

How Today's Undergraduate Students See Themselves as Tomorrow's Socially Responsible Leaders

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Abstract

A new generation of leaders is needed not only to build local partnerships in today's communities, but to assume all positions of leadership. Undergraduate students within a College of Agricultural Sciences at a large land grant university were given the Socially Responsible Leadership Scale (SLRS) to determine their self-perception of leadership according to the eight SLRS constructs: consciousness of self, congruence, commitment, collaboration, common purpose, controversy with civility, citizenship and courage through change. Results indicated a strong alignment with constructs such as congruence, consciousness of self and commitment, with slightly less agreement in the other constructs. Two important issues were illustrated. First, today's undergraduates appear to be much more comfortable with diversity and conflict than once was the norm. Secondly, the citizenship construct brought to light a lack of awareness and desire to contribute to their civic responsibility. Implications include changes in leadership curriculum and implementation of service learning experiences.

Introduction and Theoretical Framework

A need for leadership development is clear in the changing demographics of today's society and in the changing nature of the problems people are asked to address (Astin & Astin, 2000). Social and economic backdrops are evolving to meet new needs of the population. More and more, responsibilities are being turned over to local governments and community organizations. Communities that are creative, entrepreneurial, and committed to building a shared vision and consensus are found to be better prepared to address community needs (Bell &

Evert, 1997). Furthermore, for many communities to remain there is a call for local leadership to take charge and guide the way into the future. A new generation of leaders is needed to build local partnerships for managing change in today's diverse communities (Tabb & Montesi, 2000). These responsibilities bring about a need for all people to assume positions of leadership, if they are to succeed in this increasingly competitive environment.

A key component of this leadership development must happen with our youth, who through leadership development programs, will be prepared to meet the challenges of the future (Blackwell, Cummins, Townsend, & Cummings, 2007; Engbers, T., 2006). Colleges and universities have been focusing on the leadership development of students since those institutions were preparing the first United States presidents and the CEOs of Fortune 500 companies (Astin, 1996). While there is no clear definition of leadership, it still stands as one of the most desired traits for new graduates (Astin, 1996; National Association of Colleges and Employers, 2002; van Linden & Fertman, 1998). As Larson, Wilson, and Mortimer (2002) make clear, the future of today's societies depend upon their own success in providing pathways for young people to develop into contributing members of society. When this is done well, today's communities can be confident in a new generation of leaders for tomorrow.

Fortunately, many students already have leadership awareness. They understand how important leadership is in their daily lives (Ulmer, Anderson, Torres, & Ulmer, 2007). The social change model of leadership development "builds upon that understanding through emphasizing the clarification of values, development of self awareness, ability to trust, capacity to listen and serve others, collaborative work and change for the common good" (Astin, 1996, p.5). Within this model, students are exposed to eight core values that are divided into three groups: personal values, group values, and societal or community values. This model seeks to show the connection between individuals and groups and their responsibility as leaders to work toward the common good of their community. What are leaders if not change agents working to build a better tomorrow?

Personal values are values that an individual develops and demonstrates at the group level (Astin, 1996). Those personal values include:

- ***Consciousness of self*** - knowledge of self or self-awareness.
- ***Congruence*** - thinking, feeling, and behaving with consistency; actions consistently aligned with core values and beliefs.
- ***Commitment*** - intensity and duration in relation to the object of commitment; it requires significant involvement and investment.

- **Courage** - (through change) which can be understood from the statement: “You can see the need to change something but it takes courage to do it.” (Astin, 1996, p. 7)

Group values are developed and expressed in group levels of leadership activities. Those group values are:

- **Collaboration** - a value that views leadership as a group process and seeks to increase group effectiveness by capitalizing on multiple individuals’ talents.
- **Common purpose** - when people work together within a shared set of values.
- **Controversy with civility** - acknowledges that there will be, in any group, differing viewpoints and opinions and that those differences must be aired openly and with civility and courtesy in order to be resolved with positive group outcomes.

Societal or community values are those values that connect individuals and groups to their communities. The community value is:

- **Citizenship** - when an individual is responsibly connected to their community (Komives, Lucas, & McMahon, 1998).

Purpose and Objectives

- 1) The purpose of this study was to examine individual student perceptions in a College of Agricultural Sciences at a land grant institution regarding their personal leadership aptitude. The students’ perceptions were measured according to the constructs of the Socially Responsible Leadership model. More specifically, the objectives of the study were twofold: (a) Describe the demographic characteristics of the respondents; and, (b) Identify a baseline of College of Agriculture undergraduates’ leadership aptitude through means and descriptives.

Ultimately, information garnered from this study will be used to guide future study as well as determine appropriate programming for future curriculum offerings.

Methods

Descriptive survey methods were used to examine college of agriculture students' perceptions related to leadership abilities. The Socially Responsible Leadership Survey (SRLS) instrument, which measures eight constructs related to leadership, was administered to the population of students along with items used to obtain demographic information. The instrument was administered via SurveyMonkey following university Institutional Review Board (IRB) approval.

Due to an interest in collecting data related to a specific population, a census was conducted rather than employing sampling techniques. The target population of this study was all college of agriculture students currently enrolled in a large land grant institution. A total of 2,056 students were enrolled in the college when the frame was obtained from the Office of the Associate Dean for Undergraduate Education. Five of the email addresses were invalid and undeliverable. Thus, a total of 2,051 students had the opportunity to respond to the survey instrument. A total of 791 students responded to the invitation to take part in the study, for a response rate of 39%. The statistical technique of comparing early to late respondents (Miller & Smith, 1983) was used to control for non-response error.

Respondents to the initial invitation and the respondents to the first and second reminder invitations (three total) to take part in the study were considered "early" respondents. Those individuals responding to the fourth and later invitations were considered "late" respondents. The dates for the initial invitation and reminder invitations were set *a priori* by the researchers for comparison of early to late respondents. A comparison of responses from the "early" to "late" respondents revealed that there was no statistical difference between the early and late respondents in this study.

Dillman's (2004) advice on conducting internet surveys was consulted when designing the study. A pre-announcement was sent to the students via an electronic student newsletter. The pre-announcement was sent twice during a two-week period prior to the initial email which invited the students to complete the survey instrument at the SurveyMonkey website. Students were also reminded of the study throughout the five-week time frame via the student newsletter. The initial invitation, sent to all participants, explained the importance of the study and how the students could access the instrument via the web. Five follow-up emails, sent one per week during the study, were sent to non-respondents encouraging participation in the study. The final reminder email allowed 24 hours for a response before the website denied access to the survey instrument.

Incentives were offered to respondents of this survey. All respondents were entered into a drawing for 25 gift certificates worth 20 dollars each that could be used at the university book store. The data, including reliability tests, were analyzed and appropriate descriptive statistics were obtained using the Statistical Package for the Social Sciences (SPSS 14.0).

Using a panel of experts a field test was conducted to establish face validity of the survey instrument. This was done because the researchers included demographic items at the end of the original SRLS instrument.

Reliability for the SRLS has been established through multiple iterations of the instrument at various universities. Reliability for the eight constructs in SRLS portion of the instrument ranged from an alpha = .77 to an alpha = .90. Reliability for the researcher-developed portion of the instrument was determined using Cronbach's Alpha procedure. Reliability for the researcher-developed portion of the instrument was alpha = .77.

Data were downloaded and transferred from SurveyMonkey to SPSS. Data were analyzed using descriptives and frequencies.

Results

In order to effectively characterize the population used for this study it is important to begin with demographic information. As aforesaid, the target population for this study was all students in the College of Agricultural Sciences in a large land-grant institution. Respondents were predominantly female (60%), and a majority of the respondents were between 19 to 22 years old. Specifically, respondents' age broke down like this: 9% - 18 years of age or under; 41% - 19 to 20 years old; 38% - 21 to 22 years old; 7% - 23 to 24 years old; and, 5% - 25 years of age or older. Interestingly, the most uniform statistics occur within the respondents' current semester in college, where the numbers are all very close: Freshman - 24%, Sophomore - 21%, Junior - 24%, Senior - 29%, and Other - 2%. The final demographic of interest were student majors. Nearly 33% of all respondents were Animal Science majors, with Agribusiness (8.5%) and Forestry (6.7%) rounding out the top three. Table 1 illustrates the major percentages of those students responding.

Table 1
Students' Major Breakdown by Percentage

Rank	Major	Number	Percentage
1.	Animal Science	258	32.6%
2.	Agribusiness	67	8.5%
3.	Forestry	53	6.7%
3.	Wildlife & Fisheries Science	45	5.7%
4.	Environmental & Renewable Resource Economics	38	4.8%
5.	Agriculture & Extension Education	35	4.4%
6.	Food Science	33	4.2%
7.	Agricultural Science	32	4.0%
8.	Landscape Contracting	25	3.2%
9.	Horticulture	25	3.2%
10.	Turfgrass Management	22	2.8%

Addressing the second objective of the study, students' self-perception about their leadership aptitude according to the SRLS was obtained through a web-based survey. Tables 2 through 9 provide statistics for the specific items used to address each construct.

Overall, respondents' tended to see their leadership style and ability positively and responded accordingly. Beginning with courage (through change), students agreed that they tended to be open to new ideas, and that they can readily identify differences between positive and negative change. Students were less comfortable when applying change itself – as in initiating change, looking for new ways to do something, working well in changing environments, and change's role within an organization. Respondents went even further by opposing negative views toward change, and claimed no unpleasantness with change and transition. Table 2 demonstrates results for the courage through change construct.

Table 2
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct-
 Courage through Change (n=791)

Construct	Q #	Item	M	SD
Courage (thru change)	43.	I am open to new ideas.	4.15	.56
	50.	I can identify the differences between positive and negative change.	4.00	.55
	17.	Change brings new life to an organization.	3.94	.65
	12.	I am comfortable initiating new ways of looking at things.	3.94	.69
	20.	There is energy in doing something a new way.	3.94	.64
	45.	I look for new ways to do something.	3.88	.71
	39.	I work well in changing environments.	3.65	.74
	26.	Change makes me uncomfortable.	2.59	.92
	8.	Transition makes me uncomfortable.	2.56	.93
	36.	New ways of doing things frustrate me.	2.46	.81

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Citizenship is the only construct dealing with the responsibility of leadership within a community setting. While respondents agreed with the majority of the statements within this construct, the level of agreement was notably low. Students agreed that they have the power to make a difference in their communities, they are willing to act on behalf of others, and that they participate in activities that work toward the common good; nonetheless, this civic engagement is tempered by a lack of agreement (or perhaps indifference) on civic responsibilities and values. Finally, the lowest or most neutral statement of all – “I work with others to make my communities better places” – indicates a potential need for better education on leadership in civic engagement. Table 3 shows the results for the citizenship construct.

Table 3
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct -
 Citizenship (n = 791)

Construct	Q #	Item	M	SD
Citizenship	44.	I have the power to make a difference in my community.	4.06	.65
	46.	I am willing to act for the rights of others.	4.04	.63
	47.	I participate in activities that contribute to the common good.	4.02	.59
	33.	I believe I have responsibilities to my community.	4.02	.69
	38.	I give time to making a difference for someone else.	4.02	.61
	66.	I value opportunities that allow me to contribute to my community.	3.95	.63
	55.	I believe I have a civic responsibility to the greater public.	3.85	.76
	40.	I work with others to make my communities better places.	3.81	.69

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Collaboration was one of the constructs focused on group levels in leadership activities. Within the construct, even the most strongly agreed with item was lukewarm at best. Appearing to work well with others, listening to what others have to say, and making a difference when cooperating were all mildly agreed with. Interestingly, and not necessarily positively, students were only strongly neutral when asked about important group dynamics – if collaboration produces better results, if their contributions were recognized, and ultimately, if they are able to trust fellow teammates. Clearly, to these students collaboration is not considered of particular importance when discussing effective leadership. Table 4 demonstrates the results for the collaboration construct.

Table 4
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct -
 Collaboration (n = 791)

Construct	Q #	Item	M	SD
Collaboration	10.	I am seen as someone who works well with others.	4.16	.63
	30.	I actively listen to what others have to say.	4.15	.54
	29.	I can make a difference when I work with others on a task.	4.13	.55
	48.	Others would describe me as a cooperative group member.	4.13	.55
	42.	I enjoy working with others toward common goals.	4.08	.57
	57.	Collaboration produces much better results.	3.92	.70
	60.	My contributions are recognized by others in the group I belong to.	3.78	.63
	65.	I am able to trust the people with whom I work.	3.80	.71

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Commitment was the other construct where the respondents agreed with every item. Most strongly agreed with statement is the willingness to devote time and energy to things that the respondent finds important. However, even more tellingly students expressed strong agreement on statements such as “I can be counted on to do my part” and “I hold myself accountable for responsibilities I agree to.” Finally, students expressed the importance of responsibility in following through on promises and sticking with others through difficult times. Table 5 shows results for the commitment construct.

Table 5
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct -
 Commitment (n = 791)

Construct	Q #	Item	M	SD
Commitment	23.	I am willing to devote time and energy to things that are important to me.	4.51	.54
	51.	I can be counted on to do my part.	4.44	.56
	54.	I hold myself accountable for responsibilities I agree to.	4.42	.59
	53.	I follow through on my promises.	4.37	.59
	24.	I stick with others through the difficult times.	4.35	.57
	28.	I am focused on my responsibilities.	4.13	.68

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Common purpose is another important construct when working within a group. Fortunately students agreed with the importance to develop a common vision within the group. Also found important was their own knowledge and support of the goals of the group as well as a familiarity with other group members' priorities. Notably less important to those responding were being familiar with and committing to collective values within a group. Deemed the least important factor was assisting in shaping the overall mission of the group. Table 6 demonstrates the results of the common purpose construct.

Table 6
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct –
 Common Purpose (n = 791)

Construct	Q #	Item	M	SD
Common Purpose	15.	It is important to develop a common direction in a group in order to get anything done.	4.20	.64
	19.	I contribute to the goals of the group.	4.16	.56
	67.	I support what the group is trying to accomplish.	4.09	.52
	58.	I know the purpose of the groups to which I belong.	4.09	.52
	31.	I think it is important to know other people's priorities.	4.06	.59
	61.	I work well when I know the collective values of a group.	3.99	.55
	14.	I am committed to a collective purpose in those groups to which I belong.	3.92	.66
	37.	Common values drive an organization.	3.89	.67
	35.	I have helped to shape the mission of the group.	3.64	.75

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Congruence was one of two constructs with which students at least mildly agreed with every statement. Most salient to respondents was to be seen by others as a person of integrity. Coming in a close second and third were the desire to be both truthful and genuine. All of the statements were seen by respondents to reflect behaviors and attitudes that play an important role within their own leadership style. Table 7 shows the results for the congruence construct.

Table 7
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct -
 Congruence (n = 791)

Construct	Q #	Item	M	SD
Congruence	52.	Being seen as a person of integrity is important to me.	4.41	.64
	68.	It is easy for me to be truthful.	4.29	.64
	64.	I am genuine.	4.27	.62
	32.	My actions are consistent with my values.	4.13	.64
	63.	My behaviors reflect my beliefs.	4.09	.60
	27.	It is important to me to act on my beliefs.	4.05	.65
	13.	My behaviors are congruent with my beliefs.	4.01	.66

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Consciousness of self included some of the statements within the study with which the students most strongly aligned themselves. Simply stated, students strongly agreed with their own self-awareness, from giving priority to things about which they feel passionately, to knowing themselves, their priorities, and personalities quite well. Interestingly, self-confidence fell slightly lower on the list, being ranked only highly neutral by respondents; however, students went on to claim no issues with self-reflection or self-esteem. Table 8 provides the results of the consciousness of self construct.

Table 8
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct –
 Consciousness of Self (n = 791)

Construct	Q #	Item	M	SD
Consciousness of Self	18.	The things about which I feel passionate have priority in my life.	4.38	.65
	22.	I know myself pretty well.	4.17	.71
	34.	I could describe my personality.	4.03	.76
	4.	I am able to articulate my priorities.	4.02	.65
	59.	I am comfortable expressing myself.	3.89	.78
	41.	I can describe how I am similar to other people.	3.89	.63
	9.	I am usually self confident.	3.79	.81
	56.	Self-reflection is difficult for me.	2.52	.91
	6.	I have a low self esteem.	2.18	.99

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Controversy with civility seeks to address the more sensitive topics of conflict and diversity. Being open to others' ideas, respecting diverse opinions, and valuing differences in others indicate that respondents are relatively comfortable with differences and opinions that are not their own. Although students were neutral with their own comfort with conflict, they pretty solidly disagreed with being uncomfortable around issues of conflict with others. Table 9 shows the results of the controversy with civility construct.

Table 9
 Ranking of Students' Perceptions of Overall Leadership Skills by Construct –
 Controversy with Civility (n = 791)

Construct	Q #	Item	M	SD
Controversy with Civility	1.	I am open to others' ideas.	4.29	.59.
	16.	I respect opinions other than my own.	4.25	.61
	3.	I value difference in others.	4.21	.67
	5.	Hearing differences in opinions enriches my thinking.	4.17	.69
	62.	I share my ideas with others.	4.08	.59
	2.	Creativity can come from conflict.	3.98	.71
	11.	Greater harmony can come out of disagreement.	3.44	.81
	49.	I am comfortable with conflict.	3.41	.89
	21.	I am uncomfortable when someone disagrees with me.	2.61	.94
	25.	When there is a conflict between two people, one will win and the other will lose.	2.38	.85
	7.	I struggle when group members have ideas that are different from mine.	2.26	.83

Note: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Conclusions and Recommendations

As leadership educators we have the considerable task of providing future leaders with the education and experiences that will allow them to excel as leaders in a changing society. How undergraduates at a large land grant institution understand and practice these eight social constructs helps us to understand individual perceptions of leadership ability and ultimately helps us to answer the question “Are the students learning the skills that position them to positively impact the future for themselves and their communities?” By looking at how students perceive themselves leading according to the relational aspects of the SLRS model can illuminate those areas where we need to provide added emphasis in and outside of the classroom.

Overall, students indicated they were very self-aware and could articulate things about which they felt passionately. This is positive and should certainly be used by educators as a “buy-in” to different levels of engagement and experiences.

More concerning, however, is the apparent neutrality students have toward their self-confidence. This can be addressed through leadership experiences within the college setting that are designed to build self-efficacy. This apparent lack of self-confidence can be addressed by encouraging undergraduates to get involved in student organizations, providing a wide variety of those organizations, and assigning case studies and role plays in class which focus on the importance of being a confident leader.

Students' reactions to both congruence and commitment illustrate that today's undergraduates have a moderately good idea of the important traits required for ethical leadership – integrity, truthfulness and being genuine. Even further, by expressing commitment to “do their part” and holding themselves accountable in a variety of situations, this further implies that these undergraduates are operating under a good moral compass – at least when it applies to leadership situations. This is encouraging and should continue to be augmented by courses and seminars and engage students in the morays of moral and ethical leadership, in particular actively pursuing issues such as ethical decision-making and dealing with ethical dilemmas in real life situations. Instructors can easily find thousands of examples in today's society of these dilemmas to use as case studies, or may feel free to have students make up their own scenarios and then address each accordingly.

The perceptions stemming from the group interaction were less encouraging. Sentiments regarding working with others, making a difference through collaboration, and working well with others were all mildly agreed with. This does not bode well for future leadership situations, particularly in instances where due to limited resources cooperation is necessary. Students do not appear to be making a connection between successful leadership and cooperation even though this is considered to be the wave of the future by many. How do we encourage a stronger focus on cooperation in leadership? This can be done through providing courses focusing on cooperation and synergy as well as implementing a team leadership course as a foundational element of any leadership curriculum, if one is not already being taught. Also, by incorporating group projects into core classes and teaching students how to be successful in those environments (i.e., through said team leadership course), we can encourage developing successful team building skills. Interestingly, students have not made the connection between working in teams in class and the prevalence of teamwork within the real world. This connection is an important link to recognize.

Even though collaboration was not viewed as particularly important within the leadership process, identifying a common purpose and vision within a group was. Students also recognized that a familiarity with others in the group as well as overall group goals was necessary for successful leadership interaction. This is encouraging and potentially a direct result of the recent focus on transformational

leadership theory and practice within many classrooms. Also positive was respondents' reactions to the controversy with civility construct. Being open to others' ideas, expressing comfort with diversity, and conflict are positive attributes. This illustrates the progressiveness of many of today's students. Continuing to incorporate these issues into leadership classes using hands-on examples and case studies is important toward continuing progress in this area. Taking a group of students to do community service and then reflecting on the experience in an area very different from the university setting is one example of these hands-on activities that can encourage openness to diversity and comfort with conflict during the formation of a group.

Finally, we consider citizenship and courage through change. Students were obviously split down the middle. Optimistically, students said they tended to be open to new ideas and able to identify change in a positive or negative light; however, they were less comfortable with applying change. Unfortunately, students do not appear to have a burning desire to make a difference in their communities, be willing to act on others' behalf, or work towards a common good. The statement "I work with others to make my communities better places" was responded to very neutrally by the students and that reaction is disheartening at best. As educators we should identify a few strong implications with this neutrality. First, there needs to be more courses and opportunities where civic engagement plays a strong role. By continuing to express the importance of leadership within any context and linking the need for all leaders to contribute to the "social well-being" of a society there will be more natural connections made between civic engagement and leadership. Secondly, through continuing to incorporate service learning projects particularly those with a community focus into a variety of courses – especially leadership courses – as educators we can place an importance on connecting with the community. Finally, as educators, it is our responsibility to provide every student with at least one opportunity to learn the fundamentals of leadership. A university-wide requirement for a three-hour course in leadership for all undergraduates would allow us to expose students to leadership basics, and thusly, civic responsibility.

A variety of recommendations were woven through the preceding paragraphs. New directions to take in leadership education, augmentations to be done to existing leadership curricula, and ultimately further research on leadership (particularly in young adult situations) are all recommendations that can be drawn from this study. Ultimately, this is just the tip of the iceberg. As educators we need to continue digging under the surface.

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Biography

Dr. Kristina G. Ricketts is an Assistant Extension Professor of Leadership Development at the University of Kentucky, with an appointment of 75% Extension and 25% teaching. As an Extension Professor, Dr. Ricketts develops and presents effective leadership programming across the state, both to Extension personnel and community leaders alike. In addition, Dr. Ricketts is responsible for assisting with the departmental leadership major, by teaching several courses.

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Dr. John C. Ewing is an Assistant Professor of Agriculture Education at The Pennsylvania State University in the Department of Agricultural and Extension Education. In this position, Dr. Ewing provides leadership for the department's agricultural education and teacher preparatory program, maintains a rigorous research program in the area of experiential learning, and conducts training and professional development for current agricultural science teachers around the state via the Center for Personnel Professional Development.

Generally, corporate social responsibility is the obligation to take action that protects and improves the welfare of society as a whole, as well as supports organizational interests. According to the concept of corporate social responsibility, a manager must strive to achieve both organizational and societal goals. Source for information on Social Responsibility and Organizational Ethics: Encyclopedia of Business and Finance, 2nd ed. dictionary. Today, a degree is all but a necessity for the job market, one that more than halves your chances of being unemployed. Still, that alone is no guarantee of a job " and yet we're paying more and more for one. And no matter what you do, forget the liberal arts " non-vocational degrees that include natural and social sciences, mathematics and the humanities, such as history, philosophy and languages. The benefit of a humanities degree is the emphasis it puts on teaching students to think, critique and persuade (Credit: BBC/Getty). Socially responsible companies improve their brand, attract and retain top talent, and improve relationships with their customers and their communities. The company stated: Today, about half the adult world lives in the informal economy, dealing exclusively in cash. To be one of these estimated two billion people is to face financial barriers that make life risky, expensive and inefficient. Financial Inclusion helps put people on a path out of poverty, creates productive, empowered citizens, fosters business opportunities and fuels economic growth.