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Highlights

- Early Maladaptive Schemas
- Clinical Personality Patterns
- Culture-Specific Perspectives
- Newspaper Reportage of Foreign

Discovering Thoughts, Inventing Future

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Newspapers' Reportage of the Foreign Exchange (Forex) Market in Nigeria

By Anthony Ekwueme & Onah Joy Afomachukwu
University of Nigeria

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Keywords: *newspaper coverage, foreign exchange, market.*

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Newspapers' Reportage of the Foreign Exchange (Forex) Market in Nigeria

Anthony Ekwueme [α] & Onah Joy Afomachukwu [σ]

Abstract- This paper investigates the Newspaper Reportage of Foreign Exchange (FOREX) Market in Nigeria 2015-2016. Specific objectives of the study are; to ascertain the prominence given by newspapers to the Nigerian FOREX market, to determine the frequency of coverage, to determine the source of stories and most importantly to find out the level of interpretation of foreign exchange stories. This was achieved through a review of related literature. A content analytical method was adopted for the study. Vanguard, The Sun and The Nation newspapers were purposively selected, and a sample size of 84 editions of the chosen newspapers was analyzed. A total of 144 stories issues was derived from the sample size and used to address the research questions. Findings revealed that there was low prominence given to stories of foreign exchange, this was justified by the frequency 131(91%) stories buried inside pages of the selected newspapers, the frequency of publication had a considerable coverage of 144 stories, the source of stories were mostly from the media which had 87(60%) stories, most importantly the level of interpretation was very low as 120(83%) stories were straight news which is a sketchy report. The study recommends that the foreign exchange market should be adequately covered in various columns like editorials, features, special reports, etc, for a detailed interpretation of the story to readers.

Keywords: newspaper coverage, foreign exchange, market.

I. Introduction

The current economic downturn in Nigeria started in 2015 when there was a critical fall in the value of the Naira against the dollar, with the attendant rise and fall in the local currency. The fluctuations of currency have a great influence or impact on the economy of any country, and Nigeria cannot be an exception. B smart (2015) opined that the floating exchange rate of major world economies usually results in currency fluctuation. He also stated that "a common fallacy is to think that a weak local currency can cause a huge overall economic drag which would result in job losses and render business noncompetitive".

The economy of Nigeria was seriously affected in 2015 and 2016 as Nigeria suffered an alarming decline due to insufficient supply of foreign exchange combined with other varying factors like decline in oil price which is the largest source of foreign exchange (forex) earnings in Nigeria, with 80%. In the light of this economic situation, the Central Bank of Nigeria (CBN) introduced monetary policies that imposed certain restrictions on forex which helped in shoring up the value of the Naira.

But the media is not left out as they have a great role because the idea of news depends on what the media places emphasis on. Boulding (1969) cited in Pate (1992) stated that part of "the functions of the media in every country, is to inform the citizens about local and foreign affairs. Because of this role, people come to rely on the media as their major source of news, particularly news of events outside their immediate experience. Based on information obtained from their local media, they acquire knowledge, create images and form opinions about other nations and their institutions".

Newspapers create a general impression of how conducive the market is for investing or for momentarily retaining the investment for fear of loss, this shows that information makes any market work whether stock market or foreign exchange market, this helps and guide marketers to create profitable decisions. According to Schoenbach (2005),

> Printed newspapers are known to widen the range of public topics, events and issues their audience is aware of the way print newspapers are structured and used are supposed to lure readers in treading stories they may not have been interested in beforehand.
>
> Research shows that printed newspapers improve their readers 'knowledge of what is going on around them.... In general, newspaper reading raises awareness of a greater number of public affairs topics than other information channels do, e.g., television.

Newspapers play a significant role in setting agenda for the public, by giving detailed and accurate information of a story, thereby broaden the horizon of knowledge of the public who have either no knowledge or small interest(s) of a particular story of which the foreign exchange market is included.

Thus, the need to check if these newspapers have carried out their agenda-setting role is to be considered with recommended solution to identified shortfalls. And if the newspapers were actually

Author α: Department of Mass Communication, University of Nigeria, Nsukka. e-mail: joyonah92@gmail.com
Author σ: Ph.D Senior lecturer, Department of Mass Communication, University of Nigeria, Nsukka.

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concerned about forex development, how often were these stories published, not just publishing but how this tories were presented in the newspaper and interpreted. Based on the foregoing, this study seeks to find out if newspapers in Nigeria reported stories on forex market adequately in 2015 and 2016.

II. Statement of the Problem

Benita and Lauterbach (2004) stated that exchange rate fluctuations have economic costs that impact inflation, firm profitability and economic stability. The internationalization of capital markets has led to greater flows of money between market exchanges and in the cross-listing of firms. The appreciation of a currency reduces its ability to compete for exports; thereby hurting the domestic stock market (Yucel & Kurt, 2003).

Newspapers do more than just reporting; newspaper stories should be investigative and interpretative. There is a great need for the change of direction in reporting than ordinarily disseminating information. The inability of newspapers to interpret or proffer solutions especially on economic issues as foreign exchange could be traceable to this fact.

The major function of the press is the dissemination of information in a manner that the audience can understand and relate with what those reports are about. Given the technical nature of the forex market, there is the great need for economic and foreign exchange oriented information to be available and accessible to people at all levels of the society, of which a critical factor to considered is how to translate or interpret this information into increased development for the public through the available channels of public communication, including national dailies.

To ascertain if the press in Nigeria has been living up to this role in line with the agenda-setting theory, this study will examine three national newspapers to find out if issues of foreign exchange were adequately covered and interpreted to readers.

III. Objectives of Study

1. To ascertain if newspapers give prominence to the stories on foreign exchange market
2. To find out the frequency of coverage of developments in the foreign exchange market.
3. To determine the sources of published items on foreign exchange
4. To find out the level of interpretation and focus given to stories on the foreign exchange market.

a) Research Questions

1. What level of prominence is given by newspapers to foreign exchange market stories?
2. What is the frequency of coverage of stories in the foreign exchange market?
3. What is the source of stories published by newspapers on foreign exchange?
4. What is the level of interpretation and focus given to foreign exchange stories?

b) Significance of Study

The study will be relevant to retail investors, local insurance companies or pension funds, or international portfolio managers. The study will be used further to guide them in making more effective investment decisions. Policy makers such as experts in the Federal Ministry of Finance and the various ministries of Finance in the states of the federation also stand to gain from this study.

This study comes as a guide to Financial correspondents and their editors on how the nation's foreign exchange market should be reported. This is as it tasks them to go beyond stating the facts, into leading the average readers through the technicalities contained therein so that he or she can get a good grasp of the issues.

This work will be of immense benefit to the academia as it will be an addition to existing literature, and serve as a basis for future research by academicians and scholars. It will also add to existing knowledge on the subject matter of foreign currency stability and their impact on the market, thereby contributing to academic reference materials. And also serve as a treasure for general reading in the academic communities.

IV. Literature Review

a) Media Reportage of Global Economic Issues/Crises

According to Igbinoba (2009)"Printed newspapers serve as a significant function for the public agenda in that they broaden the knowledge base of the public who have a rather small range of interest (s)."Some of the key findings noted by Adeyanju and Okwori (2006:24) from their review of scholarly writings on the state of Nigerian media were outlined thus:

Training needs to be increased to address the dearth of quality, and to promote ethical journalism.

1. The Freedom of information Bill needs to become law.
2. The American profit-driven model of media is not serving Nigeria's needs.
3. A developmental philosophy is needed among journalists.
4. State interference in media activity must come to an end for the media to play their full democratic and developmental roles.
5. Community-based radios with Internet connectivity could play an important role in democratic development.
6. Television output must respect the needs of the viewer to fulfill its potential.

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7. Citing Gochoco-Bautista (2008:42) in Igbinoba O. A. (2009):

The print media have largely relied on press briefings of officials to report on the measures being contemplated or undertaken by the government. In this respect, they have been able to effectively communicate the position of government and the steps being taken to address specific problems. However, there does not appear to be a broader perspective of the problem, with only sect oral, reporting on monetary policy from the central bank and fiscal policy from the Department of Finance.

While much mainstream media attention is on the details of the financial crisis, and some of its causes, it also needs to be put into context (though not diminishing its severity) (Shah, 2009). Osadolor (200 1:5 1) cited in Orhewere and Kur (2004:62) state that 'the images media men convey, the stories they filter, the angle and direction at which they mirror events, the interpretations and signpost they provide can influence for the better or, the worse.' Orhewere and Kur (2004:54) are of the view that responsible media practice is one in which the media ensure their reports are void of inaccuracies, distortions, confusion, an error of facts, etc. They suggest 'that balance, objectivity, and accuracy, the hallmark of sound journalism, must be observed for any responsible reporting.

b) Foreign Exchange (FOREX)

Foreign exchange (FOREX) has been a major concept in international banking. Without foreign exchange, international banking would be impossible as it represents the financial part of the commercial transactions which was conducted through the payment and settlement systems of the banks (Osundina, Jayeoba, Olayinka & Moses, 2016).

Thus, foreign exchange as defined by the Business Dictionary (2015) "is any currency other than the local currency which is used in settling international transactions and also a system of trading in and converting the currency of one country into that of another." In the same vein, foreign exchange includes monetary authorities' claims on foreigners in the form of bank deposits, treasury bills, short term and long term government securities and other claims usable in the event of a balance of payment deficit, including non-marketable claims arising from inter-central bank and intergovernmental arrangements, without regard to whether the claim is denominated in the currency of the debtor or the creditor. The foreign exchange market was said to have been established due to the large volume of foreign exchange required by banks to make and pay for their transactions (Babazadeh & Farrokhnejad, 2012).

The foreign exchange came into existence with the advent of international trade as a result of different communities with different cultures and currencies. External trade or international trade is said to underpin human material existence (Umoren, 2006). This statement has been proved true throughout history by our daily activities, as individuals, organizations, and governments require some form of foreign goods or services for one purpose or the other.

c) The Foreign Exchange Market in Nigeria

The evolution of the foreign exchange market in Nigeria up to its present state is influenced by some factors such as the changing pattern of international trade, institutional changes in the economy and structural shifts in production. Before the establishment of the Central Bank of Nigeria (CBN) in 1958 and the enactment of the Exchange Control Act of 1962, foreign exchange was earned by the private sector and held in balances abroad by commercial banks which acted as agents for local exporters. During this period, agricultural exports contributed the bulk of foreign exchange receipts. The fact that the Nigerian pound was tied to the British pound sterling at par, with easy convertibility, delayed the development of an active foreign exchange market. However, with the establishment of the CBN and the subsequent centralization of foreign exchange authority in the Bank, the need to develop a local foreign exchange market became paramount. (Central Bank of Nigeria CBN)

The increased export of crude oil in the early 1970s, and the sharp rise in its prices, enhanced official foreign exchange receipts. The foreign exchange market experienced a boom during this period, and the management of foreign exchange resources became necessary to ensure that shortages did not arise. However, it was not until 1982 that comprehensive exchange controls were applied as a result of the foreign exchange crisis that set in that year. The increasing demand for foreign exchange at a time when the supply was shrinking encouraged the development of a flourishing parallel market for foreign exchange. (Central Bank of Nigeria CBN)

The exchange control system was unable to evolve an appropriate mechanism for foreign exchange allocation in consonance with the goal of internal balance. This led to the introduction of the Second-tier Foreign Exchange Market (SFEM) in September 1986. Under SFEM, the determination of the Naira exchange rate and allocation of foreign exchange were based on market forces to enlarge the scope of the Foreign Exchange Market. Bureau de Change was introduced in 1989 for dealing in privately sourced foreign exchange. (Central Bank of Nigeria CBN)

As a result of volatility in rates, further reforms were introduced in the Foreign Exchange Market in 1994. These includes the formal pegging of the naira exchange rate, the centralization of foreign exchange in the CBN, the restriction of Bureau de Change to buy foreign exchange as agents of the CBN, the

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reaffirmation of the illegality of the parallel market and the discontinuation of open accounts and bills for collection as means of payments sectors. (Central Bank of Nigeria CBN).

The Foreign Exchange Market was liberalized in 1995 with the introduction of an Autonomous Foreign Exchange Market (AFEM) for the sale of foreign exchange to end-users by the CBN through selected authorized dealers at market-determined the exchange rate. In addition, Bureau de Change was once more accorded the status of authorized buyers and sellers of foreign exchange. The Foreign Exchange Market was further liberalized in October 1999 with the introduction of an Inter-bank Foreign Exchange Market (IFEM). (Central Bank of Nigeria CBN)

d) Foreign Exchange Management

According to Central Bank of Nigeria Annual Report (2015),the Bank employed the Retail Dutch Auction System (RDAS) as the mechanism for foreign exchange management until February 18, 2015, when the window was closed, and all eligible demands for foreign exchange moved to the interbank segment. Measures were taken to curb the demand pressure in the foreign exchange market, as well as conserve the external reserves and unwholesome practices by authorized dealers. The continued fall in the price of crude oil since the last quarter of 2014 weakened the external sector in 2015. The external reserves fell from US$34.24 billion at end-December 2014 to US$28.28 billion at end-December 2015. As a result, there was severe pressure on the exchange rate and the premium at the interbank and BDC rates widened, fuelling arbitrage activities in the market. The Bank also excluded 41 items from the list of goods valid for foreign exchange at the official window and limited the usage of naira-denominated cards overseas to US$300 per person, per day. Also, the weekly foreign exchange cash sale to BDCs was reviewed from US$15,000.00 to US$10,000.00 per BDC in December 2015. The minimum capital requirement of N35.0 million for BDCs was maintained and ownership of multiple BDCs prohibited.

e) Foreign Exchange Flows

Available data showed that total foreign exchange inflow into the economy decreased by 36.3 percent to US$99.76 billion from the level in 2014. A disaggregation of the inflow showed that the CBN accounted for US$33.53 billion or 33.6 percent, while autonomous sources accounted for the balance of US$66.23 billion or 66.4 percent.

Aggregate foreign exchange outflow through the economy during the review period fell by 26.4 percent to US$41.40 billion. A breakdown showed that the outflow through the CBN was US$38.35 billion, indicating 30.1 percent below the level in the preceding year. The outflow through autonomous sources, however, raised two-folds above the level in the preceding year, to US$3.05 billion accounting for 7.4 percent of the total. The economy recorded a net inflow of US$58.36 billion, compared with US$100.27 billion in 2014. This development was due, largely, to the decline in inflow through the CBN and autonomous sources during the review period.

A disaggregation of inflow through autonomous sources showed that invisible purchases, non-oil export receipts by banks, and capital inflow, accounted for US$61.78 billion, US$4.37 billion and US$0.08 billion, respectively. Invisible purchases comprised over-the-counter (OTC) and ordinary domiciliary account purchases, each of which amounted to US$32.10 billion (52.0%) and US$29.68 billion (48.0%), respectively. A further breakdown of OTC purchases indicated that oil companies, capital importation, home remittances, and other OTC purchases accounted for 29.5, 30.2, 2.6 and 37.7 percent of the total, respectively. Similarly, at US$3.05 billion, total outflow through autonomous sources consisted mainly of payments for imports and invisible at US$0.69 billion and US$2.36 billion, respectively.

Further analysis showed that inflow and outflow through the CBN were US$33.53 billion and US$38.35 billion, respectively, in 2015, compared with US$46.59 billion and US$54.83 billion, respectively, in 2014. Consequently, the foreign exchange flow through the CBN was a lower net outflow of US$4.82 billion in the review year, compared with the net outflow of US$8.24 billion in the preceding year. A breakdown of foreign exchange inflow through the CBN indicated that crude oil export receipts decreased by 50.1 percent to US$19.27 billion, from the level in 2014, due mainly to the slump in crude oil prices since the last quarter of 2014.

However, the non-oil component of the inflow through the Bank rose substantially by 79.0 percent to US$14.26 billion in 2015, over the level in the preceding year. This was attributed, largely, to increased swap contracts and other official receipts, which grew by 43.1 and 149.4 per cent, respectively, above the levels in 2014. The reduction in foreign exchange outflow through the CBN was due, mainly, to the reduced interventions at the inter-bank segment by the Bank, by 30.1 per cent to US$38.35 billion, from US$54.83 billion in the preceding year.

Aggregate outflow through foreign exchange utilization in 2015 comprised: RDAS sales, US$3.18 billion; RDAS forwards, US$2.94 billion; inter-bank sales, US$18.31 billion; BDC sales, US$3.94 billion; and swaps, US$4.95 billion. The decline in RDAS sales of 90.2 per cent below the level in 2014 was due to the closure of the official spot segment on February 18, 2015. Similarly, sales in the BDC segment fell by 11.4 per cent, from US$4.45 billion in the preceding year, due to the downward review of the weekly foreign exchange

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sales per BDC from US$15,000.00 to US$10,000.00. At the RDAS forwards segment, disbursement of foreign contracts fell by 11.1 per cent below the US$3.31 billion recorded in 2014.

The outflow of foreign exchange for payment of external debt service and National Independent Priority Projects (NIPP) rose by 1.2 and 81.8 per cent to US$0.37 billion and US$0.12 billion, respectively, from the levels in the preceding year. Other official payments and drawings on letters of credit (L/Cs), however, fell by 35.8 and 27.6 per cent from the respective levels in the preceding year, to US$3.62 billion and US$0.25 billion. The decrease in other official payments was attributed, largely, to the contraction in the disbursement of foreign exchange to parastatals and estacode, and miscellaneous payments. Also, payments for the Nigeria National Petroleum Corporation/Joint Venture Cash (NNPC/JVC) calls and international organizations and embassies fell respectively by 74.7 and 22.2 percent to US$0.86 billion and US$0.31 billion below the levels in 2014.

Foreign exchange inflow and outflow through the CBN fell by 35.8 and 18.5 percent, respectively, and resulted in a net outflow of US$0.62 billion in Q4 of 2015.Autonomous inflow into the economy fell by 18.9 percent in Q4 2015.

Channels Television (2017) reported that the total Foreign Exchange inflows into Nigeria fall at 46.86% in 2016, the lowest value since the series started in 2007, and a new set of data released on Wednesday by the statistics office. The report shows that Nigeria receives capital importation totaling 5.12 billion Dollars in 2016 lower than 9.64 billion Dollars inflow in 2015.The decline cuts across direct portfolio and other investments into Africa's largest economy in 2016 when the economy went into recession and the value of the local currency became lower than 40%.The report says that the total portfolio investment was down by 69.81%, but the Foreign Direct Investments was 27.83% between 2015 and 2016.Meanwhile, other investments portfolio increased by a mere 3.48% in 2016 was due to increase in loans.

f) Currency Effects

Vanguard (2015) reported that currency fluctuations impact heavily on the economy of any nation but the majority of times, Individual and businesses that operate only locally are unaware of these consequences. Floating exchange rates of major world economies usually result in currency fluctuation. A common fallacy is to think that a strong local currency is better than a weak one. However, an exceedingly strong currency can cause a huge overall economic drag which would result in job losses and render businesses noncompetitive.

Although domestic consumers suffer in a weaker economy due to increase in the prices of imported goods and higher costs of overseas travel; in reality, a weak economy is more beneficial economically. The worth of the domestic currency in the forex market is a significant instrument for every central bank and forms the foundation for the nation's monetary policy. (Vanguard Dec 25, 2015).

g) Foreign exchange investments

A lot of factors like relative supply and demand of the currency pairs, economic outlook and inflation stance, differences in interest rates, cash flows and so on determine the exchange rate of one currency against another. The constant fluctuations of these factors from time to time results to the change of currency values. As these factors are generally in a state of perpetual fluctuation, currency values fluctuate from one moment to the other. (Vanguard Dec 25, 2015).

Despite the fact that a nation's currency rate ought to be determined by the primary economy, most times, the reverse is the case, because massive flow of a currency can determine the wealth and growth of a nation's economy. Investing in foreign countries involves a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in monetary and taxation policies in foreign countries can improve or reduce returns. (Vanguard Dec 25, 2015).

h) Nigerian forex market and currency effects

Vanguard (2015) still reported that the economy of Nigeria was badly hit this year. Nigeria has suffered a shocking downturn in 2015 due to insufficient supply of foreign exchange occasioned among other factors by the sharp decline in the global price of oil. Nigeria is ranked as the 12th and 8th global largest producer and exporter of crude oil respectively with petroleum accounting for the largest chunk of the country's foreign exchange earnings. Crude oil accounts for 80% percent of total government revenue and about 40% of the nation's GDP.

The steady fall in the price of crude oil and the corresponding decline in the supply of forex resulted to a depreciation of naira against US dollars given that the Nigerian economy is currently crude oil dependent. The lowered supply of forex (dollar) and increase in the demand for dollar caused the official rate of a dollar to reach 198 naira in the official market and 280 naira at the street market on the 18th of December, 2015.(Vanguard Dec 25, 2015).

To tackle the precarious financial situation of the country, CBN introduced monetary policies that imposed certain restrictions on forex. These, forced businesses to resort to the street market for access to forex, and this led to massive December 18, dollar exchange rate. Bureau De Change operators said that the sharp decline in the value of naira to dollar was due to the further drop in the broadsheet sales of the dollar by CBN. (Vanguard Dec. 25, 2015).

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i) Overview of Nigerian Forex Market

The Forex market is the most traded Nigerian financial markets and officially operates under three sections:

1. The Central Bank (CBN) which is the Primary Market,
2. The OTC which is Secondary Market and;
3. The Bureau-de-Change which is the street Market/ black market.

The CBN is the largest dealer and leader in the Nigerian Forex market while the OTC market is the most influential and decisive market. The currencies that are being traded in Nigeria Forex market are: the USD, Canadian Dollars (CAD), Swiss Francs (CHF), Euros (EUR), Pound Sterling (GBP), Japanese Yen (JPY) and South African Rand (ZAR) while the most traded currency pair is the USD/NGN. This explains the upward trend of dollar rate against naira in forex market given the global fall in oil price. (Vanguard Dec 25, 2015).

j) 2015 Forex Market Analysis

Vanguard (2015) reports that the Nigerian forex market analysis by FMDQ OTC securities illustrated in the figure below shows that forex transaction between member-client exerted a dominant effect consisting of 67.43% total volume of trade. Member- member trade volume accounted for 14.13% trade volume while member-CBN trade accounted for 18.25% trade participation within the year. The index also shows that trade participation in the Forex market YTD amounts to a total of 279,309 trades implying a daily trade volume of 1,390.

Nigeria's foreign Forex reserves fell 3.14 percent to $30.48 billion by September 23 from $31.47 billion in August, according to data published by Central Bank of Nigeria. This trend of insufficient supply of forex by the greenback in the Nigeria foreign exchange market is adversely affecting businesses in Nigeria who want to use or transfer US dollars abroad.(Vanguard Dec. 25, 2015).

Few factors that have contributed to the distortion in the Nigeria forex market are:

1. Huge drop in foreign exchange inflow due to anxiety over the election year.
2. The significant fall in the price of oil and the fact that Nigeria is oil-dominated economy.
3. A rise in interest rates: The US Federal Reserve also raised interest rates for federal funds by 0.25 percent to 0.5 percent. This as well contributed to a further strengthening of the dollar.

k) The 2015 downward trend of Nigeria economy and fall of the value of Naira

The year 2015 started with the depreciation of naira against the US dollar at the rate of N202 per a dollar at the street market in January. This downward trend continued throughout the year and hit its worst this December. Brent crude which averaged $52 per barrel in January dropped to $37 per barrel on 18th of December, 2015. The economic tension of 2015 forced the CBN to devalue Naira two times, and although many foreign investors and financial analyst advocated for further devaluation of the Naira, the Federal Government and CBN has remained adamant to the call.

CBN hopes that the tight monetary policies and measures taken to minimize liquidities will reduce inflation, increase reserve and strengthen naira. The benchmark interest rate was left for the major part of the year at 13 percent and finally reduced to 11 percent, the lowest since 2009. There is a significant drop in the trade volume of NGN/USD this year from what it was the last year 2014.The present inflation in the country is the greatest since 1999 as a result of almost total dependence on oil which is by and large determined by the global market. (Vanguard Dec. 25, 2015).

l) Empirical Review

Findings in the study by Gayatri (1993) entitled: "A Content Analysis of International News in India Today and Time Magazine from 1992 To May 1993" showed that there was an imbalance in international news coverage by both magazines as many topics are never reported. Though this study was not conducted in Nigeria, it reflects the fact that most media either newspaper or magazine have low coverage of stories that are important to the economy of a country.

In another study entitled: "The Impact of Public Information on the Stock Market" by Mitchell and Mulherin(1994),it was stated that the relationship between the number of news announcements reported daily by Dow Jones and Co. and the aggregate measures and stock market activity including trading volume and returns. This research found out that the number of Dow Jones announcements and market activity were directly related. Likewise, *New York Times* headlines and major macroeconomic announcements and information sources such as dividend capture and triple switching rating were found to influence the financial markets. The study, however, admitted that news and market activity did not have a strong correlation and the analysis of the study confirms the difficulty of linking volume and volatility to observed measures of information.

Percival (2013) in his study "How Newspaper-Article-Events, Other Stock Market Indices, And The Foreign Currency Rate Affect The Philippine Stock Market" the research found out that the bunch or bundles of information with varied subjects or those concentrated on certain political or economic issues are significantly correlated and, they possess the tendency to affect the movement of the stocks or currency market.

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V. Theoretical Framework

a) Agenda-Setting Theory

The agenda-setting theory was propounded by Maxwell McCombs and Donald Shaw in the 1970s. As defined by McCombs M and Reynolds A (2002) the agenda-setting theory describes the "ability [of the news media] to influence the salience of topics on the public agenda." This signifies that when news article is promoted in regards to frequency and prominence and coverage, the more the audiences will give importance to it. Citing Shaw E.F. (1979):

> The agenda-setting theory says that because of newspapers, television, and other news media, people are aware or not aware, pay attention to or neglect, play up or downgrade specific features of the public scene. People tend to include or exclude from their cognitions what the media include or exclude from their content. People also tend to assign an importance to what they include that closely resembles the emphasis given to events, issues, and persons by the mass media. The agenda-setting function of the mass media implies a potentially massive influence whose full dimensions and consequences have yet to be investigated and appreciated. The media's role in a nation's political, economic, social, and intellectual life and their influence on a person's cultural and religious values, sexual and leisure norms, work and play behavior may be far greater than the agenda-setting theory presently defines it. For the basic claim of agenda-setting theory is that people's understanding of much of social reality is copied from the media.

The import of this theory is that there is a close relationship between the manner in which the news media present issues and the importance accorded by those exposed to the news. (Antigha 2005: 150).It implies that the mass media predetermine what issues are regarded as important at a given time in a given society. (Folarin 1998: 68). Given this, Wogu (2008) believes that people consider those things reported in the media and that major issues discussed by the society are introduced by the media.

Therefore, applying the agenda-setting theory to this study implies that frequent selection and projection of stories on economic issues such as foreign exchange will rouse public discussion on it which may prompt or influence government reaction and alignment to economic policies appropriately.

VI. Research Method

a) Research Design

Since this study seeks to examine and analyze newspapers, the content analysis technique is more appropriate and applicable to the study.

b) Population of Study

These include the entire national newspapers in the country. According to the Nigerian Press Council (NPC), there are 267 (two hundred and seven) registered newspapers in Nigeria (NPC, library 2016). But, it is difficult and probably impossible to study all the publications. Hence need for sampling.

c) Sample Size

It is difficult to deal with an entire population in a research study, especially when the population is large and scattered across a large expanse of territory spanning across Nigeria, hence the need for a sample size. Three national dailies were purposively selected. These include: Vanguard newspapers, The Sun newspapers and, The Nation newspapers. This is because they cover national issues, have a wide readership and wide circulation. A total of 84 editions of the three selected newspapers were used as the sample size for this study.

d) Sampling Technique

The multi-staged sampling was adopted for this study.

First, three newspapers were purposively selected for this study, namely: The Vanguard, Daily Sun and The Nations newspaper. The three were chosen because of their wide readership and circulation.

Then, the simple random sampling was also used to choose the number of editions to be analyzed. This was necessary to avoid making the work clumsy by using all editions of the three newspapers published within the period of study. A period of two years was chosen, January 2015 to December 2016. The continuous and constructed weeks sampling was used for both 2015 and 2016 to determine the dates and editions to be studied.

For continuous weeks, one week was randomly selected for 2015 from the 52 weeks of the year another one week was randomly selected for 2016 from the 52 weeks represented in a ballot box.

For the constructed weeks for both 2015 and 2016, the researcher picked seven times randomly from the 52 weeks in a box. The first week picked, the Sunday which is the beginning of the week was studied to represent that week, the second week Monday, the third week Tuesday, fourth week Wednesday, fifth week Thursday, sixth week Friday, and the seventh week Saturday. The same procedure of sampling is applied for both years.

VII. Instrument of Data Collection

The coding sheet is used here. It is used to collect quantitative data from the content analyzed in the newspapers.

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Table 1: Content categories guide for the study

Unit Analysis	Content Category	Code Number
(A) Newspaper	Vanguard Daily Sun The Nation	01 02 03
(B) Interpretation	Straight news Editorial Feature story Interview Opinion/columnist Pictures Cartoon	01 02 03 04 05 06 07
(C) Prominence	Front page Back page Center spread Inside page	01 02 03 04
(D) Source	Government official Media Citizen Bank	01 02 03 04

The coding categories and unit of analysis were formed to cover all the variables and answer the research question.

VIII. Data Presentation and Analysis

a) Method of Data Analysis

Results were obtained by analyzing the coded data from the sample frames of three selected newspapers during the study period. The results presented addresses the four research questions raised to content analyze the foreign exchange market in Nigeria by three newspapers from January 2015 to December 2016. (2years). Decisions and conclusions were drawn based on table, frequencies, percentage, and charts.

b) Data Presentation and Analysis

A total of 84 copies of newspapers were content analyzed, that is 28 editions of each of the three. In these, a total 144 foreign exchange stories were published. This was made up of 62(43%) stories in the Vanguard, 39(27%) in The Sun and 43(30%) in The Nation. A total 28 editions were published without the story on forex. This was made up of six editions in Vanguard, 11 in Daily Sun and 11 in The Nation.

Table I

S/N	Newspapers	No of Editions	No of Editions With Story	No of Editions Without Story	No of Stories	%
1	Vanguard	28	22	6	62	43
2	The Sun	28	17	11	39	27
3	The Nation	28	17	11	43	30
	Total	84	56	28	144	100

This table shows the number of the edition of newspapers studied for this research. It also shows the number of stories gotten from the 84 editions.

Table II: Research Question One: What level of prominence is given by newspapers to foreign exchange market stories?

s/n	Story Genre	Vanguard		The Sun		The Nation		Total	
		Frequency	%	Frequency	%	Frequency	%	Frequency	%
1	Front page	6	10	1	3	4	9	11	8
2	Back page	-	-	-	-	-	-	-	-
3	Centre spread	-	-	1	3	1	2	2	1
4	Inside page	56	90	37	94	38	89	131	91
Total		62	100	39	100	43	100	144	100

Source: Vanguard, The Sun, The Nation content 2015 & 2016

The table above is a representation of the level of prominence of foreign exchange market stories by the selected newspapers. It revealed that stories on forex market were not given prominence by the three newspapers as most of the stories with an average of 91% were only published in the inside pages.

Table III: Research Question Two: What is the frequency of coverage of stories in the foreign exchange market?

s/n	Newspaper	Frequency	%
1	Vanguard	62	43
2	The Sun	39	27
3	The Nation	43	30
Total		144	100

Source: Vanguard, The Sun, The Nation content 2015 & 2016

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Table 3 shows the frequency of 144 stories published by the three newspapers on forex market in Nigeria. Vanguard published more stories on forex than other.

Table V: Research Question Three: What is the source of stories published by newspapers on foreign exchange?

s/n	Story Genre								
		Frequency	%	Frequency	%	Frequency	%	Frequency	%
1	Government	9	15	6	15	4	9	19	13
2	Citizen	1	1	3	8	3	7	7	5
3	Media	31	50	26	67	30	70	87	60
4	Bank	21	34	4	10	6	14	31	22
Total		62	100	39	100	43	100	144	100
Source: Vanguard, The Sun, The Nation content 2015 & 2016									

The table above is a representation of the source of stories of foreign exchange market by the selected newspapers. The media with 87(60%) sources indicates that the selected newspaper had a considerable coverage of the story.

Table VII: Research Question Four: What is the level of interpretation and focus given to foreign exchange stories?

s/n	Story Genre	Vanguard		The Sun		The Nation		Total	
		Frequency	%	Frequency	%	Frequency	%	Frequency	%
1	Straight news	57	91	28	71	35	82	120	83
2	Editorial	1	2	4	10	1	2	6	5
3	Feature	2	3	1	3	2	5	5	3
4	Pictures	0	0	1	3	1	2	2	1
5	Interviews	0	0	3	7	0	0	3	2
6	Opinions/column	1	2	1	3	4	9	6	5
7	Cartoon	1	2	1	3	0	0	2	1
Total		62	100	39	100	43	100	144	100

Source: Vanguard, The Sun & The Nation Content 2015 & 2016

Tables 5 above indicate that most of the stories were straight news stories with a frequency of 120 that is 80% of 144 stories published were purely straight news which is poor. The implication of this is that the level of interpretation and analysis related to foreign exchange market is poor.

IX. Discussion of Findings

a) *Research Question One: What level of prominence is given by newspapers to foreign exchange market stories?*

The findings of the study show that stories on the foreign exchange market were given low prominence. This owes to the fact that most of the stories were buried inside the pages of the three newspapers studied. Out of the 144 stories published, 11(8%) stories were published in the front page, 2(1%) in the center spread page of the newspapers; no story was published at the back page, 131(90%) stories were published in the inside page of the newspapers. In placement of these stories of the 11 stories on the front pages, Vanguard had 6(10%) stories, The Sun 1(2%) stories, and The Nation 4(9%) stories. In the center spread Vanguard had no story, The Sun 1(3%), and The Nation 2(1%) which is very poor. The back page of the three newspapers had no story on foreign exchange that means no prominence at all was given on the back page. On the inside pages which had most of the stories, Vanguard published 56(90%) which is the highest, The Sun 37(94%) and The Nation 38(89%). Based on this findings the selected newspapers did not consider issues on foreign exchange significant to the public, out of 144 stories published only 11 stories which are 8 percent(%) was published in front page and 131 stories which are 90 percent(%), that most of the stories were in the inside pages of the selected newspaper which is very poor as foreign exchange is an economic issue therefore should be given more prominence either on the back page, front page or center spread of the newspapers.

Ohaja (2003, p.16) pointed out that, "…. a story displayed on the front page is more prominent than one tucked into the inside page. The ranking usually descends from (4) front page, to (3) back page, then (2) centre spread and the least score (1) goes to inside pages." going by these ranking is obvious that with most stories on the inside page of the selected newspapers shows that a very low prominence was given to stories on foreign exchange in 2015 and 2016.

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b) *Research Question Two: What is the frequency of coverage of stories in the foreign exchange market?*

The frequency table shows that 84 editions of the selected newspapers were analyzed, 56 editions had stories on foreign exchange and 28 editions without stories, out of the 56 editions analyzed 144 stories were on foreign exchange market in Nigeria. Vanguard had 62(43%) stories on foreign exchange, The Sun 39(27%) stories, and The Nation 43(30%) stories. Vanguard had the highest story followed by The Nation and lastly The Sun.

Based on this findings, the study revealed that stories on foreign exchange market was represented to an average extent, vanguard had the highest content published on foreign exchange with 62 stories and a percentage of 43% The Nation and The Sun had a low frequency on foreign exchange stories, this is because most contents on the newspaper pages are commercials, rather than economic news stories or stories that are beneficiary to the public. Most pages of the selected newspapers were filled with advertisements, obituaries this shows that newspapers place more priority and target at the profit which should not be a primary reason for publication. In line with these findings Gayatri (1993) in his study "A Content Analysis of International News in India Today and Time Magazine from 1992 To May 1993" the findings also showed that there was an imbalance in international news coverage by both magazines as many topics were never reported. Though this study was not in Nigeria, it reflects the fact that most media either newspaper or magazine have low coverage on stories that are important to the economy of a country.

The media are viewed and perceived as agenda-setters and development advocates, the role of the media in development lies in the ability to educate, inform and mobilize people through information dissemination, they should be able to carry out these functions as they are socially responsible to the society. This study, therefore, does not disprove earlier studies on high coverage of economic issues in Nigeria; rather this study maintains that the frequency given to foreign exchange stories in Nigeria as at the time of study is low as only Vanguard had up to 62(43%) stories out of the 144 stories.

c) *Research Question Three: What is the source of stories published by newspapers on foreign exchange?*

From table 5 and figure 3 above revealed that the sources of most stories analyzed were from the media which is a positive one. Out of the 144 stories analyzed 87(60%) of the stories were from the media, 19(13%) from the government, 7(5%) from citizens, and 31(22%) from the bank. Out of the 62 stories published Vanguard 31(50%) of the stories were from a media source, from 39 stories 26(67%) stories in The Sun were media source, and the Nation had 30(70%) stories from a media source. Vanguard and The Nation had just a difference of 1, but Vanguard still had the highest stories from the media source. With a total of 87 and a percentage of 60%, it shows that the media did well to cover most stories though as straight news stories but the agenda was set.

Though they were other sources of stories on foreign exchange especially the bank, it is important that the media investigate and publish these stories either as editorial or straight news stories for better interpretation of the stories and avoid being biased. Therefore, based on findings of this study the stories from media sources were more, which is a positive result.

Research Question four: What is the level of interpretation and focus given to foreign exchange stories?

Findings show that the level of interpretation and analysis by the selected newspapers was poor because most of the stories were published as straight news stories as shown in table 6 above 120(83%) stories were straight news, Vanguard had 57(91%) stories as straight news, The Sun 28(71%), and The Nation 35(82%). Story genre like editorial which should have more economic stories had only 6(5%) stories in the three newspapers analyzed which is very poor, feature stories were only 5(3%) from the selected newspapers.

Gabriel(2012) stated "we as media-consumers are not just consuming the quantity of information but we are actually consuming the interpretation of the information-supplier" this study goes against this statement because news stories were given more attention by the selected newspaper signifying a very poor interpretation and analysis because news stories are mostly sketchy information unlike feature stories. And for a topic like foreign exchange which is an economic issue that has to do with figures should be fully interpreted and analyzed for full understanding by the public to know how and when the forex market is favourable, also interpret some government polices based on foreign exchange market in Nigeria.

X. Conclusion

This study has taken a critical look at newspapers' coverage of the foreign exchange market in Nigeria. Three national dailies were selected and analyzed. From the analysis of a sample size of 84 editions, 56 editions had stories on foreign exchange while 28 editions had no story, a total of 144 stories published from the 56 editions of the selected newspapers were studied.

In the findings, it was discovered that the selected newspapers did not give considerable prominence to issues on the foreign exchange market in Nigeria. The research also revealed that only Vanguard gave a considerable frequency to issues on forex,

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therefore, the frequency given by the selected newspapers was poor. Most of the stories were from media sources signifying that the selected newspapers covered stories on forex but failed to give a considerable interpretation to these stories. These findings dispute the statement of Gabriel (2012) who revealed that "we as media-consumers are not just consuming the quantity of information but we are actually consuming the interpretation of the information-supplier"

The implication of these findings is that the selected newspapers representing the total population gave considerable attention to issues on the foreign exchange market but failed to attach more prominence and interpretation to these stories to the benefit of the average reader.

XI. Recommendations

1. Further research should be done to reexamine the coverage of foreign exchange market in Nigeria from different years and observe the change over a period to show if there are any significant differences in the sample period.
2. Foreign exchange matters should be covered adequately not just as a straight news but in other forms such as business, editorial, feature, education, etc. This is expected for enhancement and interpretation of forex market being an economic and development issues in Nigeria.
3. To achieve this objective, reporters and editors of newspapers should be trained in reporting and editing economic, financial and development issues respectively, because it is a field that requires special skills.
4. Newspapers should not only concentrate on political and commercials, advertisements etc as major issues in reporting, but should also cater for the needs of those who want to be kept abreast of developments in the forex market.
5. The practice of `participatory' and 'investigative journalism' should be supported by journalists, who report from the field.
6. Granted that financial reporters may not have the intellectual capacity to effectively interpret issues in the forex market to readers, newspapers should hire financial experts who would be required to make inputs by way of explanations on every story that has to do with the forex market.

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Culture-Specific Perspectives of Age and Gender Disparities in Entrepreneurial Intuition

By Umukoro, Omonigho Simon & Okurame, David Efevogho

Abstract- Related studies have been relatively silent on the role of age and gender in the expression of intuitive skills among potential and nascent entrepreneurs. Therefore, this study examined age and gender disparities in entrepreneurial intuition among potential youth entrepreneurs. The study employed a cross-sectional research design. The study made use of data which was obtained from 1,626 youths in selected National Youth Service Corps (NYSC) orientation camps in Southwestern Nigeria. Results showed that age [$F(1,1622)=5.151$; $p<.05$] had a significant main influence on entrepreneurial intuition with an effect size of 3% while gender [$F(1,1622)=.178$; $p>.05$] did not have a significant main influence on entrepreneurial intuition. Furthermore, the interaction of age and gender significantly influenced entrepreneurial intuition [$F(1,1622)=6.883$; $p<.05$] with an effect size of 4% among the study participants. The results support theoretical suppositions that age and gender play significant roles in the expression of entrepreneurial intuition among nascent entrepreneurs.

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Culture-Specific Perspectives of Age and Gender Disparities in Entrepreneurial Intuition

Umukoro, Omonigho Simon [α] & Okurame, David Efevogho [σ]

Abstract- Related studies have been relatively silent on the role of age and gender in the expression of intuitive skills among potential and nascent entrepreneurs. Therefore, this study examined age and gender disparities in entrepreneurial intuition among potential youth entrepreneurs. The study employed a cross-sectional research design. The study made use of data which was obtained from 1,626 youths in selected National Youth Service Corps (NYSC) orientation camps in Southwestern Nigeria. Results showed that age [$F_{(1,1622)}$=5.151; p<.05] had a significant main influence on entrepreneurial intuition with an effect size of 3% while gender [$F_{(1,1622)}$=.178; p>.05] did not have a significant main influence on entrepreneurial intuition. Furthermore, the interaction of age and gender significantly influenced entrepreneurial intuition [$F_{(1,1622)}$=6.883; p<.05] with an effect size of 4% among the study participants. The results support theoretical suppositions that age and gender play significant roles in the expression of entrepreneurial intuition among nascent entrepreneurs.

I. Introduction

Intuition is a method of making decisions that are both holistic and non-linear (Sinclair & Ashkanasy, 2005). Researchers may feel awkward with this conceptualization given the nebulous nature of the construct. The vagueness of the construct is a direct result of the natural presumption that knowledge is recognizable and valuable only when it is explicit, untainted by emotions, and open to cognizant idea and thoughtfulness (Hodgkin son and Sadler-Smith 2003). Mitchell, Friga and Mitchell (2005) opine that the utilization of intuition is challenging because there are excessive number of elucidations as to what constitutes intuition. There are also a myriad of elements that influence one's capacity to utilize it; the environment, brain organization (psychobiological perspectives), experience, training and the powerlessness to access intuitive information as and when required. Nevertheless, there is sufficient empirical support from the literature for an accord as to what constitutes intuitive decision making.

From a biological perspective, the intuitive process is a function of the neurological process within the basal ganglia. The basal ganglia are a collection of nuclei found on both sides of the thalamus, outside and above the limbic system, but below the cingulate gyrus and within the temporal lobes. Although glutamate is the most common neurotransmitter in the basal ganglia, the inhibitory neurotransmitter, gamma-Amino butyric acid (GABA), plays a significant role in the basal ganglia. Lieberman (2000) provided a social cognitive neuroscience approach to intuition, proposing that implicit learning processes are the cognitive substrate of social intuition. Lieberman (2000), after reviewing relevant neuro-scientific data, found that the caudate and put amen in the basal ganglia are central components of implicit learning, which prompts intuition.

The psychological perspective of intuition describes it as a process by which information, outside the range of analytical cognitive operations, is sensed and perceived in mind ascertainty of knowledge or feeling about the totality of an outcome (Sinclair & Ashkanasy, 2005). Mental constructs such as thoughts or ideas make up the intuitive process, which carries significant weights of certitude. It describes an instinctive utilization of implicitly stored knowledge linked to the rapid processing of information as the basis for reaching an apparently immediate decision. Thus, intuition is a process of instantaneously reaching a conclusion basedon little information rather than significantly more information and with feelings of certitude (Sadler-Smith, 2010).

Based on Sadler-Smith's (2010) and Mills' (2012) conceptualizations of the intuitive process, entrepreneurial intuition can be logically referred to as a spatial ability to make instinctive and instantaneous business decisions in the face of incomplete information and/or limited resources (Umukoro and Okurame, 2017). It is that part of entrepreneurial decision and action that is *not* based on extrapolated reason or logic (La Pira &Gillin, 2006) but on simplified mental models to piece together previously unconnected information. Thus, entrepreneurial intuition helps the individual to identify opportunities, invent new products and to assemble resources in starting and growing a business in a market with relatively unstable conditions (Sadler-Smith, 2010).

Mills (2012) suggests that entrepreneurial intuition is expressed in dimensions of risk taking, creativity, proactivity and opportunity recognition. For instance, entrepreneurs with productive risk-taking impulses are able to explore and exploit unchartered business territories. Entrepreneurs with a healthy risk-

Author α σ: Department of Psychology, University of Ibadan, Nigeria University of Ibadan, Nigeria. e-mails: simon.umukoro@yahoo.com, daveokurame@yahoo.com

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taking spirit might sense opportunities where others do not and spot profitable trends well before the market is saturated (Lauriola, Levin, & Hart, 2007).Entrepreneurs with creative intuitions are successful in the development of competitive advantage. They can respond to current customer needs, anticipate future needs or challenges and develop new ideas, products or services. Entrepreneurs with proactive intuitions can recognize opportunities and preempt future challenges; they show initiative, take action, and persevere until they bring about meaningful change.

While there is a growing interest in the psychological antecedents of entrepreneurial intuition (Blume & Covin, 2011; Mills, 2012; Umukoro & Okurame, 2017), there is a dearth of studies on demographic differences in entrepreneurial intuition. There is, therefore, a gap in the academic literature concerning the role of age and gender in the development and utilization of intuitive skills among potential/nascent entrepreneurs. The importance of age and gender in the context of spatial abilities stems from a variety of theoretical assumptions such as Baylor's (2001) model of intuition and the hemispheric specialization theory by Mc Glone (1980). Both theories suggest that age and gender differences have significant roles to play in the variance of individual abilities to adopt intuitive skills. However, these theoretical assumptions have not received vigorous empirical validation, especially from culture-specific contexts. There is, therefore, a need for an empirical investigation of age and gender differences in entrepreneurial intuition, from culture-specific perspectives.

Hofstede's (1983) dimensions of cultural values can be used to appraise cultural implications in the use of entrepreneurial intuition within a Nigerian context. Hofstede (1996) argued that culture is a fuzzy concept that can be viewed from two perspectives that seems inter-related and confusing. He stated that culture could be seen from a narrow perspective to mean "civilization" and in the broad perspective as "anthropology" which involves thinking, feelings and acting. Furthermore, culture is a combination of material and spiritual wealth designed by man through process of social and historical development.

Nigeria, like many other African nations, is a collectivist society, in which emphasis is placed on obligations towards in-group members (family and relations). In such a society, individuals are willing to sacrifice their individual needs and desires in order to have a sense of belonging, harmony, and conformity (Onwubiko, 1991). However, intuitive decision making is characterized by individualism, as it is dependent on subjective impulses from implicitly learned content. Therefore, the willingness to exploit intuitive abilities among Nigerian youths may be hampered by the collectivist nature of the society, in which decisions made by younger ones are expected to be ratified by experienced others before implementation.

Furthermore, high power distance often exists in collectivist societies. Hierarchy and power inequality are considered appropriate and beneficial in high power distance societies. It is quite common in high power distance cultures that the seniors or the superiors take precedence in leading, whereas the juniors or the subordinates must wait and follow them to show proper respect (Peretomod, 2012). Such high power distance exists in the Nigerian society where juniors and subordinates refrain from freely expressing their thoughts, opinions, and emotions within circles of their seniors. Therefore, the freedom to exploit and express intuitive abilities may be impeded by the presence of superior entities.

Additionally, gender roles are generally distinct and complementary, which means that men and women place separate roles in the society and are expected to differ in embracing these values. For instance, in patriarchal societies like Nigeria, men are expected to be assertive, tough, and focus on material success, whereas women are expected to be modest and tender, and focus on improving the quality of life for the family (Ekpe, Eja& John, 2014). Additionally, the educational and career success attained by a woman in African patriarchal societies is not often recognized, until it is capped by marriage and subordination to the authority of her husband (Onyejekwe, 2011). Thus, exploitation of intuitive capacities may be hampered among women who avoid the consequences of exploring their intuitive capacities on their expected role as wife and mother in the Nigerian patriarchal society.

II. Age and Intuitive Decision Making

In Baylor's model of intuition, expertise and availability of intuition are linked to immature and mature intuition. Figure 1 shows that the model is depicted by a curve that illustrates the variance in intuitive abilities from childhood, through adolescence, to adulthood. Baylor (2001) makes emphasis on findings from Choi's (1993) study in which students were asked to identify an increasingly more complete picture as soon as possible. Results showed that the mean reaction times for second graders who were exposed to the Westcott type of test were *significantly higher* than those of the kindergartners, fourth, and sixth graders.. Given these results, and similar results discovered by Schon (1983), Baylor suggests that children initially have intuitive understanding, but the analytic approach introduced during formal schooling *conflicts* with the intuitive thinking process, causing them to make mistakes.

Thus the curve in figure 1 bends downwards until children achieve more developed and schooled understanding which enables them to answer correctly

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again, utilizing now what Baylor (2001) calls higher order intuitive connections, given a corresponding increase in expertise. "Once one attains more expert knowledge structures, one develops the ability to figuratively 'see' different relationships and thus demonstrates mature intuition" (Baylor, 2001; p. 239). Hypothetically, the intricate issue of long or short periods of incubation may be partly explained by level of expertise.

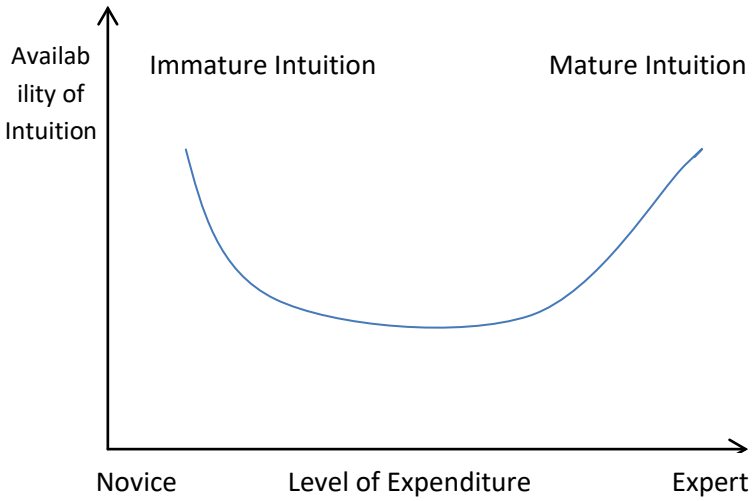


Figure 1: Baylor's Model of Intuition (Baylor, 2001)

Research investigating age differences in emotion and cognitive ability in decision making are inconsistent (see Strough, Parker &Bruine de Bruine 2015; Mikels, Shuster, & Thai, 2015). If older people compensate for age-related cognitive declines by relying more on quick gut reactions, then older age may be associated with a decision-making profile focused on intuition and spontaneity rather than rationality. A study of undergraduates showed the opposite—older age was associated with reporting a *less* intuitive style (Loo, 2000). However, Bruine de Bruin, et al, (2007) found that older age in community-dwelling adults was associated with a *greater* likelihood of reporting *both* rational and intuitive styles. Discrepant findings could reflect differences in samples, with college education affecting the degree to which people rely on rationality and intuition.

III. Gender and Intuitive Decision Making

Some studies (Sherwin, 2003; Zaidi, 2010) have found gender differences in cognitive abilities such as perception, attention, memory (short-term or working and long-term), motor, language, visual and spatial processing, and executive functions. Generally, females have been found to show advantages in cognitive based activities such as verbal fluency, perceptual speed, accuracy and fine motor skills, while males outperform females in spatial, working memory and mathematical abilities (Sherwin, 2003). Using theories from social and neuro-psychology perspectives, numerous attempts have been made to explain the etiology and basic mechanisms for the expression of spatial ability among men and women. The hemispheric specialization theory proposes that gender differences exist in the anatomical structure of the brain and that such differences could explain sex differences in behavior. Supporting this perspective, it has been found that damage to certain areas in the right side of the brain lowers spatial ability of both sexes, but probably more so in men (McGlone, 1980). A review by Harris (1981) show that damage to the left side of the brain reduces spatial ability in women.

Some social learning theories operate with tabula rasa models while others postulate stable early differences upon which societal forces exert an effect. According to tabula rasa models (e.g. Bandura and Walters, 1963; Michel, 1966) sex differences appear only because of separate cultural norms for boys and girls. Sex-appropriate behavior is reinforced according to norms. Generalization then takes place, so that situations similar to those in which the reinforcer occurred will also promote sex-typic behavior. According to social learning theory, the child may also copy the behavior of the same-sex parent through observational learning and generalize these experiences. Three implications of such social learning theory are that (i) only behavior shaped by reinforcement will appear (ii) behavior can be changed immediately at any time and without restrictions provided the reinforcing conditions are changed, and (iii) children will resemble their same-sex parent more than their opposite-sex parent.

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Social learning theorists often stereotype women as "intuitive" and men as "rational". However, empirical research investigating gender differences in reports of intuitive and rational decision-making styles yields mixed results. For instance, in Sadler-Smith's (2010) findings, undergraduate women are more likely than men to report intuitive styles. Sinclair, Ashkanasy & Chattopadhyay (2010) used a mood induction that asked people to describe feelings about winning or losing a competition. Women reported using more intuition, and men reported using more reason. Also, La Pira and Gilin (2006) conducted a gender based study on intuition among entrepreneurs in Australia and found that females had an average score lower than their male counterparts, supporting the hypothesis that women are likely to be more intuitive than men (Bierman & Scholte 2002; Myers 2002; Radin 1997). However, studies assessing general decision-making styles in age diverse samples do not find significant gender differences (Baiocco et al., 2009; Loo, 2000; Spicer & Sadler-Smith, 2005).

a) Hypotheses

Based on the theoretical and empirical suppositions derived from the extant review of literature, the following hypotheses were stated and tested in this study:

1. There will be a significant main influence of age on entrepreneurial intuition among potential youth entrepreneurs.
2. There will be a significant main influence of gender on entrepreneurial intuition among potential youth entrepreneurs.
3. There will be a significant interaction influence of age and gender on entrepreneurial intuition among potential youth entrepreneurs.

IV. Methods

The study employed a cross-sectional research design. The independent variables of the study are age and gender while the dependent variable of the study is entrepreneurial intuition. Age was dichotomized into young and old; gender was dichotomized into male and female. Participants consisted of youth corps members in selected National Youth Service Corps (NYSC) orientation camps within Southwestern Nigeria. The National Youth Service Corps, established by degree 24 of May 1973, is a scheme established to promote the ideals of national unity and promote national economic, development through mobility of labour in the formal and informal sectors. Nigerian graduates, not more than 30 years of age, from universities, polytechnics and other local or foreign degree awarding institutions are eligible to serve. The study participants comprised 780 (48%) male corps members and 846 (52%) female corps members. Their ages ranged from 19 - 30 years with a mean age of 27 years (SD=1.87).

a) Measures

Age and gender were measured at ordinal and nominal levels as demographic factors. A culturally relevant entrepreneurial intuition scale was developed by the researchers was used to obtain data from the participants. A critical first step was to develop a precise and detailed conception of the target construct and its theoretical context. To articulate the basic construct as clearly and thoroughly as possible, it was necessary to review the relevant literature to see how others have approached closely related constructs that describe entrepreneurial intuition. Also, other entities from which the target was to be distinguished was examined. The brief, formal description of entrepreneurial intuition was conceived as *"a spatial ability to make instinctive and instantaneous business decisions in the face of limited information and/or resources"*

Having identified the scope and range of the content domain, the actual task of item writing commenced. Items that were related to the four dimensions of entrepreneurial intuition as conceptualized above were obtained via a review of relevant literature and adaptations of items from closely related constructs. Selections and adaptations of items were tailored towards the target population of the study. The researcher also carried out key informant interviews (KII) with successful entrepreneurs in order to generate more items. Successful entrepreneurs (who ran a medium or large sized enterprise for at least ten years, as their only source of income) were interviewed. Questions based on the objective of the pilot study were structured in an interview guide. A thematic analysis of the transcribed responses was carried out from which items were drawn based on over-arching themes. After a thorough check for redundancy, the items generated were subjected to face validity and content validity by experts in the field of psychology comprising selected postgraduate students and lecturers in the University of Ibadan. Only items that received unanimous support were included in the scale. A total pool of 52 items was finally drawn at this initial stage.

The 5-point likert scale format ranging from *'Not True of Me=1'* to *'Very True of Me=5'* was adopted for this scale. The 5 point likert scale is one of the most common response formats and is commonly used when measuring opinions, beliefs, and attitudes. Some of the Items were negatively worded to cater for agreement bias. The 52 items were structured into a questionnaire format and distributed in hard copy to a selected set of 250 youth corps members. Item responses were subjected to data analysis for item discrimination, factor analysis, reliability and construct validity of the scale.

Item discrimination of the 52 items of the scale indicated that 31 items had corrected item-total

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correlation below .30, and were therefore deleted from the scale. A confirmatory factor analysis of the remaining 21 items was performed to test whether measures of the construct were consistent with the researcher's understanding of the nature of the construct (or factor). All items loaded significantly on their constructs ($p<.001$), with weights ranging from .51 to .83. The items were sorted into entrepreneurial intuition dimensions of ingenuity (6 items), risk propensity (4 items), preemption (5 items) and opportunity recognition (6 items). The reliability analysis of the entrepreneurial intuition scale produced a Cronbach alpha of 0.85.

In order to test the convergent validity of the scale, an additional construct was included in the model; Entrepreneurial Attitude. To achieve validity of the scale, responses from the 21-item entrepreneurial intuition scale (EIS) was correlated with an abridged version of the Entrepreneurial Attitude Orientation Questionnaire (EAOQ) developed by Huefner, Hunt, & Robinson (1996). A Pearson's Product Moment Correlation analysis between EIS and the EAOQ showed that there was a significant positive correlation between entrepreneurial intuition and entrepreneurial attitude ($r=.223$; $p<.05$).

V. Results

Following the completion of the data collection, the questionnaires were coded, scored and inputted into an SPSS software program. Both descriptive and inferential statistics were employed in the data analysis of the study. Frequency tables were used to describe the demographic information of participants. A factorial ANOVA was used to test the three hypotheses stated in this study. Results of this analysis are presented in Table 1.

Table 1: 2x2 Factorial ANOVA showing main and interaction influence of age and gender on entrepreneurial intuition

Source	Type III SS	df	Mean Square	F	Sig.	η
Age	1141.002	1	1141.002	5.151	.023	.003
Gender	39.496	1	39.496	.178	.673	.000
Age * Gender	1524.817	1	1524.817	6.883	.009	.004
Error	358432.907	1618	221.528			
Total	9848238.000	1622				

Results in Table 1 show that age [$F_{(1,1618)}=5.151$; $p<.05$] had significant main influence on entrepreneurial intuition with an effect size of 3% while gender [$F_{(1,1618)}=.178$; $p>.05$] did not have significant main influence on entrepreneurial intuition. The table also showed that age and gender interacted significantly to influence entrepreneurial intuition [$F_{(1,1618)}=6.883$; $p<.05$] with an effect size of 4% among the study participants. Based on these outcomes, hypotheses 1 and 3 of the study were supported while hypothesis 2 was not supported. Further post hoc analyses were carried out to determine the direction of influence among the significant outcomes. Results of the post hoc analyses are presented in Tables 2 and 3.

Table 2: T-test showing difference in entrepreneurial intuition between younger and older potential entrepreneurs

Age	N	Mean	S.D.	df	T	sig
Younger	636	77.6038	13.73565			
				1620	2.44	.015
Older	986	75.7505	15.62299			

Results from Table 2 showed that there was a significant difference in entrepreneurial intuition between younger and older participants $t(1620)=2.44$; $p<.05$.

The results imply that younger potential entrepreneurs exhibited higher levels entrepreneurial intuition than their older counterparts.

Table 3 a: Mean Description of Entrepreneurial Intuition across Age and Gender

Age	Gender	Mean	Std. Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Younger	Male	76.538	.965	74.645	78.430
	Female	78.241	.746	76.778	79.705
Older	Male	76.812	.639	75.558	78.066
	Female	74.455	.706	73.069	75.840

Results from Table 3 show that younger female participants reported the highest mean level of entrepreneurial intuition (79.71) while the older female participants reported the least mean level of entrepreneurial intuition (75.84). The results are graphically illustrated in figure 2.

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Figure 2: Interaction between age and gender on entrepreneurial intuition

Table 3b: Pairwise multiple comparison of two-way interactions between age and gender on entrepreneurial intuition

	A	B	C	D	Mean
A	-	1.70*	0.27	2.08*	76.538
B		-	1.43	3.79*	78.241
C			-	2.36*	76.812
D				-	74.455

**The mean difference is significant at the .05 level*
Key: A=Younger Male
B=Younger Female
C=Older Male
D=Older Female

Results of the pairwise multiple comparison showed that entrepreneurial intuition mean differences of 2.00 (or more) among paired groups were significant ($\bar{x}$-diff$\geq\pm$1.70; $p<.05$) while entrepreneurial intuition mean differences of 1.43 (or less) among paired groups were not significant ($\bar{x}$-diff$\leq\pm$1.18; $p>.05$).

VI. Discussion of Results

Results of this study showed that age plays a significant role in entrepreneurial intuition indicating that entrepreneurship interests may peak during nascent periods of growth and create a higher propensity to explore a wider range of career options. This conclusion is corroborated by Baylor's model of intuition which asserts that young children, who have presumably less exposure to linear, logical thought processes, are more naturally inclined to intuition and can be more easily trained to be intuitive thinkers than their older counterparts (Noddings & Shore, 1984). From a practical point of view, the use of intuition is a better option in the face of limited entrepreneurial experience among nascent and potential entrepreneurs. However, the rightness or certitude of such decisions may be dependent on implicitly learned contents or optimistic expectations. Correspondingly, a person may lose the experiential freedom of immature intuition when he or she develops more advanced knowledge structures as age increases.

Some entrepreneurial related studies have produced results that highlight the importance of age in entrepreneurship. For instance, Parker (2009) found that age and level of entrepreneurship education are considered to be important factors of entrepreneurial traits. Sahut, Gharbi and Mili (2015) who examined the impact of age on entrepreneurial intention also found a negative relationship involving age and entrepreneurial intent. Similar studies suggest that there is a positive impact of entrepreneurship education at early stages in life on self-employment probability (Blanch flower, 2000; Müller & Arum, 2004; Ritsilä &Tervo, 2002). Brownson (2014) revealed that age and social norm were

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determinants of entrepreneurial behaviour; and Nonato, Leal and Rocha (2014) found that age explained significant variability of entrepreneurial behavior.

While some studies (Bierman & Scholte 2002; Myers 2002; Radin 1997) suggest that gender influences spatial abilities and skills, the current study found no relationship between gender and entrepreneurial intuition. The current finding is consistent with the results of Mustapha and Selvaraju (2015) who reported that gender was not an important factor in entrepreneurially oriented traits. The finding that age and gender interacted to significantly influence entrepreneurial intuition in this study implies that age plays an important role in the relationship between gender and entrepreneurial intuition. According to the outcomes of this study, younger female participants ranked highest in the expression of entrepreneurial intuition. In justifying this outcome, the increasing sensitization for gender equality and female empowerment in typical African societies, has begun to spur young female entrepreneurs to adopt more innovative ways to break through the glass ceiling in a male dominated labour sector.

One of the ways by which nascent female entrepreneurs have begun to make significant impact in entrepreneurship careers is to boycott the principles of rationality in business decision making, and rely more on quick gut reactions characterized by intuition and spontaneity (Larwood & Wood, 2007). However, the decrease in expression of entrepreneurial intuition among older females in the Nigerian society may be associated with cultural norms of collectivism, power distance and patriarchy in the society, which pressures females to conform to societal expectations of subordination and deference through the institution of marriage (Manser & Brown, 2000; Marthur-Helm, 2002, Umukoro & Okurame, 2017). Similar studies have supported the assertion that younger women are likely to be more intuitive than men (Ashkanasy & Chattopadhyay, 2010; La Pira and Gilin, 2006; Sadler-Smith, 2010).

VII. Conclusion and Recommendations

The results of this study support theoretical suppositions that age and gender play significant roles in the expression of entrepreneurial intuition among nascent entrepreneurs. Specifically, the results suggest that entrepreneurial intuition is highly projected among younger individuals. It is therefore recommended that intensive and comprehensive entrepreneurship training, with modules for enhancing intuitive skills, be incorporated in all categories of secondary and tertiary institutions. Such training should also be directed at youths in their teenage/adolescent years through early adulthood; as interest in entrepreneurship may be peaked during this period of growth.

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Psychological Well-Being Across Age and Sex among HIV Patients

By Korsa Beka & Nimona Shaka

Ambo University

Abstract- The HIV/AIDS epidemic has fostered several responses in society which include prejudice, fear, and even in some occasions, hysteria. AIDS-related stigma poses threats to the psychological well-being of people living with it. Therefore, the current study sought to investigate the effects of age and gender on Psychological wellbeing among people living with HIV and AIDS (PLHA) at Fitche Tesfa Berhan Charity Association. Cross-sectional research design with quantitative method was employed on 162 sample were selected based on stratified probability sampling technique. The stratification was based on age. Accordingly, participants were stratified in to four age groups [adolescent (12-20), young adults (21-39), middle adults (40-59) and old adults (60 and above)]. Ryff's Psychological well Being Scale (RPWB-18items) with demographic data questionnaire was used. As a method of data analyses, descriptive statistics such as frequency, percentage, mean and standard deviation; and independent sample t-test of inferential statistics was used.

Keywords: *psychological wellbeing, tesfa berhan charity association and people living with HIV/AIDS.*

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Psychological Well-Being Across Age and Sex among HIV Patients

Korsa Beka [α] & Nimona Shaka [σ]

Abstract- The HIV/AIDS epidemic has fostered several responses in society which include prejudice, fear, and even in some occasions, hysteria. AIDS-related stigma poses threats to the psychological well-being of people living with it. Therefore, the current study sought to investigate the effects of age and gender on Psychological wellbeing among people living with HIV and AIDS (PLHA) at Fitche Tesfa Berhan Charity Association. Cross-sectional research design with quantitative method was employed on 162 sample were selected based on stratified probability sampling technique. The stratification was based on age. Accordingly, participants were stratified in to four age groups [adolescent (12-20), young adults (21-39), middle adults (40-59) and old adults (60 and above)]. Ryff's Psychological well Being Scale (RPWB- 18items) with demographic data questionnaire was used. As a method of data analyses, descriptive statistics such as frequency, percentage, mean and standard deviation; and independent sample t-test of inferential statistics was used. Hence, the result of this study indicated that the mean score of overall psychological well-being of male respondents (M=78.45, SD= 12.110) was found to be higher than those of female respondents (M=73.28, SD= 12.505). Further, independent sample t-test revealed the statistically significant difference on overall psychological well-being across gender, t(160)=2.569, P=.011. Regarding age, even though there was a mean difference across different age groups, it is not statistically significant, t (152) = -.256, P= .798. In conclusion, health workers, counselors and other professionals who work with PLWHA may consider further interventions to promote psychological wellbeing in HIV/AIDS-positive individuals.

Keywords: psychological wellbeing, tesfa berhan charity association and people living with HIV/AIDS.

I. Introduction

Psychological wellbeing is a positive functioning of individual that include six distinct components of positive psychological functioning. In combination, these dimensions encompass a breadth of wellness that includes positive evaluations of oneself and one's past life (Self-acceptance), a sense of continued growth and development as a person (Personal Growth), the belief that one's life is purposeful and meaningful (Purpose in Life), the possession of quality relations with others (Positive Relations With Others), the capacity to manage effectively one's life and surrounding world (Environmental Mastery), and a sense of self-determination (Autonomy) (Ryff & Keyes, 1995).

As many studies indicated, psychological well-beings may influenced (positively or negatively) by a number of factors, such as diseases, stressful situation, and demographic variables like age, sex, marital status, education, and income level (García-Alandete, Rosa, Sellés, &Soucase, 2012; Charisse and Islam 2004; Moe, 2012; Ammar, Nauffal&Sbeity, 2013).

Several studies show gender-specific differences in some dimensions of psychological well-being, but their findings are contradict with each other. Some studies report female as having a better psychological well-being than male whereas for some other male were better in psychological well-being than female. For instance, So, women (of different age) have scored significantly higher in Positive Relations (Ryff& Keyes, 1995) and in both Positive Relations and Personal Growth (Ryff, 1989, 1991); in Purpose in Life (García-Alandete, Rosa, Sellés, & Soucase, 2012); in both Purpose in Life and Autonomy (Ryff, Keyes, & Hughes, 2003), and in both Purpose in Life and Positive Relations (Lindfors, Berntsson, & Lundberg, 2006). On the contrary, men scored higher, especially in Environmental Mastery and Self-acceptance (Lindforset al., 2006).

Similarly, Tejal & Nasit (2012) indicated that the effect of sex on psychological well-being can be influenced by other factors. For instance, family responsibilities and bringing up of children can develop stress among females as compare to males and due to this females have to fight against daily hassles in excess, as higher the level of daily hassles leads to weaker psychological well-being. Moreover role stress produced due to different role playing can develop more stress in females. Females experience much heavy workload as compare to males. It is possible that stress developed through different sources affects female's psychological well-being negatively.

On the other hand, Kriten and Wissing (2003) in their study identified absence of gender difference within the social dimension of psychological well-being was unexpected, given that other studies have shown women to be more attuned to interpersonal interaction than men are. They suggested that the results might indicate the fact that both males and females experienced equal support from others and experienced

Autho α: Deprtment of Psychology, Fitche Teachers' Training College, Oromia, Ethiopia.
Author σ: Department of Psychology, Institute of Education and Behavioral Sciences, Ambo University, Oromia, Ethiopia.
e-mail: nim.lammii@gmail.com

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interpersonal connectedness as equally important to their well-being.

Like the gender difference on the psychological well-being, the association between age and psychological well-being is also complex. Large surveys using single-item measures of well-being (e.g. overall rating of life satisfaction) usually find a U-shaped relationship with age: younger and older people tend to have higher well-being scores than the middle aged, although there may be a decline in well-being among the very old. Middle-aged adults also have the highest prevalence of common mental disorders (Huppert, 2009). Kristen, Tetyana & Robert (2011) suggested that there were maturation-based age-related changes in psychological well-being. But they were hesitant to draw firm conclusions due to heterogeneity among individual items in Ryff psychological well-being subscales. Scales based on either positively worded or negatively worded items yield different longitudinal age patterns. Second, almost all age-related changes revealed by their analysis were very small.

Ryff & Keyes (1995) indicated the consistency of age differences on these various aspects of well-being. They claim declining age profiles were obtained on Purpose in Life and Personal Growth, incremental scores were evident for Environmental Mastery and Autonomy, and no age differences were obtained for Self- Acceptance. Patterns for Positive Relations varied between showing no age differences or incremental patterns. Longitudinal data are obviously needed to clarify whether these age profiles represent maturational changes, or cohort differences. Whatever the "source" of these differences, the results underscore the diversity of life course and cohort profiles of wellbeing.

Other researchers [e.g. Crystal, Akincigil, Sambamoorthi, Wenger, Fleishman & Zingmond (2003) and Nokes, Holzemer, Corless, Bakken, Brown, Powell (2000)] compared younger adults with older adults that were living with HIV/AIDS and concluded that older adults experience either comparable or fewer depressive symptoms and greater overall emotional well-being than younger age groups while Asante (2012) ,in contrary, showed that psychological wellbeing of relatively older respondents is not significantly different from younger respondents.

Generally, regardless of the fact that psychological well-being is the most significant part of human health, there is limited amount of literature in the areas related to the psychological well-being of people living with HIV/AIDS in Ethiopia in general and study area in particular. Accordingly, having this as bases, the present study was intended to investigate the psychological well-being across age and sex among people living with HIV/AIDS at FitcheTesfa Birhan Charity Association North Shoa Zone, Oromia Regional State, Ethiopia.

More importantly, after a review of the literature specific to psychological well-being, the researcher realized that most of the studies were done in developed countries while little research outputs found in developing countries including Ethiopia is scant. Even if there were some local research on job satisfaction, they failed to address deeply the impact on demographic factors on psychological well-being among people living with HIV/AIDS. This is a serious gap as it failed to provide adequate information pertaining to the above mentioned issue which ultimately affects the intervention process aimed at enhancing psychological well-being. Moreover, to the researcher knowledge, there is no study addressing the psychological well-being of people living with HIV/AIDS at FitcheTesfaBirhan Charity Association in particular. This research, therefore, tried to address the above mentioned gaps. Thus, the general objective this research was to find out the overall psychological well-being across age and sex.

II. Method

The present study is cross-sectional in nature. 162 samples were selected from the total population of 280 people who were living with HIV/AIDS at Fitchetown, Tesfa Birhan Charity Association. The respondents were selected by using stratified probability sampling technique, and the strata are based on gender. To do this the sample size was determined by using Morgan & Krejcie (1970) sample size determination formula. As such sample size was determined to be 162 participants from the total population of 280.

$S = x^2 NP (1-p) \div d^2 (N-1) + x^2 p (1-p)$, where:

s = required sample size.

X^2= the table value of chi-square for 1 degree of freedom at the desired confidence level

(3.841).

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d = the degree of accuracy expressed as a proportion (.05).

$S = 3.841) \times 280 \times 0.5 (1-0.5) \div (0.05)^2 (280-1) + 3.841 \times 0.5 (1-0.5) = 162$

After the sample size was determined, population was divided in to two strata based on gender (male stratum and female stratum). Male stratum contains 103 members while female stratum contains 177 members. Finally stratified random sampling formula was used to select proportional number of males and females from their respective stratum (Kitambara, 2008).

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Females = 77/280*162= 102; males= 103/280 * 162 = 60.Therefore the sample size of the study would be 102+60 = 162

To collect the required data, Ryff's psychological well-being scale. Ryff's psychological well-being scales were used. Ryff's scales of Psychological Well-being were designed to measure six theoretically motivated constructs of psychological well-being: autonomy – independence and self-determination; environmental mastery – the ability to manage one's life; personal growth – being open to new experiences; positive relations with others– having satisfying high quality relationships; purpose in life – believing that one's life is meaningful; and self-acceptance – a positive attitude towards oneself and one's past life. Versions with different numbers of items have been applied in a variety of settings and samples. For this study 18 items (3 per dimension), which has been widely used was employed. Items were measured on 6-point Likert-type scale from 1 'never' to 6'every time'

The Cronbach's alpha coefficients for internal consistency of SPWB have been demonstrated as strong ranging from 0.83 to 0.91 per subscale: Autonomy (α = .83), Purpose in Life (α = .88), Positive Relations with Others (α = .88), Personal Growth (α = .85), Environmental Mastery (α = .86), and Self-Acceptance (α = .91). Correlations between the 14-item subscales and their own 20-item original subscale range from 0.97 to 0.99, demonstrating consistent testing of the constructs despite the decrease in test items. Test-retest coefficients for the 84-item instrument range from .81 to .88 for each subscale (Ryff, 1989; Ryff& Keyes, 1995).Furthermore, demographic questionnaire was also used to collect information on the socio-demographic characteristics of the respondents that include sex, age, marital status, religion, educational level, employment status, income level and area of residence of participants. All analyses were performed using the Statistical Package for the Social Sciences (SPSS-20). First, descriptive statistics were used to describe PLWHA's demographics and the level of psychological well-being. Second, inferential statistics such as independent sample t-test was also computed to investigate the differences in psychological well-being across gender and age.

a) Ethical Issue Consideration

At first place, approval letter of this study was obtained from Jimma University, department of Psychology and given to the Manager of Tesfa-Berhan Charity Association of people living with HIV/AIDS. The process of conducting research was begun after the permission was obtained from the manager. Respondents were asked whether they were willing to participate in the study after they were fully briefed about the purpose and objectives of the study. Oral consent was obtained before completing the questionnaires and conducting the interviews. Respondents were informed of their right of withdrawal at any time from participating in the study. In addition the researcher also assured that any one of participant's identity would be kept anonymous and confidential. They were also informed that the study had no harm or danger on them.

III. Results and Findings

In this chapter the research data, the statistics used and the results of the descriptive and inferential techniques used would be described briefly and to the point. The major objective of the study was to assess the psychological well-being across age and gender among people living with HIV/AIDS in case of Fitche Tesfa Berhan Charity Association of people living with HIV/AIDS (PLWHA). In order to meet the intended objective, the collected data were analyzed by dividing into three major parts. The first part deals with the demographic variables of the respondents which includes age, sex, ethnicity, marital status, employment status, educational and income level of respondents. The second part deals with the score of psychological well-being gender. The third part deals with the difference in psychological well-being across four age categories.

a) Socio-demographic data of respondents

This section presents the data obtained from the research questionnaire about the socio-demographic data of the research respondents.

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Table1: Socio-demographic variables of respondents based on Sex, age and marital status, Education level, and Monthly income level.(N=162).

Variables	Categories	Frequency	Percent
Sex	Male	60	37
	Female	102	63
Age	12-20	6	3.7
	21-39	85	52.5
	40-59	69	42.6
	60 and above	2	1.2
Marital status	Never married	20	12.3
	Married	86	53.1
	Divorced	32	19.8
	Widow	24	14.8
Educational level	Can't read & write	36	22.2
	Grade 1-4	38	23.5
	Grade 5-8	48	29.6
	Grade 9-12	34	21.0
	Certificate and above	6	3.7
Income level	0-150	37	22.8
	151-650	81	50.0
	651-1400	21	13.0
	1401-2350	17	10.5
	2351-5000	6	3.7

Note, Age of respondents was divided in to four groups (adolescent: 12-21; young adulthood: 21-39; middle adulthood: 40-59 and late adulthood: 60 and above) based on Erik Erikson's Psycho-Social Stages of Development believing that it is universal way of dividing developmental stages of human being and proper to examine changes that may come due to development and difference in psychological well-being among different age groups, because people under go many changes when they advanced from one stage to the next one.

Note, Education level of respondents was divided in to five groups based on the current. Educational Policy of Ethiopia so that it would be clear and easily understood. Similarly the monthly income level of respondents was divided in to six groups based on the employee's income tax system of Ethiopian. (Ethiopia Fiscal Guide 2012/13)

Table 1 indicates that respondents were composed of 60 (37%) males and 102 (63%) females. This indicates that the number of female respondents is nearly as twice as the number of male respondents. On the other hand respondents were divided in to four age groups which include: adolescent (12-20 years old) accounts for 6 (3.7%); young adulthood (21-39 years old) accounts for 85 (52.5%); middle adulthood group (40-59 years old) accounts for 69 (42.6%); and late adulthood (60 and above years) accounts for 2 (1.2%). So the result indicates that the majority of respondents fall under age group of young adulthood followed by middle adulthood (the two group alone accounts for more than 90% of total respondents. This ensures the idea that HIV/AIDS affects young and productive social class.

Regarding marital status, single persons account for 20 (12.3%), married persons account for 86 (53.1%), and divorced persons account for 32 (19.8%) and widowed persons account 24 (14.8%). The result shows that more than fifty percent of the respondents were married; followed by divorced and widowed ones. The smallest number of respondents was accounted for by single persons. What one can understand here is that considerable number of respondents were divorced or widowed, which might be either the cause or the consequence of HIV/AIDS infection.

Regarding educational level of respondents, table 1 indicates that persons who can't read and write account for 36 (22.2%); those who learnt grade 1-4 account for 38 (23.5%) and those who learnt grade5-8 account for 48 (29.6%). Again those who learnt grade 9-12 accounts for 34 (21.0%) while persons whose education level is Certificate and above account 6 (3.7%). This indicates that relatively large number of respondents fall in group of persons who learn from grade 5 to grade 8.

Another demographic variable is respondents' monthly income level and its composition is as follows. Based on their monthly income respondents were categorized in to five groups. This includes those who earn $\leq$150 Ethiopian birr per month account for 37 (22.8%); 151-650 Ethiopian birr per month account for 81 (50.0%); 651-1400 Ethiopian birr per month account for 21 (13.0%); 1401-2350 Ethiopian birr per month account for 17 (10.5%) and those who earn 2351-5000 Ethiopian birr per month accounts for 6 (3.7%). This shows that majority of respondents in this research earn less than or equal to 650 Ethiopian birr per month.

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b) Gender difference in psychological well being

The mean difference in psychological well-being scores between male and female groups was tested by using independent sample t-test. Independent sample t-test is used when we want to test the mean difference in certain variable of two independent groups. In this research some important assumptions were met (ensured). For instance samples were randomly selected; the two samples are independent, and variances of the two groups were check by using levene's test of variance homogeneity. The following two consecutive tables reveal the means difference in psychological well-being between males and females respectively.

Table 2: Levene's Test for Equality of Variances

Levene's Test for Equality of Variances					t-test for Equality of Means				
	F	Sig	T	Df	Sig 2-tailed	MD	SED	95 CID	
								Lower	Upper
Autonomy									
EVA	14.898	.000	4.319	160	.000	2.435	.564	1.322	3.549
EVNA			4.823	158.908	.000	2.435	.505	1.438	3.433
Environmental Mastery									
EVA	2.001	.159	4.291	160	.000	2.348	.547	1.267	3.429
EVNA			4.438	136.759	.000	2.348	.529	1.302	3.394
Personal growth									
EVA	.644	.423	1.611	160	.109	.866	.537	-.195	1.927
EVNA			1.621	125.993	.108	.866	.534	-.191	1.923
Positive relation									
EVA	1.243	.267	-1.852	160	.066	-1.052	.568	-2.174	.070
EVNA			-1.823	117.791	.071	-1.052	.577	-2.195	.091
Purpose in life									
EVA	1.228	.269	.111	160	.911	.052	.467	-.870	.974
EVNA			.115	136.677	.909	.052	.451	-.841	.944
Self-acceptance									
EVA	3.646	.058	.841	160	.401	.430	.512	-.580	1.441
EVNA			.811	110.09	.419	.430	.531	-.622	1.483

MD=Mean Difference; SED= Standard Error Difference; CID=confidence Interval of Difference; EVA=equal Variance Assumed; EVNA=Equal Variance not Assumed

Table 3: Results of independent sample t-test on means of psychological well-beingacross sex groups(N=162)

.	Male(n=60)		Female (n=102)				
	M	*SD*	*M*	*SD*	*T*	*df*	*p*
AU	14.53	2.501	12.10	3.921	2.435	160	.000**
EM	12.92	3.088	10.57	3.514	2.348	160	.000**
PG	14.15	3.256	13.28	3.28	.866	160	.109
PR	13.07	3.410	12.02	3.624	-1.052	160	.066
PL	12.65	2.635	12.60	2.996	.052	160	.911
SA	12.12	3.425	11.69	2.968	.430	160	.401
PWB	78.45	12.110	73.28	12.505	2.569	160	.011*

**p<.001, **p<.05*

Note. PWB = Overall psychological well-being; Au = Autonomy; EM = Environmental Mastery; PG = Personal growth; PR = Positive relation With Others; PL= Purpose in Life; SA =Self-acceptance

Table 3 indicates that males (M = 14.53, SD = 2.501) reported significantly higher levels of Autonomy than females (M = 12.10, SD = 3.921), t (160) = 2.435, p < .001. Similarly, males (M = 12.92, SD = 3.088)

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reported significantly higher levels of Environmental Mastery than females (M = 10.57, SD = 3.514), t (160) = 2.348, p < .001. The table also indicated that male respondents (M=78.45, SD = 12.110) reported significantly higher level of PWB than female respondents (M = 73.28, SD=12.505), t (160) = 2.569, p < .011, 2-tailed.

On the other hand males and females did not differ significantly on levels of some psychological well-being subscales. This includes Personal Growth [males (M = 14.15, SD = 3.256) and females (M = 13.28, SD = 3.28), t (160) = .866, p =. 109]; Positive Relation with Others [males (M = 13.07, SD = 3.410) and females (M = 12.02, SD = 3.624) t (160) = -1.052, p =. 066]; Purpose in Life [males (M = 12.65, SD = 2.635) and females (M = 12.60, SD = 2.996) t (160) = .052 , p =. 911] and Self-acceptance [males (M =12.12, SD = 3.425) and females (M =11.69, SD = 2.968) t (160) = .430 , p =. 401]

The table 3, in general, indicates that males living with HIV/AIDS, in average, are more autonomous and better in environmental mastery, which refers to controlling the external environment, than females living with HIV/AIDS. On the other hand males and females have almost the same personal growth which indicates strive to improve their life and having the feeling of continued development. They are also the same in positive relation with others which means having warm, satisfying, trusting relationships with others. The mean score of males and females in self-acceptance is also nearly the same; which indicates a positive attitude toward the self. Another psychological well-being dimension in which both sexes reported nearly the same mean score is purpose in life - having aims and objectives for living. Regarding the total psychological well-being males reported relatively higher mean score than their female counterparts.

c) Age difference in psychological well being

The mean difference in psychological well-being scores between young adults and middle adults group was tested by using independent sample t-test.

Table 4: Levene's Test for Equality of Variances between age groups (N=162)

Levene's Test for Equality of Variances			t-test for Equality of Means						
	F	Sig	t	df	Sig 2-tailed	MD	SED	95 CID	
								Lower	Upper
Autonomy									
EVNA	.028	.868	.055	152	.956	.033	.596	-1.145	1.211
EVA			.055	143.175	.956	.033	.599	-1.151	1.216
Environmental Mastery									
EVNA	.877	.350	-.135	152	.893	-.078	.580	-1.224	1.068
EVA			-.136	149.619	.892	-.078	.575	-1.214	1.058
Personal growth									
EVNA	1.684	.196	-.192	152	.848	-.104	.541	-1.173	.966
EVA			-.190	140.892	.850	-.104	.545	-1.182	.974
Positive relation									
EVNA	.393	.531	-.999	152	.319	-.569	.569	-1.694	.556
EVA			-.996	143.255	.321	-.569	.572	-1.699	.561
Purpose in life									
EVNA	4.216	.042	.573	152	.568	.271	.473	-.664	1.206
EVA			.563	133.897	.574	.271	.481	-.681	1.223
Self-acceptance									
EVNA	.529	.468	-.294	152	.769	-.152	.517	-1.174	.870
EVA			-.295	148.256	.768	-.152	.515	-1.169	.865
PWB									
EVNA	.003	.956	-.256	152	.798	-.523	2.04	-4.555	3.509
EVA			-.256	144.825	.798	-.523	2.04	-4.562	3.515

Note. PWB = Overall psychological well-being; MD=Mean Difference; SED= Standard Error Difference; CID=confidence Interval of Difference; EVA=equal Variance Assumed; EVNA=Equal Variance not Assumed

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Table 5: Independent sample t-test on means difference of PWB score between age group (N=153)

	(21-39) years old (n=85)		(40-59) years old (n=69)		Independent sample t-test		
	M	SD	M	SD	t	df	p
PWB	74.51	12.524	75.03	12.679	-.256	152	.798

Table 5 reveals that there is no significant means difference in psychological well-being between (21-39) years old (M =74.51, SD = 12.524) and (40-59) years old (M = 75.03, SD = 12.679); t (152) = -.256, p > .05. What one should understand here is that the researcher refrains from conducting one-way ANOVA due to extreme disparity of sample size of these age groups-(10-21) years old and (60 & above) years old groups have very low sample size - and hence impossible to compare with the rest two groups. For this reason the two groups with small sample size were excluded. Therefore, to come up with the conclusion whether there is significant age difference in psychological well-being; one should compare all age groups having comparable sample size.

IV. Discussion

The mean difference in psychological well-being scores between male and female groups was tested by using independent sample t-test. We use independent sample t-test when we want to test the mean difference in certain variable of two independent groups. To conduct independent sample t-test some assumption should be met. These include: variance of the two groups should be equal; the two samples must be independent; samples should be randomly selected from their respective population, and the data should follow the normal distribution. In this research some important assumptions were met (ensured). For instance samples were randomly selected; the two samples are independent, and variances of the two groups were check by using levene's test of variance homogeneity. As such the value of levene's test was found to be less than α, which means the variance of the two groups were equal. The following two consecutive tables reveal the means difference in psychological well-being and perceived social support between males and females respectively.

Results of the current study indicated that males reported significantly higher score in Autonomy and environmental Mastery than females, which is consistent with Ryff (1989), (1989b); and Lindfors, Berntsson& Lundberg (2006), but contradicts withGarcía-Alandete, Joaquín; Soucase ; Sellés ; Martínez (2013). On the other hand, there were no significant differences in Personal Growth, Positive Relation with Others, Purpose in Life and Self-acceptance scores between males and female respondents. Regarding positive relation with others, the result is consistent with García-Alandete, Rosa, Sellés&Soucase (2012), but contradict with Lindfors et al. (2006) and Ryff, 1989a, 1991; Ryff& Keyes, 1995. Regarding self-acceptance, the result is congruent withGarcía-Alandete et al. (2013) and García-Alandete et al. (2012), but contradicts with Ryff, Keyes & Hughes (2003). Finally male respondents reported significantly higher mean score in total psychological well-being than females and these changes might be attributed the significantly higher score of males in Autonomy and Environmental Mastery than females.

The possible reason why males score greater than females in Autonomy and Environmental mastery is seemingly due to the influence of culture that favors male than females to be independent, autonomous and control their environment. Contrary to this, females are brought up in such a way that they should be submissive and conform to the societal norm. Unlike many previous researches, which indicated females reported significantly higher than males did in positive relation with others, the result of this study indicates that there was no significant difference between males and females. In this case the result is consistent with the result of (Rothman, Kriten & Wissing, 2003) which indicates the absence of gender difference within the social dimension of psychological well-being. This might also be due to the fact that HIV/AIDS negatively affects the social relation of both males and females in the same manner by causing enacted and/or perceived discrimination. The same is true for personal Growth, purpose in Life and Self-acceptance. The disease might deteriorate the patients' sense of development, goal-directedness, hope and positive meaning of self of both males and females.

Table (8.1) reveals that there is no significant means difference in psychological well-being between (21-39) years old and (40-59) years old; t (152) = -.256, p > .05. What one should understand here is that the researcher refrains from conducting one-way ANOVA due to extreme disparity of sample size of these age groups - (12-21) years old and (60 & above) years old groups have very law sample size - and hence impossible to compare with the rest two groups. For this reason the two groups with small sample size were

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excluded. Therefore, in order to reach at conclusion whether there is significant age difference in psychological well-being or not; one should compare all age groups having comparable sample size.

Results indicated that there no significant mean difference in psychological well-being between two age groups [(21-39) and (40-59)] compared by using independent sample t-test. This finding contradicts the summary provided by Crystal, Akincigil, Sambamoorthi, Wenger, Fleishman &Zingmond (2003) and Nokes, Holzemer, Corless, Bakken, Brown, Powell (2000) that compared younger adults with older adults that were living with HIV/AIDS and concluded that older adults experience either comparable or fewer depressive symptoms and greater overall emotional well-being than younger age groups. The result also contradicts with the finding of Huppert (2009) in which young groups scored higher overall psychological well-being than older ones.

But results were consistent with the conclusion of Asante (2012) which showed that psychological wellbeing of relatively older respondents is not significantly different from younger respondents. Ryff and Keyes (1995) also found that there is no significant difference in self-acceptance and positive relation between age groups.

These findings of this study could suggests that the two groups were living in the same stressful condition (living with HIV/AIDS) that affect their social relation which in turn diminishes their PWB or both groups had accepted their HIV status and able to overcome negative consequences associated with the disease and or able to utilize different forms of social supports that enhances their PWB. These and other related factors can overshadow the effect of age differences. On the other hand, the exclusion of people whose age is 12-21, and 60 and above might contribute to the current results.

V. Conclusion and Recommendation

a) Conclusions

The results of this study revealed the statistically significant difference in psychological well-being between male and female respondents .It indicates that male respondents reported significantly higher mean score in psychological well-being in general and in Autonomy and Environmental Mastery in particular, than female respondents. The possible reason why males score greater than females in Autonomy and Environmental mastery is seemingly due to the influence of culture that favors male than females to be independent, autonomous and control their environment. Contrary to this, females are brought up in such a way that they should be submissive and conformist to the societal norm.

Results indicate that there no significant mean difference in psychological well-being between two age groups [(21-39) and (40-59)] compared by using independent sample t-test. These findings could suggests that the two groups were living in the same stressful condition (living with HIV/AIDS) that affect their social relation which in turn diminishes their psychological well-being or both age groups could utilize different forms of social supports that enhances their psychological well-being. These and other related factors can overshadow the effect of age differences.

b) Recommendation

Based on the results of this study the following recommendations were suggested:

It is recommended if organizations, institutions, professionals and individuals, including people living with HIV/AIDS, organize their effort and combat maltreatment and discriminatory behavior of the society against people living with HIV/AIDS that can negatively affect the degree of provision of social support and perception of people living with HIV/AIDS toward the supports.

Female respondents reported low scores in psychological well-being than male respondents possibly due to male-favoring norms and more house hold responsibilities. Therefore it is recommendable for governmental and other charity organization to give special emphasis to females when providing different services.

It would be better if health professionals, social workers, psychologists and psychiatrists work on promoting psychological well-being of people living with HIV/AIDS through making their relation with people living with HIV/AIDS smooth and friendly while providing proper services.

It would be worthwhile for people living with HIV/AIDS to organize themselves in to self-help groups so that they would able to provide each other with needed financial, emotional and other social supports.

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The Relationship between Early Maladaptive Schemas with Clinical Personality Patterns in Prisoners having Personality Disorders

By Sakineh Valian & Dariush Qasemian

Islamic Azad University

Abstract- This study aimed to investigate the relationship between early maladaptive schemas with clinical personality patterns in prisoners having personality disorder. The study population consisted of male prisoners in Behshahr city. The total of 80 male prisoners was selected as Sample. Purposeful sampling was used. Minnesota Multiphase asic Personality Inventory (MMPIII) and Millon Clinical Multiaxial Inventory (MCMI - III) were applied to collect the needed information. Data were analyzed using descriptive statistics (mean ±SD...), inferential statistics, Pearson correlation and regression .The findings indicate that there is a significant relationship between early maladaptive schemas of mistrust / abuse with paranoid personality disorder, early maladaptive schemas of dependence / incompetence with dependent personality disorder and early maladaptive schemas of social isolation / alienation with avoidant personality disorders and early maladaptive schemas of entitlement with narcissistic personality disorder.

Keywords: *early maladaptive schemas, clinical personality patterns, personality disorders.*

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Sakineh Valian [α] & Dariush Qasemian[σ]

Abstract- This study aimed to investigate the relationship between early maladaptive schemas with clinical personality patterns in prisoners having personality disorder. The study population consisted of male prisoners in Behshahr city. The total of 80 male prisoners was selected as Sample. Purposeful sampling was used. Minnesota Multiphase asic Personality Inventory (MMPIII) and Millon Clinical Multiaxial Inventory (MCMI - III) were applied to collect the needed information. Data were analyzed using descriptive statistics (mean ±SD...), inferential statistics, Pearson correlation and regression .The findings indicate that there is a significant relationship between early maladaptive schemas of mistrust / abuse with paranoid personality disorder, early maladaptive schemas of dependence / incompetence with dependent personality disorder and early maladaptive schemas of social isolation / alienation with avoidant personality disorders and early maladaptive schemas of entitlement with narcissistic personality disorder.

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I. Introduction

The best estimates suggest that 10 to 13 percent of people have the diagnostic criteria relating personality disorders (1). In addition, most people at certain periods or during the growing have criteria relating more than one personality disorder (2) it is estimated that 50 percent of those having one personality disorder criteria, will also develop criteria related to other personality disorders (3). Holmes et al (2002) concluded that about 19 to 49 percent of psychiatric patients suffer one of the personality disorders (4). Longitudinal researches on personality disorders in both adolescence and adulthood (5) demonstrated public health risk factors are related to personality disorders. personality disorder predisposes other psychiatric disorders (such as drug use, suicide, emotional disorders, impulse control disorders, eating disorders, anxiety disorders) (6, 7). Young (1990,1999) proposed the assumption that some of the schemas, especially ones that are formed due to unpleasant childhood experiences during early life , are likely to be the core or center of personality disorders, milder character problems and many of the long - termed axis I disorders(8). Schemas play major roles in thinking, feeling, and behaviors and in how to communicate others; and drag adulthood to unfortunate circumstances happened in childhood in an inconsistent and inevitable manner, being often harmful to patients (9). Each schema will be made, processed and organized through individual life experiences, and then they will be applied in percepting and evaluating new information. Schemas affect behavior through information processing, help decision-making during thinking and provide most anticipated forecasts. However, they may act as a resistant factor against changes and slow down the process of changing behavior patterns (9). Apart from simplifying cognitive function, schemas also may lead to lasting mental problems (10). Therefore, those schemes that lead to the formation of psychological problems are called early maladaptive schema. Early maladaptive schema is more inflexible, rigid and objective than one related to ordinary people (11). Early maladaptive schemas are memories, emotions, physical sensations and cognitions that are tied to destructive aspects of childhood experiences and are repeated throughout the life in a well-organized manner in the form of patterns (9). Each of personality disorders owna particular schemas about themselves and others, so as long as these schemas are not enabled, there is no problem faced by people, but when activated, are extremely resistant against a change and what is issued by these schema sis definite (2).According to (DSM-IV-TR) ,personality disorder is long – term inner subjective and behavioral experiences that do not comply cultural criteria, influence uncompromisingly, begin from adolescence or adulthood, do not change over time, and cause unhappiness and disrupt the functions (6, 7). According to a study by Adnez (2010) Paranoid personality disorder is one of the most common personality disorders has been ever diagnosed. In addition, it is associated to the obvious dysfunction in various areas. Anxiety and depression risk is high here(11).

II. Methodology

This study is based on correlation method. The population consists of male prisoners in Behshahr city

Author α: MA in clinical Psychology, Faculty of Medical Sciences, Sri Branch, Islamic Azad University, Sri, Mazandaran, Iran.
e-mail: shahidbeheshti11@gmail.com
Author σ: Phd in clinical Psychology, Faculty of Medical Sciences, Sri Branch, Islamic Azad University, Sri, Mazandaran, Iran.

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during 1392.Purposive method was applied to select the sample. The researchers randomized 100 prisoners and asked them to complete MMPI inventory. Prisoners suffering personality disorders were screened. Finally a total of80 prisoners was selected and examined by researchers.

III. The data Collection Tools

a) *Minnesota Multiphasic Personality Inventory (MMPI II)*

It is a standard questionnaire to call for a wide range of self-descriptive features and grading them. It captures a quantitative index of an individual's emotional adjustment and attitude toward participating in the test. This inventory is one of the most widely used personality inventory since it has been developed by Hathaway & McKinley in 1940. More than 10,000 research resources have been published on it. Test booklet includes 567 articles, but the way they are arranged have been changed, so that the traditional scales (three validity and ten clinical scales) can be extracted from the first 370 articles.197 remained articles (from No. 371 to 567) provide various completions, content and research indices (12). Studies on the validity of MMPI indicate that MMP I has average level of short-term stability and internally consistent. Mean (median)validity coefficients for psychiatric patients and normal individuals are about 0.80 and0.70 respectively. Split Half validity coefficients were moderate and its range is 0. 50 –0.96,having mean (median)over 0.70 (13).

b) *Millon Clinical Multiaxial Inventory (MCMI - III)"*

It is a standardized self – estimated inventory that gauges a wide range of information about the character, emotional adaptation and attitudes of respondents toward the test. More than 600 articles have been published about it or its application since the original form of the in ventory was developed. It is the most widely used test in clinical practice (14). The inventory is designed for adults above 18years who have the least reading ability to eighth grade. MCMI is one of the unique test in which the personality disorders and symptoms which are often associated with these disorders reemphasized. The current form, MCMI-III, consists of 175 articles. They are scored based on 28 separate scales and the following categories: clinical personality patterns, higher level personality pathology, clinical symptoms and higher level symptoms. To measure the validity of the inventory the internal consistency method is applied. The assessment conducted by the Millon et al shows the Validity of0.78. (14).

c) *The short form of the Young Schema Questionnaire (YSQ-SF)*

It includes 75 items that assess the 15 early maladaptive schemas; these 15 schemes are in five areas including disconnection/rejection, impaired autonomy and performance, impaired limits, other directedness and over vigilance / inhibition(15). The first comprehensive study on the psychometric properties of this schema is developed by Smith, Jones & Yungoothlech the researchers showed, Young Schema Questionnaire is highly correlated to psychological distress measures and personality disorders, so the reliability is desirable. Ahi far (1385) translated this questionnaire and applied it in Iran. Its internal consistency by Cronbach alpha is reported0.97 and0.98 in males and females respectively (16).YSQ-SF scale Validity was 0.96 and above 0.80 by Cronbach's alpha for total test and all subscales respectively. Cronbach alpha of Persian YSQ-SF version is0.90 –0.62 and its internal consistency is shown to be0.94 (15).

IV. Results

Results have shown that 52.2% of prisoners were single, 45% were between 30-23 years, 62.5% were the first child to third, 70% were under diploma, and 80% were self- employed. The means of paranoid personality disorder, dependent personality disorder, avoidant were reported to be 64.09 , 59.77 , 65.48 respectively.

Table 1: Pearson's correlation coefficient

Variables		Personality disorder
Early maladaptive schemas of mistrust	Correlation coefficient	0.341
	significance level	0.002
	Number	80
Early maladaptive schemas of dependence	Correlation coefficient	0.417
	significance level	0.000
	number	80
Early maladaptive schemas of social isolation	Correlation coefficient	0.569
	significance level	0.000
	number	80
Early maladaptive of entitlement	Correlation coefficient	0.502
	significance level	0.000
	number	80

Testing significant levels shows hypotheses are confirmed since the significance level is smaller than 0.05. Data shows that there is relationship between early maladaptive schemas of mistrust /abuse with clinical pattern of paranoid personality, between early maladaptive schemas of dependence / incompetence with clinical pattern of dependent personality, between early maladaptive schemas of social isolation / alienation with clinical pattern of avoidant personality

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and between early maladaptive schemas of entitlement with narcissistic personality disorder.

V. Discussion and Conclusion

This study examined the relationship between early maladaptive schemas and clinical patterns. The data indicate that there is a significant relationship between early maladaptive schemas of mistrust / abuse with paranoid personality disorder which is supported by Likeslerink & Lee (2003); Holmz et al(2002); Baverz (2001) ; Pari ; Banon & Lani (1999) Donahue, Toonin Debvare &Runyon (1997) ; Velzen & Amel Cup (1996) and Nazir and Galoo, McKay and thy Daru (1996), indicating, The data indicate that there is significant relation between early maladaptive schemas of dependence / incompetence with the clinical pattern of dependence personality. This is supported by Kiuamrsy, Aryanpur, Negravi, (1390), indicating the role of personality disorders (schizoid, paranoid, schizotypal, antisocial, borderline, avoidant, dependent) on the psychological symptoms. The results indicate that there is a significant relationship between early maladaptive schemas of social isolation / alienation with the clinical pattern of avoidance personality. This is supported by Rafii, Hatami, Foroughi, (1390), stating there is a significant relationship between avoidant attachment style with disconnection-rejection schemas and impaired autonomy and performance, over vigilance and inhibition. The data implies that there is a significant relationship between the early maladaptive schemas of entitlements with clinical pattern of narcissistic personality. The results of the hypothesis is consistence with Shahamat et al (1389), Gantt and Buri (2008), Baranf and Tian (2007), Wright et al (2009), Harris and Kurten (2002). The families who caused the formation of schemas of mistrust / abuse in their children are usually unstable, disturbing, cold, rejecting, isolated from the world around them. the basic needs of safety, comfort, acceptance, support, stability, harmony are not unmet in these people; and where there is the expectation that others will hit the human beings, are bad behaved and telllie and deceive them and following their self interest (17). the character of these people is shaped by the pattern of distrust and inclusive suspicion to others. Avoidant schema occurs in these kind of families and the individual's needs will satisfy . These individuals feel like being different from others during growth stages. People with this schema don't fell being belonged to any group or society. The avoidant personality disorder will appearin their adulthood. Families of people suffering dependence/ incompetence schema have interfered a lot in their affairs and have been too supportive, so they could never form an independent identity and believes they are not able to manage their everyday responsibilities in an acceptable level without others being there waiting for them to help (17). The child's personality is formed during the development. He pervasively and excessively needs to be protected, leadingto dependent and dominant personality disorder. Entitlements schema arise in families who accepted and confirmed child role playing related to his competence, having no reaction by parents. The child is respected and rewarded as a tool to foster self-esteem, not due to his competence. These children will have difficulty in accepting the flaws, shortcomings and disadvantages. These defects will lead to narcissistic personality disorder (18).

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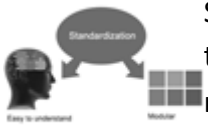


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28. Make colleagues: Always try to make colleagues. No matter how sharper or intelligent you are, if you make colleagues you can have several ideas, which will be helpful for your research.

29. Think technically: Always think technically. If anything happens, then search its reasons, its benefits, and demerits.

30. Think and then print: When you will go to print your paper, notice that tables are not be split, headings are not detached from their descriptions, and page sequence is maintained.

31. Adding unnecessary information: Do not add unnecessary information, like, I have used MS Excel to draw graph. Do not add irrelevant and inappropriate material. These all will create superfluous. Foreign terminology and phrases are not apropos. One should NEVER take a broad view. Analogy in script is like feathers on a snake. Not at all use a large word when a very small one would be sufficient. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Amplification is a billion times of inferior quality than sarcasm.

32. Never oversimplify everything: To add material in your research paper, never go for oversimplification. This will definitely irritate the evaluator. Be more or less specific. Also too, by no means, ever use rhythmic redundancies. Contractions aren't essential and shouldn't be there used. Comparisons are as terrible as clichés. Give up ampersands and abbreviations, and so on. Remove commas, that are, not necessary. Parenthetical words however should be together with this in commas. Understatement is all the time the complete best way to put onward earth-shaking thoughts. Give a detailed literary review.

33. Report concluded results: Use concluded results. From raw data, filter the results and then conclude your studies based on measurements and observations taken. Significant figures and appropriate number of decimal places should be used. Parenthetical remarks are prohibitive. Proofread carefully at final stage. In the end give outline to your arguments. Spot out perspectives of further study of this subject. Justify your conclusion by at the bottom of them with sufficient justifications and examples.

34. After conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print to the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects in your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form, which is presented in the guidelines using the template.
- Please note the criterion for grading the final paper by peer-reviewers.

Final Points:

A purpose of organizing a research paper is to let people to interpret your effort selectively. The journal requires the following sections, submitted in the order listed, each section to start on a new page.

The introduction will be compiled from reference matter and will reflect the design processes or outline of basis that direct you to make study. As you will carry out the process of study, the method and process section will be constructed as like that. The result segment will show related statistics in nearly sequential order and will direct the reviewers next to the similar intellectual paths throughout the data that you took to carry out your study. The discussion section will provide understanding of the data and projections as to the implication of the results. The use of good quality references all through the paper will give the effort trustworthiness by representing an alertness of prior workings.

Writing a research paper is not an easy job no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record keeping are the only means to make straightforward the progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page
- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

· Use standard writing style including articles ("a", "the," etc.)

· Keep on paying attention on the research topic of the paper

· Use paragraphs to split each significant point (excluding for the abstract)

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

· Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives

· Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

Choose a revealing title. It should be short. It should not have non-standard acronyms or abbreviations. It should not exceed two printed lines. It should include the name(s) and address (es) of all authors.



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Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including definite statistics - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.

- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.



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Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.
- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

The Discussion is expected the trickiest segment to write and describe. A lot of papers submitted for journal are discarded based on problems with the Discussion. There is no head of state for how long a argument should be. Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implication of the study. The purpose here is to offer an understanding of your results and hold up for all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of result should be visibly described. Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved with prospect, and let it drop at that.

- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.

Please carefully note down following rules and regulation before submitting your Research Paper to Global Journals Inc. (US):

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- To guard yourself and others from possible illegal use please do not permit anyone right to use to your paper and files.



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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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