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Assessing the Perceived Level of Integration of Leadership Values and Ethics within Kenyan MBA Programs

Dr. Benson Katulwa

Senior Lecturer, Scott Christian University, Nairobi, Kenya

Abstract:

Topic: Assessing the perceived level of integration of leadership values and ethics within business education: A case study of MBA education in Kenya

Purpose: To assess the extent to which MBA Programs in Kenya were perceived to integrate leadership values and ethics in their course content and delivery by the MBA graduates.

Problem: MBA graduates from leading graduate schools all over the world have been linked to major financial scandals raising the question whether business schools are doing enough to inculcate leadership values and ethics in the lives of their graduates. While a number of business schools have heeded the call to deliberately incorporate leadership values and ethics into their curriculum, many others have stuck to the traditional MBA curriculum which focuses more on developing functional skills, and which has been faulted for having serious limitations and hence unable to produce competent business leaders for the 21st century. Without proper grounding in leadership values and ethics, the business education graduate is left vulnerable to the forces of corruption in the marketplace.

Methodology: This study employed survey research design. Findings related to the key research objectives were analyzed using nonparametric tests. Wilcoxon test was carried out to test the Null hypothesis whether there was a significant difference between observed and what would have been considered adequate level of integration of MBA education with leadership values and ethics.

Keywords: Business Education, MBA, leadership values and ethics, MBA graduates

1. Introduction

1.1. Background

Values based leadership development within today's business education is a necessity due to the widespread involvement of business executives in corruption and economic scandals. The Global Competitiveness Report for the period 2012-2013 ranked Kenya's at position 106 out of 144 countries in terms of global competitiveness (Schwab, 2012). Accordingly, Kenya scored poorly in key areas including ethical behavior of firms, integrity of auditing and reporting standards, strength of investor protection as well as the protection of minority shareholders (Mugwe, 2012)

For Kenya, the list of mega national economic scams perpetuated by people in leadership positions is almost endless. Key examples among such scandals include the Goldenberg (Karanja, 2003), Euro Bank (Gichure, 2008), Anglo-leasing (West & Central African Monitor, 2006), Triton oil (AfriCOG, 2009a), the Kenya Maize scandal (AfriCOG, 2009b) and the Free Primary Education (Voice of America, 2010).

These are just a few examples from of a long list of cases where politicians, civil servants and business leaders have colluded to steal public funds from the same people they claim to serve. What is not always obvious about these scandals is the role played by business leaders in crafting and executing these scams. Consequently, since MBA education is the main academic program all over the world that prepares business leaders for their managerial careers, there is no better place to begin than where such leaders are equipped.

1.2. Problem Statement

Recent research on MBA education has been pointing out the need for redesigning the MBA curriculum to incorporate leadership values and ethics. Such prompting has been fueled by widespread observation of the involvement of business leaders in financial and economic scams across the world most of whom are graduates leading business schools. While a number of business schools have heeded the call to deliberately incorporate leadership values and ethics into their curriculum, many others have stuck to the traditional

MBA curriculum which focuses more on developing functional skills, and which has been faulted for having serious limitations and hence unable to produce competent business leaders for the 21st century.

1.3. The Purpose of the Study

The purpose of this study was therefore to investigate whether existing Kenyan MBA programs were perceived by the graduates to have contributed significantly towards the development of competence in leadership values and ethics.

1.4. Research Questions and Hypotheses

The specific objective of the study was to find out whether there was a significant difference between the level of integration observed and what would have been considered adequate level of integration of MBA education with leadership values and ethics.

In order to carry out the investigation, the following research question was formulated:

R1: Is there a significant difference between observed and preferred level of integration of MBA education with leadership values and ethics?

The following corresponding null and alternative hypothesis was also formulated to facilitate carrying out of the necessary testing:

H1₀: There is no significant difference between observed and preferred level of integration of MBA education with leadership values and ethics,

H1₁: There is a significant difference between observed and preferred level of integration of MBA education with leadership values and ethics.

1.5. Limitations

This study relied on data obtained from students only which may be subject to bias. The views of business education educators, employers and other stakeholders could have enhanced the reliability of the study.

2. Literature Review

2.1. The Need for Integration of Leadership Values and Ethics in MBA Curriculum

To the business practitioner, the role and importance of leadership values and ethics is no longer a matter of debate but a critical determinant of business success in the long run (Business Roundtable Institute for Corporate Ethics, 2007). Consequently, below are just a few reasons among many that justify the need to integrate business education and leadership values and ethics especially within the MBA curriculum;

1. The Pierson report (1959) identified the need to develop a sense of values among the program graduates among the key roles of business education.

2. MBA Graduates of leading world business schools have been linked to major financial scams either as masterminds or key players (Hernez-Broome & Hughes, 2004; Sharma, Ingale, & Sharma, 2012).

3. Past corporate failures including the Tyco, Arthur Andersen, WorldCom, Enron, and the Satyam Computers Services of India sparked a new wave of criticisms of the MBA programs blaming business schools for their failure to address important topics such as business ethics, global trade, leadership and the role of businesses on society as a whole (Bennis & O'Toole, 2005; Cheit, 1985; Herrington, 2010).

4. Business ethics has been described as "the inner compass that directs a person toward what is right and fair". As such, "Only if a person has an inner ethical compass can he or she be sure that leadership qualities will not turn to evil ends"(Mills, 2005, p.10).

5. Business leaders set the moral tone of their organizations and hence should serve as ethical role models(Carpenter, Bauer, & Erdogan, 2010; Mullane, 2009; Waddock, 2007).

6. MBA education is the main academic program all over the world that prepares business leaders for their managerial careers (Herrington, 2010)which offers a great opportunity for business schools inculcate and reinforce the development of leadership values and ethics in their graduates

7. Value based leadership education is needed because of the role it plays in national and organizational development. Maathai in her attempt to spell out the centrality of ethical leadership especially in Africa has the following to say: "Good leadership could curtail corruption, one of the most corrosive aspects of poor leadership that has been rife in post independence Africa. Good leadership would provide the milieu in which citizens can be creative, productive and build wealth and opportunity (Maathai, 2009, pp.112-113).

8. Leadership values and ethics have been recognized as a necessary global leadership competency for business leadership success in the 21st century (Hernez-Broome & Hughes, 2004; Tubbs & Schulz, 2006).

9. Since 1990s, the world has witnessed widespread ethical lapses through corporate scandals which have been widely acknowledged as expressions of character flaws in the lives of senior business leaders (Katulwa, 2014)

Widespread leadership failures in business, politics, and nonprofit arena, coupled with a more educated public have eroded the trust that once characterized the relationship between followers and their leaders. The trusting environment which was given in the 20th century has been replaced with disaffection and cynicism in the 21st century. Leaders of the 21st business organizations must earn trust which is considered to be the foundation of leadership (Maxwell, 1998).

2.2. The Role of Business Schools in the Development of Leadership Values and Ethics

A number of scholars have expressed the view that ethical and responsible leadership is the result of effective leadership education that emphasizes carefully cultivated ethical behavior and perspectives (Adler, 2002; Crane, 2004). Elmuti, Minnis and Abebe (2005) argued that, effective leadership education should develop ethical perspectives in every aspect of a leader's decision-making process.

A number of business education scholars and researchers among them Tubbs and Schulz (2006) and Lennick and Kiel (2005) are of the opinion that values can be taught and learnt albeit less easily than behaviors. On this basis, business schools in many parts of the world have been faulted for not laying adequate emphasis on business ethics in their approach to business education (Cheit, 1985; Herrington, 2010).

Leadership is a process whereby one person influencing one or more people towards the achievement of goals desirable to all. Satija (2009) notes that "Leaders carry out this process by applying their leadership attributes such as beliefs, values, ethics, character, knowledge and skills" (p. 25). Ortiz (2004, p. 257) supports the idea of creating ethical awareness among MBA students of the 21st century and argues in favor of international business education which discourages "business students from becoming ethnocentric individuals by opening their minds to culture other than their own".

Other studies that have pointed out the need for enhanced ethical sensitivity include Golden (1996) who arrived at the conclusion that teaching business ethics to students improves their ethical decision making skills. A survey carried out on business school students by Crane (2004) recommended that the teaching of ethics in business schools should be made mandatory.

2.3. The Need for Character Development

Character has been defined as the sum total of inner qualities that make up a person (Byler, 2006). It has also been referred to as the indispensable quality of leadership without which it becomes impossible for one to influence others (Maxwell, 2000). A solid character in a leader's life inspires confidence and willingness among followers to adopt leader's vision. The quality of one's character is therefore seen as the measure of their leadership effectiveness (Munroe, 1993).

Character qualities such as integrity, credibility, humility, respect for others and concern for the greater good are valued as critical blocks for building a strong leadership foundation (Sankar, 2003). An effective leader's character is demonstrated by qualities such as the ability to develop an appealing vision, ability to communicate that vision persuasively, honesty, energy and commitment (Buhler, 1995). With increasing demand for transparency and accountability from leadership stakeholders, the demonstration of solid character is going to be an indispensable quality in the lives of leaders of the 21st century.

Gichure (2008) was of the view that modern African business education should include character development and the teaching of ethics in its curricula "because ethical issues are a daily concern in accounting, management, marketing, law and human resources" (p.14). Leaders in businesses and other organizations are daily faced with ethical issues such as conflict of interest, communication, lack of fairness and equity in rendering services, opportunities to offer or accept bribery and kickbacks among many others. Leaders therefore need to be acquainted with the basic knowledge of ethical language and implications of their choices before they can be expected to deal with temptations that come with leadership positions which they hold.

3. Methodology

3.1. Research Design, Population and Sampling Procedure

This study employed a survey research design to collect data from MBA graduates. For the purpose of the study, a total population of 2034 graduates were identified and compiled to form the sampling frame from the sample of the respondents was drawn. Individual lists of graduates were accessed through the respective university websites and with the help of identified research assistants who were students in the participating business schools, sampled respondents were invited to participate in the study. A copy of the invitation to participated which also served a letter of informed consent is attached as Appendix I.

A stratified sampling technique was used to select respondents for the study. The process of selecting the sample followed the steps outlined below:

The sampling process began with the listing of MBA business schools which had a graduating class for the year 2013.

To determine the number of strata to be used in the study, the stratification variables used in this study included school 'ownership structure' and 'school size'. The categories for school ownership structure included (1) Public and (2), Private business schools while the categories for school size where (1) 'small' and, (2) 'large'. Since most of the private schools were sponsored by religious organizations, a third variable of "Religious orientation" was also considered. A list of participating MBA programs from which respondents were drawn is given in Appendix II

A two stage process was then used to arrive at the final sample to be invited to participate in the study. Stage one involved proportional classifying of business schools according to the stratification variables identified in step 2 above.

To arrive at the final sample, each potential respondent in each stratum was allocated unique ticket number. Random sampling without replacement was used to select 81 respondents from each stratum. Table 1 below shows the sampling strata.

Stratum	Schools	Ownership structure	Graduating Class size	Freq.	Percent
Stratum 1	ANU/DU/SU	Private	Small	122	6%
Stratum 2	KEMU/USIU	Private	Large	435	21%
Stratum 3	EU/KU	Public	Small	112	6%
Stratum 4	UON/MU/JKUAT	Public	Large	1365	67%
				2034	

Table 1: Sampling Strata

3.2. Data Collection and Analysis

The data for this study was collected using a researcher designed questionnaire in the format of a Likert scale (Likert, 1932) which uses fixed choice response formats designed to measure attitudes or opinions of the respondents (Bowling, 1997; Burns, & Grove, 1997; McLeod, 2008). The questionnaire is given in appendix III.

The collected data was analyzed using the Statistical Package for the Social Science (SPSS) software for predictive analytics. Findings related to the key research objective were analyzed using nonparametric tests. The Wilcoxon descriptive and signed rank tests were carried out to test the study hypothesis.

Wilcoxon signed ranks test is a nonparametric statistical hypothesis test which serves as an alternative to the pair *t-test* (Wilcoxon, 1945; Weisstein, 2015). This test is used for comparing two repeated measures on a single sample to assess whether there is a difference between their population mean ranks.

4. Data Analysis and Presentation

4.1. Distribution of Respondents by Demographic Data

The respondents' demographic data relevant to this study included gender, work experience, institutional religious affiliation and work context. This data is presented using descriptive statistics in the following section using figures.

4.2. Distribution of Respondents by Gender

Out of the 324 participating respondents, 204 were male while 120 were female. This information is shown in figure 1 below.

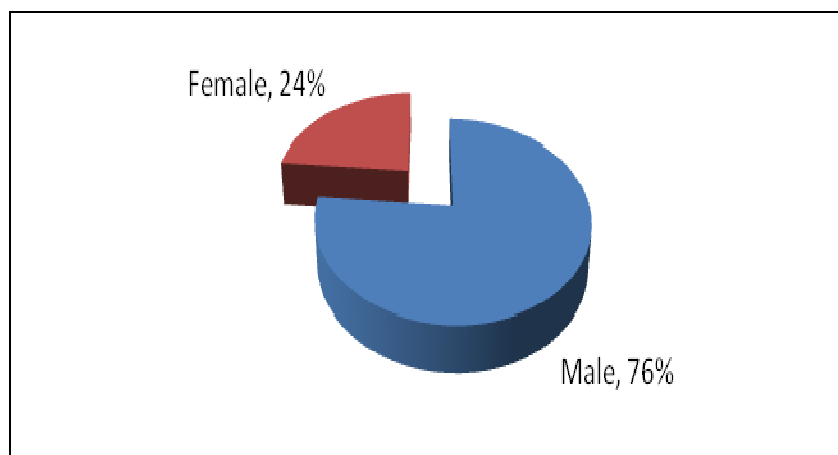


Figure 1: Distribution of respondents by gender

4.3. Distribution of Respondents by Work Experience

The respondents were asked indicated the length of time in which they had served in a managerial or supervisory capacity. Having served in a managerial position was considered necessary for respondents in this study because it would give an indication of the level of exposure to the dynamics of the global business environment. The managerial experience of the respondents in this study ranged from less than 1 year to over ten years. Out of the 324 respondents who participated in this study, 28% had served in a managerial position for one year, 46% had between one and five years of experience, 21% had between six and ten years of experience while 5% had more than 10 years of experience. Figure 2 below shows the distribution of the respondents by experience in supervisory or managerial roles

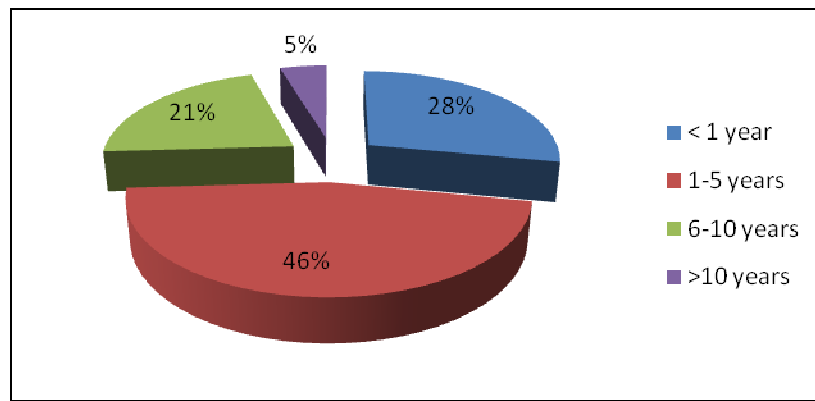


Figure 2: Distribution of respondents by experience

4.4. Distribution of Respondents by Work Context

Figure 3 below shows the distribution of the respondents on basis of their work context.

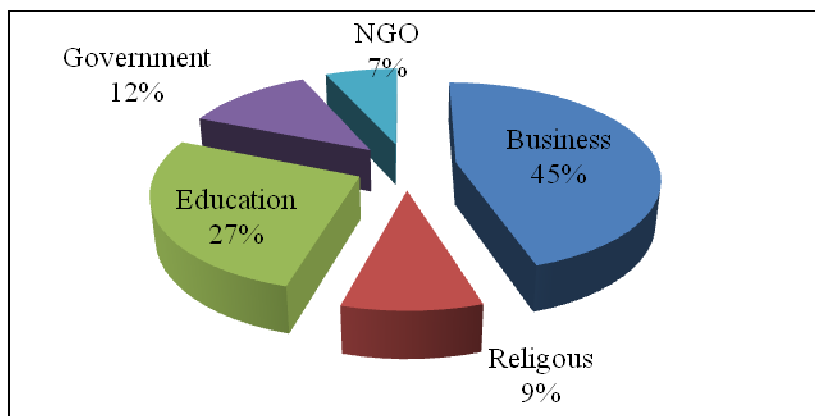


Figure 3: Respondents' distribution by work context

As can be seen from figure 4 above, 45% of the respondents identified with the business sector, 27% Education, 12% Government, 9% Religious sector and 7% came from NGO world.

4.5. Distribution of the Respondents by Institutional Religious Orientation

A number of MBA programs were sponsored by religious organizations. As shown in Figure 4 below, 24% of the MBA programs offered in Kenya are affiliated to religious institutions. The rest (76%) are either by public universities or other privately owned institutions

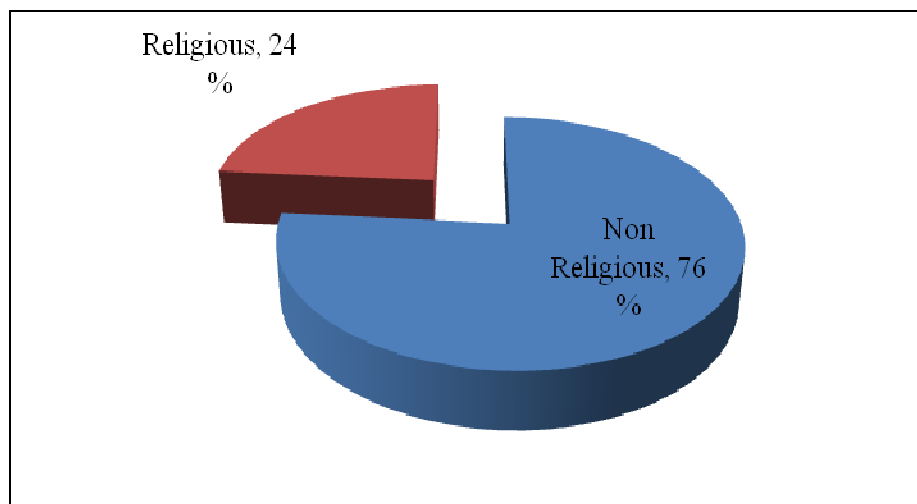


Figure 4: Distribution of respondents by institutional religious orientation

4.6. Integration of MBA Education with Leadership Values and Ethics

To assess whether there was a significant difference between what the respondents observed and what they would have considered adequate integration of MBA education with leadership values and ethics, Wilcoxon test was carried out to test the null hypothesis H_{10} which stated that: *There is no significant difference between observed and preferred level of integration of MBA education with leadership values and ethics*

The results of the Wilcoxon descriptive statistics are shown in table 2 below. On a scale of 1 to 5, the descriptive statistics indicated a mean of 2.49 and a median of 2 for observed level of integration (OI) compared to a mean of 3.97 and a median of 4 for what would have been considered Adequate level Integration(AE) of MBA education with leadership values and ethics.

	N	Mean	Std. Deviation	Min	Max	Percentiles		
						25th	50th (Median)	75th
LVE - OI	324	2.49	1.150	1	5	2.00	2.00	3.00
LVE-AI	324	3.97	.925	2	5	3.00	4.00	5.00

Table 2: Wilcoxon descriptive statistics for leadership Values and Ethics (LVEI)

Note: OI = Observed level of Integration
AI = Adequate level of Integration

The results of the Wilcoxon signed ranks test indicated a mean the ranks of 95.17 in favor of observed level of integration (OI) while the mean ranks in favor of what would have been considered adequate level of integration (AI) was 149.07. Table 3 below shows these results.

		N	Mean Rank	Sum of Ranks
LVE-OI - LVE - AI	Negative Ranks	27 ^a	95.17	2569.50
	Positive Ranks	260 ^b	149.07	38758.50
	Ties	37 ^c		
	Total	324		
a. LVE-OI < LVE - AI				
b. LVE-OI > LVE - AI				
c. LVE-OI = LVE - AI				

Table 3: Wilcoxon signed ranks test frequencies for LVE integration

Table 4 below shows Wilcoxon test statistic for leadership values and ethics integration with MBA education. The test statistics results indicated a significant difference, $Z = 13.04$, $p < 0.01$ meaning that the hypothesis was not supported.

	LVE-EI - LVE - PI
Z	-13.043 ^b
Asymp. Sig. (2-tailed)	.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Table 4: Wilcoxon test statistics^a for LVE Integration

5. Research Findings

5.1. LVE Integration with MBA Education

The findings from Wilcoxon signed ranks tests for level of integration of MBA education and leadership values and ethics indicated a significant difference between the perceived and expected level of integration. Table 5 below summarizes the findings from the Wilcoxon signed ranks and test statistics

Integration of LVE with MBA education	Perceived	Expected
a) Mean	2.49	3.97
b) Median	2.00	4.00
c) Mean rank	95.17	149.07
d) Wilcoxon test statistic	$Z = 13.04$, $p < 0.01$	

Table 5: Comparative summary results for LVE integration

The Wilcoxon test statistics indicated a significant $Z = 13.04$, $p < 0.01$ indicating that the findings did not support the null hypothesis (H_{40}). Consequently, the study rejected the null hypothesis that there is no difference between perceived (observed) level of integration of MBA education with leadership values and ethics.

Both the measures of central tendency (i.e. mean and median) and the Wilcoxon mean rank test results indicated a higher statistic for expected level of integration compared to the perceived observation. This was interpreted to mean that respondents preferred to have a higher level of integration of leadership values and ethics than what was observed.

Appendices IV and V show the results of the LVE integration* program strata cross-tabulations. Out of 75.4% of the respondents who indicated low levels of perceived observation, 20.7% observed it sometimes, 30.9% rarely while 23.8% never observed it. An interesting detail that emerged from leadership values and ethics*program strata cross-tabulations is that 82% of respondents who said they never observed any integration were from public universities.

In regard to what would have been considered adequate level of integration, the distribution of respondents' preferences across program strata was 33.3% sometimes, 25.6% usually while 37.3% would prefer facilitation of integration always. Only 3.7% the respondents indicated integration should be facilitated rarely

6. Summary, Conclusions and Recommendations

6.1. Leadership Values and Ethics Integration with MBA Education

The main objective of this study was to find out whether there was a significant difference between observed and what would have been considered adequate levels of integration of MBA education with leadership values and ethics. Wilcoxon test statistics results (Appendix VI) indicated a significant statistic $Z = 13.04$, $p < 0.01$ leading to the rejection of the null hypothesis.

The mean, median and mean rank in favor of preferred level of integration were higher than what was perceived and hence suggested that the MBA graduates would prefer to see more integration of leadership values and ethics. This is in line with Pfeffer (2009) who identified inculcating values and standards for conduct among the three major components of leadership development, the other two being knowledge and technical skills competency and helping people to think and act smart.

6.2. Recommendation

The quality of MBA programs has been a matter concern and debate for both practitioners and academicians in many parts of the world from as early as 1950s (Beck-Jones & Harper, 2009; Bolden, 2007; Bruce, 2010; Hill, 2006; Mathews & Edwards, 2005; Robbins, Bradley, Spicer, & Mecklenburg, 2001; Katulwa, 2014; Sulaiman & Mohezar, 2009; Zhao, Truell, Alexander & Hill, 2006). Considering such long-standing concerns, there is need to review and improve the quality of MBA programs in order to them more relevant to the needs of the graduates aspiring to serve in a fast changing business environment of the 21st century. Particularly, Kenyan Business schools should make deliberate efforts to increase the level of integration of MBA education with leadership values and ethics. Emphasis should be placed on the need to build solid character as the foundation for leadership development. Learners should be trained to evaluate moral and ethical implications of the theories they learn in school and the decisions they arrive at in the course of their work.

While one or more course units on leadership values and ethics would be most appropriate, it would be even more suitable to integrate leadership values and ethics during the course of teaching every course unit.

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LIST OF APPENDICES

Appendix 1: Informed Consent Letter

Title of Study: Assessing the perceived level of integration of leadership values and ethics within business education

Principal Investigator:

Name: Benson M. Katulwa
 Institution: Pan Africa Christian University
 Address: P.O. Box 56875 – 00200 Nairobi; Mobile: +254 725 000 260
 E-mail: bkatulwa@pacuniversity.ac.ke

Dear _____

Re: Invitation to participated in a research study

I am writing to invite you to participate in a research study whose purpose is to determine the level of integration of leadership values with MBA education

I am inviting you to be part of this study because in addition to having gone through the MBA program, you have also had some experience in a managerial/supervisory position, which makes you the right person to gauge the relevance of your MBA education to your leadership needs.

If you agree to participate in this study, here are a few things you need to know about the study;

- Study Procedure:

Your preferred time commitment for this study is approximately 20 minutes. The study involves completing the enclosed semi-structured questionnaire by ticking the appropriate response.

- Voluntary Participation:

Your participation in this study is voluntary and, it is up to you to decide whether or not to take part in the study. If you decide to take part in this study, you are still free to withdraw at any time and without giving a reason. You are free to not answer any question or questions if you choose. This will not affect the relationship you have with the researcher. Returning the completed questionnaire will indicate your willingness and consent to participate in the study.

- Risks and Benefits:

There are no known risks from participation in this study, and you will not benefit personally. However the findings from the study will be made available to MBA programs in Kenya and may be used to restructure the programs to make them more relevant to the leadership development needs of future MBA students.

- Confidentiality:

Please do not write any identifying information on your questionnaire. Utmost care will be taken to keep the information you provide confidential and anonymous.

- Person to Contact:

Should you have any questions about the research or any related matters, please contact me through the mobile phone number and/or the email address provided on top of this letter

Thank you very much for your consideration.

Sincerely,



Benson Katulwa

Appendix II: List of MBA participating programs

School Name	Abbr.	Religious orientation	Ownership type	School size	No. of students
Africa Nazarene University	ANU	Religious	Private	Small	15
Daystar University	DU	Religious	Private	Small	87
Kenya Methodist University	KEMU	Religious	Private	Large	263
Strathmore University	SU	Religious	Private	Small	20
United States International University	USIU	Non – religious	Private	Large	172
Egerton University	EU	Non – religious	Public	Small	15
Jomo Kenyatta University of Agriculture and Technology	JKUAT	Non – religious	Public	Large	274
Kenyatta University	KU		Public	Small	97
Moi University	MU	Non – religious	Public	Large	118
University of Nairobi	UON	Non – religious	Public	Large	973
Total					2034

Appendix III: Questionnaire

Confidential, Do not sign your name.

Demographic information

(Tick where applicable)

D1. Are you 1) _____ Male 2) _____ Female?

D2. From which University did you earn your MBA degree? [Tick where applicable]

1)____UoN 2)____JKUAT 3)____KEMU 4)____Kenyatta 5)____ ANU
6)____Daystar 7)____USIU 8)____ Moi 9)____ Strathmore 10)____ Egerton

D3. Which of the following categories does your MBA school fit in (choose as many as applicable.

1) Public 2). Private 3). Religious 4). Non-religious

D4. For how long have you served in a supervisory/managerial position?

1)____1 – 5 years 2)____6 – 10 years 4)____Above 10 years 5)____NOT Applicable

D5. In what type of organization have you served as a supervisor/manager?

1) _____ Business, 2)____Religious, 3)____Educational, 4)____ Government, 5) ____ NGO

2) Based on your observation, how often **did** your course instructors integrate leadership values and ethics with the course content during their course delivery process?

Never Rarely Sometimes Usually Always
1 2 3 4 5

3) In your opinion, how often **should** have your MBA course instructors integrated values and ethics with the course content during their course delivery process?

Never Rarely Sometimes Usually Always
1 2 3 4 5

Thank you!

Appendix IV: LVE Observed integration * program strata crosstabulation

			Program Strata				Total	
			S1: PrivSml	S2: PrivLar	S3: PubSml	S4: PubLar		
LVE - PI	Never	Count	4	6	33	34	77	
		% within PS	4.9%	7.4%	40.7%	42.0%	23.8%	
	Rarely	Count	17	14	34	35	100	
		% within PS	21.0%	17.3%	42.0%	43.2%	30.9%	
	Sometimes	Count	18	23	14	12	67	
		% within PS	22.2%	28.4%	17.3%	14.8%	20.7%	
	Usually	Count	38	34	0	0	72	
		% within PS	46.9%	42.0%	0.0%	0.0%	22.2%	
	Always	Count	4	4	0	0	8	
		% within PS	4.9%	4.9%	0.0%	0.0%	2.5%	
	Total		Count	81	81	81	81	324
			% within PS	100.0%	100.0%	100.0%	100.0%	100.0%

S1 = Stratum 1

S2 = Stratum 2

S3 = Stratum 3

S4 = Stratum 4

PrivSml = Private Small (class)

PrivLar = Private Large (class)

PubSml = Public Small (class)

PubLar = Public Large (class)

Appendix V: LVE expected integration * program strata crosstabulation

			Program Strata				Total	
			S1: PrivSml	S2: PrivLar	S3: PubSml	S4: PubLar		
LVE-EI	Rarely	Count	0	12	0	0	12	
		% within PS	0.0%	14.8%	0.0%	0.0%	3.7%	
	Sometimes	Count	2	29	42	35	108	
		% within PS	2.5%	35.8%	51.9%	43.2%	33.3%	
	Usually	Count	21	18	17	27	83	
		% within PS	25.9%	22.2%	21.0%	33.3%	25.6%	
	Always	Count	58	22	22	19	121	
		% within PS	71.6%	27.2%	27.2%	23.5%	37.3%	
	Total		Count	81	81	81	81	324
			% within PS	100.0%	100.0%	100.0%	100.0%	100.0%

S1 = Stratum 1

S2 = Stratum 2

S3 = Stratum 3

S4 = Stratum 4

PrivSml = Private Small (Class)

PrivLar = Private Large (class)

PubSml = Public Small (class)

PubLar = Public Large (class)