ST . MARY'S UNIVERSITY
FACULTY OF BUSINESS
DEPARTMENT OF MARKETING MANAGEMENT



Senior Research Refreshment
(Accounting and Finance)

- **Facts on Senior Essay project at SMU**

- **The project has 5 credits with two parts:**
  - **Senior Research I (2 Cr. Hr)**
  - **Senior Research II(3 Cr. Hr)**

- **Senior Research-I**
  - First part of the research to be carried out in the first semester

1. Refreshment and theoretical orientation
   - To be conducted for weeks
2. Assessments

1	Exam	30%
2	Proposal and literature review	50%
3	Proposal defense	20%
		100%
	Converted To 40%	

Evaluation Criteria; PART I	Allotted Mark	Achieved Mark
A. Final Exam (30%)		
▪ Taking written exam on theoretical concepts on 6th week	30	
A. Content of the Paper (50%)		
➥ **Problem Formulation 17%**		
▪ Title	3	
▪ Statement of the Problem & Research Question	6	
▪ Objectives	3	
▪ Significance	3	
▪ Delimitation	2	
Methodology 15%		
▪ Research Design	2	
▪ Population and Sampling Technique	4	
▪ Source of Data Collection	3	
▪ Methods of Data Analysis to be used	3	

Evaluation Criteria; **PART I …**		
Review of Related Literature 13%		
▪ **Is the review of related literature adequately covered?**	**4**	
▪ **Is it closely related to the topic studied?**	**5**	
▪ **Is it well synthesized?**	**4**	
Language Clarity (5%)	**5**	
C. Presentation 20%		
▪ **Personality**	**2**	
▪ **Language**	**3**	
▪ **Sequence**	**3**	
▪ **Response to questions**	**5**	
▪ **Knowledge of the subject**	**4**	
▪ **Confidence**	**3**	
Total	**100**	

- **The second phase involves:**
  - Revising and adjusting the proposal to cover the first two chapters of the final project
  - Final defense /oral presentation in front of the board of examiners including
    - Advisors,
    - Internal examiners and
    - External examiners

	Senior Research II (Final defense /oral presentation)	• Advisors -20% • Internal examiners - 20% • External examiners - 20%
	Senior Research I	40%
	Total	100%

Evaluation Criteria (Part II)	Allotted	Achieved
A. Format & Overall Organization of the Paper (10%)		
▪ **Is the paper written based on SMU'S format?**	**5**	
▪ **Is the paper written in lucid and/or clear language?**	**5**	
B. Content of the Paper 55%		
↳ ***Problem formulation & Methodology 15%***		
▪ **Is the title clear?**	**3**	
▪ **Is the problem clearly formulated & stated?**	**4**	
▪ **Are the objectives, significance, & delimitations clearly stated?**	**4**	
▪ **Is the research design and methodology described in detail?**	**4**	
Review of Related Literature 15%		
▪ **Is the review of related literature adequately covered?**	**7**	
▪ **Is it closely related to the topic studied?**	**5**	
▪ **Is it well synthesized?**	**3**	

Evaluation Criteria (Part II)	Allotted	Achieved
Data Presentation and Interpretation 15%		
▪ Are data gathering instruments appropriate?	3	
▪ Is the textual discussion clear and concise?	3	
▪ Is data analysis logical and insightful?	3	
▪ Are there possible reasons for results obtained?	3	
▪ Are the tables & graphs used appropriate?	3	
Summary, Conclusions & Recommendations 10%		
▪ Are findings concisely presented?	3	
▪ Are the conclusions justified by the data?	3	
▪ Are the recommendations realistic?	4	
C. Presentation to the adviser 15%		
▪ Personality	2	
▪ Language	2	
▪ Sequential presentation of facts	2	
▪ Response to questions	4	
▪ Knowledge of the subject	3	
▪ Confidence	2	
D. Defense 20%		
▪ Personality	2	
▪ Language	3	
▪ Sequential presentation of facts	3	
▪ Response to questions	5	
▪ Knowledge of the subject	4	
▪ Confidence	3	
Total	100	

Why do prospective undergraduate students need to write Senior Essay?

- **It is the initial way out to join the scientific community as beginner researchers.**
- **Tests students ability how to apply the theoretical knowhow to seek solutions for real world business problems.**
- **It help students to identify their interest areas for future specialization.**
- **It is a partial fulfillment of the requirements for the successful accomplishment of their degree program**

- **A research may aim at the following things:**
  - **To find new generalizations with old data**
  - **To know old conclusions with new data**
  - **To attempt to reach more conclusions from the same set of data**
  - **To put forward an entirely original idea/theory, or to discover an unexplored horizon of knowledge**
  - **To find or to resolve contradictions existing in the area of study.**

- **Any research has three major components.**
  - **PROBLEM,**
  - **EVIDENCE and**
  - **CONCLUSIONS.**

- **If one of the three components are lacking, the research is not complete.**

- **Motivation of Research**
  - Desire to get degree with its consequential benefit
  - Desire to get respect and promotion
  - Desire to face a challenge in solving the unsolved problem
  - Desire to get intellectual joy of doing some creative work
  - Directive government
  - Employment condition

- **Research is conducted for a number of reasons, which in turn depend on the objectives of any particular ‘research problem’.**

Definition of Research

- **Definition Research:**

- **The word composes of two words;**
  - **RE = means again and again,**
  - **SEARCH = means to find out something.**

RE + SEARCH =RESEARCH

- **Therefore, research defined as the process in which a person observes phenomena again and again and collects data and analyses then he draws conclusion.**

- **Definition contd.**

- **Research** refers to the **systematic and objective method** consisting of:

  1. **Articulating the problem**
  2. **Formulating a hypothesis**
  3. **Collecting the facts/data**
  4. **Analyzing the facts/data**
  5. **Arriving at certain conclusions**

- **Research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis'.(Clifford Woody)**

- **The Scientific Methods**
- **Scientific method** refers to **bodies of techniques** for
  - **investigating phenomena,**
  - **acquiring new knowledge, or**
  - **correcting and integrating previous knowledge.**

- To be termed **scientific,**
  - **a method of inquiry must be based on gathering OBSERVABLE, EMPIRICAL and MEASURABLE EVIDENCE subject to specific principles of reasoning.**

- **The Scientific Methods**

1. **Objectivity of the Researcher**
2. **Accuracy of Measurement**
3. **Continuing and Exhaustive of Investigation**

1-Objectivity of the Researcher:

- Researchers must base their judgment on FACTS, not on preconceived notions or intuition, if their work is to be scientific.
- If the researcher is not completely objective in his thinking, if he is not as anxious to FIND FACTS supporting one outcome of his study as another, it is unlikely that his work will be scientific.

2-Accuracy of Measurement:

- The scientific method attempts **to obtain the most accurate measurements** as possible.
  - The **factors to be measured** and
  - The **measuring devices available**
- Differ from one field of study to another, the accuracy of measurements differs widely.
- The **measuring method used** in any research is the best available for that purpose, the method may be considered scientific.

3-Continuing and Exhaustive of Investigation:

- The mark of the scientific method **is the aggressive searching** for **additional evidence to support, or confound, the existing conclusion.**
- **Scientists are never sure that they have found the ultimate truth.**
- They know that many well-established conclusions that have been found to be **erroneous.**
- It is this constantly challenging attitude that leads to continual progress in science.

The Business Research Process

- **Steps in the Research Process**
- **Research process involves:**
  1. **Identifying the problem and**
  2. **State the research objectives**
  3. **Prepare a research plan and design**
  4. **Conducting a literature review**
  5. **Gathering the data**
  6. **Analyzing and interpreting the data**
  7. **Conclusion**
  8. **Writing and presenting the report**

Common Sections of a Research Report

- **The Common Sections of a Research Report**

- **Those are:**

1. **The Preliminary Section**
2. **The Main Body Section**
3. **The End Section**

Contents and Organization Of The Paper

1. Preliminary Section

- Cover page
- Title page
- Committee of Examiners Approval Sheet
- Acknowledgements
- Table of contents
- List of tables
- List of figures
- List of abbreviations
- Abstract

2. The main Body

- Main body of the paper (Consisting of all chapters)

3. The Reference Section

- Reference
- Appendices
- Declaration page

I-PRELIMINARY SECTION

- It includes the
  - **Cover page**
  - **Title page**
  - **Committee of Examiners Approval Sheet**
  - **Acknowledgements**
  - **Table of contents**
  - **List of tables**
  - **List of figures**
  - **List of abbreviations**
  - **Abstract**

Cover Page (Sample)

ST. MARY'S UNIVERSITY

FACULTY OF ACCOUNTING AND FINANCE

AN ASSESSMENT OF THE FINANCIAL PERFORMANCE IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

GETAHUN HAILE

JUNE 2007

ADDIS-ABABA

Title page (Sample)

AN ASSESSMENT OF FINANCIAL PERFORMANCE IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

A SENIOR RESEARCH SUBMITTED

TO THE DEPARTMENT OF ACCOUNTING AND FINANCE

ST. MARY'S UNIVERITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS

FOR THE DEGREE OF BACHELOR OF ARTS IN

ACCOUNTING AND FINANCE

BY

GETAHUN HAILE

JUNE 2017

ADDIS ABABA

Committee of Examiners Approval Sheet (Sample)

ST. MARY'S UNIVERITY

AN ASSESSMENT OF FINANCIAL PERFORMANCE IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

GETAHUN HAILE

FACULTY OF ACCOUNTING AND FINANCE

DEPARTEMTN OF ACCOUNTING AND FINANCE

APPROVED BY THE COMMITTEE OF EXMINERS

_____	_____
Department Head	**Signature**
_____	_____
Advisor	**Signature**
_____	_____
Internal Examiner	**Signature**
_____	_____
External Examiner	**Signature**

***Acknowledgement Page* (Sample)**

ACKNOWLEDGEMENT/S

The author wishes to express his/her sincere appreciation to Ato _____ for his assistance in preparing this manuscript. Special thanks are due to Ato _____ of the Research and Development Division, Commercial Banks of Ethiopia, for his help in locating original data source documents.

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List of Abbreviations/ Acronyms (Sample)

List of abbreviations/Acronyms

ATM	Automatic Teller Machine
B2C	Business to Consumer
CBE	Commercial Bank of Ethiopia
C2C	Consumer to Consumer
EFT	Electronic Fund Transfer
EBPP	Electronic Billing Presentiment and Payment
ICT	Information Communication Technology
INSA	**Information Networking System Agency**
NFC	Near Field Communication
PIN	**Personal Identification Number**

Abstract

ABSTRACT

The purpose of this study was to investigate the relationship between leadership style and employee performance in Commercial Bank of Ethiopia in Addis Ababa. The literature discusses the variables of leadership and employee performance. Data was gathered through questionnaires distributed to sample of 353 non managerial (rater) and 100 managerial (leader) employees of CBE branches in Addis Ababa. The Multifactor Leadership Questionnaire (MLQ) was used to determine leadership style within the Bank, while Employee Performance Questionnaire (EPQ) was used to determine the performance of employees within the Bank. Leadership was identified as the independent variables and employee performance as the dependent variable. Data obtained from each of the research instruments was then statistically analyzed with SPSS. The study was used both two-tailed correlation and multiple regression analysis. Multiple regression and two-tailed correlation analysis result showed a very strong positive and significant linear relationship between transformational leadership style and employee performance. Both regression and correlation analysis result also indicates a strong positive and significant linear relationship between transactional leadership style and employee performance. However, weak negative and statistically significant linear relationship was found between laissez faire leadership style and employee performance.

Keywords: Leadership styles, Transformational leadership, transactional leadership and laissez-faire leadership, Employees Performance.

II-THE MAIN BODY

II-THE MAIN BODY

- **It contains four/five logical divisions:**
  1. **Introduction**
  2. **Review of Related Literature**
  3. **Data Analysis, Presentation and Interpretation of Data**
  4. **Summary, Conclusion and Recommendation.**

CHAPTER ONE
INTRODUCTION

1.1. Background of the study
1.2. Statement of the problem
1.3. Research questions
1.4. Objectives of the study
- General Objective
- Specific Objectives

1.5. Significance of the study
1.6. Delimitation of the study

1.7. Definition of Terms (Optional)

- Standard Definition
- Operational definition

1.8. Research design and Methodology

1.8.1. Research design

1.8.2. Population and sampling techniques

1.8.3. Data types and sources

1.8.4. Methods of Data Collection

1.8.5. Data analysis methods

1.9. Limitations of the study

1.10. Organization of the paper

1.11.

- **CHAPTER TWO**
- **REVIEW OF RELATED LITERATURE**
- **Includes:**
  - **Theoretical Literature review**
  - **Empirical literature review**
    - **Knowledge gap (Missing in most papers)**
  - **Contains major headings and sub headings**

- **CHAPTER THREE**
- **ANALYSIS,PRESENTATION AND INTERPRETATION**
  - **3.1.Characteristics of the study population**
  - **3.2.Analysis of the findings of the study**

- **CHAPTER FOUR**
- **SUMMARY, CONCLUSION AND RECOMMENDATION**

4.1. Summary

- **Present main findings**

4.2. Conclusions

- **State what you have drawn from the findings**

4.3. Recommendations

- **Put forward possible solutions but be rational in your statements**

III-THE END SECTION

III-THE END SECTION

1. Bibliography/ Reference:

- **Includes list of all the sources consulted and actually cited in the text**

2. Appendices

- Are called tools used in the research such as
  - **Questionnaire,**
  - **Interview questions,** and
  - **Observation checklist.**
- It also includes
  - **Maps,**
  - **Photographs** and
  - **Statistical procedures** attached to support your argument.

3. Declaration page

Bibliography/ References (Sample)

Bridget Somekh & Cathy Lewin (2005).**Research Methods in the social Sciences.** London**:** SAGE Publications Ltd

Geoffrey Marczyk, David DeMatteo and David Festinger(2005).**Essentials of Research Designand Methodology.** Published by John Wiley & Sons, Inc., Hoboken, New Jersey

John W. Creswell (2016) **Research Design: Qualitative, Quantitative, and Mixed Methods Approaches** Second Edition

Kuthari, C.R. (2004). Research Methodology: Methods and Techniques.Bombey: Johri-publisher

Declaration (Sample)

Declaration

Candidates Declaration

I, the undersigned, declare that this research paper in my original work papers under the guides of **GETAHUN HAILE**. All sources of material uses to the manuscript have been full acknowledgment.

Name .....

Signature .....

Place of submission: **ST . MARY'S UNIVERSITY**

Department of Marketing Management

Date of Submission.....

Advisor Declaration

This research Paper has been submitted for Examination with the Approval of an Advisor.

Name: .....

Signature: .....

Date:

How to write
Research Proposal

The Research Proposal

- **Serves as a "contract" or "blue-print" of:**
  - **Specifics of data collection**
  - **How variables/constructs will be measured**
  - **Conceptual model that links the constructs, previous research that supports the study.**
  - **Costs of the data collection**
  - **How the analysis will be presented**
  - **Length of the project**
  - **How much the research will cost the client**

- **Research Proposal**
- **One of the major activities to be done for a research to be conducted is writing research proposal.**

1. **It helps the researcher think through every aspect of the study,**
2. **Provides a guide for the actual condition of the study,**
3. **Reduces the probability of costly mistakes,**

- **Functions of Research Proposal**

1. **Communication:**
2. **Plan:**
3. **Contract**:

Research Proposals Make You:

THINK through your experiments

OUTLINE steps in your proposed research

Provide Intellectual CONTEXT

JUSTIFY your research

Anticipate a realistic TIMETABLE

Anticipate Potential PROBLEMS

Be CREATIVE

(and you can use parts of it in your FINAL PAPER)

Reasons why Research proposals Fail

- **Reasons why Research proposals Fail**
  - The **research objectives** are unclear or vague.
  - There is a **mismatch b/n the approach** being adopted and the issues to be addressed.
  - The **plan is too ambitious** and difficult to achieve in the timescale.
  - Not **have conducted enough in-depth background research**.
  - **Problem is of insufficient** importance.
  - Information about the **data collection** and **data analysis method** is insufficiently detailed.
  - **Timescale is inappropriate or unrealistic.**
  - **Resources** and **budget** have not been carefully thought out.

- **Elements of research proposal in SMU(Undergraduate Students)**

I. THE RESEARCH TITLE
II. ABSTRACT
III. CHAPTER ONE: INTRODUCTION
    - 1.1.Backgrounds of the study
    - 1.2.Statement of the problem
    - 1.3.Basic research question/Hypothesis (optional)
    - 1.4. Research objective
    - 1.5.Significance of the study
    - 1.6.Delimitation of the study
    - 1.7.Definition of terms or concepts
    - 1.8.Research Design and Methodology
    - 1.9.Limitation of the study
    - 1.10.Organization of the study
    - 1.11.Time and Budget schedule
IV. CHAPTER TWO: REVIEW OF RELATED LITERATURE
V. LISTS OF REFERENCE
VI. APPENDICES

Suggested format for an introduction

Introduce the area of research

Review key publications

Identify any gap in the knowledge or questions which have to be answered

Your hypotheses

Your aims and objectives, including a brief description of the methodology

How is your research beneficial and to whom

1-The title of the Research

1-The title of the Research

- It **suggests the theme of the study**
- It shouldn't be **burdened by pompous words.**

- It shouldn't be **too lengthy nor too short**
  - ***"A study of academic achievement of children in pastoral regions whose parents had participated literacy classes against those whose parents didn't"***
  - ***"Marketing in Ethiopia"***
  - It should be **specific to the area of the study**.

Sources for research topic

- The following are some of useful sources for research topics
  1. Professional experience;
  2. Contact and discussion with people;
  3. Influence from theory;
  4. Professional literature;
  5. Contemporary social and technological changes

•The criteria for a good research topic:

1.Importance

- **Can it help improve the existing problem?**

2.Related Research

- **Does the topic build on previous research?**

3.Timeliness

- **Is the topic timely.**

4.Feasibility

- **Is the topic feasible to you in terms of**
  - **Competence**
  - **Interest and enthusiasm**
  - **Financial considerations**
  - **Time and administrative consideration**

- **SAMPLE**
- **Research Titles/topics**
  - **An assessment of Financial performance in the case of CBE**
  - **An assessment of Internal Auditing in the case of Ethiopian Air Lines.**
  - **An assessment of the Cash Management in the case of Ethiopian Air Lines.**

- **SAMPLE**
- **Research Titles/topics**
  - ***The role of ATM Services on the Financial Performance of Commercial Bank of Ethiopia.***
  - **The impact Islamic banking on the profitability of Dashen Bank.**
  - **The relationship between product quality and profitability in the case of Anbesa Shoe Factory**

Abstract/Executive Summary

2-Abstract/Executive Summary

- It is a summary, **which reflects the whole content of the proposal (most of the time less than 300 words).**
- **Abstract should be concise, informative and provide brief information about the whole problem to be investigated.**
- **Allows a busy manager or sponsor to understand quickly the thrust of the proposal.**

- **The abstract of a proposal should contain the following points:**
  - **Title or topic of the research**
  - **Statement of the problem and objective**
  - **Methodology of investigation**
  - **Expected result (tentative only if a researcher starts with a formulated hypothesis.**

Abstract

ABSTRACT

The purpose of this study was to investigate the relationship between leadership style and employee performance in Commercial Bank of Ethiopia in Addis Ababa. The literature discusses the variables of leadership and employee performance. Data was gathered through questionnaires distributed to sample of 353 non managerial (rater) and 100 managerial (leader) employees of CBE branches in Addis Ababa. The Multifactor Leadership Questionnaire (MLQ) was used to determine leadership style within the Bank, while Employee Performance Questionnaire (EPQ) was used to determine the performance of employees within the Bank. Leadership was identified as the independent variables and employee performance as the dependent variable. Data obtained from each of the research instruments was then statistically analyzed with SPSS. The study was used both two-tailed correlation and multiple regression analysis.

3-Background of the study

- **This section in research proposal should give**
  - **The general background of the study** and
  - **The need for undertaking the study.**

  - **Introduction is like a trailer of a movie that picks up the highlights of the movie to make it look very interesting for the viewer**

- **The introduction should address:-**
  - **Sufficient background information to allow the reader to understand the context and significance of the question you are trying to address.**
  - It **reviews the previous work** to reveal **what is known** on the subject.
  - **Proper acknowledgement of the previous work** on which you are building.

- **Some questions to be addressed in this part may include:**
  - **What are current and previous studies that have been made on the issues to be studied?**
  - **What is the present gap in knowledge and current trend?**
  - **What makes worth studying?**
  - **Why has the problem not been solved yet?**
  - **What do we intend to fill the gap or solve the problem?**

4-Statement of the Problem

- It **isn't exactly the same as the title of the research/an expansion of the title**.
- **It includes a brief discussion of practical and theoretical framework, which triggered your interest to undertake the study in point.**
- **It also attempts to focus on a clear goal.**
- **It can be either in the form of questions or as a declarative statement.**

- **Problems can be derived from**
  - **Theory,**
  - **Prior research results**, or
  - **Personal observation and experience.**

- **It can be identified via**
  - **Discussion with the decision makers,**
  - **Interviews with industry experts and**
  - **Analysis of secondary data.**

Effective problem statements answer the question

“Why does this research need to be conducted.”

- **BODY OF STATEMENTS OF THE PROBLEM**
- **Theoretical frame work**
  - **Show some literatures /theories that has connection with your research problems and their associated consequences**
- **How the research problem is investigated**
  - **Show what kinds of method you employ to explore the research problems/ Gaps**
- **State the research gap**
  - **Show the existing marketing problems/ Gaps**
    - **Symptom**
    - **Causes of the symptom**
    - **The outcome of the study**

5-Research Questions/ Research Hypothesis

- **Research question**
  - It is a clear statement in the **form of a question** of the specific issue that a **researcher wishes to answer in order to address a research problem.**

  - **A research problem is an issue that lends itself to systematic investigation through research.**

• SAMPLE- Research Questions

- To what extent Buna International Bank is **liquid**?
- To what extent Buna International Bank is **profitable**?
- How effectively is Buna bank managing its **debt**?
- How efficiently is Buna bank managing its **assets**?

6-Objectives of the Study

- The summary of **specific activities to be performed by the study.**
- It is **closely related to the statement of the problem.**
- This is the stage of **rephrasing the problem** in to **operational** or **analytical terms.**
  - i.e. to **put the problem in as specific terms** as possible.

- **The General Objective**
  - It provides a **short statement of the specific goals** pursued by the research;
  - It is **stated in a single paragraph**.

- **The Specific Objectives**
  - It is given **in the form of list.**
  - It is also stated in **operational in nature.**

- **SAMPLE Specific Research Objectives**
  - **To assess the status of the bank as measured by liquidity.**
  - **To assess the profitability of the bank under the study period.**
  - **To evaluate and assess the effectiveness of the bank managing its debt.**
  - **To evaluate the efficiency of the bank managing its assets.**

7-Significance of the Study

- **It justifies in what way the result of our study will be Significance, or Importance to the beneficiaries.**

- **There are three general areas for the significance and contribution of a study:**
  - to **knowledge in the area**,
  - to **policy considerations** and
  - to **practitioners.**

SAMPLE of Significance of the Study

- This research paper can be used as a guide line for **other students** who have an interest to undertake such kinds of research activities.
- The primary beneficiary of this research paper is the **students who conduct this research** work . This is because the students will acquire the practical skill of doing research report.
- The other importance of this study is to provide information to the **company managers** in order to support their decision making or to develop policy.

8.Delimitation/Scope of the Study

- A study is delimited both in scope and depth to a manageable size.
- The areas to which the conclusions will be confined.
- There must be a sound justification for each delimitation.
- Generally, it includes
  - Period of time,
  - Subject,
  - Geographic place of the subject,
  - Disciplines involved,
  - Sampling, and
  - Unit of analysis.

- **SAMPLE Delimitation/Scope of the Study**
- **Tile: An assessments on the promotion management practices of NICE s.c.**
  - *Promotion is broader refers various marketing communication activities of an organization ion. Among the different promotional mixes the research focus on* ***advertising and personal selling.***
  - *NICE is an insurance service rendering company with more than twenty branches in Addis Ababa and in regional cities also have a branches but, due to a centralized promotional strategy the research paper is delimited in studying* ***head office*** *of the company which is located near* ***Lancia****.*
  - *Moreover , the researcher also use the data in the* ***time*** *between* ***2005 to 2010 E.C.***

9-Definition of Terms or Concepts (optional)

- The **technical terms** and **phrases** which have **special meanings need to be defined operationally.**
- It is necessary **to define all unusual terms** and **concepts that could be misinterpreted**.

- **Examples of Operational Definition**
  - **The Bank**: Commercial Bank of Ethiopia
  - **The Institution**: Addis Ababa University

10-Research Design and Methodology

- It details about **sampling procedures**, **the data collecting tools,** and **analysis** and how they will unfold and connect to each other.

- This means that the reader will clearly see
  - Methods of **collecting the desired data**,
  - **Justification for these methods**, and
  - A sampling plan to include details of sample size(s).
- **This applies to both quantitative and qualitative approaches.**

A. **Research Design**
- **Descriptive research**
- **Exploratory research**
- **Casual research**

B. **Population and Sampling techniques:**
- **Target Population**
- **Sample size**
- **Sampling techniques**

C. **Data Type and Sources:**
- **Primary**
- **Secondary**

D. **Methods of Data Collection /Data Collection Tools**
- **Questionnaire,**
- **Interview,**
- **Focus group discussion**
- **Observation,**

E. Data Analysis Methods:

- **Descriptive statistics**
  - **Measures of central tendency** or statistical averages(mean, median, mode)
  - **Measures of dispersion**(range, mean deviation, and standard deviation)
  - **Measures of asymmetry** (skewness);
- **Inferential statistics**
  - **Measures of relationship** (correlation, simple or multiple regressions, time series or liner programming models).
  - **Other methods**

10.1.Research Design:

- **The researcher select and employ one of or the combination of the following research design**

  - **Descriptive research**
  - **Exploratory research**
  - **Casual research**

10.2.Population and Sampling techniques:

- **In most situations you may be confronted with large population which makes sampling an integral part of your research.**

  a)Target Population

  b)Sample size

  c)Sampling techniques

b)Sample size:

- The researcher often comes across unmanageable size of population in which case he may be compelled to determine representative sample size.
- The sample size determination is purely statistical activity, which needs statistical knowledge.
- Thus; the researcher should determine his sample size based on statistical formula or model.

a)Target Population:

- State the **amount/quantity of the target population**,
- Describe the **nature** & **types** of the target population (respondents) involved in the study.
- **Identify the unit of analysis**
- **Justify the relevance of your choice of** a particular target population.

Sample Size $n = \frac{N}{1 + N(e)^2}$

Where:- **n=Sample Size**

N=Population

e=Level of Precision (5%)

Given

Sample Size= n	**?**
Population=N	**5446**
Level of Precision= e	**0.05(5%)**

- For **non probability sampling** where **the study**
  - **Population is not definite.**
  - **Population size is large**
- **The following sample sizes are used in Marketing Research Studies**

Types of Study	Minimum Size	Typical Range
• Problem Identification Research • Eg. Market potential	500	1000-2500
• Problem-Solving research • Eg. Pricing	200	300-500
• Product Tests	200	300-500
• Test Marketing studies	200	300-500
• TV/Radio/Print advertising Per		
• Commercial or ad. test	150	200-300
• Test-Market audits	10 Stores	10-20 Stores
• Focus Groups	2 Groups	6-15 Groups

c)Sampling techniques

- Sampling is the process of **selecting a sample size from a defined study population.**
- **It can be broadly classified into two categories:**
  - **Probability Sampling**
  - **Non probability sampling**

- **Justification of his choice of a particular sampling** technique is relevant here.

I. Probability Sampling

- Here, **each number of the population has a predetermined EQUAL chance** of being included the sample.
- It is **blind chance alone** that determines weather one member of the population or the other is selected.

1. Simple Random Sampling,
2. Systematic Random Sampling,
3. Stratified Random Sampling,
4. Cluster Sampling,

II-Non–Probability Sampling

- **It is used where every member has no equal chance of being included in a sample.**

1. **Accidental (Convenient) Sampling**
2. **Referral /Snowball Sampling**
3. **Quota Sampling**
4. **Purposive / Judgments Sampling**

- **Non probability sampling is used under the following conditions:**
  - The **researchers may not have access to the entire group**.
  - **Generalize ability of the results may not be of great importance**
  - **There may be of only one or a limited number of sites or groups.**

1-Simple Random Sampling

- The selection of any **one unit is no way tied to the selection of any other unit.**
  - **Coin flopping method,**
  - **Lottery system,**
  - **Random no. Method, etc**

2-Systematic Random Sampling

- Is **possible when**
  - **A complete list** of all members of the population is available or
  - A **population is can be listed accurately** and **is finite.**
- **Follow the following steps:**
  - Have a **complete list of population** members ordered in some way
  - **Determine the number of members** to be included in the sample, which is represented by n.
  - Determine the sampling fraction by dividing N to n

    $K=N/n$
  - Select every K^{th} until you attain the desired sample size.

3-Stratified Random Sampling

- Is used whenever there are **different subdivisions in the population,** which are important to be considered in the study.
- The **sample members** will be selected from each **stratum at random.**

- The following questions are highly important in the context of stratified sampling:
  - **How to form strata?**
  - **How many members should be selected from all strata and from each stratum**
  - **How should members be selected from each stratum**

4-Cluster Sampling

- Is used when the population under the **study is very large**,
  - **where a list of members of the population doesn't exist,**
  - **when geographic distribution of the members is scattered, etc.**
- Is useful in situations **where the population members are naturally grouped** in to units that can be **used conveniently as clusters.**

II-Non–Probability Sampling

1. Accidental (Convenient) Sampling
2. Referral/Snowball Sampling
3. Quota Sampling
4. Purposive / Judgments Sampling

1-Accidental (Convenient) Sampling

- Samples **drawn at the convenience of the interviewer** in a certain specific **time and place.**
- The **selection of the place** and consequently, **prospective respondents** is **SUBJECTIVE** rather than objective.
- **Certain members of the population** are automatically **eliminated** from the **sampling process.**
- It may **give very biased results** particularly when the population is **not homogeneous.**

2-Purposive / Judgments Sampling

- **It groups participants according to preselected criteria** relevant to a particular research question (for example, HIV-positive women in Capital City).
- In **judgment sampling** the **researcher's judgment** is used **for selecting items** that he considers as representative of the population.
  - *For example, a judgment sample of college students might be taken to secure reactions to a **new method of teaching.***
- It is a form of convenience sampling in which the population elements are selected based on the judgment of the researcher.

3-Referral/ Snow ball Sampling:

- It require **Respondents** to provide the names of additional respondents.
- the researcher begin with a **short list of sample units** that is smaller than the total sample he desires for the study.
- **After each respondent is interviewed**, he is **queried about the names** of the other possible respondents.

- **Referral samples** are most appropriate
  - When there is a **limited** and **disappointingly short sample frame** and
  - When **respondents can provide** the **names of others** who would qualify for the survey.

4-Quota Sampling

- This is used when the population has different **strata/group.**
- It is used when stratified random sampling is impractical because **of difficulty of getting complete list of the units** in the strata of a population.
- In the **application of quota sampling**, a field worker is provided with **SCREENING CRITERIA** that will **classify** the potential respondent in to a **particular quota cell.**
- **A quota system** overcomes much of the **non representativeness danger inherent in convenience samples.**

- **Availability (Comprehensive) Sampling**
  - Used when the number of the population required is small in number.
  - Here all members of the population are included in the study.

10.3. Data Type and Sources:

- **The type of data required to attack the problem is explained.**
- **In this case, the researcher can use**
  - **Primary data,**
  - **Secondary data** or
  - **Both data types.**
- **The source of the data should also be specified.**
  - the researcher should state **from whom** and **from where** those data types will be collected.

10.4. Methods of Data Collection /Data Collection Instruments

- It involves **data collection tools to be employed.**
- A researcher requires many data gathering tools which may vary in their
  - **Complexity,**
  - **Design,**
  - **Administrations** and
  - **Interpretation.**

- **Basic types of data gathering instruments**
- **Questioning**
  - **Questionnaire:** self-administered surveys, mail questionnaire,
  - **Interview**: telephone, personal , telephone, computer simulations,
  - **Focus Group Discussion(FGD)**
- **Observing**
- Observe variables and market phenomena using
  - **Professional observers** or
  - **High-tech devices.**
- **Document analysis**

- **Questionnaire**
  - It is a formalized **schedule for collecting data from respondents.**
  - It **consists of a number of questions** printed or typed in a definite order on a form or set of forms.
  - It is **a set of questions** that are written and given to sample subjects.

- **Essentials of a Good Questionnaire**
  - It should have **brief introduction** including instructions
  - The **number of questions must be kept to the minimum**
  - The **questions should be short** and **simple** to understand
  - The questions must be **arranged in a logical** order
  - The questions **must be clear**
  - Questions with **excessive details should be avoided**

- **Types Of Questions**
  - **In terms of the nature of questions that are used.**
- **Open ended questions**
  - No clues are provided to the respondent
  - It is simply unstructured
  - **Advantage**
    - Freedom is given to respondents to reveal his/her opinion
  - **Disadvantage**
    - Difficult to tabulate, organize and interpret.

- **Close-ended Questions**
  - Respondents are given a set of alternatives from which they are asked to choose the one that most closely represents their views.
- **Advantage**
  - Are easy to respond, tabulate, analyze
  - Takes little time to fill out
- **Disadvantage**
  - Respondents are forced to give responses out of their needs because of limited alternatives.
  - The questions format of the questionnaire could be in the form of:
    - **Likert scale**
    - **Rating scale**
    - **Checklist**

- **The following cares should be taken in the language of questions to be constructed.**
  - **Define terms that could be misinterpreted,**
  - **Avoid using double negative and double barreled questions,**
  - **Be careful of inadequate alternatives,**
  - **Avoid leading questions,**
  - **Avoid lengthy expressions**
  - **Provide short and clear instructions**

- **Interviews**
  - It is a process of communication/interaction in which the interviewee gives the needed information **verbally in a face-to-face situation.**
  - It is of two types:
    - **Structured**
    - **Unstructured**

- **Structured Interviews**
  - **It is one in which the procedure to be followed is standardized and is determined in advance of the session.**
  - **It can take the form of a questionnaire or checklist that is completed by the interviewer rather than by the respondent**
  - **It saves a great deal of time at the analysis stage and you can be sure all topics are covered.**

- **Unstructured Interviews**

  - **Provides greater flexibility because the interviewer is largely free to arrange the form and timing of the questions.**

  - **It requires great deal of time at the analysis stage and is subjected to researcher's bias.**

- **Advantage**
  - **Provides an opportunity to the interview to probe and to obtain responses in greater depth.**
  - **Thus information can be obtained in depth**
  - **Nonverbal message is conveyed**.
- **Limitation**
  - **Highly subjective**
  - **Depends greatly on the skill of the interviewer**
- Ask only one question at a time; repeat a question when necessary; listen to both facts and feelings, and record appropriately.

- **Observation**
  - It is a systematic viewing of a specific phenomenon on its proper setting for the specific purpose of gathering data for a particular study
  - It is the process of recognizing and recording behavior of people, objects, and events.
  - It is used to evaluate the overt behavior of individuals under controlled and uncontrolled situations.
  - It can be in structured or unstructured form
  - The observer may or may not participate in the activities of the group under study
  - It needs proper planning, expert execution and adequate recording and interpretation.

A. Planning for observation includes:

- Definition of specific activities or behaviors to be observed.
- Identification of the nature of subjects or groups to be observed.
- Specification of the scope of observation
- Determination of length of observation
- Identification of tools to be used for observation and recording.

B. Execution of Observation includes:

- Proper arrangement of specific conditions for the subject
- Focusing attention on the specific activities
- Handling the recording instruments well.

C. Recording and Interpreting Observation

- Recording can take place while the observer is observing or shortly after the observation is completed.
- It can be conducted by taking notes, through tape recording, photographing or video taping, etc.

- **Advantage**
  - Useful in collecting data about non-readers and disables.
  - It doesn’t require a special lab setting
  - A behavior can be studied in the actual situation.
- **Limitation**
  - It is time consuming
  - It is costly to collect data
  - The procedures of data collection may alter natural and on going phenomenon
  - The data may reflect observers bias
  - Factors affecting reliability of observation
  - Inadequate sampling
  - Lack of precision in defining behavior
  - Complexity of methods of recording
  - Simultaneous observation of too many variables.

10.5.Data Analysis Methods

- In this section, once the data is collected the researcher should describe how to organize, analyze, and interpret data.

- The details of statistical techniques should be described in the research proposal.

- **The important statistical measures that are used to summarize the survey/research data are:**
  - **Measures of central tendency** or statistical averages(mean, median, mode)
  - **Measures of dispersion**(range, mean deviation, and standard deviation)
  - **Measures of asymmetry** (skewness);
  - **Measures of relationship** (correlation, simple or multiple regressions, time series or liner programming models).
  - **Other methods**

- **Method of Presenting the Outcome**
  - **Sometimes it is worth to mention how the outcome of the research will be presented to consumers (general public), this is important if the research is not a part of a particular study program (like, master or doctoral study).**

11-Limitation of the Study

- **Limitation of the Study**
  - Although a researcher tries his best to design his research as properly as possible does **not guarantee** that it **is free from constraints.**
  - There are externals (uncontrolled) variables that confront his investigation and affect his conclusion.
  - It is usually **written during the final report writing.**
  - It should be **written with great care** and a **balanced perspective.**

- **Research projects have limitations caused by**
  - Unavailability of right data,
  - Lack of up to date literature,
  - Lack of cooperation,
  - Weakness of methodology,
  - Time and Budget,
  - Securing permission from the agency/organization to carry out the study,
  - Obtaining the sample and
  - Other organizational constraints.

- **SAMPLE Limitations Of The Study**

- **During the study of this research, respondents were reluctant to fill the questionnaire and return on time. In addition the company officials also unwilling to provide necessary information are some of them. Moreover, the student researcher also face financial and time shortages.**

12-Organization of the study

- **Organization of the study**

- **This section explains the composition of each chapter in the research.**

SAMPLE

- **Organization of the study**
- The research paper will consists of four chapters. The **fist chapter** deals with the backgrounds of the study, statement of the problem, research question, objectives of the study, significance of the study, delimitation of the study, research design and methodology, limitation of the study and organization of the study. **The second chapter** deals with the review of related literature. Moreover, **the third chapter** deals with presentation, analysis and interpretation of data. **The last chapter** includes summary, conclusion and recommendation.

13-Work Plan (Time Schedule)

- **Work Plan (Time Schedule)**
- **Work plan is a schedule, chart or graph that summarizes the different components of a research proposal and how they will be implemented.**

- **In the work plan**:
  - Different components/stages of the study should be stated
  - Description of activities in each phase
  - Time required to accomplish the various aspects of the study should also be indicated

- **The Gantt chart**
- **A Gantt chart is a planning tool that depicts graphically the order in which various tasks must be completed and the duration of each activity.**

- **The Gantt chart indicates:**
  - The **tasks** to be performed;
  - Who is **responsible** for each task; and
  - The **time** each task is expected to take.

SAMPLE Work Plan /Time Schedule

	Activity	Approximate time	Week
1	Topic selection	February 20/2013 - February 27/2013	1st
2	Proposal writing	February 28/2013 - March 21 /2013	2nd&3rd
3	Writing Literature	March 22/2013 - March 29/2013	4th
4	Developing Questionnaire	March 30/2013 - April 07/2013	5th
5	Distribution of questionnaires and undertaking interview ,and focus group discussion (data collection)	April 08/2013 - April 22/2013	6th & 7th
6	Editing and coding	April 23/2013 - May 07/2013	8th & 9th
7	Data entry	May 08/2013 - May 14/2013	10th
8	Data analysis and interpretation	May 15/2013 - May 29/2013	11th & 12th

Timetable (an example)

	ACTIVITIES/TASKS	TIME (MONTHS)											
		Jan	Feb	Mar	Apr	Mai	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	Bibliographic Searches												
2	Photocopy info from non-bibliographic sources												
3	Reading												
4	Submission of thesis proposal												
5	Fine tune research question and methodology												
6	Prepare research tools in detail												
7	Make contacts for interviews/ questionnaires												
8	Data collection												
9	Data analysis												
10	Writing up of thesis												
11	Revision, editing and submission												
12	Submission of thesis												
13	Thesis defense												
14													
15													
16													

14-Cost /Budget expenditure plan

- **Most proposals put together with the expectation that funding be necessary and an itemized list of items needed to carry out the research is listed in some detail.**

- **Budget items need to be quantitatively stated.**

- **These is items like:**
  - **Field expenses for data collection (Salaries and wages),**
  - **Consumable supplies expense,**
  - **Equipments expense,**
  - **Travel or Transportation expenses,**
  - **Communication expense,**
  - **Publication expense,**
  - **A sum of money for contingencies etc**

SAMPLE Budget Schedule

No.	Activity	Cost in Birr
1	Stationary Cost	176.00
2	Professionals’ Costs	1,288.00
3	Photocopy, Print	1.030.00
4	Other costs	3000.00
	Grand Total	**5494.00**

CHAPTER TWO
REVIEW OF RELATED LITERATURE

CHAPTER TWO
REVIEW OF RELATED LITERATURE

- A section in a research study, which **explores**, **interprets**, **synthesizes** and **discusses**
  - **what has been researched and documented in previous work, is known as the review of related literature.**

- **It can help to**
  - Provide insight in to methods
  - Suggest different sources of data
  - Delimit the research problem
  - Create linkage between your study and the accumulated knowledge in the area.
  - Provide recommendation for further research.

- **Sources of brief summary of related studies**
  - **Journals/Articles,**
  - **Books**
  - **Government publication(CSA, NBE, MoE…**
  - **Magazines,**
  - **Newspapers**
  - **Organizational Reports etc…**

- **How to organize a literature review**
- **Introduction:**
  - define the topic, together with your reason for selecting the topic.
- **Body:**
  - this is where you discuss your sources.
- **Conclusion:**
  - **Summarize the major contributions,**
  - **Evaluating the current position, and**
  - **Pointing out flaws in methodology,**
  - **Gaps in the research,**
  - **Contradictions, and areas for further study.**

III-The End part

- **References/Bibliography**
- This is a section where a list of **books, journals** and **other documents** is referred.
- All works cited in the proposal are listed either **alphabetically** or **numerically** at the end of the document usually under the heading of **“References or Bibliography**”.
- There are **several ways of making citation** and recording references like
  - **American Psychologist association style (APA),**
  - **Harvard system/ style and**
  - **Vancouver system/style.**

- **Acknowledging sources and bibliographical ways using the works of other writer in the course of your study is a normal procedure of research undertaking.**
- In doing so, **you are required to give appropriate acknowledgment that shows what you have borrowed as ideas.**
  - **To do otherwise is plagiarism**
- **PLAGIARISM – is the act of using another person's ideas in your**

Plagiarism

Make sure that you acknowledge the authors of ALL publications you use to write your proposal. Failure to do so will be considered as plagiarism. Do not copy word for word what an author has said. You may think that the original author has presented the information with the best possible words in the best format. However, it is best to analyse it and re-write it in your own words. If you absolutely have to quote an author *ad verbatim*, then make sure that you use quotation marks and italics to indicate it.

- **Citing Sources**

  - **The usual style of acknowledging your source of is keeping brief citation in the text that refers to an alphabetical list of works that appear at the end of your research.**

- **Example**:
  - **“Quality and standard are in fact relative matter, relative to the particular time and place and particular learners and their circumstances (Coombs, 1985:107).**

- **The citation (Combos, 1985:107) tell you that**
  - **Coombs** is the name of author,
  - **1985** is the year of publication,
  - **107** is page number from which the indicated information has been derived.

• Lists of reference/ Bibliography

- A **Lists Of Reference**
  - is **a list of all the works referred** in due course of investigation in alphabetical order.

- **The basic styles for documenting major sources in a bibliography are the following:**
  - **Books**
  - **Journal Articles**
  - **Newspaper**
  - **Unpublished Source**
  - **Government publishing**

- **Books**:
- When the name of the author is indicated, basic entries are
  - **Authors name,**
  - **Title of the book, and**
  - **Publication information-**
    - Year of publication,
    - Place of publication and publisher.

- **Example:**
  - Johnson, D. (1994). Research Method in Education Management. London: Long man Group Uk ltd.

- **Books with a single author**

- **Author's name:**
  - **Reverse the author's name and add comma (,) after the last name.**
  - For instance the name of the author in the author in the example above appears on title page as **Dephen Johnson**.
  - **Omit** titles, affiliations and degrees that come before/after names such as Dr., PHD, MA, and Professor.

- **Title of the book:**
  - State the **full title of the book** including sub titles
  - If the book has **sub-title,** put a **colon (:)** directly after the main title.
  - Place a **period(dot)** and **year of publication** before entire title
  - **Underline** or **bold** the whole title.

- **Example**:
  - Kuthari, C.R. (1994). **Research Methodology: Methods and Techniques.** Bombey: Johri-publisher

- **Publication Information**
  - Write the
    - **Year of publication in bracket,**
    - **City of publication** and **publisher** in that order
  - Use **dot** between the **year of publication** and **book title,**
  - Use **colon** between the **city** and **publisher**
  - If several cities are listed in the book, use only the first.
- **Example**:
  - Kuthari, C.R. (1994). Research Methodology: Methods and Techniques. Bombey: Johri-publisher

- **Books with two Authors**
- **Example**: Peter Coomb and Sunder Gomez (1994).

  Coomb, P. and Goez, S. (1994).
- **Book with three or more authors**
  - When a book is written by more than three authors you will come only the first author and others or et al.
- **Example**
  - Gorton, R. and Others.(1988). Harvard Book of School Management. Phoenix: Oryx Press

    or
  - Gorton, R. etal. (1988). Harvard Book of School Management. Phoenix: Oryx Press

- **Journals**
  - The entry for an **article in a journal** has three major divisions.
- These are:
  - **Author name,**
  - **Title of the article in quotation marks, and**
  - **Publication information.**
- Example:
  - Rosner, B. (1991) “Women in Management.” Harvard Business Review.Vol. 69, No. 3 (Pp. 152-165)

- **News Papers**

- The citation includes:
  - **Name of the author**,
  - **Year of publication**
  - **Title of the article** in **quotation mark**
  - **Name of the news paper underlined**
  - **Page number of the news paper**
- **Example**
  - Abebe Asfaw (Sept, 1994) “Attacking unemployment in Ethiopia” The Ethiopia Herald. (Pp. 3-5)

•Unpublished sources

- Essential entries are the following:
  - **The name of the writer**
  - **Year of publication******
  - **The title of unpublished work under quotation**
  - **Description about the sources**

- **Example:**
  - Sakala, C. (1993). “Maturity Care Policy in the United States: Toward a more Rational and Effective Society.” Unpublished Dissertation Boston University

- **Government Publication**

  - If the information sources are **published by government ministries /Agencies,**
  - **Cite as an author** government agency that issued it.

- **Example:**
  - Ministry of Education (1993). Basic Education Statistics. Addis Ababa:Educational Management and information system

- **For an Internet reference**
  - **The author of the web page,**
  - **The title of the item on the web page,**
  - **The date the item was posted on the web page**
  - **The date the item was accessed from the web *page***
  - **The complete and exact URL.**
- **Example:**
- UNFPA, Family Planning and the Environment: Stabilizing population would help sustain the planet. New York: UNFPA; 2008. Available at http://www.unfpa.org/rh/planning/mediakit/docs/sheet3.pdf.Accessed on 15 January 2010 at 3:35.

General Points to Note in Bibliography

- *When the authors name is not indicated alphabetize the book by its title. Ignore articles (a, an or the) for the order of alphabetization*
- *When the same name (a person or an institution) is referred to more than once in your bibliography, give the name in the first entry only. Then, in place of the names use bars (_____)*

- If **several works by the same author** appear in **bibliography**, they must be alphabetized among themselves in bibliography; they must be **alphabetized among themselves by title.**

- When the **same author** produces **two or more publications in a year** alphabetize by assigning sequential letters (a,b,c,...) next to their year of publications
  - **Example: (1973a, 1973b)**
- If the bibliography is long (**more than 25 entries**), references can be grouped according to their category usually in three parts:
  - **Books**
  - **Periodicals- Journals**
  - **News Papers and Unpublished Material**

- **N.B**
  - When the **author** is an **Ethiopian** take the name as written on **title pages Ethiopian names cannot be converted.**
  - When **materials in Amharic** are used, **place on the last line of bibliography page.**

Appendices (Annex)

Appendices (Annex)

- It is not mandatory to have this section.
  - If the researcher thinks that having this section will increase the quality of the research proposal he is free to do so.
  - Information types provided in this section are those additional details, which are difficult to accommodate within the standard headings.

- **Stuffs to be included in appendix:**
  - **A sample of questionnaires** and **interview schedules,**
  - **Detailed experimental design** (in experimental research),
  - **Detailed statistical procedures,**
  - **Samples of research materials(chemical** and some biological materials),
  - **Survey and other geographic maps**,
  - **Etc**

Thank You

The End