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Aims and Scope

European Journal of Social Sciences is an international peer-reviewed academic research journal, which has a particular interest in policy-relevant questions and interdisciplinary approaches. The journal serves as a forum for review, reflection and discussion informed by the results of recent and ongoing research. It adopts a broad-ranging view of social studies, charting new questions and new research, and mapping the transformation of social studies in the years to come. The principal purpose of European Journal of Social Sciences is to publish scholarly work in the social sciences defined in the classical sense, that is in the social sciences, the humanities, and the natural sciences. The research that is published may take a theoretical or speculative model as well as statistical and mathematical. Contributions are welcome from all fields which have relevant and insightful comments to make about the social sciences.

European Journal of Social Sciences also aims at providing a unique forum for discussing the fundamental challenges for policy, politics, citizenship, culture and democracy that European integration and enlargement pose. The journal emphasizes the publication of work that engages with issues of major public interest and concern across the world, and highlights the implications of that work for policy and professional practice. It particularly welcomes articles on all aspects of European developments that contribute to the improvement of social science knowledge and to the setting of a policy-focused European research agenda. Examples of typical subject areas covered include: Policy-Making and Agenda-Setting; Multilevel Governance; The Role of Institutions Democracy and Civil Society; Social Structures and Integration; Sustainability and Ecological Modernization; Science, Research, Technology and Society; Scenarios and Strategic Planning; and Public Policy Analysis. European Journal of Social Sciences is interdisciplinary bringing together articles from a textual, philosophical, and social scientific background, as well as from cultural studies. The journal provides a forum for disseminating and enhancing theoretical, empirical and/or pragmatic research across the social sciences and related disciplines. It engages in critical discussions concerning gender, class, sexual preference, ethnicity and other macro or micro sites of political struggle. Other major topics of emphasis are Anthropology, Business and Management, Economics, Education, Environmental Sciences, European Studies, Geography, Government Policy, Law, Philosophy, Politics, Psychology, Social Welfare, Sociology, Statistics, Women's Studies. However, research in all social science fields are welcome.

European Journal of Social Sciences realizes the meaning of fast publication to researchers, particularly to those working in competitive and dynamic fields. Hence, it offers an exceptionally fast publication schedule including prompt peer-review by the experts in the field and immediate publication upon acceptance. The editorial board aims at reviewing the submitted articles as fast as possible and promptly include them in the forthcoming issues should they pass the evaluation process. The journal is published in both print and online formats.

Submissions

All papers are subjected to a blind peer-review process. Articles for consideration are to be directed to the editor through the online submission system.

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Globalization, Cultural Conflict or Intercultural Dialogue - Huntington or Fukuyama

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Abstract

Tuna Forum is a dialogue centre initiated by Turkish and Romanian intellectuals, located in Bucharest in the year 2009. According to the interview held with the president of the foundation, main purpose of Tuna Forum is stated as to promote peace in the world and to contribute to a peaceful existence of the peoples of different religions, cultures, ethnics and races. The organization intends to contribute by its entire means to a peaceful co-existence. This qualitative study tries to analyse the impacts of the activities in Tuna Forum activities and its perception by the participants on the efficiency and relevance of these events as promoters of the intercultural dialogue.¹ This analysis is focused on the activities developed by Tuna Forum over the last two years. The study aims to find out the perception of the participants in Tuna Forum activities on the opportunity and efficiency of these activities in promoting intercultural dialogue and knowledge.

Keywords: Intercultural dialogue, Peace, Co-existence, Impact of dialogue activities, Culture, Conflict, Understanding

1. Introduction

Edward Burnett Tylor (1871)² introduced new topics regarding “culture”. The notion of culture that he suggested would become famous and would influence generations of researchers for more than one hundred years, including: Franz Boas (rev. by, Phylon, A., D., 1941), Ruth Benedict (1932), Margaret Mead (rev. by: Sirjamaki, J. 1954), Alfred Kroeber (rev. by: Edel, A., 1954), Clyde Kluckhohn (1954) and Claude Lévi-Strauss (1984). He introduced culture as:

“Culture or civilization ...this complex includes knowledge, beliefs, art, moral, laws, customs and other capacities and abilities obtained by people as members of the society”. (Tylor, 1871: vol. I, 1)

It followed a lot of re-elaborations and re-establishment of the concept of culture in line with Tylor. He emphasized two elements that are either explicitly or implicitly agreed by almost all authors:

Culture is learned by mankind as members of a community by the process of socialization, acculturation and enculturation.

Culture represents a system whose elements make a well integrated organ, governed by a specific social logic.

¹ A qualitative study followed up this one and published by the author later: "Dialogue for Changing Stereotypes, Tuna Forum as a Social Innovation" RAO International Company 2011, ISBN 978 606 609 131 2

² Tylor, E. B.: “Primitive Culture” (1871).

These two aspects of the notion of culture will represent the main object of the critics of the concept, within a scientific current emerged in the 80s. These critics are referred to as:

The members of a society are not passive consumers of culture, but also producers of culture.

The cultures interact and the interaction has several forms: transactions, negotiations, exchanges, tensions, conflicts.

Huntington's "the Clash of Civilizations"

The study published by Samuel Huntington (1993)³ provoked a large debate. Huntington's theses contradict with those of Francis Fukuyama (1991), which predicted the global success of the liberal democracy at the end of the Cold War. Huntington presents culture as a force either of unification or dividing in the contemporary world. Therefore culture having a force of dividing, may create culturally "divided" nations even within the same state⁴. These divided countries gain form when the nations try to re-define the cultural identity by identification with the civilizations outside the cultural borders, based on less surprisingly dimensions of identity, such as the intersection of the economic aspects. Within this context Huntington considers that the clash of civilizations will dominate the world policy and the line between civilizations will be "the war line". In this context of ideas, where the cultural identity gains an increase importance in the dynamic of the intercultural interaction according to the elements that define it, the approach of the cultural phenomenon is made mainly from the perspective of the cultural interaction, that pass over the cultural borders. Today we use less often the term of culture, while other notions like multiculturalism, intercultural communication and trans-cultural connections are used more. The intercultural communication implies assuming of a cultural identity but, also the availability to accept, within certain limits, the permeability towards the influence of other cultures. Genevieve Zarate (2008) takes the concept of "representation" from the social psychology and uses it as a teaching tool in explaining the difficulties and traps in so called objective description of the reality. Zarate considers that to understand a foreign reality is to explain the classifications of each group and to identify the principles that make the difference between each group. The representations allow the evaluation of the relation between the native culture and the target culture. The confrontation of these representations in the context of the intercultural dialogue generates on each side a reflection on the cultural stereotypes. The concept "intercultural" is widely used today in different domains, such as human sciences, pedagogy and implies the idea of interconnections, relations, exchanges among different cultures. Within the intercultural communication there is no contact between national cultures or identities: the communication involves always persons that transport or mediate relations among cultures, intercultural relations always imply a personal action. On the other hand, it implies the interaction of different life styles, manners of thinking and feeling.

The intercultural communication always implies persons transporting or revealing the relations among cultures, hence, the intercultural relations will always require a personal endeavour that implies also the contact with different life styles, manner of thinking and relating it to a social and cultural environment. Intercultural communication implies the establishment of relations among persons or groups pertaining to different cultures.

2. Related Studies

Tuna Forum Activities

The intention of a project such as the one undertook by Tuna Forum in Romania is to facilitate the intercultural dialogue by creating a proper frame and capture the interest of the social actors for the intercultural dialogue.

³ Huntington, S.: "The clash of civilizations and the rebuild of the world order", Foreign Affairs review, 1993.

⁴ For instance, The Quebec Region in Canada.

Promoting intercultural dialogue by debates on multicultural topics based on presentation made by prestigious scholars: university professors, members of the Academy. These meetings usually take place in different forms.

Panels and Discussion Series are meetings with intellectuals, bachelor and graduate students with intellectuals organized several times a month. Among these meetings we should mention the series of “Cultural Corridors” (November, 2009) where the invited guest was Razvan Theodorescu and the moderator was Alexandru Mironov. Another example of these types of activities is the round table and panel organized in partnership with CNR-UNESCO: “The Anniversary of Evliya Celebi” (March, 2010) where Acad. Dan Berindei and guests present were Serban Ursu, Prof. Dr. George Grigore, Conf Univ. Irina Vainovski, Prof. Dr. Luminita Munteanu, Conf. Univ. Agiemin Baubec, Lect. Nevzat Yusuf, Dr. Lect. Univ. Ahmet Ecirli

Luncheons, Dinner & Talk Meetings are weekly meetings carried out with well-known intellectuals from and outside Romania with Turkish and Romanian participants who are usually university students. Usually a traditional light lunch or dinner accompanies these meetings. Prof Dr. Ilie Badescu (January, 2010) was the guest speaker in one of these meeting series.

Movie & Talk Meetings are weekly meetings accompanied by a selected movie projection with a debate about it usually at the end. Some of the movies that were selected are listed as follows: *The Bucket List*, *Shawshank Redemption*, *Papillon*, **Inception**, *Next Three Days*, *The King's Speech*

Here are some selected quotations from several participants as Feedbacks from movie & talk meetings:

“I find the initiative of Tuna a good one for the students. Within these events people of different places and domains, with different conceptions, may socialize debate and relax together and discover new things. “Inception” was the first movie I saw and I decided to take part in all these kind of activities. Both the movie and the atmosphere were excellent” Bogdan Ecobici, student at Politic Science).

“I may say that after two movies I know what to expect from now on. Both the first movie, “Papillon” and this one, “Inception” demonstrated the director intention to show that you may create a “different reality” starting from the actual reality using only few simple motions. (Cristina Alexe, student ASE, second year).

“The movie night was a good initiative; I saw a good movie that presented a new idea and several moral values. The debate had enough topics due to the movie and created a pleasant and relaxant environment. I hope that you will organize more events like this, I shall be present” (Mukaiber Muzaffar).

“Cultural Corridor” national and international field trip series are organised several times a year usually with partner institutions. ICCV⁵, CNR-UNESCO⁶, Institute of Sociology are among the partner institutions. In the years 2009 and 2010 four field trips were organized. Two of them by road to Istanbul were organized by the participation of teachers, regional representatives of UNESCO in Romania. Two other field trips to Edirne, Bursa and Istanbul were organized with the participation of the members of the Romanian Journalist Association.

Essay and book summary contests are weekly organised events where usually young bachelor students from various universities in Bucharest participate. The first ten winners of the contest get a prize from the institution accompanied by a round panel discussion where the participants make a summary of their articles. Their works are published online. The examples of the topics can be listed as: *“Identity of Woman and Family (2009), Living in a culturally different environment (2009), Elimination of cultural conflicts (2010), Cultural Relations between Romania and Turkey (2010). Other topics are listed as: “Politic and diplomatic relations between Turkey and Romania”, “Challenges and opportunities in the global economy: Turkey and Romania”, “European Union: integration for Romania, inclusion for Turkey”*

⁵ Institutul de Cercetare a Calității Vieții

⁶ Romanian National commission for Unesco

Intercultural Relations and Turkish Language Courses are carried out weekly and offered as electives to Bachelor students. The participants are students of different specialization (history, politic science, sociology, philology etc.). Those who graduate these courses receive a certificate, signed by the partners: Institute of Research of Life Quality, Romanian National Commission for UNESCO and the Institute of Sociology of the Romanian Academy. The lectures were given by Dr. Ahmet Ecirli, Neagu Udriou, Prof. Dr. George Grigore, Alexandru Mironov and Acad. Razvan Theodorescu.

3. Methodology

A Qualitative Study on the Activities of Tuna Forum and their Impacts in Romania

Collection of data for analysis was made from a mainly qualitative perspective; the tools were focus group and semi-structured interview. 30 questionnaires containing open questions on the same topics as in focus groups and interviews were applied by email. Two focus groups were done and the total number of participants was 20, all students that participated in at least one of the Tuna Forum activities.

The group debate intends to discover the manner of structure of consensus or disagreement on different topics. Within this context is important to offer a frame for debate. The information obtained within these debates reflects the image of Tuna Forum and its activities, and the perception on the intercultural dialogue.

On the other hand we intend to make a comparison of the qualitative data from the focus group and the quantitative data from the questionnaires applied to a sample of the regular participants of Tuna Forum activities.

The sample of 40 persons offers information relevant for the internal validation of data obtained in focus groups. The sample was selected from the same categories of participants and a part of the respondents participated in focus groups.

The results have addresses several dimensions: the degree of participation to each activity and the profile of the participants; the perceived hierarchy of the activities as regards the efficiency of the development of the intercultural dialogue; the hierarchy of negative cultural stereotypes regarding the Turks, respectively of the positive one; perceptions and attitudes regarding the importance of the intercultural dialogue; the hierarchy of the perceptions of resemblances and differences between Romanians and Turks; the perceived impact of the Tuna Forum activities on the image of another culture, such as "Turkish".

From the analysis of the answers to open questions we synthesized the following categories, according to each question:

When you heard for the first time of Tuna Forum and on what context?

Categories; friends/colleagues; Associations/Organizations; The Student Association of the Faculty of History; Internet SEARCH

In which activities of Tuna Forum you participated and what was your participation?

Categories; Essay contest; Intercultural dialogue; Movie & Talk; of Turkish Language Course; Field trips to Turkey; Dinners; Cultural Festivals

In your opinion which Tuna Forum activities promoted the intercultural dialogue better in Romania?

Categories; Essay contest; Intercultural dialogue; Movie talk; Turkish Language Course; Field trips to Turkey; Dinners; Cultural Festivals

Why is the development of the intercultural dialogue important for you?

Categories; Increase of tolerance; Knowledge; facilitating the communication between different cultures

Which do you consider to be the main stereotypes, positive or negative, in Romania regarding the Turks?

Positive Categories; Turks are very good negotiators, Turks are religious persons, Turkish are good family people, Turkish people respect their principles of life; they are more modern than other Muslim people in the rest of the world. Other stereotypes rarely mentioned; honest, religious (both positive and negative).

Negative Categories; Turkish are bigots; they are very traditional and rigid in their tradition; Turkish men are mostly polygamist; Turkish men do not respect women enough; Turkey is less developed economically and technologically. Other stereotypes which were rarely mentioned: traditionalist, bad temper, mainly Oriental than European, traditional enemies of the Romanians

Please try to synthesize in one phrase the main cultural resembles and the differences between Romanians and Turks

Categories regarding resemblance; Turkish are good hostess, they are open; they are a religious; they have the same Balkan music; Romanians use many Turkish words and have many traditional Turkish dishes

Categories regarding differences; they have different religion; Turks are more religious; Turks are more traditionalist; Turks have different traditions and customs

Did your participation in Tuna Forum activities change your perception on Turks and their culture?

Table 1: Positive change in perception of Turkish people

Economic development of Turkey	5
Character of the Turkish people	4
believe in the possibility of having a friendly contact with the representatives of another culture	4
Understanding the importance of preserving cultural and religious identity	1

Negative change in perception of Turkish people; not observed.

4. Data Analysis

Data collected via focus groups, face-to-face interviews, emails were and analysed according to the categories mentioned above. For the 30 interviews with open questions filled by email, it was calculated for each category the frequency (the score), respectively the rank of hierarchy, for each of the topics in debate.

Some categories are exclusive, when the question required a single answer, other categories are non-exclusive, when the questions had also a possible multiple answer. The results of the frequency and rank analysis are presented below for all categories as:

Source of information about Tuna Forum:

Table 2: How did you learn about Tuna Forum?

friends/colleagues	14
associations/organizations	10
internet	6

Participation in activities of Tuna Forum (nonexclusive):

Table 3: Which activities of Tuna Forum did you participate?

Essay contest	20
Intercultural dialogue courses	16
Turkish Language Course	15
Movie & Talk	7
Cultural Corridor Trips	5
Cultural Festivals	5

Efficiency of the activities concerning intercultural dialogue (non-exclusive):

Table 4: Which Tuna Forum activity promoted the intercultural dialogue better?

Essay contest	10
Intercultural dialogue courses	12
Turkish Language Course	12
Movie & Talk	4
Cultural Corridor Trips	7
Cultural Festivals	5

Arguments regarding the importance of the intercultural dialogue (nonexclusive categories):

Table 5: What are the advantages of making intercultural activities?

Increase of tolerance	20
Facilitating the communication between different cultures	10
Increase knowledge about the other culture	8

The main stereotypes, in Romania regarding the Turks (nonexclusive categories):

Table 6: What are the main positive stereotypes, in Romania regarding the Turks?

Turks are very good merchants	14
Turks are religious people	8
Turks are good family people	5
Turks are very good negotiators	4
They respect their principles of life	3
They are more modern than other Muslim people	2

Table 7: What are the main negative stereotypes, in Romania regarding the Turks?

Turks are very traditional and rigid in their tradition	10
Turks are bigots	6
Turkish men are polygamists	3
Turks do not respect women	2
They respect their principles of life	3
Turkey is an underdeveloped country	1
ill- tempered	1
mainly Oriental than European	1
traditional enemies of the Romanians	1

The main cultural resembles and the differences between Romanians and Turks:

Table 8: What are the main cultural resemblances between Romanians and Turks?

Turks are good hostesses like Romanians	10
Romanians use many Turkish words	8
Romanians have many traditional Turkish dishes	7
Turks and Romanians are a religious people	4
Both Romanians and Turks have similar Balkan music	2
Turkey is an underdeveloped country	1
ill- tempered	1
mainly Oriental than European	1
traditional enemies of the Romanians	1

Table 9: What are the main cultural differences between Romanians and Turks?

Turks and Romanians have different religions	25
Turks are more religious	10
Turks are more traditionalists	6
Turks have different traditions and customs	5

The Impact of the participation in Tuna Forum activities regarding changes in the perception on Turks and their culture:

Table 10: How did your perception change for better (if any) regarding Turkish people after participating the activities?

Turkey is more developed than I thought before	7
Turkish people are more civilised than I thought	6
Turkish men are not polygamist	15
They respect women	14
Activities increased trust via intercultural dialogue by communicating with people belonging to different cultures	5
The acknowledgement of the importance of assuming cultural and religious identity	8

Un-influenced perception: Those who already had a good opinion on Turks reconfirmed this opinion

Negative change in perception: No one confirmed that there was a negative change in their opinions after participating the activities.

5. Feedbacks from Participants

The quotations below may be considered a synthesis of the manner how Tuna Forum succeeded to promote the intercultural dialogue, by creating a proper platform of discussions to promote ability to know the “other”:

“Before my participation in Tuna Forum activities I used to consider the intercultural dialogue something one can read in books about or something to be debated within a rigid frame and the purpose of these debates is to fake tolerance and opening. Participating in the essay contests and in the debates following the prize award ceremonies I understand that the intercultural dialogue may be developed in an informal environment where everyone is free to express his opinions and the respect for each other is a basic rule. What drawn me mostly towards these activities was the fact that, beyond the discussions related to culture, current social, geo-politic, and economic issues were approached. The attempt to associate the culture of one state to its current socio-economic status was a challenge that opened new possibilities in interpreting the current issues”.

On the other hand, the same person considers that the impact of the activities could have been larger if the activities would have been promoted in an extended environment:

“Nevertheless, the main problem of the activities developed by Tuna is the lack of promotion. The participating persons are always the same, hence the dialogue becomes redundant. This may be caused by the fact that promotion is made almost exclusively by mails addressed to those who are already familiar with Tuna Forum. A larger involvement of the students from other faculties, promotion of the activities among students association and online might solve this problem. Also, the target public should not be restricted to students. Of course, young people are more open to dialogue

and tolerance, but this does not mean that only student would like to know more about the Turkish culture and the present relations between Romania and Turkey”.

“I believe it was a change in time. The idea is that after I had contact with T.F. I saw that things are not always as I used to believe. People are more opened.

The stereotype diapers once you get to know people. At the beginning is the lack of confidence in what is unknown”.

A common point of all interviewed individuals is the importance granted to intercultural dialogue, based on different arguments. The “main core” of the argumentation is the relation between the degree of knowledge of a culture and the degree of tolerance towards that culture.

I selected below several quotations that I considered relevant in supporting these ideas:

“The development of the intercultural dialogue leads to knowledge. In my opinion this is the most important aspect”.

“The intercultural development has in my opinion a major importance because is the only way we can give up to borders between countries. I believe that the true border separating peoples is not physical, but cultural. If we do not seek to understand the culture around us we shall never reach to understand our common human aspect”.

”Intercultural dialogue is especially important in knowing and bringing together two nations”.

“Usually one tends to reject, or at least to ignore what one does not know. Each people, nation has its own cultural luggage and we must understand that what is foreign, different must not be perceived as hostile. The intercultural dialogue is the most appropriate tool in the attempt to direct the perception to tolerance “

“For instance, we may try an experiment. If you take the subway and open a Koran, 3 people around you will walk away for sure, precisely because of this fear of unknown”.

“Because this is the way to deliver ourselves from prejudices and misconceptions and to cooperate better on different areas if we know which are the things that upset or please the people from other countries and culture, to be tolerant, to know different cultures, to extend the horizons”.

“The intercultural dialogue is a different form of diplomacy and I do not thing I exaggerate when I say that the intercultural dialogue has its very important part in ensuring peace among states. If there is cooperation among states on intercultural level this means that these states share a set of common values, which will lead also to the establishment of favorable politic-economic relations”.

“We live in a global world, where the access to information is free. We, also, cross our paths each day with different people, from different culture and with a different life style. Thus, the intercultural dialogue helps us and offers us the possibility to have direct contact with these cultures and specific traditions”.

“I consider that there are many prejudices on both sides and this dialogue helps to eradicate them”.

“It is natural. As long as you do not know someone you tend to walk away. When you begin to know someone you understand that you are not as different as you were told, you used to believe. It is natural to get closer”.

“It is very important for us, Romanians, to know the culture and civilization of a different country, such as Turkey, in order to be open and to understand the cultural differences existing between these two countries. This way we learn to be more tolerant and open to new”.

6. Conclusions

Based on the analysis of the impact of the Tuna Forum activities in Romania we may conclude that these activities had generally reached their main goals; to facilitate the intercultural dialogue by

creating a medium for intercultural dialogue. All Tuna Forum activities proved to be, according to this goal, more or less useful. The most important participation was observed to be essay contests, intercultural dialogue courses and the Turkish language and civilization courses. These three activities were considered by the interviewees to be the most efficient for their settled goals. The order of the efficient activities is: intercultural dialogue, Turkish language and civilization course, and the essay contests respectively. The trips to Turkey organized by Tuna Forum were very much appreciated as well. The impact of direct interaction with the representatives of a different culture was observed to be very strong according to the participants to these trips. All the interviewees confirmed that the Tuna Forum activities helped develop opportunities for promoting intercultural dialogue and the positive perception of Romanians on Turkish culture and people.

The study gives us way to think that the more the intercultural contact between the members of different cultures the less the possibility of conflict among them.

The direct contact with those who had a prejudicial image on another culture, rather than negative, leads to the possibility to form a true image without any stereotypes.

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Content Analysis: Environmental Education in Jordanian Arabic Language Textbooks

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Abstract

This article explores how the Jordanian Arabic Language textbooks from 1st grade to 3rd grade represent the environmental education concepts. As the Arabic Language textbooks do not often mention the term environmental education, an explanatory list with which to examine the features of environmental education in the textbooks was created. The explanatory list highlights the main aspects of environmental education that include: environmental values, practices, and environmental problems. Each of the aspects has a number of paragraphs that explain the main topic. The analysis revealed a variety of findings that provide an opportunity for stakeholders, curriculum designers, schools and teachers to narrow the gap between environmental education and the implemented subject matters in order to develop a wider awareness of environmental education issues.

Keywords: Arabic Language textbooks; textbooks analysis; environmental education development, reorientation of education, environmental values, environmental problems

Introduction

Increasing students' awareness of environmental concepts and issues is crucial, especially in the early stages of their lives. This environmental awareness guides students to deal carefully with environmental resources and make the choices that can help the environment. Protecting the natural environment leads to improve peoples' health. According to Arnaout (2007) the majority of human health issues are related to environmental issues.

Providing an adequate environmental education for young children is vital because it affects the quality of the future for coming generations. According to Crim, Blanche, and Moseley (2008) "The way we educate young children today about the environment will have a great impact on the future quality of life for generations to come" (p. 6). As a result, establishing an understanding of environmental concepts at an early age will help forming positive attitudes toward the environment where the child lives. Developing knowledge about environmental concepts will improve the attitudes towards protecting the environment. In this regard, formal education system plays an important role in achieving this goal. To increase the influence of school curriculum on students' awareness of

environmental education, the existing content should provide related concepts. These concepts should reflect the environment's aspects.

According to the North American Association for Environmental Education (NAAEE) the environmental education teaches both children and adults to know more and learn about the natural environment and to protect it by making informative decisions regarding this environment (NAAEE, 2011). In the Jordanian educational system school textbooks are the implemented curriculum, in which the environmental concepts, learning experiences, and activities are presented. As a result, revisiting these textbooks and reinforcing them by including the components of environmental education to the content of these textbooks, is crucial for policy makers. Highlighting environmental education not only leads to environmentally literate people, but also helps increase student academic achievement (NAAEE, 2011).

In the Jordanian educational system the textbooks' content reflects the curriculum guidelines. It is the tool that presents the learning outcomes. To investigate these learning outcomes a content analysis is needed (Alkhaldeh & Eid, 2006). In this regard, previous studies pointed out that school textbooks did not incorporate the environmental concepts in an adequate way. Therefore, the content of the textbooks should be examined in the area of integrating environmental education concepts (Al Noah, 2007; AlAmareen, 1988; Hindi, 1998; Okour, 2002). A glance at the implemented textbooks reveals that the Ministry of Education (MoE) in Jordan focuses on Arabic language textbooks in the first three basic grades. This specific subject has the highest percentage (32%) comparing to other content areas. As a result, students from 1st grade to 3rd grade take eight Arabic language lessons out of 25 lessons weekly (MoE, 2013).

In addition, parental involvement in escalating children's awareness of environmental education is limited which increases the importance of the school role for environmental education must not be neglected (George, 2002). Developing environmental awareness among students can limit the reasons of pollution and resources depletion. Also, it can help to protect the resources. This could be achieved by enhancing student's belonging to his or her environment (Borai, 2006).

Integrating environmental education concepts in the school textbooks is vital due to its importance in helping students to protect the environment (Al Damardash, 1988). In this regard, reviewing school textbooks shows that environmental education concepts are included clearly in Science textbooks due to the close relationships between environmental concepts and science subject. However, environmental education should not be included only to natural sciences topics. It should be infused throughout school textbooks in different subject matters. To enhance the awareness of environmental issues, the integration of environmental education needs to be addressed in all of the educational domains such as the social, cultural, ethical, and economic domains. Accordingly, curricula designers broaden their understanding of environmental education wide definition that includes: knowledge, skills, and attitudes toward contemporary environmental issues (Al Noah, 2007).

Previous literature about environmental education attempts to learn about students' attitudes toward environment by knowing the extent to which the environmental concepts are represented in curricula. Other studies presented suggestions regarding the environmental concepts that should be included in the curricula. On the other hand, some studies pointed out that there is a weakness in the representation of environmental concepts in curricula which leded students to deal improperly with the environment. What is missing in the previous research is the connection between environmental education representation and the philosophy of education for sustainability that is fundamentally about consequence (Shephard, 2010).

Research Problem

Currently, students' practices toward their environment do not express the appropriate reaction toward global environmental issues. One reason could be the lack of awareness among school students toward their own environment and the weakness of positive attitudes toward the environment. This issue

indicates that curricula content does not present the adequate or sufficient knowledge, skills, and attitudes that increase students' awareness which motivates and guides students to face environmental problems and solve them creatively. Therefore, this study sought to explore the environmental education representation in the Arabic Language textbooks of the first three grades (from 1st grade to 3rd grade) in the Jordanian educational system.

Choosing Arabic Language textbooks to be analyzed was purposeful due to the fact that the main focus in the first three grades is on the Arabic language subject. This specific subject is presented twice a day (two lessons a day in the school schedule) to the students. Which means, presenting environmental education knowledge in these textbooks could be more effective due to the time that the students spend in studying this topic.

This study investigates the representation of environmental education domains in the Arabic Language textbooks. Specifically, the study presents the results of environmental education representation in the Arabic Language textbooks of the first three grades in Jordanian educational system. The purpose of textbooks' analysis is to learn more how these textbooks reveal the awareness of environmental concepts and issues, by answering the following research questions:

1. What are the percentages of the environmental values, practices, and problems existence in the Arabic Language textbooks in the first three grades in Jordan?
2. What are the frequencies and percentage of environmental concepts' existence in each of the Arabic Language textbooks for the first three grades (1st to 3rd)?
3. Is there a statistically significant difference at a level less than or equal to 0.05 among (1st, 2nd, and 3rd) grades in regard to the percentages of the environmental education concepts?
4. Is there a statistically significant difference at 0.05 between the percentages of the main environmental domains (values, practices, and environmental problems) in Arabic language textbooks according to the (1st, 2nd, and 3rd) grades?

Aim and Importance of Study

This study aims at investigating the extent to which the Arabic Language textbooks for the first three grades represent the concepts, practices, values, and problems related to environmental education. It presents a description of content analysis of these textbooks.

This study presents a descriptive analysis of Arabic Language textbooks of the basic first three grades in the Jordanian centralized curriculum. Since the textbook is the curriculum main tool that presents the long term outcomes, such textbooks can provide students with knowledge, experiences, and attitudes toward the environment. The provided knowledge about the environment is fundamental to enhance students' awareness of the importance of their own environment and the ideal way of keeping the balance and reducing the environmental problems that may affect people's lifestyles.

In addition, this study investigates the vertical sequence among the first three grades in presenting the environmental education concepts, values, practices, and problems. Consequently, the findings of this study may benefit curriculum designers, stakeholders, and textbooks authors by providing a clear vision of current environmental education representation in this basic educational stage (1st grade to 3rd grade). This can help them develop the curriculum guidelines and the content of the textbooks to meet the current time requirements regarding environmental issues.

Research Terms

- The Arabic Language Textbooks: the textbooks that are assigned by the Ministry of Education in Jordan to cover Arabic Language subject matter in Jordanian schools. For the purpose of this study the Arabic Language textbooks for (1st to 3rd)grades of (1st semester and 2nd semester) of each, for the school year of 2012/2013.

- The first three grades: the first three grades in the basic stage of the Jordanian educational system (1st to 3rd).
- Environmental concepts: each term or word or phrase that has an explicit or an implicit sign of environmental education.
- Environmental practices: any term or word or phrase that reflects an action toward the environment.
- Environmental values: words or terms or phrases that reflect attitudes and positive perspectives toward understanding the environment.

Research Limitations

- This study focuses only on analyzing the Arabic Language textbooks for the first three grades (1st to 3rd) for the first and second semester of the school year 2012/2013.

Research Methodology

To answer the research main questions and achieve the purpose of the study, the following procedures were applied:

Analysis Instrument

Experts' viewpoints regarding choosing the appropriate environmental concepts for students' age (from 6-9 years old) were reviewed. In addition, a review of the previous related literature was conducted (Okour, 2002; Qasim, 2001). This review was helpful in developing the research instrument that included a list of the environmental education main domains: knowledge, practices, and values.

The analysis instrument was designed to serve as an explanatory list that reflects the interwoven aspects of environmental education: knowledge, practices, and attitudes. Based on a review of the previous related literature and a review of the Arabic Language textbooks for the first three grades the researchers developed this explanatory list to investigate the representation of environmental concepts, values, practices and problems. The instrument consisted of (28) items that were classified in 3 main domains of environmental concepts : values, practices and problems that were reflected by (16, 5, 5) items respectively.

Analysis process took place in the fall semester of 2012. The selected Arabic Language textbooks included both first and second semesters of the first three Grades' textbooks (MoE, 2012). These textbooks cover the first basic stage in the compulsory education in the MoE in Jordan. The selection of Arabic Language as a subject matter to be analyzed was purposeful due to the importance of this specific subject matter and its extent in the first basic stage. Every day the students in these grades have to take at least one lesson in Arabic Language. Since environmental education awareness needs more efforts to be integrated into the textbooks, starting from the Arabic Language textbooks could be more effective in the long run of implementing this new environmental education philosophy.

The textbooks analysis was performed to identify offered proportion in the textbooks for environmental education. To start the analysis' process the textbooks were divided between both of the researchers. Every researcher analyzed three textbooks separately. To assure consistency about the classification of textbooks' words the researchers analyzed three lessons from each of the textbooks and revised the results together to make sure that they both had the same strategy in analyzing the textbooks' lessons. Following this, the researchers analyzed the assigned textbooks.

Validity of the Instrument

To reassure the validity of the instrument, a copy of the explanatory list was given to five reviewers from the Faculty of Educational Sciences, from the Curriculum and Instruction Department, and

experts who are interested in environmental education field. Each reviewer was asked to present his or her comments regarding the following points:

1. The readability of the instrument items.
2. The relationship between the paragraph and its main domain.
3. The accuracy of the included environmental education concepts and the appropriateness for the students in the first three grades in the basic education stake in Jordan.
4. Further suggestions regarding adding new or deleting unrelated phrases.

Based on the reviewers' comments some concepts were deleted and others were added. In addition some phrases were reclassified to match the major domain. The final research instrument consisted of 28 paragraphs.

Reliability of Analysis

In order to verify the reliability of the research instrument the proportion of researchers' analysis agreement was calculated. Every researcher analyzed three textbooks and then the agreement proportion was calculated by using the following equation:

$$\text{Agreement proportion} = \frac{\text{Number } A}{\text{Number } A + \text{Number } B} \times 100, \text{ where}$$

A= number of agreement responses, and B= number of disagreement responses

The agreement rate between researchers' analysis was (95%) for the first grade textbook, (95%) for the second grade, and (91%) for the third grade content.

Analysis Procedures

Analysis process included counting the concepts, terms, and statements that represent: environmental concepts, practices, and values either implicitly or explicitly. The Arabic Language textbooks for the first three grades (1st to 3rd grades) were selected to be analyzed to detect the representation of environmental education features in these textbooks.

The word, phrase or sentence that reflect an explicit or implicit representation of environmental education signs were counted as the analysis unit. Each repetition of these terms was counted in all of the analyzed textbooks.

The analysis unit in this research is the the word, phrase or sentence that reflects an explicit or an implicit representation of environmental education existence. The repeated terms were counted to reflect the proportion of environmental education in the analyzed textbooks.

Findings and Discussion

1. To answer the first question in the study: What are the frequencies and percentage of environmental concepts' existence in each of the Arabic Language textbooks for the first three grades (1st to 3rd)? The frequencies and means were presented in Table (1).

Table 1: The frequencies and percentages of environmental concepts in Arabic language textbooks for 1st to 3rd grades.

Environmental Domains	Grade Level / Frequencies and percentages							
	First Grade		Second Grade		Third Grade		Total	
	Frequencies	%	Frequencies	%	Frequencies	%	Frequencies	%
Values	433	75.17	321	63.82	587	67.55	1341	68.84
Practices	136	23.61	174	34.59	215	24.74	525	26.95
Problems	7	1.22	8	1.59	67	7.71	82	4.21
Total	576	100	503	100	869	100	1948	100
Total among books		29.57		25.82		44.61		

Table (1) shows that the environmental values percentage of the Arabic language textbooks in the first three grades were (68.84%). This percentage was the highest compared to the environmental practices percentage that reflects (26.95%). The lowest percentage was given to the environmental problems with (4.21%). This result could be related to the stakeholder's focus on building a strong foundation of environmental values for young learners. Focusing on environmental values may lead to positive attitudes toward the environment which can lead to better practices for solving environmental problems in the students' daily lives. As a result, students benefit from the environmental values that they believe in to work as criteria and guidelines for the student's behaviors and practices during dealing with life situations.

The following figures present the concepts' existence in each of the first three grades:

Figure 1: The Frequencies and Percentages of Environmental Concepts in First Grade.

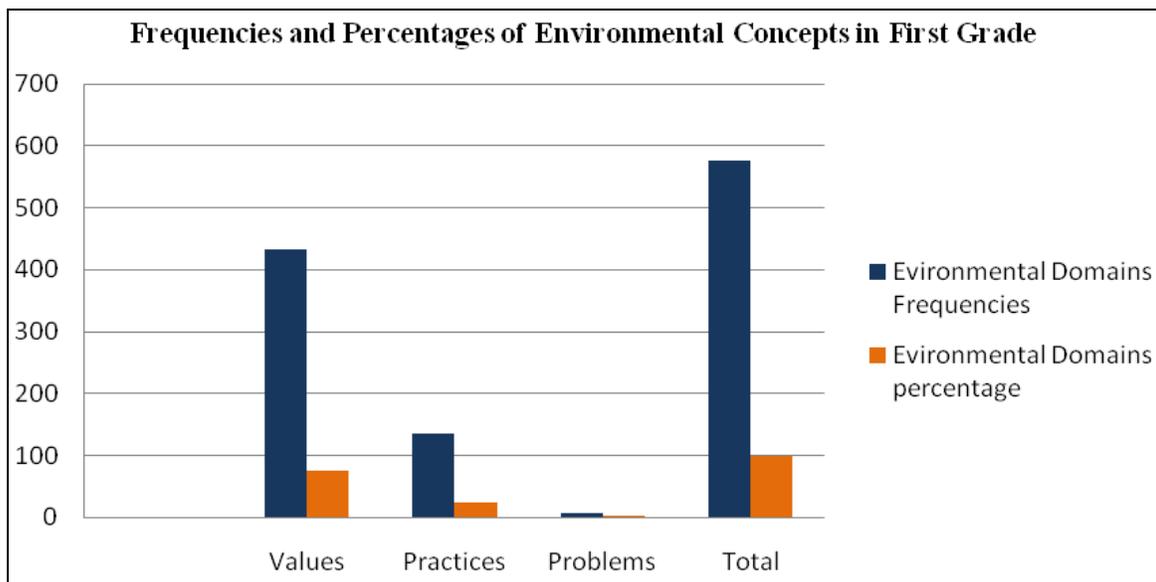


Figure 2: The Frequencies and Percentages of Environmental Concepts in Second Grade.

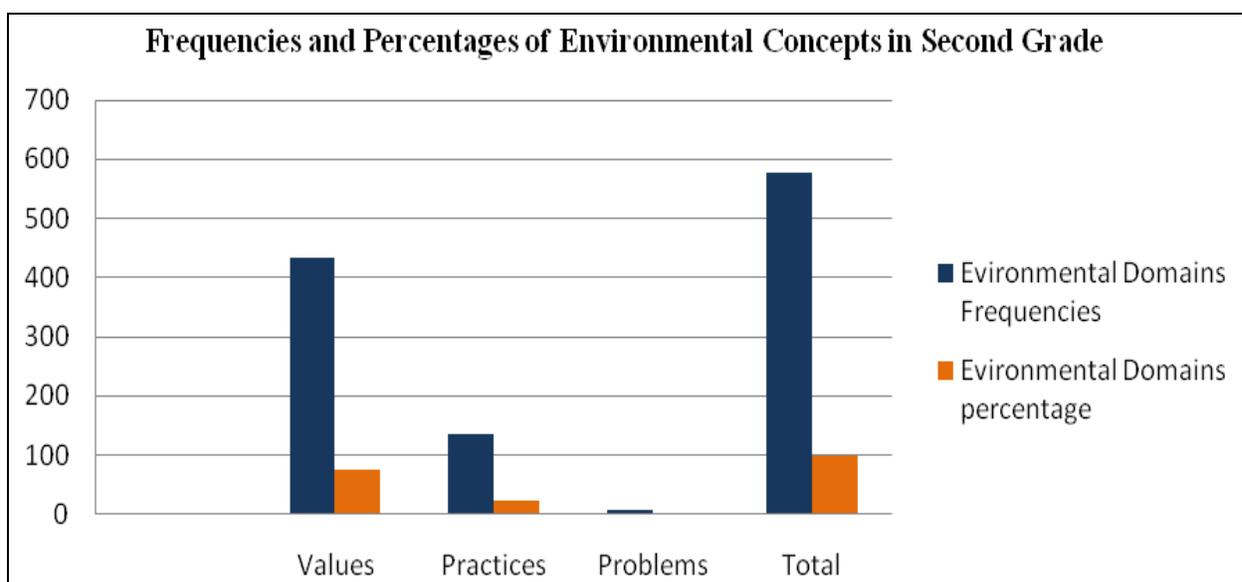
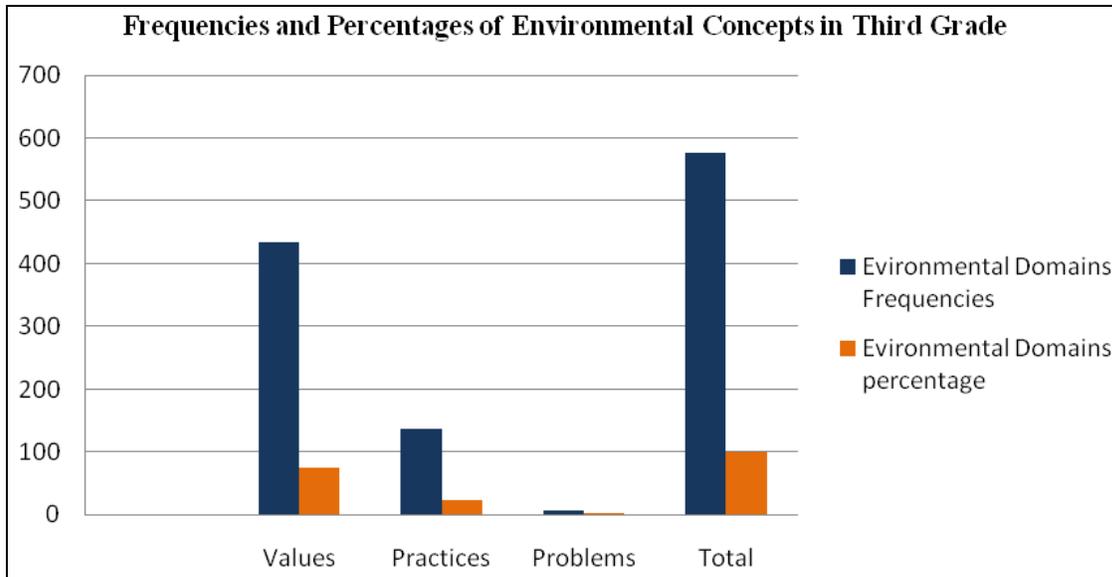


Figure 3: The Frequencies and Percentages of Environmental Concepts in Third Grade.



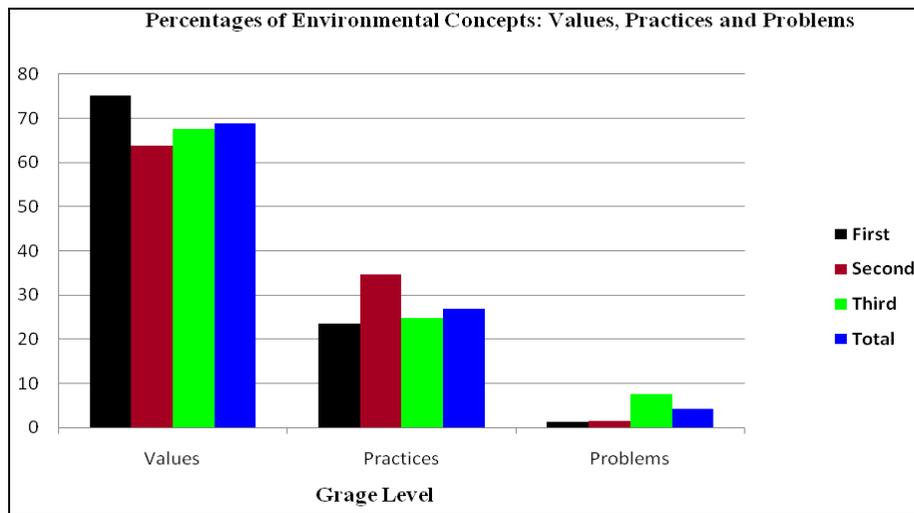
The second question of the study is: What are the frequencies and percentage of environmental concepts' existence in each of the Arabic Language textbooks for the first three grades (1st to 3rd)? The environmental concepts' percentages were calculated in each of the first three grades as shows in Table (2).

Table 2: The percentage of the total environmental concepts' existence in the Arabic language textbooks in 1st – 3rd grades.

Environmental Domains	Grade Level/ Percentages			Total/ %
	1 st / %	2 nd / %	3 rd / %	
Values	75.17%	63.82%	67.55%	68.84%
Practices	23.61%	34.59%	24.74%	26.95%
Problems	1.22%	1.59%	7.71%	4.21%
Total	29.57%	25.82%	44.61%	100%

Table (2) indicates that the highest percentage of environmental concepts' existence was in third grade Arabic language textbooks (44.61%). The following percentage was in first grade textbooks and it was (29.57%). As Figure (4) shows, the lowest percentage was in the second grade textbooks. This indicates that the Arabic Language textbooks do not consider the vertical sequence regarding the environmental concepts that refer to the discussed environmental topics in each of the first three grades. The reason of this inconsistency in presenting environmental concepts could be related to the variation in the committees that composed the textbooks for the first three grades. In this regard, when the researchers looked at the names of the committee members they found that two of the members were changed. Another reason for the discrepancy in the environmental concepts in the first three grades could be related to the lack of coordination among committees that composed these textbooks. Also, each committee composed a different set of environmental concepts and they did not consider other committees' efforts and they may not follow or build on previous work. Therefore, one of the recommendations for stakeholders is to give more attention to the vertical sequence in environmental concepts' presence in these textbooks.

Figure 4: Represent the percentages of Values, Practices, and Problems In the three Arabic Language Textbooks (1st, 2nd, and 3rd).



To respond to the third question: Is there a statistically significant difference at a level less than or equal to 0.05 among (1st, 2nd, and 3rd) grades in regard to the percentages of the environmental education concepts? The percentages of environmental concepts for the (1st to 3rd) grades were calculated as showed in table (3). In addition, Chi square’s results were calculated as shown in table (43).

Table 3: The percentage of the environmental concepts’ existence in Arabic language textbooks in each grade (1st-3rd).

Environmental Domain	Grade Level / percentages		
	First / %	Second / %	Third / %
Values	75.17	63.82	67.55
Practices	23.61	34.59	24.74
Problems	1.22	1.59	7.71
Total	29.57	25.82	44.61

As indicated in table (3) there are apparent differences between environmental concepts’ percentages in the Arabic language textbooks for (1st to 3rd) grades. To identifying the statistically significant differences of these percentages among the three grades, Chi square was calculated as shown in Table (4).

Table 4: Chi square results to examine the statistical differences between percentages of environmental concepts in Arabic Language textbooks for (1st, 2nd, and 3rd) grades.

Environmental Concepts	Grades Comparisons	Chi Square	Sig.
	1st *2nd	4.939	0.026*
1st *3rd	59.411	0.001*	
2nd *3rd	97.636	0.001*	

The results of Table (4) indicate that the differences between percentages of environmental concepts’ presence in Arabic Language textbooks for (1st to 3rd) grades –two grades were compared at a time – have statistical significance.

To respond to the fourth question: Is there a statistically significant difference at 0.05 between the percentages of the main environmental domains (values, practices, and environmental problems) in

Arabic language textbooks according to (1st, 2nd, and 3rd) grades? The percentages of the environmental domains (values, practices, and problems) in each of the first three grades were calculated in table (5).

Table 5: The percentages of the environmental domains (values, practices, and problems) in each of the basic three grades in regard to each grade level: 1st, 2nd, or 3rd grades.

Environmental Domains %	% for the 1st	% for the 2nd	% for the 3rd	% Total
Values	67.55	63.82	75.17	68.84
Practices	24.74	34.59	23.61	26.95
Problems	7.71	1.59	1.22	4.21
Total	44.61	25.82	29.57	100

Table (5) indicates that there are apparent differences for the main environmental domains in the Arabic language textbooks for the three grades. To find the significant differences among these percentages Chi square was calculated. The results are listed in Table (6).

Table 6: Chi square results between environmental domains in the Arabic language textbooks for 1st, 2nd, and 3rd grades in regard to each grade level.

Environmental Domain	Grades Comparison	Chi Square	Sig.
Values	1st *2nd	16.637	0.001 *
	1st * 3rd	23.251	0.001 *
	2nd *3rd	77.925	0.001 *
Practices	1st *2nd	4.685	.0031 *
	1st * 3rd	17.781	0.001 *
	2nd *3rd	4.321	0.038 *
Problems	1st *2nd	0.067	0.796
	1st * 3rd	48.649	0.001 *
	2nd *3rd	46.413	0.001 *

Note: Significance level $\alpha=0.05$

Table (6) indicates that (1) with regard to the presence of environmental values there are significant differences at 0.05 in comparing the grades with each other. The environmental values' percentages were highest in the third grade (75.17 %) whereas the environmental values' percentages for second grade was (63.82 %) and in first grade the percentage was (67.55 %). This indicates that there is no vertical sequence regarding the presence of environmental values in the first three grades.

When it comes to the environmental practices, the comparison between different grade levels showed that there are statistical differences at 0.05 between first grade and second grade textbooks. The percentage of environmental practices in the first grade was (24.74 %) whereas in second grade the percentage was (34.59 %). Third grade Arabic language textbooks included lowest environmental practices (23.61 %). However, there were no statistical differences at 0.05 between first grade and third grade. Which means that the vertical sequence regarding the environmental practices did not exist in the first three grades. This may indicate that the assigned committees who composed the textbooks for the first three grades did not work collaboratively based on a systematic plan that responds to the curricula guidelines regarding environmental education. As a result, environmental values and practices need more attention to be represented thoroughly in the provided textbooks.

On the other hand, Table (6) indicated that there are statistical differences at 0.05 in regard to the environmental problems' presence in the Arabic language textbooks between first grade and third grade. Also, this result was the same for second and third grade. The environmental problems' percentage in first grade was (7.71 %). This percentage was higher than the environmental problems' percentage in second grade (1.59 %) and third grade (1.22 %). The reason for such a result probably was due to or could be related to the fact that understanding environmental problems requires a solid understanding of the environmental concepts, practices, and values. These should be presented

thoroughly in first and second grades and then the students can understand the environmental issues and problems in the third grade. So, there were no statistical differences at 0.05 between first grade and second grade in regard to the environmental presence in the Arabic language textbooks.

Conclusion and Recommendations

The main goal of environmental education is to create awareness toward the ideal way of dealing with students' environment. This goal requires collaborative efforts from stakeholders and policy makers to incorporate the components of environmental education in the curricula guidelines and textbooks. This inclusion of environmental education components should be presented thoroughly in every subject areas in order to transform the meaning of this learning experience into daily practices. As a result, this study investigated the incorporation of environmental education in Arabic language textbooks in the first three grades. The reason of choosing this subject area due to the big space in the basic education stage. So there is an assumption that starting from this subject area may affect student's awareness toward the environmental values, practices, and problems at an early age.

The findings of this research show that the vertical sequence of presenting the environmental values, practices, and problems was hidden. As a result, the Arabic language textbooks in the Jordanian educational system need to be revisited to assure that each of the grade levels introduce the adequate environmental knowledge. Further, the higher grade levels should strengthen the environmental education values, practices, and problems that were presented in earlier grade levels. This needs a clear environmental plan that policy makers should design and adopt. In this way designing committees can have a comprehensive meaning of incorporating environmental concepts, values, practices, and problems in each grade level. Another recommendation for Arabic language textbooks developing committees is to enhance the practical experiences in the content of Arabic language textbooks. This could be achieved by providing environmental issues in reading passages in each of the first three grades gradually. The current study shows that only third grade textbook handle such issues. Starting at this grade level could be a late attempt of increasing students' awareness toward environmental issues.

As a conclusion, the main attempt of this research was to identify possibilities for policy makers to revisit the current implemented textbooks and to strengthen the incorporation of environmental education in the Jordanian educational system. Other educational systems may benefit from this research findings to improve their current curricula practices in the area of improving the implementations of environmental education in their educational system.

Finally, One of the research recommendations is to implement the research instrument on other subject areas and other educational stages. This will provide a more holistic understanding of the environmental education implementation in the cross-curricula of the Jordanian educational system. Analyzing the curriculum guidelines and learning outcomes framework by utilizing the explanatory list of this research in order to inform stakeholders about the aspects of environmental education that should be incorporated in the curricula guidelines. In this way these updated and edited guidelines will inform composition committees to develop the implemented textbooks in different subject matters. Furthermore, this research instrument could be investigated by other researchers to develop another instrument that investigates teachers' understanding of the role of environmental education in their teaching practices. Since teachers play a vital role as activists in their community there deep understanding of environmental education role can guarantee better practices toward their environment. As a result, these practices could be the seeds to "reorient educational practices" (Jóhannesson, Norðdahl, Óskarsdóttir, Pálsdóttir, & Pétursdóttir, 2011, p.12).

Notes on Contributors

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Analyzing the Effects of Emotional Regulation on the Stress Perceived By Nurses

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Abstract

In our study, the extended nursing stress scale was used in order to determine the sources of the stress perceived by nurses and the relations between these sources of stress. The answers given to the research questions were evaluated by means of correlation analysis. As a result of the statistical analyses, it was seen that factors such as death, conflicts with physicians, conflicts between nurses, conflicts with the patient and the patient's relatives, conflicts with supervisors, excessive workload, treatment uncertainty, inadequate emotional preparation and discrimination are the leading stressors. Also in our study, the emotional regulation strategies that are effective in the method of coping with stress was detected by means of the cognitive emotional regulation questionnaire. As a result of the correlation analysis that was conducted, a significant correlation between stressors and a negative correlation between the methods of coping with stressors were detected.

Keywords: Stress, job stress, stress in nurses, physical and psychological disorders, coping with stress, cognitive-emotion-regulation

JEL Classification Codes: I12, I30, J81

1. Introduction

Stress is among the most significant factors that affect human health and professional life. Stress negatively affects a worker's physical and mental health and work quality (Cohen, Kessler and Gordon, 1997). For this reason, it is necessary to measure and evaluate stress along with determine the risk factors which affect professional life. In literature, there are many definitions of stress. According to Folkman and Lazarus (1984), stress is "a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well being". For Selye (1974), stress is "the body's nonspecific response to a demand placed on it". Stress may arise from external causes (sociological, environmental) or originate from the person himself/herself (psychological) (Sharma, Verma and Malhotra, 2010). Job stress means the stress which is experienced in the workplace. Accordingly, job stress is defined as a condition which occurs depending on the deficiencies in an individual's skills and on physical and

psychological reasons and creates tension in the individual (Clegg, 2001). According to another definition, job stress means a fact, the sources of stress and the state of tension in the work environment (Dollard and Winefield, 2001). The sources of stress which cause job stress are divided into three groups; namely, non-organizational sources of stress, organizational sources of stress and personal sources of stress (Cartwright and Cooper, 1997).

In the studies conducted on the factors which create stress in nurses and on the consequences of such factors, it is seen that factors such as death, conflicts with physicians, conflicts with nurses, conflicts with the patient and the patient's relatives, conflicts with supervisors, excessive workload, treatment uncertainty, inadequate preparation and discrimination are the leading sources of stress that affect nurses in the work environment most (French, 2000). In such cases, different methods of coping are employed. It is seen that, if these methods of coping fail and stress lasts long, different physical, mental and social problems emerge (Healy and McKay, 2000; Stacciarini and Troccoli, 2003; Wong, Leung and Kwok, 2001). It is seen that coping not only stands for resisting against a stressful event for the individual but also is an instrument of balance between the stressor and the physical disorders that result from the mental disorders caused by the stressor (Yamada, Fujii, Akiyoshi and Nagayama, 2004).

Stress stems from three conditions. These sources involve physical, psychological and social environments (Gray-Toft and Anderson, 1981). Stress originates also from lack of social support. Nurses get stressed because they do not get necessary social support from their colleagues and supervisors. This situation makes nurses experience less job satisfaction (Sveinsdóttir, Biering and Ramel, 2006). Moreover, it is seen that stress results from lack of environmental conditions. Wrong ventilation, loud, inadequate heat, light and ergonomic problems are regarded as other causes of the stress experienced by nurses. Inadequate system of promotion and awarding is also accepted as a cause of the stress observed in nurses (Moustaka and Constantinidus, 2008). Furthermore, it is seen that especially the nurses who serve in emergency and psychiatry departments are exposed to and affected by physical violence by the patient and the patient's relatives. This situation creates stress in nurses and it is seen that stress leads to physical health problems such as migraine, coronary artery disease, muscle strain and tiredness and to negative mental effects such as anxiety, depression, sleep disorder, unhappiness, loneliness and consequently burnout in nurses. Besides, it is seen that the job stress originating from physical violence and sexual harassment results in a decrease in self-confidence, absenteeism, a decrease in performance, burnout, syndrome, a high turnover rate, resignation, smoking habit, overeating, alcoholism and drug addiction. It is seen that, in addition to physical and mental problems, stress results in social problems such as interpersonal communication problems and deterioration in interfamily relations (Jackson, Clare and Mannix, 2002; Severinsson, 2003).

For nurses, another serious source of stress includes unsafe physical environment conditions. Infectious diseases are the primary unsafe physical environment conditions. The diseases which are transmitted as a result of contacting with blood and body fluids are a serious stress factor for nurses. Besides, lack of patient care tools and equipment and contracting diseases such as cancer as they are exposed to chemicals (chemotherapy, etc.) for a long time are other stress factors for nurses. Due to the fact that the level of stress experienced by nurses differ from nurse to nurse depending on their educational background, experience, work conditions, intercountry and intercultural differences, it became necessary to study the causes of stress for the nurses who work in different countries and the relations between stressors (Moustaka and Constantinidis, 2010). Moreover, on the grounds that the stress experienced by nurses affects the quality of patient care and increases healthcare costs, it was seen to be worth examining (AbuAlRub, 2004).

It is of high importance to measure stress in nurses for detecting the problems encountered in professional life and coping with such problems in the best possible way. Stress measurement in nurses is performed in order to enable them to work in a healthier work environment and to increase their work performance. Because of the job stress which nurses are exposed to, their physical or mental health deteriorates and resignations or absenteeism emerge due to illness. This situation increases the

existing deficit of nurses and results in inefficiency. When considered from this point of view, it is seen that stress measurement has a great importance in eliminating inefficiency in nurses. Stress measurement in nurses not only affects the level of job satisfaction in nurses but also plays a significant role in increasing the quality of health services. For this reason, in our study, an attempt shall be made in order to determine the stressors affecting the professional life of nurses and resulting from nurses themselves by a correlation analysis. Then, as the second stage, the methods of coping that may be effective against the stressors experienced by nurses shall be analyzed by correlation analysis for the purpose of minimizing the negative effects caused by stressors. As a result of the correlation analysis that was conducted, a significant correlation between stressors and a strong negative correlation between the methods of coping with stressors were detected.

2. The Stressors Encountered by Nurses

2.1. Death and Dying

Nursing is a difficult proficiency. For this reason, it is seen that the job stress which originates from workplace is common among nurses. As a conclusion, the job stress observed in nurses poses a great threat for nursing profession. Death of a patient and difficulties with the patient's relatives is the main stressors that stem from the workplace conditions in nursing (Kalichman, Gueritault-Chalvin ve Demi, 2000).

The primary causes of stress include meaning of death for the nurse, fear of death, difficulty of empathizing with the patients who are about to die, administering an intensive care and treatment process because both the disease and its effects are severe, experiencing different communication problems because the patient and the patient's relatives are under strain and stressful, resistance of the patient and the patient's relatives to the treatment and demands of the patient and the patient's relatives (Pierce, Dougherty, Panzarella and Le 2007).

In the studies conducted with nurses, it is seen that approach to death and terminal illnesses, anxiety of death and dying, an extreme emotional attachment to the patient and the patient's family and failure to control anger are among the leading job stressors. Consequently, it was determined that death of a patient and difficulties encountered with patients' relatives are the main sources of stress for nurses (Kushnir, Rabin and Azulai, 1997).

Nurses have a close relationship with patients during patient care. For this reason, they observe that, before dying, patients suffer due to their pains and this situation leads nurses to emotional trauma (Happell, Pinikahana and Martin, 2003). As another factor which makes nurses get stressed, both the patient and the patient's relatives are extremely depressive and angry. It is seen that, because depressed and angry patient and patient's relatives tend to use physical violence, nurses experience emotional problems such as anxiety and discomfort (Vachon, 1995). Moreover, experiencing different communication problems because the patient and the patient's relatives are under strain, resistance of the patient and the patient's relatives to the treatment, having conflicts and anger as the patient and the patient's relatives make different efforts, encountering problems between the patient/the patient's family and the treatment team about the disclosure of the diagnosis, higher level of attachment of the patient and the patient's family to the staff compared to other patients and problems created by this situation, disruptions arising from lack of materials and deficiency of staff in the clinic, problems encountered as the patient's table gets more severe or the treatment gives no result or increase in demands of the patient and the patient's family are among the main stress factors originating from the patient and the patient's relatives (Nayeri and Negarandeh, 2009).

Nurses play a significant role in the care of the patients who are at the stage of death and in the communication with their families. Because nurses spend more time with the patient who is at the stage of death and his/her relatives during the last days of his/her life, they experience undesired emotions such as concern about the condition of the patient, stress, sadness, helplessness, disappointment, loss, depression, anger, fear and self-blame after the death of the patient. However, it

is seen that the intensity of the emotions experienced by nurses differ from nurse to nurse depending on their age, educational background and experience. Moreover, it was detected that death is an important risk factor in the professional burnout of nurses. It is seen that leading stressful events for nurses include death of the patient and explaining it to his/her family and treating them with tenderness and affection (Khader, Jarrah and Alasad, 2010).

2.2. Conflict with Physicians, Nurses and Supervisor

It is required to use hospitals efficiently and effectively since demand of the society for health services increases day by day. Organizational conflict is the primary factor which affects efficient and effective use of hospitals. Due to the fact that hospitals are among the most complicated organizations, they have a high potential of conflict. In terms of nurses, organizational conflict is divided into four; namely, conflict with physicians, conflict with the patient and the patient's relatives, conflict with colleagues, and conflict with supervisors. The main factors that cause conflict include inadequate communication, role interdependence, status differences, uncertainty of duties, powers and responsibilities, inadequate support, nonparticipation in decisions, nurses' individual character, age, educational background and level of personal success and resource shortage (Konstantinos and Christina, 2008).

The major source of the conflict between physicians and nurses is that nurses want more responsibility in patient treatment depending on the increase in their level of education and have longer hours of work compared to physicians. In addition, as another cause of conflict, nurses are criticized by physicians and disagree with physicians in patient treatment. It was detected that, as a result of the conflicts between physicians and nurses, nurses are under job stress, have negative emotions, resignation or make medical mistakes, are less efficient and consequently perform less, put the safety of patients under risk and have a lower level of job satisfaction (Kazmi, Amjad and Khan, 2008).

The differences in the culture, education, age, religion, gender, race, prejudice, value and beliefs seen among the nurses coming from different social and cultural environments give rise to various conflicts between the nurses. On the other hand, the effort made by a newly-employed nurse for obeying hospital norms and rules is considered as another cause of conflict (Andrews, 1998). Furthermore, lack of a consensus on the form of treatment to be administered to the patient between nurses and miscommunications between them are regarded as another cause of conflict (Bren, Abernethy, Abbott and Tulskey, 2001).

Conflicts negatively affect the quality of patient care and treatment. This situation leads to the dissatisfaction of the patient and the patient's relatives. Not only the form and but also the duration of the treatment to be administered to the patient are shown as the cause of conflicts between the patient's relatives and nurses (Bren, Abernethy, Abbott and Tulskey, 2001).

Unfair distribution of the scarce resources which hospitals have underlies the problems between nurses and supervisors (Nayeri and Negarandeh, 2009). Moreover, as other causes of conflict between nurses and supervisors, supervisors try to impose the regime they implement on their inferiors, hold responsibility, do not include their inferiors in the decisions that are taken, have miscommunication with their inferiors and have a critical approach towards nurses and do not make their support be felt (Gray-Toft and Anderson, 1985).

2.3. Workload

Excessive workload is one of the most important and the most common factors among job stress sources. Factors such as more time and more power are needed for tackling a job, job requirements exceed both the ability and the skill level of the individual, the demand for nurses increases, the number of nurses is inadequate and hospitalization period is decreased cause stress in nurses. Working under time pressure also creates heavy workload in nurses. As a matter of fact, excessive workload results from inadequate number of staff and patient density and leads to treatment mistakes. This also threatens patient safety. Besides, intense workload causes nurses to have job dissatisfaction, shortage,

burnout and a high turnover rate and negatively affects nurses' motivation and performance. This excessive situation also affects organizational efficiency; it leads to inattention and failure to obey the rules due to inattention and thus causes nurses to make mistakes. Furthermore distracts the attention of the nurses who undertake critical tasks because of time pressure and causes them to make mistakes. At the same time work overload also shortens the time of communication nurses have with the patient and the patient's relatives and physicians and negatively affects treatment quality. Excessive workload leads to stress (pessimist, angry and emotional burnout). Stress negatively affects organizational efficiency and effectiveness. Due to the fact that exceeding workload creates time pressure, one nurse is obliged to help another nurse and it makes training and supervising new nurses harder. Excessive workload is affected by nurses' educational background and experience and patients' condition (Carayon and Gurses, 2008).

2.4. Inadequate Preparation

Forming environmental and job factors, lack of experience and preparation gives rise to the failure to meet patient needs by nurses. In addition, inadequate preparation in nurses fails to meet the need for interaction between nurses. These two situations negatively affect the practical skills of the nurses who are not prepared adequately and their social relations with the patient's relatives and cause stress (Davis, 1983).

2.5. Uncertainty Concerning Treatment

Treatment-related uncertainties result from several situations including factors such as a nurse's concern for making mistake during the treatment of a patient and lack of educational background for the treatment of a patient and a physician's failure to be present in place and in time in emergency cases (McCormack, Dewing, Breslin, Coyne-Nevin, Kennedy, Manning, Peelo-Kilroe, Tobin and Slater, 2010).

2.6. Discrimination

Job discrimination occurs as a result of treating a person unjustly. Discrimination results from prejudice. The studies that have been conducted demonstrate that nurse-based discrimination complaints stem from race, color, religion, gender, harassment and lack of necessary competency. Nurse-directed discrimination leads to many psychological problems such as depression, fear, anxiety, lack of self-confidence, sexual disorders, eating disorder, post traumatic stress syndrome (Ellis and Hartley, 2004).

In the studies performed on nurses, it was detected that the stressors in work environment negatively affect nurses' physical and mental health and job satisfaction. It was seen that, as job stress increases in nurses, job satisfaction, efficiency and organizational commitment decrease. Moreover, it was found that job stress is a significant factor in nurses' illness and absenteeism. Besides, it was detected that job stress leads to emotional burnout and emotional burnout results from stress irregularity, excessive workload, workplace conditions, weak personal relationships and lack of strengthening. Emotional burnout occurs as a result of depression and fear of death.

3. The Ways of Coping with Stress

Richard S. Lazarus is one of the first scientists who came to the forefront with the studies conducted on stress and coping with stress. Lazarus, in his *Psychological Stress and Coping Process* published in 1966, defined coping with stress as the active reaction of an individual for solving a stressful situation. In this model, which is called the Lazarus Model in some sources, two basic processes of coping are defined. The first one is problem-focused coping and the second one is emotion-focused coping. However, Garnefski, Kraaij and Spinhoven (2001) criticized Lazarus' model from many aspects and

developed the cognitive emotional regulation strategies, which is a significant model in the emotional regulation literature.

Cognitive processes mean emotions and experience. The cognitive emotional regulation questionnaire, which has been employed in recent times, was developed in order to measure 9 different cognitive strategies frequently used by workers when they encounter negative events (self-blame, other-blame, acceptance, positive focusing, focusing on the plan, focusing on thoughts, positive reappraisal, perspective, catastrophizing). Moreover, by means of the cognitive emotional regulation questionnaire, which has been developed in recent times, it is possible to measure a number of existing correlations between depression, anxiety, stress and anger (Martin and Dahlen, 2005).

Even though conflicts, failures and losses hurt people from time to time, people easily overcome this situation thanks to their exceptional emotional regulation capacities. These regulation efforts help us to protect our sanity, mental and physical health. Emotional regulation efforts activate when bad news is received and a change occurs in the ordinary life. During the behavioral regulation of negative emotions, some bad experiences are remembered less but pleasing experiences are remembered more. However, in emotional regulation, contrary to behavioral regulation, negative experiences are neutralized without damaging the memory and psychological stimulation is reduced (Ochsner and Gross, 2005).

The cognitive emotional regulation questionnaire (CERQ), which includes cognitive emotional regulation strategies, was developed in 1999 by Garnefski and Kraaij with the aim of coping with stressful life events. The cognitive emotional regulation questionnaire focuses on mental health with cognitive processes. Cognitive strategies combine emotional strategies such as self-blame, other blame, acceptance, positive focusing, focusing on the plan, focusing on thoughts, positive reappraisal, perspective, catastrophizing with negative emotions such as depression, anxiety, stress and anger (Garnefski and Kraaij, 2006).

For Lazarus and Folkman's (1984), coping is the body of cognitive and behavioral efforts made for the purpose of meeting the internal and external demands which exceed an individual's potential. Being an indispensable reality of life, stress is a concept that has to be handled in line with coping process. Coping process covers all characteristics of emotional processes. Besides, coping process is an important process that may improve depending on an individual's personal traits or form. Coping process is divided into two as problem-focused coping in which the problem is determined and emotion-focused coping in which emotional responses are regulated (Lazarus, 2006).

Problem-focused and emotion-focused strategies are at the center of coping strategies. In problem-focused coping, the aim is to do something for changing the situation that creates stress. On the other hand, in emotion-focused coping, the objective is to avoid hazardous stimulus and reduce psychological disorders. Problem solving coping is a cognitive (searching for information or advice, accepting social support, making effort for solving the problem) model (Dumont and Provost, 1999).

An individual is able to determine the coping strategy he/she shall pursue in the presence of a specific event or problem depending on the status and type of the problem. Coping with stress can be performed either by managing or changing a problem (problem-focused) or in the form of emotional regulation (emotion-focused) strategy as a reaction to the problem (Lazarus and Folkman, 1984). Problem-focused coping includes problem solving activities and searching for information while emotion-focused coping involves behaviors and cognitive activities such as behaviors in the form of denying the truth. It is seen that, in the individuals who abstain from coping with stress, depressive mood develops and a low level of job satisfaction is experienced (Healy ve McKay, 2000).

Job-related stressors and strategies of coping with such stressors affect people's job satisfaction and mental health. People have developed different form of coping depending on the state and type of the stressors they encounter in their professional life. For instance, generally, people prefer problem-focused coping for coping with job-related problems but use emotion-focused coping for solving family and health problems. In general, while coping with stress, people prefer to use both coping strategies together (Folkman and Lazarus, 1984).

Alcohol, smoking and drugs are the main coping strategies which nurses frequently resort to in the presence of stressors. In addition, other coping strategies used by nurses for reducing stress include methods such as seeking social support, using problem solving method, trying to forget by taking responsibility, positive reappraisal and escaping. Furthermore, it is seen that nurses' age, professional time and experience play an important role in coping with stress (Callaghan, Tak-Ying and Wyatt, 2000; Lee, 2003).

Stress has psychological (depression, anxiety, anger and accusation), cognitive and physiological results. Employees appeal to emotional regulation strategies for the purpose of being affected by the psychological results of stress less. Thus, thanks to emotional regulation strategies, employees are affected by the psychological results of stress less (Nurse's Association, 2006; Paschoalini, Oliveira, Frigério, Dias and Santos, 2008).

4. Research Methodology

This research was conducted with the intent of revealing the sources of stress experienced by the nurses who serve in Atatürk State Hospital located in Zonguldak-Turkey while they fulfill their duties and determining the suitable methods of coping with such sources of stress. Moreover, in this study, the suitable methods of coping developed in order to minimize the negative effects of stress sources that make nurses get stressed were identified by means of correlation analysis.

4.1. Sample

The population comprises of 148 nurses who serve in Atatürk State Hospital located in Zonguldak-Turkey. The permission necessary for this study was obtained as a result of the correspondence between our department and the head physician of Atatürk State Hospital located in Zonguldak-Turkey. Following the permission, questionnaires were handed to the nurses in relevant units by the head physician and then taken back. Nurses took part in the questionnaire anonymously. For the purpose of protecting nurses' identities, all information was numerically coded.

4.2. Instrument

In data collection, the Expanded Nursing Stress Scale (ENSS) (French, 1995) was used. The Expanded Nursing Stress Scale includes 54 questions and 9 subscales in total. The questions in the Expanded Nursing Stress Scale contains expressions as 9 subscales such as death and dying, in case a patient dies; conflict with physicians, in case of a conflict with the physician; inadequate preparation, in case it is felt that there is no adequate preparation for meeting the emotional needs of the patient; conflicts between nurses, in case it is impossible to clearly explain the problems in the workplace environment to other personnel; conflicts with supervisors, in case of a criticism by the supervisor; excessive workload, in case of unpredictable assignment and working hours; treatment uncertainty, in case of inadequate information obtained from the physician about the medical condition of the patient, conflicts with the patient and the patient's relatives, in case of unreasonable patient requirements; and discrimination, sexual discrimination.

5-point likert scale was used in the Expanded Nursing Stress Scale. In this scale, 1 expresses "I never get stressed", 4 expresses "I always get stressed" and 0 expresses "I have never encountered these conditions". The data was evaluated on the computer using the packaged software "Statistical Package for the Social Sciences" (SPSS). The correlations between the stressors that make nurses get stressed were evaluated by means of correlation analysis. For the ENSS, internal consistency coefficients were calculated with internal consistency analysis while Pearson correlation coefficients were calculated with correlation analysis. The cronbach alpha internal consistency analysis coefficient of the Expanded Nursing Stress Scale (ENSS) was found to be 0,978 (N=54). It is seen that the

cronbach alpha internal consistency analysis coefficient of the subscales varies from 0.806 to 0.605. It is seen that these results are in conformity with the literature.

Coping is an important concept that indicates an individual's resistance to a stressful event. In this study, upon determining the stressors which lead to stress, the method of coping with stress, which is the second stage, was handled. Nurses are affected by stress both physiologically and psychologically. Although nurses can not prevent external stress, they can control the changes in their inner world. Due to the fact that nurses can control such changes in their inner world only with emotional regulation strategies, emotion-focused coping was selected as the method of coping with stress in our study.

The CERQ is a 36-item questionnaire, consisting of the following nine conceptually distinct subscales, each consisting of four items and each referring to what someone thinks after the experience of threatening or stressful events: Self-blame, referring to thoughts of putting the blame of what you have experienced on yourself; Other blame, referring to thoughts of putting the blame of what you have experienced on the environment or another person; Rumination or focus on thought, referring to thinking about the feelings and thoughts associated with the negative event; Catastrophizing, referring to thoughts of explicitly emphasizing the terror of what you have experienced; Putting into Perspective, referring to thoughts of brushing aside the seriousness of the event/emphasizing the relativity when comparing it to other events; Positive Refocusing, referring to thinking about joyful and pleasant issues instead of thinking about the actual event; Positive Reappraisal, referring to thoughts of creating a positive meaning to the event in terms of personal growth; Acceptance, referring to thoughts of accepting what you have experienced and resigning yourself to what has happened and Refocus on Planning, referring to thinking about what steps to take and how to handle the negative event (Garnefski and Kraaij, 2006).

The CERQ was developed in 1999 for measuring the cognitive emotion regulation strategies that subjects use in response to the experience of stressful life events, comprised of 36 questions at the beginning. The CERQ is a self-report questionnaire and has 36 items and 9 dimension (self-blame, acceptance, focusing on thoughts, positive focusing, focusing on the plan, positive reappraisal, perspective, catastrophizing, other blame). However, as a result of the arrangements made by Garnefski, Kraaij and Spinhoven the number of questions was reduced to 18. In this study, the Cognitive Emotion Regulation Questionnaire (CERQ) developed by Garnefski, Kraaij and Spinhoven was used after being translated into Turkish by Çakmak (2011). Five-point likert-type scale was used in the Cognitive Emotion Regulation Questionnaire (CERQ); 1 expresses "almost never" and 5 expresses "almost always". The Cognitive Emotion Regulation Questionnaire is made up of 9 different dimension (self-blame, acceptance, focusing on thoughts, positive focusing, focusing on the plan, positive reappraisal, changing the point of view, catastrophizing and other blame) and each dimension includes 2 item. The cronbach alpha internal consistency analysis coefficient of the Cognitive Emotion Regulation Questionnaire (CERQ) was found to be $\alpha=0,831$ for 18 questions.

4.3. Results

Both correlation analysis and internal consistency analysis were applied to the data and the results that were obtained are shown in Table 1 and Table 2.

Hypothesis 1: There is a significant correlation between the stressors that make nurses stressed.

Table 1: Pearson Correlation Analysis Matrix And Internal Consistency Analysis Values (N=54) For ENSS

Variable	Death and Dying	Conflict with Physicians	Inadequate preparation	Conflicts between Nurses	Conflicts with supervisors	Excessive Workload	Treatment uncertainty	Conflicts with the patient and the patient's relatives	Discrimination	α
Death and Dying	1.00									.806
Conflict with Physicians	.687**	1.00								.724
Inadequate preparation	.492**	.526**	1.00							.558
Conflicts between Nurses	.426**	.516**	.548**	1.00						.761
Conflicts with supervisors	.621**	.668**	.594**	.630**	1.00					.830
Excessive Workload	.611**	.690**	.583**	.622**	.790**	1.00				.852
Treatment uncertainty	.671**	.711**	.579**	.626**	.797**	.813**	1.00			.810
Conflicts with the patient and the patient's relatives	.648**	.724**	.503**	.532**	.694**	.718**	.697**	1.00		.855
Discrimination	.382**	.386**	.237*	.273*	.339**	.325**	.297**	.533**	1.00	.605

**p= .01 * p= .05

Considering the result of the correlation analysis, it is apparent that there is a multidirectional correlation between stress items. Each stressor affects and is affected by the other. There are positive statistically significant correlations between these stressors which are the source of stress in nurses (Mohamed *et al.*, 2011; Barnard *et al.*, 2006).

Hypothesis 2: There is a negative correlation between the strategies of coping with professional stress experienced by nurses.

Table 2: Correlation Analysis Results that Show the Correlation between the Ways of Coping with Stressors

	Death and Dying	Conflict with Physicians	Inadequate preparation	Conflicts between Nurses	Conflicts with supervisors	Excessive Workload	Treatment uncertainty	Conflicts with the patient and the patient's relatives	Discrimination
Self-blame	.078	.114	.108	.182*	.077	.066	.059	-.045	-.057
Pearson Correlation	.353	.171	.202	.030	.363	.428	.479	.592	.548
Sig. (2-tailed)	145	145	142	143	141	145	145	145	115
N									
Acceptance	.250**	.272**	.235**	.162	.212*	.180*	.227**	.228**	.024
Pearson Correlation	.003	.001	.005	.054	.012	.031	.006	.006	.798
Sig. (2-tailed)	144	144	141	142	140	144	144	144	114
N									
Focusing on Thoughts	.371**	.254**	.250**	.131	.191*	.275**	.299**	.189*	-.004
Pearson Correlation	.000	.002	.003	.121	.024	.001	.000	.024	.968
Sig. (2-tailed)	143	143	140	141	139	143	143	143	113
N									
Positive Focusing	.055	.108	.049	-.048	-.019	.014	-.063	.027	.051
Pearson Correlation	.511	.199	.566	.568	.823	.864	.456	.752	.591
Sig. (2-tailed)	144	144	141	142	140	144	144	144	114
N									
Focusing on the Plan	.231**	.256**	.212*	.177*	.225**	.350**	.306**	.210*	.193*
Pearson Correlation	.006	.002	.012	.036	.008	.000	.000	.012	.040
Sig. (2-tailed)	143	143	140	141	139	143	143	143	113
N									
Positive Reappraisal	.140	.134	.043	.142	.098	.182*	.161	.143	.117
Pearson Correlation	.096	.111	.619	.093	.253	.030	.055	.089	.220
Sig. (2-tailed)	142	142	139	141	138	142	142	142	112
N									
Perspective	.199*	.246**	.163	.156	.107	.178*	.162	.231**	.190*
Pearson Correlation	.017	.003	.054	.065	.207	.033	.053	.005	.043
Sig. (2-tailed)	144	144	141	142	140	144	144	144	114
N									
Catastrophizing	.303**	.348**	.138	.189*	.204*	.160	.240**	.276**	.067
Pearson Correlation	.000	.000	.102	.024	.016	.055	.004	.001	.479
Sig. (2-tailed)	144	144	141	142	140	144	144	144	114
N									
Other blame	.288**	.205*	.241**	.088	.105	.223**	.215**	.196*	.072
Pearson Correlation	.000	.014	.004	.296	.217	.007	.010	.018	.447
Sig. (2-tailed)	144	144	141	142	140	144	144	144	114
N									

**p= .01 * p= .05

The correlations between the stressors that make nurses get stressed and the ways of coping with such stressors were evaluated by means of Pearson correlation analysis. As a result of Pearson correlation analysis, it was found that the most frequently-used method of coping employed by nurses is focusing on the plan while the most rarely-used method of coping is positive focusing. Positive focusing can be seen that it is a rarely-used cognitive emotion regulation strategy because although it has a stress-reducing effect in the short term it creates adjustment disorder in the long term. As a result of the analyses, it was seen that eight different cognitive emotion regulation strategies mentioned above were effective in controlling and minimizing the effect of stress.

In order to cope with stress, an individual needs to first determine the factors that create stress and develop suitable coping methods. With coping methods, an individual's negative emotions about stress are regulated and his/her physical and mental health is protected. With coping methods, the negative effects of stress are reduced and it becomes possible to effectively cope with stress. As a result of the researches, it was found that there is a negative correlation between the level of being affected by stress and the methods of coping (Laal and Aliramaie, 2010).

5. Discussion

The success of nurses plays a significant role in the achievement of a medical institution. For this reason, the accomplishment of nurses is of great importance in terms of hospitals' efficiency and effectiveness. Nursing is one of the professions that involve heavy job stress because it renders service to the individuals who are stressed and requires high level of professional skills, team work and long hours of working. The stress experienced by nurses has many negative results as individual and organizational. It is seen that nurses, who are exposed to stress for a long term in this profession having heavy stress, develop various physical and mental illnesses if they can not develop suitable methods of coping.

A major part of the work force in the health sector is made up of nurses. Compared to other sectors, health sector has a higher level of job stress on the grounds of workload and rendering service to patients waiting for treatment. It is seen that the job stress of nurses results from the stressors existing in the work environment. The job stress that is experienced by nurses negatively affects their physical and mental health and causes disruptions in nursing services. In the event the job stress experienced by nurses lasts long, many negative results such as burnout, depression, decrease in performance, resignation and deteriorations in interpersonal relations occur in the process of time. For this reason, for the purpose of minimizing such negative effects caused by stress, nurses need to develop suitable methods of coping according to the intensity of the stress they perceive, its duration and the field it affects.

Forming the majority of the medical personnel, nurses have a significant share in the development of the healthcare sector. Day by day, nurses encounter a number of sources of stress that are individual or originate from the system. It is seen that stress is an unavoidable reality for nurses and negatively affects the quality of professional life. It is necessary to offer a suitable work environment to nurses so as to minimize the stress experienced by nurses. It is seen that nurses need stress management on the grounds that both nurses and the crowd of people to which they offer service are under heavy stress. For nurses, stress management means first to determine the sources of stress and then to develop suitable methods of coping.

For nurses, stress has not only many causes but also many consequences. Anxiety, depression, rate of turnover, increase in healthcare expenditures are only some of such consequences. It is necessary to determine the causes of stress, which leads to such a severe destruction on nurses and hospitals, and the suitable strategies of coping for eliminating them. These strategies of coping are used with the intent of managing the physical and psychological components of stress and minimizing the negative effects of stress. Forms of coping are divided into two: emotion-focused and problem-focused.

For healthy business environment and patient safety, it is required to minimize the level of stress perceived by nurses by means of suitable methods of coping. Nurses try to minimize the harmful effects of stress by developing some coping strategies for the purpose of establishing patient safety culture and qualified healthcare services in the hospital.

Also in this study, which was conducted with the aim of determining the sources of stress present in nurses' work environment and the methods of coping with such sources of stress, a negative correlation was found between the methods of coping with the stressors that make nurses get stressed. It is seen that the forms of coping effective for the death and dying stressor are acceptance, focusing on thoughts, focusing on the plan, perspective, catastrophizing and other blame. Moreover, it is observed that the death and dying stressor is effective in the occurrence of these forms of coping. It is ascertained that the forms of coping with the death and dying stressor are applicable to the conflict with physicians stressor and that conflict with physicians is effective in the occurrence of these forms of coping. It is determined that the forms of coping effective for the inadequate preparation stressor are acceptance, focusing on thoughts, focusing on the plan and other blame. It is seen that the inadequate preparation stressor is effective in the occurrence of these forms of coping. It is understood that the forms of coping effective for the conflicts between nurses stressor are self-blame, focusing on the plan and catastrophizing. It is apparent that the conflicts between nurses stressor is effective in the occurrence of these forms of coping. It is observed that the forms of coping effective for the conflicts with supervisors stressor are acceptance, focusing on thoughts, focusing on the plan and catastrophizing. It is clear that the conflicts with supervisors stressor is effective in the occurrence of these forms of coping. It is ascertained that the forms of coping effective for the excessive workload stressor are acceptance, focusing on thoughts, focusing on the plan, positive reappraisal, perspective and other blame. It is understood that the excessive workload stressor is effective in the occurrence of these forms of coping. It is determined that the forms of coping effective for the treatment uncertainty stressor are acceptance, focusing on thoughts, focusing on the plan, catastrophizing and other blame. It is seen that the treatment uncertainty stressor is effective in the occurrence of these forms of coping. It is apparent that the forms of coping most suitable for the conflicts with the patient and the patient's relatives stressor are acceptance, focusing on thoughts, focusing on the plan, perspective, catastrophizing and other blame. It is clear that the conflicts with the patient and the patient's relatives stressor is effective in the development of these forms of coping. Finally, it is seen that the forms of coping applicable to the discrimination stressor are focusing on the plan and perspective. It is ascertained that the discrimination stressor is effective in the occurrence of these forms of coping.

It is seen that other stressors that affect the death and dying stressor are conflict with physicians, inadequate preparation, conflicts between nurses, conflicts with supervisors, excessive workload, treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination. It is understood that the stressors that affect the conflict with physicians stressor are inadequate preparation, conflicts between nurses, conflicts with supervisors, excessive workload, treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination. It is determined that the stressors that affect the inadequate preparation stressor are conflicts between nurses, conflicts with supervisors, excessive workload, treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination. It is apparent that conflicts with supervisors, excessive workload, treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination are the primary stressors that affect the conflicts between nurses stressor. It is seen that other stressors that affect the conflicts with supervisors stressor are excessive workload, treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination. It is observed that other stressors that affect the excessive workload stressor are treatment uncertainty, conflicts with the patient and the patient's relatives and discrimination. It is determined that conflicts with the patient and the patient's relatives and discrimination are the primary stressors that affect the treatment uncertainty. Furthermore, it is seen that the stressor that affects the conflicts with the patient and the patient's relatives stressor is only discrimination.

This study is of great importance in terms of developing nurses' ability to cope with stress in the presence of the stressful life events encountered by nurses in the work environment. Being an indispensable reality of life, stress occurs as an individual exceeds his/her own sources. Because of the fact that stress can not be completely eliminated, it is necessary to reduce stress with suitable methods. To this end, different suitable methods of coping should be taught to nurses and necessary support should be provided to them. Moreover, for the purpose of coping with stress, the number of suitable methods of coping should be increased or existing methods of coping should be improved. Thanks to such methods of coping, a considerable increase shall be ensured in nurses' level of job satisfaction, productivity, career and performance and a healthy and safe work environment shall be offered to nurses.

In the future studies which analyze stressful factors and methods of coping, this study should be conducted on the nurses who serve in the metropolitan hospitals that have a higher patient density and better-instructed patients and the nurses who serve in the rural hospitals that have a lower patient density and less-instructed patients and then the results should be compared. Furthermore, there are limited number of studies on the methods of coping with stress and the capability of making more proper comparisons and interpretations. For this reason, it is recommended to perform more comprehensive studies in this field.

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Evaluating the Outcomes of Establishing ISO 9001 Quality System in Khuzestan Province Telecommunication Joint Stock Company

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Abstract

The present paper is a field study. This investigation seeks to evaluate the outcomes of establishing the ISO 9001 quality system in Khuzestan Province's Telecommunication joint stock company. In this paper, by examining the effect of ISO 9001 quality management system establishment variable on documentation, quality-affecting activities, works flow and service provision facilitation, employees' participation, internal communications, bureaucracy variables, we evaluate the outcomes of the said system. The statistical population of this research includes all staff of Khuzestan Province Telecommunication Joint Stock Company.

The sampling method is cluster probability sampling. The research was performed using questionnaires and SPSS software was applied for data analysis and the hypotheses were tested by t-test and at %5 error level. The results indicated that establishing ISO 9001 quality system would lead to improvements in documentation, quality-affecting activities, work flow on one hand and reduced bureaucracy on the other. Also, it has some influence on improved employees' participation and internal communications.

Keywords: ISO 9001, Quality Management System, Khuzestan Province telecommunication.

1. Introduction

Globalization of markets and the fast movement toward provision of high quality services and products has led to a high level of pressures to the markets. In present-day's business environment, organizations not only have set aside old operating methods and habits, but also seek to devise methods which enable them to ensure customer satisfaction with quality goods and services, in order to become more efficient and more competitive. As many organizations have realized, the key element in achieving customer satisfaction and success is attainment to high quality goods and services as a strategic weapon in business performance (Krasachol and Guh, 2001; Lai et al., 2002). Obviously, quality has emerged as a competitive and strategic tool (Yong and Wilkinson, 2002) and it is essential that organizations adopt and develop an effective quality management system (QMS) which is often associated with ISO 9000 series (Rohitratana and Boon-Itt, 2001). In 9000:2000 standard series, ISO

9001 is a standard containing the requirements for a QMS according to which audit is performed and a certificate is also issued, while ISO 9000, ISO 9004, And ISO 19011 are guideline standards.

2. Quality Concept

Philip Crosby, the founder of zero-defect approach, has defined the quality as compliance with the demand; and non-quality, as incompliance with the demand (Philip Crosby, 1975, p.30).

Philip Kotler believes that goods' quality is an indication of the goods' capabilities in performing the assigned tasks and includes features such as durability, reliability, accuracy, ease of use, easy reparability, and other valuable attributes of goods. Edward Deming, the founder of Total Quality Management (TQM) School describes quality as a flawless or zero-defect system and emphasizes that quality efforts should be directed towards the customers' present and future requirements. He believes that customers' future needs probably are not declared by customers themselves, but are identified and notified by others. Juran defines quality as suitability. He admits that whatever that is comfortable and convenient after use and satisfies the customer has a high quality (Jolodari Mamghani, 1997; p2).

3. ISO 9001:2000 Standard

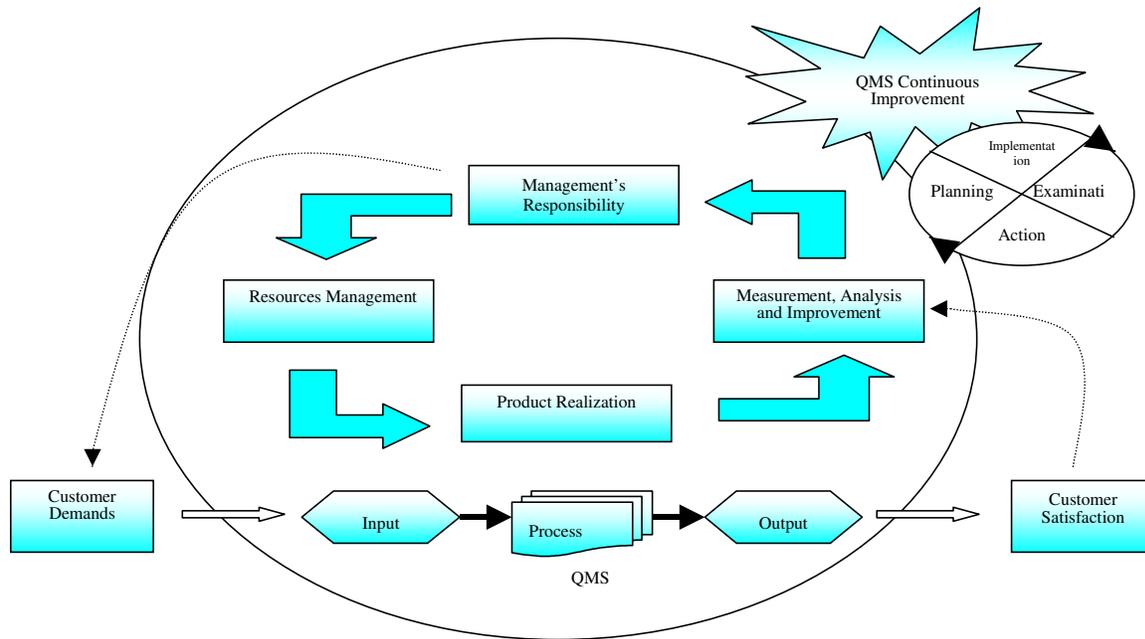
The QMS is designed to provide for the required support and mechanism for effective performance of quality-related activities within an organization. Indeed, the QMS is a systemic instrument for quality management within an organization (Kolka, 2002). In a broader sense, Goetsch and Davis state that QMS "includes all the policies, procedures, plans, resources, processes and task descriptions and powers the goal of which is to achieve the quality of product and service and consequently, customer satisfaction and organizational goals. Such a system could be ISO 9001:2000, for instance. This is an effective system for evaluating every firm or organization in terms of continuous design, production and delivery of quality goods and services (Martinez-Lorente and Martinez-Costa, 2004). ISO 9001:2000 provides for some guidelines focusing on procedures, control and documentation aiming at establishing the QMS (Sun et al., 2004).

Presenting the minimum features of a QMS, ISO 9001:2000 has mutual benefits for suppliers and customers and focuses on process instead of quality of goods/services (Van der Wiele et al., 2005). It is defined as a control tool for management and innovation stimulant which plays a strategic role in organizations with its focus on quality good/service delivery (Van der Wiele et al., 2005). It encourages the managers to adopt a process-oriented approach in relation with quality. Such an approach is supported on the ground that desirable outcomes are achieved more efficiently when related activities and resources are considered as a process (Bhuiyan and Alam, 2004). Fig.1 represents a process-oriented QMS suggested by ISO 9001, defining this system as a large and discrete process which is related to underlying processes in a continuous improvement cycle (Magd, 2008).

The process-oriented approach emphasizes the importance of understanding and estimating the requirements, the necessity of taking the processes into account in terms of value added, achieving the outcomes of processes and continuous improvement of process according to specified and measurable criteria (Tan et al., 2003). A brief description of the main parts of Fig.1 is as follows (Biazzo and Bernardi, 2003, p.156):

Management's responsibility includes the requirements for quality development and improvement, listening to the customers and formulating the quality policy, planning and defining the responsibilities, powers and communication processes to facilitate an effective quality management.

Figure 1: ISO 9001:2000 QMS (Source: Tricker, 2005; p.5)



Resources management includes the requirements for infrastructural and human resources for QMS implementation and improvement and customer satisfaction.

Product realization includes specific requirements for processes of developing the products which in turn include customer demands, product requirements revision, customer relations, product design and development, purchase, production and/or delivery of services, control assessments and regulatory system. Measurement, analysis and improve include requirements for examining the information on customer satisfaction, measurement and supervision (monitoring) over products and processes and management of internal audits, finding the non-compliances and corrective actions.

ISO 9001:2000 applies the PDCA (Plan-Do-Check-Act) improvement cycle to surround the four blocks of Management, Resources Management, Product Realization and Measurement, Analysis and Improvement. But the structure of the eight main elements of this standard is as follows:

1. Scope
2. Normative references
3. Terms and definitions
4. Quality management system
5. Management responsibilities
 - 5.1 Management commitment
 - 5.2 Customer focus
 - 5.3 Quality policy
 - 5.4 Planning
 - 5.5 Responsibility, authority and communication
 - 5.6 Management review
6. Resource management
 - 6.1 Provision of resources
 - 6.2 Human resources
 - 6.3 Infrastructure
 - 6.4 Work environment
7. Product realization
 - 7.1 Planning of product realization
 - 7.2 Customer-related processes

- 7.3 Design and development
- 7.4 Purchasing
- 7.5 Production and service provision
- 7.6 Control of monitoring and measuring devices
- 8. Measurement, analysis and improvement
 - 8.1 General
 - 8.2 Monitoring and measurement
 - 8.3 Control of nonconforming product
 - 8.4 Analysis of data
 - 8.5 Improvement

4. The Eight Quality Management Principles

Principle 1

Customer focus: organizations depend on their customers and therefore should understand current and future customer needs; meet customer requirements and strive to exceed customer expectations.

Principle 2

Leadership: leaders establish unity of purpose and direction of the organization. They should create and maintain the internal environment in which people can become fully involved in achieving the organization's objectives.

Principle 3

Involvement of people: people at all levels are the essence of an organization and their full involvement enables their abilities to be used for the organization's benefit.

Principle 4

Process approach: a desired result is achieved more efficiently when related resources and activities are managed as a process.

Principle 5

System approach to management: identifying, understanding and managing a system of interrelated processes for a given objective improves the organization's effectiveness and efficiency.

Principle 6

Continual Improvement: continual improvement should be a permanent objective of the organization.

Principle 7

Factual approach to decision making: effective decisions are based on the analysis of data and information.

Principle 8

Mutually beneficial supplier relationships: an organization and its suppliers are interdependent, and a mutually beneficial relationship enhances the ability of both to create value (Goult, 2009).

5. ISO 9001 Certificate Inducements

These factors could be divided into internal and external inducements (motives). Internal inducements are associated with improvement in organizational goals while external ones are mainly associated with marketing and promotion, customer pressures, market share improvement, etc. (Sampaio et al., 2009). ISO 9001 certificate is repeatedly used as a marketing instrument (Poksinska et al., 2002). Jones (1997) defined two types of organizations in terms of their main goal in obtaining an ISO 9001 certificate. “Non-developmental” organizations are those which are seeking a certificate for its own sake; and “development-oriented” organizations are those seeking the certificate out of their belief in ISO 9001 internal benefits. Magd and Curry (2003) stated the most important reasons among Egyptian firms for obtaining an ISO 9001 certificate as ‘improved efficiency of quality system’, ‘pressure of competitors and foreign firms’, ‘maintaining/increasing their market shares’, ‘meeting government’s requirements’, and ‘complying with customer demands’. Also, some firms stated that without ISO 9001 certificate it was impossible to obtain many contracts. Corbett et al. (2003), in an international investigation, identified the main inducements towards obtaining the ISO 9001 certificate as follows: ‘quality improvement’, ‘firm’s image improvement’, ‘marketing benefits’ and ‘customer pressure’. In the U.S., one main reason for the firms to obtain this certificate is their existing commercial relationship with European markets (Bhuiyan and Alam, 2004).

6. Advantages of ISO 9001 Certificate

The advantages resulted from the implementation of ISO 9001 quality system, too, could be divided into internal and external advantages. External advantages are associated with promotion and marketing aspects and internal advantages are associated with organizational improvement (Sampaio et al., 2009). Tables 1 to 5 presents the advantages of ISO 9001 as reported in the literature.

Table 1:

Ruzevicius & et al, (2004)
Increased knowledge on tasks and responsibilities Reduced number of defects Increased customer trust Improved relationships among employees Winning the bids

Source: Sampaio et al., 2009; p.46

Table 2:

Chow-Chua & et al, (2003)
More transparent instructions, practices, procedures and job responsibilities Improved firm image Improved documentation procedures Removal of surplus employees/reduced amount of unnecessary works Easy access, follow-up and audit of the works Increased quality consciousness Increased competitive advantage Improved customer satisfaction Helping the continuous improvement Providing better services to customers Reduced amount of wastes Improved profitability Increased market share Employees retention Extension to international markets More exports opportunities

Table 3:

Magd & Curry (2003)
Improved documentation
Helping in supplier selection
Improved quality of goods/services
Helping the development of quality management
A promotional instrument
Increased exports potential
Improved public relations
Customer satisfaction
Increased quality awareness
Improved employee productivity
Improved employee motivation
Improved employees' interrelations
Reduced costs
Reduced production times

Table 4:

Escanciano & et al, (2001)
A better understanding of processes and responsibilities
Improved employee training
Improved quality of goods/service
Reduced amounts of defects and failures
Improved customer satisfaction
Obtaining a better knowledge of customer expectations
Increased employee motivation
Mutual cooperation with suppliers
Time-and-resource-related advantages
Customer orientation inside
Increased productivity
Improved working environment
Increased customer satisfaction
Increased employee participation
Improved management-employee relationships
Improved profitability
Reduced costs

Table 5:

Pinar & et al,(2000)
Effective quality system
Improved inter-department relations
Effective top management
Employee motivation
Exported sales
Domestic sales
Profitability
Productivity and efficiency
Reduced costs
Reduced amount of wastes
Reduced customer complaints
Reduced defective goods

7. Disadvantages of ISO 9001

Van der Wiele (2005) and Bhuiyan and Alam (2005) found that costs of maintenance and development of ISO 9000:2000 was high which could range from \$10,000 to \$ 250,000 (Withers and Ebrahimpour, 2001). The difference in the costs depends on suitability and efficiency of existing systems and employees' capability (McAdam and Jackson, 2001).

Stevenson and Barnes (2001) suggested four factors as cost-inducing ones in obtaining a certificate, including: time, training, consultancy and registration.

Another criticism that ISO 9000 is facing is the documentation which has to be done to describe the stages and actions when confronting problems (Bhuiyan and Alam, 2004). This is apparent in a study on English quality management. Its results indicated that ISO 9000 had reduced to a 'mechanical approach' and a factor leading to paperwork (Wilkinson et al., 1994).

The certificate also tends to present indices and criteria according to which the organization is required to comply with process requirements but it does not ensure the provision of quality products and services which would meet the customer's needs (Singels et al., 2001). Certificate requirements may lead to desperation in creativity and critical thinking because the employees have to follow transparent rules and procedures (Casadesus and Karapetrovic, 2005). Recent studies point out the disadvantages of ISO 9000 as being costly and time-consuming, need of many resources and over-formality (Casadesus and Karapetrovic, 2005; Bhuiyan and Alam, 2004).

8. Research Methodology

The present investigation is an applied study in terms of its objectives. It is also a descriptive study in terms of its nature and methodology, and since it seeks to evaluate the outcomes of ISO 9001 quality system implementation in Khuzestan Province Telecommunication joint Stock Company, and benefits from the experts' views on the subject, it is a descriptive-survey research.

8.1. Population, Sampling Method, Sample Size

The population includes all the employees of Khuzestan Province Telecommunication joint Stock Company. In general, sampling is performed by probability or improbability methods. Sampling in this research is performed using the cluster probability sampling.

Sample size refers to the total number of elements in the sample. In contrast, the statistical population is the total number of the elements in the statistical society which is a basis in calculations of sample size. Performing any scientific research requires expenditures and time; and therefore it is not possible to examine the entire population (statistical society) in the form of a census. Therefore, it is necessary for the researcher to select the sample and sampling method in order to generalize the obtained data to the whole population. Given the enormous population considered for this study, the sample size was determined using the following relation:

$$n = \frac{Z_{\alpha/2}^2 \cdot p(1-p)}{\epsilon^2} \quad Z_{\alpha/2} = Z_{0.025} = 1.96$$

If we take the success ratio (P) to be 0.5, the numerator will be maximized. To observe caution in this research, we took the success ratio to its maximum and considering the error factor (ϵ) as 0.06, a sample size of 266 was obtained but whereas it was speculated that some questionnaires would not be returned, 300 questionnaires were distributed among which 270 useable ones were collected and analyzed. Therefore the response rate has been 88%. The population of this research includes all experts of Telecommunication Company throughout Khuzestan Province. Given the number of employees working in various townships, six cities with the highest numbers of employees at their Telecommunication Company branches were selected as sample clusters. They include: Ahwaz, Dezfool, Abadan, Behbahan, Bandar Emam and Shooshtar. The sample size of any of the clusters has

been selected in proportion with the total number of working employees. Table 6 shows the sample size for each cluster.

Table 6: Sample sizes for each cluster

Cluster name	Ahwaz	Dezfool	Abadan	Behbahan	Bandar Emam	Shooshtar	Total Sample Size
Sample number	148	31	29	24	20	18	270

8.2. Data Collection Tool

A researcher made questionnaire, containing the following two sections, was used to collect data.

First section related to statistical and demographic information including age, educational level, work record and organizational position.

Second section dealt with the questions related to research hypotheses.

8.3. Questionnaire Validation

Validity answers the question to what extent the measurement tool measures the feature in consideration (Sarmad et al., 2001). One of these methods to determine the validity is the content validity. To determine the content validity, the primary questionnaire was handed to scholars specialized in production management to comment as to the correctness, relevance and transparency of its items, who finally approved it.

8.4. Questionnaire Reliability

One method to determine the reliability is the use of Cronbach alpha. This method is used to calculate the internal consistency of measurement tools including questionnaires. In order to measure the reliability, the questionnaire was first distributed among 30 sample members and was analyzed after collection. The alpha calculated for each variable and the total alpha are as illustrated in Table 7.

Table 7: Cronbach's alpha values

No.	Variable	Cronbach's alpha	Sample Number
1	Works flow and service provision facilitation	0.72	30
2	Employee participation	0.89	30
3	Quality-effective activities	0.86	30
4	Administrative bureaucracy	0.79	30
5	Documentations	0.86	30
6	Internal communications	0.86	30
7	Total variables	95.	30

9. Data Analysis

9.1. Descriptive Statistics

First the descriptive statistics was used to examine the features of population (some results are presented in Table 8).

Table 8: Descriptive statistics

Features Description	Number	Percentage	
Gender	Male	205	76%
	Female	65	24%
Education	High school diploma	14	5
	Associate	50	18.5

Table 8: Descriptive statistics - continued

Education	Bachelor	175	65.5
	Master & Higher	31	11
Work record	Less than 5 years	7	2.6
	5-10 years	33	12
	10-15 years	58	21.4
	More than 15 years	172	64

9.2. Inferential Statistics

In this section the research hypotheses are tested using statistical methods. In fact we want to know whether or not the research hypotheses are supported with attention to the collected data. Since Likert scale was used in questionnaires, ranging from 1 to 5 as lowest and highest scores, respectively, the population average is considered to be 3 and the hypotheses are tested using t-test. Also in this case, the external factor of dispersion (variance) is neglected. This is a one-sided test. Now, assuming the normality of sample distribution, the research hypotheses' correctness is tested at 0/05 error level ($\alpha = 0.05$). First the hypotheses are expressed:

H1 Implementing ISO 9001 quality system leads to improved work flow.

H2 Implementing ISO 9001 quality system leads to increased employee participation.

H3 Implementing ISO 9001 quality system leads to improved quality-effective activities.

H4 Implementing ISO 9001 quality system leads to reduced administrative bureaucracy.

H5 Implementing ISO 9001 quality system leads to improved documentation.

H6 Implementing ISO 9001 quality system leads to improved internal communications.

Table 9 summarizes the results of the analysis of inferential statistics.

Table 9: Summary of the analysis of inferential statistics results

Hypo thesis	Statistical index Variables	Sample number	Mean	Standard deviation	t-value	Degree of freedom	Significance (p)	Test result
H1	Improved work flow	270	3.0811	0.64376	2.027	269	0.044	Support
H2	Increased employee participation	270	2.9243	0.64664	-1.844	269	0.066	Reject
H3	Improved Quality-effective activities process	270	3.0885	0.63549	2.245	269	0.026	Support
H4	Decreased administrative bureaucracy	270	2.8828	0.72958	-2.570	269	0.011	Support
H5	Improved documentation	270	3.2016	0.78289	4.135	269	0.000	Support
H6	Improved internal communication	270	3.0314	0.75563	0.663	269	0.508	Reject

As table 9 show the result of the analysis of inferential statistics, the hypotheses two and six are rejected thus according to the research results there is no relation between implementing ISO 9001 quality system and employee participation and internal communications in Khuzestan Province Telecommunication Joint Stock Company.

10. Research-based Guidelines and Suggestions

Based on the results of the present research, the following suggestions are made:

1. A re-engineering is needed throughout the study company in order to make the responsibilities and work flows transparent because by performing such a re-engineering, executive groups are transformed into process groups (splitting interdependent works into small fractions). The role of employees will turn from the supervised into privileged; they will learn know-how and their

insight will be enhanced. The performance criteria and payments are not based on position or experience and will be based on activity results. The promotion criterion will be ability, not work record; managers are tuned into instructors from supervisors, and will help the groups solve the problems; the organization's structure will be converted from hierarchical into planar. The interesting point is that the re-engineering process is performed downward and differs from re-design which occurs when almost 10 to 20 percent of the work flow has been changed while re-engineering occurs when 70 to 100% of working process is altered;

2. The ISO 9001 QMS pays a special attention to discussions, preventive and corrective actions so that continuous improvement of this system is taken into consideration. It is suggested that a suitable system be developed within the study company, which is able to institutionally extend and apply this issue throughout the firm;
3. In order to increase employee participation, one has to avoid giving infeasible objectives, slogans and promises and all of them should be comprehensible for the employees. One has to make employees to believe in superiors' goals, slogans and promises (through changes in beliefs, so that they would change their behaviors);
4. In order to increase the speed of communication and access to information, one has to avoid giving purely historical information (information relayed to the past, data of previous fiscal periods and ...) to the employers; and to use the concept of disclosed documents (opening and disclosing the financial and operational statements, on a weekly or daily basis for all employees). Successful organizations have updated information and share organizational information with their employees. The most important development of the informatics age is the creation of virtual or cyber world. For faster communications one may create virtual networks, virtual cities and virtual characters. In every organization, it is possible to increase the internal communications considerably by creating internal networks;
5. Administrative automation has been implemented to reduce paperwork but it is not still complete. When fully implemented, the paperwork and bureaucracy will be minimized. It is suggested that all correspondence, information exchange, and documentation, be performed electronically.

11. Suggestions for Future Research

The following suggestions are made for future research:

1. Similar studies should be performed using a larger sample in other telecommunication firms nation-wide in order to improve the generalizability and to create validity for the findings;
2. Research should be performed on the effects of quality assurance system implementation on maintenance and operation costs, depreciation reduction, increased useful life of telecommunication equipment and organizational performance of telecommunication firms;
3. It should be studied to what extent the managers believe in ISO standards and what should be done to increase their belief;
4. The relationship between quality management and management quality should be explored;
5. It should be examined to what extent the quality assurance system implementation will lead to organizational loyalty in employees;
6. It should be studied how the quality assurance system implementation will affect the savings in time and costs.

12. Research Limitations & Barriers

The following limitations were encountered in this research;

1. Infeasibility of direct survey from subscribers, due to time limits on one hand and extended working scope on the other;

2. Some individuals had no real knowledge of quality;
3. The effect of variables which were beyond the researcher's control and their impression on research results is not out of mind;
4. Questionnaire-related limitations such as: inherent limitations of written questionnaires, infeasibility of a full examination of respondents' precision, lack of enthusiasm in some respondents for collaboration;
5. Limited access to library sources due to the limited capacity of the University library.

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Behavioral Inferences of Stock Market Participants

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Abstract

Importance of behavioral finance area has been accepted in the finance literature. Inherent purpose of behavioral finance studies is to investigate the phenomenon of investor's irrational decision making while investing in the market. This study aims to explain the role of attitudinal, demographic and socio economic factors during the cognitive decision making process. An investor's psychological based model is conceptualized in this study which explains the relationship between independent variables (information type, information asymmetry, risk propensity, gender and marital status) and dependent variables (return expectations and reinvestment intentions) with the mediation of risk perception.

Keywords: Risk Propensity; Risk Perception; Return Expectations; Behavioral Finance

1. Introduction

Investor faced serious losses because of global financial crisis led by subprime mortgage crisis. These unpleasant investment experiences are widespread in the economy. Therefore, investors have become more cautious towards the investment, not just because of crisis but the intrinsic risk, which is associated with the financial products. These abhorrent personal experiences have formed a different risk attitude of investor towards investment. Because of differential risk attitude, financial assets with high risk are needed re-evaluation. This also changed the investor behavior simultaneously along with the investment portfolio.

Efficient market hypothesis (EMH) by Fama (1970) states that investor is rational. So, according to the EMH, investor updates his investment portfolio immediately by incorporating the newly released information. In other words, market reflects the effect of any revealed information. Therefore, chances of abnormal return are minimal in the long run, even if there a price difference in the asset prices, arbitrage will set it at reasonable level. However, many western empirically investigations (Shiller, 1981; Mehra and Prescott, 1985; LeRoy and Porter, 1981; Friedman, 1953; De Bondt and Thaler, 1985) state in their results that market is not strong efficient, there are many irregularities like weekend effect and January effect. Therefore, other tactics and strategies were developed for reducing the market risk like portfolio insurance, diversification and indexing (Wärneryd, 2001). Actually, the psychological aspect was ignored in the EMH which involves the investor decision making process. Therefore, it is not possible to fully explain the investor behavior upon the basis of EMH. According to Simon (1986) sometime, investor behaves irrationally because of having limited resources to process the information.

Kahneman and Tverskey (1979) suggested that for explaining the investor psychological behavior, investor psychology should be used in the Prospect theory and expected utility theory should be replaced with Value Function. Prospects of gain or loss form differential risk attitude among the

investors, this is “Value Function”. While facing gain, investor makes sure the profits stability by becoming more risk averse. In case of facing loss, investor becomes more risk seeker. So the investor behavior towards risk is formed by the situation. Though, according to EMH, investor always tends toward risk aversion but investor’s attitude towards risk is somewhat opposite which violates the EMH. Therefore, researchers adopted the behavioral approach for investigating the financial market. According to Barberis and Thaler (2002) behavioral finance analyzes the market phenomena comprehensively by considering the investor’s psychological mechanism relevant to investment behavior.

After the Asian Financial Crisis, numerous financial products are designed by financial institutions with varying risk levels. These products are designed to meet the preferences of investors having different psychology. These products have wide range with respect to their degree of risk and structures. Therefore, their potential returns vary, naturally. Hence, investor has the option to select any product which suits to their preference. Even so, the investor decision to purchase is formed by consultant advice and past investment performance experience. Specially, the reinvestment decision and return expectations related to the products are formed risk perception associated with the product. Specially, after the global financial crisis, investor perception about the risk has significantly changes his attitude towards return expectation and reinvestment intentions.

Formerly, few investigations have been conducted on the matter described. This study purports to establish a psychosocial model which provides theoretical foundation for understanding the present attitude of investor towards the reinvestment intentions and returns expectations after the global financial crisis 2009 upon the basis of their investment performance and formed risk perception.

2. Literature Review

According to the EMH, fluctuation in stock prices is the effect of new information. Newly available information changes the expectations of the investor which ultimately effect the investment decision (Warneryd, 2001). Also, there is a variety of information which flows in the market and strongly stimulates the investor’s decision.

There have been a plethora of investigations to explore the causal relationship between stock price and information along with the formation of investor expectations (Warneryd, 2001). As there is a variety of information related to diverse risk sources like listed companies’ dividend announcement, interest rate and stock market related policies (Song 2003), therefore little is identified about the impact of diverse information type on investor decision. It means that different sort of information forms different decision making behavior of investor which shows that it has strong motivation for changing investor decision. Therefore, this study tries to investigate this abandoned area by considering the information type like listed companies, interest rate and stock market related policies as independent variable.

Non-availability of all information to all market participants is called information asymmetry. There is information asymmetry in the market because of inappropriate regulations regarding the information disclosure. Therefore, some investors have more access to information. So, this information asymmetry turns out to be the reason behind the irrational decisions by the investors. Therefore, the impact of this factor on the irrational decision making induces to take it as another independent variable.

Skitin and Pablo (1992) developed a model for determining the investor’s risk behavior which postulates that risk tolerance is vital part while framing the problem. This model highlight some others important factors which have potential effects on the risk perception. As the more experienced investor have high level of risk tolerance, therefore they are more exposed to risk. So, the highly risky portfolio reflects the level of high risk tolerance of investor (Cortor and Chen, 2006). Hence, risk tolerance forms the investor’s perception about risk.

Risk evaluation in a tentative investment environment is called risk perception (Skitin and Pablo 1992). Investor develops certain inferences about the outcome while investing in tentative environment. These inferences are also formed on the basis of past investment experiences which describe the level of risk propensity. Along with the risk propensity, some demographic variable also form the risk perception of investor. Gender and marital status potentially impact the perception of investor about the risk. Study of Ronay and Kim (2006) states that two genders at individual level depicts the same attitude towards risk but at group level, female investors are found as more risk averse comparative to male investors. But according to the Fellner and Maciejovsk (2007), female investors are risk averse and have more conservative behavior comparative to male investors at individual level.

Marital status is also vital in determining the investor's perception of risk. It is considered that married investors have low risk perception comparative to bachelor investors. As, Grable (2000) states that married investors have high risk tolerance comparative to bachelor investors which negatively impact the investor's risk perception. Another study of Chou and Huang (2010) proved that old time married investors have more risk tolerance which ultimately lead them towards the formation of less risk perception.

Investor expectations while making investment decision are that, this investment will generate high return and will be less risky (Bodie, Kane and Marcus 2001). This is the indication towards the mediating role of risk perception in the investor's cognitive process relevant to the investment decision making. Risk perception is an intuitive judgment about the likelihood of unfavorable results. This judgment may possibly or may not possibly be consistent with reality due to the influence certain cultural, situational, social and psychological factors (Vlek and Stallen, 1981; Slovic, 1987; Douglas and Wildavsky, 1982). A risk perception based psychometric model was proposed by Slovic (1987) which describes that two orthogonal dimensions "familiarity" and "controllability" are used by people to assess a variety of risky incidents. All the risky events are pointed on the Cartesian coordinate system which exhibits the human perception of risk.

Return expectations and reinvestment intentions are taken as dependent variable in response to relevant information as these are considered as vital for stable and continuous development of stock markets.

There are four objectives of this study. Firstly, this study explains the impact of demographic variables on the formation of risk perception. This study also explains the risk perception with respect to information asymmetry and how it then impacts the return expectations and reinvestment intentions of investor. Further this study explains that how different types of information like listed company's dividend information, interest rate and stock market related policies form the investor's risk perception. Finally, this study investigates that how risk perception is effected by risk propensity.

This study attempts to develop a psychological model which is comprised of various factors affecting the reinvestment intentions of investor and return expectations of investor through the mediating role of perception of risk of investor. Investor makes his decisions while anticipating higher returns at lower level of risk. It indicates the mediating function of risk perception in the cognitive decision making process of investor (Bodie, Kane and Marcus 2001).

3. Proposed Model

Reinvestment intentions and return expectations are taken as dependant variable in this study, as these variables are considered as vital in stabilization of stock market. While, marital status, gender, information asymmetry, risk propensity and a variety of information like listed companies' dividend announcement, interest rate and stock market related policies are taken as independent variables. Risk perception is taken as mediating variable because of its mediating role in the cognitive decision making process. This study will investigate the impact of explanatory variables on the explained variables through the mediator as shown in the figure 1. This study develops a more comprehensive model

which is consisted of more explanatory variable, for explaining the return expectations and reinvestment intentions of investor through the mediation of risk perception.

Investor's risk tolerance is associated with his propensity to accept risky projects. Investment in highly risky projects for gaining high returns shows his high risk tolerance. Such investors have low risk perception. As the low risk perception is associated with high risk propensity. Therefore, such investor's risk perception is low in relation to risk tolerance which is also confirmed by Sitkin and Weingart's (1995) in their investor decision making model. Therefore, this study hypothesis this relation as follow

H1: There is a negative correlation between risk propensity and risk perception.

Different sets of information have varied effect on investor's risk perception. As if there is news about dividend announcement, it forms differential risk perception of investor. Investor interpreted differently the news and analyst's reports and forms a varied perception about the investment. A pessimistic news or report has different effect on the investor perception comparative to optimistic report or news. This study tries to answer that if there is positive news about the regulatory policies then how it is correlated with the risk perception of investor. This study also attempts to classify the relationship between interest rate and investor's risk perception. Therefore, this study uses a set of different types of information so that their effect could be analyzed on the perception of investor regarding the risk.

H2: There is a negative correlation between information type and risk perception.

EMH propose that there is symmetry in the market regarding the access to listed companies and stock market information. All the investors have a same level of information and market react accordingly, therefore market is fully efficient. As the information symmetry is important factor in the cognitive decision making process. If there is asymmetry in the information then it stimulates the investor's decision regarding the investment. Therefore, this study hypothesis this factor as follow to testify it

H3: There is a positive correlation between information asymmetry and risk perception.

Marital status also stimulate the level of investor's risk tolerance. As the married investor are more experienced and therefore have more knowledge about the market comparative to the younger. Senior married investors have high disposable income as compare to the bachelors. Therefore, their risk tolerance is higher than the bachelors as studied by various researchers.

H4: There is a negative correlation between marital status and risk perception.

There is a differential level of risk tolerance between the male and female. Studies shows that male investors are risk seeker and female investors are risk averse. But there is conflict of argument, as the study of Ronay and Kim (2006) claims that two genders at individual level depicts the same attitude towards risk but at group level, female investors are found as more risk averse comparative to male investors. Therefore, this study hypothesis the correlation between gender and risk perception of investor.

H5: Male risk perception is lower than the female risk perception.

Different investors have different level of risk tolerance and even their risk awareness level is also different. Information about the market and companies along with the asymmetry of information stimulate their perception about the risk. Theoretical knowledge about the investment principles also form a different risk perception of investor, that high risk will lead him towards high returns. Therefore, obtaining high risk is essential for expecting higher returns. Without taking risk, investor cannot generate returns and the level of returns is associated with the level of risk as they are positively correlated.

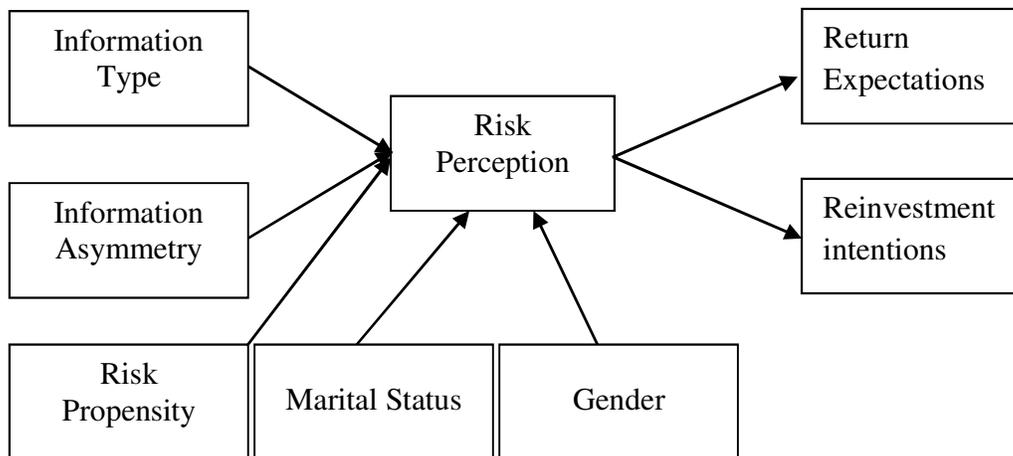
H6: There is a positive correlation between risk perception and return expectations.

Reinvestment intentions are associated with lower level of risk perception. If investor perceive that there is low risk associated in the investment then he will reinvest in the market. As the market stability is associated with reinvestment intentions therefore it is important to consider this factor while

investigating investor based psychological decision making model. Therefore, this study hypothesis reinvestment intentions as follow,

H7: There is a positive correlation between risk perception and reinvestment intentions.

Figure 1: Investor based psychological decision making model



4. Discussion and Policy Implications

This study attempts to expand an investor based psychological decision making model by incorporating various potential factors which influence the reinvestment intentions of investor and also their return expectations. Investment mechanism model (psychological based) is evident of the role of risk perception in the investors cognitive decision making process. Researcher can fram a semi structure interview upon the basis of this paper’s conceptualized model hypothesis. Subsequently, researcher should develop a questionnaire for the behavioral aspects of this study by considering the findings of interview. It is a complicated process and therefore it is not easily understandable by mery considering the socio economic factors. There are several factors which potentially effect this cognitive decision making process as Grable (2000) says that knowledge about investment is the reason behind high level of risk tolerance. Corter and Chen (2006) also argues that investor’s risk tolerance is situation specific trait in the investment market which varies from person to person therefore it is difficult to generalize.

Different type of information related to different aspects of market and companies stimulates the investor’s risk perception differently. Investor give more preference to such information which is related to the risk instead of intrinsic share price. Like all the policies related to the risk have more weightage for the investor than the intrinsic value of stock as this fact is also explained as “Policy Market” by Wang (2003). Government policies supporting the investors, lower interest rate and dividend announcements reduces the level of risk perceptions of the individual investor. Therefore, market stability is dependet on the development of stable policies which ultimatly have impact on investor’s reinvestment intentions.

This study also hypothesizes the association between investor’s risk perception and information asymmetry. Therefore, it is recommended that there should be such regulations which inforces the organizations to disclose timely and transparently all the non financial and financial information. This disclosur of information will reduce the investor’s level of risk. Conceptualized model of this study also explains the relationship between risk propensity and risk perception. In order to increase the reinvestment intention and improved return expectations, investor’s skills should be improved by providing them necessary education related to the risk management. Education will give more insights to the investor about the risk and form a different perception of investor (whether male or female and married or bachelor) about the risk which will led to a differenced return expectations and reinvestment

intentions. Training regarding the risk management is vital for an investor before entering into investment business.

5. Concluding Remarks

For understanding the investor's irrational behavior, this study conceptualized a risk perception centered model. This study incorporates attitudinal and socio economic variables for developing the model so that investor's irrational behavior could be understood in depth and more insights regarding the cognitive decision making process of investor can be given to the stock market regulatory body. Potential researcher could empirically testify the relationship between explanatory variables and dependent variables. It has been suggested that timely and transparent disclosure of information and stable regulatory policies should be present in the market for lowering down the risk perception of investor. New investors should be trained and equipped with skills to understand and manage risk. Researchers are persuaded to empirically examine the conceptual model of this study. This study is confined to the conceptualization of research model therefore, this model can be empirically tested in the future. Researcher can also expand this study by incorporating other attitudinal factors, demographic variable and socio economic variable which are absent in this conceptualized model.

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State of Infrastructures and its Impact on Quality of life in Nigeria: An Example from Rural Benin

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Abstract

Infrastructures are prominent indicators of quality of life in a community that have the propensity to engender endogenous growth, forestall rural-urban migration, boost economic activities as well as provide high living standards in rural areas within Nigeria. This papers attempts to examine the state of infrastructure and its impact on the quality of life in Nigeria, employing an example from rural Benin. The study reveals that the present state of infrastructure in rural Benin as in other Nigerian rural areas is deplorable and would require urgent infrastructural provision and maintenance to stem the declining quality of life in the rural areas. The paper recommends the need for government intervention in terms of capital investment in rural infrastructural provision as well as the initiation and implementation of policies that will improve the quality of life and welfare in rural communities and simultaneously reduce rural-urban migration.

Keywords: Rural infrastructure, quality of life

1. Introduction

While the state of rural infrastructure varies widely among developing countries, several lower income developing countries including Nigeria suffer severe rural infrastructure deficiencies. Deficiencies in transportation, energy, telecommunication, and related infrastructure translate into poorly functioning domestic markets with little spatial and temporal integration, low price transmission, and weak international competitiveness (Per Pinstrup and Satoru, 2006). Infrastructures are prominent indicators of quality of life in a community. Although little has been achieved in the provision of rural infrastructure in Nigeria (Ikelegbe and Ikelegbe, 2002; Okafor (2005); Olayiwola and Adeleye, 2005) it remains at the forefront of her rural development strategies geared towards addressing her rampant rural-urban migration. Realizing the important role infrastructure would play in the development of Nigerian agriculture, government efforts over the years have been put into opening up the land and linking rural communities with the cities. Public utilities are also being gradually but steadily brought to the rural population. Rural electrification, water and roads have been national priorities for nearly a decade and half (Idachaba 1978). Rural development programs such as the Directorate for Food, Roads and Rural Infrastructure (DFRRI) and the National Poverty Alleviation Program (NAPEP) among others were geared towards improving the quality of rural life.

2. Previous Research

Aside economic motivation, the absence of basic infrastructures such as transportation, communication and social amenities are major push factors that encourage rural-urban migration. Primary activities such as agriculture, petty trade, fishing, artisan activities and services constitute the main economic activities in rural areas and are heavily impacted on by the state/availability of basic infrastructure. Studies (Ikelegbe and Ikelegbe, 2002;FAO, 2005 Olayiwola and Adeleye, 2005) have shown that the lack of basic infrastructures in most Nigerian rural areas have impeded the economic activities (mainly agriculture and foodstuff trade) of the rural population and by implication deterred the economic growth of these areas as well as impacted on the quality of life. The relationship between the availability of rural infrastructure in enhancing the quality of life in rural areas have been noted (Ashagidigbi et al,2011, Uwasi and Obasi, 2010, IFAD, 2005, Ekong. ,2003, Alaba, 2001,Idachaba *et al* ,1994, IFPRI ,1991, Kessides C. 1993,). The studies have also established that infrastructure imparts welfare in three basic respects. First, its availability affects productivity and capacity to earn income. Second, it affects utility derivable from existing and budgeted income. Third, it affects households and national stock real wealth in the rural and urban areas.

The Benin region as in other parts of Nigeria has vast areas that are rural and lack basic infrastructures that will engender high living standards. Ikelegbe (2007) identifies major problems with staple foodstuff marketing in rural Benin. These problems include poor and inadequate transport networks, high transport cost, badly built and poorly maintained roads which all tend to increase the unit value of foodstuffs. The inadequacy and unavailability of market infrastructures in the rural Benin is inapt for effective marketing in the Benin region (Ikelegbe 2006). All these constitute constraints to farmers and traders' incomes that prevent the attainment of a better standard of living. Social deprivation, high cost of living, poor and unstable income, work life imbalance and lack of basic infrastructures like electricity, water supply lines and transportation network, quality housing, health facilities, schools, and so on, which characterise Nigerian rural areas, are a clear indication of low standard of living of the rural population. Very few studies have investigated the impact of rural infrastructure on the quality of life in rural Benin. This dearth of knowledge underscores the relevance of this research. This study examines the state of infrastructure in rural Benin and its impact on the quality of life of the inhabitants. It provides a framework to address rural-urban migration and encourage endogenous growth that underpins Nigeria's commitment to the Millennium Development Goals. This is with a view to suggest ways in which the quality of life in Nigerian rural areas can be improved so as to make them more attractive and also reduce migration from rural areas and encourage endogenous growth.

3. Conceptual Framework

This research is hinged on the 'quality of life' concept. Generally quality of life relates to the well being of a population. Modern concerns pivot on the notion of eudaimonia (an objectively desirable life or happiness or success) as central. In the 1980's it was related to the inherent level of disorder in societies but currently relates to healthcare and general standard of living which provides a standard that gives the individual a satisfaction that will encourage him to remain where he is and even reject a higher standard of living such as in urban areas. Governments in the United States and Canada have now imbibed the seventh generation standard although laws to require standards for measuring well being have not yet been adopted. In effect the quality of life of a people should be sustainable. In the views of these governments infrastructure and other social and economic indicators of an appreciable standard of living should be beneficial to several generations. Consequently its assessment is more subjective than objective. It reflects the gap between a person's present experience and what is hoped for in future.

In consonance with this, the Quality of Life Research Unit, University of Toronto notes that quality of life is the degree to which a person enjoys the important possibilities of his/her life. They

argue that possibilities result from the opportunities and limitations each person has in his/her life. They identify three main domains- Being, -who one is (physical, psychological and spiritual aspects of man) Belonging- a persons fit with his/her environment (the physical, social and access to community resources) and Becoming (purposeful activities carried out to achieve personal goals, hopes and wishes. It includes man's day to day activities, relaxation and stress reduction, improvement of maintenance, knowledge and skills). The Ontario Social Development Council (1997) opines that Quality of life is the inter play among social, health, economic and environmental conditions which affect human and social development. Therefore, Quality of life can be measured with some indices.

Mc Call. S (1975) argues that Quality of life measurement involves measuring the extent with which people's 'happiness requirements' are met- that is, those requirements which are necessary (although not sufficient) condition of anyone's happiness without those which no member of the human race can be happy'. The UNDP assesses the Annual Human Development Index of nations by measuring – life expectancy, educational achievement, and standard of living in terms of real GDP per capita based on purchasing power parity (PPP) exchange rates. Specifically the UN Human Development Index (HDI) measures poverty, literacy, education, life expectancy and other factors. It is a standard means of measuring well- being, especially child welfare. The HDI is considered by many to be an excellent tool of measuring development since both social and economic indicators are covered. Related to this is the Standard of living of a people which can be adjudged to be high or low. It refers to the quality and quantity of goods and services available to people. It is generally measured by real (that is, inflation adjusted) income per person. It may also be measured in some other ways such as life expectancy or number of cars per person.

In assessing the impact of the available infrastructure on the quality of life/ standard of living in rural Benin, a subjective view of the respondents was elicited from the field by employing a rating scale. These infrastructural facilities include motorable roads, schools, pipe borne water, hospitals/Maternity, markets, electricity, drainage, recreation centres, telecommunication, and community halls. Quality of life (QOL) on the other hand is measured with social and economic indicators such as educational attainment, employment, income, expenditure, length of stay, literacy among others.

4. Research Method

Quality of life indicators are numerous and have traditionally focused on macroeconomic indicators like income level, cost of living, economic growth and development. This study utilizes several indices for determining quality of life. Field studies include questionnaire administration, oral interviews and personal field observations. Information on employment, education, income, environment, health, infrastructures, social connections and skills were solicited through questionnaire administration to analyse the quality of life in rural Benin. Two hundred 200 pre-tested questionnaires were administered in 20 communities in rural Benin. The response rate was One hundred and twenty – two. This can be attributed to the high illiteracy rate of the respondents. Oral interviews and direct field observation of the available infrastructure in the selected villages was undertaken by the researchers to augment the lapses of this shortfall as well as verify the findings from the questionnaire responses. Systematic random sampling technique was used to administer the questionnaires. In each rural community, two streets were randomly selected and 5 households were randomly selected and the household head or any available adult were given questionnaires to fill or interviewed where literacy was an impediment to the field survey. Solicited data were analysed using simple descriptive techniques.

5. Results and Discussion

Table 1: Names of the 20 selected communities in Rural Benin and their Distances from Benin City

Serial No	Name of village	Local Govt Area	Distance (km)
1	Ugbor	Oredo	5km
2	Abumere	Ovia North East	18.5km
3	Ute	Ikpoba okha	6km
4	Orior	Uhunwode	8km
5	Utekon	Ovia North East	15km
6	Oluku	Ovia North East	18km
7	Eyaen	Uhunwode	13.5km
8	Ogba	Oredo	4km
9	Evbomodu	Ikpoba Okha	8.5km
10	Ignowan	Ovia North East	22km
11	Evboneka	Ovia North East	25km
12	Okokhuo	Ovia North East	31.50km
13	Ekiadolor	Ovia North East	20km
14	Ekodobor	Egor	20.5km
15	Igbekwe	Ovia North East	22km
16	Osasimwioba	Ovia North East	36.75km
17	Uwan	Ikpoba Okha	22km
18	Egba	Ikpoba Okha	10km
19	Ugbogiobo	Orhionmwom	24km
20	Obazagbon	Orhionmwom	10km

Source: Fieldwork 2010

5.1. Demographic and Socio – Economic Characteristics of Respondents

5.1.1. Sex and Marital Status

The respondents comprise male 78(64%) and female 44(36%). While the married were 67%, the single, divorced, widowed and separated were 27%, 1%, 3% and 2% respectively. With respect to household heads, fathers represented 81%, mothers 12%, sons 6% and daughter 1%.

5.1.2. Ethnicity and Length of Stay

The Benin ethnic group constituted 73%, Esan 16%, Igbo 4%, Yoruba 2%, while kwale, Urhobo and Isoko made up 5% collectively. Most of the respondents have lived in the area for more than 20 years (62%) with good knowledge of the rural terrain and long-term developmental issues. Those who have lived at least 10 years constitute 28% while 10% have lived less than 5 years in the community. Their length of stay as well as ethnicity also indicates that rural Benin largely consists of Bini indigenes. It also indicates their better position for quality of life analysis since they can adjudge the impact of the available infrastructure.

5.1.3. Educational Qualification and Occupation

The educational backgrounds of the respondents reveal that none of the respondents obtained a PhD or Masters or first degree. They were not quite literate of which those who had NCE or OND made up 15%, secondary school leaving certificate 17%, primary school 22% and no formal education 46%. However, they were knowledgeable enough to provide sufficiently reasonable answers to issues related to quality of life. The educational composition of the respondents is also a clear indication that there is need to invest in educational infrastructure in the communities to improve on their literacy level, communication and general skills. Majority of the respondents are farmers (58%) and traders (19%). Others were teachers (8%), students (7%), transporter (4%), fishermen (2) and hunters (2%).

5.2. Indicators of Quality of Life in Rural Benin

This section will employ the measures of the human development index as identified by the UNDP as a surrogate to assess the quality of life in Rural Benin. These are namely income, expenditure and literacy levels.

5.2.1. Literacy Levels and Quality of Life in Rural Benin

Data on the educational qualification of the respondents reveals that over 50% of the respondents have at least a school certificate. 46% of them are without formal education. Field observation revealed that this is due to poverty and lack of enlightenment. Except Ekiadolor, no rural town selected for study had a tertiary institution and only few communities such as Eyear, Ugbor, Evboneka had secondary schools. A large number of the communities (89%) among which are, Osasimwioba, Ute, Oluku have primary schools out of which about 86% of them were not considered to be of a good standard by the respondents. Only those of Egba, Ekiadolor, Eyear, Ugbor, Utekon and Obazagbon were adjudged to be good. This could be explained in part by the State Primary Education Board (SPEB) intervention projects in some of these rural communities and investments by private individuals. There is urgent need for government investment in education infrastructures in these rural communities to increase their literacy levels and contribution to sustainable socio-economic development in the state in particular and the nation in general.

5.2.2. Income and Quality of Life in Rural Benin

Income is consistently used as a surrogate for measuring quality of life. From the data analysis the rural inhabitants are generally low income earners with only 12% earning above N20,000 monthly. A bulk of the respondents (43%) earn between N5,000-N10,000 while 18%, 14% and 13% earn less than N5,000, N10,000-N15,000 and N15,000-20,000 respectively. The main source of incomes for 58% of the respondents is farming while 22% derive their income from a combination of fishing, farming and trading with public/civil service jobs representing 17%. The informal sector is another source of income (3%). These figures reveal that rural incomes are largely generated from agricultural activities which at present are largely subsistence in nature with crude technologies resulting in post harvest losses which in the long run lead to a vicious cycle of poverty in rural Benin.

5.2.3. Rural Expenditure and Quality of Life in Rural Benin

Responses from the field reveal that (51%) of the interviewees spend half of their income on food per month while 39% spend one-third on food leaving them with only meagre amount for other necessities of life. This low income level hampers their access to essential services, qualitative housing, health care and career training. It also leads to induced high infant mortality, social deprivation, work life imbalance and inability to cope with increased cost of living. Government needs to create conducive economic environment in these rural communities to enhance their incomes. This could be by way of increased investment in rural infrastructures and agriculture which is the main stay of the rural economy. Agro-allied industries should also be set up to create more employment, improve income earning and reduce autonomous consumption in these rural communities.

6. Infrastructure and Quality of Life in Rural Benin

From the foregoing analysis on rural incomes, expenditure and literacy levels which are major indices of human development index reveal that the quality of life in rural Benin is extremely low. This study has shown that farming and trade in agricultural products is the primary source of income and the main stay of the economy of rural Benin. Infrastructures that directly affect agriculture such as implements for cultivation; storage facilities to minimize post-harvest losses, good roads, efficient markets, functioning clinics and maternity are necessary in these rural towns in order to promote a sustainable primary economy that would enhance their incomes as well as human resource base for the agricultural

sector. To enable a high standard of life, rural dwellers need the basic social amenities such as portable water, educational institutions, and hospitals and so on. A critical examination of the state of rural infrastructure and how it impacts on quality of life is presented below with an analysis of the availability and providers of these basic infrastructures and their present state from the subjective views of the sampled rural population.

Table 2: Availability/Provision of Rural infrastructure in selected towns in the Benin Region

Facilities	Provider			% Total
	Government	Community	Others	
Electricity	97.3	0.9	1.8	100
Pipe borne water	71.2	14.1	14.6	100
Water borehole	11.8	54.8	33.3	100
Roads	53.3	46.7	-	100
Primary school	85.8	12.3	1.9	100
Secondary school	75	11.8	13.2	100
Hospitals/clinic	88.1	4.3	7.6	100
Community hall	7	90.7	2.3	100
Markets	30.2	68.9	0.9	100

Source: Fieldwork, 2010

As shown in Table 2, it is evident that rural communities and their leaders continue to argue government provision of infrastructures such as water boreholes (54.8%), roads (earth roads) (46.7%), community halls (90.7%) and markets (68.9) to improve their living standards. Field observation reveals that they have completed or embarked on the construction of community halls which are arenas for local community strength and spirit, art and culture; primary/secondary schools; markets and earth roads through contributions and donation from their sons and daughters in the cities or overseas. Government on their part have played a minimal role in providing basic infrastructures in these communities. In areas where infrastructures have been provided it is incomplete, abandoned or at best dilapidated with only very few of them functioning. The streets are branded with electric cables that carry no electric current in them because they are not connected to the national grid. The earth roads which are constructed and maintained by the community seem much more better compared with the government provided tarred roads riddled with dangerous potholes and death traps. The communities employ teachers and provide teaching aid for the community schools. Most of the government schools are under staffed or near collapse with no teaching aid like chalks and chalkboard, tables and chairs for pupil and staff and sometimes, roof over their heads. In most cases health facilities are present only at council headquarters and are critically under-staffed.

Table 3: Respondents rating of the state of infrastructural facilities in their communities

Facility	State of facility				% Total
	Excellent	Good	Fair	Poor	
Electricity	-	17	38.7	44.3	100
Pipe borne water	-	21.7	34.5	43.8	100
Water borehole	-	41.2	41	17.8	100
Roads	-	9	41	50	100
Primary school	-	14	40	46	100
Secondary school	-	14	48	38	100
Hospitals/clinic	-	19.2	60.3	20.5	100
Community hall	-	38.3	16.7	45	100
Markets	-	31.6	37.4	31	100

Source: Fieldwork, 2010

Table 3 reveals that respondents generally rate the state of some infrastructural facilities as poor. These are in the following order of intensity: Roads (50%) primary schools (46%) community halls (45%) electricity (44.3%) pipe borne water (43.8%) secondary schools (38%) market (31%). It is worthy of note that no infrastructure in all the twenty villages surveyed was considered to be in an excellent state. In a few towns such as Ute, Oluku, Eyaen, Obazagbon, Osasimwioba etcetera where community effort has been in provision of water borehole, earth roads, markets and community halls among others, these facilities were often rated as good or fair.

The respondents 86(70%) argue that the generally poor state of infrastructural facilities in their communities is having serious negative impact on their life and socio-economic activities. They further argue that these negative impacts have led to out-migration (42%), increased mortality (7%), high level of illiteracy (21%), increased post-harvest losses (12%), prevalence of water borne diseases (3%), increased social crime particularly at night (4%) and poor internal/external mobility for social interactions (11%) which is compounded by poor telecommunication signals.

It is also observed that there is a general disjointed provision of rural infrastructures by government, NGOs, churches and individuals even in areas where there is no threshold population to support the existence of such facilities. The implication is that there are numerous abandoned projects either for lack of political will to continue, corruption, insufficient staff to run the facility or no population threshold to utilise them. It is notable that issues of rural development have been politicized. Politician vying for political office often provide some paltry infrastructure in rural communities during campaign season to 'rake-in' the votes irrespective of the functional utility of such projects. Most government attempts towards provision and maintenance of rural infrastructure has been bedevilled by the same inconsistent, selfish and blurred foresight of politicians.

All respondents state that they require additional infrastructural facilities in their communities to improve their quality of life. These facilities include motorable roads, schools, pipe borne water, hospitals, markets, electricity, drainage, recreation centres, telecommunication, town halls etcetera. The findings of this study corroborate that of earlier researchers in other parts of Nigeria. The implication is that, these studies attest to the low quality of living in Nigerian rural areas.

7. Summary and Concluding Remarks

The results of the study show that the provision social amenities and adequacy of rural infrastructure is critical to the quality of life of rural inhabitants as it often helps to boost the rural economy. Good roads will facilitate the evacuation of agricultural products from farms to market and enable farmers accrue incomes that will help them improve their quality of life.

Improving the quality of life of the rural inhabitants would require direct government intervention and investment in infrastructural provision that not only support agriculture but improves living conditions and standards. A comprehensive government rural infrastructural provision policy should be initiated and implemented as part of a broad strategy for enhancing rural quality of life, reducing rural-urban migration and fostering economic growth and development in the Edo state in particular and Nigeria in general.

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Joint Audit and Audit Quality in Nigerian Banks

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Abstract

This study investigated the relationship between joint audit and audit quality in Nigerian banks. To achieve this purpose, research hypotheses were formulated and a review of related literature was made. The population of the study consisted of audit committees and auditors of the twenty-three (23) recapitalized banks in Nigeria. Data were gathered through the administration of forty-six (46) copies of structured questionnaire designed in five point Likert-Scale. The data were analysed with the Pearson Product Moment Co-efficient of Correlation. The analysis indicated that joint audit has a positive significant relationship with auditor's competence and auditors' independence by revealing a correlation co-efficient of 0.95 and 0.943 respectively for the two stated hypotheses. Based on our findings, it was recommended that joint audit should not be compromised in the Nigerian banking industry irrespective of the short-run cost implication. More so, regulatory agencies should enforce the adoption of joint audit in Nigerian banks.

Keywords: Joint audit, auditors' competence, auditors' independence, audit quality.

Introduction

The corporate collapses and related frauds which occurred recently in the Nigerian banking industry have raised doubts about the credibility of financial reporting practices in the industry. A number of well publicized cases of accounting and financial improprieties in Nigerian banks particularly Wema bank, Intercontinental bank, Oceanic bank, bank PHB, Finbank and Spring bank have captured the attention of investors, creditors, regulators, policy makers and other stakeholders to question why auditors give an unqualified report of banks where there are material misstatements and falsification of accounting records. In order to ensure that sanity returns to the Nigerian banks, stakeholders have recommended reforms that will improve transparency in financial reporting. One of such reforms is the introduction of joint audit in auditing the accounting records and financial statements of banks.

According to Labaran (2011), joint audit arises where two or more practicing firms are responsible for an audit engagement and jointly produce an audit report to the client. In a joint audit, two different audit firms jointly form an opinion of a client's financial statements. Both audit firms are also jointly liable for the issued audit opinion. Joint liability essentially means that both auditors bear the (potentially) incremental audit risk arising from the likelihood that the other auditor fails in performing its share of the audit work. The idea of adopting joint audit has been raised as a potential way to safeguard auditor's independence and stimulate audit market competition (Gautam, 2012). Joint audit implies the pooling of resources, knowledge, skills and expertise of more than one audit firm. It aims to render professional performance in a time bound manner. Sharing of expert knowledge, better quality performance, timely services to client and sharing of risks are some of the benefits of joint audit (Zerni, Haapamaki, Jarvienen and Niemi, 2012). However, Claus and Thinggaard (2010) revealed that joint audit equally accounts for cost increases and conflict of interest among the auditors.

As a result of the pros and cons of joint audit, its relevance in promoting audit quality for improved transparency in financial reporting, has been seriously criticized (see Orbolo, 2008; Wang and Mie, 2004). There has been constant questioning about the benefit of introducing joint audit. Some scholars have often asked the question “is joint audit a benefit or a burden”? It is against this backdrop that this study tends to examine joint audit in Nigerian banks with a view to determine the extent to which it influences auditors’ competence and independence of the auditors. To achieve this purpose, it was hypothesized that:-

- (i) There is no positive significant relationship between joint audit and auditors’ competence in the Nigerian banking industry.
- (ii) There is no positive significant relationship between joint audit and auditors’ independence in the Nigerian banking industry.

Review of Related Literature

In recent years, there has been increasing concern regarding audit quality. According to Adeyemi and Fagbemi (2010), audit quality refers to the market-assessed joint probability that a given auditor will discover a breach in the client’s accounting system and report the breach. In other words, audit quality is the probability that an auditor will not issue an unqualified (clean) report on financial statements containing material errors. It is also a measure of the auditor’s ability to reduce noise and bias for improvement in accounting records and financial statements. According to Orbolo (2008), the characteristics of audit quality include:-

- (i) **Significance** – How important is the matter that was examined in the audit? This in turn can be assessed in several dimensions, such as the financial size of the auditee and the effects of the performance of the auditee on the public of large or on major national policy issues.
- (ii) **Reliability** – Are the audit findings and conclusions an accurate reflection of actual conditions with respect to the matter being examined? Are all assertions in the audit report fully supported by the data generated in the audit?
- (iii) **Objectivity**: Was the audit carried out in an impartial and fair manner without favour or prejudice? The auditor should base his assessment and opinion purely on fact and on sound analysis:
- (iv) **Scope** – Did the audit task plan properly address all elements needed for a successful audit? Did execution of the audit satisfactorily complete all the needed elements of the task plan?
- (v) **Timeliness**: Were the audit results delivered at an appropriate time? This may involve meeting a statutory deadline or delivering audit results when they are needed for a policy decision or when they will be most useful in correcting management weaknesses.
- (vi) **Clarity**: Was the audit report clear and concise in presenting the result of the audit? This typically involves being sure that the scope, findings and recommendations can be readily understood by busy executives and parliamentarians who may not be experts in matters that are addressed but may need to act in response to the report.
- (vii) **Efficiency**: Were the resources assigned to the audit reasonable in the light of the significance and complexity of the audit?
- (viii) **Effectiveness**: Did the findings, conclusion and recommendations get an appropriate response from the auditee?

Audit quality increases the chances of detecting questionable accounting practices, constraining overstated earnings and revealing misreporting. It is a function of the auditor’s ability to examine the accounts and identify material misstatements and anomalies (technical competence) and auditor’s objectivity (independence). Audit quality is of fundamental importance in giving credibility to

financial statements; hence it calls for more regulations and governance to improve the quality of audit with the ultimate goal of restoring trust in the quality of financial statement audits. Since it is generally believed that two heads are better than one, joint audit may contribute positively in achieving this purpose (Claus and Thinggaard, 2010).

According to Wikipedia (2009), joint audit is an audit on a legal entity (auditee) by two or more auditors to produce a single audit report, thereby sharing responsibility for the audit. A typical joint audit has audit planning performed jointly and fieldwork allocated to the auditors. The work allocation may be rotated after a given number of years to mitigate the risk of over-familiarity. Work performed by each auditing firm is reviewed by the other, in most cases by exchanging audit summary reports. Zerni et al (2012) states that a joint audit could take many forms, such as a firm auditing a subsidiary of a group of companies, or a model where two firms share the audit work of a single entity but might cover different departments or business lines. In France, joint audit has become a legal requirement since 1966 while in South Africa, joint audit is mandatory for firms operating in the financial sector. In the Nigerian banking industry, joint audit is also a common feature.

Wikipedia (2009) maintains that joint audit addresses two underlying principles of audit quality – auditor's competence and independence. It enables a benchmarking of audit approaches and affords audit committees the opportunity to select and choose the best local firms from within two global audit networks. Audit committees and investors have additional assurance that the audit opinion with which they are presented is complete. A joint audit allows rotation of audit firms, and retains knowledge and understanding of group operations in a way that minimizes the disruption caused when a single audit firm is changed. Francis, Richard and Vanstralen (2006) posit that with joint audit two or more auditors can stand stronger together against aggressive accounting treatments. In this way, joint audit effectively becomes a guardian for audit quality. The benchmarking that takes place between the audit firms raises the level of service quality. Zerni, Kallunki and Nilsson (2010) claim that joint audit encourages more competition between audit firms. Despite the fact that two reputable audit firms can be used on a joint audit, e.g. Akintola Williams and Ernst and Young, there is an opportunity for banks to be more willing to engage other audit firms in the process. However, it is generally believed that it is difficult for two auditors, who outside of the joint audit are competitors, to easily co-operate with each other during the audit. The degree of co-operation, and its effectiveness, is essentially down to the spirit in which the joint auditors approach the audit. If they approach the audit with a willingness to work together and provide shareholders and investors with what they truly value (confidence in the financial position of the company in which they are investing), communication will not be a problem.

Increased costs is the most commonly-cited objection to joint audits (Labaran 2011; Wikipedia,2009; Okezie,2004). Wikipedia (2009) claim that joint audits adds approximately ten percent to audit time, mostly at the highest levels of the audit team (managers and partners). In the long-run, it could bring about a reduction in audit costs as a result of increased market competition and benchmarking of prices and efficiencies between the joint auditors by the audit committee of the audited firm. Joint audit delivers increases reporting on audit time and rates applied across the group. A recent comparative analysis of audit fees between Germany and France shows that companies with joint audit pay significantly less for their audit than companies without joint audit (Francis et al, 2006).

In particular, by appointing two or more different audit firms, the auditee allows the rotation of audit firms but at the same time retains the auditors' knowledge and understanding of the client business operators thereby resulting in higher competence. Moreover, economic bonding and the potential impairment of auditors' independence is likely to be less significant issue with the joint audit approach than it is with single audit approach (Andre, Broye, Pong and Schatt, 2009). This is because in joint audit, the amount of audit fees is distributed between two firms and they may take a stronger stand against managerial and/or controlling owner pressure and report their opinion on clients accounts more independently (Zerni et al, 2010).

Based on the above discussion of the potential positive implications of adopting joint audit, it is relevant to assess whether joint audit really improve audit quality or whether it is only associated with

increase costs for audit client in the form of higher fees. Prior studies tend to provide evidence that joint audit is associated with higher fees. It may reduce audit efficiency due to fixed cost redundancies. But Andre et al (2009) revealed that audit fees are much higher with a single audit. They observed that when joint audit is conducted with rather equal shares of the audit work, the competitive pressure will reduce total audit fees.

It is important to note that there are at least two arguments that may predict insignificant or even negative relationship between joint audit and audit quality. Firstly, joint audit may suffer from a potential “free-rider” problem. This may occur if one of the auditors attempts to shrink and rely on the other auditor’s effort during the audit. Secondly, it may be difficult for two competitive audit firms to establish close co-operation in conducting the audit leading to insufficient information exchange. Competition between auditors in order to get a larger share of the business in upcoming years may hinder co-operation and even compromise audit quality due to lack of sufficient information exchange among the joint auditors (Haapamaki, Jarvienen, Niemi and Zerni (2010). Moreover, accounting standards with a lot of discretion can make co-operation difficult and induce conflict (Neveling, 2007). Thus, it is not obvious that joint audit is better in terms of earning quality compared to audits conducted by single audit firm.

Methodology/Model Specifications

The population of this study comprised audit committees and auditors of the twenty-three (23) recapitalized banks in Nigeria. In order to gather the data for the study, a cross-sectional survey design was adopted where a structured questionnaire designed in five-point Likert scale of the dimensions – very high, high, low, very low, and indifferent was administered on representatives of audit committee and the auditors of the banks. A total of forty-six (46) copies of the questionnaire were administered and forty-two (42) copies representing about 91% of the respondents were retrieved.

In testing the stated hypotheses in this study, the Pearson Product Moment Correlation Coefficient was adopted. This was computed with the aid of the Statistical Package for Social Sciences (SPSS) version 17.

The models designed for this study are represented thus;

$$AC = f [a_0 + b_1 JOA + U_i] \tag{i}$$

$$AI = f [a_0 + b_1 JOA + U_i] \tag{ii}$$

Where;

AC = Auditors’ Competence

AI = Auditors’ Independence

JOA = Joint Audit

a₀ = Regression Constant

b₁ = Regression Coefficient

μ_i = Error Term

Empirical Analysis

This section of the study focused attention on the analysis of data generated in this study.

In testing the relationship between joint audit and auditors’ competence, the data presented in appendix I were used and the result obtained is presented in the table below.

Table I: Relationship Between Joint Audit and Auditors’ Competence

	JOA	AC
JOA Pearson Correlation	1	0.95
Sig(2-tailed)		0.013
N	5	5

Table I: Relationship Between Joint Audit and Auditors' Competence - continued

AC Pearson Correlation	0.95	1
Sig(2-tailed)	0.013	
N	5	5

Source; SPSS Window Output, Version 17

The data presented in table 1 above revealed a correlation co-efficient of 0.95, which indicates a very strong relationship. The P-value of 0.013 is less than 0.05. This implies that joint audit has a positive significant relationship with auditors' competence. Therefore, the null hypothesis was rejected.

In testing the relationship between joint audit and auditors' independence, the data presented in appendix II were used and the result obtained is presented in the table below.

Table 2: Relationship between Joint Audit and Auditors' Independence

	JOA	AC
JOA Pearson Correlation	1	0.943
Sig(2-tailed)		0.013
N	5	5
AC Pearson Correlation	0.943	1
Sig(2-tailed)	0.013	
N	5	5

Source; SPSS Window Output, Version 17

The data presented in table 2 above revealed a correlation co-efficient of 0.943, which suggests a very high relationship. The P-value of 0.013 is less than 0.05 this implies that joint audit has a positive significant relationship with auditors' independence. Therefore, the null hypothesis is rejected.

Conclusion and Recommendations

Shareholders, investors, creditors, regulatory agencies and other stakeholders demand audits to reduce information asymmetry around the accounting information supplied by banks, and auditors invest in supplying audit quality in response to that demand and earn return for doing so. Regulatory changes in the wake of high profile corporate collapses and banking crisis addressing the role of audits in the financial reporting process have further focused the attention of markets, firms and investors on delivering value from audits. The value of an audit likely has two characteristics first is the insurance role – deep pockets whereby large and/or specialized auditors are seen as being likely to have greater insurance coverage in the event of financial statement fraud and /or other forms of proven audit failure. Second is the assurance role, whereby auditors develop a brand name reputation for providing higher quality with a resulting increase in the quality of audited financial statements. The findings generated from this study have shown that joint audit is a veritable instrument used by banks to achieve high quality audit. The findings indicated that joint audit has a positive significant relationship with auditors' competence and independence. With joint audit, auditors are able to share their knowledge and experiences, which enhance their technical competence and consequently audit quality. Similarly, the shared responsibility of opinion between the joint auditors considerably reduces the risk of familiarity with the client and thereby promotes auditors independence for better audit quality.

Based on the findings generated in this study, it is therefore recommended that joint audit should not be compromised in the Nigerian banking industry irrespective of the short-run cost implications. Regulatory agencies should therefore enforce the adoption of joint audit in Nigerian banks.

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Appendix I Relationship Between Joint Audit and Auditors’ Competence

Auditors’ Competence	Joint Audit					Total
	Very high	High	Low	Very low	Indifferent	
Very High	4	5	1	1	0	11
High	6	9	4	1	0	20
Low	2	2	2	0	0	6
Very Low	1	1	1	0	0	3
Indifferent	0	1	1	0	0	2
Total	13	18	9	2	0	42

Source; Fieldwork, 2012.

Appendix II Relationship Between Joint Audit and Auditors' Independence

Auditors' Competence	Joint Audit					Total
	Very high	High	Low	Very low	Indifferent	
Very High	6	7	1	0	0	14
High	5	15	1	0	0	21
Low	1	0	1	2	0	4
Very Low	0	2	0	0	0	2
Indifferent	0	0	0	0	1	1
Total	12	24	3	2	1	42

Source; Fieldwork, 2012.

An Empirical Investigation of the Effect of Human Resource Accounting on Financial Statements of Companies

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Abstract

This study investigated the impact of human resources accounting on the financial statements of companies. To achieve this purpose, research questions were raised, hypotheses were stated and a review of extant literature was made. The population for this study consisted of users of financial statements based in Asaba, the Delta State Capital. The questionnaire, which was administered on the company's chief executives, bankers, investors, tax officials, employees, and lawyers, was the major instrument of data collection. The stated hypotheses were statistically tested with the Z-test. Our findings revealed that the inclusion of human resource value improves the quality of financial statements of companies though there are many challenges facing the adoption of human resource accounting. We therefore recommended that firms should incorporate the human assets in their financial statements.

Keywords; Human resource accounting, financial statements, valuation, financial models, capital disclosure

Introduction

Human resources accounting means accounting for people as useful resources of an organization. It is the measurement of the cost and value of people to organization. The economics of many nations are increasingly dominated by knowledge or information based sector driven by highly trained and specialized personnel. Thus, human resources are to be considered as valuable asset. Like all resources, people possess value because they are capable of rendering future services. Whereas physical capital was of the utmost economic importance in the past, the distinctive feature of the emerging post industrial economics call for an increasing reliance on human and intellectual capital. The growing importance of human capital as determinant of economic success at all levels dictates that organization needs to adjust to this new economic reality. These developments underscore the need for human resources accounting (HRA). Some of the important objectives of the HRA include, to improve human resource management, to focus on employees as assets, to retain qualified labour force, overcome problems arising from the valuation of intangible assets, and overcoming the difficulties in providing sufficient information to investors in traditional balance sheets (European Foundation, 1998; Coleman, 1990; Pasha, 2006), to decide whether the human assets are to be appreciated, conserved or depleted and to recognize the resources used and due consideration to improve the management of human resources. This can be done if human resources are valued. Hence, human resource accounting has

three important aspects such as valuation of human resources, recoding the valuation of HRA in the books as assets and presenting the information in the financial statement for communication to the interested parties (American Accounting Society Committee on HRA)

The American accounting association strongly criticized the practice of assigning a zero value to an asset that is most important for the success of an organization and stated that cost should be capitalized when they are incurred in order to yield future benefits and when such benefits can be measured. Consequently, various types of models and approaches have been developed to value human assets, ranging from historical cost, replacement cost, economic value, aggregate payment and total cost concept. These models as good as they may be, also have provided leeway for valuing, recording and presenting systematically the works of human resources in the book of accounts of an organization: Yet the level of acceptance is low. Because of the effects on business prospects and human resource development, considerable academic attention is being directed towards the non-inclusion of human assets value in the financial statement of an organization except few countries like Denmark and India. For instance, the Danish ministry of business and industry issued a directive that with effect from the trading year 2005, all companies registered in Denmark will be required to include in their annual report, information on customers processes and human capital. In India few companies like BHEL Infosys and reliance industries, have implemented HRA (Jasrotia, 2002; CEDEFOP, 1998). It has been observed with dismay that accounting for human resources costs in the oil and Gas sector in Nigeria is expensed in the period in which the cost is incurred. This accounting treatment implies that there are no future benefits associated with human resource cost.

Human assets and expenses represent costs of the organization. The only distinction between these two items of cost under the conventional accounting system is that expenses is the Expired Cost whereas an asset is the "Unexpired Cost" which has a service potential available to expected operation. The importance of this distinction between assets and expense lies on the fact that if an item of cost classified as an Expired Cost when in reality it is an Unexpired Cost, the profit or income for that organization will be stated, incorrectly and misleading (the American Accounting Association (1966) cited in Weiss, 1996). Flamnhohz (1994) also noted that expenditure on human resources are similar to conventional long-term assets in that they contribute to the realization of organizational goals for more than one period. He added that those costs incurred to locate and train an individual for work within a particular organization should be capitalized. After all the final cost of a fixed asset include the cost of transportation, installation and other costs involved in setting it ready for its intended use. Thus, if other assets are valued and disclosed on the company's financial statement, it behooves that human asset be treated likewise to achieve organizational goal.

Objectives of the Study

This paper aimed of the following objectives

- (i) To investigate whether users of financial information need human resource valuation in financial statements of companies.
- (ii) To examine whether the inclusion of human resource value improves the financial statements of companies?
- (iii) To determine the factors hindering the development of human resource accounting Nigeria.

Research Questions

To provide useful insights on the above objectives, the following questions were raised;

- (i) Do users of financial information need human resource valuation in the financial statements of companies?
- (ii) Does the inclusion of human resource value improve the quality of financial statements of companies?

- (iii) What are the factors hindering the development of human resource accounting in Nigeria?

Research Hypotheses

In order to provide tentative answers to the questions raised above, it was hypothesized that: -

- (i) Users of financial information need human resource valuation in the financial statements of companies.
- (ii) The inclusion of human resource value improves the quality of financial statements of companies.

Literature Review

Need for Human Capital Measurement and Valuation

The most potent action Human Resource managers and understand (Beck et al, 2001) is how the firm creates value and how to measure the value creation process'. The issue is to develop a framework within which reliable information can be collected and analyzed such as added value per employee, productivity and measures of employee behaviour (Attrition and absenteeism rates, the frequency/severity rate of accidents, and cost savings resulting from suggestion schemes). Accordingly, a high performing work system is crucial part of this approach in that it:

- (i) Links the firm's selection and promotion decisions to validated competency models;
- (ii) Develops strategies that provide truly and effective support for the skills demand by the firm's strategy implementation;
- (iii) Enacts compensation and performance management policies that attract, retain and motivate high performance employee.

A research conducted in 2003 (CFO Research Studies), as cited by Armstrong (2006), had it that human capital constitutes a key element of the market worth of a company. They estimated that the value of human capital represented over 36 percent of total revenue in a typical organization. That is:

- (i) People in organizations add value and there is a case for assessing this value to provide a basis for Human Resource planning and for monitoring the effectiveness and impact of Human Resources policies and practices;
- (ii) The process of identifying measures and collecting and analyzing information relating to that will focus attention of the organization on what needs to be done to find, keep, develop and make the best use of its human capital.
- (iii) Measurements can be used to monitor progress in achieving strategic Human Resource goals and generally to evaluate the effectiveness of Human Resources practices; and
- (iv) Organizations cannot manage unless they measure.

Measuring Human Capital

In measuring human capital, it is very necessary to:

- (i) Identify sources of value including the competencies and abilities that drive business performance;
- (ii) Analyze the relationships between people management practices outcomes and organizational effectiveness;
- (iii) Remember that human capital measurement is concerned with the impact of people management practices on performance so that steps can be taken to do better. It is not just about measuring the efficiency of the Human Resources department in terms of activity levels. It needs to be value-focused rather than activity-based. For example, it is

not enough just to record the number of training days or the expenditure on training; it is necessary to assess the return on investment generated by that training;

- (iv) Keep measurements simple-concentrate on key areas of outcomes and behaviour;
- (v) Only measure activities if it is clear that such measurement will inform decision-making;
- (vi) Analyze and evaluate trends rather than simply record actual--compare the present position with baseline data;
- (vii) Focus on readily available quantified information; however although quantification is desirable it should not be based on huge, loose assumptions; and
- (viii) Remember that measurement is a means to an end, not an end itself. Do not get so mesmerized by the process of collecting data as to forget that data is there to be used to support decision-making and generate action.

Human Resource oriented firms practical applications is limited, however, primarily because;

- (i) The life of human resources is uncertain and therefore, valuing the human resources under uncertainty seems to be imaginary;
- (ii) There is a continuous fear of opposition from trade unions. Placing the value of employees would make them to seek rewards and compensation based on such valuation;
- (iii) There is lack of uniform, consistent methods of quantifying the values of human resources;
- (iv) Tax laws do not recognize human beings as assets. As such, human resources accounting has been reduced to just theoretical concept; and
- (v) Human resources are not capable of being owned, retained and utilized for the benefit of the organization. Hence, treating them as "assets" could not be appropriate.

Financial Models and Human Asset Values

Much of the academic work in this field has been via the human resource management specialists and sociologists rather than the accountancy discipline. According to Meyer (1980:148), there is no provision within generally accepted accounting principles for the disclosure of human assets per se unless they are acquired by purchase. Meyer also makes the point that the very concept (of human asset accounting) raises the question whether conventional financial statements; portrayal of economic resources may be ignoring the most vital resource an organization possesses. Accountants have, however, found ways to recognize the human asset in special circumstances, such as accounting for the registrations of professional soccer players (Szymanski & Kuypers: 1999:197), accounting for patents, copyrights and other intangible assets, within the framework of generally accepted accounting practice (FRS 10). However, those responsible for creating accounting standards have not seen fit to devise a standard for human asset / capital accounting; rather their rationale has been to justify opposition to it. In 1971, Flamholtz proposed a model that would trace the movement of an employee through organizational positions, providing a specified quantity of services in a specified time period. Also in 1971, Lev and Schwartz proposed a model to determine the individual's economic value as the present worth of a person's earnings over their useful life (adjusted for the probability of mortality). In 1973, Morse evaluated and synthesized these models producing a model of greater complexity. This synthesizing model is of particular interest since it is a direct attempt to value the human assets in a formal organization.

What must be obvious is the complexity and abstract nature of this type of model, the seriousness of the research and the unlikelihood of accountants being able to use them to put a human asset of the balance sheet of a company, because of their impracticality in the sense of being reasonably easily understood. This is not to detract from the excellence of the work of Flamholtz and others, who were not prescribing that accountants should use their models or variants of them to add a dimension to balance sheet accounting. Nevertheless is it possible to theorize along more simple lines. As Edward de Bono (1998) observed there is never any justification for things being complex when they could be simple. With this in mind three models are proposed: Calculation of human capital by treating the

annualized cost of the human resource as interest and assuming that the cost of human capital is the same as the cost of financial capital (Model 1). Calculating the cost of the human asset by applying the period of the average working life of all employable people in the country. (And further assuming that such people are on average at the midpoint of their working lives) to the annualized cost of the human resource (Model 2). Calculating the cost of human asset by applying the period of the average working life of all people in the service of the specific entity to the annualized cost of the human resource is as follows (Model 3):

$$\text{Model 1: } H = \frac{A}{c}$$

Where H = Human asset

A = Annualized human resources cost as at balance sheet date.

C = Cost of capital expressed as a percentage.

Hypothetically, if the annualized human resources cost at the balance sheet date is R1000 000 and the cost of capital is 15%, then:

$$H = \frac{1000000}{0.15} \\ = R6666667$$

$$\text{Model 2: } H = (A) \frac{(T)}{2}$$

Where H = Human asset

A = Annualized human resources cost as at balance sheet date.

T = Average working life of any employed person.

Hypothetically, suppose the estimated average working life of any employed person is 17 years, then

$$H = \frac{(1000000)(17)}{2} = R8\ 500\ 000$$

Model 1:

Where A = Annualized human resources cost as at balance sheet date.

H = Human asset

T = Average working life of an employee in service of the specific entity.

Using the previous example and assuming that the average time an employee spends in employment with the enterprise is 5.5 years, then:

$$H = (1\ 000\ 000) (5.5) = R5\ 500\ 000$$

Each of the models gave a different answer. Model 1 raises a number of questions. Can the cost of human capital be the same as the cost of commercial capital? If not, why not? How does risk apply in this formulation? Does the entity pay a premium over and above commercial capital, because the human capital is more flexible? Does a cost of human capital vary from entity to entity? Model 2 uses a generalized working life of an employed person and applies it to all entities uniformly. This facilitates performance comparisons between long established entities and newer entities and those entities with significant non-human assets and those with nearly all human assets such as consultancies and information technology enterprises. The ability of the entity to retain and develop human capital is not reflected in this model; rather it is a model that enhances the use of the return on capital employed ratio. The Model 3, by using the average working life of an employee specific to the entity, gives another dimension to measuring the human asset. A stable well managed enterprise with a low turnover in employees; well-developed skills will tend to keep its employees longer. Consequently, a high asset value will be reflected giving rise to a lower return on capital employed. New enterprises that have no track record or proven ability to sustain performance and retain employees will show up well because of a higher return on capital employed. The return on capital employed measure where this model is used therefore needs to be viewed and treated with circumspection.

In this model the human asset still belongs to the employee but it reflects the strength of the relationship with the same employer is indicative of a merging of interests. It may also reflect that the employee's interest in the enterprise as a stakeholder is stronger than that of the shareholder whose interest is transitory as investments are moved around. Nevertheless, a stable well managed company with good labour relations, well-developed skills, and consistent high performance will tend to attract large institutional investors looking to avoid excessive risk. It is necessary to be quite clear from the outset that one is not calculating a value for the human asset and human capital in order to state how valuable the company is, from the point of view of the shareholder. The shareholder does not own the human asset, although, he may well benefit from it. Rather, the intention is to build into the balance sheet a missing component of the business entity, which will have the effect of reducing the return on capital employed, whilst making it a more meaningful ratio and expanding its scope for comparisons of companies where the asset mix differs. The value of a company is what investors are prepared to buy its shares for (market capitalization). Building into the balance sheet the human asset and the human capital will not make the market capitalization equal the capital components of the company, although if this concept were standardized and widely applied it could well influenced market capitalization.

Human Asset/Capital Disclosure and Reporting

Although there have been no formal accounting standards for human capital, there have been standards in the UK that deal with intangibles and goodwill. Statements of Standard Accounting Practice (SSAP), No 22 recognize two possible treatment of acquired goodwill. First, goodwill is an asset, which is to be amortized over its useful life. If goodwill is accounted for as an asset, it should not be subsequently revalued, unless there is a permanent diminution in its value. Second, goodwill is written off to reserves immediately upon the purchase of a new business. Financial Reporting Standard (FRS) No. 10 (Accounting Standard and Board SB, 1997) requires that all purchased intangibles shall be identified and capitalized separately from goodwill. The previous treatment of writing-off goodwill to reserves will no longer be optional. Internally developed intangibles, which can be identified and reliably valued (e.g. franchises, operating licenses) can be capitalized as well, although this treatment is not mandatory but only optional. The standard also requires that all intangibles shall be amortized over their useful lives. In addition, intangibles with useful lives of less than 20 years must be reviewed for impairment whenever there is an indication that the carrying value of the assets is impaired.

Statement of Accounting Standard (SAS) 2 (two) states that Accounting information about a business entity is required by variety of users ranging from shareholders, investors, government, customers, employees to management, competitors etc. thus, the information expected to be provided in financial statements are those that are quantitative and qualitative in nature to aid their users in making informed economic decisions. It further stipulates that all accounting information that will assist users to assess the financial liquidity, profitability and viability of a reporting entity should be disclosed and presented in a logical, clear and understandable manner. The above provision is tangential to the popularity reported application of human resource accounting R.G Barry Corporation in 1969 (Likert, 1987, Brummet, 1988 and Flanholtz, 1994). It was believed that his was the first application statement. However, Weiss (1972:44) stated that:

When the Milwaukee Braves franchise was shifted from Boston in 1962, the club implemented a human resource accounting report system for its investment in player co-contracts and for player development and recruitment expenditures. Milwaukee's human resource accounting predated Barry's by more than six years. The clubs balances were presented in formal financial statements that had been audited and accepted without comment by a major certified public accounting firm.

From then, there have been considerable academic research and therefore the necessity for human asset disclosure in the financial statement due largely to its influence on specific human resource management decision. Corroborating this position, Acland (1996) tested the notion that

human resource accounting indicators, when included with ‘regular’ financial statement data, significantly affected the decision of professional financial analysts. He selected his subject from the membership directory of a financial analysts society located in Montreal and Toronto. His null hypothesis stated that financial analysts’ preference for a firm with improving financial operation performances will not decrease when declining human resource information indicators for that firm were presented. Acland (1996) prepared scenarios for two different Canadian wine companies with each showing improving earnings and earnings per showing performances over a ten-year period. His conclusion was that human resource indicators did have an effect on the decision-making process of financial analysts. The question of whether stock investment decisions were affected by the addition of human resource accounting information was also addressed (Hedrides, 1976). Two similar hypothetical firms were constructed, each firm having two sets of financial statement. The set of conventional values, in all respects, appears to be the better investment while the set of human asset statements showed company “B” as the preferred investment. Company “A” appeared to have a decreasing investment in human assets while company “B” appeared to have a decreasing investment. Human assets were defined by Hendricks as ‘the unexpired historical cost of recruiting, hiring, familiarization, training and development of company employees.

The subjects were divided into the groups: Group 1 (n=69), the experimental group, receiving conventional statements for both companies (Treatment 1). Group 1 was asked to make an investment decision, whereby they could invest \$100,000 between the two firms. This same group was then given both conventional and human asset statements together (Treatment II) and again asked to make the investment decision. This experimental design was called the Hendricks, a repeated measure design used to provide control on differences between subjects. Group II (n=22) received treatment II only and provided control data. One type consisted of the controller’s estimate of the company’s payroll cost savings, based on a period of declining earnings, for each of three alternative lay off periods - three, six or twelve weeks 1 duration. The other data contained the personnel manager’s qualitative statements about potential costs of living and training the old or replacement of employees. These two sets made up to total of the conventional accounting data presented. The alternative case, presented to the experimental group, contained the information stated above together with monetary resource accounting data. This latter category listed the actual projected dollar costs associated with each of the three layoff alternatives. The subjects were to select the least preferred among four alternative layoff periods — three, six, twelve weeks or no layoff. The subjects were to place the number 0 beside the least preferred alternative and any other number they wished beside the other alternatives. These numbers measured how preferably the other three alternatives were in relation to the last preferred. The result of the study showed strikingly different preferences between the two groups. The least preferred alternative for the experiment group was not preferred by the control group while the group differences proved significant Hendrick therefore concluded that, human resource accounting cost estimates did affect the decision making process and the results of a personnel layoff decision.

Methods

In order to generate the necessary data for this study, the researcher conducted a pilot survey of selected financial statements users in Asaba, the Delta State Capital. These users include — chief executives, bankers, investors, tax officials, employees and lawyers. A total of ninety-seven (97) copies of the questionnaire was administered in the following proportions: -

Chief Executives	20
Bankers	20
Investors	17
Tax Officials	15
Employees	15
Lawyers	10
	97

The questions were designed in Likert-scale of strongly agreed, agreed, disagreed, strongly disagreed, and indifferent with their associated weight of 5, 4, 3, 2, and 1.

The data generated were analyzed using the mean scores while the stated hypotheses were statistically tested with the Z-test, which is computed by the functions.

$$\bar{x} = 3.77$$

$$\mu = 3.00$$

$$\sigma = 1.05$$

Since the computed mean score (3.77) is greater than the expected mean (3.00), it implies that users of financial information need human resource valuation in the financial statements of companies.

The respondents were asked to indicate whether the inclusion of human resource value improves the quality of financial statements of companies, and their responses were presented in the table below.

Table 1: Respondents' Opinion as to whether the inclusion of human resource value improves the quality of financial statements.

Responses	Weights (x)	F	Fx	(x-x)	(x-x) ²	F(x-x) ²
Indifferent	1	2	3	-3	9	18
Strongly Disagree	2	3	6	-2	4	12
Disagree	3	11	33	-1	1	11
Agree	4	36	144	0	0	0
Strongly Agree	5	23	115	1	1	23
Total	-	75	300	-	-	53

Source: Research Data, 2012

$$\bar{x} = 3.77$$

$$\mu = 3.00$$

$$\sigma = 1.05$$

Since the computed mean score (4.00) is greater than the expected mean (3.00), it implies that the inclusion of human resource value improves the quality of financial statements of companies.

The respondents were asked to indicate the factors hindering the development of human resource accounting in Nigeria, and their responses were presented in the table below.

Table 2: Factors Hindering the Development of Human Resource Accounting.

S/N	Factors	I	SD	D	A	SA	Mean(x)
i.	Fears of opposition from trade union	10	10	15	20	20	3.13
ii.	Lack of statutory requirements	2	10	14	28	21	3.61
iii.	Uncertainty in human life	0	9	13	30	23	3.89
iv.	Lack of uniform method of valuation	1	6	17	31	20	3.84
v.	Lack of total ownership human capital	3	9	14	29	20	3.72
vi.	Non-recognition of human asset by tax laws	2	7	10	32	24	3.92

Source: Research Data, 2012

The mean scores computed in the table above are all greater than 3.00. This implies that all these factors indicated above, though are of different magnitude, hinder the development of human resource accounting in Nigeria.

In testing the first hypothesis, data presented in table 1 were used;

In testing the first hypothesis, data presented in table 1 were used;

$$\bar{x} = 3.77$$

$$\mu = 3.00$$

$$n = 75$$

$$\sigma = 1.05$$

Substituting into the Z-function;

$$Z = \frac{3.77 - 3.00}{1.05 / \sqrt{75}}$$

$$Z = 6.42$$

Decision: Since the Z-com, is greater than the critical Z value, (1.96) the alternate hypothesis is accepted. This implies that the users of financial information need human resource valuation in the financial statements of companies.

In testing the second hypothesis, data presented in table 2 were used;

$$\bar{x} = 4.00$$

$$\mu = 3.00$$

$$n = 75$$

$$\sigma = 0.84$$

Substituting into the Z-function;

$$Z = \frac{4.00 - 3.00}{0.84 / \sqrt{75}}$$

$$Z = 10.31$$

Decision: Since the Z-com (10.31) is greater than the critical Z value, (1.96) the alternate hypothesis is accepted. This implies that the inclusion of human resource value improves the quality of financial statement of companies.

Conclusion and Recommendations

The importance attached to the measurement of cost and value of human assets in the literature of human resources accounting cannot be overemphasized. Several methods recognize a variety of human resources to be shown on a company's balance sheet. A value is placed on people based on such factors as experience, education and psychological traits, and most importantly, future earning power (benefit) to the company. The idea has been well received theoretically by human resource oriented firms but practical application is limited which however can be attributed primarily to lack of statutory requirement, lack of uniform methods of valuation, lack of total ownership of human capital, non-recognition by tax laws and fear of uncertainties opposition from trade unions. Gupta in Jasrotia (2002) is however optimistic about the future "as HRA is not directly related to ROI", many companies do not take it very seriously. "However, in the past few years, organizations have been investing a lot on improving their systems and infrastructure. The next obvious step will be measurement of human assets". Disclosing the value of human resources will help proper interpretation of return on capital employed. Such information will give long-term perspective of the business performance. Finally, the value of firm's human resources is helpful to potential investors and other users in making long-term investment decisions.

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Financial Transaction Tax in Emerging Markets The Nigeria Experience

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Abstract

This study investigated financial transaction tax (FTT) with a view to determining its impact on government tax revenue and quality of financial markets in Nigeria. To achieve this objective, hypotheses were raised and a critical review of related literature was made. The data for this study were generated from the Securities and Exchange Commission Bulletin of 2011, the Nigerian Stock Exchange Factbook of 2011 and the Central Bank of Nigeria Statistical Bulletin of 2011. In analyzing the data generated, the simple regression model was employed, which was computed with the aid of the Statistical Package for Social Science (SPSS) version 17. The findings of this study showed that while financial transaction tax increases government revenue, it's however reduces the quality of financial market in Nigeria. Based on the above, it was recommended that other financial regulations other than financial transaction tax should be employed in regulating the Nigerian financial markets.

Keywords: Financial transaction tax, revenue, trading volume, market volatility, speculative trading

Introduction

The financial market is a platform where buyers and sellers are involved in the purchases and sales of financial products. It comprises the money market and capital market. The major sources of fund for the money market are depositors' fund, capital notes, and long-term funding (e.g. equities) obtained from the capital market, which they lend on short-term basis to borrowers at a given rate of interest. According to James-Smith (2000), money market provides liquidity funding for the financial system and thus serves as the most important source of funding the economy. Therefore to achieve a balanced development of the financial system, there is need for complementarity between the money market and the capital market.

In the course of business, it has been observed that participants in the financial markets particularly the banking sector indulge in some nefarious transactions capable of collapsing the entire economy, such as exposure to margin trading in the capital market, cross-border short-term round-trip flows, undue exposure to the oil and gas sector in form of large and sudden capital outflows, and failure in corporate governance practices. In the wake of the global financial crisis in 2008, Nigerian banks suffered huge loss as a result of these and other weaknesses (Omankhanlen, 2012). Consequently, the government through the Central Bank of Nigeria (CBN) came to banks' rescue by injecting the sum of N620 billion into the sector and the nationalization of defunct banks. Given the massive costs that bank rescues have indicted on taxpayers, the demand to make the financial sector contribute to the financing of crisis – intervention costs has gained political voice and support (IMF,

2010). The political debate suggests financial transaction tax (FTT) as a tool to mitigate the structural problems and recover part of the budgetary cost of bank rescues and minimize cross-border capital flows. According to Zee (2004), financial transaction tax is a levy placed on a specific type of monetary transaction to generate substantial tax revenue for the government to cope with the budgetary costs and repercussion of the financial crisis on one hand, and also to curb financial market excesses.

Proponents of the financial transaction tax argue that it would generate revenues and discourage speculative trading by “throwing sand in the gears” of financial markets (Stieglitz, 1989; Kiefer, 1990). However, it has equally been argued that financial transaction tax would increase cost of capital, reduce market liquidity and bring down the value of securities (Grundfest and Shoven, 1990; Amihud and Mendelson, 1993).

In spite of the arguments in favour or against financial transaction tax, there seems to be inadequate empirical literature particularly in developing economies to test its veracity. It is against this backdrop that this study tends to examine whether financial transaction tax is necessary in the Nigerian financial markets considering its impact on government revenue and market quality. To achieve this purpose, the following hypotheses were raised –

H₀₁: Financial Transaction Tax has no significant impact on government tax revenue in Nigeria.

H₀₂: Financial Transaction Tax has no significant impact on the quality of Nigerian financial markets.

Theoretical Framework

The year 1694 saw an early implementation of a financial transaction tax in the form of a stamp duty of the London Stock Exchange. In the wake of great depression in 1936, John Maynard Keynes advocated the wider use of financial transaction tax. Schulmeister, Schratzenstaller, and Picek (2008) described financial transaction tax as all tax purchase and or sale of financial instrument which is usually based on the market value of the instrument.

Schulmeister et al (2008) revealed that John Maynard Keynes proposed the levying of a small transaction tax on dealings on Wall Street in the United States of America, where he argued that excessive speculation by uninformed financial traders increases volatility. In 1972, the Bretton Woods System for stabilizing currencies effectively came to an end. In that context, James Tobin, influenced by the work of Keynes, suggested a more specific currency transaction tax for stabilizing currencies on a larger global scale.

According to Chou and Wang (2005) and Dietlein (2012) the purpose of financial transaction tax include – curbing volatility of financial markets, more fair and equitable tax collection, revenue generation and less susceptible to tax evasion.

Financial transaction taxes have inspired large theoretical, empirical, and (not least) polemical literatures debating their pros and cons. One of the earliest and most illustrious proponents of a securities transaction tax on stocks was Keynes, who highlighted the key tension in the FTT debate: the desire to curb speculative bubbles vs. the desire not to impair the financing of real enterprise. The development of liquid financial markets enables entrepreneurs to raise capital and diversify their risk, greatly expanding a society’s capacity to undertake large-scale investment; it also enables savers to increase their returns and diversify their risk. Simultaneously, however, the availability of a liquid market can decouple investment from an assessment of fundamental asset yields and focus it on (short-term) capital gain (Matheson, 2011).

The second major proponent of a financial transaction tax levied specifically on foreign exchange transactions in the form of currency transaction tax (CTT) was Tobin (1978). Tobin proposed a one percent tax on all foreign exchange transactions to be multilaterally by world governments in order to limit cross-border capital flows that impair country governments’ efforts to regulate aggregate demand. The CTT is thus a pecuniary form of exchange control that would render unprofitable many cross-border financial transactions, particularly short-term round-trip flows.

Numerous authors have furthered the debate on transaction taxes. Proponents (e.g., Stiglitz, 1989 and Summers and Summers, 1989) claim that a security transaction tax (STT) would curtail short-term speculation, thereby reducing wasted resources, market volatility and asset mispricing. Opponents (e.g., Habermeier and Kirilenko, 2003; Schwert and Seguin, 1993) focus on the fact that an STT would result in lower asset prices, increased cost of capital for businesses, and lower returns to savings. They also fear that it would reduce liquidity, producing greater price volatility and interfering with price discovery, and lead to widespread tax evasion and distortion of financial markets.

Advocates of the STT have traditionally focused on the instruments ability to curb short-term speculative trading in financial markets by raising the cost of financial transactions. The idea is that speculative trading rests on non- fundamental information (“noise”). Curbing short-term trade could in this view reduce asset mispricing and market volatility by reducing noise trading as well as the related waste of resources (from the society’s perspective) in the financial sector (e.g., Stiglitz, 1989; Summers and Summers, 1989).

The volatility-reduction argument rests on the assumption that an STT corrects inefficiencies instead of adding an additional distortion, or, at least, that the corrective effect dominates distorting ones. Market volatility decreases if the tax succeeds in curbing non-fundamental trades. But critics argue that the trade-reducing impact of STTs could backfire. The tax may eventually increase asset price volatility in the market, because the trade volume reduction increases the impact of individual transactions on asset prices and price volatility (e.g., Habermeier and Kirilenko, 2003). In general, individual transactions cause larger price fluctuation in thinner markets.

Additionally, STTs cannot discriminate between fundamental-based and non-fundamental trades and may therefore weaken financial market adjustment and resilience. Restricting short-term trades by increasing the trading costs may result in a build-up of larger imbalances and increasing costs of risk hedging. Since all transactions are taxed at equal rates and independent of their risk profile, the STT may not reduce risk-taking and fragility in the financial sector (Keen, 2011). The tax should target trading risk rather than the trading frequency in order to make a contribution to financial market stability.

Moreover, there are many practical problems with introducing a general STT in the open economy. New financial instruments may be designed to avoid taxation and would further increase the opacity of the financial sector. Internationally integrated markets add the dimension of tax avoidance by cross-border transactions. To cope with the practical problems, the tax would have to be imposed on the broadest possible base and internationally coordinated. What constitutes the “broadest possible base” is likely to change with STT introduction, requiring dynamic adjustment. The success of an encompassing implementation is far from certain (Lendvai, Raciborski and Vogel, 2012).

Limiting the STT to spot transactions that are easier to track, such as standard account transactions, or stock and bond purchases and sales, instead of including derivative trading is likely to limit the problem of tax avoidance, but skews the tax burden towards households and firms that have little to do with high-frequency trading and the associated volatility of asset prices.

STTs are already more than a hypothetical tool. Variants of STTs have been implemented in several countries (see IMF, 2010; Matheson, 2011 Schulmeister et al., 2008; Summers and Summers, 1989), and attempts have been made to quantify their impact on market volatility.

Hau (2006) finds that increasing transaction costs has increased the stock price volatility in the French stock market. More precisely, he finds that 20% higher transaction costs have led to 30% increase in the hourly volatility of individual stock prices. Han concludes that higher transactions costs and STTs in particular should be regarded as volatility increasing. For the United States, Jones and Seguin (1997) report a positive effect of transaction cost reduction on trade volumes for NYSE listed shares, which has reduced the volatility of share prices. Baltagi, Li and Li (2006) study the Chinese case and reported that the stamp tax has reduced trade volumes and increased market volatility. According to their results, an increase in the tax rate from 13 to 15% has increased transaction costs by one third and reduced trading volumes by one third. The results in Baltagi, et al (2006) also suggest

negative effects of the STT on stock market efficiency, as markets take more time to absorb external shocks. Hence, the short-term trading that the STT is meant to eliminate is not empirically proven to be detrimental to price recovery.

Roll (1989), uses the cross-sectional data of 23 countries for the period of 1987 to 1989 to examine whether there are systematic differences that can be explained by margin requirements, price limits and transaction taxes. He does not find evidence that security price volatility is related to transaction taxes. Umlauf (1993), finds that the introduction of, or increase in the Swedish transaction tax led to an increase in stock market price volatility. By examining the effect of changes in transaction taxes in four Asian countries, Hu (1998) finds insignificant impact of transaction taxes on price volatility, but the impact on stock returns is generally negative and significant in some countries.

While Westeroff and Dieci (2006) find an STT imposition on all transactions to reduce price volatility across markets, Mannaro, Marchosi and Setzu (2008) conclude that the STT increases asset price volatility by reducing trading values. Demay (2006) finds that the STT favours long-term investment over short-term speculation, but also punishes fundamental-based trading rules compared to trend extrapolation in exchange rate markets. Demay (2010) concludes that STTs increased asset mispricing beyond certain thresholds by reducing short-term trading in reaction to fundamental changes. Pellizzari and Westeroff (2009) stress the sensitivity of results with respect to the micro structure of financial markets. They contrast situations in which the STT increases price volatility by lower trading volumes with cases in which an STT effectively crowds out speculative trades. The experimental study by Hanke, Huber, Kirchler, Suffer (2010) finds the effects of a Tobin tax on exchange rates to depend on the existence of tax havens and on market size.

The STT reduces short-term speculation, but market efficiency in taxed, markets decreases when tax haven exist. A complementary study by Kichler, Huber, and Kleinlercher (2011) concludes that an encompassing Tobin tax in exchange rate markets has no impact on exchange rate volatility. Xu (2010) finds the effect of a Tobin tax on the exchange rate volatility introduced by noise traders to depend on the market structure (exogenous versus endogenous entry) and the interaction between the tax and other trading costs.

Finally, the banking and financial crisis of 2008 does not provide strong arguments for favouring an STT to tax the financial sector. Although the STT may reduce short-term trading and asset price volatility, a clear connection between short-term trading and long-run cycles of asset mispricing (bubbles) has not yet been established. Instead, the instruments that caused the distress and failure of financial institutions in the 2008 crisis did not belong to the set of frequently traded assets. The SST does not address leverage, maturity mismatch, currency mismatch and the underestimation of investment risk (Hemmelgarn and Nicodeme, 2011; Matheson, 2011).

Critical Factors in Financial Transaction Tax

In analyzing the pros and cons of financial transaction tax, capital costs and tax revenue play a significant role.

Capital Costs - The strongest objection against the FTT is that it may harm rather than help real economic activity by reducing equity prices and increasing the capital costs for real investors. According to Lendvai et al (2012), in an economy producing with decreasing marginal returns to physical capital, higher capital costs reduce the long-term capital stock, labour productivity and real output. The strength of the capital-cost effect would depend on the tax rate and the investment horizon of savers. A low tax rate and long-term focus should limit the impact on fundamental investment. The FTT may affect capital costs and investment even if applied exclusively to the secondary market. Lower liquidity in the secondary market may increase the interest premium that investors charge to insure against the cost of premature disinvestment linked to a materialisation of investment risks or to an unforeseen tightening of the individual budget constraint. Similarly, financial constraints on real investment tighten if the FTT reduces equity prices and the value of firms. Broad-based FTT

application to all financial transactions could also affect the market structure in the real economy. IMF (2010) and Shackelford, Shaviro and Stemrod (2010) argue that a broad FTT imposition on business-to-business transactions supports economic concentration on goods and factor markets. Taxing business-to-business transactions instead of final values implies a cascading tax burden on the production by non-integrated firms, which provides incentives for the vertical integration of production lines.

The existing empirical evidence supports the view that a FTT imposition reduces equity prices. Analysing the impact of the UK stamp duty, Bond, Hawkins and Rlemn (2004), establish positive impact of (announced) tax cuts on the relative price of more frequently traded shares. The empirical research does not address the effect on financing costs. Theoretically, lower stock values are likely to raise the firms capital costs for equity and debt finance: The negative FTT impact on stock prices reduces the capital raised by equity issuance at given trading frequencies. A falling firm value also reduces debt finance by tightening financial constraints and/or increasing the risk premium that lenders ask to compensate for the fall in the collateral value.

From a general-equilibrium perspective, FTT introduction may additionally allow reducing other taxes on capital and complementary factors that increase the costs of capital (Summers and Summers, 1989).

Tax revenue - Besides the idea that FTT could substantially dampen excessive trading, the second principal argument in favour of the FTT is its potential to generate substantial tax revenue, which would help governments to cope with the budgetary costs and repercussions of the financial and economic crisis. To ensure substantial revenue and limit tax avoidance, the revenue-oriented imposition of FTTs should favour broad tax bases, so that substantial revenue can be collected at low rates. Broadening the tax base does not necessarily reduce the implied economic distortions. Granting exceptions, on the other hand, would give rise to strategies of tax avoidance (IMF, 2010).

More fundamentally, the FTT illustrates once more the trade-on between the corrective effects of taxations and the collectable tax revenue, a trade-on that derives from the endogeneity of the tax base. To the extent the tax succeeds in dampening excessive trading the base, the collected FTT revenue declines. At the end, the tax may be levied predominantly on fundamental-driven transactions. The tax revenue is highest, on the other hand, if the tax has little dampening impact on speculative trading.

An additional concern relates to the FTT.s overall impact on the government budget balance and government debt. How should government bonds and related derivatives be treated? Existing proposals exempt government debt from the FIT to avoid an increase in financing costs for the government, which could decrease or even offset the positive impact of additional tax revenues. The exclusion of public debt would give an advantage to the government and distort financial investment towards the public sector. Depending on the size of the premium one may wonder whether cheaper debt could invite over borrowing and fiscal profligacy. Exempting public debt derivatives like default insurance from the FTT would, on the other hand, exclude a category of assets that some observers think has aggravated the euro areas problems (“speculation against governments”).

Summers and Summers (1989) argue in this line that an FTT with little impact on financial markets would raise tax revenue and fiscal space and allow reducing more distortionary taxes. In this scenario the SU would be a more efficient revenue source than alternative taxes. If a substantial part of the tax incidence fell on asset holders (instead of real wages), the SU would also be highly progressive.

In the foreign exchange market, Schmidt (2007) estimates the elasticity of foreign exchange trading with respect to transaction costs for a multilateral tax on the four largest trading currencies (U.S. dollar, euro, sterling, and yen) at -0.18. This relatively low elasticity reflects Wang, Yau and the broad multilateral base, which reduces opportunities for avoidance. In futures markets, Praptiste (1997) and Wang and Yau (2000) find a negative relationship between bidask spreads and trading volume in seven U.S. futures markets. They also estimated long-run elasticities to exceed short-run elasticities. Chou and Wang (2006) find that a 50 percent reduction in Taiwan’s FTT on futures markets resulted in a commensurate increase in trading volume, controlling separately for changes in the bid-ask spread.

Several studies find evidence that FTTs lead to reallocation of trading volume both across markets and across borders – an important aspect of trading volume elasticity with respect to FTTs. Umlauf (1993) and Froot and Campbell (1994), studying the Swedish FTT, find that it resulted in a massive migration of trading in Swedish stocks from Stockholm to London. Froot and Campbell also find that the Swedish tax shifted fixed-income trading activity within Sweden from fixed-income securities and futures markets to be markets for corporate loans, variable-rate notes, forward rate agreements, and swaps, none of which were subject to tax. Similarly, Chou and Wang (2006) find that the reduction of the FTT on Taiwanese futures markets induced a significant migration of trade from Singapore to Taiwan. These findings highlight the importance of an FTT’s design to its effectiveness and administrability. The high rate and narrow base of Sweden’s FTT and the availability of foreign trading venues in Taiwan undermined their FTT performance.

Methodology

The main source of data collection employed in this study is the secondary method. In generating these data, financial transaction tax was operationalized into security transaction tax and currency transaction tax which were obtained from the Securities and Exchange Commission Bulletin of 2011. The quality of financial markets was measured in terms of trading volume and market volatility, and the data were obtained from the Nigerian Stock Exchange Factbook of 2011. Data on government tax revenue were sourced from the Central Bank of Nigeria Statistical Bulletin of 2011.

The data generated for this study were analysed with the simple regression model, which was computed with the aid of the Statistical Package for Social Science (SPSS) version 17.

The following model was designed for this study –

$$FTT = f[a_0 \text{ Log} + b_1 \text{ LogGTR} + b_2 \text{ LogMAQ} + \dots + \mu_i]$$

Where;

FTT = Financial Transaction Tax

GTR = Government Tax Revenue

MAQ = Market Quality

μ_i = Stochastic term

a = Regression constant

b = Regression co-efficient

Empirical Analysis

This section of the study is concerned with analysis of data generated for this study. It involves testing the hypotheses earlier formulated in this study.

H₀₁: Financial transaction tax has no significant impact on government tax revenue in Nigeria

H₀₂: Financial transaction tax has o significant impact on government tax revenue in Nigeria.

Table 1: Impact of Financial Transaction Tax on Government Tax Revenue

Statistical Variables	Values
R	0.761
R ²	0.579
P-Value	0.008
t-statistic	3.146
Regression co-efficient	2.639
Regression constant	5.124

Source: SPSS Version 17 Window Output

The result presented above indicates 0.761 co-efficient of correlation which is above average on the positive side. The regression co-efficient of 2.639 suggests that a percentage increase in financial

transaction tax leads to about 26.39% increase in government tax revenue in Nigeria. The P-value (0.008) and t-statistics (3.146) revealed that financial transaction tax has a significant impact on government tax revenue in Nigeria. Hence the null hypothesis was rejected.

H₀₂: Financial transaction tax has no significant impact on quality of Nigeria Financial Markets

Table 2: Impact of Financial Transaction Tax on Quality of Nigerian Financial Market

Statistical Variables	Values
R	-0.864
R ²	0.746
P-Value	0.003
t-statistic	3.668
Regression co-efficient	-3.916
Regression constant	-7.063

Source: SPSS Version 17 Window Output

The result presented in the table above shows a correlation co-efficient of -0.864 which is close to one from the negative side. The regression co-efficient of -3.916 suggests that a percentage increase in financial transaction tax leads to about 39.16% decrease in the quality of financial markets. The p-value (0.003) and t-statistics (3.668) indicates that financial transaction tax has a significant impact on the quality of Nigerian Financial Markets. Hence, the null hypothesis was rejected.

Conclusion and Recommendation

The financial market is a trade of expectations, hence it is fueled with short-term speculative trading and cross-border capital flows where asset prices are influenced by positive feedback mechanism. This demonstrates the existence of market failure, which can undermine the effectiveness of market disciplines to ensure the appropriate allocation of capital. Financial regulations such as the financial transaction tax, is used to limit or reduce the impact of speculators and enhance government revenue.

The result of this study revealed that financial transaction tax (FTT) increases government tax revenue by 26.39% and undermined the quality of financial markets in terms of trading volume and market volatility by 39.16%. This analysis clearly indicates that the burdens of financial transaction tax outweigh its benefits in Nigerian financial markets. Based on the above, it was recommended that other financial regulations other than the financial transaction tax should be employed in the regulation of the Nigerian financial markets.

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Understanding Consumer Perceptions on Responsibility in Alcohol Consumption: An Exploratory Study

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Abstract

The rise of alcohol consumption among consumers has been an increasing societal concern. While many educational campaigns have been carried out to inform consumers about the potential undesirable effects of alcohol consumption, many consumers remain upbeat on its consumption. The call for a ban on the sale of alcohol for consumer consumption is naturally one which is against human rights and will remain as an impossible task. There is, however, an alternative to reduce the negative effects of alcohol consumption, that is, through responsible consumption. An understanding on current consumer understanding on responsible consumption, particularly with regards to alcohol consumption, remains in the dark. This study attempts to understand consumer perceptions on responsibility in alcohol consumption. This study is exploratory in nature and employs a qualitative approach using in-depth interviews with a randomly selected set of Asian consumers. Findings from this study argued that the general consensus regarding alcohol consumption among consumers is that, it will be responsible if it is consumed in the right amount in the right situation. However, excessive alcohol consumption may lead to undesirable consequences. Ultimately, consumers believe that the key to responsible consumption of alcohol is to know individual alcohol tolerance and when to stop drinking. Consumer-based recommendations are also provided.

Keywords: Responsible Consumption, Alcohol, Perception, Asian, Consumer Behaviour

1. Introduction

In recent years, consumers are observed to be increasingly conscious about ethical, social, environmental considerations when making purchase and consumption decisions. Research has shown that consumers in the contemporary era are no longer limited to only price or quality of products in their purchase and consumption considerations, but also, it now extends further to include considerations such as ethical impacts, social impacts and environmental impacts of a particular

purchase or consumption decision (Stancu, 2011). These considerations in the modern buying behaviour have been defined as part of the responsible consumption behaviour.

Recent researches have highlighted the importance of responsible consumption due to its potential contributions towards the betterment of the society and the environment (Lau, 2010). Many researchers have, therefore, call for further investigation in this area to better understand the extent to which consumers have to be responsible in their purchase and consumption decisions. The argument is, that, if consumers are responsible in their purchase and consumption decisions, the social and environmental consequences of irresponsible consumption, such as decrease in moral standards and environmental degradation, could be significantly lowered.

An imperative issue that has gained much attention throughout the years is the problem associated with alcohol consumption. Research has shown that inappropriate consumption of alcohol (e.g. excessive intake) could lead to undesirable consequences (e.g. damage of public properties, liver problems, rape and etc) (Drug Info, 2011). Many educational campaigns have been carried out to educate and inform consumers about the consequences of alcohol consumption, in which many consumers are now clearly aware of the potential effects of its consumption. Despite knowing that the consumption of alcohol could potentially lead to undesirable consequences, several studies have reported that there is in fact an overall rise in alcohol consumption (Hayabakhsh, 2011; Masten, 2009), in which the rationale behind such a phenomenon remains in the dark.

There is, therefore, a case for a study to understand consumer perceptions on alcohol consumption, in particular on the aspect of responsibility. This study is exploratory in nature as it seeks to explore the current consumer understanding on alcohol consumption and their perceptions of responsibility when it comes to the consumption of alcohol. The study also further extends knowledge in the current scholarship as it explores consumer alcohol consumption perceptions from an Asian perspective (most existing studies on alcohol consumption are confined to Western perspectives). The current study employs a qualitative approach through the use of in-depth interviews to elicit data to further understand the explored phenomena.

The contributions of the current study are two-fold: (i) to theory – an understanding on consumer perceptions on responsibility in alcohol consumption from an Asian perspective; and (ii) to practice – consumer-based solutions to promote responsible consumption of alcohol.

2. Literature Review

The concept of responsible consumption is complex as it is characterized by a large diversity of practices (Shaw 2000; Stancu, 2011). In pioneering studies on responsible consumption, it was argued that the responsibility in consumption requires social consciousness which ultimately allows consumers to exhibit a “power to bring about social change” (Webster, 1975). It is also important to note the concerns of recent researchers as future studies have been strongly recommended to first understand the differences between ethical consumption and responsible consumption. Ethical consumption refers to the act of consuming products and services which are congruent with what the society views as “good” (i.e. in line with moral norms on what is consider appropriate behaviour in the society) (Chen and Kong, 2009). However, one main weakness of this dimension of consumption is that while a consumers’ consumption behaviour may be ethical, such as purchasing green products and services, but on the other hand, his or her behaviour may not be responsible, such as improper disposals of consumed products. For this reason, many scholars have suggested that responsible consumption could be a wider notion for ethical consumption (Andrevski, 2011). Nonetheless, as argued by Stancu (2011), the concept of responsible consumption itself remains inconsistent in the literature with regards to the terminology and definitions used (e.g. socially responsible consumer and socially conscious consumers). The terms, however, seem to be concerned with the same concept, in which the development of responsible consumption is now seen to have incorporate ethical, social and environmental considerations for consumption practices. More specifically, recent researchers have

expand on this concept as - a responsible consumer in the contemporary era is one who purchases products and services perceived to have a positive (or less negative) influence on the environment, in which he or she may patronize businesses that attempt to effect related positive social change (Roberts, 1995). Hence, the conceptualization of responsible consumption in the contemporary era assumes three dimensions which are: (i) ethical concern; (ii) environmental concern; and (iii) a more general social concern (Lau, 2010), in which the definition of responsible consumption by Ozcaglar-Toulouse (2005) have been widely accepted by many in the marketing scholarship – responsible consumption is the set of voluntary acts, situated in the sphere of consumption, achieved from the awareness of consequences judged as negatives of consumption on the outside world to oneself, these consequences raising there not from the functionality of the purchases nor from immediate personal interest, which is adopted in the current study.

Many studies have been conducted regarding responsible consumption. Most studies have focused on the general aspects of the concept, such as the introduction of responsible consumption (Stancu, 2011), the differences between socially and ethically responsible consumption (Chen & Kong, 2009; Lau, 2010), and consumer's perception about globally responsible consumption (Fontenelle, 2010). While many researchers have looked into the consumption of alcohol, such as underage drinking problems (Cismaru et al., 2008) and alcohol consumption control policies (Fogarty, 2009), and have acknowledge and attributed a wide range of problems and issues associated with alcohol consumption, there seems to be a scarcity of studies which attempts to foster its consumption in a responsible manner. Furthermore, these studies are often confined to the American and European context, in which its findings may not necessarily be representative of consumers from other context. This study aims to address these gaps by understanding consumer perceptions on responsibility in alcohol consumption from an Asian perspective.

3. Research Methodology

The objective of this study is to explore the perceptions of Asian consumers regarding the responsibility of consuming alcohol. To gain a better understanding in this area of research, a qualitative approach was designed by using in-depth interviews. According to Guion (2009), qualitative in-depth interviews are excellent for exploratory studies because it uses an open-ended, discovery-oriented method which allows the interviewer to deeply explore the participant's feelings and perspectives on a subject. In the first section of the interview, the participants were encouraged to express their own opinions about consuming alcohol. The second section of the interview involved the elicitation of factors that motivates consumers to consume alcohol and the problems associated with its consumption. Finally, the last section of the interview generates consumer-based recommendations for responsible consumer in terms of how a consumer can be responsible drinker.

There are eighteen consumers who participated in the current study. Posters were put up at public parks around Klang Valley, Malaysia, to welcome consumers who consume alcohol to participate in the in-depth interviews. Participation was voluntary and no incentives were provided. Messages that called out to foreign residents from other Asian countries were strongly encouraged and were highlighted in the posters. More specifically, a well-diverse sample was obtained as research participants came from different countries with ages range from twenty-one to twenty-eight years: Malaysia, Singapore, Philippines, Indonesia, Korea and China, with different occupations as well: cafe owner, journalist, piano teacher, graphic designer and mostly students. All participants selected have prior experience of alcohol consumption. The interviews were conducted in English, which were recorded using a voice recorded. Each interview lasted approximately thirty to forty-five minutes. Recordings were transcribed in a verbatim manner and were sent back to research participants for verification. Findings were discussed with scholars in the field of responsible consumption and consumer behaviour. The final findings are presented in the following section.

4. Findings and Discussion

This study set out to explore for consumer perceptions on responsibility in alcohol consumption. In order to achieve this objective, in the interviews, participants were asked a series of open-ended questions, which required consumers to provide their own opinions on alcohol consumption, the factors that motivate them to consume alcohol, what they thought were the problems of alcohol consumption, and what solutions do they perceive as viable towards promoting the responsible consumption of alcohol. The findings are arranged according to the following thematic headings: (i) general perceptions of alcohol consumption; (ii) perceive positive effects of alcohol consumption; (iii) perceive negative effects of alcohol consumption; (iv) perceptions on responsible alcohol consumption; and (v) recommendations for responsible alcohol consumption.

4.1. General Perceptions of Alcohol Consumption

Alcohol consumption, from beer, to wine, and on to distilled sprits, has long been part of human life (Fogarty, 2009; Fortenelle, 2010; Ritchie et al., 2009). The very first theme illustrates participant's perceptions of consuming alcohol which are almost significantly different to each other and leading to some contraries. After conducting interviews, it is found that some participants think that consuming alcohol is good, but others have prejudice about its consumption. An interesting point is when some consumers opine that drinking alcohol is all about cultures and habits, in which different cultures have different consumption perceptions. And these perceptions are backed up by the findings of Kubacki et al. (2009) that different countries have different consumption patterns and different attitudes towards alcoholic beverages which is strongly integrated into the general social cultures of their populations. A 22-year-old student from China admits that he is an alcohol lover.

"Actually drinking is all about cultures and habits. If you see many people drink, you'll drink. Well, I can't deny that I am a drinker. Alcohol gives you the high feeling and an engrossed dizziness when you consumed it. It's really fun though. Moreover, it gives you warmth especially during winter. I love alcohol so much!"
[Chen]

However, out of eighteen participants, ten have averagely same opinions about consuming alcohol. They think alcohol is very good if it is consumed in the right amount and situation.

"It's good when consumed in moderate amount, but harmful when excessively consumed." [Han]

"Consuming alcohol in daily or routine basis is not a good habit, but it is okay in occasional basis." [Brenda]

4.2. Perceive Positive Effects of Alcohol Consumption

Interestingly, the consequences of consuming alcohol positively were raised during the first five interviews and were further investigated with subsequent research participants. Each participant has his or her own opinion regarding the consequences of drinking. Observations from consumer responses showed that most positive perceptions were linked to health conscious benefits.

"In the case of moderate use, alcohol has positive effects. You can get livelier, easier to talk and relaxed a lot. As I heard also, moderate alcohol use protects against cardiovascular diseases. It may also help for those woman who have just delivered baby as the after pregnancy supplement." [Jessica and Sze]

"I am a very light drinker. I drink only for celebration or in certain situations. In my opinion, a reasonable amount of alcohol may help a lot. It's a good mood maker, a great media to have fun with friends. Alcohol is stress-reducer and it does play role in decreasing the risk of getting heart disease, in appropriate amount I mean." [Jacky]

Scientific evidences were found to support participants' opinion in which a 16-year study of 13,000 people in Denmark has proved that a daily glass of wine may significantly reduce the risk of

stroke (Pratten, 2009b). Also, moderate drinking protects diabetics from heart disease by as much as 80% (Galvin, 2000).

4.3. Perceive Negative Effects of Alcohol Consumption

The perceived negative effects of alcohol consumption were largely associated when consumers consume alcohol excessively. The excessive use of alcohol is not a new problem, but it is one which appears to be extending to all parts of societies. According to the participants, the main reason of consuming alcohol excessively would be to relieve stress, even though it does not really help sometimes. Many consumers consume too much alcohol because of pressure from friends to continue drinking. Another factor is because of compulsion. A restaurant waiter from Philippines admits that he will consume too much alcohol since he has a compulsion to drink and his body is dependent on the alcohol.

“First time I went out for alcohol drinking was when I broke up with my girlfriend. I was amazed how drinking could relieve my stress. Drinking alcohol has become my habit whenever I feel stressful since then. Without drinking, I will be depressed. Moreover, I like the taste of alcohol. Each alcoholic drink has its own distinct flavour, it addicts me.” [Tay]

Evidence from the World Health Organization shows an international pattern among young consumers towards higher levels of alcohol use and binge drinking can have significant consequences, including societal problems and negative health effects (Cismaru et al., 2008; Sancho et al., 2011).

“Frequent consumption of alcohol can bring health implications such as infection of the liver, sleeping disorders, sexual problem, hypertension and other diseases even death.” [Lini]

“Drunken condition can bring bad impacts such as doing things irresponsibly and unconsciously, included aggressive behaviour and violence. Also, driving in drunken condition can lead to accident which can cause death of us or others.” [Veronica]

4.4. Perceptions on Responsible Alcohol Consumption

Findings show that excessive alcohol consumption can cause problems to both users and those who come into contact with them (Pratten, 2009a). According to the WHO, an estimated 1.2 million people worldwide are killed in road crashes each year, in which most crashes are related to excessive alcohol consumption (Cismaru et al., 2009). Therefore, consumers themselves should be conscious towards a responsibility in when consuming alcohol to solve this problem. The followings are consumers' perception about responsible drinking.

“Just like me. As long as I pay, I'm responsible enough. Besides, I don't drive when I'm drunk. I would let my friend to fetch me home or stop a taxi.” [Vincent]

“How I should say this... 21 means 21. So if you're underage and you're drinking, or the worst part when you're drunk, it means you have lost your responsibility somewhere else.” [Alex]

As it can be seen from the results of interviews above, the perceptions of responsible drinking could be problematic since in the minds of many drinkers, the only irresponsible drinking acts are drunk driving and getting caught for underage consumption. Nonetheless, some still believe that circumventing the age restriction and designating a driver turn people into responsible drinkers, who are free to consume as much as possible without worrying about other potential consequences. To them, responsible drinking simply means following the age regulation and making sure not to drive while drunk.

“Responsible drinking is basically not becoming drunk from drinking alcoholic drink. Alcohol tolerance for each people is different, so there must be some measure to

be done, or just allow a really small portion of alcohol drink to each people, which I think, people who can really drink much without getting drunk will complain.” [Veronica]

“Responsible drinking means non-excessive alcohol consumption. Drinking is allowed within reasonable amount and frequency. Therefore, to be a responsible drinker you should limit the consumption of alcohol and its amount, so that getting drunk is avoidable. Bring your friends who are not drinker to warn you whenever you’re about to exceed your alcohol limit.” [Fonny]

Clearly, there are still many consumers who are not aware about the real message of responsible consumption. Hence, governments and many beer manufacturers have embraced “responsible drinking campaigns” as a way of addressing this issue (Wolburg, 2005). Interviews were conducted to gain consumers’ insights about the campaign.

“Of course it helps, at least to make people aware. The campaign should be done by telling people about good and bad consequences of consuming alcohol.” [Sherly]

“It’ll be effective since people usually gain consciousness after exposed to such campaigns on the disadvantages of excessive alcohol consumption problems, especially those regarding the diseases, violence and socio-emotional problems. Moreover, if it’s presented with convincing studies, it will be effective in a long-term.” [Brenda]

In contrary, some believe that responsible drinking campaigns are not really significant.

“When you’re enjoying your drink and you know that you won’t stop, who cares about the campaigns?” [Nova]

“Believe me, it doesn’t work. People won’t pay so much attention on the campaigns, especially those heavy drinkers. What do you expect? That they will stop to listen to you?” [Chen]

“It will be effective if only consumers themselves are willing to listen and act responsibly. If they refuse to be responsible afterwards, what can a campaign do then? It remains the same. The campaign may help, not much, only to make people aware. However whether to be responsible or not, it is their choice after all.” [Jacky]

5. Recommendations for Responsible Alcohol Consumption

As discussed above, when “a few becomes too many”, it shows that irresponsible alcohol consumption may be unavoidable. Clearly, this behaviour should be controlled immediately (Lim et al., 2013a, 2013b). Although the basic fact that the consumers should limit themselves, some informed recommended solutions from other consumers can be considered:

“Higher alcohol excise taxes can be an effective alcohol policy tool.” [Sherly]

Fogarty (2009) supported this opinion by stating that the demand for alcoholic beverages is price inelastic and thus the increase in excise taxes will result in both higher excise tax revenue and lower externality costs.

“Prevention can be done as well, especially for young ones. Education and information campaigns that focus on the young are therefore to be encouraged.” [Jessica]

This 24-year-old piano teacher suggests that early education and alcohol policies may help youngsters understand the future consequences of their actions and help them value the future appropriately. To solve the drunken-driving problem, she also thinks that alcohol patrol should be conducted, in which for those who are driving in alcohol influence have to be heftily fine and monitored. This is perceived as being most likely to reduce the drunken-driving problem.

6. Conclusion

To conclude, the findings from this study showed that each participant from each country has different perceptions of alcohol consumption. Drinking alcohol is dependent on cultures and habits. The general consensus regarding alcohol consumption among consumers is that, it will be good if it is consumed in the right amount in the right situation. However, excessive alcohol consumption may lead to many problems such as alcohol abuse, aggressive behaviour, violence, drunken driving and so forth. When these problems arise, the excessive consumption leads to irresponsible drinking. To be a responsible drinker, underage drinking have to be avoided, driving under drunken condition should not carried out, and most importantly, it is essential to know when to stop drinking. Consumers themselves should know their alcohol tolerance. There are many factors that lead consumers to consume alcohol. The most common are under pressure and problematic situations, in which consumers tend to escape from their problems through consuming alcohol. Some have been so dependable to alcohol until they could not stop consuming and are unable limit themselves.

Responsible drinking campaigns are a good way to start informing and motivating consumers to be more conscious about their responsibilities in consuming alcohol. However, according to the participants' perceptions, these campaigns may not work as it is intended - consumer behaviour will only be transformed if they are willing to listen and change. Therefore, responsible drinking campaigns may not be as effective as it is thought to be. Hence, the focus of these campaigns should be to provide awareness to consumers regarding the consequences of alcohol consumption. To initiate behavioural changes, the employment of experts and motivational speakers in these campaigns or alcohol rehabilitation programs who have a background in psychology would be beneficial as a thorough understanding on consumer psychology is essential to initiate behavioural change. There are also further some recommendations from consumers to promote responsible drinking: increasing the taxes imposed on alcohol drinks, tighten alcohol policies especially on underage drinkers, doing routine patrol at road, set hefty fines for those who drive under drunken condition, and early education and information campaigns can be done for prevention.

However, this study is not without limitations. There are some flaws, in which the research sample used may be too small. They are not able to represent the whole Asian population. Hence, future researches that includes a larger sample population for each country or being more country specific are encouraged to provide a detailed understanding on consumer perceptions on responsibility in alcohol consumption in different cultures. Nonetheless, as this was the first study to provide an understanding on consumer perceptions on responsibility on alcohol consumption, the intent was more exploratory in nature. Therefore, the number of participants in the current study does not jeopardize the integrity of the findings. Furthermore, future researches should also focus on the prevention of irresponsible drinking, since the current studies only provide brief recommendations to remedy the problem.

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

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Abstract

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

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

Introduction

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

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

Religion creates an enabling environment which creates stability in the nation. The peaceful atmosphere leads to generation of wealth and overall development of citizens. It enables people to

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

The Meaning of Religion

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

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

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

Religious Education and Religious Studies

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

Religious studies is the study of religion as a universal human phenomenon and religions found in a variety of cultures (South Africa, 2006). In this, religion and religions are studied without

favouring any or discriminating against any, whether in theory or in practice and without promoting adherence to any particular religion. Religious studies lead to recognition, understanding and appreciation of a variety of religions within a common humanity, in the context of civic understanding of religion with a view to developing religious literacy. Religious studies, according to South Africa (2006) aims to:

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

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

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

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

- i. produce highly socialized individuals who confirms to the social norms, hence there will be sane society, and
- ii. help to enforce discipline and helps the Nigerians to imbibe basic virtues.

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

- ability to treat other people as equal;

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

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

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

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

Religious Studies Human Development and Wealth Creation

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

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

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

It is pertinent to point the fact that people's religious understandings have bearing on development. The Hindu idea of humankind emphasis harmony with the living environment. This easily translates into a view that economic growth should be integrated to the well being of the environment as whole. Muslim, similarly believe that the ultimate end of life is to return humanity to its creator in its original state of purity. The African for the African Traditional Religion, the pursuit

for the balance and harmony in relation with the spirit world is paramount. Charismatic Christians believe that personal transformation – inner change is the key to transformation of society (Ter Harr and Ellis, 2006). These ideas help to shape people's view of development. They all stem from the intellectual tradition associated with particular religion that has been formed by local historic. All the religious element of religion: Religious ideas, religious practice, religious organization and religious spirituality experiences, according Ter Haar and Ellis (2006) produce knowledge that in principle would be beneficial to a community for development purposes. The point being made in this section is that human development, originated from religion and it is fostered also through religious elements.

- Since religion is the 'mother' of development, Religious Studies should help the students to imbibe the ingredients of development which according to Mabogunje (1980) include:
- economic growth;
- quality of life with regards to adequate food employment, life expectancy and health care;
- distributive justice, which has to do with issues of inequality and discrimination.
- Self reliance.

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

The Creation of Entrepreneurship through Religious Studies

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

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

A careful review of the function of religious studies will reveal that religious studies have as its priority the inculcation of these attitudes and virtues to the students. Self-reliant and prudence have been some major emphasis of religious studies. For instance, Okeke (2003) maintained that through religious studies student have learnt obedience, self-restraint, subordination to common course, self-reliant and initiative. Religious studies, according to Ebizie (2011), teaches student the need for accountability right attitude to wealth, dignity of labour, humility, forgiveness, loyalty, individual responsibility and patriotism. In similar way Akubue (1992) wrote that religious studies produce students who will be better citizens, who will make justice to reign, to spread beauty, gentleness,

wisdom and peace, who will widen the opportunity of increasing goodwill, to foster industry and thrift, education and culture, reference and obedience, purity and love, honesty sobriety and devotion to common good. If religious studies does all these, it means then that it has been entrepreneuring before the introduction Entrepreneurship Education in the Tertiary Institutions.

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

In fact, time has gone when religion can be described as the “Opiate of the Masses – which is nothing than an expression of real suffering and a protest against the real suffering” (Karl Marx). Rather, Gramsci in Prinsloo (2008) clarifies that religion maintains its power by encouraging the powerless to think, feel and act in a ways that support the existing social order as it were natural and if possible desirable. Religious Studies taking as an organic practice, also makes it possible for students to appreciate the entirely this worldly relevance of religion to matters of personal, social and planetary well-being. Through this organic religious studies, Prinsloo (2008) foresees religion providing theoretical resources required for students to analyse the societal force that currently determine the development of sensuous labour, to imagine alternative, possibilities and to develop strategies by which to realize these possibilities. In this critical organic praxis, Wood (2001) proposed that students became engage in community project not only to address immediate problems confronting but to build “organizations” that challenge the forces that create these problems in the first place.

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

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

The African Traditional Religious has right on time been entrepreneuring. The adherents find job through the religious elements and their practices some are traditional herbalists, soldiers and

security men based on religious practices. Like the Kamojor soldiers of Sierra Leone and Bakassi in Nigeria (Ter Haar and Ellis, 2006). So religion has been entrepreneuring. These glaring important roles of religions and religious studies need to be recognized and respected. Those who de mean the important roles of religion should know that Religion cannot wisely or safely be ignored or neglected as it is by frivolous person today. Even a defective or obsolete scheme of religion will serve the individual better than none at all. Boughet (1973).

Statement of Problem

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

Purpose of the Study

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

Research Questions

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

Sample Size

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

Instrumentation

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

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

Results

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

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

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

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

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

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

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

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

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

Discussion of the Findings

The findings in table 1 shows that religious studies; brings about peace and stability in the society which support human development, provides the moral, psychological, social and spiritual infrastructure upon which structure of social development rest; teaches how to improve quality of life in the society; induces changes that exploit resources of an environment for satisfaction of needs of society; aids improvement of person which enhances the general welfare of human beings; produce skills that are relevant for the realization of the overall philosophy and objectives of nation development; encourages shared responsibility for the common good of society; helps to enforce discipline and basic virtues required to bring about human development; helps individuals to have clear vision, generation of progressive ideals that enhance human development and equips many people with moral guidance that helps to enhance their life and development. The findings include also that religious studies helps in the generating attitudes and skills that leads to human development. These

findings agreed with the opinion of South Africa Policy on Education (2006) that Religious Studies enhance the constitutional values of citizenship, human right, equality, freedom from discrimination and freedom of conscience. It develops the learners holistically, that is, intellectually, physically, socially, emotionally and spiritually and that it equips the learner with knowledge, skills, values, understanding that lead to human development, interpersonal relationship needed is open and democratic society. The findings also are consonance with the opinion of Ter Haar and Ellis (2006) that religion can be considered to be the historical point of departure for the modern concept of development, that any society that aspires to higher degree of technological achievement of sophistication must embrace the organic role of religion in the development of human and the society.

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

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

religion represent something more than “mere commodities for consumption in the global shopping mall.” The findings also agreed with the opinion of Prinsloo (2008) that religious studies, takes side in the struggle to create a life-enhancing global society. They also agree with Akubue (1992) that religious studies gives the meaning and value of life, assists man to have an intelligent understanding of his role in the contemporary society, and to stimulate man towards personal rigorous reaction to the changes and challenges of his time and also with the opinion of Imo (1999) that religious studies provides the moral, psychological, social and spiritual infrastructure on which the super structure of Socio-Economic development may rest.

Conclusion

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

Recommendations

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

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Constructing a Scale to Assess Jordanian Teachers Job Satisfaction

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Abstract

This study aimed at constructing a scale to assess the level of Teachers Job Satisfaction in Jordan. To achieve the objective of the study, an initial scale of (92) items was constructed in accordance with Likert five-type scale, and distributed into (5) domains. The final version of the scale which consisted of (79) items after judgment and Factor Analysis, was applied to a sample of (1000) teachers. The results indicated that the scale was characterized by appropriate psychometric characteristics, where the test – retest reliability was (0.90), and the internal consistency reliability was (0.96). The validity indicators of the scale were also investigated through face and construct validity.

Keywords: Constructing Scale, The level of Teachers Job Satisfaction, Jordanian Schools.

Modern world witnessed rapid and tangible, Scientific, Cognitive changes, never witnessed in any previous era of human history, so that this age is being described as the knowledge explosion age. These change and development led the Arabian society to a real challenge, as it started to see radical changes in all its sectors: political, Economical, Social, and Educational, these rapid and sudden changes on Arabian led to increasing Arabian people both. Quantitatively and qualitatively, meanwhile pressures, stresses, tensions and other psychological problems became apart of his daily life, furthermore it is well known that Arabian society is highly sensitive regarding what is going around him in the global village, this is due to its geographical location, population extension, natural and human wealths, in contrast western societies, despite the scientific and technological advancement they achieved, are suffering from psychological disorders such as: tension, anxiety, maladaptation, insecurity, aggression, depression and other problems.

These societies have started, since the beginnings of the 20th century, in attempt to meet these problems, caring about providing psychological and counseling services aiming at helping individual in solving their problems using scientific approaches, where provision of counselling services came as a result to the urgent need imposed by life conditions and innovations, to the degree that providing these services became an indicator of societies advancement and modernization, therefore counseling services a basic but not luxury element for both normal and maladjusted persons (Soliman, 1993).

Accordingly, and based on the existence of an increase in psychological problems, counseling psychologists focused on various areas which help. In solving people's problems and minimizing their psychological suffering, first of all, the focused on measurement and evaluation techniques and its tool (Kaplan, 1983), where psychological measures have a special importance in counseling psychology, as they provide their users with information regarding the case with which they are dealing, as well as helping him in making the suitable decision in his task, also it increase the individual understanding of his case and awareness of it, furthermore it might motivate him towards exploring himself (Mustafa, 2010).

Literature Review and Significant Previous Studies

It is important to realize that counseling psychology cares about teachers and students at the same level as teachers preparation and reform is in itself preparing generations that will take charge of their raising and educating. Among these interests (Concerns) comes the Job satisfaction level among teachers where this satisfaction level will be reflected on their performance, effectiveness and achievement levels (Crooke, 2008).

Job satisfaction is an important source for individuals (Teachers); Organizations, and societies (Perdue, Reardon, & Peterson, 2007), as for the individual level, his ability to cope with tasks assigned to him, effectively, enables him to accomplish them efficiently, and rendered him satisfied with their achievement, which in turn will be reflected on his psychologically adjustment positively, and on his satisfaction with life (Judge, Locke, Durham & Kluger, 1998).

In general, there exist no one simple frame work, that constitutes a complete reference in explaining and measuring job satisfaction among teachers, which stands as a problem facing researchers and investigators in this area, a state which requires the construction of a specialized survey tool, focusing, through the research questions, on testing various kinds of job satisfaction (Derlin & Schneider, 1994). For instance, there is a set of factors influencing teachers job satisfaction, that are difficult to control or manipulate, among which teacher's personality characteristics, specially Locus of control, perceived self – efficiency, self – concept, and gender (Butt & lance. 2005). For example, literature showed a relationship between locus of control and job satisfaction among teachers (spector, 1997), where locus of control refers to the extent to which teachers believe in their abilities to control their lives aspects, where teachers demonstrated their ability to work longer hours when they feel having more control (Bult & lance, 2005), furthermore, teachers with internal locus of control reported more job satisfaction than those with external locus of control (spector, 1982).

Self perceived efficacy is based on individual's beliefs and his expectation of success that direct his behaviour, which are the result of individual experiences closely related to teacher's job satisfaction (Sherer, et al. 2000), it is generally argued that teachers with more experiences regarding job satisfaction with their work are characterized with less psychological tension and anxiety, and more self respect (Ho & AU, 2006), also teachers with low scores on job satisfaction scale are expected to score poorly on perceived self efficacy, required to exert more efforts in their relations with students and feel that their personal skills lacks the effective influence (kinveto, 1991), so, the key in helping teachers to job satisfaction, is their belief that they possess professional competency (Ma & Macmillan, 1999). Furthermore, teachers who hold positive conception about themselves will see their lives and jobs more positive, because they possess an organized and systematic mental structure enabling them to work appropriately, therefore not only they enjoy more job satisfaction, but because they feel more happy and control, but also because they understand variety and challenge too, and give themselves more respect and value. (judge, et. al, 1998). Teachers sex was also found to have a significant effect on job satisfaction, where (Huberman, 1993) reported that female teachers might achieve more job satisfaction in education than male teachers, since most of female teachers, as opposite to males, have choosen education as a job intentionally more than males, and this finding was also supported by (Butt & lance, 2005), where they found that the percentage of female teachers who would choose teaching as a profession if they were to choose a career for the second time.

It is worthy noting that teachers job satisfaction is also influenced by the following variables: school environment where they work, support received from admiuistrations, their relationships with stndents, colleagues, and parents, their success in the classroom, organization and control level that they possess and job previllages they received (stockard & lehman, 2004). These were also the factors emphasized by the researcher in developing a tool measuring teacher's job satisfaction, which contained the following dimensions: teacher's professional development, school environment, teachers – principal relationship, Teacher's – students, parents, and colleagues relationship, and job proevelliges for teachers, that dealing with them, controlling them is relatively easier than other previous variable:

Locus of control, self perceived efficacy, self-concept, in addition to: their high influence on teachers job satisfaction.

Among instruments (tools) that received attention among arab and forign researchers were job satisfaction measureas among teachers, where most of them were interested in studying job satisfaction and its relationship with certain variables, while interst in conducting studies specific to building scales that measure job satisfaction was rare, and includes variables affecting it mostly, furthermore there are some studies related to the current study topic of which there researcher benefits in building job satisfaction among teachers, including al-ajez & neshwan (2004) study aimed at finding out the relationship between job satisfaction and developing teachers performance of teachers at UNRWA Schools in Gaza. The study was conducted on a sample of (302) teachers, using an instrument consisted of (44) item covering five areas: school leadership style, incentives, training and qualifision, school organizational climate, and educational supervision styles. Using a pilot sample of (40) teachers, authors computed the instrument's reliability with (Kuder & Richardson) formula, where it was (0.86) a value that can be trusted, the instrument also enjoyed multiple and accepted validity indications. The study also revealed statistically significant difference between job satisfaction variables and developing teachers efficiency according to their sex, school level, and educational qualification.

Al- ta'ani and al-kasasbeh (2005) conducted a study aimed at identifying job satisfaction among secondary public and private schools teachers at Amman governorate and factors influencing it. The study was conducted on a sample of (490) teachers in the public sector and (175) in the private one. Using a researcher's developed instrument to measure job satisfaction among teachers, containing (61) items covering seven domains. Alpha cronbach cooficient was used and reached (0.97) for the instrument as a whole, furthermore there were statistically significant differences due to teachers sex, and type of school.

In other study, Al- Salman (2007) attempted to identify job satisfaction among basic schools teachers in Salala (oman) according to Herzberge perspective. The study was conducted on a sample of (1270) teachers using a researcher developed (30) item questionnaire measuring job satisfaction. The study revealed that the instrument possessed multiple validity indicators, and alpha cronbach cooficient was (0.92), the study also revealed ahigh teachers satisfaction with motivation factors but a lwo teachers satisfaction with hygene factors, further more the study revealed statistically significant differences between male and female teachers satisfaction in to motivation factors and hygiene factors, but these differences were not found between male and female teachers in motivation factors and hygiene factors due to experience, educational qualification, and education phase variables.

Herz allah (2007) conducted a study aiming at finding out the extent to which secondary schools teachers participate in decision making and its relationship with job satisfaction at Gaza governorates. The study was conducted on a sample of (306) teachers using a (43) itmes questionnaire developed, by the researcher, measuring job satisfaction and covering six domains. The study revealed statistically significant differences in teacher's ratings of the degree of their participation in decision making due to their years of experience, but not to their educational qualifications or educational district, further more the study showed that alpha cronbach coefficient was (0.83) along with multiple validity indicators.

Hakim (2009) conducted a comparative study aiming at identifying job satisfaction among general education teachers and special needs education teachers, the study was conducted on a sample of (335) teachers, using a researched constructed questionnaire with (50) items covering five basic dimension including satisfaction with salary, fulfilling teacher needs, work nature and school climate, leadership style, and social status. The study showed that the instrument possessed accepted psychometric properties, where reliability coefficient was (0.85), along with multiple accepted validily indicators. Furthermore result also indicated low level job satisfaction among all subjects with no statistically significant differences among both general and special needs education teachers as well as to experience or educational qualification.

Shoghair (2011) conducted a study aiming at identifying the degree to which public schools principals practice the participative leadership and its relationship with job satisfaction at north palestinian governorates from teacher's perspectives, as well as, identifying the effect of teachers sex, experience, educational qualifications and school location, the study sample consisted of (604) teachers, Data was collected using a (35) items researcher developed questionnaire covering three dimensions: Economic factors, teachers social status and work environment, alpha Cronbach coefficient was (0.78) the study revealed a high level of participative leadership by schools principals as well as high satisfaction among school teachers.

Bhatnagar, Sirvastava, Singh and Gadav (2011) study was aimed at developing a tool to measure job satisfaction among medical sciences teachers, and identifying factors affecting job satisfaction level. The (68) item instrument was administered on a sample of (245) teachers. The study revealed that this instrument exhibited acceptable validity indicators and a reliability coefficient (0.88) according to Cronbach alpha, furthermore, results indicated that factors affecting job satisfaction were poor usage of skills, failure of promotion system unsuitable conditions of salary and work environment.

In (2011), Bailey conducted a study aiming at finding out factors affecting job satisfaction, using a (52) items questionnaire measuring job satisfaction. This instrument was administered on a sample of (442) teacher at public schools in south California. The study results indicated that teacher's who reported more job satisfaction were characterized by enjoying their work, communicating freely with parents, encouraging students to attending regularly, creating a positive classroom climate and maintaining it, believing in the importance of their students achievements, and that all students are educatable except those suffering difficult economic status, or racial discrimination. Results also indicated that the instrument's reliability coefficient was (0.88) along with Multiple accepted validity indicators.

Recently, Al-Afandi (2012) conducted a study aiming at identifying the relationship between job satisfaction factors and developing performance effectiveness of teachers working at palestinian public secondary schools. A researcher constructed questionnaire consisting of (35) items, covering three dimensions: economic, social status, and work environment, was administered on a sample of (170) teachers. Instrument was validated and tested for reliability where reliability coefficient was (0.78). The study results indicated that job satisfaction factors were as follows: work environment, social status and finally economic factors, furthermore the study revealed no statistically significant differences between teachers job satisfaction attributed to teacher's sex, salary or years of experience while these differences were attributed to teachers educational qualification.

From the above studies it can be seen that most of them focused on identifying job satisfaction and its relationship with developing teacher's performance or finding out its relationship with participative leadership in decision making, or comparing teachers job satisfaction among teacher in public and private sectors, in addition to constructing tools measuring specific variables while the present study attempted to building a psychological measurement tool possessing acceptable psychometric properties to assess job satisfaction level, where the researcher foresees that making this instrument available will help those responsible at ministry of education, as well as teachers, in explaining and finding a set of factors affecting job satisfaction mostly, as noted by Stockard and Lehman (2004), which will in turn, contribute to finding out job satisfaction level among school teachers, as well as improving it.

Research Problem and Questions

The research problem derived from the difficulty in finding a simple framework that constitute a full reference in measuring and explaining teachers' job satisfaction, which represents a problem facing researchers and practitioners in this area, a matter that requires the preparation of a specialized survey tool, and focusing, through the research questions, on testing certain types of job satisfaction (Derlin &

Schneider, 1994). The problem also derived from the paucity of arabain tools available to assess teacher's job satisfaction, having acceptable psychometric properties and includes at the same time factors mostly affecting job satisfaction. The researcher also tried the development of such an instrument, benefiting from job satisfaction instrument developed by Al-ajez & Nashwan, 2004; Al – ta'ani & Al – kasasbeh, 2005; Herzallah, 2007; Shoghair, 2010; Bhatnagar, et. Al, 2011; Bailey, 2011; and Al – afandi, 2012, and its asufficient rational for conducting this study.

Therefore the research problem is represented in constructing a tool measuring job satisfaction, possessing, at the same time, acceptable psychometric properties, specifically the study sought at answering the following research questions:

1. what validity indicators does job satisfaction tools have?
2. what reliability indicators does job satisfaction tool have?

Significance of the Study

The study Significance stem from two sides: theoritical and practical, for its theoritical Significance, it is hopped that this research will contribute in providing a tool containing a set of factors mostly affecting job Significance, through which teachers job satisfaction can be assessed. As for practical Significance, its hopped that this instrument will:

- Contribute in finding out teachers job satisfaction particularly after teachers in Jordan received a set of previllages and salary increases.
- Have an educational special value, as it is an easy and rapidly administered tool, and in light of measurement results, decision makers will be informed about the current status to intervien, plan, and working on improving job satisfaction among teachers.
- Provide information and data concerning factors affecting job satisfaction that might be useful for teacher's, principals, supervisors, parents, students and decision makers.

Operational Definitions

The following concepts are included in the study job satisfaction:

Job Satisfaction: Apositive attitude toward one's job where he feels satisfied with all environmental, social, economic, administrative and technical factors related to his job (Abu – sheikha, 1998), while Al-sheik (1997) defined it as the sum of positive feelings and attitudes exhibited by teachers regarding school works, another definition of job satisfaction was provided by shoghair (2011), saying that the extent to which teachers accept or reject their proffesion, and their performance due to available and followed procedures, relating to nature of their jobs according to educational administration policy, while Edward & scullion (1982) defined job satisfaction as a positive affective state like happiness, joy, and glory felt by the individual as a result of his work experience, and finally job satisfaction was defined by judge, et.al, (1998) as the individual's ability to cope with work environment effectively as well as accomplishing his job in a level consistent with what is expected from him, feeling excited in performing his job in a manner that affects his psyehological adjustment and satisfaction with his life.

Job satisfaction, in this study was defined as follows. It the extent to which teachers accept or reject their profesion as a result of available and followed at public schools, and related to the nature of their jobs according to Jordanian ministry of education policy.

Level of job satisfaction: The set of factors affecting job satisfaction level, as measured by the score obtained by an individual on the scale used in this study, and included the following dimensions: Teacher professional development; school environment, and teachers relationship with principal, students, colleagues and parents as well as teachers job previllages.

Limitation on the Study

Generalization of this study findings by the following:

- This study was confined by respondents responses on the questionnaire developed by the researcher.
- The time period frame in which data were collected from the study sample (1st semester of 2012- 2013) school year.
- Concepts and constructs used in this study are constrained by the operational definitions, therefore generalizability of this study will be limited by these definitions..

Study Sample and Population

The study population consisted of all teachers at Jordanian public schools for the school year (2012-2013) totaling for (72654) teachers, where as the study sample consisted of (1000) teachers randomly elusterect selected, where selection unit was the education directorate, where the following educational directorate: Irbid first directorate of education, Amman second directorate of education and South mazar directorate of education, located at north, central and south regions respectively, followed by a random selection of some schools in these directorate, and table (1) shows the sample distribution according to their directorate and sex.

Directorate	SEX		Total
	Male	Femal	
Irbid first	198	197	395
Amman secand	202	203	405
South Mazar	99	101	200
Total	499	501	1000

Tool Development Procedures

Development of the study instrument passed through several steps, including:

Identifying dimensions constituting job satisfaction level. This is the baseline of the tool, as it required identifying job satisfaction operationally and measurable, in this step, the researcher benefited from the theoretical framework of various studies including, Al-ajez & Nashwan, 2004; Al-ta'ani & Al-kasasbeh, 2005; herzallah, 2007; Shoghair, 2010; Bhatnagar, et. Al, 2011; Bailey, 2011; and Al-afandi, 2012, which reported that job satisfaction is influeuced by various interacting factors, specially, job tasks, feeling of growth, pays, promotions and previllages, supervision, relationships with principals, colleagues, students secured school environment and its work conditions.

For puposes of the study, it was necessary to divide job satisfaction components of job satisfaction into its basic components, to facilitate its study appropriately, and for this end, tools dimensions were identified using bailey (2011) study, and these dimensions include:

Teacher Professional Development (1st Domain)

This dimension represents the teacher feeling that he is confident about his information and what he presents to his students, as well as feeling the benefit from the supervisors visit to his class, also feeling satisfied with training workshops, and mutual visits between teachers, and with receiving educational theories and modern teaching methods from his supervisor, in addition to his satisfaction with his ability in performing his job in a good manner, with his professional development, improvements in his teaching skills, and felling capable in performing his job, and his efforts to develp himself and his experiences.

School Environment (2nd Domain)

This domain represents teacher's satisfaction with school environment and its work conditions, as well as its contribution in providing him with new ideas in teaching and learning, as well as whether this environment is attractive or not, the extent to which the school environment motivates teachers-administration interactions, level of discipline in the school, the extent to which teachers feel attached to their school, their satisfaction while at school, the availability of facilities, materials and equipment needed for effective teacher's work, availability of data-bases used in assessing pupils, support needed to increase student achievement, and his interest in creating and maintaining a positive school environment.

Teacher - Principal Relationship (3rd Dimension)

It represents principal leadership style, the extent to which he maintains open channels with teachers, providing an appropriate level of teachers privacy and autonomy in their classrooms, his encouragement of collaborative work and participation in decision making, delegation of authority in the school; involvement of teachers in planning activities providing them with needed materials, his encouragement of them conducting scientific research studies, the degree to which he motivates them for participating in training courses, his acceptance of new ideas about teaching and learning, and teacher feeling of principal justice and equity, and finally teachers feeling that his efforts are well appreciated by the principal.

Teachers Relationships with Students, Colleagues and Parents (4th Dimension)

This represents teacher feeling close from his colleagues, enjoying working with them, and making permanent friendships with them, trusting most of them as well as teacher's feeling of the dominance of team spirit and collaboration among teachers. In addition, it represents teachers feeling satisfied with his relations with students, having a positive attitude towards them, and that most students love and respect him, in addition to his feeling of being respected by parents, and feel free in contacting them, and that they are ready to provide services if needed.

Teacher's Job Privileges (5th Dimension)

This domain represents teacher's satisfaction with his job, salary, exceptional salary raises, promotion opportunities, scholarships for teachers, Queen Rania Award, equity in secondments, work residence, teacher's housing fund, teacher's sons scholarship, in addition to his feeling psychologically stable, and not afraid losing his job and his pension is sufficient in the future.

These dimensions, together, constitute job satisfaction among teachers, the more these elements are available teachers are expected to be more satisfied, effective, and achieving in their jobs, which will be positively reflected on the relation between teachers and students, and on improving the quality of services provided to students, as satisfied teachers play an important role in determining student's success or failure meanwhile they can make teaching a source of their happiness (Bailey, 2001). Therefore these factors are expected to correlate and interact with each other to create job satisfaction element among teachers.

2nd step: *Writing scale Items:*

After determining the scale major dimensions, several items, based on the author's experience and on some of scales utilized in previous study, specially Bailey, 2011 study. (92) items were written, representing the first copy of the scale, several considerations were taken by the researcher when writing these items including; items should measure measurable and observable skills, easy understood, and representation its dimension as close as possible. Items were responded to by a (5) point likert – scale where (5) very large degree, (4) Large degree, (3) medium degree, (2) small degree and, (1) very small degree.

- **3rd step: Scale validity indicators:** which answer the first research question: what are the validity indicators of job satisfaction assessment tool? For this, content validity and construct validity of the scale were used.
- **Content validity:** After writing the scale items totaling for (92) items, they were presented to (15) references in various psychological and educational specialties to give their opinions regarding the extent to which an item belongs to its domain and its consistency with that dimension, with items formulation standards, the appropriateness and correctness of it language. Referees were also asked to modify items they believe unsuitable, after that it was decided to fix items with interrupter agreement of (0.80%) or more, this procedure leads to the removal of (13) items and maintaing (79) ones, distributed as follows: (14) items for the first dimension, (14), (19), (14) and (18) items for dimensions from (2) through (5) respectively.
- **As for construct validity,** the final version of the questionnaire with (79) items was administered on a sample of (1000) teachers at Irbid first, 2nd Amman and north mazar directorates of education, during first semester (2012 – 2013). Males were (499), and female were (501) teacher's, for purposes of construct validity, two criteria were adopted, correlation statistical significance not less than (0.40) between item score, dimension score and total tool score, as can be seen in table (2).

Table 2: Correlation coefficients between dimension score, total tool Score and item score

Item	Total score correlation	Domains correlation	Item	Total score correlation	Domains correlation	Item	Total score correlation	Domain correlation
1	.41	.57	28	.63	.72	55	.48	.68
2	.42	.44	29	.52	.60	56	.42	.67
3	.52	.61	30	.68	.80	57	.42	.69
4	.42	.46	31	.62	.78	58	.44	.68
5	.57	.62	32	.62	.75	59	.45	.59
6	.49	.62	33	.60	.78	60	.40	.61
7	.43	.61	34	.59	.72	61	.42	.61
8	.42	.40	35	.67	.81	62	.54	.52
9	.54	.68	36	.62	.79	63	.49	.68
10	.50	.67	37	.65	.76	64	.52	.71
11	.48	.45	38	.64	.79	65	.53	.72
12	.49	.40	39	.66	.80	66	.56	.70
13	.40	.46	40	.68	.80	67	.49	.62
14	.51	.67	41	.66	.78	68	.43	.52
15	.57	.62	42	.64	.76	69	.50	.54
16	.49	.60	43	.64	.75	70	.50	.57
17	.60	.73	44	.69	.78	71	.58	.71
18	.47	.45	45	.58	.74	72	.46	.70
19	.52	.64	46	.60	.74	73	.42	.64
20	.64	.73	47	.65	.75	74	.46	.70
21	.57	.69	48	.48	.52	75	.49	.70
22	.55	.63	49	.46	.56	76	.40	.62
23	.58	.72	50	.48	.62	77	.51	.68
24	.55	.64	51	.49	.63	78	.42	.41
25	.56	.69	52	.50	.69	79	.45	.61
26	.61	.73	53	.54	.69			
27	.63	.75	54	.51	.72			

The above table shows that (79) items have a correlation coefficient more than (0.40) with a statistical significance of ($\alpha= 0.01$), suggesting that all items in the questionnaire collaborate in measuring one dimension expressed by the total score that measures job satisfaction trait. This finding is an indicator of unidimensionality of the scale, therefore no items were deleted. Furthermore correlations between dimensions scores and total score were computed and were as in table (3).

Table 3: Correlation Coefficients between dimension score and total score

	1	2	3	4	5	Total Score
(1) Teacher's professional Development	1					
(2) School environment	.618**	1				
(3) Teacher – principal relationship	.515**	.679**	1			
(4) Teacher- student colleagues, parents relationship	.450**	.480**	.498**	1		
(5) Teachers job previllages	.484**	.513**	.406**	.380**	1	
Total Score	.751**	.841**	.830**	.682**	.752**	1

* Significant at ($\alpha = 0.01$)

Table (3) shows that all correlation coefficient among dimensions and total scores and those between scores on various domain were high and significant at ($\alpha = 0.01$) confirming dimension correlation with total score, which is an other indicators of construct validity.

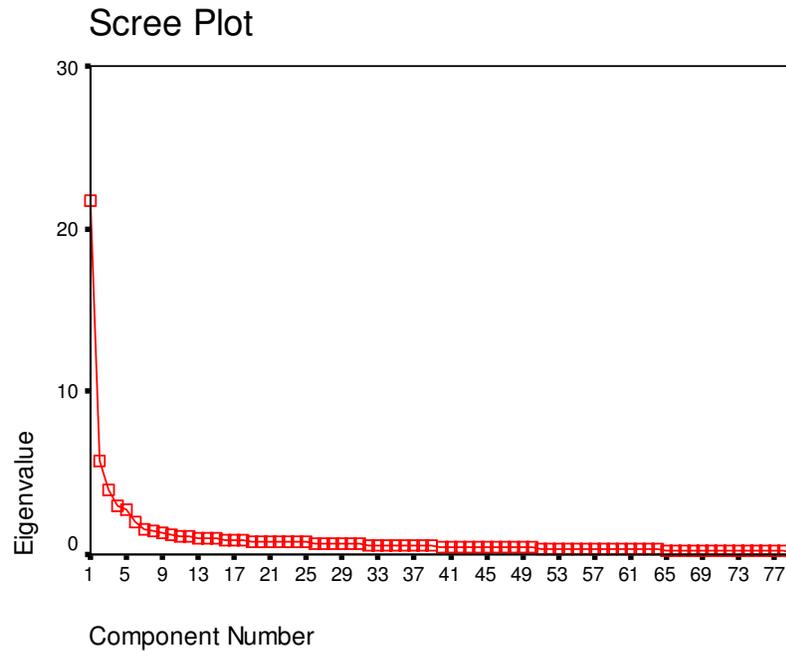
An other procedure for checking the instrument construct validity, factor analysis based on principal components analysis was used. Residual root, percentages of variance explained by each factor, were computed, in addition, varimax rotation for coefficient with residual root >1 was performed. These were (14) and accounted for (61.971%) of the variance. These values are presented in table (4).

Table 4: Residual root values, percentage of explained variance and accumulated explained variance of each factor

Factor	Eigen Value	Percentage of Explained Variance	Percentage of accumulated explained variance
1	21.707	27.477	27.477
2	5.751	7.279	34.756
3	3.986	5.046	39.802
4	2.959	3.746	43.548
5	2.812	3.559	47.107
6	2.018	2.555	49.661
7	1.490	1.886	51.547
8	1.423	1.801	53.348
9	1.315	1.665	55.013
10	1.213	1.536	56.549
11	1.142	1.446	57.995
12	1.114	1.410	59.404
13	1.027	1.301	60.705
14	1.000	1.266	61.971

The above table shows that all factors have a Eigen values greater than (1), based on kaiser's criterion cited in kinnear & Gray, 2000, and they explained (61.971%) of scores variance on job satisfaction questionnaire, eigen value for the first factor was (21.707) and it is a high one compared with these for other factors. Percentage of first factor to the secoud was greater then (2), which supports the unidimensionality of the scale, therefore factor (1) explained (27.477%) of total variance.

Plots were used for eigen value of factors composing the tool or what is called scree plot, where Eigen values are placed on the vertical axis according to their corresponding factors on the horizontal axis, and figure (1) shows this plot.



From figure (1) it can be seen that the curved line changed its slope suddenly between points corresponding to the third and fourth factors, it is noticed also that eigen values become convergent as from the third factor, which can be considered basis to adopt the first three factors, excluding others. it is worthy noting that finding out number of factors which their significant is adopted from screen plot will never be perfect, it is dependent on approximate estimation of the point at which the line slope charges.

- **Second question: what are the reliability indicators of job satisfaction questionnaire.**

Items internal consistency was estimated for the total instrument, where results indicated a high degree of internal consistency fo the instrument, where α cronbach coefficient was (0.96) and it is a high value, while reliability coefficient of the instrument's domain were (0.82, 0.90, 0.95, 0.88, 0.91) respectively, however they were less than the instrument internal consistency coefficient, they are high too and indicate the instrument possession of high internal consistency.

In addition to that Test – retest method was also used to test the instrument's reliability. Where the instrument was readministred on a sample of (150) within a period of (3) weeks after the first administration. Pearson correlation coefficient for both administration was computed and found to be (0.90), This is also a high value indicating high degree of the instrument stability. Table (5) summarize stability and internal consistency coefficients.

Table 5: Stability and internal consistency coefficients of job satisfaction instrument as a whole and each of its dimensions.

Domain	Stability coefficient	Interral consistency coefficient
1	0.82	0.88
2	0.90	0.86
3	0.95	0.87
4	0.88	0.91
5	0.91	0.88
Total	0.96	0.90

Table (5) shows that test – retest reliability coefficient was (0.90), whereas that of internal consistency was (0.96), each of which represent an indicator of the instrument's reliability.

Correcting Job Satisfaction Instrument

The instrument consisted of (79) items to be responded to by likert five point scale as follows: very large degree (5) scores, high degree (4) scores, Moderate (3) scores, low (2) scores, and very low (1) score, for all items because they were formulated in a positive way. Therefore instrument scores ranged from (79 – 395), where a positive relationship between Job satisfaction level and the obtained score. Responses were classified in the following five categories.

- Very low job satisfaction (1.49) or less.
- Low job satisfaction (1.5 – 2.49) scores.'
- Moderate Job satisfaction (2.5 – 3.49) scores.
- High job satisfaction (3.50 – 4.49) scores.
- Very high job satisfaction (4.5) or more.

Discussion

Results indicated strong correlations coefficient between the five dimensions comprising job satisfaction questionnaire ranging between (0.380 – 0.841) , where all correlations among dimensions were significant at ($\alpha = 0.01$) meaning that job satisfaction is an integrated construct which elements constitute dimensions of the instrument; as the high correlation represents the instrument unidimensionality and were not by chance, results also indicated that correlation coefficients among each dimension score and the total score ranged between (0.682 – 0.841), and this finding is consistent with Al- ajez and Neshwan (2004), Al – ta'ani ad Al – kasasbeh (2005), Herzallah (2007), Hakim (2009), shghair (2010), Bhatnagar, et. al, (2011), Bailey (2011), and al – afandi (2012), which found strong correlations between dimensions of those instruments and those correlations among each dimension score and total score were also high. The results of this study did not also differ from the results of the other studies.

It is evident from these results that job satisfaction skills consisted of dimensions forming Job satisfaction among teachers; this was clear from the high value of (α cronbach) which was (0.96), and from the existence of positive significant correlations among the instrument dimensions.

Procedure adopted by the researcher also indicate the high efficiency to the items, where correlations between items score, dimension score and total score were computed, as shown in table (2). Correlation coefficient, also, showed a statistical significance at ($\alpha = 0.01$) reflecting the internal consistency of the instrument items, giving, there by, an evidence of its efficiency.

In sum, it's clear that job satisfaction instrument in its final version, consisting of (79) items and five domains have high validity as verified through its face validity and construct validity, in addition to a high level of reliability by (α cronbach) coefficient and test – retest methods, for the instrument and its domains.

Conclusion and Recommendations

Based on the acceptable psychometric properties of the current instrument the author recommends the following:

- Developing and standardization of the instrument on other samples.
- Utilizing the current instrument for diagnosing, assessing and estimating job satisfaction among teachers, and in light of its results, plans should be put to assist teachers to improve their job satisfaction and make interventions for helping them in many problems that may face them.

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Economics of Provision and Financing of Higher Education in Nigeria

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Abstract

This paper attempts a comparison of access, cost/financing of higher education in Nigeria with specific reference to university education. Utilizing a linear regression analysis accompanied with descriptive analytical technique, the paper confirms that budgetary total expenditure on education has a positive relationship with the government revenue, real gross domestic product and total government expenditure. More importantly, the results also show that 91% of the variations in budgetary total expenditure on education are explained by variations in government revenue, real gross domestic product and total government expenditure. Also, only 13% of prospective applicants into the public university system are offered admission while the remaining 87% are denied access within the period under study. Private Universities on the other hand enrol between 3 to 8% of total enrolment which is relatively low. Cost-recovery is higher in private than public universities, since they are able to charge the full cost of education. The paper therefore recommends the urgent need for government consideration in meeting the United Nations 26% benchmark of budgetary allocation to the education sector possibly by widening its fiscal space.

Keywords: University Education, Government Revenue, Real Gross Domestic Product, Total Government Expenditure, and Cost – Recovery.

JEL Classification Codes: D61, H52, I122, I125, O15

1. Introduction

The role of education as an instrument for promoting the socio-economic, political and cultural development of any nation cannot be overemphasized. Education has always been seen as playing an important role in furthering economic and particularly human capital development of a nation (Shultz, 1988). The provision of the much needed manpower to accelerate the growth and development of the economy has been said to be the main relevance of higher education in Nigeria. Higher Education (HE) is the main source of knowledge - its production, dissemination and its absorption by any society. HE Institutions are a major source for producing the human capital required for knowledge production. The (HE) sector in Nigeria can be described to a large extent, as a sector locked in an iron triangle defined broadly by the vectors of Access, Quality and Cost (Bamiro and Adedeji,2010).

There are several arguments in literature that justify the role of the government in higher education provision. Education is a public good and higher education at least a quasi – public good, producing a wide variety and huge magnitude of externalities. The externalities include improvement in

health, reduction in population growth, reduction in poverty, improvement in income distribution, reduction in crime, rapid adoption of new technologies, strengthening of the practice of democracy, ensuring civil liberties and even other dynamic externalities (Schultz, 1988). Technological externalities which are necessary for technical progress and economic growth are also not left out. The social benefits of having a large higher educated population go beyond the increase in gross national product. It is also argued that social benefits of education cannot be reduced to individual self interest. Hence, by taxing those who receive these benefits and subsidizing the provision of education by the government, the welfare of both groups and thereby the society as a whole can be improved. This school of thought thus submits that families and individuals ought to pay fees in order to access nominally available public services, otherwise, these services would not be available or their quality would become unacceptably low. Thus the cost of education should be shared by both families and the government.

It is worthy to note that education is also seen as a merit good (Musgrave, 1985) and the consumption of which must be promoted. Ensuring availability of equality of opportunity in education to everyone irrespective of social, cultural and economic background is considered an important function of a modern government. The concern for equality of opportunity has led to almost universal agreement that the government should effectively subsidize education at all levels. This school of thought sees education as a right, which must be funded by the government. They submit that nations all over the world are endowed with enough resources to fund education adequately for all at all levels. This school of thought identified the major problems hindering governments from playing this germane role. Such problems include: corruption, misplaced priority of governments and improper policy choices. They are of the view that government should bear all the direct and indirect costs of education thereby making it available, accessible, acceptable and adaptable.

Woodhall (2006) observes that imperfections in capital markets and asymmetric information are possible justifications for the public subsidization of higher education. People may not prefer borrowing to invest in education, whose gestation period is relatively very long and may not be ready to take risk of investing in education, whose benefits are not certain. More importantly, lenders would be understandably reluctant to accept risk backed only by uncertain future incomes of the reluctant debtors. Hence, the need for government subsidies. Lastly, education is a sector which is subject to economies of scale or increasing returns to scale. The average cost of providing education declines as enrolments increase. If a production process is characterized by decreasing average cost condition, it may be more efficient for government to operate this process. Furthermore, higher levels of education can be particularly subjected to this phenomenon.

The Nigerian Tertiary Education System is categorized into Universities, Polytechnics/Monotechnics, Colleges of Education and Innovation Enterprise Institutions (IEIs). These institutions are under the supervision of the National Universities Commission (NUC), National Bureau of Technical Education (NBTE) and the National Commission of Colleges of Education (NCCE). Presently, there are a total of 123 universities (36-federal, 37- state and 50 - private owned), 58 approved Polytechnics, 79 approved Colleges of Education and 62 approved IEI It is however important to emphasize the fact that the Nigeria's tertiary education system is indeed the largest and most complex higher education systems on the continent of Africa (FME, 2009 and 2011). These identified federal and state owned higher institutions draw a significant part of their fund from the federal and state governments while the remaining part of their fund is obtained from Education Trust Fund (ETF), students' fees/levies, charges, endowments, grants, and internally generated revenue (IGR), this vary from the establishment of part-time programmes to consultancy outfits. (FME,2009). In Nigeria, university education constitutes the cornerstone and focal point of higher education with respect to quantity, quality and capacity development and self advancement. Ijaduola (2012) puts it that there is every tendency to group all institutions of higher learning under the umbrella of university. This according to him is because many of the colleges of education, technical and polytechnics for example have become affiliated with existing universities or have merged to form universities of technology. Premised on this submission, any earnest discussion on higher education in Nigeria could therefore focus on University education since it encompasses most higher education provisions, goals and objectives.

The main objective of private initiatives in any sector of an economy is to complement the effectiveness and contributions of the public sectors (Schofield, 2001). This paper attempts an exposition of prominent emerging trends in the provision and financing of higher education in Nigeria with specific reference to public and private university education. The indicators of provision and financing of University education as considered in this paper is Access and Cost while adequacy of funding is used to assess the extent of access to public and private university education in Nigeria.

2. Provision and Financing of Public University Education in Nigeria

The Public sector comprises all government owned, financed and managed enterprises as well as social services and the like in the public interest (Oni and Akinbinu, 2005). A University is often seen as the environment or place for teaching, research and developing people. It is the avenue created for the development of the mind, the individual person, the provision of quality human capital and the development of the society. University education is expected to create needed human capital with enhanced skills that lead to technological innovation, productivity and growth within an economy. Oyebade (2005) views access to university education as making it possible for everyone that desires higher education to receive it. According to him, for this to be manifested, it means that enough classrooms, laboratories and instructional facilities are provided for everyone. UNESCO (2003) gave a comprehensive definition of access to higher education as ensuring equitable enrolment opportunity in tertiary education which is based on merit, capacity, efforts and perseverance. Access to university education is often dependent on socio- economic status of parents. The resources such as lecture rooms, laboratories, libraries, workshops, studios and many other physical facilities in most Nigerian universities are inadequate while those available are in deplorable conditions. The report of presidential visitation panels which looked into the operations of all federal and state universities between 1999 and 2003 revealed that academic and physical facilities at all universities were in deplorable states with insufficient lecture theatre/halls, laboratories among others(NUC,2005). The data presented in **table 1** below indicate that the demand for university education in Nigeria grossly exceeds the supply.

Table 1: Access to Nigerian Universities 1986/87 - 2008/2009.

	No. of Application	No. Admitted	Percentage Admitted
1986/87	193,774	39,915	20.6
1987/88	210,525	36,356	17.3
1988/89	190,353	41,700	21.9
1989/90	255,638	38,431	15.0
1990/91	287,572	48,504	16.9
1991/92	398,270	61,49	15.4
1992/93	357,950	57,685	16.1
1993/94	420,681	59,484	14.1
1995/96	508,280	32,473	6.4
1996/97	472,362	76,430	16.3
1997/98	419,807	72,791	17.3
2000/01	550,399	60,718	11.0
2001/02	828,214	78,416	9.5
2002/03	828,334	83,405	10.1
2003/04	851,604	91,280	10.7
2004/05	913,559	92,103	10.1
2005/06	916,371	76,984	8.4
2006/07	803,472	88,524	11.0
2007/08	911,653	107,370	11.8
2008/09	1,054,060	200,000	18.9
TOTAL	11,372,878	1,444,059	12.6

Source: National Universities Commission, 2005 and 2010. Admission Quotas into Nigerian Universities for Undergraduate Programmes.

Out of eleven million, three hundred and seventy-two thousand, eight hundred and seventy-eight (11,372,878) candidates who applied for admission into Nigerian Universities between 1986/87 and 2008/09 session, only one million, four hundred and forty-four thousand and fifty-nine (1,444,059) or 12.6% were offered admission while nine million, nine hundred and twenty-eight thousand, eight hundred and nineteen (9,928,819) candidates were denied admission.

Oghenekohwo (2004) classified the funding of higher education into two regimes namely: (i) Pre-deregulation and (ii) Deregulation regime. According to him, in the pre-deregulation regime, higher education funding in Nigeria was done by government alone. Then, high priority was accorded to funding higher education. This created a wrong impression among Nigerians that funding of higher education is the exclusive preserve of governments. During the deregulation period on the other hand, which is mostly a post-structural adjustment programme regime, things began to change. The benefits of the acquisition of any higher education programme now went largely to the individual as a “private good” for which beneficiaries and their families should pay (Babalola, 1995). The public sector is the major provider and financier of education in Nigeria since it took over most of the schools in the country from primary to tertiary level in the mid-seventies. Okebukola, Sambo, Adeogun, Quadri, Bankole and Popoola (2003) emphasize that then, government contributed about 55% of the total cost of university education (comprising academic, administrative, building and equipment costs while students contributed the remaining 45% of the total cost. In South Africa on the other hand, students are found contributing 66% of the total cost in University education (okebukola et al). It will be recalled that the Nigerian government in 2002 issued an order restraining all federal universities from charging tuition fees. As good as this intention was, it was at variance with the income generating drive idea of these universities. The issue of resource availability for university education, the mobilization, allocation and utilization, is one of the pressing issues which all tertiary institutions are facing. Public funding mechanisms are expected to exacerbate problems of inequities by providing HE for prospective candidates and more importantly those whose parents cannot afford private university education Bamiro and Adedeji, 2010. Unfortunately this is not so.

The history of university education funding can be traced back to the establishment of the University College (UCI) in 1948, which marked the beginning of university education in the country. The university was established to cater primarily for the needs of the colonial government and to provide baseline manpower to manage the affairs of the country after its eventual independence. Ukeje (2002) noted that UCI was funded initially from two main sources. First, the Nigerian government provided 70% of the funds while the United Kingdom provided 30% of the total required cost. In addition, private sector organizations also made financial contributions to the university. With the establishment of the University of Nigeria, Nsukka on 7th October, 1960, as the first regional university, the institution received its funding from the then government of Eastern Nigeria. The Eastern Nigerian Marketing Board also complemented the government’s funding. This was followed by the establishment of three more universities in Lagos, Zaria and Ile-Ife – the first as a federal university and the rest as regional following the Ashby Commission’s Report. In 1972, the Mid-West Region established the University of Benin and this brought the university in Nigeria to six – two federal university and four regional universities. These six universities that later became known as 1st generation universities were well funded. These universities were established, principally, to meet the basic needs of a newly independent country and provide a grand norm for university education in the country (Ukeje, 2002). The increasing demand for higher education in the country, especially after the civil war of 1967 – 1970, led to the establishment of additional universities between 1970 and 1985 (referred to as the 2nd generation universities). Then, there was no substantive difference each year between the amount requested by the university and the amount received from the regional government. In fact it was reported that there were years in which the amount received was slightly more than the amount requested. With adequate funding, the universities were able to maintain internationally reputable standards, as graduates from Nigerian universities were easily admitted into post-graduate studies in reputed universities abroad. However, the establishment of the 3rd generation

universities, between 1988 and 1992, was largely informed by the needs in the areas of agriculture and technology. The last two universities (National Open University, Lagos and the Federal University of Petroleum Resources, Effurun), referred to as 4th generation universities were created for special reasons (Bamiro and Adedeji, 2010). The establishment of the 2nd and 3rd generation universities marked the beginning of the problem of inadequate university funding in Nigeria. Since then, the funding of the Nigerian University has been on the decline (Ajayi and Ekundayo, 2008, Akangbou, 1992, and Utulu, 2001). This problem was worsened by the abolition of tuition fees for undergraduate studies in Nigerian universities by the federal government (Bamiro and Adedeji, 2010). Onyeonou (2000) puts it that this expansion was guided by political consideration while funding implications were rarely given due consideration. By mid nineties, the funding of Nigerian universities had declined by 30% - 35% coupled with high inflationary pressures being experienced in the nation then (Ukeje, 2002). Awopetu (1998) reports that the problem of inadequate funding was further compounded by the assertion of the World Bank and the International Monetary Fund that the public sector in Nigeria was over financed, resulting in high wage bills. This informed their insistence on gross reductions in public sector expenditure by the federal government as part of the conditions for the then debt re-scheduling and financial assistance. Onyeonou (2000) puts it that university funding in Nigeria has also been adversely affected by lack of accountability, misappropriation of public funds, wasteful spending, corruption and the misplacement of priorities by the ruling military governments and university administrators.

Since the 1980's however, the dwindling resources of government has put much strain on the financing of education. Financing of university education in Nigeria today is a crucial national problem which has greatly contributed to the problem of access to higher education. This is reflected in the inability of the Nigerian universities in particular to admit all qualified candidates seeking admissions to university education in the country See **table 1**.

3. The Cost of Providing University Education

Akangbou (1985) confirms that charging fees in higher educational institutions would improve efficiency of the system and students at large. Samuel (2003) applied to private education the Fiscal Justice Principle of Fairness which states that he who takes the lion share of education must bear the highest cost. This principle corroborates the Benefiter Pay Principle of Fairness which is stressed by Janna (2003) that the people/consumers/students should pay for what they benefit from. The submission is of the opinion that the benefiter supports the policy of "fiscal sustainability" which assumes that the present generation should forgo certain benefits or maintain the benefits but ensure that the benefits are fully paid for by the generation itself. Hence whoever benefits more from university education should pay more and vice-versa. Okuwa (2004) however submits that since the level of education is proportional to the rate of returns on investment, individuals should be encouraged to pay for higher education. Cost recovery is observed to be higher in private than in the public higher institution. The school level cost on a per-student basis is divided into two parts: institutional operating costs and direct social cost. Operating costs refer to educational production spending per student based on cost and enrolment. Fee related spending by households in private institutions is often the major source of support for operating costs, while private contributions as identified earlier are subsidiary sources of support. Available statistics have also proved that private higher institutions charge full cost - recovery fees because they receive no funding from the government- See (**table 2** below). Thus, they have lower operating costs than public higher institutions. This finding is consistent with the assertion on cost analysis that private higher institutions have stronger incentive to lower cost as one way of improving cost - effectiveness and have more freedom in deciding the appropriate mix of educational input (Maglen and Manasan, 1998). Since private universities charge students full costs for the demand for private university education (ranging between an average of ₦300, 000 to ₦700,000 naira per student/ session, the expectation is high as regards cost - effectiveness and efficiency. This is

expected to encourage increased enrolments into private universities as students/ parents are expected to receive value (in terms of quality of physical and human resources/efficient curriculum delivery) for the fees paid. However, the germane issue here is affordability on the part of majority of households.

Public universities on the other hand rely on the subvention from the federal government, the Education Trust Fund and the IGR. The federal government expects the federal universities to generate IGR equivalent to not less than 10% of the total allocation by government. This has led to diverse initiatives by these institutions. The reality however is that most federal universities cannot generate enough IGR to take care of budget shortfalls. Related to this is the issue of students' fees/levies. The federal universities are only allowed to charge limited charges/levies for the provision of services such as accommodation in the halls of residence, sports, limited contribution to meeting the cost of municipal services (water and electricity), laboratory consumables in science based programmes and so on. Undergraduate students registered in the federal universities end up paying an average total package of between f181,000 for the 2005/06 session and f161,500 by the 2009/10 session for (tuition fees, accommodation, feeding and books /others). On the other hand, students from the state owned universities paid an average of f208,500 in the 2005/06 session and f231,000 by the 2009/10 session. Students registered in private universities paid an average of between f449,000- f604,000 on the same set of items during the 2005/06 and 2009/10 sessions – See **table 2**. Attempts by federal universities to increase levies have been met with stiff opposition by students (Bamiro and Adedeji, 2010).

Table 2: Total Cost of Education per University Student.

YEAR	PUBLIC			PRIVATE	GRAND TOTAL
Year	FEDERAL	STATE	TOTAL		
2005/06	181,500			449,000	839,000
2006/07	164,000	208,500	372,500	459,000	831,500
2007/08	161,500	208,500	370,000	539,000	909,000
2008/09	161,500	208,500	370,000	604,000	909,000
2009/10	161,500	231,000	392,500	604,000	996,500

Source: (a) Author's compilation from Bursary Unit and Financial Services section of sampled universities representing each category of university.

(b) Interview conducted with students who gained admission in the various sessions under consideration.

4. Hypothesis

H₀₁: There exists no significant relationship between budgetary total expenditure on education and government revenue.

H₀₂: There exists no significant relationship between budgetary total expenditure on education and real gross domestic product.

H₀₃: There exists no significant relationship between budgetary total expenditure on education and total government expenditure.

5. Research Method

This study employed both descriptive and inferential statistical technique to analyse the obtained data and test the research hypotheses formulated for the study. The descriptive analytical technique was applied to data pooled on:

- Access to Nigerian University education between 1986/87 – 2008/2009 academic session.
- Total cost of education per university student between 2005/06 to 2009/2010 academic session.
- Funding of University education between 1990 -2008.

The Ordinary Least Square (OLS) technique of estimation was utilized to establish empirically the nature and the degree of the relationship between budgetary total expenditure on education (BTEE)

and government revenue (GR), real gross domestic product (RGDP) and total government revenue (TGE) in the short run.

5.1. Model Specification

The model used in this study is grounded in the work of Psacharopoulos and Patrinos (2002), Combs (1985) who reveal that increase in national income and per capita income is a function of education and hence the importance of adequate expenditure on education by governments cannot be overemphasized. Schultz (1988) on the other hand submits that more budgetary allocations from government sources of income should be made to key sectors of the economy of which education is inclusive.

The model is specified below as:

BTEE = f (GR, RGDP, TGE) where:

BTEE, is the dependent variable which represents Budgetary Total Expenditure on Education. This is used to capture total amount budgeted by the government for the education sector from the revenue/income source of the Nigerian economy.

GR – represents government revenue and stands as an independent variable in this model.

RGDP – represents real gross domestic product which also stands for an independent variable in this model.

TGE – represents total government expenditure and an independent variable in the model.

5.2. Hypotheses Testing and Results

OLS Result

Table 3a

Dependent Variable: BTEE				
Method: Least Squares				
Date: 06/11/13 Time: 16:09				
Sample: 1981 2008				
Included observations: 28				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-41441.64	17434.73	-2.376959	0.0258
GR	0.002005	0.005070	0.395409	0.6960
RGDP	0.194861	0.072875	2.673917	0.0133
TGE	0.015864	0.011271	1.407585	0.1721
R-squared	0.918938	Mean dependent var		35274.79
Adjusted R-squared	0.908806	S.D. dependent var		46555.83
S.E. of regression	14059.13	Akaike info criterion		22.07149
Sum squared resid	4.74E+09	Schwarz criterion		22.26181
Log likelihood	-305.0009	Hannan-Quinn criter.		22.12968
F-statistic	90.69021	Durbin-Watson stat		1.639552
Prob(F-statistic)	0.000000			

Table 3b: Presentation of OLS Summary Result

VARIABLES	COEFFICIENTS	STATISTICAL STATUS	APRIORI STATUS
GR	0.002005	Not Significant	Plausible
RGDP	0.194861	Significant	Plausible
TGE	0.015864	Not Significant	Plausible

From the results above, the findings however suggest that allocation to education has a positive relationship with GR, RGDP and TGE. This implies that a unit increase in government revenue, increases allocation to education by 0.2 units. On the other hand, a unit increase in RGDP increases

allocation to education by 0.20 units, while a unit increase in TGE increases allocation to education by 0.02. More importantly, the result shows that 91% of the variations in government expenditure on education is explained by variations in GR, RGDP and TGE. (See **tables 3a-b**). **Table 5a** presents the trend of federal government's budgetary expenditure on the education sector. The data utilized for this assessment and consideration include: GR, RGDP, TGE and BTEE to cover 1981-2008. The choice of period is largely informed by the need to examine the recurrent and capital expenditure pattern over a considerable period of time to cover the various economic regimes and periods of economic boom and crisis in the country.

5.3. Decision Rule

If the explanation above is upheld, then the three null hypotheses are rejected, while the alternative hypotheses are accepted. We conclude then that there exist positive relationships between BTEE and GR/ RGDP/TGE.

6. Assessment of Federal Government's Commitment to Financing of University Education in Nigeria

The major source of funds to federal universities is the government via government revenue. It provides 90 percent of the total income disbursed through the Nigerian Universities Commission. (See **table 4**) However, it is important to note that there is notable disparity in the amount the universities requested from the government and the amount released to them annually. From table 4 below, it is clear that on the average, the total amount received by universities as subvention from the NUC was at variance from the total amount budgeted. Shortfalls were recorded precisely throughout between 1991 and 2004, even though at varying degrees. A striking shortfall was recorded in 1998, 1999 and 2004 respectively. Bamiro and Adedeji, (2010), point out that, since 2005, Federal Ministry of Finance released funds directly to universities. This explains the inability to have direct access to the budget figures since NUC has no record of such releases. As a means of finding solutions to the unending financial problems in the nation's universities, the federal government directed through the National Universities Commission (NUC) that all federal universities should generate 10% of their total yearly fund internally through various revenue diversification means. Despite all these identifications, the problem of underfunding and over reliance on government funds remains a persistent problem of university governance in Nigeria. (Odebiyi and Aina 1999). The issue of poor funding has its manifestation in problems such as academic staff shortage, dearth of library books and journals, dilapidated buildings and obsolete laboratory equipments which eventually limits access to university education. UNESCO's Report indicates that for 19 other countries of Sub-Saharan Africa, education expenditures averaged 5.1% of GDP and 14.3% of government expenditure (Hinchcliffe, 2002).

Table 4: Funding of University Education in Nigeria. (1990 – 2008)

Year	Budget (Million Naira)	Amount Released (Million Naira)	Amount Released as % of Budget.
1990	1,216,601,329.90	734,770,950.00	60.4
1991	1,453,291,051.00	783,816,895.00	53.9
1992	3,663,212,945.00	2,985,237,396.00	81.5
1993	5,075,859,925.00	3,801,529,278.00	74.9
1994	7,342,861,713.00	4,370,880,770.00	59.5
1995	11,328,520,905.00	6,056,784,806.00	59.5
1996	12,442,699,358.00	7,535,594,529.00	53.5
1997	15,820,155,501.00	5,348,173,942.00	33.8
1998	22,767,530,158.00	8,974,631,294.00	39.4
1999	40,884,109,125.00	11,831,930,271.93	28.9
2000	65,579,997,692.00	30,143,004,497.91	45.9

Table 4: Funding of University Education in Nigeria. (1990 – 2008) - continued

2001	68,911,759,219.00	31,170,080,668.17	45.2
2002	62,155,484,641.00	30,351,483,193.00	52.7
2003	78,762,123,727.00	34,203,050,936.33	52.2
2004	216,622,706,206.00	53,466,287,486.01	20.8
2005	N.A	58,275,967,608.72	-
2006	N.A	82,376,684,290.00	-
2007	N.A	90,565,259,337.00	-
2008	N.A	105,751,671,988.00	-

Source: Adapted from (i.) NUC, 2003, Report and NUC Records as cited in Okojie J.A (2009) / (ii) Bamiro, A and Adedeji, S (2010).

Given that Nigeria generated about 20 trillion naira from oil between 1981 and 2008 which is almost 83% of total government revenue (CBN, 2008), this explains the pattern of government revenue. It is also clear from the displayed data that the federal government only allocated an average of 0.5% of total real GDP to education within the period of 1981 and 1989. Also between 1990 and 1998 the average share of total real GDP to education was 3.5% while it recorded an average of 16.8% between 1999 and 2007. By 2008 when the global financial crisis set into the economies of developing nations, the share was surprisingly about 20%. This is an indication that between 1999 and 2008 the Nigerian government recorded some improvements in its expenditure on the education sector in terms of share allocated to education from the nation's income. However, about 0.5% of real GDP allocated to the education sector in Nigeria, is lower than the average of about 4.5% of GDP allocated to the education sector in other Sub-Saharan African countries. This is still low when compared to an average of 6% of GDP allocated to the education sector in Organization for Economic Co-operation and Development (OECD) countries (Alabi et al, 2008). Considering the share of education expenditure from government revenue between 1981 and 1989, it was an average of 6.4% . 1990 to 1998 witnessed an average share value of 3.0% which later declined to an average of 2.8% between 1999 and 2007. 2008 recorded further decline of the share to 2.1%. The effect of the global financial crisis which was reflected in decline in the international demand for oil/ fall in the price and obviously revenue from oil which forms a substantial share of government revenue, could have been part of the reasons for this decline. The share of expenditure on education out of total government expenditure also shows a trend of an average share of 6.5%, 5.6%, 7.1% and 5.3% between the identified periods of 1981-1989, 1990-1998, 1999 -2007 and 2008 respectively. From these data presentations, it is clear that no proportionate share of government finance has been directed to education, and hence human capital development in Nigeria. The trend of budgetary expenditure of the federal government to the education sector compared to the benchmark of 26% recommended by United Nations reflects evidence of misplaced priority of various governments over the years. This shows that the sector had been going through an internal crisis under different dispensations of government even before the global financial crisis sets in by 2008. Nigeria's funding efforts to education is low and its budgetary priority for the university education is much lower. See **tables 4** and **5a**.

Table 5a: Government Revenue, Real Gross Domestic Product, Total Government Expenditure and Budgetary Expenditure on Education 1981 – 2008.

Year	Govt Revenue (GR)	Real GDP RGDP	Budgetary Capital Expenditure on Education (BCEE)	Budgetary Recurrent Expenditure on Education (BREE)	Budgetary Total expenditure on Education (BTEE)	Total Govt. Expenditure (TGE)	Budgetary Total Expend on Edu. as ratio of Real GDP (%) (BTEEGDP)	Budgetary Total Expend on Education as ratio of government revenue (%) (BTEEGR)	Expenditure on Education as a ratio of total government expenditure(%) (BEETGE)
1981	13,290.50	205222.1	217.2	712.8	930	21238.8	0.5	7.0	4.4
1982	11,433.70	199685.3	412.4	511.8	924.2	15368.2	0.5	8.1	6
1983	10,508.70	185598.1	367.2	588.8	956	11525	0.5	9.1	8.3
1984	11,253.30	183563	87.6	657.9	745.5	11686.4	0.4	6.6	6.4

Table 5a: Government Revenue, Real Gross Domestic Product, Total Government Expenditure and Budgetary Expenditure on Education 1981 – 2008. - continued

1985	15,050.40	201036.3	126.2	697.2	823.4	7215.3	0.4	5.5	11.4
1986	12,595.80	205971.4	391.4	483.8	875.2	16773.7	0.4	6.9	5.2
1987	25,380.60	204806.5	94.6	354.1	448.7	22018.7	0.2	1.8	2
1988	27,596.70	219875.6	327.9	1458.8	1786.7	27749.5	0.8	6.5	6.4
1989	53,870.40	236729.6	387.5	3011.8	3399.3	41028.3	1	6.3	8.3
1990	98,102.40	267550	416.3	3402.8	3819.1	60268.2	1.4	3.9	6.3
1991	100,991.60	265379.1	297	1256.3	1553.3	66584.4	0.6	1.5	2.3
1992	190,453.20	271365.5	507.2	1907	2414.2	39763.3	0.9	1.3	6.1
1993	192,769.40	274833.3	995.1	6034.6	7029.7	97079.4	2.6	3.6	7.2
1994	201,910.80	275450.6	2051.9	3602.4	5654.3	120462.9	2.1	2.8	4.7
1995	459,987.30	281407.4	2426.4	9746.4	12172.8	121138.3	4.3	2.6	10
1996	523,597.00	293745.4	3215.7	11667	14882.7	337217.6	5.7	2.8	4.4
1997	582,811.10	302022.5	3808.2	12983.1	16791.3	428215.2	5.6	2.9	3.9
1998	463,608.80	310890.1	10579.3	14034.8	24614.1	487113.4	7.9	5.3	5.1
1999	949,187.90	312183.5	8516.6	23047.2	31563.8	947690	10.1	3.3	3.3
2000	1,906,159.70	329178.7	10529.2	39034	49563.2	701059.4	15.1	2.6	7.1
2001	2,231,600.00	356994.3	19860	39884.6	59744.6	1018025.6	16.7	2.7	5.9
2002	1,731,837.50	433203.5	9215	100240.2	109455	696777.8	25.3	6.3	15.7
2003	2,575,095.90	477533	14680	64755.9	79436.1	1266000	16.6	3.1	6.3
2004	3,920,500.00	527576	90531.1	76527.7	85580.8	1377000	16.2	2.2	6.2
2005	5,547,500.00	561931.4	31000.9	50000.9	82000.8	1321000.3	14.6	1.5	6.2
2006	5,965,101.90	595821.6	32000.7	86000.3	119000	1390000.2	19.9	2.0	8.6
2007	5,715,600.00	634251.1	30981.327	181760.6	107,529.40	2348593	17	1.9	4.6
2008	7,866,590.10	674889	33299.03	197276.5	164,000.00	3078300	19.9	2.1	5.3

SOURCE: (i) CBN STATISTICAL BULLETIN 2008 & 2010 (ii) The last three columns computed by the author.

Table 5b: Data Definition, Measurement and Sources

Variable	Description	Source
GR	Government Revenue	CBN Statistical Bulletin 2010
RGDP	Real Gross Domestic Product	CBN Statistical Bulletin 2010
BCEE	Budgetary Capital Expenditure on Education	CBN Statistical Bulletin 2006
BREE	Budgetary Recurrent Expenditure on Education	CBN Statistical Bulletin 2006
BTEE	Budgetary Total Expenditure on Education	CBN Statistical Bulletin 2006
TGE	Total Government Expenditure	CBN Statistical Bulletin 2010
BTEERGD	Budgetary Total Expenditure on Education as a ratio of Real GDP (%)	Author's computation
BTEEGR	Budgetary Total Expenditure on Education as ratio of Government revenue (%)	Author's computation
BEETGE	Budgetary Expenditure on Education as a ratio of Total Government Expenditure (%)	Author's computation

7. Private Sector Involvement in University Education in Nigeria

Operators in the private sector embrace private individuals, non-governmental organizations, civil society, interest groups, professional associations, religious groups, cultural societies, sports clubs and informal community groups. (Oni and Akinbinu, 2005). In recognition of the above clarifications, Kitaev (1999) perceives schools as regarded as private if one or more of the following criteria apply to them: (a) Private in terms of ownership, (b) Private in terms of management, (c) Private in terms of major share of funding and expenditure (when teachers are paid from tuition fees and other sources and not paid by public authorities). The inability of the public sector to satisfy the growing demand for university education necessitated the entry of the private sector operators again into the Nigerian university system in order to expand access (Oni and Akinbinu, 2005). It is against this backdrop that the Obasanjo's administration repealed the decree of 1984 proscribing the establishment of private universities. The aspirations for the establishment of private higher education institutions thus became legal and authorized by the 1990s when the Federal Government enacted Decree (Act) No. 9 of 1993. This empowered organizations and private individuals, including corporate bodies and local government to set up and run private universities upon satisfying the laid down prerequisites. By 1999, the democratic rule of the fourth republic witnessed the re-introduction of private universities. The

Federal Government proceeded to approve the licensing of private universities in order to reorient stakeholders in the educational sector on the futility of sole government ownership of universities and the imminent limitations of the traditional methods of university education delivery in a globalizing world (Njoku, 2005). As at 2008, there are fifty (50) private universities in Nigeria.

In a comprehensive study conducted by Campbell (2009), the major determinants of enrolment into private university education in Nigeria were found out. 6 private universities (Igbinedion, Babcock, Madonna, Bowen, Covenant and Abti- American University) were sampled out of the then existing 34. Using a multi-stage random sampling procedure the 6 private universities were selected from 4 geo-political zones: South – South, South- West, South- East, North –East. 1,200 students were selected from the sampled private universities. Four hypotheses were tested and the findings show that there is no significant relationship between parent's monthly income and the number of children enrolled in a private university ($r = 0.007 < 0.9969$). Other factors such as the price of the university education, price of other basic needs (food, clothing and shelter) were thus found very relevant. Secondly, no significant relationship was found between parents' educational status and the number of children enrolled in a private university ($r = -0.022 < 0.9969$). This also points to the fact that there are other sensitive factors apart from parent's educational status that would determine students' enrolment into a private university. However, there was a significant relationship between the human, financial and physical resources and students' enrolment in private universities ($F = 20.573 > 3.81$) and R^2 value of 0.9574 indicates that about 95% of the enrolment pattern in the 2005/2006 academic session in the sampled private universities could be explained by the available human, financial and physical resources. However, a stepwise regression analytical technique was conducted to derive the rate of change of the criterion variable (students' enrolment) due to changes in the predictive variables. The outcome indicate that the causal relationship between financial, human and physical resources and students' enrolment showed that if the predictive variables – financial, human and physical resources, were increased by 100%, students' enrolment would increase by 82%, 32% and 27% respectively. The implication is that the identified resources have some, but different degree of positive effects on students' enrolment. This must be considered by the private institution before it can be ready to enrol students for the different programmes in the private institutions. Thus the place of finance in the determination of the preparedness of the private institution for enrolment of students cannot be overemphasized. The study also found out that the major sources of finance to the management of private universities in Nigeria include: tuition fees, proprietor's grant, loans from financial institutions, subvention from the parent body to the university (in cases where there exists a parent body), internally generated income, investment income such as rendering of demand- oriented services/ ventures like University Printing Press, Petrol Station Services, Bookshop, Borehole/Bottled Water Services, Commercialization of guest house/ institutions functions and conference hall, auditorium and the establishment of university staff primary / secondary school. Individual donors and contributions from corporate organizations are not left out. It is important to emphasize the fact that while public universities are highly subsidized by the federal government, private universities have to recover most of its cost from tuition fees and the other sources identified previously. This explains why private university education is expensive than that of the public universities.

On the other hand, the enrolment projection conducted into the next five and ten years in the sampled private universities indicate that continued increases in enrolments into private universities are imminent. However, this is with the assumption that all the important identified variables(price of education, price of basic needs, parent's income, and so on) determining the enrolment of students into private universities remain favourable, while financial, human and physical resources increase as needed over time.

8. Summary and Concluding Remarks

This paper therefore submits that since the enrolment into public universities in Nigeria is still very low compared to the demand for university education, it is expedient for the federal government to give an urgent consideration to the United Nations benchmark of budgetary allocation to the education sector in Nigeria. This could be done by widening the nation's fiscal space through efficient utilization of all the nations endowed resources. Adequate allocations in form of subventions as requested by the universities should also be made available to them in order to cover operating costs. Also, the federal government should give more freedom to public universities in the area of mobilization, allocation and utilization of IGR. This will go a long way to boost the availability of financial, human and physical resources in the institutions. It will therefore enhance increased access to public university education.

On the other hand, one should expect that there should be some degree of incentive/ assistance that the government could offer the management of private universities in order to ensure the affordability of private university education in the country. This could be in the form of enhancing access to private institutional grants or any other financial assistance. This recommendation is based on the fact that graduates from private universities in addition to those from the public universities will in the long run enrich the nation's labour market collectively. Government should encourage more students' enrolment into private universities by giving scholarships to successful/ exceptional students who are unable to gain admission into public universities (this the federal government has already commenced by sponsoring enrolments of militants in the South – South region of the country in some private universities). Institutional management of private universities should personally strive to generate other sources of finance such as grants from national/ international organizations and endowment funds. This will finance certain proportions of operating costs or capital requirements of the institutions. They may also attempt to access a number of restricted endowments that are intended to finance scholarships for certain categories of successful/exceptional students seeking admission into private universities. Still on finance, "Faith – Based" (religious organization – owned) private universities should sponsor enrolment of more successful students into private university education. It is important to emphasize here that all scholarship awards should however be based on solid loan repayment structure plan for the beneficiaries. All these will enhance the ability of the private universities to improve on its capability of bridging the supply – demand gap in university education in Nigeria which is one of the major reasons why they are established. Finally, it is noteworthy that the management of both private and public universities should give a serious attention to the submission of the production theory that implies that average cost will decline as enrolment increases. So it is more profitable to ensure and explore means of increasing enrolments into all categories of university education identified in this study.

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Effects of Service Quality Perception on Work Centrality and Job Satisfaction: A Study on Accounting Professionals

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Abstract

The accounting data that affect business administration and related sections directly are expected to be presented by accounting professionals in a proper, accurate and reliable way. Thus, job attitudes of accounting professionals who prepare such data are important for the efficiency of labor outputs. Objective of this study is to show the impact of accounting service quality perception of accounting professionals on job satisfaction and work centrality. Results of the study suggest that the aspects of physical element, responsiveness and empathy influence job satisfaction while that of empathy also affects work centrality in a positive way. Moreover, job satisfaction was identified to impact work centrality positively.

Keywords: Perception of service quality, work centrality, job satisfaction

1. Introduction

Today the service industry is seen as a development criterion for national economies. The fact that the service industry has become a factor influencing level of welfare and its increasing share in the economies enhanced the competition. When the importance of service increased as a sector, service quality has become a prominent instrument of competition. Interaction between the service employees and customers is considered as an important element in generating value.

Employees are the most important and varying resources in accounting businesses, and their performance affects the quality of service as well as the success of businesses.

In general, job satisfaction is a concept that influences actual behaviors of employees and supports their tendencies to perform well in their jobs. Satisfaction of employees for their jobs is assumed to result most probably in positive behaviors (Arnett et al, 2002). Whether the job satisfaction, which develops/does not develop as an inner reaction in the individual as a result of the job performed,

exists for accounting professionals is the subject of this study. The study also intended to examine the labor outputs of accounting professionals based on the relation between their perceptions and work centrality.

2. Service and Accounting Service Quality

Service is an intangible product for satisfying consumer needs (Kuriloff et al, 1993). Service is to carry on business for others (Goetsch and Stanley 1998). Service is a collection of processes, which is not continuous but intangible, ensures immediate interaction between service provider's physical resources, goods or systems, and is provided as solutions to the problems of service demander (Grönroos, 2000). As the service has become an important industry in the economy, a great number of service companies emerged, and quality shaped competition in the industry. Service quality is closely related with customer satisfaction (Kumar et al, 2008; Zineldin, 2006; Parasuraman et al, 1985). In contemporary competition environment, the quest for customer satisfaction is substantially related to overall service quality of companies (Parasuraman et al, 1985), which is accepted as an important strategy (Tornow, 1991). Service quality is an important focus of competitiveness (Parasuraman et al, 1985) and fulfilling customer expectations in the service industry (Cronin and Taylor, 1992; Wisniewski and Wisniewski, 2005). This is a significant element of successful long-term operability and profitability of the business (Reichheld and Sasser, 1990; Zeithaml and Parasuraman, 1996; Agus and Syed, 2000). When customers perceive good service quality of a business, it means that business is managed in a good way (Kendrick, 1997).

Quality expectation in service industry also exists in the accounting sector. Information presented through accounting services represents the essence of economic decisions. Basic characteristic of accounting information is the extent that it meets the needs of customers with minimum economic knowledge. The quality of accounting service for corporate businesses is measured with the degree of accounting information to meet the needs. Characteristics of accounting information includes (Anton and Trifan, 2011):

- Intelligibility, relevance and comparability according to IASC (IFRS, 2005),
- Comparability, relevance, reliability and materiality level (http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1_176156317989 Accessed: 15-07-2013) according to FASB.

Certain conditions need to be met in order for accounting information to meet relevance and reliability criteria. These include (Dinca et al, 2012) observation of market conditions, ensuring cost-benefit balance, compatibility among quality characteristics and creating them with a proper image.

Accounting field as part of the service industry reflects the characteristics of service industry, in addition to accommodating certain differences. Consulting services, cash management and financial statement analysis provided by accounting professionals for their customers reflect intangible aspect whereas physical outputs including book-keeping, report creation and declaration submission make up tangible aspects of the service. Concurrent consumption refers to the condition that provision of services to the customer occurs at the same time the service is used by the customer. Examples of the principle of concurrence include audit reports, financial reports or consulting services. Services offered in many businesses are customer-oriented and the accounting service needs to prioritize the “public interest” in their provision (Banar ve Ekeril, 2010). Accounting has critical importance in the management of a business and the functioning of internal audit system. Another important subject of decision-making management and accounting is the compatibility of business needs for information forwarding and control with accounting (Nicolaou, 2000).

3. Job Satisfaction

Job satisfaction is an important structure of organizational behavior, and refers to general emotional evaluations of employees regarding their jobs. The concept has been defined by several researchers, including Locke (1979) as a positive emotion or pleasure obtained as a result of employee's job assessment (Locke and Schweiger, 1979), Spector (1997) as "a variable of attitude covering different aspects of a job, regarding how an individual feels about their profession" (Spector, 1997), and Rice, Gentile and Mcfarlin (1991) as the overall feelings of an individual for their career or profession (Rice et al, 1991). Schermerhorn et al. characterized job satisfaction as an emotional response of individual to their job, and physical and social conditions, and described it as the level of fulfillment of expectations (Schermerhorn et al, 1994).

According to Smith, Kendall and Hulin, there are five aspects that influences job satisfaction and indicates important characteristics of a job (Luthans, 1995);

- The job itself: An interesting job that offers the opportunity to learn and take responsibility
- Wage: Equal wage compared to similar organizations
- Opportunity to promote: Possibility to promote within the organization
- Management: The management takes initiative and has the ability to provide support in technical and behavioral terms
- Colleagues: Level of proficiency and social support the colleagues provide

Job satisfaction is important both for the individual and the organization. As the business life makes up an important part of an individual's life, job satisfaction is a sub-area for having a satisfactory life. Job satisfaction of an individual is one of the conditions for happiness. For organizational objectives to be realized, satisfied and happy employees are needed (Oshagbemi, 2000).

In literature, there are few studies for job satisfaction and perception of service provided by the employee. In their study on the perceived service quality and job satisfaction, Lee et al. (2000) concluded that the perceived service quality is a precursor for job satisfaction. In addition, they determined that the responsiveness aspect of service industry as well as the physical aspect of manufacturing industry were important (Lee et al, 2000).

Neeru Malhotra and Avinandan Mukherjee (2004) concluded that job satisfaction and organizational loyalty had a significant influence on the quality of service (Neeru and Mukherjee, 2004).

The job itself as one of the aspects of job satisfaction is seen in our study as the service provided by accounting professionals. It is assumed that there is a relation between the perception of accounting service quality and job satisfaction.

4. Work Centrality

Work centrality refers to the degree of importance of the role that working plays in the life of a person based on personal beliefs (Walsh and Gordon, 2008). High centrality of work refers to the condition that an individual defines his role in and view of business life as an important part of his private life (Diefendorff et al, 2002). Thus, individuals with high centrality of work give more importance to working than those with low work centrality. Moreover, work centrality can generally be accepted as a relatively consistent attitude compared to a job that is not excessively sensitive to the conditions of working environment (Hirschfeld and Feild, 2000). Work centrality is assumed to be stable in the short run, but may be variable in the long run (Atchley, 1989).

Work centrality is partially affected by business experiences such as loyalty to work, but is accepted to be different from becoming integrated with the job or occupation. The extent that the individual bases his life on working is defined as work centrality while occupational integration refers to the degree in which he concentrates on the job or occupation (Diefendorff et al, 2002; Fortner et al, 2004; Paullay et al, 1994). Thus, the concepts of work centrality and job or occupational loyalty are different from one another. Work centrality, defined also (Kanungo, 1982) as the integration with

working, is related with working in general, not with a single job. Work centrality is also measured by MOW (Meaning of Working International Research Project, 1987), an intercultural study that queries the meaning of working. Under MOW, this concept is defined as general importance level of working in a certain period of time (1987). According to the MOW study, beliefs and values are components of work centrality. Beliefs and values cover the extent to which the individual identifies himself with the job and his loyalty to the job. Considering the fact the work centrality is derived from values, it is obvious that objectives and values of working are important determinants of centrality (MOW-International Research Team, 1987). Study of Turgut and Tevrüz (2003) also supports this view. Authors suggest that time spent for working increases with the consolidation of goals of contributing to the society and living freely while it decreases with having the purposes of supporting oneself and gaining status (Turgut and Tevrüz, 2004).

5. Model of Study

The study assumes that the perception of service provided by accounting professionals would affect job satisfaction and work centrality in a positive way, which is intended to be tested in Figure 1.

Figure 1: Model of study



6. Methodology

6.1. Sample

Population of the study consisted of accounting professionals registered in Kocaeli Certified Public Accountants. Sample of the study consisted of subjects randomly selected from among accounting professionals registered in Kocaeli Certified Public Accountants, 20% of which were subjected to a questionnaire. 235 of 300 questionnaire forms distributed in the study provided feedback. After incomplete 25 questionnaires were discarded, the remaining 210 data were evaluated with the IBM SPSS STATISTICS 20 package software. It was determined that 68.6% of participants were male, 72.9% independent employees, 46.2% having income equal to or more than TRY3000, 22.9% having 11-15 years of working experience, 89.5% undergraduates and graduates.

6.2. Data Collection Method and Measurement

Data collection technique was questionnaire in the study. Work centrality was measured with the scale consisting of six questions developed by Kanungo (1982), service quality with the SERVQUAL scale consisting of 22 questions, developed by Parasuraman, Zeithaml and Berry (1988), and job satisfaction with the Minnesto job satisfaction scale consisting of 20 questions. For measurement of all variables, 5 point Likert scale was used.

6.3. Analyses

For the purpose of defining the factor structure of variables, varimax conversion factor analysis was conducted and results are given in Table 1. The service quality scale KMO=0.811 is meaningful at the

level of Bartlett test 0.000 while describing 0.59 of total variance with 5 dimensions. It was determined that Factor 1 consisted of expressions containing tangibles, the alpha value was 0.857, describing 27% of total variance. It was seen that the assurance dimension of service quality was included in Factor 2, the alpha value was 0.865, describing 12% of total variance. It was seen that the responsiveness dimension of service quality was included in Factor 3, the alpha value was 0.791, describing 10% of total variance. It was determined that the empathy dimension was included in Factor 4, the alpha value was 0.750, describing 5% of total variance. It was determined that the reliability dimension was included in Factor 5, the alpha value was 0.824, describing 5% of total variance.

Table 1: Factor Loads of Service Quality Aspects

Service Quality Dimensions	Described Variance %	Accumulated %	Alpha
Tangibles	27	27	0.857
Reliability	5	32	0.824
Responsiveness	10	42	0.791
Assurance	12	54	0.865
Empathy	5	59	0.750

The correlation analysis performed is given in Table 2. The correlation analysis shows that service quality is correlated with tangibles, assurance, responsiveness, empathy and reliability aspects at the significance level of 0.01 while only the empathy aspect of service quality is correlated with work centrality at the significance level of 0.01. It was determined that job satisfaction and work centrality are correlated positively at the significance level of 0.01.

Table 2: Average, Standard Deviation and Correlation Analysis of All Variables

	Average	Standard Deviation	Tangibles	Assurance	Responsiveness	Empathy	Reliability	Work Centrality	Job Satisfaction
Tangibles	4.0679	.71583	1	.430**	.459**	.240**	.500**	.035	.294**
Assurance	4.3286	.61511		1	.726**	.377**	.731**	.088	.350**
Responsiveness	4.3032	.57286			1	.380**	.740**	.135	.387**
Empathy	3.5274	.88860				1	.309**	.274**	.274**
Reliability	4.2917	.55799					1	.083	.333**
Work Centrality	3.0444	.79280						1	.307**
Job Satisfaction	3.6421	.65718							1

**p< .01 *p<. 05 (bilateral)

Influence of the perceived service quality on job satisfaction and work centrality was tested with regression analysis, result of which is given in Table 3.

Table 3: Influence of the Perceived Service Quality on Job Satisfaction and Work Centrality

Independent Variables	Job Satisfaction Model 1		Work Centrality Model 2	
	β	t	β	t
Tangibles	.123	1.661*	-.081	-1.058
Assurance	.088	.857	-.089	-.844
Responsiveness	.207	1.982*	.048	.443
Empathy	.129	1.856*	.235	3.273*
Reliability	.014	.130	-.014	-.128
Job Satisfaction			.283	3.938*
Model F	.008		.065	
Model R ²	.058		.121	

**p< .01 *p<. 05 (bilateral)

Results of the regression analysis show that Model 1 takes job satisfaction as dependent variable, which results in the fact that tangibles ($\beta=0.123$, $p<0.05$), responsiveness ($\beta=.207$ $p<0.05$) and empathy ($\beta=.129$ $p<0.05$) positively affects job satisfaction. Model 2 takes work centrality as dependent variable, and examines the effect of service quality and job satisfaction on work centrality. Empathy aspect ($\beta=.235$ $p<0.05$) of service quality and job satisfaction ($\beta=.283$ $p<0.05$) was determined to influence work centrality in a positive way.

7. Conclusion and Discussion

It is observed that the literature gives no place to the relation between working attitudes and services provided by accounting professionals. For this purpose, the study examined the relations between the perceived service quality of accounting professionals and work centrality. The obtained results suggest that there is a relation between the accounting service provided by accounting professionals and job satisfaction and work centrality.

The study concluded that tangibles of perceived service quality influenced job satisfaction in a positive way. It was concluded that the tangibles described as the appearance of physical environment, equipment, employees and communication tools have a relation in similar direction, and job satisfaction is perceived in the same positive way as the tangibles.

Results of the study show that responsiveness aspect of the perceived service quality has a positive impact on job satisfaction. Responsiveness aspect is related with the willingness and responsiveness of accounting professional to provide the service. Timely preparation of declarations and financial statements by the accounting professional can be said to bring job satisfaction as well.

The study shows that empathy aspect of the perceived service quality has a similar relation with job satisfaction, and it influences job satisfaction positively. The empathy aspect includes the commitment of accounting professional to meet the customer needs. It is concluded that an accounting professional is satisfied with his job when he learns about private demands of taxpayer, tries to learn taxpayer's portfolio, and empathizes with taxpayer.

Job satisfaction ensures that accounting professionals behaves in a positive way, increases their performance with less spare time at work, and provides service efficiency.

Considering the relation between perceived service quality and work centrality, empathy aspect of the perceived service quality was observed to have a positive relation with work centrality. The literature offers values as one of the components of work centrality. Accordingly, the empathy aspect, which includes being responsible, optimist and helpful, has naturally a positive effect on work centrality.

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Disability Tourism: Why do Disabled People Engaging in Tourism Activities?

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Abstract

To date there has been much discussion on the issue of tourism activities for people with disabilities in Jordan. Moreover, studies of tourists with disabilities in Jordan are an uncommon area of study. Guided by Motives for Physical Activities Measure – Revised (MPAM-R), this study seeks to understand the motives of tourists with disabilities engaging in tourism activities and their preferred tourism activity types in Jordan. Quantitative methodology was employed, consisting of a self-administered questionnaire that involved inviting a convenience sample of 200 tourists with disabilities in 2013. The results of this study reveal that the motivation for people with disabilities to engage in tourism activities in Jordan was ‘Interest/Enjoyment’ and the activities respondents desire to engage in were historical and cultural activities, followed by Eco and Nature activities. Hence, this study breaks new ground for research on this topic, and contributes to the overall understanding of why do disabled people engaging in tourism activities.

Keywords: Disability tourism, Disabled tourists, MPAM-R, Motivation, Tourism activities

1. Introduction

The tourism industry is one of the world’s largest industries, representing a large source of job opportunities in local, regional and global contexts. For example, in 2010 the international tourist receipts were US\$ 919 billion (693 billion Euros) and the total number of the international tourist arrivals had reached 940 million (World Tourism Organization, 2011). The WTO has predicted a tremendous growth in all tourism indicators in its vision for 2020. By global extrapolation, the total number of tourist arrivals will exceed 1.6 billion in 2020.

In recent years, there has been an increasing interest in the issue of ‘accessible tourism’ for the disabled people. However, in contemporary society, performing a holiday trip is one of most common leisure activities which improve the quality of life not only for non-disabled people but also for disabled people (Son, 2010). According to the World health and disability statistics, disability has an effect upon more than millions of families in developing countries. Thus, currently the rate of the disabled people is 10% of the total world's population which represents 650 million people globally (Disabled World (TM), 2012). Tourists with disabilities represent a growing tourism niche market. It is estimated that the market share of disabled tourism is worth about 117 billion USD per year (Bizjak, et al., 2011).

So far, however, far too little attention has been paid to disabled tourists in Jordan. In 2007; Jordan signed the UN Convention on the Rights of Persons with Disabilities, which attempts to enhance lives more than 650 million people with disabilities in the world (Jordan Times, 2007). Following this, more attention should be paid to improve the status of the disability tourism in Jordan.

Despite the plethora of studies on disability tourism (Murray and Sproats, 1990; Darcy & Daruwalla, 1999; Yau et al., 2004; Daniels et al., 2005; Son, 2010), very few studies have explored the issue of why disabled people engaging in tourism activities. Furthermore, disability tourism studies in Jordan are an uncommon area of study. Therefore, this study will investigate the motives of disabled tourists to undertake different tourism activities and their desired tourism activities in Jordan.

2. Literature Review

2.1 Disability Tourism

According to the World Health Organization (WHO) (1980), a disability can be defined as: "any restriction or lack (resulting from any impairment) of ability to perform an activity in the manner or within the range considered normal for a human being".

The studies of the tourism experience of people with disabilities date back to the late 1970s, 1980s and early 1990s (Reichel and Brandt, 2010). The United Nations World Tourism Organization (UNWTO) proposed a resolution in 2005 to enhance the 'accessible tourism for all', which is considered as a key reference document for guiding the improvement of the tourism industry by the path of greater accessibility (The Indian Institute of Tourism and Travel Management (IITTM), 2010). Nowadays individuals with disabilities and aged people represent a growing cluster of consumers of travel, sports activities, and other kind of leisure-oriented products and services. However, concerning the physical access, the families with young children are considered a part of this tourism market due to the fact that they have similar needs to people with disabilities and older individuals (ESCAP, 2000).

Generally speaking, the accessible tourism can be defined as "... the one that allows all people, regardless of having a disability or not, to travel to another country, within the country and to any place, attraction or event they wish to visit" (Nordiska Handikappolitiska Rådet, 2002, p. 17). Following this, it is axiomatic that any individual shall be able to travel to any local or global destination regardless his/her disability. The rate of individuals with disabilities is still rising and they have more money to spend than is regularly assumed (Ray and Ryder, 2003). The market share of disability tourism has reached more than US \$117 billion per year (Bizjak, Knezevic and Cvetreznik, 2011).

In the context of Jordan, the issuance of first law for disabled people dated back to 1989 under no. (34) and then the disabled care law no. (12) Was issued in in 1993. A royal committee was established in the end of 2006 to determine the national strategy for disabled people and it started its mission in 6 February 2007. Moreover, the issuance of disabled people rights law no. (31) was approved in 2007, and the Higher Council for Disabled People Affairs was founded (Al-Majali and Faddoul, 2008).

Recently, researchers have shown an increased interest in the issue of disability in Jordan. Thus, a considerable amount of literature has conducted on different dimensions of disability in Jordan (Hinchcliffe, 1994; Turmusani and Sime, 1994; Turmusani, 1999, 2003; Nagata, 2007, Rutherford, 2007). Despite the significance of these studies to develop the status of disability, no single study exists that adequately covers the tourism activities for people with disability.

3. Research Methods

Quantitative methodology was used and the major method of data collection was the questionnaire, self-administered to be completed directly by the respondents themselves. The researcher used existing scale and measure in the questionnaire, such as Motives for Physical Activities Measure – Revised (MPAM-R), which was developed from within the Self-Determination Theory (SDT) (Deci and Ryan, 1985, 2000). The questionnaire involved inviting a convenience sample of 200 Jordanian people with disability.

Overall, the MPAM-R concentrates on individuals' motives for participating in physical activities. It involves 5 motives: fitness, appearance, competence, enjoyment, and social

motivations. Interest/enjoyment and competence are motives that represent intrinsic motivation whilst appearance, fitness and social motivations reflect extrinsic motivation.

The current scale is amended and represented a revision of a previous measure by the same name, which was shorter and comprised three motives (Frederick and Ryan, 1993). The longer form was performed and validated by Ryan, Frederick, Lepes, Rubio, and Sheldon (1997) (SDT, 2012). For the purpose of this study, three motives were used: competence, enjoyment, and social. Thus, competence is related to being physically active due to the desire just to ameliorate at an activity, to encounter a challenge, and to attain new skills. Enjoyment is related to being physically active just because it is enjoyable, fun, exciting, and interesting. Whereas social refers to being physically active to meet new people and to be with friends (SDT, 2012).

The data were collected at the Panoramic Complex in the Dead Sea and the visit centre in Wadi Rum, at the Division of supporting students with special Needs at the University of Jordan in Amman, and at three travel agencies in Amman. As a general procedure, all the sampled tourists with disabilities were asked to participate in the on-site questionnaire after the researcher had introduced the nature and the different objectives of the study. Based on their agreement, the respondents were given a copy of the questionnaire to complete based upon their personal capabilities; the respondents were left to complete the questionnaire at their leisure. All completed the questionnaire immediately and returned it to the researcher. It is worth mentioning that Sign Language Interpreters accompanying the disabled tourists were helping the respondents to complete the questionnaire. Of the study population, 176 subjects completed and returned the questionnaire.

A five point Likert-type scale was used to respond to the items. The scale ranged from ‘not true’ (1) to ‘true’ (5). The data collected from the convenience sample was entered into the software package SPSS (Statistical Package for the Social Sciences Version 17) and frequencies and cross tabulations were performed (Jennings, 2010).

4. Results

The quantitative result indicated that most of the respondents 99 (56.9 %) were male and 75(43.1%) female. Most respondents (49.4%) were aged 18-34 years. Whereas the 35-39 years old represented the second largest group (28.7%) of respondents. Only (1.1%) of the respondents were aged 50-59 years old. The largest group of the respondents had an undergraduate level education (75.3%), followed by Secondary/ high school education (12.6%). However, the results indicated that none of the respondents had primary education level (.0%) (Table 1).

Table 1: Demographic variables of the respondents

Demographic Items	Value	Precent
Gender	Male	56.9
	Female	43.1
Age (Years)	18-34	49.4
	35-39	28.7
	40-49	17.2
	50-59	1.1
	60+	3.4
Educational level	Primary	.0
	Secondary/ high school	12.6
	Undergraduate	75.3
	Post-graduate	12.1

In term of preferred tourism activities, the largest portion of respondents 90 (49.2%) were preferred to engage in different historical and cultural attractions and activities. Whilst 48 (26.2%) of the respondents were preferred to experience the eco and nature attractions, followed by fun and

adventure attractions 25 (13.7%). However, the most striking result to emerge from the data is that the religious and faith attractions (.0%) were not appeal to the whole respondents (Table 2).

Table 2: Desired tourism activities for the respondents

Tourism Activity	Count	Percent
Fun & Adventure	25	13.7
History & Culture	90	49.2
Eco & Nature	48	26.2
Leisure & Wellness	2	1.1
Religion & Faith	0	.0
Incentives & Conferences	9	4.9

The results obtained from the preliminary analysis of the respondents motivations to engage in tourism activities are shown in Table 3. The scale ranging from ‘not true’ (1) to ‘very true’ (5) resulted in mean scores for motivations ranging from the lowest 2.17 to the highest score 4.47. The responses to the items measuring the respondents’ motivation displayed a reasonable degree of variability with the standard deviations ranging between .781 to 1.42. The Cronbach Alpha of the motivation scale was quite good at 0.839. This internal reliability measure was lower than that reported for motivation of physical activity and linked outcomes in the prior research of Frederick and Ryan (1993) which was .87.

The main factors underpinning motivation for engaging in tourism activities in this study were: Interest/Enjoyment (M=3.95, SD=.783); Competence (M=3.25, SD=.851); Social factor (M= 3.02, SD= .916). The mean for the individual indicator items of the motivation factors have been summarized in Table 3. The item ‘because it makes me happy’ which referred to the ‘Interest/Enjoyment’ received the highest mean score of all the motivation items (M= 4.47, SD= .781), whilst the item ‘because my friends want me to do this activity’ which related to ‘Social’ also had the lowest mean score (M=2.17, SD= 1.34).

Table 3: Motivations of tourists with disabilities to engage in tourism activities

Measures	Mean	SD	Number of responses (n =)
Interest/Enjoyment	3.95	.783	161
Because it is fun	3.93	1.22	164
Because I like to do this activity	4.04	1.16	164
Because it makes me happy	4.47	.781	164
Because I think it’s interesting	4.06	1.03	164
Because I enjoy this activity	3.98	1.03	161
Because I find this activity stimulating	3.79	1.07	164
Because I like the excitement of participation	3.32	1.17	161
Competence	3.25	.851	161
Because I like engaging in activities which physically challenge me	2.99	1.41	164
Because I want to obtain new skills	3.13	1.29	164
Because I want to improve existing skills	3.50	1.37	164
Because I like the challenge	3.14	1.24	164
Because I want to keep up my current skill level	3.52	1.26	164
Because I like activities which are physically challenging	2.96	1.42	164
Because I want to get better at my activity	3.46	.981	161
Social	3.02	.916	164
Because I want to be with my friends	2.90	1.33	164
Because I like to be with others who are interested in tourism activity	3.33	1.18	164
Because I want to meet new people	3.58	1.05	164
Because my friends want me to do this activity	2.17	1.34	164
Because I enjoy spending time with others doing this activity	3.12	1.17	164

5. Discussions

The results of this study showed a gender difference between the respondents. Therefore it seems that the males with disabilities have highest opportunities to experience tourism activities. This result may be explained by the fact that the gender empowerment of the local females in Jordan. More specifically, the local culture involves more freedom for males alone to travel and experience tourism than females on their own. Despite Jordan has advanced significantly in gender equality issues, the government requires to proceed in enhancing gender equality and 'reframe' the issues related to women's rights, thus this 'reframing' is adopted precisely within the local cultural context (Nazir and Tomppert, 2005). This view was supported by Turmusani (1999, p. 197) who suggested that "The situation of disabled women, especially those who are labelled as "mentally retarded", is even worse since disabled women are often viewed as an endless burden on their families - both morally and financially". Furthermore, the study also found that over half of those surveyed were relatively young and middle-aged (18-35). Therefore, it seems that tourism activities are relatively appealing for young and middle aged people with disabilities in Jordan.

In term of desired tourism activities, historical and cultural attractions (49.2%) were the initial choice of the respondents. This result therefore needs to be interpreted with caution because the main and primary tourism attractions in Jordan are historical and cultural attractions. According to Rowan and Baram (2004), Jordan has abundant historical and cultural heritages, including several types of human civilizations over history. Therefore, the list of heritage and historical sites in Jordan includes Prehistoric sites, Petra, the Decapolis of Jerash (Gerasa), copious Roman and Byzantine sites, Mameluke, Ottoman, Christian and Islamic archaeological sites.

The quantitative results of this study showed that the initial motivation for people with disabilities to engage in tourism activities was 'Interest/Enjoyment'. Therefore, the present findings seem to be consistent with other research which found that enjoyment is one of the traditional motivational factors of the tourism experience (Loker and Perdue, 1992; Kozak, 2002; Kau and Lim, 2005; Kim and Prideaux, 2005). The findings of this study revealed the strength of the intrinsic motivations to arouse people with disabilities to engage in different tourism activities. It could be argued that motivation for experience tourism activities for tourists with disabilities stimulated by internal and personal needs more than by external motivations. This finding is consistent with that of Neulinger (1974) argued that most of the leisure studies indicated that leisure is intrinsically motivated and people experience it for its own sake, without expecting external rewards. Prior studies on tourists with disabilities confirmed that people with disabilities had the same desire to enjoy traveling and to engage in travel activities (Darcy and Daruwalla, 1999). This view was supported by Yau et al., (2004) who suggested that concerning travel behavior, findings revealed that despite confronting further constraints, people with disabilities do actually express the same desire to undertake leisure activities as those without disabilities.

6. Conclusion

It is significant to understand tourist motivation because it is at the core of tourists' behaviour. This study addresses some of gaps in knowledge through exploring the motives of tourists with disabilities undertaking tourism activities and their desired tourism activity in Jordan. This study has found that generally the motivation of people with disabilities to undertake tourism activities in Jordan was 'Interest/Enjoyment' and their desired activities were historical and cultural activities, followed by Eco and Nature activities.

Taken together, the findings of this study would assist in further studies on tourists with disabilities in Jordan. Additionally, it would assist tourism marketers and managers to provide appropriate tourism activities, services and attractions for such tourists in order to satisfy their tourism needs and motivations. A number of caveats need to be noted regarding the present study. The current investigation was limited by the scope of tourists' locations; therefore they were restricted to the Dead

Sea, Amman and Wadi Rum due to the high cost of travelling and accommodation. Furthermore, the literature shows there had been clear lack of prior research studies on tourists with disabilities and the motivation of disable tourists engaging in tourism experience in Jordan. The main limitation of this serious lack of previous studies was that the findings of the current study could not be compared to and validated by the findings from other studies.

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