



Business education students skills acquisition for self-reliant in prevailing recessed economic system in rivers state, Nigeria

Williams J Ubulom¹, Kate EO Enyekit²

¹⁻² Department of Business Education, Faculty of Education, Rivers State University, Port Harcourt, Nigeria

* Corresponding Author: Williams J Ubulom

Article Info

ISSN (online): 2582-7138

Volume: 03

Issue: 03

May-June 2022

Received: 08-04-2022

Accepted: 23-04-2022

Page No: 159-164

Abstract

Despite its strong fundamentals, oil-rich Nigeria has been hobbled by inadequate power supply, lack of infrastructure, delays in the passage of legislative reforms, an inefficient property registration system, restrictive trade policies, an inconsistent regulatory environment, a slow and ineffective judicial system, unreliable dispute resolution mechanisms, insecurity, and pervasive corruption. Against the above background, therefore study is poised to investigate business education students skills acquisition for self-reliant in prevailing recessed economic system. The design adopted for the study was a descriptive survey research design. The study was carried out in Rivers State of Nigeria. The population of the study consists of 95 respondents, that is; 41 male and 54 female Business Education students drawn from Rivers State University, Port Harcourt. The entire population of 95 respondents was used for the study as the number was small and manageable. The researcher used a self-structured research instrument for data collection. The research instrument is titled "Business Education Students Skills Acquisition for Self-Reliant in Prevailing Recessed Economic System in Rivers State" (BESSASR). Three experts validated the instrument that was used for the study. To establish reliability of the instrument, the Cronbach Alpha was used to establish level of reliability and the computation yielded a result of 0.86 reliability coefficient. Any item with the mean of 2.50 and above was considered as "Required" while any item with a mean value below 2.50 was considered as "Not Required". The data collected for research questions were analyzed using frequency counts, mean, and standard deviation, whereas z-test statistic was used to test the three null hypotheses at 0.05 level of significance. It was revealed that business education students need critical thinking, creative and innovative as well as technology skills to be self-reliant in a recessed economy. It was further recommended among other issues that tertiary institutions offering business education programmes should ensure that facilities such as smart board, personal computers, instructional facilities and equipment are available, adequate and functional for effective teaching in the programmes, and that obsolete and dilapidated facilities in tertiary institutions should be upgraded or replaced. This will in no little way assist business education students to effectively utilize these facilities so as to improve their skills and competencies to face the world of work in recessed economy.

Keywords: Business education, skills acquisition, self-reliant, and recessed economic

Introduction

Nigeria is Sub Saharan Africa's largest economy and relies heavily on oil as its main source of foreign exchange earnings and government revenues. Following the 2008-09 global financial crises, the banking sector was effectively recapitalized and regulation enhanced. Since then, Nigeria's economic growth has been driven by growth in agriculture, telecommunications, and services. Economic diversification and strong growth have not translated into a significant decline in poverty levels; over 62% of Nigeria's over 180 million people still live in extreme poverty. Despite its strong fundamentals, oil-rich Nigeria has been hobbled by inadequate power supply, lack of infrastructure, delays in the passage of legislative reforms, an inefficient property registration system, restrictive trade policies, an inconsistent regulatory environment, a slow and ineffective judicial system,

Unreliable dispute resolution mechanisms, insecurity, and pervasive corruption. Regulatory constraints and security risks have limited new investment in oil and natural gas, and Nigeria's oil production had been contracting every year since 2012 until a slight rebound in 2017.

According to National Bureau of Statistics Report (2018), released its final judgment on the performance of the Nigerian economy in 2018, it was noted that the judgment shows that the Nigerian economy has continued to recover. Before you start your jubilation, hear this: the Nigerian economy is growing slower than the growth rate in its population, an indication of growing poverty! This means that the economy is not expanding in such a way that can create enough job opportunities for the unemployed population, which the NBS put at 21million as at Q3 2018 (our report on how to create jobs in Nigeria to reduce the number of unemployed people is available on our website). Although that is the sad reality, there is a way out. Nigeria can grow at above 6% if appropriate policies and the will power to implement the policies are in place.

One of the desires of most developing countries and Nigeria is not an exception is to have a functional educational system that would train her products to be self-reliant through the acquisition of knowledge, attitude, skills and competencies. Nigeria as a country has vast mineral, agricultural and human resources which have been untapped due to high number of unskilled manpower produced by the educational system. Thus, if the students acquire such skills, it will assist in no small measure for national sustainable development. As a matter of fact, several policies and theories have been formulated with a view to sustaining the vocational and entrepreneurial skills of the students to enhance business operations and economic advancement. But situation in the country seems to portray that these policies and theories are yet to be put into practice (Enyekit, 2017) ^[6].

Conceptual Framework

Business Education

There is often confusion between the term business education and business administration as these concepts are often used interchangeably. Ulinfu in Agboola (2015) defined business education as consisting of the total activity that is planned, organized and developed in form of the preparation of youths for responsible economic participation in the community. It is a subject of the entire vocational and technical education often referred to as technology or technical education. Also, National Policy on Education (2013) ^[7] viewed business education as an aspect of technical education that leads to acquisition of practical and applied skills. In related vein, Osuala in Kulo, Effah and Okudare (2015) ^[11] refers to business education as a programme of instruction which consists of two main parts (i) office education which is a vocational education programme for office careers through the initial refresher and upgrading education and (ii) general business education, a programme that provide students with information and competencies which are needed by all to manage personal business affairs and to use the services of business organization.

The concept is viewed as type of training with the aim of making people ready for entrance into business career and having centered on career, become capable of rendering services therein. This will enable them to advance from their present levels of employment to higher levels (Akpomi & Kayii, 2022; Atakpa & Okoro, 2009) ^[2, 3]. From the array

of the definitions, business education could be viewed as that aspect of education that prepares the students to be competent in their attitude to work, skills acquisition and ability to perform effectively and efficiently as entrepreneurs, employers of labor rather than being employees. Business education could also be viewed as an education programme concerned with the training and preparation of students for gainful employment in the labor market.

At the secondary school level, business education takes the form of business studies; it is being taught as shorthand, typewriting, office practice, commerce, and book-keeping. For the junior secondary school, while at senior secondary includes economics, financial accounting, commerce and office practice (Kulo; Effah & Okudare, 2015) ^[11]. Colleges of Education offer a 3-year course in business education, while Universities and Polytechnics in Nigeria offer a four year course in business education. At the tertiary education level, business education is concerned with the training of students to acquire practical skills in different fields of human endeavor. Essentially therefore, business education at tertiary education level forms the bedrock for the provision of manpower, development and human resources.

Objective of Business Education

The cardinal objectives of business education have seemed to be noted in different ways according to the perception of the author. Aina in Ubulom (2006) ^[17] noted that the traditional objectives of business education have been to develop vocational knowledge and skills for employment and business career. In a related vein, has also observed that the general objectives of business education have been to provide training for specific jobs and to develop ability to use these skills in the environment of business, the education of persons to be intelligent consumers of the services of business and clear understanding of the nation's economy. On his view, Ibigbami (2003) ^[8] noted that the objectives of business education has come to mean more than preparing students for specific entry jobs in business. The author went further to state that the programmes should help people adapt to occupational changes taking place in the recent years.

Furthermore, Soyede (2003) ^[16] listed some of the objectives of business education as follows;

1. Training of people for specific occupation;
2. Giving training and imparting the necessary skills leading to the production of craftsmen, technicians and other skilled personnel who will be enterprising and self-reliant.
3. Acquisition of practical and applied skills as well as basic scientific knowledge.
4. Giving intelligent knowledge of the science, arts and commerce, which lie at the bases of the industries.
5. Preparing of people for entrance upon a business career; and
6. Preparing the individual learner to earn a living or to be self-reliant.

From the array of the stated objectives of business education, the researcher observed that each student is made to be aware of the impact of business and economic systems on his or her life as a consumer of goods and services as well as a working member of the society. At this phase, provision is made through business education for all occupational and personal activities. Also, in regards to the vocational objective phase of business education, it could also be posited that the goal of

business education is therefore the production of manpower that possess the requisite knowledge, skills and attitude for harnessing other resources and bring them into co-operative relationship yielding goods and services demanded by society for the satisfaction of their wants and needs.

In terms of multiple objectives of business education, according to Onyekeonwe in Enyekit (2017) ^[6] listed them as being able to provide the beneficiaries with the opportunities to.

1. Improve their economic and personalities and build attitudes necessary for an adjustment to personal and other employment situations;
2. Apply the various business concepts acquired in class to real life situations;
3. Have the skills and competencies required for the performance of basic business jobs, and
4. Recognize and demonstrate their responsibilities and rights as consumers.

Recessed Economy

The word recession means reduction and withdrawal of activities. It describes a period of reduced economic activity in a society. According, the National Bureau of Economic Research (NBER) define a recession as a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in a real gross domestic product (GDP), real income, employment, industrial production and wholesale-retail sales. Statisticians usually define economic recession as a negative real GDP growth rate for two or more consecutive quarters. GDP is the market value of all the goods and services produced within a country in a given period of time. Judging from this stand point, Nigeria is experiencing economic recession currently, since the first and second quarters growth in 2016 are -0.36 percent and -1.5 percent respectively. It is also described as a business cycle contraction which results in a general slowdown in economic activities. A number factors are responsible economic recession, namely high interest rate that discourage investors, mass layoffs and rising unemployment, which create slowdown in retail sales, high inflation and general rise in price of goods and services, which leads to low purchasing power and loss of business and consumer confidence on the economy, etc.

Recession is abnormal, albeit unpleasant, part of the business cycle; however, one-time crisis events can often trigger the onset of a recession. The global recession of 2007-2009 brought a great amount of attention to the risky investment strategies used by large financial institutions, along with the global nature of the financial system (Nwamae & Kayii, 2018) ^[14]. This economic status and conditions does not in any way affects a particular country rather, it is a universal issue that affects other countries all over the world. As a result of the wide-spread global recession, the economies of virtually all the world's developed and developing nations suffered significant setbacks. Several government efforts have been geared towards the implementation of different policies just with a view to helping to prevent a similar future financial crisis as a result in Nigeria. Typically, a recession lasts from six to eighteen months, and interest rates usually fall during these months to stimulate the economy.

Theoretical Framework

Theory explains how some aspect of human behavior or performance is organized. It thus enables us to make

predictions about that behavior. The components of theory are concepts (ideally well defined) and principles. A concept is a symbolic representation of an actual thing - tree, chair, table, computer, and distance, etc (Enyekit, 2017) ^[6]. Construct is the word for concepts with no physical referent - democracy, learning, freedom, etc. Language enables conceptualization. A principle expresses the relationship between two or more concepts or constructs. On this note, the theoretical framework of this study is built around the following concepts and theory.

Dewey's Pragmatic Theory of 1966

Pragmatic theory saw activity as the hub of learning, contending that the active learner gains more from learning than the passive one. He saw all learning as individual and problem-based. That a worthwhile knowledge is that which can be used in problem solving and education is life itself. We learn to do by doing as children learn a little by listening, a little more by watching, but learn most by actually doing the piece of work. This goes back to support the popular Chinese adage in Enyekit (2017) ^[6] reiterated a Chinese adage that: "What I hear I forget, what I see I know, and what I do I remember".

Education gives self-realization which leads to a useful life in the future. Classroom should provide all necessities for the child's learning. Children are cheerful when they perform successful experiments. The teacher should be able to create opportunity for the students to do practical work so that they can develop initiative and find out things and at times adopt critical thinking. In a related development, this study also has variable that laid emphasis on pragmatic and practical way of teaching entrepreneurship education rather than theory.

Statement of the Problem

The seeming economic crisis for over the past three years of which both private individuals as well as the government have been showing concern to identify the economic sector that needs discovery and development through business and entrepreneurship skills, there is nothing as powerful as a new idea in the hands of a first-class entrepreneur (Kayii & Dambo, 2018) ^[10]. Critical thinking and problem-solving skills enable students learn how to think critically, analyze all sides of an issue, and understand the consequences of their actions. Also, technology skills in the digital age, technology are everywhere. In a rapidly changing world, employers need employees who can solve problems, provide ideas and help improve the organization. Just as entrepreneurs change the face of business, social entrepreneurs act as the change agents for society, seizing opportunities others miss to improve systems, invent new approaches, and create solutions to change society for the better. Rather than leaving societal needs to the government or business sectors, social entrepreneurs find what is not working and solve the problem by changing the system, spreading the solution, and persuading entire societies to move in different directions. However, schools have been slow to adapt to this change as students are rarely required or taught to learn technology efficiently that will enable them to gain the needed business skills to be self-reliant in a recessed economy. Against the above background, the therefore is poised to investigate business education students skills acquisition for self-reliant in prevailing recessed economic system in, Rivers State Nigeria.

Purpose of the Study

The purpose of the study was to examine business education students skills acquisition for self-reliant in prevailing recessed economic system in Rivers State, Nigeria. Specifically, the study sought to:

1. Determine business education students' critical thinking and problem-solving skills acquired for self-reliant in prevailing recessed economic system.
2. Determine business education students' technology skills acquired for self-reliant in prevailing recessed economic system.

Research Questions

One research question guided the study;

1. What are the critical thinking and problem-solving skills acquired by business education students' for self-reliant in prevailing recessed economic system?
2. What are the technology skills acquired by business education students' for self-reliant in prevailing recessed economic system?

Hypotheses

Three null hypotheses guided the study

1. There is no significant difference in the mean responses of male and female business education students on their perceptions on critical thinking and problem-solving skills acquired for self-reliant in prevailing recessed economic system.
2. There is no significant difference in the mean responses of male and female business education students on their perceptions on technology skills acquired for self-reliant in prevailing recessed economic system.

Methodology

The design that was adopted for the study is the descriptive survey research design. Osuala (2005) opined that the design deals with both large and small population by selecting and studying samples chosen from the population to discover the relative incidence. This study adopted this type of research design because; the population used in the study is small as

the study also seeks the opinions and perceptions of Business Education students on skills acquisition for self-reliant in prevailing recessed economic system in Rivers State Nigeria. The study was carried out in Rivers State of Nigeria. The population of the study consists of 95 respondents, that is 41 male and 54 female Business Education students drawn from Rivers State University, Port Harcourt. The entire population of 95 respondents was used for the study as the number was small and manageable. The researcher used a self-structured research instrument for data collection. The research instrument is titled "Business Education Students Skills Acquisition for Self-Reliant in Prevailing Recessed Economic System in Rivers State Nigeria" (BESSASR). To ensure the validity of the instrument, it was subjected to face and content validity by three experts, two from the Department of Business Education and an expert in Measurement and Evaluation of Rivers State University, Port Harcourt. To establish reliability of the instrument, the Cronbach Alpha was used to establish level of reliability and the computation yielded a result of 0.86 reliability coefficient. This therefore showed the level of internal consistency of all items on the instrument was high and therefore proven that the research instrument is reliable and measure what it purport to measure. The data for the study was analyzed using the means to answer the research questions, while z-test was used to test the null hypotheses. Any item with the mean of 2.50 and above was considered as "Required" while items with a mean value below 2.50 was considered as "Not Required" The mean was interpreted in line with the modified 4-point scale that ranged from 4 – highest to 1 – lowest. The data collected for research questions were analyzed using frequency counts, mean, and standard deviation, whereas z-test statistic was used to test the three null hypotheses at 0.05 level of significance.

Research Question 1: What are the critical thinking and problem-solving skills required by business education students for self-reliant in prevailing recessed economic system?

Table 1: Mean Responses on Critical Thinking and Problem-Solving Skills Required by Business Education Students for Self-Reliant in Prevailing Recessed Economic System

S/N	Items	N	\bar{X}	SD	Remarks
1.	Ability to be able to analyse economic policy of the government for business investment.	95	3.47	1.09	Accept
2.	Ability to take business risks that increase return on investment.	95	3.38	0.71	"
3.	Ability to diversify in business according to the changing nature of the economy.	95	3.47	1.09	"
4.	Ability to create best business ideas that increase productivity profit maximization.	95	3.47	1.09	"
5.	Ability to choose the alternative course of action.	95	3.32	1.07	"
	Grand Mean (\bar{X}) and SD		3.22	1.01	

The results presented in Table 1, showed that five items had means scores that range between 3.32-3.47 and standard deviation of 1.01. The grand mean score for the five items on Table, is (\bar{X} =3.22) greater than the cut-off point of 2.50, and standard deviation score of (SD=1.01) is also greater than 0.50. Since the grand mean score is above the cut-off point of decision rule, it therefore implies that the respondents agreed that they require technological skills for self-reliant in prevailing recessed economic system.

Research Question 2

What are the technology skills acquired by business

education students' for self-reliant in prevailing recessed economic system?

The results presented in Table 2, showed that nine items had means scores that range between 2.67-3.47 and standard deviation of 1.01. The grand mean score for the seven items on Table 2, is (\bar{X} =3.29) greater than the cut-off point of 2.50, and standard deviation score of (SD=1.01) is also greater than 0.50. Since the grand mean score is above the cut-off point of decision rule, it therefore implies that the respondents agreed that they require technological for self-reliant in prevailing recessed economic system.

Table 2: Mean Responses on Technological Skills Required by Business Education Students for Self-Reliant in Prevailing Recessed Economic System

S/N	Items	N	\bar{X}	SD	Remarks
6.	Skills to use computer in search for opportunities.	95	3.47	1.09	Accept
7	Skills to network with other business plans and programs.	95	3.38	0.71	“
8.	Skills to use digital camera to snap and showcase products online.	95	3.47	1.09	“
9.	Ability to market and deliver products to customers at ease.	95	3.47	1.09	“
10.	Skills in operating and applying computer manipulation for business purposes.	95	3.32	1.07	“
11.	Being able to teach with the use of multi-media	95	2.67	0.92	“
Grand Mean (\bar{X}) and SD			3.29	1.01	

Hypothesis 1;

There is no significant difference in the mean responses of male and female business education students on their perceptions on critical thinking and problem-solving skills for self-reliant in prevailing recessed economic system.

Table 3: z-test Analysis of Male and Female Business Education Students on Critical Thinking and Problem-Solving Skills for Self-Reliant in Prevailing Recessed Economic System

Respondents	Mean	Std Dev	N	z-cal	z-crit	Decision
Male	3.32	1.15	41	0.98	1.96	Not Sig
Female	3.01	0.97	54			

Table 3, revealed that the five items had their z-cal values less than the z-table value at 0.05 level of significance and at 93 degree of freedom. This indicated that there was no significant difference in the mean ratings of the responses of male and female business students on critical thinking and problem-solving skills for self-reliant in prevailing recessed economic system. The null hypothesis of no significant difference is therefore upheld for all the items on critical thinking and problem-solving skills for self-reliant in prevailing recessed economic system.

Hypothesis 2

There is no significant difference in the mean responses of male and female business education students on their perceptions on technology skills for self-reliant in prevailing recessed economic system.

Table 4: z-test Analysis of Male and Female Business Education Students on Technology Skills for Self-Reliant in Prevailing Recessed Economic System

Respondents	Mean	Std Dev	N	z-cal	z-crit	Decision
Male	3.24	1.17	41	0.88	1.96	Not Sig
Female	3.01	0.97	54			

Table 4, revealed that the five items had their z-cal values less than the z-table value at 0.05 level of significance and at 93 degree of freedom. This indicated that there was no significant difference in the mean ratings of the responses of male and female business students on technology skills for self-reliant in prevailing recessed economic system. The null hypothesis of no significant difference is therefore upheld for all the items on technology skills for self-reliant in prevailing recessed economic system.

Discussion of Findings

Critical thinking and problem-solving skills enable the students to learn how to think critically, analyze all sides of an issue, and understand the consequences of their actions. In a rapidly changing world, employers need employees who

can solve problems, provide ideas and help improve the organization. The studies of Nnanna (2015) ^[13] and Max-Owaji (2016) revealed and supported that critical thinking process aid in students predicting into future line of business in a competitive business environment. On the technological skills required of business education students for self-reliant in prevailing recessed economic system, the null hypothesis of no significant difference is therefore upheld for all the items on technology skills for self-reliant in prevailing recessed economic system. The findings of the study of Osakwe, in Enyekit (2017) ^[6] is in agreement that there are benefits in using and applying new technologies as part of the teaching and learning process enable the students to be vast and competent in applying the skills in their daily business activities. This has also been collaborated with the studies of Azih and Nwosu (2012) ^[4], and Yusuf (2005) ^[18] that revealed that new technology support and facilitate business activities and professional competencies.

The results and findings of the study also showed that business education students require innovative skills and competencies for self-reliant in prevailing recessed economic system. In supporting the findings of this present study, Duktur (2015) ^[5] in a study revealed that the use of exposition methods such as lecture, discussion, traditional demonstration, guest speaker, panel discussion, storytelling, dramatization, and reading of textbooks and monographs are not innovative to drive students and teachers' driven ideas. It further recommended that learners-centered, learners-facilitated, learners' activities and emphasis are required for the teaching of business related subjects at all level of education. In another related study, Onyeagwu (2014) ^[15] revealed research have shown that applying innovative learning and attention-management techniques to classes is a success for both teachers and learners alike.

Conclusion

Based on the results and findings of this study, the researcher noted that business education programme should be taught practically to enable students acquire the practical experience.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. Tertiary institutions offering business education programmes should ensure that facilities such as smart board, personal computers, instructional facilities and equipment are available, adequate and functional for effective teaching in the programmes.
2. The obsolete and dilapidate facilities in tertiary institutions should be upgraded or replaced. This will in no little way assist business education students to effectively utilize these facilities so as to improve their

skills and competencies to face the world of work in recessed economy.

References

1. Agboola OJ. Critical challenges confronting business education programmes in contemporary Nigeria. *Nigerian Journal of Business Education*. 2015;2(3):1-13.
2. Akpomi ME, Kayii NE. Constructivist approaches: A budding paradigm for teaching and learning entrepreneurship education. *International Journal of Education, Teaching, and Social Sciences*. 2022;2(1):31-43.
3. Atakpa A, Okoro B. *Fundamentals of Management in Business Education*. Agbor: Progress Printing Associate; c2009.
4. Azih N, Nwosu BO. Availability and utilization of e-learning facilities in tertiary institutions in Ebonyi State. *Business Education Journal*. 2012;8(2):72-82.
5. Duktur SL. Innovative approaches to the teaching of financial accounting in senior secondary schools in Plateau State. *Proceedings of the Association of Business Educators of Nigeria (ABEN), Conference. Theme: Teaching and Learning in Business Education: Issues, Trends and Challenges*. 2015;2(1):21-26.
6. Enyokit KEO. *Entrepreneurship Delivery Competencies Required by Business Educators in Teaching Entrepreneurship Education in Tertiary Institutions in Rivers State*. Unpublished dissertation. Rivers State University, Port Harcourt; c2017.
7. Federal Republic of Nigeria. *National Policy on Education*. 4th ed. Lagos: NERDC Press; c2013.
8. Ibigbami DBO. Innovation in business education programme. In: Akinola CI, editor. *Business Education in Nigeria: Trends, Issues and Challenges*. Lagos: NABE; c2003. p. 195-207.
9. Ihemekpen FA. Business education and its relevance in the 21st century for technology and national development. *Business Education Journal*. 2002;3(5):166-171.
10. Kayii NE, Dambo BI. Effect of blended learning approach on business education students' achievement in elements of business management in Rivers State University. *International Journal of Innovative Information Systems & Technology Research*. 2018;6(1):38-48.
11. Kulo VA, Effah MA, Okudare JU. Funding: An imperative for effective implementation of business education programme in tertiary institutions in Nigeria. *Nigerian Journal of Business Education*. 2015;2(3):55-64.
12. Max-Webby D. Critical thinking and decision-making in turbulent business environment. *Journal of Psychology of Marketing*. 2016;2(1):20-34.
13. Nnanna AG. The psychology of thinking and decision-making of consumers in buying decision of household products. *Journal of Applied Marketing*. 2015;2(2):34-41.
14. Nwamae L, Kayii NE. Principals' leadership styles and motivation of teachers in government secondary schools in Port Harcourt Local Government Area. *International Journal of Innovative Education Research*. 2018;6(3):47-57.
15. Onyeagwu FO. Innovative teaching methods and learning strategies: A panacea for achieving Vision 20:2020 in Nigeria. *Conference Proceedings*. 2014;2(2):23-29.
16. Soyede A. Business education in Nigeria: Functionality, prospects, and problems. *Business Education Journal*. 2003;4(1):1-6.
17. Ubulom WJ. *Evaluation of Undergraduate Business Education Degree Programmes in Selected Nigerian Universities*. Unpublished Ph.D thesis. Department of Science Education, Faculty of Education, University of Nigeria, Nsukka, Nsukka, Enugu State; c2006.
18. Yusuf MO. Integrating ICT in Nigerian tertiary education. *Journal of African Educational Research Networks*. 2005;5(2):43-50.
19. Grusky DB, Western B, Wimer C, editors. *The great recession*. Russell Sage Foundation; c2011.