Hello from TOJQIH

TOJQIH welcomes you.

I am happy to inform you that The Online Journal of Quality in Higher Education has been published volume 4 issue 2 in 2017. This issue has research papers from all around the world.

The Online Journal of Quality in Higher Education is an international journal in the field of quality in higher education. TOJQIH is an online and peer-reviewed journal that accepts papers on all aspects of quality in higher education. The aim of TOJQIH is to diffuse new developments in quality in higher education. The mission of TOJQIH is to provide educators, teachers, administrators, parents and faculties with knowledge about the very best research in quality in higher education. TOJQIH's acceptance rate is almost 45%. TOJQIH is now a major resource for knowledge about education quality in higher education.

TOJQIH publishes research and scholarly papers in the fields of quality in higher education. All papers are reviewed at least by two international members of the Editorial Board with expertise in the areas(s) represented by a paper, and/or invited reviewers with special competence in the area(s) covered. The Editors reserve the right to make minor alterations to all papers that are accepted for publication.

TOJQIH is interested in various researches in quality in higher education. These researches can help teachers to find out how educational activities can motivate and help students to put the knowledge to their long term memory. Therefore, I am pleased to publish this issue which different papers from various fields are shared with professionals.

TOJQIH thanks and appreciate the editorial board members who have acted as reviewers for one or more submissions of this issue for their valuable contributions.

TOJQIH is confident that readers will learn and get different aspects on quality in higher education. Any views expressed in this publication are the views of the authors and are not the views of the Editor and TOJQIH.

TOJQIH will organize ICQH - 2017 at Sakarya University in Sakarya, Turkey. ICQH series is an international educational activity for academics, teachers and educators. This conference is now a well-known quality in higher education event. It promotes the development and dissemination of theoretical knowledge, conceptual research, and professional knowledge through conference activities. Its focus is to create and disseminate knowledge about quality in higher education.

Call for Papers
TOJQIH invites our authors to submit a research paper. Submitted articles should be about all aspects of quality in higher education. The articles should be original, unpublished, and not in consideration for publication elsewhere at the time of submission to TOJQIH. Manuscripts must be submitted in English.

TOJQIH is guided by its’ editors, guest editors and advisory boards. If you are interested in contributing to TOJQIH as an author, guest editor or reviewer, please send your CV to tojqih@gmail.com.

April 01, 2017
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Prof. Dr. Muzaffer ELMAS
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A PHENOMENOLOGICAL APPROACH TO CONFLICT RESOLUTION IN AFRICA: A REFLECTION ON JOHN DONNE’S POEM: “NO MAN IS AN ISLAND” AND J P. CLARK’S “THE CASUALTIES.”

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ABSTRACT
Conflict is inevitable, and is as old as the history of mankind. Conflict forms bulk of our local, national and international news headlines. Just like the Eastern and the Western parts of the globe; Africa as a continent is also bedeviled by lots of conflicts, ranging from internal to external ones. This paper has implored a phenomenological approach to conflict resolution in Africa with Nigeria as a microcosm; hence, conflict has defied several empirical approaches. John Donne’s “No Man is An Island” and J P. Clark’s “The Casualties” are engaged in this paper to demonstrate the interrelatedness of man and the effects of conflicts in human societies; especially in a multilingual and multicultural society like Nigeria. This paper submits that, conflict could be constructive as well as destructive; depending on how it is handled. And that we all are victims of conflicts, either directly or indirectly. The paper ends with a wakeup call for tolerance and mutual peaceful co-existence amongst the different religious bodies, ethnic groups and races as the best alternative to conflict management; without which an enduring peace remains a mirage in the face of global terrorism.

INTRODUCTION
Why Conflict? Do conflicts achieve their intended objectives? Is conflict the only remedy to human society in terms of religious or ideological divide? Who are the beneficiaries of conflict? And above all, is conflict inevitable in human society? These are the profusions of questions that hunt the entire mankind. This paper shall as a matter of necessity answer the foregoing questions by trying to clarify the operational concepts: conflict and phenomenology. This discourse revolves round conflict, conflict resolution via phenomenological approach as a panacea to conflict management in Africa and the world at large. John Donne’s poem: “No man is an Island” and J P. Clark’s “The Casualties” will be cited as touch stone to illustrating the dependability and relatedness of all races, tribes and tongues, as well as religions of the world et al. And how the lost or death of one man diminishes the other; and how everyone is a part of the “Continent.” Nigeria’s political history has been characterized by crises and conflicts of various forms all prompted by religious, tribal or ethnic sentiments. From 1960 to date, Nigeria’s political or socio-economic conflicts have religious and ethnic undertones. For instance, the post independence conflicts such as: the Western Regional Crisis, the Census Crisis, the 1962 – 64 crisis in the Tivland, the 1967 – 70 Nigerian civil war, the Matatsine religious crisis in Maiduguri and Kano state; the Niger Delta militant group, the 1992 Zango Kataf crisis, the Sayawa and Hausa/Fulani crisis in Bauchi State, and the recent Jos North and Plateau crises as well as the Boko Haram insurgences are all not unconnected with the web of religion, politics and ethnicity.

It is also instructive to point out that the phenomenon of conflicts especially in the later part of the last century in Africa (like Nigeria) took worrisome dimension with much causality. Bwala in Ezeme (2007:310) observed in a port titled “Torn by Ethnic Violence” that

“Peace seems to have taken fight from states in the North while some communities acquire sophisticated aims and import mercenaries executing ethnic religious and communal wars, others are fighting back with barbaric technique in an aid to subdue their opponents…”

Reasonably, the consequences of these worrisome conflicts are immensely negatively for reaching, Dare to say, the theatre of operation have increased and enlarged the legion of widows, orphans, homelessness and the incidence of Internally Displaced Persons (IDPs) in Nigeria.

In Burundi, like elsewhere in Africa, conflicts of severe character occurred living scores of deaths. An international inquiry into human rights violations revealed that neighbors, the huts and tutsis killed themselves in
about equal number. According to Rene-lemarched in Dowden. (2009:231), wrote a trestise in response to the reports of the inquiry: “Burundi Ethnic Conflicts and Genocide” thus in this way; A blind range suddenly seized Frobedu and peasants alike in almost every moving, and they killed every Tutsi in sight… the picture that emerges is one of unaltered savagery. In one commune after another, scores of men, women and children were hacked to pieces with machetes, speared or clubbed to death, or douse3d with kerosene and burned a life (Rene-Lemarched in Dowden, 2009:231).

Frankly speaking, conflicts have left the country in need of development rather having more causalities, being productive young men and women, “no one knows how many died, maybe 200,000 may be more” (Dowden, 2009:224). This is because the victims cannot speak, the perpetrators will not tell the truth and a witness who survived would not dare” (Dowden, 2009:225). Evidence of psychological causalities which stirs truth in the face of unbeliever.

CONCEPTUAL CLARIFICATIONS
Conflict to Atkinson et al (1995:249) is “inevitable as people interact with one another. They come with different experiences, expectations and interests that have to be lived with or resolved in everyday life.” While Carr et al (n.d.67) see it as “opposition between impulses or desires that produces emotional tension. Conflict may be social, interpersonal or intrapersonal. Social conflict for instance, occurs where different factions in a society have interests that are deeply opposed to one another.” Mohiddin [sic] as quoted in Sunday (2012), views conflict “as ensuing when parties disagree about distribution of material or symbolic resources and act on the basis of these perceived incompatibilities.” Stressing further, conflict is used in some cases to connote debate or contest; a struggle or confrontation, a state of unrest, turmoil or chaos. Phenomenology refers to a term.

THEORETICAL FRAMEWORK
This paper has as its theoretical base for discussion “Phenomenology,” phenomenology has to do with the observation and description of phenomena. It is a means of reaching absolute essences through the analysis of living experiences in disregard to scientific knowledge. It is a philosophical discipline which conducts a descriptive inquiry into the fundamental structure of our experiences into the essences which are most immediately present to our consciousness (National Teachers Institute Cycle 4:119).

THE DISCOURSE
From the foregoing, conflict is inevitable in human interaction and it can be motivated by different variables. Conflict could be social, interpersonal or intrapersonal; it can be perceived, or expressed in behavioural terms. It could simply mean a debate or contest; a disagreement or state of unrest as the case may be. The term conflict is also relative in perception. What may be seen as conflict in one society may be different in another society. And what may constitute a spark for a conflict varies from person to person. To buttress the aforementioned postulation, Mill, H. (1992) intones that:
Conflict may only exist where the participants perceive it as such, a clear difference of opinion exists regarding values, interests, aims or relations and the outcome of the conflict must be considered extremely important by the parties. What constitutes a reason for the genesis of conflict is one area which might be regarded as a normal way of life in other society.

For instance, the 6th March, 1987 Conflict between the Muslim and the Christian students of the Kaduna State College of Education in Kafanchan, that escalated beyond the shores of Kaduna state to affecting the nation at large resulted in the wanton destructions of lives and properties on the pretext that Rev. Abubakar Boko, a Muslim convert to Christianity during his preaching made references to the Koran in clarifying certain points in his sermon (Kukah, 1998:188); and consequently, became the scaffold for the conflict or crisis between the two faiths. While in some societies of the world, making reference to other religious doctrines in order to clarify some point is highly upheld and commended as being scholarly and objective; but the reverse is the case in a multilingual and a multicultural milieu like Nigeria where one’s actions and inactions are interpreted along religious or political divide or sentiments cum ethnic inclination. We could go on and on to give several examples to attest to this fact.

Anyacho, (2003) posits that “the term coined by the Swiss-German mathematician and Philosopher Johann Heinrich Lambert in 1764 from two Greek words “fenomenon” and logos, whose combined meaning was the setting forth of articulation of what shows itself. Anyacho, (2013), he used the word to refer to the illusory nature of human experience in an attempt to develop a theory of knowledge that distinguishes truth from error. On the other hand the term Phenomenology of Religion was coined by the Dutch Scholar, P.D Chanttipie de la Sausaye in 1887, when he proposed in his ‘Handbook of the history of Religion:’ that the state of the historical study of religious traditions needed to progress towards a phenomenological study of the inner essence of religious experience,’. However, “Geradus Van der Leeuw (1890-1950) according to Madu, (1997:36), became the chief proponent of the phenomenological approach to the study of religion.”
The term Phenomenology of Religion was initially used to describe the study of religious traditions one by one. It is a method used for universal manifestation of religion such as sacred places, sacred objects, rituals et cetera. Each manifestation is separated from its context, to be studied in relation to other manifestations. Phenomenology of Religion is still in use in other countries like Holland, Germany and Scandinavia by religious scholars. He further maintained that it has always been the contention of phenomnologist’s that the extent of value judgment could distort a philosopher’s method, warning that no distorting factor like value judgment should be allowed to come between the investigator and the investigated (Anyacho, 2003:47).

Phenomenology on the other hand as quoted by Adega from (National Teachers Institute, cycle 4:119:1-2) “refers to the observation and description of phenomena. It is a method of arriving at absolute essences through the analysis of living experiences in disregard to scientific knowledge. The concept phenomenology. It is from the noun phenomenon refers to things that appear or are perceived by the sense. Similarly, it connotes a remarkable thing happening. Furthermore, when something is said to be phenomenal, it is an adjective, referring to a thing recognized by or experienced by the senses rather than through or intuition, something extra ordinary or unusual. Therefore, phenomenology is the philosophical discipline which conducts a descriptive inquiry into the fundamental structure of our experiences, into those essences which are most immediately present to our consciousness. That is, those thing which appear in different and various senses. Phenomenology in essence, deals with the religious features as they are without prejudice to any religion or its paraphernalia on an objective stance; observing those phenomena as they are.

Adega, (2010:1) further articulates that “phenomenology of Religion is a discipline in the field of religions which seeks to present an objective view of the phenomenon of religion. In order words, phenomenology of religion is not subjective in its assessment of religions but presents the phenomena as it is without distortion or biases. Phenomenology of Religion concentrates on the different forms that many religious traditions seem to share. It tries to find out the typical patterns that show up repeatedly across the full range of a religious data. For example, sacred people appear in most religions, East or West, Monks and Ascetics, have generated great veneration. One can distinguish among these categories of holy people, they share an orientation away from worldly affairs, towards contemplation and self discipline. Thus, Phenomenology of religion tends to stress the sameness of certain structural features, providing the basis of how Hindu Yogi differs from Christian Monks. Since each religious tradition for instance has beliefs, cults and morals, phenomenology of religion sets out to make analytical description of these in religions and then tries to compare where they separate and converge in different religious tradition.”

Imperatively, with set tenets of objectivity in minds, Phenomenology of Religion encourages, peaceful co-existence hence it presents religious phenomena as it is without passing any value judgment on it. It therefore means that with Phenomenology of Religion, society would not witness religious skirmishes as it is today in Nigeria and by implication, dialogue as a tool for resolving these conflicts would not be needed at all.

Phenomenology of Religion when applied in times of conflict will achieve the following aims and objectives amongst others as postulated by Madu, (1997:58): “It makes an analytical description of data presented by different religious traditions in order to find out where they converge or separate. Keenly, it also enable scholars of religion to see that which show itself (namely the phenomenon), by removing, as far as possible concealments, distractions and whatever else might prevent the scholar from seeing the phenomenon as it actually gives itself.” This is because of the sensitive and delicate nature of religion globally. The threatre of operation of this discourse is a imploded a phenomenological approach, the methodic dimension of exploring this treatise to handling or managing of conflicts; either in religious, political or ethnic in character in Nigeria, Africa and the world at large.

In Nigeria and elsewhere this treatise acknowledges that in most cases conflicts are avoidable and in some cases they are inevitable. Conflicts are neither good nor bad. Conflict is just conflict, but what one makes out of conflict shows whether it is good or bad, harmful or helpful to a milieu. This paper, like other papers or research in trying to find a lasting solution to conflict in Nigeria and by extension the world at large, has used John Donne’s poem: “No Man is an Island” as well as J P. Clark’s “The Casualties” as yardstick for its analysis:

No man is an Island, entire of itself;
everyman is a piece of the Continent,
a part of the main.
If a cold be washed away by the sea,
Europe is the less,
As well as if a promontory were,
As well as if a manor of thy friend’s
or of thine own were.
Any man’s death diminishes me,
because I am involved in mankind;
and therefore never send to know
for whom the bell tolls;
it tolls for thee.

In the above poem, John Donne tries to show us that we are interrelated. As human beings we are “a part of the main.” We are all a part of mankind; and that no man is an island exclusively indispensable; we all need each other. The rich need the poor, the poor need the rich; the weak need the strong and the strong need the weak. The Muslims need the Christians and the free thinkers and so on; hence we are all created by one God for different purposes. For instance, God would not have created the blacks, if they were less important or inferior to their white counterparts. It is interesting to note from this poem that if “a cold be washed away by the sea, Europe is the less,” that is, if a piece of dirt is washed away by water, Europe is the less. If Europe here is “the less” by implication Africa or Nigeria is also the less by the death of a Christian or a Muslim.

For instance, if a Christian dies, the Muslim is the less because John Donne asserts that “any man’s death diminishes me, because I am involved in mankind;” so how do you feel when a Christian dies, or when a Muslim or a pagan or a free thinker dies? Do you feel good, happy? Or do you feel bad and sad? The Christian is diminished by the death of just one Muslim brother or sister; and so is the Muslim diminished by the death of a Christian brother or sister; or even a pagan as the case may be. Knowing that we are all connected and are all dependent upon one another helps us to be more thoughtful of other people, tribe, race, religion and ideological Stand J P. Clark’s poem, “The Casualties” on the other hand answers the question on who the victims of conflict are below:

The casualties are not only those who are dead; They are well out of it. The casualties are not only those who are wounded, Though they await burial by installment. The casualties are not only those who have lost Persons or property, hard as it is… The casualties are not only those led away by night; The cell is cruel place, sometimes a haven, Nowhere as absolute as the grave. The casualties are not those who started A fire and now cannot put it out. Thousands Are burning that that had no say in the matter. The casualties are not only those who escaping The shattered shell become prisoners in A fortress of falling walls. The casualties are many, and a good number well Outside the scenes of ravage and wreck; … The drums overwhelm the guns… Caught in the clash of counter claims and charges When not in the niche others have left, We fall. All casualties of the war, Because we cannot hear each other speak, Because eyes have ceased to see the face from the crowd, Because whether we know or Do not know the extent of wrong on all sides, We are characters now other than before The war began, the stay-at-home unsettled By taxes and rumours, the looters for office And wares, fearfull everyday the owners may return, We are all casualties, All sagging as are The cases celebrated for kwashiorkor, The unforeseen camp-follower of not just our war.

The above poem captures Clark’s view on who the casualties of war are with a particular reference to the 1967-70 Nigerian Civil War. It is very glaring from the foregoing lines that “we” are the casualties of the war, and not only those who have lost persons or properties during the war or those who await burial by installment or those who are led by night; but rather, we are all casualties of the war. All Nigerians are victims of war irrespective of tribe, religion or political divide. The Hausa, Igbo, Yoruba, Birom, Bajju, Aytap, Ikulu, Tiv, Jikun, Igala, Bassa Komo, Bassa Nge and Idoma etc are all casualties of the war; including the international community: “The unforeseen camp-follower of just our war.”
CONCLUSION

The place of these poems in the 21st century is very timely and relevant; especially in the face of the myriads of religious, political and socio-economic crises or conflicts that confront the entire universe on a daily basis. Now, what underscores this discourse is not whether or not conflict exists, but the ability to manage or handle it. Conflict is an integral part of humanity; it is found in marriage and family life. It exists in schools, churches, mosques, markets and even within an individual (intrapersonal conflict). Conflict is therefore everywhere.

Effective conflict management is expedient at this moment; and it is only realizable in an atmosphere of love and mutual trust for one another. Where the dignity of human life and opinions are cherished and respected above religious or tribal sentiments as well as political affiliations or any form of parochial views. And until we begin to see ourselves as Nigerians or Africans, or as a part of the whole globe; where the Muslim, Christian, pagan and the freethinker co-exists as brothers and sisters; the dream-Nigeria which Achebe, C. (1983:5) foresaw: “a Nigeria in which an Easterner might aspire to be premier in the West and a Northerner become Mayor of Enugu.” Where the death of one diminishes the other, and where all of us are the casualties and victims of conflicts and wars; and where no one is a victor or a looser. Until these and other measures are put in place, that dream-Nigeria will still be illusive even at the 53 independence celebrations.

REFERENCES

A REVOLUTIONARY APPROACH WITH RECOMMENDATIONS TO IMPROVE THE LEARNING QUALITY OF BANKING & FINANCE EDUCATION IN TURKEY

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ABSTRACT
There are 33 Universities in Turkey who have faculties called Banking & Finance or similar names (Same profession taught at Junior Technical Schools are not included into this number). In theory, it is expected that the graduated people from these faculties are prepared to be employed as qualified staff for Banking Industry and to the Finance Departments of the companies. However, let’s ask a very naïve question: “Are they really ready to take responsibilities when they finish the school?” If the question is answered honestly, most probably it will be a definite NO! This reality is unfortunately discouraging to be optimistic.

This presentation is revealing the problems and reasons of this situation. Mainly, these are the deficiencies coming from the educational methods in lecturing; excess feeding of unnecessary topics and lack of applied activities during the training programs. We must admit the fact that, almost all of the students are finishing “Banking and Finance” profession without:

- Getting sufficient information on the organization chart of a bank or
- Seeing real-life examples of loans, customer accounts, funds transfers etc or
- Observing cash and vault operations or
- Getting involved with transaction processing, bank accounting or
- Joining to the audit activities of the bank or
- Having information on the IT infrastructure of a bank.

Almost all of above applies to finance activities of a company as well. As the banking field, an alumni who finishes the school in 4 years usually has no material knowledge starting from check issuance to cash management; inventory management to financing tools for a company. Therefore, by not having required qualifications, they are not employed to important positions even if they can find jobs in these sectors..

The reasons of these problems can be categorized into following:
- a) Not adequate on-the-job training for the students
- b) Lectures are taught in theory only, there is lack of workshops and/or product simulations
- c) The number of business related (real life) courses are not enough compared to other theoretical academic topics
- d) No finance labs or demo bank branch facility in the universities

This paper is providing recommendations to improve the quality of the education with suggestions in a revolutionary approach by suggesting radical changes at the teaching methodology of the lectures. Some of these recommendations may appear to be not doable but my approach is targeting to those officials who should think once more to find solutions for improving the educational quality.

Keywords: Improving Banking and Finance Education, Recommendations for improving education, banking and finance education, handicaps of banking and finance education, banking and finance training, banking and finance workshops, demo bank branches for banking education

GENERAL PICTURE & PROBLEMS
Several surveys in the world revealed a fact that quality of teaching is directly effecting the success of a country. Education is not a finite process. It is not initiated at the morning bell and terminated at dismissal. It does not begin after Labor Day and end in June. And it most definitely does not start on the first day of Kindergarten and end on graduation day. (Thomas, p. 1)

The Learning Curve 2014 evaluated several contributing factors including (but not limited to):

- The amount each nation spends on education
- Average school attendance
- The salaries and earning potential of teachers
- Test scores in the area of math, science, and literature
- Employment rates
- Average salaries
These factors were used to create a ranking system, identifying the top 40 countries in the world.

I would like to start with a very simple question: Are students of Banking & Finance getting good quality of training during their university education? Who can give a positive answer to this question in a comfortable manner? Many or may be majority of us feel the same shame of not being able to say YES immediately.

There are 33 Universities in Turkey who have faculties called Banking & Finance or similar names (Same profession taught at Junior Technical Schools are not included into this number). When we consider the number of graduating students from these faculties, we should be expecting a big quantity of people who should be a potential candidates to get a good job in banking and finance sector. Unfortunately it does not happen. There are a few universities who have outstanding reputation in this field and should be excluded from the frame of this article. However a great majority of graduates can not find good jobs in banking and finance even though they spend 4 years for education in these fields.

If you talk to bankers and business managers, they claim that, the students do not have adequate knowledge, probably no experience on job requirements and therefore the management doesn’t want to take risks of newcomers who don’t have enough background. Thus, some of these people—if they are lucky—are offered very simple positions which can be executed by less qualified and less educated people.

On the other side, the students, during their school time, do not look optimistic for their futures. Because, they feel that, they are not trained well during the education period. Which most probably they are right.

It has been observed that innovation abilities of teaching staff are not as desired. “Simply, a lot of teachers and school administrators want things to stay as they are—they don’t want education to be disrupting. Dealing with these teachers and school admins is a big hurdle” (Colcuitt, p.3 )

The study period is four years in b.a. degree. That means a significant time share in human’s life. With regard to financial education, OECD feels responsible to underline some guidelines which they evaluate as very important. “The OECD Council Recommendation already stressed that “Financial education should start at school. People should be educated about financial matters as early as possible in their lives.” (OECD Draft Paper, p.3 ) If the schedule of the four years finance education is checked, it can be observed that, students are taught many different topics; among them are many irrelevant lectures, a few of them are related to the profession and very few feeding additional information on the subject.

**AREAS OF THIS PROBLEM**

The problem should not be accused to one reason or a party. There are multiple factors who jointly create this handicap, such as:

1. Students
2. Teachers
3. School Management
4. Business Requirements

**1. Students**

It is observed that students do not engage themselves during school-days to develop their knowledge about the profession. This comment can be attributed not only to banking and finance students but to other professions as well. Experience proves that the students do not feel themselves responsible to obtain all possible information from their teachers. They search for easy solutions to pass from exams if possible by not studying (as a general tendency of common student behavior) any material. They do not appear to be willingful to go beyond their course material. Even, they do not seem to be interested to make researches on the subject or to benefit from the experience of their teachers.

I will be using this deficiency as a helping tool to support my recommendations

**2. Teachers**

The key role for improving the teaching quality is dedicated to the teachers. They are coaches, they are role models, they are information sources and they are the guides to the students for establishing their future lives.

Despite of these very important responsibilities, we should explore if the teachers have appropriate motivation? Do they have sufficient facilities/tools for quality training environment? Are they well paid? Are they experienced in the profession that they are teaching? Are they having chances to teach in real or lab-demo
environments? Can they take the children to institutions where they can get their knowledge on-the-job training format?

Most of the answers will be NO in general. If you exclude some exceptions, general picture will not provide optimistic view. If the teachers who are to be the coaches, leaders but are not self-motivated, how can they raise motivated students?

So you can not expect rewarding results if many of those questions are answered in negative manner.

School Management
Education needs upgrading, education needs technologic support, education needs arrangements for experimenting the subject, education needs collaboration with real players, education needs labs, adequate classrooms, libraries and all other reasearching tools.

Managements must furnish all those requirements to use of teachers and students. The more they can provide, the more improvement of education quality.

Business Requirements
Every business line has their own requirements. Despite of the educational background, banking and finance sector requires many other charasteristics. These can be categorized from dressing style to general appearance, communication ability, self confidence and some other personal manners & behaviour. The sector puts great importance to these manners in the same level as knowledge.

This brings a straight forward question to investigate : Are students prepared to these personality tests ? Are they having lectures on those requirements ? No need to answer the question. Exceptions are always respected.

HOW TO OVERCOME THE DEFICIENCIES
1. Identifying the categories of Reasons
When these problems are revieved carefully, it is very clear that, there are different aspects which effect the quality of education. When you categorize these deficiencies, they can be illustrated as follows :
   - Some of them require budget,
   - some of them need better organization,
   - some of them demand morale motivation,
   - some of them are due to unsatisfactory physical facilities
but all of them need one great formula : POSITIVE APPROACH AND ACTIVE BEHAVIOUR.
There are some options where improvements can be achieved without looking for great changes, without need of huge investments. The mentality and philosophy of all related parties will be the main drivers of the improvement. Lets take a look for what is needed for Banking & Finance Education :

2.Recommendatizations for solutions
Shift Teaching Environment to Real Life ( Less Lectures – more on the job learning )
1. Less memorizing, more case studies. Teaching topics ( role plays ) to be examples from real life. Homeworks to be prepared in the premises of sector companies. School has to take initiative for arrangements.
2. Split the training week into two parts. 2 days at school (intensive training) 3 days at an office or a bank. ( continious 3 days work of a student seems an acceptable period for companies and banks to offer a position ) This should start by the beginnig of second year and continue during following years until graduation. This kind of a structure will create an apetite to the institutions for accomodating students in the office with very cheap costs.

   Present scenario : sending out the students for an apprenticeship of some days (lets say 20) which is totally an unuseful effort. The student finishes the period without learning whats going on in that place. The business side doesn’t want the student to be involved in sensitive or risky transactions or they dont want to delegate any responsibility as the person will be leaving very soon. So they don’t own the student. Therefore, the hardest work given to the student will be taking photocopies or act as an inter-departmental messenger. However, if they are accomodated in an institution with a long term assignment -as recommended, both parties will feel responsible.
3. Demo Labs. Trainings to be furnished in labs. Real-life demo programs showing processes with real samples of banking, finance vouchers, checks, source documents, debit and credit tickets. They must be trained to use accounting ledgers, create financial reports, send messages, give service to customers, make transfers etc. They should be trained via courses of accounting, finance, marketing & sales, credit processing, human behaviour skills, customer services, management skills and regulatory information.
All of these has to be taught by using demo programs (not through simple presentations). They must learn how the transfer and payment systems work, telephone banking, check clearing and all other. So the students should
not be in ordinary classrooms after the completion of the first year. They should be either in the financial education labs or working in a bank and/or in the finance department of a company.

4. Flexible implementation

The financial education in schools should ideally involve a flexible approach and be adaptable to national, regional or local circumstances. (OECD Draft Paper, p.7)

Training Programmes are recommended to contain:
- Understanding Money and transactions;
- How to make Financial Planning and how to manage finances;
- Risk and rewards in Finance Sector;
- Physiological landscape of Finance World:
  - Pedagogical approaches and methods to be given to students
  - Utilization methodology of Resources:
- Number of hours per week and/or per semester for direct related courses;
- Time span in the curriculum.
- Skill generation for Assessment and monitoring criteria

4. Evaluating Performance. This appears to be the hardest part. Simple grading system should not be the tool for evaluation of a student’s performance. A thesis type project (term paper) can be a good tool. However, performance appraisal forms from the bank/company and some small tests to be conducted by the teacher for lab-works and course topics should be a supporting data for evaluation.

Teachers
1. Experience. The topics of this profession requires some additional qualifications for teaching staff. They must be carrying some reasonable level of business experience. It is recommended to choose the lecturers among the ones who have sound knowledge in the business.
2. Well Paid. Teachers complain and they really suffer from being under-paid. As it is the same at almost every business line, teachers should be well paid, too.
3. Convert Teaching Style. Common teaching style is the conventional method which is generally one way communication. Teacher reads and show slides while students listen. Presentations are supported by some case studies and problems. Lecturers must convert their teaching style to put the students into thinking/analyzing cases, furnish skills of critical thinking and problem solving, make the students to focus on applying their minds to business tasks and responsibilities.
4. Route teachers to Innovation and Researches. Innovation should start from teachers. They must innovate some tools to make the students research on a topic, collect data, combine and present.
5. Coaching & Leadership. Students are hesitant for their future especially when they are approaching to finish the school. Students expect their teachers to be a good coach, strong leader and a trustworthy mentor. These functions must performed through an official program designed, assigned and followed-up by the school.

School Management
1. Respect to Teachers. Teachers are the most valuable assets of the school. It should always be kept in mind that teachers are human beings. They also need motivation and they are expecting respect from their employers. Management should treat them well and give more freedom in their works.
2. Better Work Conditions. Teachers usually suffer from being under-paid, heavy classroom time and excess classes. Management should look into how they can make the teachers to be paid higher, assigned fewer classes, less class time and give them more free time to carry on with their researches.
3. Enhancement of Teachers’ Technical Skills. As students need, teachers also need to participate to training programs for development of their skills. This has to be coordinated with human resources department of the school. There must be mandatory participations to various training programs and seminars which should be sponsored by schools. This will help development of the teacher which will eventually be reflected to the students by them.

One of the basic guidelines of OECD as a directive for development of teachers is: Teachers should be adequately trained and resourced, made aware of the importance of financial literacy and relevant pedagogical methods, and they should receive continuous support and training to teach financial literacy. (OECD Draft Paper, p.6)
Students
1. *Everything is for them.* They must see that whatever is done is for them. As being youngsters, they usually don't see or understand this. All efforts must be done to make them to realize (by face-to-face interviews, panels, seminars, conferences, sister-school visits, contests and competitions).

2. *Engagement.* Students are expected to have the feeling of engagement to the profession. If the project-based learning system is well established, engagement which eventually will become loyalty of the student to the subject would be achieved.

3. *Acknowledge the Efforts of School.* If students receive and acknowledge the efforts of school and teachers, they will get more from the training. The success of improvement activities rely on this mood. This may be considered as a key factor for the whole process.

CONCLUSION
Improving Learning Quality for Banking and Finance Students depends on well structuring of many co-related factors. As they are co-related to each other, achievement needs getting involved and successful coordination of many different topics.

These topics contain human behavior, budget constraints, physical conditions and mainly motivation of the parties.

Recommendations are given in respect to the experienced scenarios, some surveys and evaluation of the existing conditions.

Making these recommendations to happen will create a better environment for improving the learning quality of students.

REFERENCES


AN ANALYSIS OF ACADEMIC AND SOCIO CULTUREL OPINION OF THE FOREIGN STUDENTS WHO CAME TO TURKEY VIA ERASMUS EXCHANGE PROGRAMME: THE EXAMPLE OF SELCUK UNIVERSITY

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ABSTRACT
Erasmus Programme is a student exchange programme which finances by EU. This programme is enable students to study one or two semester or intern some period in different country. The aim of this programme providing new abilities, different experience, meet new cultures and etc. Selcuk University has participate to this programme since 2005. From 2005 Selcuk University accepted many foreing student from EU countries each semester.

The aim of this study is to identify the academic and socio-culturel opinion of students who came from various countries of the Europe to Turkey via Erasmus exchane programme. The study group consist of 55 foreign students who come to Selcuk University between 2014-2016 year. To understand opinion of the students survey was applied. SPSS software programme was used to analysed the data. The results of the study show that students had positive opinion during their study and they retured back with different experience even they had to encounter some academic problems such us courses, language etc.

Keywords: Erasmus, Exchange Programme, Foreign Students, EU

INTRODUCTION
Turkish universities are becoming an increasingly popular destination for students from whole world. Because of Turkey is the safest and most stable countries for students, when compared other countries in the region.

“Selcuk University is the oldest universites which is located in Konya/Turkey. Konya is an old byzantian and roman city. Konya is full of interesting heritage, which comes from early Turkish and Islam culture. The most interesting point on the map in Konya is Mevlana museum, In that times, building was a home for Mevlana-Rumi, person who has created Whirling derwishes group. Charm of the city was described in the Bible In the central plateau of the Lycaonian District, Iconium was a city set amidst a very large fertile plain that stretched to the north and east” (Selcuk University, 2015).

Selcuk University, which began education in 1975. Now it has 67800 students, 2507 academic staff. With a population of more than 75 thousand people, including academic and administrative staff and students. Each year 38 115 bachelor degree students 9 519 master degree students and 26 178 two years programme students are educated by Selcuk University. Total number is 73 812 (Selcuk University, 2015).

Today, having 23 faculties, 5 graduate shools, 6 schools, 22 vocational schools, 1 state conservatory its is one of the Turkey’s largest university.

Since 2004, Selcuk University is a part of Erasmus Exchange Programme. Students and academic/administrative staff can benefit from this programme during the academic year. University has over 500 agreement with 27 European Union countries such us Spain, Portogual, Polond, Holland, Denmark, Germany, Estonia, Romania, Hungary etc. Students come to Selcuk University mostly from Spain, Poland, Romania, Lithuania, and Italy.

In this study academic and socio-culturel opinion of students who came from various countries of the Europe to Turkey via Erasmus exchange programme will be analysed. The study group consist of 55 foreign students who come to Selcuk University between 2014 and 2016 year. To understand opinion of the student’s survey was applied.
Development of Erasmus Programme

EU has different educational programmes which it has put into practice. All these programmes have change during the time and showed sustainability on the way of reaching the expectations from the educational programme (Çankaya, 2015: 886-893). EU aims to enhance cooperation between higher education institutions in all member states, programme countries and finally third countries (Coopparte and Public Strategy Advisory Group, 2009). Mobility of students is the most important European Union educational movement, and also a key elements in the cooperation process towards creating a European Higher Education Area. The basis of the EU educational programme is mobility of students and staff. Since 1987, Eventhough European education policies changed its form, the aim of the programme is still the same.

Programme is operated by EU commission. EU Commission is responsible for managed the budget and establish the regulation and criteria, coordination of the structures in charge of implementing the Programme at national level (Erasmus + Programme Guide, 2016: 61).

EU has different educational programmes which carry into effect since 1987. COMETT was the first educational programme, which was accepted in 1987. Programme contacts between the industry and the university in EU (Coopparte and Public Strategy Advisory Group, 2009). The other educational programmes implemented since 1995. These are SOCRATES I-II (1995-2006), LIFELONG LEARNING (2007-2013). The achievements of more than 25 years of European programmes built Erasmus + Programme which will implement for the period 2014-2020 (Erasmus Programme Guide, 2015: 4). Erasmus + Programme is in the fields of education, training, youth and sports. All these programmes opened to the benefits of young and adult people almost in all grades of education (Çankaya, 2015: 890). Erasmus Programme has started to enhance with 3244 students in 1987. Now this number has increased more than 230 000 students per year (European Commission, 2016). Furthermore the number of students who take part in Erasmus + programme is expected to increase further. With Erasmus + Programme EU commission aims to make a contribution to help tackle socio-economic changes via education, training, youth and sports (Erasmus + Programme Guide, 2016: 61).

Erasmus Programme has been implemented in European and Programme Countries. Programme aims to increase the level of tertiary education and empower the European dimension, improve higher education in whole Europe and other third countries. Programme is both support exchanges of students and staff in higher education. Programme tries to develop theirs skills. Especially students are find opportunity to improve their foreign language skills. Beneficiary can share own experience and obtain new knowledge in this process. Both home and host countries can work together to develop their educational systems and encouraging internal cooperation (Erasmus + Programme Guide, 2016). Thanks to Erasmus Programme, higher education institutions can cooperate each other, expand their relations and enable internalization of education. Programme promotes a culture of tolerance and understanding.

Erasmus is not only mobility of students but also teaching and research activities. Within the teach and training staff mobility enable staff to relase other institutions system and help to create intarnational contact between universities (European Commission, 2008: 7). Better relations with partner university can contribube to make easy mobility of students.

Education Process of Incoming Students within the “Erasmus Programme

Before mobility of students started, Erasmus coordination office of home university inform to host university about the details of students. Host university contact directly with the students, give necessary information and send the official documents such as Application Form and Learning Agreement. After filled Application Form by students, Host university send acceptance letter which include period of study of students.

After students received the acceptance letters, they have to prepare and send the Learning agreement contact with departmantal coordinator of home and host university. Students has to take minimum 30 ECTS credits for each semester. All courses should be written on Learning Agreement. It helps recognition of student’s studies after they return. After students arrive to Selcuk University, orientation week organize by Erasmus office. The aim of the orientation week to make easy adaptation of student in new environment. Giving necessary information about host university is also important point of this meeting. Students inform about campus life, city and recidence permit. Erasmus coordination office generally organize city tour, wellcome dinner and various event. Erasmus coordination office help student’s problems during their stay. If needed in Learning Agreement, students can add or delete their courses. Before student leave, Erasmus coordinator office of host university provide certificate of attendance and transcript of records.
METHOD

Surveys were made with the use of questionnaires among 55 students who came to Selcuk University within Erasmus exchange programme between 2014 and 2016 year. %52.7 (29) of all students were male, 47.3 (26) of all students were female. Students came from Spain, Poland, Romania, Lithuania, Germany, and Italy.

A questionnaire was implemented to evaluate satisfaction of the incoming students who came from different countries to Selcuk University framework of the Erasmus + Programme. 25 students were from the Faculty of Economics and Administrative Sciences, 17 students were from the Faculty of Engineering, 5 students were from Faculty of Letter, 8 students were from Faculty of Agriculture. Scale was formed as Not at all (1), Bad (2), Good (3), Very Good (4), Excellent (5).

One question is grading scale from 1 to 3 which evaluates level of satisfaction of their Erasmus stay in Selcuk University. Scale was formed as a quite pleased (1), pleased (2) and not pleased (3).

One question is grading scale from 1 to 3 which evaluates to student’s opinion, if they would like to come again or not.

FINDINGS

As you see in the first figure there is tried to evaluate student’s satisfaction level at Selcuk University. The questions are about academic quality of education, courses, competencies and expertise of the teachers, variety of courses, course contents, improving your knowledge and skills, Turkish language course (content, methodology), and Erasmus staff.

The findings belonging to the questions as follow, only % 7.3 (4 students) of all students opinion are negative, and % 92.8 (51 students) of all students opinion are positive. Most of the students are not satisfied with academic quality of education.

Language can be a quite important problem for students who are study in abroad. Same department of students participate in courses that they are not able to understand (Lipowski, 2012: 1). Because of courses don’t teach English by teachers.

The finding regarding questions of courses taught English is not too bad. Because only %20 (11 students) all students opinion are negative. %80 (44 students) of all students stated that they had no any trouble about courses thought English. And %20 (11 students) of all students don’t see enough variety of courses. And the rest %80 (44 students) of all see enough.

As we mention before aims of the Erasmus + programmes improve knowledge and skills, provide new abilities, different experience and meet new cultures. Finding regarding this issue is showed that %89.1 (49 students) of all students opinions served this aim. %89.1 (49 students) of all students though that they improved their knowledge and skills while took part in Erasmus + Programme at Selcuk University.

Erasmus + programme enables people to meet new culture. One of the main cultural item is language. Erasmus students who come to study at Selcuk University can find opportunity to join free Turkish language course. Students opinion about Turkish class is differ. While %21.8 (12 students) of all students are not satisfied, %78.2 (43 students) of all students are satisfied.

Erasmus coordination office provides a link between students and department coordinator. Also Erasmus Office contact with the home institution to successfully complete the process of the mobility. The opinions of student’s regarding the satisfaction about the Erasmus staff before, during and after the mobility are positive. No one students have negative idea. %100 (55 students) of all students are satisfied.

As we understood from the Figure one, the lowest score was received about courses. One of the reason could be that teacher are not able to give lecturer as an English language. Some departments have only Turkish class and students has to take project in order to pass the classes. The variety of courses didn’t appear very high in relation to other statements. %20 (11 students) of all students thought it was not satisfaction factor for them.
Figure 1-How satisfied were you with the followings at Selcuk University?

<table>
<thead>
<tr>
<th></th>
<th>Not at all</th>
<th>Bad</th>
<th>Good</th>
<th>Very Good</th>
<th>Excellent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic quality of education</td>
<td></td>
<td>7,3</td>
<td>40,00</td>
<td>25,5</td>
<td>27,3</td>
</tr>
<tr>
<td>Courses taught English</td>
<td>10,9</td>
<td>10,9</td>
<td>38,2</td>
<td>38,2</td>
<td>18,2</td>
</tr>
<tr>
<td>Variety of courses</td>
<td>12,7</td>
<td>7,3</td>
<td>36,4</td>
<td>27,3</td>
<td>16,4</td>
</tr>
<tr>
<td>Improving your knowledge and skills</td>
<td></td>
<td>10,9</td>
<td>23,6</td>
<td>36,4</td>
<td>29,1</td>
</tr>
<tr>
<td>Turkish language course (content, methodology)</td>
<td>10,9</td>
<td>10,9</td>
<td>20,0</td>
<td>34,5</td>
<td>23,6</td>
</tr>
<tr>
<td>Erasmus staff</td>
<td></td>
<td></td>
<td>10,9</td>
<td>40,0</td>
<td>49,1</td>
</tr>
</tbody>
</table>

At the Figure 2 we tried to understand student’s motivating reasons for participating Erasmus mobility at Selcuk University. Some factors such as cultural experience, practice of foreign language, living abroad, wonder about Turkey, meeting new people and career plans are assessed by students. We understood from the result to gain cultural experience positively motivating students to come Selcuk University Turkey has own traditional culture comparing with the western countries. Therefore students generally prefer to Turkey in order to meet new culture and experience. %100 (55 students) of all students choose Turkey to gain cultural experience.

Living abroad and gaining cultural experience, practice of foreign language, wondering about Turkey meeting new people are those factors that motivate students to choose Turkey as a destination. Career plans didn’t appear very high when it compared with other factors. %7, 3 (4 students) of all students didn’t think that Erasmus in Turkey don’t contribute to their career development. Nonetheless %92, 7 (51 students) of all students thought it was an important motivation factor for them.

Figure 2- Please rank the factors which motivated you to participation Erasmus at Selcuk University?

<table>
<thead>
<tr>
<th></th>
<th>Not at all</th>
<th>Bad</th>
<th>Good</th>
<th>Very Good</th>
<th>Excellent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultural experience</td>
<td></td>
<td>-</td>
<td>12,7</td>
<td>38,2</td>
<td>49,1</td>
</tr>
<tr>
<td>Practice of foreign language</td>
<td></td>
<td>1,8</td>
<td>25,5</td>
<td>36,4</td>
<td>36,4</td>
</tr>
<tr>
<td>Living abroad</td>
<td></td>
<td>-</td>
<td>21,8</td>
<td>34,5</td>
<td>43,6</td>
</tr>
<tr>
<td>Wonder about Turkey</td>
<td></td>
<td>-</td>
<td>10,9</td>
<td>29,1</td>
<td>60</td>
</tr>
<tr>
<td>Meeting new people</td>
<td></td>
<td>-</td>
<td>27,3</td>
<td>27,3</td>
<td>45,5</td>
</tr>
<tr>
<td>Career Plans</td>
<td></td>
<td>7,3</td>
<td>38,2</td>
<td>21,8</td>
<td>32,7</td>
</tr>
</tbody>
</table>

Questionnaire of Figure 3 tried to evaluate student’s opinion after mobility. Opinion of the %14, 6 (8 students) of all students are negative about Turkey. %85 (47 students) of all students though that Turkey was much better than they were expecting. All students agreed that Erasmus experience at Selcuk University contributed to their personal development. %7, 3 of all students are think that Erasmus don’t contribute to their career development. And quite number of students accept that contribution of Erasmus programme to their career development.
After I experienced Erasmus in Turkey:

Erasmus house provides accommodation to incoming students and staff for an affordable price. It is located in the campus. Erasmus incoming students are quite pleased to stay all together in this house. 78.2% (43 students) of all students are satisfied from this facilities. 21.8% (12 students) of them don’t satisfied from Erasmus house during their stay in Konya. One of the main reason that make students unsatisfied is internet connection. Students mostly mentioned about this problem during their stay.

General idea of students about library is positive. Only 12.7% (7 students) of all students don’t satisfied from this facilities.

Konya is one of the most conservative, religious city in Turkey. Before come, most of students know this feature. Student’s life, social and cultural activities don’t look like western universitie’s life. The first impression after arriving to Konya was often negative. But it was changing during their study in Turkey. On the one hand some of student’s didn’t keep up with this life after they come, On the other hand most of people accept this feature as a cultural structure and they had various memories after they returned. Erasmus student network which is mostly consist of outgoing Erasmus students organise a trip and some event to offer good time for them. Generally students didn’t have any problems with adaptation to living in Konya/Turkey. Only 12.8% (7 students) of all students stated that they don’t satisfied.

Turkey is the safest and most stable country for students, when compared other countries in the region. As we understood from the result, students opinion about Turkey are support this idea. 96.4% (53 students) of all students thought that Turkey as a safe country. Most of student have been many touristic places all around Turkey and some Middle East countries such as Kuwait and Israel by hitchhiking. Hitchhiking is one of the cheapest way of travelling for them. In addition most of students stated that it’s safest way for travelling in Turkey and around.

All students have opportunity to eat student’s cafeteria. Cafeteria provides students both lunch and dinner. IT cost 2 TL (~50 cent). Students get fun with cheapest and traditional meal at cafeteria. It can seen from the result. All students are satisfied from restaurants.

Almost all students are satisfied with computer service and medical service. Selcuk University has hospital near the Erasmus house I in the campus. Students has opportunity to get easily hospital when they need it.

The student’s opinion about internet service can easly see from the result. 29.1% (16 student) of all students are not satisfied.
**Figure 4-Level of satisfaction about facilities at Selcuk University**

<table>
<thead>
<tr>
<th>Facility</th>
<th>Not at all</th>
<th>Bad</th>
<th>Good</th>
<th>Very Good</th>
<th>Excellent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erasmus House</td>
<td>-</td>
<td>21,8</td>
<td>36,4</td>
<td>16,4</td>
<td>25,5</td>
</tr>
<tr>
<td>Library</td>
<td>-</td>
<td>12,7</td>
<td>36,4</td>
<td>34,5</td>
<td>16,4</td>
</tr>
<tr>
<td>Social and Cultural Activities</td>
<td>5,5</td>
<td>7,3</td>
<td>43,6</td>
<td>20,0</td>
<td>23,6</td>
</tr>
<tr>
<td>Security</td>
<td>-</td>
<td>3,6</td>
<td>30,9</td>
<td>21,8</td>
<td>43,6</td>
</tr>
<tr>
<td>Restaurants</td>
<td>-</td>
<td>-</td>
<td>25,5</td>
<td>43,6</td>
<td>30,9</td>
</tr>
<tr>
<td>Computer Center</td>
<td>-</td>
<td>1,8</td>
<td>47,3</td>
<td>30,9</td>
<td>20,0</td>
</tr>
<tr>
<td>Medical Services</td>
<td>-</td>
<td>-</td>
<td>41,8</td>
<td>32,7</td>
<td>25,0</td>
</tr>
<tr>
<td>Internet Services</td>
<td>1,8</td>
<td>27,3</td>
<td>43,6</td>
<td>16,4</td>
<td>10,9</td>
</tr>
</tbody>
</table>

Figure 5 showed that how much assistance/support students received from their personal and academic environment. As we understood, Turkish friends, Erasmus friends, friends outside, teacher and Erasmus staff support students. From the questions, we found out, that our students are very well informed from their environment in every aspect. Students didn’t encounter any problem in adaptation of education system and culture. They contacted easily with their coordinator and teacher. Only %12,7 (7 students) of all students stated that department coordinator don’t support them.

Especially Turkish students who took part in Erasmus exchange programme were help to make them easy in adaptation to Konya. They try to help them any problem that they encounter during their stay in Konya.

**Figure 5-How much assistance/support you received from your personal and academic environment?**

<table>
<thead>
<tr>
<th>Source</th>
<th>Not at all</th>
<th>Bad</th>
<th>Good</th>
<th>Very Good</th>
<th>Excellent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turkish friends at Selcuk</td>
<td>-</td>
<td>-</td>
<td>14,5</td>
<td>43,6</td>
<td>41,8</td>
</tr>
<tr>
<td>Erasmus friends</td>
<td>-</td>
<td>-</td>
<td>27,3</td>
<td>25,5</td>
<td>47,3</td>
</tr>
<tr>
<td>Friends outside</td>
<td>-</td>
<td>-</td>
<td>16,7</td>
<td>50,0</td>
<td>33,3</td>
</tr>
<tr>
<td>Teachers</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>40,0</td>
<td>67,3</td>
</tr>
<tr>
<td>My department coordinator</td>
<td>-</td>
<td>12,7</td>
<td>10,9</td>
<td>41,8</td>
<td>34,5</td>
</tr>
<tr>
<td>Erasmus Staff</td>
<td>-</td>
<td>-</td>
<td>7,3</td>
<td>41,8</td>
<td>51</td>
</tr>
</tbody>
</table>

At the Figure 6, we wanted students to compare academic quality of home and host institutions. %14, 5 (8 students) of all Erasmus students believed that their academic quality was better at their home university. %23, 6 (13 students) of all Erasmus students stated that academic quality was better at the host university. A significant proportion of students %58, 2 (32 students) thought that academic quality was equivalent, When compared with host and home university.
Figure 6- When comparing the education system between the home university and the host university, how did you find the latter?

We asked to students that what extent they pleased to study at Selcuk University. %53, 7 (29 students) of all students stated that they were quite pleased. Only 3 students didn’t pleased during their study at Selcuk University.

Figure 7- In General, What Extent Are you pleased to study at Selcuk University?

Finally we asked students “If you had the chance to decide again about my Erasmus place, I would have prefer to study at Selcuk University”. Most of the students wants to come back as a Erasmus students. Also many students would like to recommend to the other friends to participation Erasmus at Selcuk.

Figure 8- If I had the chance to decide again the others to about my Erasmus place, I would have prefer Selcuk University?
CONCLUSIONS
Students study of various educational programme. Erasmus Programme is one of those programme which enables students to gain new experiences. Movement of students via Erasmus programme is long history. Students have started to move for study since 1987s. Until these times, even if Erasmus educational programmes changed its form, the basis of the programme didn’t change. Nowadays increasing number of students use this opportunity during and after their study.

This article aimed to analyse motivation of Erasmus students, who came to study one or two semester at Selcuk University. It also give us information, why students choose to study at Selcuk University. Motivation factors of the students are changeable. The most main reasons for choosing Selcuk University were to live abroad, wonder about Turkey and cultural experience. Other factors are also obtained high rating.

In general we understood from the findings incoming Erasmus students have positive impact about Selcuk University. Eventhough, students don’t encounter any trouble during their stay, some factors especially courses are effect negatively their opinion about Selcuk University. Therefore to come up with this problem, courses thought English should be flexible and variety of courses should be increased by theachers.

Students were most satisfied with the student cafeteria and medical services. Least satisfying factors were courses, social and cultural activities and internet services at the dormitory. Erasmus coordination office and theachers should cooperate together and orrganise an event for students. In addition Turkish students can get involved personally with the students to increase motivation. To solve internet problem in Erasmus House, Officers should reinform and press to authorities until make a progress.

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AN EXAMINATION OF MASTERS AND DOCTORAL DISSERTATIONS REGARDING BOLOGNA PROCESS IN TURKEY
ON THE DIMENSIONS OF QUALITY

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ABSTRACT
The aim of this study is to investigate the master’s and doctoral dissertations in Turkey on how the aspects of Bologna Process and dimensions of quality in higher education are discussed. The idea of creating a common higher education area throughout the Europe came into sight at the meeting in Sorbonne in 1998 by the declaration of France, Italy, Germany and England’s ministers of education. Following this meeting the foundations of Bologna Process took shape and the process was launched with the participation of 29 countries in 1999. The effects of the process were not only apparent in European higher education system but affected Turkish higher education as well. Basically, the process aimed at carrying out a series of implementation in order to improve the quality in higher education such as the mobility of students and instructors, European Higher Education Area (EHEA), European Credit Transfer System (ECTS), binary system of higher education which includes undergraduate-post graduate and diploma supplement. In this study master’s and doctoral dissertations partaking in Council of Higher Education thesis center, were analyzed by the use of literature review method.

Keywords: Bologna Process, Quality

INTRODUCTION
It is hard to define “the decent education” because of the differences between countries and as there is no universally accepted criterion. Moreover, differences can exist even between the groups that are effective for the education such as academic managers, government, and tax payers (Chalkley, Fournier and David, 2000)

In the literature there are different inferences about the term of “Quality”. It is also relevant in view of the “processes” and “outcomes”. In higher education there are lots of shareholders just as students, lecturers, government and etc. Each of them has diverse view on Quality. Quality is also a slippery concept such as “liberty” or “equality”. According to Harvey and Green (1993) there are 5 concepts of Quality:

- Quality as Exceptional
- Quality as Perfection or Consistency
- Quality as Fitness for Purpose
- Quality as Value for Money
- Quality as Transformation

The process of transition to information society has started for the last quarter of 20th century and a new economic structure named as information economy has been formed. In this structure, it has become measurable with knowledge and learning level of individuals and competitive capacity, human and social capital of countries. This process increased the expectation from universities that are in charge of information production and dissemination at the first level and higher education has become the area of interest for nearly all universities. In this direction, a settlement which can meet the demands in higher education is brought up (YÖK, 2007)

The aim of Sorbonne declaration that was signed by ministers of four countries (France, Italy, Germany and United Kingdom) in 1998 was to form a collective frame for European Higher Education Area that encourages not only instructors’ but also graduate students’ and undergraduate students’ mobility. Declaration also aims to provide to be encouraged proficiencies in home market (EHEA, 2016).

The aim of the Bologna Process is to enhance the attractiveness of the areas that it covers. Thus the prevention of brain drain and increase in the number of students from outside was foreseen. Two of the main targets of the process are to bring graduates into a comparable condition in terms of qualities and qualifications and the increase of qualified labor force in the economic territory of Europe. The creation and documentation of National
Qualifications Framework coherent with European Qualifications Framework are important tools for the harmonization of the institutions. Internal and external quality assurance systems, development of programmes that are suitable for the outputs of National Qualifications Framework and shifting into the system of ECTS (European Credit Transfer System) stand out as other important tools for the process (Edimsel, 2008).

Bologna Process came in sight with the Sorbonne Declaration that was signed in 1998 by the ministers of education of four country, Italy, Germany, France and England. Following year the process began by Bologna Declaration with the signature of 29 European Countries. Declaration of Prague followed Bologna Process in 2001. Declaration of Berlin in 2003, Leuven in 2009 and Budapest in 2010 were other steps of the Process (YÖK, 2010). By the year of 2016 there are 48 members of the process with the European Comission (EHEA, 2016).

The aim of this study is to investigate which aspects of the quality and Bologna Process that the masters and doctoral dissertations focus on about Bologna Process in Turkey that is found on the database of the Council of Higher Education for the further researches.

COMMON TARGETS OF BOLOGNA PROCESS
The main objectives of the Bologna Process can be summarized as follows (YÖK, 2010):

- Creation of comprehensible and comparable diploma and higher education degrees (Development of diploma supplement).
- Binary degree system in higher education consisting of undergraduate and graduate education.
- The application of ECTS (European Credit Transfer System).
- Ensuring and extension students’ and lecturers’ mobility.
- The application and extension of quality assurance network in higher education.
- Enhancing the dimension of Europe in higher education.

In Bologna Declaration the adoption of higher education with two main cycles was emphasized. The first part of this system is undergraduate education. In order to continue the second cycle which is graduate education a student should complete undergraduate education which lasts at least three years. Another tool for higher education emphasized in the declaration was the Diploma Supplement which was developed in 90’s by European Commission, the council of Europe and UNESCO. It includes the description of the nature, level, context, content of the studies and workload completed by the student that is noted on the original diploma. In Berlin, the ministers agreed that from 2005 all graduates should receive the Diploma Supplement free of charge (EACEA, 2012).

Another key aspect of Bologna Process is the creation of European Higher Education Area. Almost all European Countries had some regulations for their own higher education problems. The differences between countries triggered the creation of European Higher Education Area. It has significant importance in view of accreditation, recognition of diploma and mobility of students and services as well as developing competitive capacity between universities thanks to collaboration between universities (YÖK, 2007).

Three more elements were emphasized in Prague Communiqué. That was declared in 2001 two years after Bologna Declaration (EURYDICE, 2010):

- Development of lifelong learning.
- Involvement of higher education institutions and students.
- Promotion of attractiveness of the European Higher Education Area (EHEA).

THE DEVELOPMENTS TOOK PLACE IN HIGHER EDUCATION OF TURKEY WITH BOLOGNA PROCESS
The goals of the Bologna Process also provide appropriate tools for higher education of our country. Turkey joined the Bologna Process with the Prague Declaration in 2001 (YÖK, 2010).

Two years after signing the Bologna Declaration the ministers of education from 32 European countries came together in Prague to review the progression and priorities of the process for the future. In that meeting the need for the establishment of European Higher Education Area (EHEA) was emphasized. Apart from that, the recognition of the current national legal regulations and the units of education, grades and other achievements of higher education institutions came up. The binary system (undergraduate – graduate cycle) that was previously proposed in Bologna was emphasized. In the declaration, the necessity of credit system regulations (ECTS-European Credit Transfer System, or a system compatible with ECTS) that provide an opportunity credit transfer
for flexible learning and qualification processes has been mentioned. Besides, the importance of mobility of the students, teaching staff, academic and administrative staff has been repeated. Ministers emphasized quality assurance, the importance of safety Networks and also have invited to parties in non-ENQA countries (national agencies, ENQA, higher education institutions) (YÖK, 2016).

In 2005 for the creation of international accordance “Commission for Academic Assessment and Quality Improvement in Higher Education” was formed. “The Regulation of Academic Assessment and Quality Improvement” (YÖDEK) was enacted in 2005. The regulation ensures the internal assessment of activities and administrative actions in higher education institutions. Starting from 2006 every year this assessment takes place. The results of the assessment are open to public. While YÖDEK sets forth the standards and guidelines at institutional level A are responsible for academic Assessment and Quality Improvement Boards (ADEK are responsible for the coordination and organisation of the process (YÖK, 2016a).

Association for Evaluation and Accreditation of Engineering Programs (MÜDEK) is a non-governmental organization whose aim is to improve the quality of education in engineering programmes in Turkey, providing the accreditation and evaluation of and information services for engineering education programs in branches (MÜDEK, 2016).

METHOD
This study was based on document analysis method. It is a type of analysis that has significant benefits in terms of including long term changes of a situation or an event. (Cohen, Manion, & Morrison, 2007). During the analysis of documents, five gradual processes by Foster (1995) were followed (Yıldırım and Şimşek, 2011: p. 193):

(1) Accession of the documents
(2) Control of originality (fit for purpose)
(3) Understanding the documents
(4) Analysis of the data
(5) The usage of the data

There are 11 dissertations about Bologna Process on the database of the Council of Higher Education 8 of the dissertations are open-access. 3 of the dissertations are restricted until 2018. 1 of the restricted dissertation replied the request to gain access to his dissertation. 2 of the restricted dissertations didn’t reply. 9 of the dissertations were analyzed in total. The dissertations of Durdu (2011), Kıyıcı (2012), Akbuz (2009), Dalgıç (2008), Akman (2010), Görkem (2013), Altan (2013), Şahin (2008), Özkan (2015) were analyzed in view of the dimensions of quality and. In his book Quality in Higher Education, Ruben (1995) lists three main dimensions of quality:

**Academic Quality:**
- Instruction
- Research
- Service/Outreach

**Administrative Quality:**
- Processes
- Systems
- Procedures
- Information Flows

**Relationship Quality:**
- Relations with consumers
- Interpersonal Sensitivity and Skill
- Cooperation and collaboration
- Service Orientation

The limitations of the study are:
- The study is focused on the masters and doctoral dissertations.
- Dissertations that are found on the database of the Council of Higher Education were analyzed.
- Only open access dissertations were analyzed.
Keywords: “Bologna” and “Bologna Process” was used for the research.

FINDINGS

4 of the dissertations are based on literature review of the Bologna Process and its progress in Turkey. 3 dissertations are based on survey and 2 dissertations are based on case study. When the dissertations are analyzed according to the contexts they consisted of different subjects. The most frequent subject (8 of the dissertations) is “Education and Training”. “Public Administration” is the second most frequent subject (4 of the dissertations); Following subjects took place in only one dissertation each these are; “Business Administration”, “Political science”, “Finance” and “Computer Engineering”.

8 of the dissertations included the signs of academic quality as a literature review section or used for statements in survey used for the dissertations. 6 of the dissertations included the signs of Relationship quality as a literature review section or used for statements in survey (Relations with consumers – interpersonal sensitivity and skill, cooperation and collaboration, service orientation). 5 of the dissertations included administrative quality (Processes, Systems, Information flow).

CONCLUSIONS

Within the contexts of the dissertations following items were underlined. Bologna process enabled the creation of national frameworks. In order to create a higher education area, recognition, accreditation and mobility are key elements of the process. Thus a national framework for higher education is an important tool for the member countries. Turkey is one of those countries that implemented national framework. In this scope the importance of the mobility was another key topic discussed in the dissertations. Additionally accreditation and definition of workloads with ECTS contributed mobility. The process also reinforced quality assurance and national legislation for quality in higher education. YÖDEK and MÜDEK are two examples of the implementation of quality assurance.

Two of the dissertations discussed binary / ternary education system which consists of undergraduate, graduate and doctorate education system in view of vocational education by stating concern about how to adapt programmes that have much workload such as the programmes in medical faculties. Additionally there are some questions about the mobility of the students. Diploma supplement is another topic that is open to question. The literature criticize that not all the universities are giving diploma supplement with no charge after graduation. Although European Higher Education Area made European higher education more visible throughout the world and there are some questions about whether creation of such an area could create harm for the diversity.

The dimension of administrative quality of the higher education institutions can be studied as it is the least emphasized dimensions that took place in the dissertations. The debate on whether the process encourages the diversity or not can be a significant issue for further researches. Application of binary / ternary higher education and different workloads of some programmes can be a challenge for the recognition.

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Seçkin Yayıncılık.
EDUCATIONAL RESOURCES ALLOCATION AND EFFECTIVE DIVERSIFICATION OF NIGERIAN DISTANCE EDUCATION PROGRAMME

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ABSTRACT
The study examined the relationship between educational resources allocation and effective diversification of Nigerian distance education. A descriptive research survey design of correlation type was used for the study. The population of the study consist of centre managers, course facilitators, students representatives, centre desk officers, state Education officers, state Accountants. Stratified random sampling technique was used to select 750 respondents for the study. Four research questions and four research hypotheses were generated for the study. The research instrument used to collect relevant data was “Educational Resources for Nigerian Distance Education Diversification Questionnaire. (ERNDEDQ). Face and content validity of the instrument was assured by the distance education and Resources management experts. Test-retest reliability method was used to ascertain reliability index of 0.73 using spearman ranking order statistics analysis. All the research questions were answered using mean scores, while research hypotheses were tested using Pearson product moment correlation statistics and tested at.05 significance level. The findings of the study revealed that: high significant relationship exist between financial, human and physical resources and effective diversification of Nigerian distance education towards policy formulation, societal needs and challenges. It was however recommended that stakeholders should ensure that necessary educational resources needed for effective diversification of Nigeria educational system should be adequately allocated to the various educational institutions.

Keywords: Education, Resources Allocation, Diversification, Nigerian Distance Education.

INTRODUCTION
In the recent time, human capital development through education is regarded as pure way to accelerate national development in all sectors of the economy. Ibrahim (2004) noted that human and non-human resources such as staff, financial and materials resources are committed to Nigerian educational system by the three tiers of government. Federal Republic of Nigeria (2009) also acknowledged education as a veritable instrument for social, economic, political and cultural development and as a way of enhancing progressive society. It should however be noted that everyone has right to education because education is one of the social responsibilities which everybody should enjoy as a country member. Ogundele (2008) stated that mass illiteracy has baneful effects on the development of any nation. The author said that any countries that fail to educate her citizen such country may not be ranked high among other developed nations of the world.

The federal and state governments have invested huge resources in setting up educational institutions from primary through the tertiary levels of the educational system for this purpose. The development, maintenance and operation of these institutions of learning are important aspects of public school management in the country. The extent to which this important function is effectively performed determines the attainment of National educational goals and aspirations for the young ones (Takaya & Oke, 2011). Effective and efficient management of institutions of learning in the country is a challenge to educational planners, administrators, teachers and other stakeholders.

In order to give equal educational opportunities to all and sundry, the federal republic of Nigeria established institutions for distance education programme such as National Teachers institute. With the headquarters at Kaduna, in 1978 and National Open University with National headquarters at Lagos, various conventional institutions also established various programmes to educate Nigerians through sandwich,
correspondence, part-time, e-learning etc. The opportunities provided by the Nigerian distance education had helped to absorbed larger population to the educational system.

Etejere and Ogundele (2008) defined distance education as the type of education given to the citizens which separate the teachers and students in terms of space, physical facilities, time and other instructional facilities, due to the facts that many Nigerians are educated and had acquired series of certificates through Nigerian educational system.

It should however be noted that for effective diversification of any educational programme including distance education system, There is the need for allocation of necessary educational resources for effective implementation of the diversification of the programme. According to Oke (2011), Resources in education includes human beings – teacher, non-teacher, school head, pupils; physical things – classrooms, furniture, laboratories/workshop, sports field and other instructional materials like books, TV, computers, and time. These interact together to enhance teaching, learning, and growth.

Ogundele (2001) defined educational resources as both human and materials inputs which can be renewable or non-renewable materials that are expended on the production of an educated man, the author however noted that when resources are pulled together in the educational system it will aid effective goals achievement. Durojaiye (2004) and Afolabi (2005) also described educational resources as both physical and human inputs that are devoted to education in order to enhance effective teaching-learning processes in the school system.

Moddiso (2004) reiterates that Nigerian distance education system accounted for millions of students in their programme. For instance, the Nigerian distance education run under three categories of former institutions which include full distance educational programme without any conventional institution. Example of this types of distance learning institution is National Teacher Institute with headquarter at Kaduna and National Open University which has it headquarter at Lagos. Secondly there are dual model of Nigeria distance educational institutions that embedded distance education curriculum into their institutional programmes examples are those universities, colleges of education, and those that run sandwich courses, part times and refresher courses and other non-government funded programmes. The third distance education category is self centred distance education that did not use any institution for their programme, examples of such centres are Institute of Entrepreneurship Education, International Vocational Centers, extra-mural lessons and other forms of internet and correspondence courses.

Also in Nigeria, the National Teachers’ Institutes accommodate students for pivotal Teachers; Grade II Teacher Certificates, Advanced Diploma in Education, Nigeria Certificate in Education (NCE) Bachelor’s Degree in Education (B. Ed) Postgraduate Diploma in Education (PGDE) All the programmes were affiliated to Nigerian conventional universities. There are 76 study centres for (PGDE) and (B. Ed), and 225 NCE centres. National Open University accommodates students for all courses run by the conventional institutions not under a full distance learning system. There are 48 study centres in Nigeria, while 86 universities run dual programmes. It is important therefore to find ways of diversifying distance learning programme, policy and curriculum towards the needs and aspiration of the society. Effective diversification cannot be achieved without adequate educational resources the rationale for this study is to investigate the relationship between educational resource allocation and effective diversification of Nigerian distance education programme.

STATEMENT OF PROBLEM
Since educational resources are vital ingredients for a successful implementation of national policy and educational transformation including that of Nigerian distance education, Jegede (2011) stressed the need for effective allocation and utilization of resources for enhancing Nigerian distance education standard. A personal observation of the distance education programme revealed that resources both human and materials are not adequate, and that personnel for the programmes are not motivated in the job due to insufficient provision and poor management of funds for the programme. This has made the quality of the product low compared to the conventional institutions. Yet Nigerians are confronted with series of local problems like insecurity, unemployment, political thurgry, armed robbery, massacre killings, kidnapping, homosexuality, forgery, frauds, mistrust etc. All these problems however called for the diversification of the systems of education provided in the country. Therefore, the thrust of this study is to examine the quality of educational resources, the utilization, adequacy and their contributions towards effective diversification of Nigerian distance education to the actualization of the desired goals of educational system.

PURPOSE OF THE STUDY
This study aimed at investigating the relationship between educational resource allocation and diversification of Nigerian distance education. Specifically the study

- Examines the available resources allocated for Nigerian distance education.
- Finds out the extent to which the allocated resources are used by the Nigerian distance education programme.
• Investigates the areas of diversification in Nigerian distance education programme.
• Examines the associated problems militating against effective Nigerian distance education programme diversification.

RESEARCH QUESTIONS
The following research questions were asked to guide the study.
RQ1: What are the sources of educational resources allocated to Nigerian distance educational programme?
RQ2: What are the areas of programme diversification for Nigerian distance education?
RQ3: What are the problems militating against effective diversification of distance education program in Nigeria?
RQ4: To what extent are the educational resources adequately provided for diversification?

RESEARCH HYPOTHESES
The following research hypotheses were formulated to guide the study and tested at 0.05 level of significance
HO1: There is no significant relationship between educational resources allocation and diversification of Nigerian distance education
HO2: There is no significant relationship between financial resource allocation and effective diversification of Nigerian distance education programme.
HO3: There is no significant relationship between human resources allocation and effective diversification of Nigerian distance education programme.
HO4: There is no significant relationship between physical resource allocation and effective diversification of Nigerian distance education programme.

METHODOLOGY
This study is a descriptive survey of a correlational type. The study is a correlation at survey because it investigates the relationship between educational resource allocation and diversification of Nigerian distance education programmes. The independent variable is educational resource allocation while the dependent variable is the distance education programme. The scope of the study covered resources allocation as they influence effective diversification of Nigerian distance education policies, programmes and curriculum.

The study covered all the institutions that run mainly distance education programmes in Nigerian like National Open University of Nigerian (NOUN) and National Teachers Institute. There are 334 study centers for both the NTI and NOUN out of which (35.8%) was selected using stratified random sampling technique. There are total population of 3560 respondents out of which also, purposive random sampling technique was used to select 750 respondents which comprised of state coordinators, centre desk officers, state educational officers, centre managers, class representative, state accountants and course facilitators. These respondents are to respond to the research instruments distributed.

The instruments used for data collection are researcher’s self-designed instrument tagged Educational Resource Allocation Questionnaire (ERAQ) and Distance Education Diversification Questionnaire (DEDQ). Both the instruments are used to collect relevant information relating to educational resources (physical, financial and human resources) and the areas of diversification of Nigerian Distance Education Programmes. The instrument were subjected to the content and face validation by the experts from Nigerian distance education and educational management. Split – half reliability method was used to determine the reliability coefficient of the instrument. The result of the test was analyzed using spearman Ranking order statistics at .05 significant level. The reliability indices of .76 and .65 obtained for ERAQ and DEDQ respectively show that the instruments are reliable for use.

Also the data collected for the study were subjected to the statistical packages for the social sciences (SPSS) of the computer centre. All the research hypotheses were tested using Pearson product moment correlation statistics at .05 level of significance.

Research Question 1: What are the sources of educational resources allocated for effective diversification of Nigerian distance education programme?
Table 1: Educational resources allocated for effective diversification of Nigerian distance education programme

<table>
<thead>
<tr>
<th>S/No</th>
<th>Statement</th>
<th>Agreed No</th>
<th>%</th>
<th>Disagreed No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The entire distance education programmes are adequately funded by the government, students and non-governmental agencies (NGO).</td>
<td>430</td>
<td>57.3</td>
<td>320</td>
<td>42.7</td>
</tr>
<tr>
<td>2</td>
<td>The available human resources like teachers are employed based on the minimum qualification of master degree certificate.</td>
<td>510</td>
<td>68</td>
<td>240</td>
<td>32</td>
</tr>
<tr>
<td>3</td>
<td>No student with less than five credits including English language and mathematics are admitted for distance education programme.</td>
<td>500</td>
<td>66.7</td>
<td>230</td>
<td>33.3</td>
</tr>
<tr>
<td>4</td>
<td>All the distance education centres are effectively allocated with instructional facilities for teaching-learning processes.</td>
<td>560</td>
<td>74.7</td>
<td>210</td>
<td>25.3</td>
</tr>
<tr>
<td>5</td>
<td>Allocations for the Nigerian distance education programme are sourced from the students and Non-governmental agencies</td>
<td>453</td>
<td>60.4</td>
<td>397</td>
<td>39.8</td>
</tr>
<tr>
<td>6</td>
<td>The educational resources used for the distance education programme are provided by the students in the institution</td>
<td>600</td>
<td>80</td>
<td>150</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>International organization assist the distance education in the area of their resources need</td>
<td>560</td>
<td>74.7</td>
<td>190</td>
<td>25.3</td>
</tr>
</tbody>
</table>

Table 1 shows that the educational resources for effective diversification of Nigerian distance education are sourced through governmental and non-governmental efforts on funding and donations, also qualified human resources like high qualified lecturers, students with good credits at O-level certificates in the Nigerian distance education are provided with good and quality instructions facilities which aid effective diversification of Nigerian distance education programme. The respondents also agreed that most of the educational resources like computers, accessories visual and audio aids are provided by the students and most of the materials are improvised. Also huge amount of physical, financial and human resources are adequately provided by the international agencies like UNESCO, UNDP, World Bank to aid effective diversification.

RQ2: What are the areas of programme diversification in Nigeria distance education?

Table 2: Areas of programme diversification in Nigerian distance education.

<table>
<thead>
<tr>
<th>S/No</th>
<th>Statement</th>
<th>Agreed No</th>
<th>%</th>
<th>Disagreed No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The training of teachers are diversified to skills acquisition</td>
<td>436</td>
<td>58.1</td>
<td>264</td>
<td>41.9</td>
</tr>
<tr>
<td>2</td>
<td>The lecturers method of teaching are diversified into the use of e-learning</td>
<td>454</td>
<td>60.5</td>
<td>296</td>
<td>39.5</td>
</tr>
<tr>
<td>3</td>
<td>Teaching-learning processes are diversified towards practical oriented approach</td>
<td>502</td>
<td>66.9</td>
<td>248</td>
<td>33.1</td>
</tr>
<tr>
<td>4</td>
<td>All the distance education programme are diversified into the needs and aspiration of the nation</td>
<td>555</td>
<td>74.0</td>
<td>195</td>
<td>26.0</td>
</tr>
<tr>
<td>5</td>
<td>Nigerian distance education program curriculum are redesigned towards the needs of Nigerian</td>
<td>500</td>
<td>66.7</td>
<td>250</td>
<td>33.3</td>
</tr>
<tr>
<td>6</td>
<td>The programmes are diversified towards effective record keeping system in the schools</td>
<td>483</td>
<td>64.4</td>
<td>267</td>
<td>35.6</td>
</tr>
<tr>
<td>7</td>
<td>The allocated financial resources are diversified towards production of other resources where funds can be raised</td>
<td>556</td>
<td>74.1</td>
<td>194</td>
<td>25.9</td>
</tr>
</tbody>
</table>

Table 3 reveals that the areas of Nigeria distance education programme diversification are skills acquisition, that the use of electronic media like computer, i-pad, laptop, computer board and distance education radio had made the diversification of the programme to e-learning, e-recording, e-payment and e-experiment to be very easy. Effective record keeping are enhanced with the use of computer, laptops and multimedia accessories, the available resources made the keeping of records easy and safe in the school system, also, the training and re-training of the Nigerian distance education staff encourage high provision of large number of qualified human resources that aid effective diversification of the programme. Also, the financial resources also aid effective diversification of Nigerian distance education programme through effective expenditure pattern.

RQ3: What are the problems militating against effective diversification of distance education program in Nigeria?
Table 3: Problems militating against effective diversification of Nigerian distance education programme

<table>
<thead>
<tr>
<th>S/No</th>
<th>Statement</th>
<th>Agreed</th>
<th>Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>Newness of Nigerian distance education</td>
<td>470</td>
<td>62.7</td>
</tr>
<tr>
<td>2</td>
<td>Financial mismanagement and misappropriation</td>
<td>560</td>
<td>74.7</td>
</tr>
<tr>
<td>3</td>
<td>Poor infrastructural facilities constitute problem</td>
<td>520</td>
<td>69.3</td>
</tr>
<tr>
<td>4</td>
<td>Inadequate public recognition to the certificate awarded</td>
<td>422</td>
<td>56.3</td>
</tr>
<tr>
<td>5</td>
<td>Low parental patronage on the programme of Nigerian distance education</td>
<td>500</td>
<td>66.7</td>
</tr>
<tr>
<td>6</td>
<td>High and inflated cost of distance education program</td>
<td>502</td>
<td>66.9</td>
</tr>
</tbody>
</table>

Table 4 also answered the questions relating to the problems militating against effective diversification of Nigerian distance education programme, prominent among which are the newness of the programme in the country that the country are just recognizing the important of the distance educational system. The financial allocated are not adequately managed they are mismanaged and misappropriated, that the institution are still making use of conventional institutions as their study centres, the problem of rivalry occur. The certificate issued by Nigerian distance education are not highly respected at the labour markets and low parental patronage to the programme do occur finally, poverty, inflationary trends affect the resource allocation and provision for effective diversifications of Nigerian distance education programme.

Research Question 4: To what extent are the resources needed for effective diversifications adequately provided?

Table 4: Respondents opinion on the adequacy of the resources provided for effective diversification in Nigeria Distance Education

<table>
<thead>
<tr>
<th>S/No</th>
<th>Statement</th>
<th>Agreed</th>
<th>Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>Time resources provided are adequate</td>
<td>483</td>
<td>64.4</td>
</tr>
<tr>
<td>2</td>
<td>Adequate funds are allocated for the programme</td>
<td>470</td>
<td>62.7</td>
</tr>
<tr>
<td>3</td>
<td>There are large number of human resources and they are adequately managed</td>
<td>496</td>
<td>66.1</td>
</tr>
<tr>
<td>4</td>
<td>The instructional facilities are adequately provided for the study centres</td>
<td>406</td>
<td>54.1</td>
</tr>
<tr>
<td>5</td>
<td>The complementary efforts of the government, non-governmental efforts aid adequacy of the resources provided</td>
<td>444</td>
<td>53.9</td>
</tr>
</tbody>
</table>

Table 5 revealed that the allocated resources for the Nigerian distance education programme diversification are adequate. The respondents however agreed that the following resources provided: time, infrastructural facilities, funds and high level manpower are adequately provided and that the complementary efforts of government, non-governmental agencies, international agencies and students in the area of resource provision made the available resources to be adequate. The issue of inability of the Nigeria distance education not to be able to diversify her programme to the needs is not tenable for the individual that have good will for the diversification of Nigeria distance education programme towards the needs and aspiration.

Hypotheses Testing

HO1: There is no significant relationship between educational resources allocation and diversification of Nigerian distance education.

Table 6. Educational resources allocation and diversification of Nigerian distance Education

<table>
<thead>
<tr>
<th>Variables</th>
<th>No</th>
<th>x</th>
<th>Sd</th>
<th>Df</th>
<th>Calculate d r-value</th>
<th>Critical r-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resource allocation.</td>
<td>750</td>
<td>63.21</td>
<td>70.33</td>
<td>1499</td>
<td>.64</td>
<td>.196</td>
<td>Rejected</td>
</tr>
<tr>
<td>Diversification of distance education.</td>
<td>750</td>
<td>44.88</td>
<td>37.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6 Shows that the calculated r-value of .64 is greater than the critical r-value of .196 at the degree of freedom of 1499 and tested at .05 significance level. Hence the null hypothesis which stated that there is no significant relationship between resources allocation and areas of diversification was however rejected. The result means that the available resources allocated to Nigerian distance education are adequate to enhance effective diversification to different areas of interest. The result was supported by the findings of Dare (2013)
which opined that there is quality control and assurance in Nigerian distance because the allocated physical human and financial resources are adequate which aid her effective diversification.

HO2: There is no significant relationship between financial resources allocation and effective diversification of Nigerian distance education.

Table 7: Financial resources allocation and effective diversification of Nigerian distance education.

<table>
<thead>
<tr>
<th>Variables</th>
<th>No</th>
<th>x</th>
<th>Sd</th>
<th>Df</th>
<th>Calculated r-value</th>
<th>Critical r-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial recourse</td>
<td>750</td>
<td>43.62</td>
<td>24.24</td>
<td></td>
<td>749 .67</td>
<td>.196</td>
<td>HO2 rejected</td>
</tr>
<tr>
<td>Diversification of distance Education</td>
<td>750</td>
<td>44.88</td>
<td>37.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 7 indicates that the calculated r-value of .67 is greater than the critical r-value of .196 at the degree of freedom of 1499 and tested at .05 significance level. Hence the null hypothesis which stated that there is no significant relationship between financial allocation and diversification of Nigerian distance education was however rejected. The result showed that high significant relationship exists between financial resources and any kind of diversification that exist in Nigerian distance education system. The result was in line with the opinion of Agboola (2007) which revealed that the federal government took up financial responsibilities on the operations of Nigerian distance education.

HO3: There is no significant relationship between human resources allocation and effective diversification of Nigerian distance education.

Table 8: Human resources allocation and diversification of Nigerian distance education.

<table>
<thead>
<tr>
<th>Variables</th>
<th>No</th>
<th>x</th>
<th>Sd</th>
<th>Df</th>
<th>Calculated r-value</th>
<th>Critical r-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human resources</td>
<td>750</td>
<td>36.24</td>
<td>18.73</td>
<td></td>
<td>749 .62</td>
<td>.196</td>
<td>H03 Rejected</td>
</tr>
<tr>
<td>Diversification of distance Education</td>
<td>750</td>
<td>44.88</td>
<td>37.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8 shows that the calculated r-value of .62 is greater than the critical r-value of .196 at the degree of freedom of 749 and at .05 significance level. Hence the null hypothesis which stated that there is no significant relationship between human resources allocation and diversification of Nigerian distance education is however rejected, it indicates that Nigerian distance education is endowed with many qualified facilitators and all the coordinators ensured that well qualified individuals are employed to lecture. The minimum qualification to lecture under Nigerian distance education is Masters Degree in education. The result was supported by Okoli (2013), Ogundele and Oduwaye (2012) and National Teacher institute (2010) that no matter the level of qualification of an individual, there are still areas of discrepancies that need to be upgraded. However, the federal republic of Nigeria (2009) called for the training and retraining and upgrading of the teachers at various levels of Nigerian educational system. The availability of the effective human resources aids policy implementation of curriculum and program diversifications in distance education.

HO4: There is no significant relationship between physical resources allocation and effective diversification of Nigerian distance education.

Table 9: Physical resource allocation and effective diversification of Nigerian Distance Education

<table>
<thead>
<tr>
<th>Variables</th>
<th>No</th>
<th>x</th>
<th>Sd</th>
<th>Df</th>
<th>Calculated r-value</th>
<th>Critical r-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical resources allocation</td>
<td>750</td>
<td>66.34</td>
<td>18.73</td>
<td>749</td>
<td>.58</td>
<td>.196</td>
<td>H04 Rejected</td>
</tr>
<tr>
<td>Diversification of distance education</td>
<td>750</td>
<td>44.88</td>
<td>37.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 9 shows that the calculated r-value of .58 is greater than the critical r-value of .196 at the degree of freedom of 749 and tested at .05 significance level hence the null hypothesis which stated that there is no significant relationship between physical resources allocation and diversification of Nigerian distance education
is however rejected, it means that the allocated physical facilities like; school structures, lecture rooms, internet facilities, instructional facilities etc. aid effective programme, curriculum and policy implementation in Nigerian distance education. The result was supported by Oyesola (2000) Ayoku (2005) Ibitoye (2008), Oyedeji (2013) and Oke (2016) which stated that the quality of available physical structures and semi-structure determine the quality of the product in Nigerian educational system However, Nigerian distance education makes use of the structures that are provided by the Nigerian conventional institutions. The federal Republic of Nigeria provided all the necessary physical resources that aid the operation of Nigerian distance education system.

CONCLUSION AND RECOMMENDATIONS

Based on the analysis, the study revealed that the available resources in Nigerian Distance education programme are the complemented efforts of the students, stakeholders, coordinators, parents, government and non-governmental agencies. The physical, human and financial resources provided for the administration of Nigerian distance education aid effective programmes curriculum and policy diversification towards societal needs and thereby enhancing quality control and assurance of the educational system.

Based on the findings the following recommendations are made:

Establishment of centre for Nigerian distance education program: The Federal Republic of Nigeria should approve the establishment of centre for Nigerian distance education and furnish the centres with adequate physical resources like buildings, library, laboratories and sporting equipment, transportation and instructional facilities. The availability of these will aid effective diversification of Nigerian distance Education to any changes and challenges in the society.

More funds should be sourced and utilized for diversification of Nigerian distance education: Adequate funds should be sourced and utilized effectively for the areas of diversification needed. Financing of Nigerian distance Education programs should be the responsibilities of all well-meaning Nigerian. Funds should be sourced from the government, non-governmental agencies, tuition fees, projects, teachings practices, examination fees from the students, philanthropists, stake holders and sales of services etc. these funds can be used to provide resources needed for effective diversification of the Nigerian distance Education programmes.

Also, the societal needs and challenges should be the focus of any educational system: A societal based diversification will aid quality assurance of the education. However diversification should always focus on the major challenges in the society such as security, cultism, kidnapping Ritualism killings and insurgencies. Nigerian distance education programme should be diverted towards the bid to eradicate all social vices in the society.

Nigerian distance education staff should be given adequate training: Training, retraining and capacity building should be for all lecturers of Nigerian distance education program, in order to meet up with the challenges in the society and be trained in different pedagogical approaches. By this any training received through conferences, workshops, seminars, refresher course, in service trainings will surely aid effective diversification of the system in Nigeria.

Staff jobs satisfactions and morale should be enhanced: Finally staff jobs satisfactions should be enhanced through motivation, compensations, training prospects and capacity buildings incentives, good salaries and emoluments. All these will enhance teachers’ morale and be able to put in their best towards effective diversification of Nigerian distance education to any needed area.

REFERENCES


ENTREPRENEURSHIP EDUCATION: AN INSTRUMENT FOR SUSTAINABLE ECONOMIC DEVELOPMENT IN NIGERIA

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ABSTRACT
This study was specifically designed to discuss the needs and importance of entrepreneurship education as well as its benefits towards enhancing sustainable economy in Nigeria. The problems facing the country ranging from high rate of poverty, youth and graduate unemployment, overdependence on foreign goods and technology to low economic growth and development. This study, therefore argued that entrepreneurship education will equip individuals with skills to be self-reliant. The objectives and strategies for refocusing entrepreneurship education were also discussed. It was concluded that, entrepreneurship also provides an opportunity to improve quality of life and make contributions to the society. This study recommended effective technical education and youth empowerment. It is also recommended that educational programme at all levels of education should be made relevant to provide the youth the needed entrepreneurial skills. The government should give adequate attention to entrepreneurial development in the country through the provision of good economic environment. If done, it will enhance job creation, employment opportunities and reduce poverty in the society.

Keywords: Entrepreneurship Education, Sustainable Economy and Economic Development

INTRODUCTION
Entrepreneurship is a widely used term and is seldom completely understood by many who use it. It is a step in the right direction in the achievement of development. The need for entrepreneurship education started emerging in the mid 1980s. This is because before this period, unemployment and poverty were not a national concern as it is currently. However, political instability and inconsistencies in the social-economic policies of successive government led to the emergence of high level unemployment in Nigeria. In the mid 80s, the Nigeria economy collapsed while youth and graduate unemployment hit the roof. There was large-scale layoff of workers and early retirements as a result of structural adjustment policies and bad economic trends in the country. In the face of this situation, entrepreneurship, which would have salvaged the situation, was not encouraged. It has been observed that tertiary education has not been properly included in the philosophy of self-reliance such as creating a new cultural and productive environment that will promote pride in primitive work and self-discipline, encouraging people to take part actively and freely in discussions and decisions affecting their general welfare, promoting new sets of attitudes and culture for their attainment of future challenges.

Ayoade (2006) identified inadequate capital to be one of the principal factors hindering entrepreneurship in the country. Other problems identified by Ayoade (2006) included irrelevant education that is bookish, theoretic and “white-collar job” oriented. Also, Nigeria’s macro-economic environment is unhealthy and unstable for a virile entrepreneurship to sustain the economy. In addition, government programmes are not designed to promote entrepreneurship, looking at the country-Nigeria, the level of infrastructural development provided by the government is still very low and this has been affecting to a very high extent the level of productivity and entrepreneurial activities in the country. The high rate of many business enterprises as winding up prematurely consequent upon the employable and unemployment youths and adults idle away. It is against this backdrop that this paper set to look into entrepreneurship education as a tool for sustainable economy in Nigeria.

Many academic disciplines have contributed their perspectives on the concept of entrepreneurship, including psychology, sociology, economics, and management. An economist views entrepreneurship in the context of the combination of resources, labour, materials, and other assets such that their value is greater together than individually. From management perspective, entrepreneurship would entail the introduction of a change, an innovation, or a new order. To a psychologist, an entrepreneur would be analyzed as a person typically driven by the need to obtain or attain a specific goal, to experiment, to accomplish, or perhaps to escape the authority of others. There is a very little consensus on the definition of the term entrepreneur both within and across disciplines; most definitions nonetheless highlight qualities such as competitiveness, creativity, and the ability to grow a business. Early this century, the concept of innovation was added to the definition of entrepreneurship.

Entrepreneurship, according to Omolayo (2006), is the act of starting a company, arranging business deals and taking risks in order to make a profit through the skills acquired. Also, Nwangwu (2007) opined that entrepreneurship is a process of bringing together the factors of production, which include land, labour and capital so as to provide a product or service for public consumption.
McOliver and Nwangwu (2006) opined that, entrepreneurship is seen as a process which involves the effort of an individual (or individuals) in identifying viable business opportunities in an environment and obtaining and managing the resources needed to exploit those opportunities. Similarly, Kirzner (1997) stated that entrepreneurship is the function of being creative and responsive within and to the environment. Thus stated further that entrepreneurship activity is a destabilizing force, which starts the process of “creative destruction” which is the essence of economic development. Ogundele (2013) defined entrepreneurship as the processes of emergence, behaviour and performance of entrepreneurs. He noted that a focus on entrepreneurship is a focus on the processes involved in the initiation of a new organization, the behaviour of such organization and its performance in terms of profits made. Ogundele (2013) described entrepreneurship as the willingness and ability of an individual to seek out investment opportunities and takes advantage of scarce resources to exploits the opportunities profitably. It is the process of creating something new with value by devoting the necessary time and efforts, assuming the accompanying financial social risks at the end receiving resulting reward.

ENTREPRENEURSHIP EDUCATION

Entrepreneurship education is the training of individuals to understand and develop key entrepreneurial attributes, skills and behaviours. Entrepreneurial skills such as creativity, innovativeness, quick decision-making and risk taking are not only relevant to those who have interest in starting and growing their own business, but are relevant to all as these skills are necessary in the workplace, in their daily activities, in managing the home and to the society at large. As the saying goes that learning never ends, so should entrepreneurship education never end; successful entrepreneurs continue throughout the lifetime of their business/ investments. According to Adesulu (2010), to achieve the vision 20:2020 objectives, we must not only teach entrepreneurship in our schools, we should also be ready to practice entrepreneurship. Another view of entrepreneurship education is the term given to someone who has innovative ideas and transforms them to profitable activities. To whom, entrepreneurship can be described as ‘the process of bringing together creative and innovative ideas and coupling these with management of organizational skills in order to combine people, money and resources to meet an identified need and create wealth. The another also (2004) defined an entrepreneurship competency which in turn refers to the concepts, skills and mental awareness used by individuals during the process of starting and developing their growth oriented ventures.

However, the operational definition of entrepreneurship education is the willingness and ability of a person or persons to acquire the educational skills to explore and exploit investment opportunities, establish and manage successful business enterprises.

Entrepreneurship education according to Egunjimi (2012), is structured to achieve the following objectives:

- To offer functional education for the youth that will enable them to be self-employed and self-reliant.
- Provide the youth graduates with adequate training that will enable them to be creative and innovative in identifying novel business opportunities.
- To serve as a catalyst for economic growth and development.
- Offer tertiary institution graduates with adequate training in risk management, and to make certain bearing feasible.
- To reduce high rate of poverty.
- Create employment generation.
- Reduction in rural-urban migration.
- Provide the young graduates with enough training and support that will enable them to establish a career in small and medium sized business.
- To inculcate the spirit of perseverance in the youths and adults which will enable them to persist in any business venture they embark on.
- Create smooth transition from traditional to a modern industrial economy. p.15

NEEDS FOR ENTREPRENEURSHIP EDUCATION

Entrepreneurship education seeks to prepare people, especially youth, to be responsible, enterprising individuals who become entrepreneurs and who contribute to economic development and sustainable communities. Entrepreneurship education is not based on a textbook course and is needed for the following reasons:

To raise students that are immersed in real-life learning experiences where they have an opportunity to take risks, manage the results and learn from the outcomes.

Entrepreneurship education encourages creative thinking and promoting a strong sense of self-worth and accountability. It also teaches someone how to run business.

Through entrepreneurship education, students learn how to create a business but they also learn a lot more. The core knowledge created via entrepreneurship education includes:
programme that stands in a leadership and influential position among students, alumni, business leaders, donors and other faculty. Entrepreneurship field into a leadership role at the institutions. It is hard for any senior officer to ignore a officers in Nigerian universities. While we cannot put an artificial freeze on these positions, we can move the known but by imperfectly seizing the unknown.

Entrepreneurship Education were developed to prepare youth and adults to succeed in an entrepreneurial economy. Entrepreneurship education tends to emphasize the identification and assessment of skills, and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals, many of whom go on to create big businesses. People exposed to entrepreneurship frequently express that, they have more opportunity to exercise creative freedoms, higher self-esteem and an overall greater sense of control over their own lives. As a result, many experienced business people, political leaders, economists and educators believe that fostering a robust entrepreneurial culture will maximize individual and collective economic and social success on a local, national and global scale. It is with this in mind that the National Standards for Entrepreneurship Education were developed to prepare youth and adults to succeed in an entrepreneurial economy. Entrepreneurship education tends to emphasize the identification and assessment of skills, understanding of entrepreneurial process, all needed for exercising creative freedoms, higher self-esteem and an overall greater sense of control.

Today, the words used to describe the new innovation regime of 21st century are: Dream, Create, Explore, Invent, Pioneer, and Imagine! Kerin Kelly in his article “New Rules for the Economy”, stated, “Wealth in the new regime flows directly from innovation, not optimization: that is, wealth is not gained by perfecting the known but by imperfectly seizing the unknown.

Need to nurture a new generation of innovators who have key skills in areas like science and engineering, but who are also able to collaborate with others and to act in the face of new opportunities. Wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals, many of whom go on to create big businesses. People exposed to entrepreneurship frequently express that, they have more opportunity to exercise creative freedoms, higher self-esteem and an overall greater sense of control over their own lives. As a result, many experienced business people, political leaders, economists and educators believe that fostering a robust entrepreneurial culture will maximize individual and collective economic and social success on a local, national and global scale. It is with this in mind that the National Standards for Entrepreneurship Education were developed to prepare youth and adults to succeed in an entrepreneurial economy. Entrepreneurship education tends to emphasize the identification and assessment of skills, understanding of entrepreneurial process, all needed for making entrepreneurs create an employment opportunities and not seekers of employment opportunities.

ENTREPRENEURSHIP EDUCATION AND SUSTAINABLE ECONOMY IN NIGERIA

The concept of sustainable economy requires upholding the circulation of money and economic considerations in the pursuit of an improved standard of living and poverty alleviation. Sustainability includes intergenerational equity, just and peaceful societies, social tolerance, environmental preservation and restoration, poverty alleviation and natural resource conservation. The major essential tools for achieving sustainable economy include the following areas:

1. Improve the quality of basic education.
2. Reorient existing education programmes to address sustainable economy.
3. Implementing various poverty alleviation programmes
4. Rural electrification
5. Developing employment generation and enhancing agricultural output and income.

The Nigerian government seems to have woken up to the reality that the country needs to break away from the vicious cycle of poverty, infrastructural neglect, corruption and other social problems. The reason being that, after 52years of achieving colonial independence, it cannot be argued that Nigeria has attained her optimum level of economic development. According to Kolawole and Omolayo (2006), many individuals have difficulties in translating their business ideas to realities and creating new business ventures because of lack of necessary information and skills needed to achieve their targets. To them, the school curriculum was in the past oriented towards making graduates suitable only for white-collar jobs. This underscores why millions of our youths and a lot of university graduates roam the streets of the major cities and towns in search of white collar jobs.

For may developing countries, entrepreneurship has been a powerful engine of economic growth and wealth creation, and is crucial for improving the quality, number and variety of employment opportunities for the poor. It has several multiplier effects on the economy, spurs innovation, and fosters investment in people, which is a better source of competitive advantage than other natural resources, which can be depleted. Entrepreneurs create new enterprises, new commercial activities, and new economic sectors. They generate jobs for others; they produce goods and services for society: they introduce new technologies and improve or lower cost outputs; and they earn foreign exchange through export expansion or the substitution of imports. Entrepreneurial activities, if properly carried out and supported by active government policies and infrastructures has the capacity to bring Nigeria out of its current levels of poverty; currently having over 10% of her population living under $2 (two dollars) a day and 54% living under $1 a day. Even with the presence of white collar jobs for graduates who want to pursue professional careers, it is also expedient to acquire entrepreneurial skills. This serves as a means to the end of generating extra income for self sustenance.
According to Audretsch (2007), Smith (2009), Oreje (2009), and Osalor (2009), it is generally believed that entrepreneurship is a major driver of sustainable economy. Nigeria has great potential to excel through entrepreneurship because of its vast human and natural resources. Entrepreneurship is beneficial to every person and by extension Nigeria.

**BENEFITS OF ENTREPRENEURSHIP EDUCATION TO NIGERIA ECONOMY**

According to Tiryaki (2010), the benefits of entrepreneurship education to Nigeria economy are enunciated as follows:

- **Provision of employment opportunities:** Entrepreneurial activities boost employment opportunities. Businesses need people to work for them. Entrepreneurship also reduces the number of job seekers on the streets searching for jobs that are not available. Unemployment and idleness are also responsible for the high rates of crime and violence on the streets and among youths.

- **Effective resource utilization:** Entrepreneurship utilizes natural resources, thereby engaging resources from less productive to more productive areas, hence increasing value to both the entrepreneur and the economy as a whole. Nigeria’s vast natural and human resources are utilized effectively.

- **Equitable distribution of income and wealth:** With more entrepreneurial activities provided in the rural areas, more wealth is created thereby propagating the economic progress of both the communities and its individuals. Thus more villagers have more work opportunities, hence reducing the rate of rural to urban migration. Entrepreneurial activities in the rural areas create new jobs thereby increasing local incomes, and improving the quality of life in the rural communities. Such entrepreneurial activities effectively connect the rural communities to the larger urban communities.

**CONCLUSION AND RECOMMENDATIONS**

Embarking in entrepreneurial activity is an important tool of attaining sustainable economic development. Entrepreneurship also provides an opportunity for a person to improve quality of life and make contributions to society. Acquisition of entrepreneurial skill is a way of empowering the youth to have confidence in their ability to add to the productivity level envisaged for a sustainable economy.

It is concluded that improved and sustainable global economy depends on a strong entrepreneurship education. It is against this background that the following recommendations are proffered for effective entrepreneurship education in Nigeria:

- Entrepreneurship behaviours can be developed, practiced and learned therefore, it is important to expose all students to entrepreneurial education.
- Nigerian government should promote entrepreneurship education through appropriate policy.
- Entrepreneurship education should be started as early as primary school and progress through all levels of schooling to further inculcate and develop entrepreneurial skills in young people.
- The National Universities Commission (NUC) should lay more emphasis on the creation of entrepreneurship development centre where at least two compulsory courses on entrepreneurship will be offered by all undergraduate students’ irrespective of their discipline in Nigerian universities. The same thing should be done for the Polytechnics and Colleges of Education.
- Entrepreneurship training should be a compulsory part of programmes of National Youth Service Corps (NYSC) in Nigeria to make the fresh graduate self-employed after a year mandatory programme to serve their father land.
- It is also recommended that, the government should give adequate attention to entrepreneurial development in the country through the provision of good economic environment to encourage individual participation in business while this is guaranteed, entrepreneurship will thrive and consequently sustain economy.
- There should be some form of genuine school work based learning incorporated in some studies as part of the national economic development strategies. The development of apprenticeship scheme would give new graduates some work skills and experience.
- Pool local public and private funds to create a small venture capital fund.
- School-based enterprises where students identify potential business, plan, create and operate small business using the school as mini-incubators.
- Provide small business schools where interested students and community members can participate.
- Develop entrepreneur internship programmes matching students with locally successful entrepreneurs with clearly established education programmes.
- Establishing an enterprise college aimed at fostering the specific skill sets required for entrepreneurship to serve as skill-acquisition centers for the youths.
- Creating an economic friendly political environment.
- Improving on the government taxation on small scale businesses.
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STUDENTS PROFILE CHOOSING SAKARYA UNIVERSITY IN THE 2016-2017 FALL SEMESTER AND THEIR REASONS TO CHOOSE

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ABSTRACT
In this study it is aimed to reveal that in which way students choose Sakarya University, Institute of Science and Technology (SAUIST) and the demographic data of students in terms of choosing SAUIST for the 2016-2017 fall semester. The most important findings of the study is that 28% of the students surveyed the study say that it is because of Sakarya’s geographical location to choose SAUIST. Secondly ranked of preferred reason is the national/international recognition of SAU which is mentioned by 23% of the students surveyed. The method of the study is in the form of field study and a survey with 10 questions was applied to SAUIST students who enrolled for a graduate program. The results obtained from the survey were analyzed using SPSS software and significant results have been tried to achieve. The universe and sample of the study is the students of SAUIST who enrolled on the 2016-2017 fall semester. As a conclusion, it is suggested that it could be done for a more homogeneous distribution for the improvement of the existing channels for the preferred choose and demographic studies for in the future in terms of preferred rations for the period with this study.

Keywords: Sakarya University, Institute of Science and Technology, Graduate, Graduate Education Preferences

INTRODUCTION
Until 1982, undergraduate education in Turkey was initially carried out in faculties due to the lack of faculty members and institute buildings. Institutions were established in 1997 by the decision of the Turkish Academy of Sciences (TUBA) and the graduates were assigned to the institutes and graduate education was given by the institutes (Karakütük, Aydm, Abalı, & Yıldırım, 2010). In addition to this, with the membership of the Bologna Process, higher education courses in Europe and Turkey are subject to continuous improvement. One of the higher education courses that entered the rapid development process with the Bologna Process is post-graduate education. The aim of the graduate education is to enable students who have completed undergraduate education to learn the research methods and to analyze the existing scientific knowledge and to be educated as scientists who will meet the needs of the society in order to learn new knowledge. Another aim of the institute is to enable qualified scientists to be trained (Karaman & Bakır, 2010). In the definition made by Çakar, post-graduate education is defined as working at a field specialization level and taking the undergraduate education to a higher point. Individuals with a high level of knowledge, skills and high-level of specialization in the field of undergraduate education should be individuals.

In addition, students with a graduate degree in postgraduate education should not only evaluate existing information but also be able to research existing information, research, research in their own field, develop themselves to produce new information, and spread the information they produce as widely as possible. There are 5 different institutes in our country in general. These include the Institute of Science, which runs programs in science and engineering, the History of Revolution in Atatürk's Principles, which runs programs in the field of development history, the Institute of Health Sciences, which runs programs related to medicine and health sciences, Social sciences institutes that carry out programs in social areas. (Çıkrıkçı-Demirtaşlı, 2002). Scientists, one of the listed institutes, are defined as places where science is taught and taught and also produced. The education given in the institute of science is the factor that shows the quality of education given in institute institutions which is going to keep up with the latest scientific data and technological developments. Moreover, as Türker said, post-graduate education will remain valid as long as the graduate student has the capacity to interpret updated information. As a result of such an education, teaching and research will be intertwined with each other (Türker, 2001). It is seen as a need for science institutes established to educate qualified scientists to constantly improve themselves and to overcome their hurdles.
In this study, the social and demographic characteristics of the students who prefer Sakarya University (SAU) Institute of Science (SAUFBE) were investigated by the questionnaire applied to the students enrolled in the fall semesters of 2016-2017. The students who applied the questionnaire were asked about the reasons for selecting the institute and the answers were interpreted by SPSS 12.0 program. With this study, it is aimed to reveal demographical information and the way in which university students prefer Sakarya University Institute of Science (SAUFBE) programs. In addition to this purpose, this study is aimed at not only the SAUFBE, but also a study that will serve as an example of the reasons for choosing the science institutes (FBEs) all over Turkey.

THE STUDY

In this study, all the students who preferred the SAUFBE were selected as the study universe by being eligible to register as a graduate program in the fall semester of 2016-2017. A survey was conducted among all the students who participated in the study, including gender, which program they were enrolled in, countries, school information they last graduated, city information on their residence, whether they worked in any job, where they first heard about the program they were applying for and why they preferred the SAUFBE. In the fall semester of 2016-2017, a total of 505 students, 287 theses and 218 theses, were reached and the demographic data obtained are shared in Table 1 with the master's (MS) and doctorate (PhD). The 505 students surveyed are also the total number of students enrolled in the SAU FBE in the fall semester of 2016-2017.

Table 1: Demographic information of students participating in the study

<table>
<thead>
<tr>
<th>Program</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thesis</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MS</td>
<td>184</td>
<td>84</td>
<td>268</td>
</tr>
<tr>
<td>PhD</td>
<td>13</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>NonThesis</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MS</td>
<td>188</td>
<td>30</td>
<td>218</td>
</tr>
<tr>
<td>PhD</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>385</td>
<td>120</td>
<td>505</td>
</tr>
</tbody>
</table>

The obtained data were recorded and analyzed by SPSS 12.0 package program. The data has been simplified and digitized to make it easy to read and interpret. A ranking was made between the students 'reasons for choosing the SAUFBE and the reasons for the students' preference, and the analyzes made are shared in the findings. Grouped data is marked with a percent (%) sign.

287 students (56.8%) of the 505 students who participated in this study applied to the program with thesis and 218 students (43.2%) made students without thesis program. Theses of the 287 students who applied with thesis program consisted of female (male, 90 (31.4)) of 197 (68.6%). 184 (68,6%) of the total 268 graduate students enrolled in thesis programa are male, 84 (31,4). In the same way, thirteen students (68.4%) were male and 6 (31.6) were students. 188 students (86.2%) are male and 30 (13.8%) are female. All of the 218 students who were enrolled in the program without thesis were enrolled in the master's degree. Of these students, 188 (86,2%) were male and 30 (13,8%) were female. It is seen that most of the students enrolled in the Marmara Region are from where they live. Distribution charts according to the cities where students live in 2 cities (Sakarya, Istanbul) are shown in Figure 1 for the thesis programs and Figure 2 for the non-thesis programs.
CONCLUSION AND DISCUSSION

When the students who prefer the SAU FBE and enroll in a graduate program are examined in terms of their gender, it is seen that men are higher in the thesis and non-thesis programs. In the non-thesis post-graduate programs, it can be said that men prefer higher education programs than thesis programs. In this survey study, all students enrolled in the SAU FBE are allowed to participate in the survey. This was done through the follow-up of student affairs during the registration of the questionnaires. It has been observed that the questionnaires given by the students as a document to be taken when they come to the register are filled in by all the students in a complete and healthy manner.

When the places where the students who did not register were resident were examined, it was observed that the students came mainly from the cities of Istanbul and Sakarya. In this regard, the easy access of Sakarya University has an important role.

The students' answers to the question about the place where the SAU FBE first heard; (43% in the theses, 54% in the non-thesis) reported that the SAU FBE heard what they heard from the internet, 15% in the thesis, 28% in the non-thesis, 27% in the thesis, 8% He said. The number of e-mail e-mails has remained very small and the first e-mail announcements have not been selected. Relevant results are shown in Figure 3 and 4 and are included in Table 2 together with the numbers.

To further elaborate the places that students hear first, and especially to reveal their internet resources, students have been asked a question “If you have pointed out the internet issue, please specify which internet source you are informed about”. This question is mostly answered by search engines. 58% of the students with the thesis as the first source of hearing by the SAU FBE and 78% of the students without thesis selected the search engines. After the search engines, the use of social media appears to rank second. The outcome here is that the SAU is the most important resource search engines that have established the FBI's reputation and awareness. For this reason, more attention can be given to search engines in reaching more students.

Table 1: Students first heard about the SAU FBE

<table>
<thead>
<tr>
<th>Source</th>
<th>Thesis</th>
<th>non-Thesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>TV</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Print media</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>Publications</td>
<td>28</td>
<td>0</td>
</tr>
<tr>
<td>Advice</td>
<td>83</td>
<td>79</td>
</tr>
<tr>
<td>Internet</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Social media</td>
<td>0</td>
<td>150</td>
</tr>
<tr>
<td>Search engine e-mail</td>
<td>16</td>
<td>0</td>
</tr>
<tr>
<td>Others</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>69</td>
<td>22</td>
</tr>
</tbody>
</table>

Figure 3: Students enrolled in thesis programs are the first places that the SAU FBE heard

Figure 4: Students enrolled in non-thesis programs are the first places the SAU FBE heard
The answers to the question asked to examine the working status of the students are different for the students with thesis and without thesis. According to these results, 89% of the students who have a non-thesis program record work. 51% of the students who applied with thesis programs were seen working. The result obtained here is that a significant number of students enrolled in postgraduate programs are working. Particularly, this can be attributed to the fact that those who are studying in the private sector are those who are seeking a more successful career in their workplace. In addition, since thesis programs require more time and self-sacrifice, working students prefer non-thesis programs.

| Table 2: Reasons for students to prefer the SAU FBE |
|-----------------------------------------------|----------|----------------|----------------|----------|----------------|
| | With Thesis | | Non-Thesis | | Total | |
| --- | --- | ---- | ---- | --- | --- |
| Overseas Opportunities for Students | 71 | 12 | 15 | 86 | 09 |
| Friend Suggestion | 54 | 09 | 89 | 143 | 15 |
| Family Counseling | 14 | 02 | 10 | 24 | 03 |
| National / International Recognition of the University | 133 | 23 | 83 | 216 | 23 |
| Do not search for English pre-condition | 71 | 12 | 27 | 98 | 10 |
| Geographical Location of the City | 170 | 29 | 97 | 267 | 28 |
| Phases of Scientific Publications | 48 | 08 | 23 | 71 | 07 |
| Other | 28 | 05 | 25 | 53 | 06 |

The students were asked why they preferred the SAU FBE and were asked to choose the reason for choosing one of the options or the other option. The options for this question are; Foreign friendliness, friendship advice, family advice, national / international recognition of the university, lack of English pre-condition, geographical
position of the city, scientific publications. Among the reasons for preferring the SAU FBE for enrolled students, the first order is the geographical location of the city (28%). The second place is the national / international recognition (23%) of the university. Among the non-thesis students, the ratio of friends who came with friendship was high at 24%, while the proportion of students with thesis programa was 9%. In other words, friendship advice is an important reason among the reasons of preference of non-thesis students. In addition, Table 4 gives the reasons that students consider when choosing geographical location. According to Table 4, while students with a thesis programa record selected mostly near-residential options, students without thesis preferred the option of the central position of the SAU FBE to be close to major cities. While the course term and attendance requirement in the thesis programs cause the students to prefer programs closer to home, the weekly course program or the internet-based course program in the non-thesis programs have shifted preference trends to the central location option.

Table 3: Reasons why geographic location is important

<table>
<thead>
<tr>
<th>With Thesis</th>
<th>Non-Thesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobility Close</td>
<td>59</td>
</tr>
<tr>
<td>Evolution Close</td>
<td>96</td>
</tr>
<tr>
<td>Proximity to central locations</td>
<td>63</td>
</tr>
</tbody>
</table>

As a result, the increase in the quality of our graduate education, which has an important place for the development of our country, and especially the society, the industry, and for the betterment of our country, depends on continuous follow-up and continuous improvement. The SAU FBE conducts continuous satisfaction measures for students who prefer the institute as the management and provides feedback on the problems students experience. In this work, the SAU FBE administration has also extracted the current profile of the students enrolled and shared the findings of the study. It is once again emphasized that the geographical position of Sakarya University's most important choice is the result of the study. The proximity of the SAU FBE to the big cities has made it a preferred reason for working students, especially in the central location.

REFERENCES


