific means for transmitting information and influencing those who receive it (Habermas, 1974: 49). Between the state and society lies the public sphere, "a network for communicating information and points of view" (Habermas 1996: 360). The interaction between citizens, civil society, and the state, communicated through the public sphere ensures that the balance between stability and social change is maintained in the conduct of public affairs (McChesney 2007).

Carey argues that the privatizing forces of capitalism have shaped a mass commercial culture that has replaced the public sphere. Although he recognized that an ideal public sphere may never have existed, he called for the revival of public life, as a means of protecting independent cultural and social life and resisting the limits of corporate governance and politics (Carey, 1995). The commercialisation of the public sphere, the contribution of cultural manufactures including advertising and public relations, Habermas argues, have manifested in refeudalization of the public sphere where the public are once again reduced to the status of spectator, and expert opinion has replaced 'true' public opinion (Ubayasiri, 2006). Habermas recounts how the potential for critical discourse was drastically curtailed by the triumph of corporate capitalism, the manipulation of public opinion by the advertising industry, and the rise of a passive consumption mentality amongst the masses (Crack, 2007).

Several critics idealize the public sphere and think back on it as something that existed long ago, but eroded with the advent of modern, industrial society. Sensing the demise of the great public, Habermas traced the development of the public sphere in the 17th and 18th century and its decline in the 20th century. He saw the public sphere as a realm of our social life in which public opinion could be formed out of rational public debate (Habermas, 1991[1973]). Such informed and logical discussion, according to Habermas, could facilitate public agreement and decision making, thus representing the best of the democratic tradition (Papacharissi, 2002). If citizens, civil society, or the state fail to meet the demands of this interaction, or if the means of communication between two or more of the key components of the process are blocked, the whole system of representation and decision making comes to a deadlock (McChesney 2007).

However, the internet does offer numerous avenues for political expression and several ways to

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influence politics and become politically active (Jones, 1997; Rash, 1997; Bowen, 1996; Grossman, 1995). Some emphasize that the technological potential for global communication does not guarantee that people from different cultural backgrounds will also be more understanding of each other, and they cite several examples of miscommunication (Hill & Hughes, 1998). Similarly, access to the internet does not guarantee enlightened political discourse. Moving political discussion to online virtual space excludes those with no access to this space. Moreover, connectivity alone does not ensure a more representative and vigorous public sphere (Papacharissi, 2002).

II. Habermas Model of Public Sphere

The public sphere mediates between society and state where public organizes itself as the bearer of public opinion that accords with the principle of public information which once had to be fought for against the monarchies and which made it possible to exercise democratic control of state activities (Habermas, 1974:50). Thus, public sphere lies between the state and society in the form of a network to exchange information and viewpoints (Habermas 1996, 360). It should however, be noted that much of the earlier theories about public sphere has tacitly assumed a nation-state frame (Fraser, 2005). This public sphere occupies both the physical as well as the virtual space of media. The press is autonomous from the state, has a diverse ownership, and reflects a wide range of views (McChesney 2007).

The structural preconditions for the Habermas model of public sphere were:

First, media institutions are the foundation of the public sphere as these provide information and forums for public dialogue. The national press carried the public views across the state (Habermas, 1974).Second, an addressee of public debate in the shape of sovereign state was essential. Public opinion provided an instrument for making the state accountable and responsive (Crack, 2007). Third, a vibrant civil society was imperative to guide the public debate (Castells, 2008).

The Habermas public sphere was an effort to provide the bases for a new form of civic engagement, for example, the debates was free and open to all as equals, irrespective of their social status. Participants strived to make debate intelligible to others; and when interrogated, provided reasoned justification for their opinions. There is a national communications network and a national media, with a citizenry having common interests (Papacharissi, 2002). Indeed, the association between the state and the public sphere has been so close that it has seemed natural. The state provided institutional foundations for domestic public spheres due to the reason: public discourse was hosted by print media that had a mainly national circulation; as a sovereign body, the state symbolised an obvious addressee of public deliberation amongst those subject to its authority; and the shared citizenship of deliberators provided a rationale for all to uphold the basic norms of publicity in discourse. (Crack, 2007)

III. The New Public Sphere

The contemporary information society and knowledge industries are characterized with the removal of all the temporal and spatial barriers to distanced communication with the help of information communication technologies (ICTs). A structural precondition of transnational public spheres is communicative networks to enable broad participation across state borders. This prerequisite has already been met in terms of material capability. The technologies of the networked society do not just extend previous communication media, but are qualitatively different in terms of structure, speed, and scope (Crack, 2007). The new public sphere is emerging out of the digital gadgets starting from a 'computer' then connecting them into 'Network', which started within a building, then cities, states and finally 'global-networks' came up with the gadget of 'Internet', a global platform giving every citizen an opportunity to become an 'international-citizen' (Chan & Lee, 2007). This platform offers global discussion and dialogue opportunities on non-stop basis (Nawaz, 2010).

The public sphere that was once, anchored around the national institutions of territorially bound societies has shifted to a public sphere constituted around the media system (Volkmer 1999; El-Nawawy & Iskander 2002; Paterson and Sreberny 2004). This media system includes mass self-communication, that is, networks of communication that connect many-to-many in the sending and receiving of messages in a multimodal shape of communication that can bypass mass media and often escape government control (Castells 2007). As the communications landscape gets denser, more complex, and participatory, the networked population is acquiring greater access to information, more opportunities and facilities to engage in public speech, and an enhanced ability to undertake collective action (Shirky, 2011).

One can observe an increasing number of liberal individualist online initiatives that promote the use of the Internet to enable the individuals to access a plethora of political information and express their views directly to elected representatives (Dahlberg, 2001:618). Anonymity online helps one to overcome identity limitations and communicate more freely and openly, thus encouraging a more enlightened exchange of ideas (Papacharissi, 2002). Since the advent of the Internet in the early 1990s, the world's networked population has risen from the low millions to the low billions. Over the same period, social media have become a fact of life for civil society worldwide that now involves many actors, ranging from regular citizens, activists, nongovernmental organizations, to businesses, market brokers, telecommunications firms, software providers, and off course, governments (Shirky, 2011).

There is extensive civil society-based deliberation in cyber space. Besides online discussion forums, there is an enormous amount of web publishing being undertaken by individuals and civil society organizations that facilitate public deliberation. There are thousands of civic activist groups that use the Internet to draw attention to particular issues to spark deliberation at local, national and global levels. This extension of the public sphere can be observed from how web publications and online dialogue have stirred debate and protests over capitalist globalization. (Dahlberg, 2001:621-22). Similarly worldwide demonstrations against Iraq war in 2003 were primarily organized using ICTs (Hara & Shachaf, 2008). Business, public organizations, and cultural groups are using this virtual environment for conferencing, public meetings, delivering informational services, and performances or exhibits (Messinger et al. 2008)

IV. Determinants of New Public Sphere

Cyberspace is delineated as a 'new public space' made by people and 'conjoining traditional mythic narratives of progress with strong modern impulses toward self-fulfillment and personal development' (Jones, 1997:22). Cyberspace is public as well as private space. This character of cyber space attracts those who want to reinvent their private and public lives. Cyberspace offers a new terrain for the playing out of the centuries old friction between personal and collective identity; the individual and community (Papacharissi, 2002). The reason for this optimism is that good Internet skills, independent of level of education, may actually serve as a predictor of online political actions (Min, 2010).

Media became a vital component of the public sphere in the industrial society (Thompson, 2000). If communication networks are supposed to form the public sphere, then our society, the network society, is more competent than any other historical form of organization, to organize its public sphere on the basis of global media communication networks (Cardoso 2006; Lull 2007; Chester 2007). In the digital era, global media includes the diversity of both the mass media and Internet and wireless communication networks (McChesney 2007). It should however be noted that mass media alone do not change people's minds. Media transmits opinions, and then they get resonated by friends, family members, and colleagues. It is the later social step in which political opinions are shaped (Katz & Lazarsfeld, 2005). The Internet in general and social media in particular, can make a difference in this second step of opinion formation (Shirky, 2011).

The network society is characterized by a trend towards individualization, social fragmentation and new forms of mediated community. The logic of networked organization is horizontally differentiated and polycentric. The old cohesive hierarchies are substituted by a huge number of strategically significant 'nodes' in the network, which can cooperate and conflict with one another. Network structures traverse all spheres of society, including politics, government, the economy, technology, and the community (Van Dijk, 2006). These processes disrupt the conventional understandings of space, borders, and territory, and influence the institutional foundations of public sphere deliberation (Crack, 2007). A recent multi-country study shows that social networking is generally more common in higher income nations because wealthier countries have higher rates of internet access. However, people in lower income nations use social networking at rates that are as high as found in rich states (Pew, 2011).

Long ago it became clear that acquiring and dispersing political communication online is fast, easy, cheap, and convenient (Abramson et al., 1988). The structural conditions of nation-state based public spheres are being supplemented by transnational networks that offer the structural potential for extended forms of publicity. 'These are threefold: communicative networks, governmental networks, and activist networks' (Crack, 2007). As in the case of Habermasian model, media should be free from state and market influence; governance organizations should be accountable and receptive to public opinion; and civil society institutions should observe basic norms of deliberation (Habermas, 1974). If there is a convergence of these conditions around a given issue area, then transnational networks could facilitate meaningful critical dialogue (Shirky, 2011; Min, 2010; Crack, 2007).

a) ICTS

ICT refers to computers, software, networks, satellite links and related systems that enable people to access, analyze, create, exchange and use data, information, and knowledge in ways that, were almost unimaginable hitherto. ICT is used almost interchangeably with the Internet (Beebe, 2004). It is better to comprehend ICT in perspective of creating a new set of relationships and places, agora rather than as a high-tech tool. It is one more global field in which struggles over the distribution of power, resources and information will be fought out (Van Dijk, 2006). The Internet is a unique matrix of networks which is based on a 'many-to-many' model of information distribution, as opposed to the 'one-to-many' structure of mass media (Crack, 2007).

New technologies provide information and tools

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that have the potential to extend the role of the public in the social and political arena. The mushroom growth of online political groups and activism certainly depict political uses of the internet (Bowen, 1996; Browning, 1996). The internet and related technologies due to their nature can augment avenues for personal expression and foster citizen activity (e.g. Kling, 1996; Negroponte, 1998). The Internet and wireless communication, by enacting a global, horizontal network of communication, offer both an organizing tool and a means for debate, dialogue, and collective decision making (Castells, 2008).

Modern communication technologies easily merge into each other to enhance connectivity and raise accessibility (Kleinberg, 2008; Fidler, 1997). For example, cell phones are owned by overwhelmingly large majorities of people in most major countries around the world, and they are used for multiple purposes beyond just phone calls. A recent multi-country study shows that text messaging is a global phenomenon – across the 21 countries surveyed, a median of 75% of cell phone owners say they text (Pew, 2011). Blogs and networking sites represent the most popular online category across the world when ranked by average time spent, followed by online games and instant messaging (Molinari & Porquier, 2011).

b) Networking

A digital network consists of two or more computers that are linked in order to share resources (such as scanners, printers and CDs), exchange files, or allow electronic communications. The computers on a network are linked through cables, telephone lines, radio waves, satellites, or infrared light beams (Winkelman, 1998). The Internet is the world's largest, most powerful computer network (Manochehr, 2007). Networked computers have the potential to expand the scale of the worlds beyond our imagination (Bell, 2008).

Digital social networks refer to social networks primarily realised by means of computer-mediated communication (Licklider et al., 1968). The first instance of a social networking platform was SixDegrees.com, launched in 1997 (Boyd & Ellison, 2008). Most appropriate to the global setting, networks are capable of structuring social relationships without constraint of place or the need for co-presence (Axford, 2004). Most social software research focuses on the relations between social entities in digital social networks and their interaction, while community information systems contain and group social entities (Klamma et al., 2007). Social networking sites used to publicize political agendas can influence voters' behavior (Molinari & Porquier, 2011). This role of social media has been witnessed in several election campaigns in the last few years (Anduiza, 2009; Stirland, 2008; Hachigian & Wu, 2003).

c) Social Software

'Social-software' is that specie of software which helps conduct social activities and socializing process at any temporal level including the international communications. This results in the establishment of a 'new environment' of global interaction, which has both positive and negative aftereffects for the international community (Oblak, 2002). The social software has shaped and stimulated 'new public sphere' as a backdrop of global communications for the novel 'global society' which never existed in a form that every member of this society can instantly interact with another member beyond the traditional limits of time and space (Bell, 2008).

The term 'social software' encompasses a wide range of different technologies, along with the social aspect of these technologies that often emerges from an integrated use of different technologies. Commonly used social software includes weblogs, wikis, RSS feeds and social bookmarking (Dalsgaard, 2006). Similarly, the social network sites (SNSs) are the web-based services that allow individuals to: create a public or semi-public profile within a bounded system; articulate a list of other users with whom they share a connection; and view and pass through their connections and those made by others within the system however, the nature and labels of these links vary from site to site (Boyd & Ellison, 2008).

What makes SNSs distinctive is not that they help individuals to meet strangers, but rather that they allow users to articulate and make visible their social networks. This can lead to interactions between individuals that would not otherwise be possible, but that is often not the goal, and these meetings are frequently between those who share some offline connection (Haythornthwaite, 2005). Social media can reduce the costs of coordination and can compensate for the disadvantages of undisciplined groups. As a result, it is now possible for larger, looser groups to take on some kinds of coordinated action, such as protest movements and public media campaigns that were previously reserved for formal organizations (Shirky, 2011).

Beyond common features like profiles, Friends, comments, and private messaging, SNSs vary greatly in their services and user base. Some have photo or video-sharing capabilities; others have integrated blogging and instant messaging technology. Mobile-specific SNSs have also been launched (e.g., Dodgeball), and some web-based SNSs also support limited mobile interactions (e.g., Facebook, MySpace, & Cyworld) (Boyd & Ellison, 2008). It is better to think about social media as a long-term tool that can strengthen civil society and the public sphere. This may be called the "environmental" view in contrast to the instrumental view of Internet freedom. According to this idea, positive political changes in the life of a country, including pro-democratic regime change, follow, rather than precede, the development of a strong public sphere (Shirky, 2011).

d) Blogs

The blogs are a class of social software often used in organizations for social networking (Kumar et al., 2004). For example, Weblogs support independent and individual presentation (Dalsgaard, 2006). The term 'Blog' is a short form of 'Weblog' and can be most appropriately described as an online journal (Drexler et al., 2007). The act of 'Blogging' is the creation of such logs. For some businesses, the 'real' news is not just a ticker-tape-like news feed from Reuters or the BBC. In business, the most important news is what you and those you care about, did yesterday, are doing today, and plan to do tomorrow (Klamma et al., 2007). Likewise, the comment feature of blogs provides the opportunity for feedback from anyone in the world creating limitless collaborative options. The political use of the blogging phenomenon is one of the outstanding indicators of the impact that the e-communication is having on the political arena (Kahn & Kellner, 2004; Kevin, 2007). In sum, they are potentially powerful collaborative tools (Drexler et al., 2007).

e) Globalization

ICTs are the creator and booster of globalization which is the process that constitutes a social system with the capacity to work as a unit on a planetary scale in real or chosen time. Capacity here refers to technological, institutional (deregulation, liberalization, & privatization), and organizational capacity (networking as a form of structurisation of activity) (Held et al. 1999; Giddens & Hutton 2000; Held & McGrew 2007). These processes have shifted the debate from the national domain to the global debate and prompted the emergence of a global civil society and of ad hoc forms of global governance. Consequently, the public sphere as the space of debate on public issues has also shifted from the national to the global level (Castells, 2008).

What is being witnessed in this global age is not the end of politics but rather its relocation elsewhere (Toffler, 1991). The national/international dualism no more defines the structure of opportunities for political action instead it is now located in the "global" arena. Global politics have transformed into global domestic politics, which rob national politics of their boundaries and foundations (Beck, 2006: 249). The increasing inability of nation-states to face and control the processes of globalization of the issues that are the object of their governance leads to ad hoc forms of global governance and, eventually, to a new form of state (Waters, 2001; Holton, 1998; Hirst & Thompson, 1996). However nation states, despite their multidimensional crisis, do not disappear, instead they transform themselves to adjust to the new context. Their transformation is what really transforms the contemporary landscape of politics and policy making (Castells, 2008).

Moreover, a number of contemporary issues are global in their nature and in their treatment (Jacquet et al., 2002). Among these problems, the most prominent is global warming which is characterized by the damage caused due to unsustaninable development. Such issues require global policies to be observed across the globe (Grundmann, 2001). This again reiterates the nation state inabilities. It is however obvious that not everything or everyone is globalized, but the global networks that structure the planet affects everything and everyone. The obvious reason for this phenomenon is that all the core economic, communicative, and cultural activities are globalized (Castells, 2008).

V. Discussions

Research shows that exchange within many deliberative forums fails to approximate the other requirements of Habermas model in various ways. First, reflexivity is often just a nominal part of online deliberations. Second, many online forums fail to attain a reasonable level of respectful listening or commitment to working with difference. Third, it is difficult to validate identity claims and information put forward. Fourth, certain individuals and groups tend to dominate the discourse both quantitatively and qualitatively. Fifth, existing social inequalities lead to extensive exclusions from online forums. Finally, the growth of economic interests into areas of online life is resulting in the displacement of rational deliberation by instrumental rationality in many online forums (Dahlberg, 2001:623). However, it is argued that conventional public sphere theory is inappropriate to evaluate the import of cross-border communicative flows, since it takes for granted an alliance between political territory and the circulation of dialogue. Moreover in the mass society, this relationship seemed so close that some have made the flawed extrapolation that public spheres require a physical locale (Crack, 2007).

Furthermore, Habermas noted that while granting free access has never compelled every member of the community to participate. Similarly the online public spheres cannot expect all users of the web to engage in meaningful dialogue (Ubayasiri, 2006). In any case the world is being progressively restructured by a complex web of social relations and the suffusion of media infrastructure in daily life. Mass society is being transitioned to a network society. Social and media networks are shaping its prime mode of organization and most important structures at all (van Dijk, 2006).

Despite the enthusiasm regarding the innovative uses of the internet as a public medium, it is still a medium invented in a capitalist era. It is an essential part of a social and political world (Jones, 1997). The Internet has to some extent been developed, monitored and regulated by government. Nor are online interactions free of corporate power. The Internet is now mainly developed and controlled by commercial interests and online commerce dominates the Web. As such it is vulnerable to the same forces that originally transformed the public sphere. The same forces defined the character of radio and television, media once admired for providing innovative ways of communication (Papacharissi, 2002). However, a huge amount of cyber-discourse takes place relatively autonomous from state and economic affairs (Dahlberg, 2001:617). The anonymity of the authors over the internet and the arguable tendency towards mass tyranny, seemingly dent the very foundation of the public sphere, and its ability to produce positive public opinion. The need for 'control' would then arguably challenge the very freedoms accorded by the internet and the public sphere (Ubayasiri, 2006).

However, the internet will open the door to a cultural and political renaissance, despite the fact that large corporations will take up a fraction of it to launch their cyberventures. It has the capacity to trigger a cascade of changes (McChesney, 1995). Many studies have shown how citizens utilize computers and the Internet for enhanced political and democratic initiatives. But for the so-called cyber pessimists, the Internet is nothing but a digital replica of the real world where one observes politics as usual (Margolis & Resnick, 2000; Wilhelm, 2000). Virtuality has been a vital feature of the public sphere in most of its historical manifestations: which means that discourse has been conducted at a distance (Warner, 2002). Therefore there is no a priori reason why computer mediated communication should be incompatible with critical publicity (Crack, 2007).

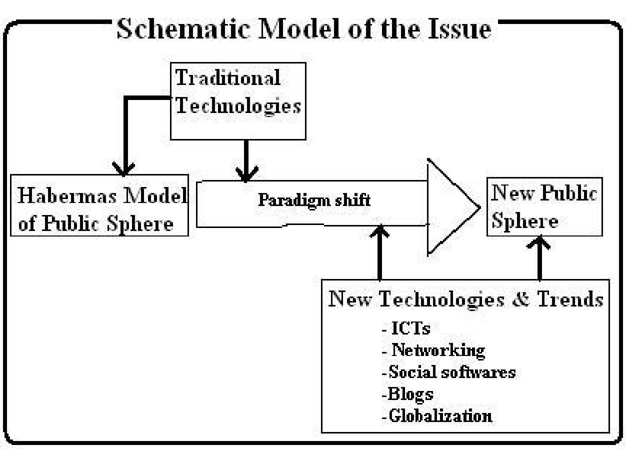

Figure 1: Theoretical Model of the Issue.

Figure 1 is the schematic presentation of the issue discussed across the paper containing all the critical factors and their interrelationships to portray the whole story with a holistic view. Habermas public sphere was anchored around traditional media primarily national press. However, modern communication technologies along with the processes of globalization are shaping new public sphere.

VI. Conclusions

It seems inappropriate to compare the public sphere of 21st century with the public sphere of 18th century. The ICTs are rapidly transforming all the societal, political and economic aspects of life. There has been a paradigm shift mainly realized through technologies. However, the Internet itself can not turn on some fundamentally new age of political participation and grassroots democracy (Hill and Hughes, 1998). ICTs can certainly help connect, motivate, and organize dissent. Whether the expression of dissent is strong enough to bring social change is a question of human agency. New technologies provide additional tools, but they cannot all alone alter a political and economic system that has existed for centuries (Papacharissi, 2002).

Furthermore, the so-called 'digital divide' is also evident within states as well as between them. Country-specific studies have proved that the pattern of marginalisation correlates with groups that experience broader disadvantages, such as women, ethnic minorities, ruralists, and the poorly educated (Norris, 2001:77–86). The 'Information Age' sounds like an unsuitable misnomer when it comes to mind that a person in a developed country is 22 times more likely to be an Internet user than someone in a developing country (UNCTAD, 2006, p. xi). However, if socio-economic factors creating 'digital divide' mark new public sphere as undemocratic then it is ironic to note that Habermas public sphere, the pinnacle of democracy was also rather undemocratic in its structure throughout the centuries, by not including women or people from lower social classes (Papacharissi, 2002).

The network society causes the temporal-spatial boundaries of public spheres to be increasingly fluid (Castells, 2001a). A favorable confluence of communication networks, governance networks, and activist networks, may facilitate the emergence transnational public spheres around certain issue-areas. The balance of problems versus prospects for the expansion of critical publicity will vary vastly depending on the subject and social movement concerned. However, it is evident that there are certain constraints to the further consolidation of transnational public spheres and these must be addressed to materialize the revival and transformation of public sphere (Crack, 2007). Recent research is more focused on the "second-level" digital divide which is a divide that concerns "multiple layers of access and use" of ICTs (Castells, 2008). Such research proposes that individuals have a variety of ways to access and use ICTs. These multiple layers of access and use are determined by a variety of factors that including, not only socioeconomic and demographic factors, but also physical, psychological, cultural, and ecological factors (Min, 2010).

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The Effects of Family Structures on the Academic Performance of Nigerian University Students

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GJHSS-A Classification : FOR Code: 130199

THE EFFECTS OF FAMILY STRUCTURES ON THE ACADEMIC PERFORMANCE OF NIGERIAN UNIVERSITY STUDENTS

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The Effects of Family Structures on the Academic Performance of Nigerian University Students

V. O. Uwaifo

Abstract - This paper examines the effect of family structure on the academic performance of university students in Nigeria. The sample for the study consisted of 240 students drawn from the six randomly selected faculties in Ambrose Alli University, Ekpoma, Edo State. The adapted form of "Guidance and Counseling Achievement Grade Form" was used for data collection and the data collected were subjected to statistical analysis using the t-test statistical method. The three null hypotheses formulated were tested at .05 level of significance. The results showed that significant differences existed between the academic performance of students from single-parent family and those from two-parent family structures. The results also indicated significant differences in academic performance of male and female students compared on two types of family structures. On the basis of these findings, it was recommended that school counsellors should be employed in all schools and that they should provide necessary assistance to students especially those from single-parent family to enable them overcome their emotional concerns.

I. Introduction

Over the years, the investigations of the factors that influence academic performance of students have attracted the interest and concern of teachers, counselors, psychologists, researchers and school administrators in Nigeria (Wiseman, 1973; Sogbetun, 1981). This is because of the public outcries concerning the low standard of education in the country (Imoge, 2002). The declining quality of education in the country and the breeding of graduates with little technical know-how has resulted in serious set backs to the industrial development of the nation. Different factors are capable of influencing the academic performance of university students. Such factors may be the student's internal state (intelligence, state of health, motivation, anxiety etc.) and their environment (availability of suitable learning environment, adequacy of educational infrastructure like textbooks and well-equipped laboratories).

Investigation of these factors has produced several findings by researchers. For example, Clemens and Oelke (1967) and Emeke (1984) have attributed the cause of poor academic performance to a combination of personal and in stitutional factors. Personal factors relate to the individual's intelligence, knowledge and ability. While institutional factors are family or parental influences, societal influences, institutional influences and school related factors- student/lecturer rapport, teacher related factors, accommodation and living conditions. In the same vein, Wiseman (1973), Sogbetan (1981) and Hassan (1983) among others have examined the causes of poor academic performance among secondary school students. Some of the factors identified are intellectual ability, poor study habit, achievement motivation, lack of vocational goals, low self-concept, low socio-economic status of the family, poor family structure and anxiety. The consequences of these include indiscipline in schools and low level of educational standard.

A Daily Sketch Publication on "Causes and Cures of Poor Performance at West African School Certificate Examination (WASCE)" in 2006 identified and categorized problems responsible for students' poor performance to problems of teachers, problems of inadequate facilities in the schools, problem traceable to students, problems caused by parents and society at large and problems of government policies and low funding of the education sector (Ajila and Olutola, 2007).

Reviewed literature indicated that there is an awareness of the importance of the home environment or family on pupil's/student's academic performance. The home has a great influence on the students' psychological, emotional, social and economic state. In the view of Ajila and Olutola (2007), the state of the home affects the individual since the parents are the first socializing agents in an individual's life. This is because the family background and context of a child affect his reaction to life situations and his level of performance. Although, the school is responsible for the experiences that make up the individual's life during school periods, yet parents and the individual's experiences at home play tremendous roles in building the personality of the child and making the child what he is. Thus, Ichado (1998) concluded that the environment in which the student comes from can greatly influence his performance at school.

Although, the home environment or family has been recognized as having a lot of influence on the academic performance of students (Nzewuawah, (1995); Ajila & Olutola, 2007). Previous studies have

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been concentrated on the area of socio-economic status of parents. Other aspects of parental environment such as the structure of the family have been grossly neglected. Yet, Ichado (1998) stated that parent's constant disagreement affects children emotionally and this could lead to poor academic performance in school.

The family lays the psychosocial, moral and spiritual foundations in the overall development of the child. While the" mother's significant role in this cannot be over-emphasized. Studies on father-child relationship suggest that the presence of a father in the home influences significantly the development of a child (Agulanna, 1999). Thus, parenthood is a responsibility requiring the full cooperation of both parents who must ensure the total development of their offspring(s).

Structurally, a family is either broken or intact. A broken family in this context is one that is not structurally intact for various reasons; death of a parent, divorce, separation, dissertation and illegitimacy in which case, the family was never completed (Conkline, 1996). This analysis becomes necessary because life in a single parent family can be stressful for both the child and the parent. Such families are faced with the challenges of diminished financial resources (Children's Defence Fund, 1994), assumptions of new roles and responsibilities, establishment of new patterns in intra-familial interaction and reorganization of routines and schedules (Agulanna, 1999). These conditions are not conducive for effective parenting. This is because when the single parent is overburdened by responsibilities and by their own emotional reaction to their situation, they often become irritable, impatient and insensitive to their children's needs (Nzewunwah, 1995).

It is against this general background that this study was conceived to investigate the possible contribution(s) of family structure to the academic performance of students of Ambrose Alli University, Ekpoma, Edo State.

II. Hypotheses

In pursuit of the research problems and to realize the objective of this study, the following hypotheses were raised and tested:

1. There is no significant difference between the academic performance of students from single parent families and those from two parent families.
2. There is no significant difference between the academic performance of male students from single parent families and male students from two parent families.
3. There is no significant difference between the academic performance of female students from single-parent families and female students from two-parent families.

III. Methodology

The population for this study consists of all university students in Nigeria. However, the sample for the study was drawn from the student population of Ambrose Alli University, Ekpoma, Edo State.

The sample was actually drawn using the students' record at the University Counseling Center. Six faculties were randomly selected from the total number of faculties within the university. From each of the six faculties - Law, Natural Sciences, Education, Arts, Basic Medical Sciences, Social Sciences - 40 students were purposefully selected. The selection from each faculty was based on equal number of students (20) from single-parent family and (20) from two-parent family. This made a total of 240 students that participated in the study. They were 120 students from single-parent family and 120 from two-parent family.

The instrument used to obtain relevant data was an adapted form of the "Guidance and Counseling Achievement Grade Form (GCAGF)". This instrument was basically used to collect data on the subjects' academic performance as measured by their scores in the compulsory courses taken in the previous semester in their various faculties. However, the first part of the form seeks information on the subjects' sex, and course of study. Four experts in the field of education validated the instrument and a reliability coefficient (0.67) was obtained through a test retest form of reliability.

The researcher personally went to each of the faculties to request for the scores of the participants in the compulsory courses taken in their various faculties. However, the subjects that were involved in this study were informed and the purpose of the study was clearly explained to them. They were assured of the confidential nature of the results of the study. The t-test statistical method was used to analyze the collected data and the hypotheses formulated.

Hypothesis 1

There is no significant difference in the academic performance of students from single parent family and those from two-parent family.

Table 1 : t-test of difference in the academic performance of students from single-parent family and those from two-parent family.

Types of Home	N	X	S.D.	Df	t-cal	t-tab
Single parent family	120	39.64	4.92	238	4.63*	1.96
Two- parent family	120	37.51	5.68			

*Significant at $P < .05$

The data in Table 1, indicates that there is a significant difference between the academic performance of students from single-parent family and those from two-parent family. The calculated t-value (4.63) is greater than the critical t-value (1.96) at 0.05 significance level and 238 degrees of freedom. Thus, the null hypothesis is therefore rejected.

Hypothesis 2

There is no significant difference between the academic performances of male students from two-parent family and male students from single-parent family.

Table 2 : Difference between the academic performance of male students from two-parent family and male students from single-parent family.

Male Groups	N	X	S.D.	Df	t-cal	t-tab
Two-parent family	62	7.77	12.86	118	2.26*	1.96
Single-parent family	58	5.54	7.08			

*Significant at $P < .05$

Table 2, shows that there is a significant difference in the academic performance of male student from single parent family and male students from two-parent family. The calculated t value (2.26) is greater than the critical t-value (1.96) at 0.05 significance level and 118 degrees of freedom. Hence, the null hypothesis is rejected.

Hypothesis 3

There is no significant difference between the academic performances of female students from single-parent family and female students from two-parent family.

Table 3 : Difference between the academic performance of female students from single-parent family and female students from two-parent family.

Female Groups	N	X	S.D.	Df	t-cal	t-tab
Two- parent Family	62	72.47	72.47	118	2.43*	1.96
Single-parent Family	58	68.45	6.99			

*Significant at $P < .05$

Table 3 shows that there is a significant difference between the academic performance of female students from two parent family and female students from single parent family. The calculated t-value (2.43) is greater than the critical t-value (1.96) at 0.05 level of significance and 118 degrees of freedom. Thus, the null hypothesis is also rejected.

V. Discussion of Findings

The results of this study indicate that there is a significant difference between the academic performance of students from single parent family and students from two-parent family. The study also shows differences in the performance of male students from the two family structures and also female students from the two family structures. The findings agreed with the conclusion of Nzewunwah (1995) that there is a significant difference between students from single-parent families and those from two-parent families in terms of attitude to examination malpractices, attitude to studies and academic performance. This finding could be explained by the fact that life in a single-parent family can be traumatic and children brought up in such family structure often suffer some emotional problems such as lack of warmth, love and disciplinary problems, which may hinder their academic performance. On the other hand, children raised in two-parent family structure are often stable emotionally and they suffer less emotional problems thereby making them less anxious in the pursuit of their academic work.

However, it should be noted that this situation might not be true all the time since there are some children in single parent family structures who still perform academically better than children from two parent family structure (Apia & Olutola, 2007). This situation may however be attributed to other factors inherent in the personality of the child. Whatever the result, parental separation tends to affect younger children more than the adolescents who are the subject of this study. However, early childhood problem may have negative impact on later life development. It should also be mentioned here that the presence of other adults in a single parent household might bring some positive influences on the degree of tension that may be suffered by children from such background. Also, the cultural practice in Africa, which allows support for widows, widowers and other categories of single parents, helps to reduce the inconsiderable terms, the negative effect of single parenthood. In a Nigerian single parent family, some of the functions of the absent parent may be sufficiently taken over by the members of the extended family, friends and neighbors.

VI. Recommendations

Based on the findings of the study, the following recommendations have been made:

Governments, private organizations and individuals concerned with the business of education should endeavor to address the obstacles hindering effective academic performance of students. This can be done by developing achievement motivation in students through achievement motivation training.

- There is the need for the recognition of individual differences in students and the need to deal with them accordingly. Counselors should provide the necessary assistance and psychological support for students from single parent family so as to overcome their emotional problems.
- There is also the need to keep enlightening the parents of the importance of the home structure on the life of children. This is necessary so that parents can understand the implications and consequences of parental separation and thus mobilize all resources to curtail the problems arising from the situation.
- Generally, there is need to combat the continuing declining state of education by providing more funds and materials for the upliftment of our educational system.
- Finally, school counselors should be employed in institutions of learning and adequate supervision to be put in place to ensure provision of necessary guidance services to students.

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Capital Structure and Performance of Listed Banks in Ghana

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Abstract - In this paper, we empirically investigate the relationship between capital structure or leverage and performance of listed bank in Ghana from 2000 to 2010. Data was collected from Ghana stock exchange and annual report of the listed banks. Panel regression methodology was used to analyse the data.

The result revealed that the banks listed on the Ghana Stock Exchange are highly geared and this is negatively related to the banks performance. The study shows that there is high level gearing among listed banks. This can be attributed to their over dependency on short term debt as a result relatively high Bank of Ghana Lending rate and low level of bond market activities.The regression result also revealed that capital Structure is inversely related to performance of the listed bank in terms of return on Equity and Tobin's q.

Keywords : Capital structure, listed banks, panel regression, Tobin's q, Ghana Stock Exchange JEL classification: G3; G32.

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CAPITAL STRUCTURE AND PERFORMANCE OF LISTED BANKS IN GHANA

Strictly as per the compliance and regulations of:

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Dadson Awunyo-Vitor [α] & Jamil Badu [σ]

Abstract - In this paper, we empirically investigate the relationship between capital structure or leverage and performance of listed bank in Ghana from 2000 to 2010. Data was collected from Ghana stock exchange and annual report of the listed banks. Panel regression methodology was used to analyse the data.

The result revealed that the banks listed on the Ghana Stock Exchange are highly geared and this is negatively related to the banks performance. The study shows that there is high level gearing among listed banks. This can be attributed to their over dependency on short term debt as a result relatively high Bank of Ghana Lending rate and low level of bond market activities.The regression result also revealed that capital Structure is inversely related to performance of the listed bank in terms of return on Equity and Tobin's q.

It is therefore, recommended that listed banks should intensify their efforts to rely on internally generated funds as their source of finance. In addition, the Government of Ghana should liaise with the stakeholders in the financial sector in order to develop bond market to enables the banks to raise long-term debt so as to avoid over-reliance of short-term debt which is associated with high cost. Furthermore, increased tax relief for the listed banks is likely to enable them to increase their retain earning and reduce reliance on debt consequently improve internal investment and performance.

Keywords : Capital structure, listed banks, panel regression, Tobin's q, Ghana Stock Exchange

JEL classification: G3; G32.

I. Introduction

One of the most important reference theories in enterprises financing policy is the theory of capital structure. The capital structure of an enterprise is the mix of debt including preference stock and equity; this is referred to as the firms' long term financing mix, Watson and Head (2007). Capital structure decision is fundamental for any business organization because of the need to maximize return to the various stake holders and also because of the fact that such decision has great impact on the firms' ability to deal with competitive environment. One crucial issue confronting managers today is how to choose the combination of debt and equity to achieve optimum capital structure that would minimize the firm's cost of capital and improves return to owners of the business. Even though generally firms have a choice as to how to combine debt and equity, managers attempt to ascertain a particular combination that will maximize profitability and the firm's market value. The kind of combination of debt and equity that will minimize the firms cost of capital and hence maximizes the firm's profitability and market value is the optimal capital structure. Unfortunately, financial managers do not have a clear cut guideline that they can consult when taking decision in connection with optimal capital structure. The idea of modern theory of capital structure is the path breaking contribution of Modigliani and miller (1958) under the perfect capital market assumption. Modigliani and miller (1958) assumed that under condition of no bankruptcy cost and frictionless capital markets without taxes firm's value is independent of its capital structure.

Another school of thought holds the view that financing choice reflects an attempt by corporate managers to balance tax shield of greater debt against potential large cost of financial distress arising from under investment. However if too much debt can destroy firm's value by causing financial distress and under investment then too little debts can also leads to overinvestment and negatively affect returns particularly in large and mature firms (Barclays and Smith, 2005).The choice of capital structure and its resultant optimal risk exposure is very paramount in economic performance of every company. This is because the choice (Debt or Equity) should ultimately result in the growth in the value of investment made the various categories of investors particularly equity investors (Watson and Head, 2007),

This is important because of the fact that equity investors have greater expectation of returns on their investment in the form of higher dividends and capital gain (Sulaiman 2001). Any result contrary to this expectation will compel holders of equity shares disposing off their share holding which can lead to the fall in the share price of the company. The fall in share price will send a signal to potential investors of the poor performance of the company and thereby deterring potential investors from investing both in equity stock and debt.

A number of theories have been advanced to explain the capital structure of firms. However, there is lack of consensus among researchers of financial

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management as regard the optimal capital structure. The variations in the various theories being propounded to inform such all important decision further make capital structure crucial. Thus capital structure decision is very critical, particularly in relation to performance of a firm in terms of profitability and value of the equity.

In Ghana, number of studies has been conducted to examine the determinants of capital structure and profitability. However, none of this was specifically directed towards listed bank in Ghana. Abor (2007) compares the capital structures of publicly quoted firms, large unquoted firms, and small and medium enterprises (SMEs) in Ghana with panel data regression. The results show that quoted and large unquoted firms exhibit significantly higher debt ratios than do SMEs.

Abor (2005) also studied the link between corporate governance and the capital structure decision of SMEs. He specifically assesses how the adoption of corporate governance structures among Ghanaian SMEs influences their financing decisions by examining the relationship between corporate governance characteristics and capital structure using regression model. The results generally suggest that SMEs pursue lower debt policy with larger board size. However, SMEs with higher percentage of outside directors, highly qualified board members and one-tier board system were observed to employ more debt. His study made it that corporate governance structures influence the financing decisions of Ghanaian SMEs. Amidu,(2007) adopted panel data analysis to examined determinants of capital structure of banks in Ghana. None of these studies examine capital structure and its influence on firm's performance. Thus this study aimed at contributing to the debate on capital structure by examining the relationship between capital structure and firms performance in terms of return to equity, return on Asset and Tobin's q.

II. Methodology

This study employed data on banks listed on the Ghana Stock Exchange over a period of ten years spanning from 2000 to 2010. The data were collected from different sources including audited accounts of the listed banks as well as from the fact book of the Ghana Stock Exchange. These banks are: Ecobank Ghana Ltd., Ghana Commercial Bank, Cal Bank Ltd, SG-SSB Limited, HFC Bank Ltd. Standard Chartered Bank and UT Bank Ltd.

Data was analysed using both qualitative and quantitative approach. In case of qualitative approach descriptive statistical was used to compare variables numerically and to ascertain a pattern in the data set. According to Saunder et al (2007), every statistics to describe a data is usually summarizes the information in the data by disclosing the average indicators of the variables used in the study.

For the qualitative analysis panel regression method was used. Panel data was developed and used for the study as it increases efficiency by combining time series and cross-section data. Panel data involves the pooling observations on a cross section of units over several time periods. Furthermore, panel data facilitates identification of effects that cannot be detected using purely cross- section or time series data To reveal the relationship between capital structure and firm's performance, the estimation procedure used by Kuznetsov and Muravyev (2001) was adopted and modified as:

$$Y_{it} = \alpha_i + \beta_1 X_{it} + e_{it}$$

Where,

- Y_{it} is performance measure,(Tobin's Q, ROE and ROA)
- αi = refers to time-invariant firm-specific effects
- X_{it} are the independent variables
- β_1 coefficients
- e_{it} is a random disturbance.

Based on the above general model the effect of capital structure on performance of listed banks was evaluated using the model outlined below.

ROEit = ßo + ß1 LEVit + ß2SIZEit+ ß3CLBit +B4AGEit + B5BOSit + B6CAPit +eit (1)

ROAit = ßo + ß1 LEVit + ß2SIZEit+ ß3CLBit +B4AGEit + B5BOSit + B6CAPit + eit (2)

TOBQit = ßo + ß1LEVit + ß2SIZEit + ß3CLBit + B4AGEit+ B5BOSit + B6CAPit + eit (3)

Where:
ROAit = ratio of pre- tax profits to total asset for firm i in period t
TOBQit = ratio of Market Capitalization to book value of Assets for firm i in period t
LEVit = ratio of total debt to total capital for firm i in period t
FIRMSIZEit = natural log of total Revenue for firm i in period t.
DEBTit = Short-term liabilities of the firm i in period t
AGEit = age of firm i in period t.
BODSIZEit = Board Size of the firm i in period t.
MCAPit =Market Capitalization of the firm i in period t
eit = the error term

a) *Choice of variables*

The concept of enterprise performance allows many interpretations (Mesquita and Lara,2002) In applied studies it is common to associate improvements in firm performance with increased profitability, higher efficiency, and increased output (Myres, 2001). There are a range of performance indicators that can be used to measure performance. The choice of a particular measure is the prerogative of the researcher and subject to the availability of appropriate data. It should be stressed that no one of possible performance indicators can be given the absolute priority. It may be advantageous to employ several measures rather than select a single one relying on subjective assumptions about their appropriateness. For instance Kuznetsov and Muravyev (2001) employed labor productivity, profitability, and Tobin's Q as proxies for performance. In this study we considered three performance measures namely return on assets (RoA), Return on Equity (RoE) and Tobin's Q.

This choice is motivated by the assumption that these indicators may have different interpretations regarding firm's performance. Return on assets is calculated by dividing income after tax by total assets and Return on Equity is calculated by dividing income after tax by book value of equity shares. Tobin's q is the ratio of market values of equity to the book value equity. Market capitalization is used as proxy for the market value of equity shares.

The independent variables include capital structure variables, which are calculated as debt to equity. In addition control variables are included in order to prevent spurious regression. Control variables included in this are size of the firm, age of the firm, the square of age, current liability, board size and the square of board size.

III. Results and Discussion

a) *Descriptive Statistics*

Table 1 below is a summary of descriptive statistics of the dependent and explanatory variables depicting the average indicators of variables computed from the financial statements. The dependent variables computed are TOBIN'S Q (TOBQ), Returns on Equity (ROE) and the Return on Assets (ROA).

Table 1 : Descriptive statistics of variables.

Variables	Mean	STDEV	Min	Maximum
TOB Q	0.440	0.3226	0.0856	1.8067
Return on Equity	0.257	0.1184	0.0740	0.6138
Return On Asset	0.043	0.0168	0.0107	0.0792
Leverage	0.870	0.0294	0.8000	0.9200
Current liability	19.201	1.5850	15.1441	21.3050
Board size	9.023	1.8674	7.0000	13.0000
Firm Size	18.062	0.0860	16. 2283	19.8934
Market capitalisation	18.817	0.9613	17.2628	20.6455
Age	37.501	33.5386	9.0000	114.000

Source : Constructed from the financial statements of the listed banks (2000-2010)

The Tobin's q (TOBQ) measured by the bank's market capitalization to the book value of total asset has a mean value of 44.04% and that of the Return on Equity (ROE) measured by firms after tax profit divided by Equity of the listed banks is 25.8%.

However the mean for Return on Asset (ROA) measured by the firm pre-tax profit divided by the total asset shows an average return of 4.38%. The Return on Asset measures how effective the firm utilizes its fixed asset in making earnings. That is earning per unit of a given asset. Thus, when this is a higher ratio, it is an indication of a better performance as regard to the utilization of the assets of the firm. The ratio of 4.35% indicates that for every GH¢100.00 invested in asset the average return is GH¢4.35, this is a relatively low performance indicator. The ROE with the average of 25.8% suggest a remarkable average performance of the firms in respect of amount of investment by the equity shareholders. It indicates net income per cedi invested by the equity shareholders. The 25.8%

indicates that for every GH¢100.00 invested by shareholders average net earnings of GH¢25.80 is accrued to the equity holders of the seven listed banks. This suggests a higher efficiency of the capital invested by owners considering the present level of inflation and the Government of Ghana risk free interest rate.

Tobin's q (measured as the ratio of market capitalization to the book value of asset) measures the ability of the firm to replace its asset. The average Tobin's q for the period under study is 44.04% with a standard deviation of 32.26%. The results shows that the average bank listed on the Stock Exchange achieves a Tobin's Q of 44.04% and the deviation of 32.26% indicates that majority of the listed banks were not able to achieve the average Tobin's q. The standard deviation of the ROA is 1.68%. This confirms further that majority of the banks listed on the GSE actually are not performing very well with respect to utilization of asset which averages 4.35%. The standard deviation of the ROE is 11.8% indicating that those listed banks that are able to achieve this average Return on Equity if 25.8% is less than 50% of the total banks listed.

The explanatory variables include leverage, current liability, size of the firm, market capitalization, board size and Age of the firms.

The variable leverage measures the ratio of total debt to equity capital of the bank.. This is the indication of the firms' level of debt in relation to the total capital of the firm. The average leverage value is 87%. This means for every GH¢100.00 worth of capital, debt component is GH¢87.00 indicating that firms listed on the Exchange are highly geared. The standard deviation of the leverage variable of 2.9% indicates that majority of the banks on the Exchange achieved this average leverage level. This level is very characteristic of Banks who rely mostly on deposits by customers in generating their revenue hence the high leverage level. This is further confirmed by the minimum and maximum leverage levels which stood at 80% and 92% respectively.

Current Liabilities, which is determined as debts fallen due within one accounting year has an average of 97.96%. This means that on average the banks listed on the Ghana Stock Exchange have average of 98% of their debt level as being short-term.the banks thus heavily rely on short term debt the cost of which is very expensive.

The board size of the firm and the firm's size measured respectively as the number of members on the board and the firms have average of 9.0 with respective standard deviations of 86.0%. This means majority of the banks listed on the Exchange do not achieve the stated averages. Market Capitalization measured as share price multiply by the outstanding number of shares and Age of the listed banks during the period under review have averages of 18.82 and 27.5 respectively.

b) Regression result

The variables were transformed by natural log to ensure the smoothness of the variables. Preliminary tests for normality and linearity were conducted for the variables. In addition these were a test for multicolinearity among the variables using Variance Inflation Factor (VIF) values and Inverse of Variance Inflation Factor (1/VIF). The test for multicollinerity indicated and absence of multicollinearity among the variables as the VIF did not exceed 20, and similarly the 1/VIF was not less than 0.05. The three dependent variables of ROE, ROA and Tobin's q were separately regressed against the independent (explanatory) variables. The results of the three regressions are presented in Table 2.

Table 2 : Regression results.

	Return on Equity (a)		Return on Asset(b)		Tobin's q (c)	
Independent variables	Coef	Std. Err.	Coef	Std. Err.	Coef	Std. Err.
Capital structure	-0.0027**	0.0012	-0.0433	0.0294	-0.0023*	0.0012
Age	-0.0788	0.0479	-2.2302**	0.9993	-0.0788	0.0479
Board size	-0.0076	0.2123	7.8594	4.9066	-0.0073	0.2123
Total Revenue	0.9815***	0.0062	0.3418***	0.0546	-0.0184***	0.0062
Market capitalisation	-0.0021	0.0020	-0.0925**	0.0465	0.0979 ***	0.0020
Age Squared	0.0106*	0.0063	0.3047	0 .1318	0.0106 *	0.0063
Current Liability	-0.0004	0.0024	-0.1822***	0.0467	-0.0003	0.0024
Cons	0.5096	0.2627	-8.1873	6.1115	0.5096	0.2627

R-sq: within	0.8998	0.7983	0.7999
between	0.8993	0.9088	0.8910
overall	0.8898	0.7998	0.8999
Wald chi2(7)	115545.50	121.45	512780.17
Prob > chi2	0.0000	0.0000	0.0000

**** Significant at 1%; ** Significant at 5%; * Significant at 10%*

Source : Ghana Stock exchange (2000-2010)

Table 2 (a) reports regression results between Return on Equity (ROE) and the explanatory variables. R2 indicates that 88.98% of the firm's Return on Equity is explained by the variables in the model. The model is statistically significant at 1% level. From Table 2 (a) capital structure (leverage) has a co-efficient of -0.0023 with p-value of 0.069 which is greater than 0.05. This means that there is a negative relationship between leverage and return on equity, however, this relationship is statistically significant at 10% level of significant.

Due to the high cost of debt as the banks employs a higher proportion of debt, this increase their interest payment consequently reduces their profit level. Since ROE is a ratio of after tax profit to owners equity, the lower profit as a result of interest payment tend to reduce the ROE, this has accounted for the observed relationship.

In addition as the banks employ more debt they are prone to indirect bankruptcy cost such as loss of sales and goodwill and may find it difficult to attract additional funds. For instance if a bank is perceived to be near bankrupt, they may lose existing client and may not be able to attract new client because of the possibility that they may lose their savings with the bank. The other control variables in the model namely the firm size (represented by total assets), Age, Board size, and market capitalization all exhibited a negative relationship with return on equity (ROE). However, only board size and total revenue exhibit statistical significant relationship with the dependent variable.

Table2 (b) shows the regression results of return on asset (RoA) against six explanatory variables. The R2 of 0.7998 indicates that 79.98% of the variation in the return on asset can be explained by the variation in the explanatory variables in the model. This results also indicate that there is a negative but statistically insignificant relationship between capital structure and banks performance as measured by RoA . The age of the firm, market capitalization and current liability also exhibit significant but negative relationship with return on asset. This result showed that a cedi increase in current liability would lead to about 18% decrease in return on asset. Furthermore, Tobin's q was used as a performance variable to evaluate the effect of capital structure on the performance of listed banks. The result is presented in Table 2 (c). The result indicates that 98.99% of the variation in Tobin's q can be explained by the variations in the explanatory variables in the model. The results show a negative but statistically significant relationship between capital structure and bank's performance as measured by Tobin's q. with a coefficient of 0.023. Thus a unit increase in the capital structure lead to a reduction in Tobin's q by 2.3%.. The control variables which are significant in this model are firm size and market capitalization. Based on the result a unit increase in firm size and market capitalisation would lead to 1.8% and 9.9% increase in Tobin's q respectively.

IV. Concluding Remarks

The first observation made was that the average capital structure of the listed Banks on the Ghana Stock exchange was 87% over the period under review implying the banks listed on the Exchange are highly geared. The high level of gearing observed amount the banks can be attributed to their over dependency on short term debt as a result relatively high Bank of Ghana Lending rate and low level of bond market activities. The gearing of these banks was as results of their over dependency on short term debt. Of the 87%, average gearing, short –Term liability constitute 86.61% of the total this (75% of total capital) whilst the remaining 23.39% being long Term Debt.

One of the reasons for the bank dependency on short term loan was the relatively high Bank of Ghana lending rare which makes the banks rely on short-term loan debts (mostly customer's deposits). In addition the bond market in Ghana is not properly developed to attract the banks to opt for long- term debt. The Study also revealed that capital Structure is inversely related to performance as revealed by the regression results of return on Equity and Tobin's q. It is important that listed Banks intensify their efforts to rely on internally generated funds to finance their operational activities. Even where external debt would be used, the banks should search for low interest-bearing loans so that the tax shield benefit of the loan will exceed the financial distress associated with it. In future, the Government of Ghana should liaise with the stakeholders in the financial sector in order to develop bond market to enables the banks to raise long-term debt so as to avoid over-reliance of short-term debt which is associated with high cost. In addition, increase in tax relief is likely to enable the banks to have enough profit after tax that would increase retain earnings to improve internal investment.

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Teacher's Role in Educational Changes: Executor or Collaborator? The case of Greece

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Abstract - Nowadays, a demand is strongly expressed concerning education's modernization. Schools are required to 'change' and adapt to contemporary demands. Greek State promotes many changes, such as institutional, changes in the curriculum's content and structure and other innovations. Teachers are the persons asked to implement those changes. One aspect of educational changes concerns the methods used mostly by teachers in the implementation of educational changes. The main aim of the present study was to investigate the causes that according to teachers' opinion, many educational changes are annulled. A questionnaire was given to teachers who work in State Primary Schools in the city of Patras in the South West of Greece.

Keywords : *Teachers, Role, Educational Change, Elementary School .*

GJHSS-C Classification : *FOR Code: 930202, 330399p, 330305p*

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Abstract - Nowadays, a demand is strongly expressed concerning education's modernization. Schools are required to 'change' and adapt to contemporary demands. Greek State promotes many changes, such as institutional, changes in the curriculum's content and structure and other innovations.

Teachers are the persons asked to implement those changes. One aspect of educational changes concerns the methods used mostly by teachers in the implementation of educational changes.

The main aim of the present study was to investigate the causes that according to teachers' opinion, many educational changes are annulled. A questionnaire was given to teachers who work in State Primary Schools in the city of Patras in the South West of Greece.

The research findings showed that teachers did not implement educational changes in many cases, mainly because they have never been asked to give their opinion about the change. They believe that educational changes should be promoted after a dialogue within the community of education. Lastly, they consider that the most important qualifications that promoters of educational changes can have is experience from the school classroom' and adequate background studies.

Keywords : Teachers, Role, Educational Change, Elementary School.

I. Introduction

During last years, schools and their teachers have been invited to implement many educational changes and to adapt to contemporary social demands. The aim is schools to become more open and responsive to society's needs and therefore be more effective educational institutions. As for students, the aim is to be able to successfully integrate themselves in the new social reality around them and face the demands required of them in the labor market after their graduation.

Within that framework, an extensive dialogue has opened up regarding the qualifications and the personal characteristics of what constitutes a good-effective teacher. Nowadays, the public attitude and perspective towards teacher is one of the criticism and a demand of better education of their children

According to Perrenoud (1996), teachers' profession has reached a crucial crossroad. It is headed towards either proletarization (mere executor of educational changes) or professionalism.

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According to Klaas van Veen, P. Sleegers, et al (2001), the notion of 'professionalism is shaped and constructed. That means it is changing with time. In this study, a 'professional' is considered a person participating in decision making. A 'professional' is a free person, independent and creative, able to choose. Thus, a 'professional' is personally responsible for what he/she does. Apple & Jungck (1992), mention that schools, teachers and programs are closely controlled more and more. Educational reformations have undermined teachers' professionalism, as well as the trust to their specific knowledge and abilities. They have contributed to teachers' low morale and have led them to a defense position (Ball, in Crozier, 1999). This is because they have no saying in the formation of educational policy, as far as their own mission is concerned (Whitty et al, in Crozier, 1999). According to Lareau (1989), teachers are considered to be semi-professionals.

Under those circumstances, teacher's role is changing. Since frequent changes hinder their work, this results in many cases in causing educators' fatigue, stress and discontentment (Tsiplitaris, 2002). According to Kanta (1998), the organizational and administrative structure plays an important role to educators' professional burnout. Blase & Anderson (in Hargreaves, 1998), report the prevalent emotions teachers experience when their administration is authoritarian; emotions such as anger, depression, agony, relinquishment.

As teachers or researchers who carry out an empirical research, we gained experience by being in the 'school ground'. Based on the observations and research, we concluded that there is a difference and a distance between the Ministry of Education's intentions and goals and the implementation of methods concerning the various educational changes that are promoted. In many cases, this has resulted in annulling those changes.

According to Milonas, Manessis & Papandreou (2001), teachers learn about different didactic/ educational or administrative matters. However they are not informed by the proper authority (principal, administrator, school counselor). They mostly learn about those matters by their colleagues to whom they resort to understand and solve the many problems that exist in schools and questions about them.

The present study focused on the analysis of all

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the factors leading teachers to formally implement educational changes. This unfortunately has resulted in the annulment of Ministry's intentions.

a) Educational Change

"Educational Change", is considered to be the complex sum of Laws, Presidential Decrees, Circulars, Ministry Decisions that schools are asked to implement. Any improvement is considered to be a change. Regarding the notion "educational change" and its aspects, see Fullan & Steigelbauer, 1991; Yfanti, 2000.

b) Teacher's Role

Teacher's role is a sum of rights and obligations along with the method each person implements it (Milonas, 1993), within a field (Bourdieu, 1992, 1995). Furthermore, this role is defined by several rules and demands coming from 'different directions'.

Rules and demands that:

- are both required and imposed by the (School) Institution
- are imposed (or there is an attempt to be imposed) by people or teams so as to facilitate their own interests
- teacher himself as a Person chooses

Scheme I

c) Aim of the study

The main aim of the study was to investigate teachers' opinions about what themselves believe about the causes that the changes are asked to implement are often annulled and the formation of teacher's role. Therefore, we want to exhibit ways and means that teachers use to react to educational changes and in general, to institutional demands and pressures.

Because of the generalized social changes and advancements, the demands above are stronger and stronger. Specific demands simultaneously originate from many organizations/bodies or categories of interests. Either obvious or not, these demands are exerted on teacher's role in many ways. They originate from Education Chiefs, Scientists, Colleagues, Parents, Students, High School Teachers[1], but from public opinion in general.

The Teacher is becoming a receiver of institutional demands and pressures. Despite his potential reactions or resistance, he/she 'responds' to the demands in many ways, mostly for survival purposes. On the other hand, he/she believes in the illusion of his independence, when he/she closes the door of his classroom.

A teacher's role is less and less formed to be a professional's role.

d) Research Questions

In investigating those factors, a series of research questions were formulated. The main attempt was to answer some of the questions, especially those that could have measurable results, such as the following ones:

- Do teachers get accustomed to a specific working method?
- If the answer is yes, why does this happen?
- How do teachers implement educational changes in School?
- How is teacher's role formed or shaped?

e) Hypothesis

The hypothesis behind the above research questions, was as follows:

Teacher's role is formed/shaped to an executor and not a professional.

Investigating the above research questions, we expect teachers' answers to confirm this hypothesis.

II. Method

Our research belongs in the area of Microsociology. We adopted an ethnomethodological approach of the research topic. We are interested in stating the meaning that the actors themselves give in their acts/deeds as givers or receivers of a message (Weber, 1987; Terlexis, 1999).

a) Sample

The population of our interest is Primary School Teachers. Teachers' sample that answered to the questionnaire was formed following the process below: Sampling area was chosen to be the Prefecture of Achaia, in South West of Greece. Based on the elements in 2001's census and their comparison with other prefectures, the Achaia prefecture is representative regarding education level and groups of professions of inhabitants.[2] Then, the sampling was restricted to the city of Patras, because the teachers working in its schools originate from different areas of Greece, not only from Patras.[3] Also, teachers in Patras have many re-education opportunities such as participating in programs of the University of Patras, seminars, Regional Re-education Center of Patras, etc. As expected, they would be interested in participating in the research. It is more than 1850 teachers, men and women, working in the Elementary Schools of Achaia Prefecture during the school year 2009-2010, based on the elements of Administration of Primary Education in Achaia Prefecture. In the city of Patras, work more than 950 teachers. Sample size examined was increased to 15% of the total sample so as the restrictions mentioned

[1] They usually accuse Elementary School Teachers that they send the students illiterate to high school

[2] Based on the elements of 2001 census, there are no essential differences in the distribution concerning education level and groups of professions among inhabitants of Achaia Prefecture as compared with the other Prefectures of Greece.

[3] Based on the elements, many teachers are hired in Achaia every year as permanent or substitute personnel. Many are asking for a displacement or disengagement to another area every year, thus it can be assumed that there is not an established teachers' behavior.

above to not influence the validity of the research.[4]

The sample originated after a random but systematic sampling. We finally gave 140 questionnaires and 115 of them were filled and returned to us, that is a percentage of 81%.

b) Instrument

A survey questionnaire was used as a data collection technique, a widely used instrument in social sciences, since a large amount of data is collected in a short period of time. The questionnaire's content was based on the research questions mentioned above.

A questionnaire as a method to collect teachers' answers was chosen in this study instead of an interview for another two reasons:

- while designing the research, we tried to interview some teachers. Then, based on these pilot interviews, we discovered that teachers were not available in recording their opinions, because they were afraid of what they would say. The effort to interview teachers was "a time-consuming, complex procedure that demanded psychological availability and endless argumentation" (Friderikou & Folerou, 1991:16)
- participating in previous researches with Professor Milonas' investigatory team, we knew that teachers prefer to answer to open-type questions because this makes easy for them to refer to whatever bothers them and they do not feel distrust. Xohelis (1984:48) was led to the same conclusions.

As far as validity was guaranteed, a pilot study was conducted to ensure that adequate time was given for the questionnaire's completion and that all teachers were capable of comprehending its items. The questionnaire was first given to 20 teachers. A content analysis (Weber, 1994) of teachers' answers was performed on the pilot questionnaire given. This analysis resulted in categorizing teachers' answers based on each question. It also resulted in improving the final questionnaire given. As a result of the pilot study, the revised questionnaire could identify teachers' opinions concerning this research. Questions were phrased in such way that there is no way the answers can be normatively/ideologically imposed.

The questionnaire consisted of 5 open-type questions and 2 close-type questions.

III. Results Discussion

The results of this study will be presented below. Firstly, a reference to teachers' socio - demographic characteristics will be made and then, a presentation of teachers' answers to three questions of the questionnaire.

a) Teachers' descreptive characteristics

The questionnaire was filled by forty nine male (42%) and sixty six female (57%) teachers.

Fifteen of them (13%) had completed 0-5 years of duty/work, forty (35%) 6-15 years, forty three (37%) 16-25 years and sixteen of them (14%) 26 years and above.

Concerning their studies, 83% of them were graduates of the Pedagogical Academy (2 years) and 17% were graduates of the Department of Primary Education (4 years). From those with studies in the Pedagogical academy (basic level), 37% of them had finished either a two years in service program called 'Didaskalio' or equalization programs or both of them and 16% another University School. One (1) had a PhD and four (4) postgraduate diploma/masters. Thus, it can be observed a constant effort of the teachers to educate themselves so as to adopt to the new data.[5]

According to their statement, participation to innovative actions had 64 teachers (55%)[6] ; 41 of them (64%) were women. Thus, it is attested an increased women participation in such programs. The findings were statistically significant $\chi 2$ (4, N = 116) = 12,894 p = .012.

b) Answers to the Questions

The first question addressed to teachers was "Do they agree that after some working years in school they get accustomed to a specific everyday working style and they don't want to adapt to new methods and techniques?"

i. *Get accustomed to a everyday working style*

Table I

Although it was somewhat expected, it is still surprising the fact that the crushing majority of teachers asked (74%) agreed with the opinion, that with time teachers get accustomed to their own teaching/working method and it is hard for them to change. Only 30 teachers (26%) stated that they disagree, that means they believe that they are open to changes. However, what are the causes that, according to teachers, can account for this fact?

[4] There are many different opinions as to what considered a satisfying sample. Sample size (Kiriazi, 1999: 108-119, mostly 116-117) depends on financial resources, level of accuracy intended by the researchers, the cases that should be included in the subtotals. It also depends on the research's target and the nature of the examined population as well as by the number of variables the researchers would examine and use in a specific statistical analysis (Cohen & Manion, 1996:131).

[5]From the ones having completed basic level studies, in the Pedagogical Academy and afterwards finished "Didaskalio", "equalization" or both of them, 24% has 6-15 years of duty, 52% has 16-25 years and 20% of them had more than 26 years of duty. The findings were statistically significant χ^2 (28, N = 116) = 107,238 p = .000. It is obvious the strong interest of teachers with average number of years in duty/work.

[6]Based on Dimitrakakis & Maniatis' research (2003), it is noted that teachers' participation in mobility programs contributes to their formation of disposal at educational changes. They feel more responsible as professionals and ready to collaborate with other bodies/organizations, to overcome the public servant mentality.

Based on a content analysis of teachers' answers in the pilot questionnaire, six categories of factors/topics examined had arisen: easiness, security, deficient re-education, illusion of professionalism, different causes.

Table II

In total, 130 answers were received. Based on those, it results in the combination of three causes (habit as easiness or security or deficient re-education) are the most important reasons why the teachers get accustomed to a teaching/working method and it is hard to change.

To elaborate more:

a. *Category I : Easiness*

The main cause explaining why teachers do not easily change their working method is 'easiness' (35%). They feel comfortable with themselves in a situation and they do not want to change the existing 'status quo', because changes demand more effort and many teachers are not available or willing to spend time and effort to facilitate change. These are the expressions of the teachers themselves [7] :

- With time, educators get accustomed to a teaching/working method and do not change it easily, because they think that it is best for them. The already collected material they have facilitates time saving.
- People feel comfortable with what they know
- If we get accustomed to a style of life, it is easy to get accustomed to a working method
- Changes demand more effort and most teachers are not willing or available to do it
- Teachers accustomed to a teaching/working method are not open to changes. This is because they think change will add more teaching demands, such as more time from them to prepare and organize their teaching and that will upset them
- It is easier for someone to slot in (patch up) a situation than for them to get acquainted with new facts and teaching methods
- They get used to things and they find difficult to try something different
- It is difficult for someone to adapt to the new educational methods, to change teaching style/method and to update his knowledge
- The force of habit and the tendency to patch up things in work, make people to not change easily working style.
- Teachers get used to some things, methods, ways and experiences
- It is a human characteristic to resist to anything unknown and uncertain, when he has to take a leave of his habits
- Habit prevails
- The difficulty for people to get into new processes that need more effort and work
- Because it is easy for us

b. *Category II: Security*

Many of the teachers' answers mentioned this category (Security - 15%). Teachers responded that being accustomed to a teaching/working method facilitates them better, since they are afraid facing something new and unknown. For them, habit is always the best solution. These are some of the answers they wrote themselves:

- Habit is always the easy solution
- They feel secure when they know something well and since they have tried it many times with success
- Fear of the unknown
- They are afraid of something new
- Sometimes they feel insecure when facing changes
- People feel secure with a working method and in many cases, without examining whether the results of this method are positive or not
- Sometimes they feel insecurity towards changes. They are afraid that changes will not be successful or that will demand more time and effort
- Anything new scares people and effort and energy are required so as to be accepted
- Whatever I have learned is what I will do
- Change scares them because they believe that they will not reach the desired result and they will waste time
- Difficulty in (fear about) implementing new methods
- The use of the accustomed "route" creates a sense of security

c. *Category III : Deficient in service education*

Teachers' responses to those two categories have to be studied along with the deficient re-education they have received (23%). They are afraid of the changes and they want to follow the same working/teaching method they are accustomed to. These are the eexpressions of the teachers themselves:

- Deficiency of a substantial information and re-education concerning new teaching methods
- Non-existent information
- The responsible official bodies do not offer a proper information for educators to realize the need for change in their working/teaching methods
- A change demands that teachers will be informed beforehand about the new elements concerning its validity and educational worth
- Because nobody takes educators' proper re-education seriously

[7] The phrases mentioned above are indicative, typical of a series of answers. Phrases are not repeated, but they are mentioned exactly as stated by the teachers. Only spelling mistakes were corrected.

- There is not a continuous and sufficient re-education/upgrade of teachers' education regarding the new trends in pedagogy and didactics
- Many teachers' will to adopt new and more liberate teaching methods bumps into the absence of relevant skills and the organization along with the school schedule
- Deficiency of in service education and information
- More seminars and information about changes are required by the responsible bodies/organizations
- Because we are not often re-educated in contemporary educational programs
- Educators' information about new working styles is scarce and short in time. As a result, it does not bring the desired results
- Incomplete education and weakness in attending new teaching methods (seminars)
- Opportunities of in service education should be constant for the teacher so as to see properly and to improve himself

d. Category IV : Illusion of professionalism

Teachers' practical/functional knowledge of school class matters teachers' 'loads' along with self-esteem are important. It also brings them to a position against the changes imposed by others.[8] According to them, these 'others' do not really know what happens in schools. Also, this practical knowledge of the classroom offers to teachers the illusion of professionalism, that they are the 'experts'. Expressions of the teachers themselves:

- In their opinion, they are improved through their experiences and that they follow a more effective teaching method
- It is difficult to change when you believe that your teaching/working method is the right one
- They organize their work and they collect material. The positive results of their work probably convince them that they should continue teaching as they have done in the past
- The secure feeling they get with their teaching/working method, confirms in their minds that they are teaching properly. Apart from this, they can improve the way they use their method, based on this experience
- The knowledge educators acquire during their studies and based on experience defines a 'safe' working model
- The teacher evaluates his work's results in the end of school year. He aims to eliminate his weaknesses and deficiencies by applying a more ideal teaching style
- The educator uses his experience from his education in university, when he is in front of his students. Therefore, not many educators develop a behaviour different from the one of their teachers
- After years in work/service, other studies, seminars and re-education programs, teachers settle down to a working style and follow it closely
- Because they consider that their working style is effective for themselves and the children
- They have learned to work in this way, as it happens in other professional domains
- Another teaching style is more difficult to apply and the results are doubtful
- The knowledge-centered character of school is better accommodated by the established teaching methods – because the teacher feels deficient in knowledge to apply something new

e. Category V : Several Answers

Finally, some teachers gave some different answers, as follows:

- there is no encouragement or offer of motives
- the fact that many times changes promoted without a beforehand design and have no result
- educational changes are cursorily promoted, thus educators do not agree with this
- they believe that nobody supports them
- They understand that their mission and offer are not appreciated by the state or the parents
- Educators' initiatives are not encouraged and their needs are not taken into consideration
- The are tired by so many and continuous changes (the one change follows the other)
- Educators' resistance towards the government regarding the privatization of education

Based on teachers' answers, educators experience feelings of exhaustion, bitterness and depreciation by the State's side. They believe that it lacks design and desultoriness dominates. Nobody ask them about the educational changes, thus, they feel that nobody supports them.

The question is "how this established way that teachers react to educational changes is manifested in fact".

c) The implementation of Educational changes

Having this in mind, teachers were asked whether they agree that many of the educational changes promoted by the Ministry (through Circulars, Presidential Decrees, Laws, etc.) are not in fact implemented to a high extent.

[8] According to Perrenoud (1996), State's trust towards teachers is absent. The experts refer to teachers as 'they', while teachers do the same for those taking the decisions for change. Based on our experience, teachers require and desire their re-educators to come from their own field, because they want them to have a 'practical sense', that is, knowing the means to deal with school reality. Teachers' criticism about evaluation focuses at this point; 'what kind of qualifications and experiences from school classroom would our evaluator have'?

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Table III

This was a close-type question. Teachers explicitly responded with the astounding 91% that they agree that many educational changes are not in fact implemented, at least as planned by the Ministry. Thus, they admit that have developed adverse reaction and invented strategies to not implement educational changes as specifically proposed by the Ministry, because of the reasons mentioned in the previous question (slotting in/patching up, security, bad re-education, illusion of professionalism). As a result, they implement changes the way they understand and interpret them to an extent that does not affecting them. Of course when implementing changes, they are mindful not to come to an apparent conflict with the Ministry.

V. Conclusions

The findings proved clearly and explicitly the hypothesis stated in the beginning.

Teachers with time get used to a teaching/working method that does not require adverse demands on them or a great effort on their part to teach, and at the same time offers them security. The need to face daily the demands of successful teaching in schools, forces them to find practical ways to teach efficiently. This is basically established through experience and gives teachers a sense of professionalism (Milonas et al, 2001). According to Papakonstantinou (1984) there is a distance between teachers' re-education and their practice. This is also shown in the content of studies for Greek educators and in the need for this content to be more scientific. The aim is the 'pedagogical art' to be 'demystified' and free itself by the 'gravity' of 'experience'. Lamnias and Tsatsaroni (1999) examine the conditions for a change of school practices and concluded that the contradictory suggestions and the action of intermediate organizations/bodies (i.e. school counselors) enforce educators' resistance since they confuse them even more.

The result is to implement many educational changes with such ways that they particularly annul them. At the same time, it is highlighted the importance of the relevant autonomy of school institution.[9] Because they believe that their re-education is not substantial/crucial, they feel that the responsibility for this does not belong to them. It seems that re-education is not properly organized. Teachers' answers rate down the process along with the people responsible for their re-education. As a result, few changes become understood by teachers, as to how they will implement them. Educators themselves emphasize the need for their re-education (Matsagouras, 2002:304). Mavrogiorgos (2003) thinks that re-education functions as a mechanism of ideological conformity and imposition of main educational choices. It aims to the ideological legalization of 'state' pedagogy and didactics.

It is clear that there exists a distance or a gap between Ministry's expectations and the implementation of school policy[10]. Also, unfortunately the trust and cooperation in the relationship between the school's administration and teachers is virtually absent in many educational institutions in Greece. Teacher's role is relegated to that of a mere executor, or facilitator, but not to a professional one. This is because he does not or is not allowed to participate in the decision-making concerning school, as it is done in many other countries.

The consequences are immediate and can be demoralizing for the teacher in the formation of his/her role. They also refer to his students, the educational policy and to the professional socialization and education of newly-appointed teachers. Same were the conclusions in Manessis' research (2000). Teachers who graduate from Departments of Primary Education mention a conflict between their studies and school reality. Thus they ask for a connection between their initial education and everyday practice. They often follow the methods shown by more experienced colleagues. However, one group of teachers supports the most the statement that 'teachers get accustomed to a teaching/working method with time'. It is the ones having completed in Pedagogical Academy (2 years study) and attended classes in 'Didaskalio' or equalizing seminars. It can be commented that those teachers escape from school routine by being in contact with the new scientific data. Thus, they become more caustic towards colleagues that do not participate in such re-education programs.

The Ministry of Education or the ones decides about educational policy should pay attention on the teachers' answers above. They reveal why many educational changes are not implemented in fact. Of high importance are teachers' remarks as the following ones: they do not want to spend time and effort, they feel secure following practical ways to face daily routine, they learned through their experience or their re-education is bad.

The findings of the present study also support our empirical knowledge about teachers; they do not easily accept another colleague in their class, either he is a director or a school counselor. They prefer to enclose themselves in the security of their school classroom.

[9]This notion refers to the everyday actions of teachers in a micro level that prevail legitimacy (what State-Administration wants them to do). According to Matsagouras (2002:237) 'the individual develops mechanisms and tends to resist to change'.

[10] In Greece, educational policy 1s often cancelled or leads to not expected or twisted results (Manesis, 2010, 2011)

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Table I

Teachers get accustomed to a working method	Frequency	%
Yes	85	74%
No	30	26%

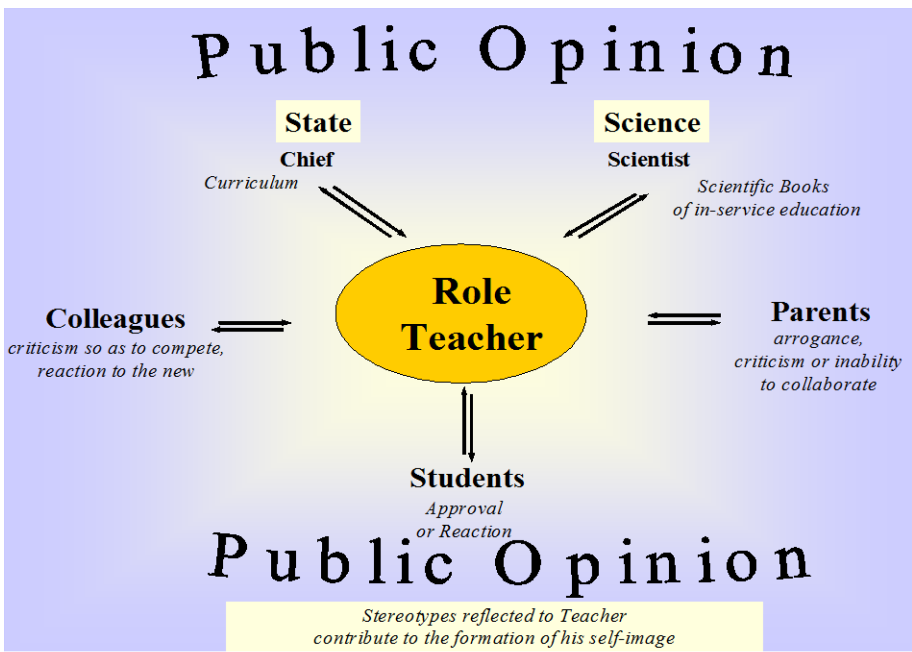
Table II

Causes teachers think that they get accustomed to a working method	Frequency	%
Easiness	45	35%
Security	19	15%
Deficient re-education	30	23%
Illusion of professionalism	19	15%
Several causes	17	13%

Table III

Implementation of educational changes	Frequency	%
No	10	9%
Yes	105	91%

Figure I



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A Comparative Study of Gender Roles in Animated Films

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Abstract - Gender stereotyping always has and still exists in our society. However, this issue is getting conspicuously serious as gender stereotyping has now reached the young masses, who are much more accustomed to the easy, seemingly effortless influence of the mass media. In this study, the researchers have collectively delved into gender roles in animated movies, specifically. The objective of this research is to comprehend how gender perspectives and gender favouritism influence a particular film's image of the world and the way narratives are being organized to emphasize the impact of male characters in movies, conducted through the research method of content analysis. The results point to the glaringly obvious scarcity of female characters as compared to male characters. As such, it is safe to assume that the presence of gender equality borders from slim to absolutely none. Should this problem persist, there is a plausible, almost certain chance that youngsters these days will undoubtedly have a skewed viewpoint on gender roles and hence, will only push the effect of gender stereotyping deeper while simultaneously leaving a dent on the hard, dim fight for gender equality.

Keywords : comparative, gender roles, animated films, stereotype

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A COMPARATIVE STUDY OF GENDER ROLES IN ANIMATED FILMS

Strictly as per the compliance and regulations of:

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Edwin Michael [α] , Afi Roshezry Abu Bakar , Ira Meilita Ibrahim , Geetha Veerappan , Norazleen Mohamad Noor , Lim Ean Heng , Taufik A. Latif & Ng Kar Yann

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I. Introduction

Hollywood Blockbuster has managed to shape the American cinemas including the animated films. Animation can create images that seem real to the viewer. Many 3D animations are very believable and are commonly used as visual effects for recent movies. Nowadays, there are many computer-animated movies show fantasy characters such as Shrek, Monsters Inc., machines character likes WALL-E, Robots, Cars, animal characters such as Finding Nemo, Ratatouille, A Bug's Life, Ice Age, or cartoon-like humans which referring to The Incredibles, Jimmy Neutron: Boy Genius, Meet the Robinsons, Up. Well for the movie Final Fantasy: The Spirits Within is often mentioning as the first imitation movie to attempt to show realistic-looking humans. Despite the popularity of animated films, the influence of such films towards youth has not been examined. Therefore in this research, researcher is focusing on the Hollywood blockbuster animated films. No one can argue that viewing again and again an imbalanced fictional "world" where females are often underrepresented or unmotivated can be good for young females or young males. Females take up half the space in society, yet, especially in films aimed at children and youth they appear much less frequently than do males.

a) Research Hypotheses

i. There is no equality of gender on the characters based on Hollywood blockbuster animated films.
ii. Female characters have more positive portrayals compared to male characters.
iii. Male characters have more frequency of appearance than female characters in the Hollywood Blockbuster Animated Films.
iv. For every speaking female character in the animated films there are three male characters.

b) Methodology

In this research, researcher will select six Hollywood blockbuster animated films from the year of 2006 to 2008. They are Cars (2006), Happy Feet (2006), Ratatouille (2007), Wall • E (2008) and Kung Fu Panda (2008). A coding sheet will be created to analyze these animated films. Only speaking characters will be coded. Furthermore this method has also been proven useful in the past for understanding the content of both print advertising and television commercials (e.g., Gross and Sheth 1989; Hoy and Shaw 1982; Resnik and Stern 1977; Stern and Resnik 1991; Tansey, Hyman and Zinkhan 1990). There are two types of variables which is independent variables and dependent variables. (Mass Media Research, 2006).

c) Independent Variables - Characters in Hollywood Blockbuster Animated Films

When researchers are not able to actually control and manipulate an independent variable, it is technically referred to as a status variable (e.g., gender, ethnicity, etc.). Even though researchers do not actually control or manipulate status variables, researchers can, and often do, treat them as independent variable s (Heppner, Kivlighan & Wampold, 1999).

d) Dependent variables - Gender Stereotype

The dependent variable in this research is gender stereotype. This is because the gender stereotypes are not manipulated by the researcher. Besides it helps to figure out how the characters in the animated films are being portrayed either negatively or positively based on their gender.

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II. Literature Review

Gender stereotyping is always and still existed in our society, however this issue has getting serious as the gender stereotyping now has already reach to the children. Gender stereotypes are a sign of gender inequality. According to Berry and Segall (1992), gender stereotypes are widely shared beliefs within a society about what males and females are generally like as have been studied for decades in western societies. A common finding is that these stereotypes of males and females are very different from one another, with males usually viewed as dominant, independent, and adventurous and females as emotional, submissive, and weak.

Children has different ways to conceptualize gender where depending on their stage of development, but viewing gendered content can be assumed to affect children's personal gender schemas (O'Bryant & Corder Bolz, 1978). There was several theoretical perspectives support the idea that media influences on children's gender acquisition. One of the theory is cultivation theory suggests that television exposure helps develop concepts of social behavior and norms (Graves, 1999). Second, the constructivist approach suggests that viewing role depictions contributes to a child's understanding of gender (Graves, 1999). Then, the priming effects theory suggests that media messages prime and influence thought processes after viewing (Klein et al, 2000).

In today's society, media is a major influence in shaping stereotypes and attitudes. The Children's Television Act of 1990 has required broadcasters to provide educational and informational programs. It is possible that prosocial values which including the reduction of gender stereotypes in the content of children movie. This is because television programs has the power to amend the kinds of beliefs that children hold about males and females and their beliefs about what constitutes appropriate behaviors for the two genders.

According to Barner (1999) found that males engaged in a wider range of behaviors in educational television programs than females. The kinds of behaviors expressed by male and female television characters often reflected gender stereotypes. Specifically, male characters were depicted as more active, constructive, dominant, aggressive and attention seeking whereas female characters were depicted as more deferent, dependent and nurturant (Barner, 1999).

Besides, heroic roles and instrumental helping are more consistent with the male role than the female role (Eagly & Crowley, 1986) and boys were preferring superhero roles more than do girls (Ruble & Martin, 1998). Therefore male may have more opportunities to observe and to identity with heroic role models than female. Additionally, girls were more likely than boys to express feelings in the reports, even feelings of anger that are a traditional emotional outlet for boys (Ruble & Martin, 1998). The traditionally masculine behaviors remain more powerful than traditionally feminine behaviors and those females can engage in and embrace nontraditional behaviors more readily than can males (Ruble & Martin, 1998).

Hedrick, Brookes and George (2008) had examined the effects of Disney movies on viewers' attitudes toward women's abilities in leadership positions. They found that, the portrayal of women can influence the viewer to have either positive or negative attitudes toward women's abilities. The result showed that the male participants did support the hypothesis regarding media effects on gender. Although a female is portray as a heroine or the female has positive characteristic, males still will think that women is weak and vulnerable. Furthermore when a female was portraying as a weak women, they will strongly agree that male is more capable than female.

Tobin, Haddock and Zimmerman (2003) who studied how gender and stereotypes were portrayed in twenty-six animated Disney films. They had found four themes that defining womanhood which is include: a woman's appearance is valued more than her intellect, women are helpless and in need of protection, women are domestic and likely to marry, and overweight women are ugly, unpleasant, and unmarried.

The Kaiser Family Foundation found that majority of children have access at least one of G-rated movie video or DVDs at home per day. Due to children tend to repeatedly watch the same movies, the content in G-rated videos and DVDs may have a particularly strong influence on children's social learning about gender. Children who ages zero to 11 years old will have a strong impact on the gender imbalance because they are more impressionable. For children, images and stories help to influence the important developmental task of understanding what it means to be male or female. The TV research suggests that television viewing can have an impact on developing or possibly reinforcing children's stereotypical attitudes and beliefs about gender. With repeated television viewing of characters engaging in traditional sex roles, a child's gender expectations for his/her own sex or the opposite can become simplified, skewed, and stereotypical in nature. These effects are particularly problematic when we consider that females are seen less frequently than males on television (Aubrey& Harrison, 2004, Sternglanz & Serbin, 1974).

Helleis (2004) had done a study to determine how gender roles and sex frequency appear in children's literature, both in the past and the present. He found that, males rather than females were more often dominant characters and portrayed more positively were found in this study. Result showed that the roles of male characters are usually adventurous and exciting whereas the roles of female characters are in need of help from a male (Temple, 1993). Male have more strength, power and they are always the hero for most of the stories that are being examined. However, more female were represented in stories in the area of beauty. Besides, the sexual and gender stereotypes and biases are injurious to both males and females. Male dominance was clearly prominent in almost all of the stories and a male bias was demonstrated in the main characters and titles. In determining beauty, the criterion was the importance placed upon the character to possess beauty.

III. Findings and Analysis

Part I : Hollywood Blockbuster Animated Films

a) Cars (2006)

There are 27 characters in this animated film. 19 of the characters are male and the other eight characters are female. There are only one male and female characters playing as the major roles. While the other 18 of male characters and seven female characters are minor roles in Cars.

Researcher found out that most of the characters having positive characteristic in this animated film. The male characters in this animated film show the characteristic of independent, shy, responsible, polite, kind, heartless, arrogant, and selfish. While for the female character, they have the characteristic of independent, responsible, helpful, and kind. The negative characteristics such as irresponsible, heartless, arrogant, and selfish are showed by male characters. As the researcher found out, the female characters in Cars have only positive characteristic. Therefore the only female character is being portrayed positively in this animated film.

The main character in this animated film is, Lighting McQueen. He has the highest frequency of appearance in the film where he had appears for 39 times. The second highest appearance in this film is Mater he appears for 24 times. Sheriff appears for 23 times. Next, Ramone's frequency of appearance is 22 times. Guido, Luigi, Filmore and Red, the four of them appears for 21 times in the aniamted film. While only female who play the major role in this animated film, Sally Carrera appears for 19 times. Then Lizzie, the other female character appears for 17 times. Doc Hudson has 15 times of appearance. Both Strip Weathers and Chicks Hicks had appears for 11 times. After that, Mack has 10 appearance in this film. Text Pinoco, Strips Weather's boss have five appearance. Strip Weathers' wife Lynda Weathers appears for four times. Kori, Frank, Mia, Tia, Fred, Bob Cutlass and Darrell Cartrips, these character's frequency of appearance in the film are only two times. Van and Minny, both had the least apperance where they only had one time apperance in overall of the film.

The differences between the character's with the highest frequency of appearance and the lowest frequency of appearance is 38 times. Lighting McQueen, male main character has 20 times more appearance than Sally Carrera, female main character.

b) Happy Feet (2006)

In total, 21 characters are found in Happy Feet. There are 17 of male characters in this animated film. Out of 21 characters, there are four female character overall. Then in the film, there is only one male characters playing as the major roles and the other 16 of the male characters are playing the minor roles. While for the female character in the film, only one female play as major role and the other three of them are minor roles in the animated films.

For this animated film, researcher also found out that most of the characters have the positive characteristics. The male characters in this animated film show the characteristic of independent, brave, shy, responsible, helpful, polite, intelligence, kind, heartless, arrogant, selfish, greedy and evil. While for the female characters, they had shown the characteristic of independent, brave, responsible, helpful, polite, and kind. Therefore from the results that the researcher gets, female are being portrayed positively in the film where they show female characters are independent, brave and etc. The male characters who are the bad guys in this animated film showed the negative characteristic such as heartless, arrogant, selfish, greedy and evil.

Mumble is the main character in the film therefore he has the highest frequency of appearance where he had appear for 49 times. The second highest appearance in this film is Ramon and Raoul which he appear for 21 times. Nestor, Rinaldo and Lombardo appears for 20 times. Then Gloria and Memphis appears 13 times in the film. After that, Lovelace appears for 12 times. Norma Jean, she appears for 11 times in the film. Next, Noah the Elder appears for six times. Seymour and Miss Viola Snow frequency of appearance in the film are five times. Maurice has appears for two times in the film. Lastly, Ms. Astrakhan, Boss Skua, Dino, Vinnie, Frankie, Leopard Seal and Trev has only one appearance in the film.

The differences between the character's with the highest frequency of appearance and the lowest frequency of appearance is 48 times. Mumble, the male main character has 36 times more appearance than Gloria, female main character.

c) Ratatouille (2007)

In total, 15 characters are found in Ratatouille. There are 14 of male characters in this animated film. Out of 15 characters, there is only one female character overall. Then in the film, there are two male characters playing as the major roles and the other 12 of the male characters are playing the minor roles. While for the only female character in the film, she plays as one of the major role in the film.Researcher found out that most of the characters having positive characteristic in this animated film. The male characters in this animated film show the characteristic of independent, brave, shy, responsible, helpful, intelligence, kind, justice, dependent, timid, weak, irresponsible, heartless, arrogant, selfish, greedy and evil. While for the female character, she has the characteristic of independent, brave, responsible, helpful, justice, and kind. Since the villain in this animated film is a male character, therefore the negative characteristic such as irresponsible, arrogant, selfish, greedy and evil are shown by him. As the researcher found out, the female character in Ratatouille have only positive characteristic. Therefore the only female character is being portrayed positively in this animated film.

The main character in Ratatouille, Remy has the highest frequency of appearance in the film where he had appears for 43 times. The second highest appearance in this film is Alfredo Linguini, he appears for 38 times. Skinner, the villain in the film appears for 26 times. While the only female character in this animated film, Colette Tatou appears for 22 times. Emile, Remy's brother appears for 19 times and their father, Django appears for 15 times. Next Auguste Gusteau and Lalo both appears 13 times in this films. Horst, the sous chef in the film appears for 11 times. While the food critic, Anton Ego and Pompidou both appears for 10 times. Mustafa and Larousse, both of them appears for nine time. Lastly the health inspector appears for four times and the Lawyer appears for three times.

The differences between the character's with the highest frequency of appearance and the lowest frequency of appearance is 40. Colette Tatou is the only female character in the film and she appears for 22 times. Remy, male main character has 21 times more appearance than Colette Tatou, female main character.

d) Wall-E (2008)

For this animated film, there are only seven characters in it. Out of these seven characters, there are five of male characters in this animated film and two female characters. There is only one male character as the main character and the other four male characters play as minor roles in this animated film. Next, there are one female character play as the major role and another female character are playing the minor role.

For this animated film, the male characters in this animated film had showed the characteristic of independent, brave, shy, responsible, helpful, polite, intelligence, kind, justice, dependent and irresponsible. While for the female characters, they had shown the characteristic of independent, brave, responsible, helpful, kind and dependent. The villain in this animated film is a male character and he is a robot. As the researcher found out, the female characters in Wall-E have the positive characteristic.

The main character in this animated film, Wall-E has the highest frequency of appearance where he had appears for 42 times. The second highest appearance in this film is Eve, which she appear for 32 times. Captain McCrea, appears for 16 times in the film. The bad guy in this animated film, Auto overall appears for 13 times.For John and Mary, they both appear for six times. Lastly, Sherlby Forthright appears for five times. The differences between the character's with the highest frequency of appearance and the lowest frequency of appearance is 37 times. Wall-E has 10 times more appearance than Eve in this animated film.

e) Kung Fu Panda (2008)

There are 12 characters found in Kung Fu Panda. Out of 12 characters, there are 10 male characters and two female characters in this animated film. Then in this animated film, there are two male characters playing as the major roles and eight of the male characters are playing the minor roles. While for the female characters in the aniamted film, both of them play as the minor roles. There are no female as the main characters in Kung Fu Panda.

For this animated film, the male characters in this animated film show the characteristic of independent, brave, strong, responsible, helpful, polite, humble, intelligence, kind, justice, timid, weak, irresponsible, heartless, arrogant, selfish, greedy and evil. While for the female characters, they had shown the characteristic of independent, strong, responsible, helpful, and kind. The villain in this animated film is a male character. The villain which is Tai Lung is independent and strong. He also showed the negative characteristic such as irresponsible, heartless, arrogant, selfish, greedy and evil. As the researcher found out, the female characters in Kung Fu Panda have the positive characteristic. Therefore both of female characters are being portrayed positively in this animated film.

The main character, Po has the highest frequency of appearance in this animated film where he had appears for 27 times. The second highest appearance in this film is Master Shifu, which he appear for 20 times. Tigress, one of the female characters in the film, she appears for 16 times. For Monkey and Crane, they both appear for 15 times. Mantis and Viper, another female character appears for 14 times in the film. Tai Lung, the villain in the film and Master Oogway both appears for seven times. While Mr Ping and Zeng appears for five times and four times overall in the film. Lastly Commander Vachir has the least appearance, he only appears for one times overall in the film.

The differences between the character's with the highest frequency of appearance and the lowest frequency of appearance is 26 times. Po, the male main character has 11 times more appearance than Tigress, female minor character and 13 times than Viper, the female minor character in this animated film.

Part II: Character's Analysis

There are total of 103 characters in six of the Hollywood Blockbuster Animated Films. Out of this 103 characters , they are 79 males characters, and only 24 of them are females characters. From the above chart, researcher can clearly see that male characters are more dominant in these animated films whereby there are lesser female characters found in these six animated films compared to male characters.

There are total of 24 female characters in six of the Hollywood Blockbuster Animated Films. Out of this 24 female characters , they are only five characters are playing the major roles, and the other 19 of them are playing minor roles. Out of these six of the animated films, there are not more than one female is playing as the major character inside the films.

There are total of 79 male characters in six of the Hollywood Blockbuster Animated Films. Out of this 79 male characters, they are 11 male characters are playing the major roles, and the other 68 of them are playing minor roles. It is clearly sees that out of these six animated films that the researcher analyse, every animated films will have at least one major roles for male and more than three minor roles for males. This figure is much higher compared to the female.

IV. Conclusion

Dr. Stacy, a researcher from the Annenberg School for Communication (ASC) at the University of Southern California (USC) had developed a formula for identifying which of the films could be characterized as having gender balance. Any film with a gender ratio of less than 1.5 to 1 (regardless of which gender had more characters) was labeled as balanced.

Balanced films include characters of one gender no more than 1.49 times more frequently than characters of the other gender. Imbalanced films include characters of one gender 1.5 to 2.99 times more frequently than characters of the other gender. Significantly Imbalanced films include characters of one gender 3.0 to 4.49 times more frequently than characters of the other gender. Substantially Imbalanced films include characters of one gender 4.5 to 6.99 times more frequently than characters of the other gender. Grossly Imbalanced films include characters of one gender 7 or more times more frequently than characters of the other gender. Therefore researcher can use this formula when doing this research.

Therefore according to the formula that Dr. Stacy created, Cars, and Wall-E are considered as Imbalanced films. While for Happy Feet, it is considered as a Significantly Imbalanced film. Then Kung Fu Panda is a Substantially Imbalanced film and lastly Ratatouille is a Grossly Imbalanced film. Therefore none of the animated films that the researcher analyzes is a balanced film.

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- To the point depiction of the research
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Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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