CROSS-BORDER DISTANCE EDUCATION (CBDE) IN A WIRED WORLD: The Experience of a Student in Nigeria

Charity FAKINLEDE M.Ed. Graduate, Centre for Distance Education, Athabasca University, Canada Mailing address: 6A Ransome Kuti Road, University of Lagos, Akoka, Yaba, Lagos, NIGERIA

ABSTRACT

It is imperative for countries to provide quality education that would empower their people to compete and benefit from the growing socio-cultural global exchanges of the 21st century. The Internet is expanding the global village, thereby, enhancing communication, collaboration and the cooperation of peoples with each other across the world. As a result, cross-border education is growing worldwide and creating greater access to education in developing countries including Nigeria. Therefore, the concerns of a potential online student among others should include the state of ICT infrastructure, student's computer skills, financial implications, and socio-cultural issues in distance education among others. This article is a narrative of the lived experience of a Nigerian student who has undertaken cross-border distance education in a wired world-an age of the Internet.

Keywords: Cross-Border Distance Education, the Internet, ICT Infrastructure, costs.

INTRODUCTION

The World Bank (2011) believes that knowledge and advanced skills are critical determinants of a country's economic growth, the standard of living, greater institutional capacity, a more effective public sector, a stronger civil society and better investment climate among others. A successful achievement of these goals depends strongly on adequate higher education systems. Furthermore, according to UNESCO, knowledge societies have the capability to identify, produce, process, transform, disseminate and use information to build and apply knowledge for human development. There is the consciousness that education is the key to the future, as development is founded on the quality of human resources in emerging countries (UNESCO, 2011). UNESCO further maintains that knowledge societies are sources of development for all, especially the least developed or developing countries.

UNESCO (2007) observed that higher education systems in developing countries are not witnessing corresponding increases in infrastructures, communication technologies and human resource development because of poor funding by various governments. For example, the Nigerian university system has been unable to accommodate the ever growing numbers of qualified candidates seeking higher education in the country (British Council, 2011). This demand has risen to such high levels that the higher educational institutions have been seriously overstretched (Akpotu & Akpochafo, 2009, Fabiyi & Uzoka, 2009; Moti, 2010).

According to Nigerian University Commission (NUC, 2011), the Nigerian university system consists of one hundred and nineteen universities comprising of seventy-three federal and state universities, forty-five private universities and one National Open University.

Four of the seventy-three Federal universities have distance education institutes that also offer distance education opportunities in Nigeria. Statistics released by NUC in 2009, showed that total carrying capacity for conventional universities in Nigeria was only 170,000 spaces for yearly new intakes. Today, there is no indication that the carrying capacity of less than 20% has changed (British Council, 2011). With demand for university spaces far outstripping supply, it is obvious, that the higher education needs in the country are not being met. Therefore, the demand for Cross-Border Higher Education (CBHE) in recent times has increased astronomically. The demand for foreign degrees is on the rise, according to the British High Commissioner, Sir Richard Gozney, Nigeria had the fifth largest population of students studying in the United Kingdom in 2007 (British High Commission, 2007).

The growth of Cross-Border Higher Education (CBHE) globally in recent times has serious implications on students, academic staff, educational programs and higher educational institutions according to UNESCO (2010). UNESCO is also developing information tools for students, preparing database of recognized higher institutions, and producing publications on studying abroad with the aim of promoting consumer protection. Therefore, UNESCO's key role in Cross-Border Education is focussed on standards setting, capacity building and information sharing worldwide.

THE PURPOSE OF THE NARRATIVE

The purpose of this first-order narrative or autobiographical account was to describe the lived experience of a Nigerian cross-border distance education student of Athabasca University in Canada. In focussing this narrative, one central question and three subquestions were adopted.

Central question:

> What is the lived experience of an Online Cross-Border Distance Education student in Nigeria?

Sub-questions:

- > What is the level of ICT infrastructure available for online study in Nigeria?
- What are the socio-cultural issues involved in Cross-Border Distance Education in Nigeria?
- What are the costs implications of online Cross-Border Distance Education in Nigeria?

SIGNIFICANCE OF THE NARRATIVE

The growth of Cross-Border Higher Education (CBHE) globally in recent times has serious implications on students UNESCO (2010). Major issues to be considered by any potentially serious cross-border online distance education student in Nigeria should include the level of ICT infrastructure, socio-cultural issues of distance education, and financial implications, among others. This narrative has attempted to provide some insight and deeper understanding through the lived experience of a typical distance education student in Nigeria studying through the Internet in a wired world.

THE SUBJECT OF THE NARRATIVE

The author is a 1982 graduate of Banking and Finance from University of Lagos, Nigeria. In 1985, through face-to-face learning at the University of Alberta, Canada, she acquired a certificate in Computers and Business Data Processing, now known as Management Information Systems (MIS). Over the years, she worked in various multi-disciplinary fields covering Administration, Finance, and Information Technology (Training, Consulting, and Management). As an entrepreneur manager at an IT training outfit in Nigeria for fifteen years, she has not only witnessed the development of IT in this region but have also been a key contributor to the training and development of many prominent professionals currently working in the country and around the world. For many years, the enterprise worked closely with several organizations to identify hardware, software and training requirements, as well as providing effective solutions that met identified needs.

However, with the need to relocate with her family and other circumstances beyond her control, she had no other option but to sell off the business and to take up a job with an international development agency. In the last six years, she has managed international donor-funded projects in energy development and also in public health. She provided effective team leadership in multicultural settings, and liaised effectively with donor-agencies and Ministries, Departments and Agencies (MDAs) of the Federal government of Nigeria. A commitment to professional excellence informed the move to acquire further training and education in Information Technology. In 2006, the author was registered as a student of Master of Business Administration (MBA) in Information Technology at a foremost distance education institution in Nigeria. Six months into the programme she had to relocate to another city and again because of her desire to remain with the rest of the family. Normally, this should not constitute a problem for a distance education student. But not so, when the mode of delivery distance education in this situation was by study centre methods.

A study centre is a designated location where reading and studying of the printed course materials can take place and where face-to face tutorial facilitation is carried out by fulltime and part-time facilitators through the year. These places are located across the geopolitical zones of the country. Some distance education students particularly those of dual mode institutions are expected to spend at least three months in the designated study centre yearly for face-to-face instruction and examinations. If a student needs to relocate or move residence from one city to another, this means therefore, a change from one study centre to another.

Moreover, distance education institutions operating study centre delivery methods only put constraints on accessibility and flexibility, that is, limitations in the ability of students to study anywhere and anytime. However, after several months of unsuccessful attempts to transfer officially from one study centre to another and the resultant frustrations experienced, the author abandoned the study center learning method for web-based learning in distance education.

Web-based distance education has been made possible in recent times because of the convergence of the growing interest in life long learning and unprecedented rapid developments in information and communication technology. These developments have had great impact on teaching and learning in general and distance education in particular.

Having worked as an instructor and administrative manager in a vocational center that offered training in information and communication technology (ICT) to young people in order to equip them with skills and competencies for the 21st century marketplace, this unsuccessful attempt at distance education caused a shift in paradigm. The disappointment and negative experience led to an increased interest in Information and Communication Technologies (ICTs) and the need to acquire more skills and competences in technology-mediated distance education in particular.

This narrative presents the meaning ascribed to the lived experiences of a cross-border distance education student from a developing country like Nigeria, and one who has studied successfully in the last three years against all odds, in terms of ICT infrastructural challenges, socio-cultural limitations and financial constraints in wired world.

GETTING STARTED

A master's degree offers me an opportunity to achieve my career goals in learning, teaching and research in distance education. Athabasca University (AU) is a foremost Open University in Canada. AU offers certificate, undergraduate, graduate, and postgraduate courses in several areas. My interest in Athabasca University was inspired by the opportunities and possibilities that web-based distance education provided, that is, ability to study anywhere and anytime.

I was registered as a non-program student and commenced my master's program in spring/summer semester of 2009. After due completion of the registration exercise, I received my course materials by courier ahead of the course commencement date of April 28, 2009. In this package AU provided a checklist for every course which gave all the help information needed to get the student started. The Centre for Distance Education mailed a website address to students to complete their Moodle (LMS) Orientation, particularly, those taking their first MDE course(s). The first two of the eleven courses required for the fulfillment of the Masters of Distance Education (MDE) were, MDDE 601 (Introduction to Distance Education and Training) and MDDE 602 (Research Methods in DE).

AU encouraged students to look through the course syllabus, get your personal computer installed with the required software, introduced the university library, how to locate online learning resources and network with other students by visiting the student's social café.

ICT INFRASTRUCTURE

Communication technology promotes students' interactivity, collaboration and social networking. Effective cognitive and social presence are created in technology-mediated learning environments; consequently, opportunities for effective dialogue and bridging of the transaction distance within the community of inquiry (Johnson, 2008) are promoted and better prospects for enhancement of understanding between learner-instructor, learner-learner and learner-instructional materials in the field of distance education are possible. In other words, interaction, interconnectivity and interactivity between the autonomous learner, the instructor and a collaborative community of learners (Saba, 2000) is possible only through some form of suitable communication technology.

Although, the transactional theory of learning emphasizes interaction between teacherlearner, learner-instructional materials and learner-learner (Moore, 1989); this can only be facilitated effectively by appropriate educational media technologies. According to Bates and Poole (2003), selection of appropriate media tools has become an important step in the process of a successful adoption and implementation of distance education technologies.

SECTIONS and ACTIONS (Bates & Poole, 2003) are models that have fully addressed the criteria for technology selection and adoption in an educational setting, especially, in distance education.

Furthermore, In the United States of America, the Technology Adoption Model (TAM) (Davis, Bagozzi & Warshaw, 1989) has become the most effective model for understanding the adoption of technology. Acceptability of TAM (Venkatesh, Morris, Davis & Davis, 2003) is based on its simplicity and general ability to explain factors that influence the adoption and usage of new technologies. This model posits that users acquire perceptions based on the understanding of the usefulness and the ease of use of technology, and that users' perceptions are affected by attitudes which are eventually influenced by behavioural intentions. Consequently, the TAM ultimate goal is to explain the degree of actual usage of new technologies. The Nigerian telecommunications market is the fastest growing telecommunications market on the African continent. According to the Nigerian Communications Commission (NCC, 2011), total installed capacity of wireless and mobile is now about 165 million lines and still on the rise. In spite of these developments, availability and accessibility of Internet services is still very much restricted to the state capitals and urban areas. From an individual's point of view, environmental factors, such as availability, accessibility, reliability, affordability, time scheduling, and ease of use, among others are issues to contend with by students in Nigeria engaging in technology-mediated learning and are factors also that influence technology adoption in distance education.

Reliability and stability are challenges that could face distance education students living in developing countries. The slow development of the infrastructural backbone for telecommunication has hindered the provision of a robust, steady and reliable communication technology required to facilitate telecommunication. Internet and computer networking. In recent times, there have been urgent calls for fibre optics infrastructure, which hopefully is underway. This development is expected to lead to provide solution for bandwidth limitations, which affect connectivity speeds and the ability to download or upload complicated, complex instructional materials, videos, graphics, etc. Especially, for students using wireless Internet connections that give low speeds of between 10 Kbps and 115 Kbps, depending on the time of day or night.

Affordability is another environmental factor affecting adoption of current distance education technologies in Nigeria. Despite the nation's growth in mobile, fixed wireless telephony and Internet connectivity in recent years, affordability is still an issue which has limited the level of technology adoption by distance education students and institutions. On a monthly basis, it costs of Internet connectivity is about 10% of the salary of a middle level management staff. This has affected web-based learning and indeed could discourage an average person from using technology in the country. These environmental factors - availability, accessibility, reliability and affordability are some of the nagging issues and practical realities facing a distance education student in Nigeria.

SOCIO-CULTURAL ISSUES

Culture determines the way people see and understand the world, the way people act, and the way people learn and communicate with others. People have rights to their distinctiveness, independence, autonomy and their differences in how they live and work. Individuality affects world views, languages and expressions.

Also, language influences thinking and verbal expressions impact rational, irrational, precise and imprecise thinking. Therefore, socio-cultural diversity is a factor that could affect effective communication, interaction and interactivity in Cross-Border Distance Education.

My culture encourages silence, particularly with strangers and people you do not know well. I was a bit laid back in forum discussions in my first two courses, which unfortunately reduced my scores. In terms of language, some of my expressions were considered "colloquial", I used "conclusion" instead of "summary", and "marks" instead of "scores" in some other situations. Having to loose scores forced a change in my attitude and I had to improve my verbal communication skills, knowing that effective communication is critical in the forum discussions and in technology-mediated distance education. Furthermore, individuals who intend to undertake adult education and independent study at a distance ought to choose study methods that are suitable and compatible with their socio-economic realities, commitments and challenges.

FINANCIAL COSTS

It is important to state here, that the financial implications of online learning, whether synchronous or asynchronous is relatively cheaper in comparison with the costs of an overseas conventional or face-to-face education, which may be the only available option for some students in my country where accessibility to higher education have continued to remain a great challenge.

The total financial costs of the online master's program at AU was about \$20,000.00 (twenty thousand dollars), which translates to about N3,000,000.00 (three million Naira). The costs of the complete program may well just amount to a year's fees for an international student in a conventional university in North America.

All the courses offered in the MDE program were synchronized and geared towards one very important goal, which is, the development of a thoroughly equipped learner in the theory and practice of the field of distance education.

For example, the learning theories taught in MDE 603 have prepared me for a new teaching and learning experience that takes into consideration the re-organization and re-structuring of course materials, the facilitation of effective dialogue among the collaborative community of learners, the achievement of expected outcomes or products, and the selection of relevant distance education delivery technologies.

MDDE 604 started with student's statement of personal theory of practice. I believed at the time that instruction could either be good or poor, but the word "great" was completely out of it. Having gone through a rigorous process of systematic instructional design and implementation, it is quite clear to me now that "great" instruction is possible. Instruction can be designed to be effective, efficient, appealing and engaging (Smith & Ragan, 2005).

The financial investment in the program produced skills and competences which include:

- > Technical skills-Critical Thinking; Proposal writing,
- Research skills Quantitative (SPSS) and Qualitative methods,
- > Report writing,
- ICT skills-Learning Management Systems (LMS) e.g. Moodle; Virtual Classrooms/Conferencing e.g. Adobe Connect, Black Board Collaborate; and Skype (VoIP), and
- Social networking and collaborative skills-Group projects, discussion forums, peer-review activities, etc.

DISTANCE EDUCATION TECHNOLOGIES

Synchronous media tools that provide real-time, audio-video communications are necessary social, teaching and learning platforms for effective interaction and interconnectivity for distance education delivery.

As a distance education student who for the first time experienced a synchronous, web conferencing and group activity facilitated by Elluminate Live (now Black Board Collaborate), I cannot but in fact, appreciate the power of current DE technologies and the many advantages offered by synchronous media tools in distance education delivery. No doubt, it has the enormous capability of bringing people together in real and meaningful ways.

Furthermore, Internet telephony through Voice over Internet Protocol (VoIP), Skype for example also offer technology platforms for effective communication between teachers, learners, and the community of learners. These synchronous media technologies offer remarkable features such as chatting, writing, and drawing, also audio and video features which are highly commendable.

A class conference organized in one of the MDE courses (MDDE 610 - Distance Education Technologies) and mounted on the platform of Elluminate (now Blackboard Collaborate) was amazing as it brought together students from three continents – Asia, North America and Africa. This event was a practical demonstration of the power of communication technology in distance education. In spite of the advantages of synchronous, real-time DE technologies, serious time schedule challenges for the remotely located distance learner, especially one living in a time zone far removed from other students cannot be disregarded. Geographical location of a student could be an issue if one is seven to nine hours away from other classmates.

I had to be awake till about 2.30 in the morning, which personally was not a big challenge but actually was a rare and enjoyable experience which would not be forgotten in a hurry.

The instructor's acknowledgement of the student's participation and the student's response are presented below:

"It was marvellous to see you in the list of those attending our China conference. I wanted to invite you to demonstrate the miracle of 3-continent communication, by speaking to the Canadians and Chinese. But I hadn't checked if your audio was working well, and I didn't want to risk embarrassing you. As you would have seen, however, I mentioned in a report to the Athabasca U President that our event also featured Lagos! Thank you for your enthusiasm for the 610 course, and for your late hours". (Course Instructor)

"Congratulations for the very successful session. It was an amazing session we had. Yes, speaking with Chinese students was wonderful. It was well worth the little sacrifice. I watched the recorded version again using the link that was sent. Thanks for your encouragement". (Student)

However, technical challenges posed by these synchronous media tools in terms of challenges with hardware and software requirements, bandwidth constraints and other costs are generally higher than with the use of asynchronous media tools within the context and environment of a developing country. Obviously, asynchronous media tools on the other hand, are less challenging and more attractive in practical terms. They provide the DE student with better access and a more stable Internet and online learning platform than synchronous media.

Asynchronous media tools, such as

- > Electronic Mail Yahoo, Gmail, Hotmail, etc.;
- > Web Resources-virtual libraries, web sites and web pages;
- > Learning Management Systems (LMS)-Moodle;
- > Interactive environment-Moodle discussion forum; and
- Social Interconnectivity-Twitter, MySpace and Facebook, all these provide suitable platforms for effective online distance education.

For example, I was able to do my studies, browse the web, download materials, send or reply e-mails, post my contributions and responses to the Moodle discussion forum at my convenience, that is, at a time when the Internet access was fastest and/or cheapest. Asynchronous media tools are by far more flexible, accessible and effective for a distance education student. Nevertheless, a mix of these technologies and media tools could provide the most efficient and effective platforms for DE students in Nigeria. The challenges posed by synchronous media tools were not enough reasons to totally abandon or precluded them from the teaching and learning process in the country. As some students may be willing to take up these challenges and make the necessary sacrifices in order to acquire the learning experience, skills and competencies needed for global competitiveness in the 21st century.

OTHER FACTORS IN DISTANCE EDUCATION

Time management strategies like self-regulation, self-motivation and self-direction are affected by student character traits, disposition, and the personality of the distance learner (Moore & Kearsley, 2008), therefore, are critical to student's success, persistence and satisfaction in a DE program. My choice of distance learning was made in the context of my needs, my expectations, and my study environment. I would say that independent study is a reasonable and workable choice for students who face challenges of time, pace and space. With a reflective personality, time, pace and space became important factors that have influenced my choice of study and my success in learning at a distance. New technologies have created improved learning environments which in turn have created opportunities that have enhanced individual and collaborative learning.

Since learning is a social activity, requiring social negotiation and social construct by the community of learners, new trends in educational philosophy have encouraged the need for collaborative learning.

My evaluation of the peer-group activity for the group assignment in course MDDE 603: Foundations of Instructional Design in DE was quite positive. This is an expression of my belief and my perception of the usefulness and effectiveness of collaborative learning activities. There was an effective social negotiation, and sharing of knowledge and ideas. This amounted to a successful collaborative learning process that resulted in an acceptable product by all those that involved. We had a far superior outcome than anyone person could have produced. Everyone worked hard while the assignment lasted. I appreciated everyone's commitment to the project.

Learner-learner support and encouragement are also needed and should be promoted for successful, effective and efficient learning to take place in distance education. It is important to mention that no other group had the type of challenges we had to deal with in order to foster effective interactivity - wide time-zone differences (6 -9 hours between Africa, the Pacific and the Atlantic coasts of Canada), personal problems of a member of the group (sudden illness and hospitalization of the daughter), and communication technology challenges.

In spite of the challenges, output of group projects and group assignments in all my courses were far more thorough, more complete, and more comprehensive than outcomes of individual assignments. I benefited greatly from class discussions, group interactions, interactivities and exchange of ideas in all my DE courses. Group-based learning cannot be ignored and must be given its proper place for learning to be meaningful in any educational setting, particularly in distance education.

My MDE courses have provided the relevant training, learning experience, theoretical background and the much needed technical skills, ICT competences and collaborative skills among others required for administration, teaching and research in the field of distance education. At this juncture, I have successfully completed eleven courses leading to the MDE degree with a GPA of 3.77 points out of 4.0, including the successful defense of the thesis work leading to M.Ed. in Distance Education.

IMPLICATIONS OF THE NARRATIVE

Systemic environmental factors tend to lend credence to the impracticality of possible adoption of current education technologies in developing countries.

There is enough evidence to support this position - the prevalence of the use of printbased media and face-to-face study centers methods by distance education institutions in Nigeria. However, it is my candid opinion, that these institutions could make the necessary investments and efforts towards the adoption of current distance education technologies for effective, efficient and successful Distance Education delivery of higher education in Nigeria.

CONCLUSION

As a student of the Master of Distance Education (MDE) program, I can attest to the extraordinary quality and high integrity of the academic program and learning outcomes of Athabasca University in the field of distance education. The rigorous, systematic, well synchronized and orchestrated academic program of AU has provided me a good grounding in both academic and research in distance education. My intellectual engagement with faculty and fellow students has produced a rewarding and satisfactory learning experience in the last three years that the program lasted. This program has equipped me with skills in current distance education technologies, strategic planning and management, program evaluation, and instructional design among other competencies needed in terms of the theory, and successful practice in the field of distance education. Overall, it was a worthwhile investment of time, money and effort.

BIODATA and CONTACT ADDRESSES of the AUTHOR(S)



CHARITY FAKINLEDE has just completed a Master of Education research program in Distance Education, thus, produced a thesis, and authored a journal article and two conference papers. Her undergraduate qualification is in Banking and Finance, and a certificate in Management and Information Systems. Charity Fakinlede has worked as an instructor and administrator for over 20 years in ICT, non-governmental development agencies, and provided effective team leadership in multicultural settings, liaising between international donor-agencies and MDAs of the Nigerian government.

CHARITY FAKINLEDE M.Ed. Graduate, Centre for Distance Education, Athabasca University, Canada Mailing address: 6A Ransome Kuti Road, University of Lagos, Akoka, Yaba, Lagos, NIGERIA Telephone: +234 803 3492035 Email: <u>conofak@yahoo.com</u>

REFERENCES

Akpotu, N. & Akpochafo, W. (2009). An Analysis of Factors Influencing the Upsurge of Private Universities in Nigeria. *Journal of Social Science*. 18 (1) 21-27

Bates, A. W., & Poole, G. (2003). A framework for selecting and using technology. In *Effective teaching with technology in higher education* (pp. 75-105). San Francisco: Jossey Bass.

British Council (2011). Cross-Border Higher Education in Nigeria – Strategic Partnership and Alliances – Prime Minister's Initiative. Retrieved from: http://www.britishcouncil.org/learning-pmi2-policy-dialogues-tne.htm British High commission (2007). Retrieved from: http://britishhighcommission.org/

Davis, F.D., Bagozzi, R.P., & Warshaw, P.R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, *35*(8), 982-1003.

Fabiyi, A. & Uzoka, N. (2008). State of Physical Facilities in Nigerian Universities: Implication for Repositioning Institutions for Global Competition. *Higher Education Review and Policy Network*. Retrieved from <u>http://www.herp-net.org/Towards_guality_in_higher-education/</u>

Johnson, M. (2008). Expanding the Concept of Networked Learning. In Proceedings of the 6th International Conference on Networked Learning. Halkidiki, Greece. Retrieved from: <u>http://www.networkedlearningconference.org.uk/johnson.htm</u>

Moore, M. (1989). Three Types of Transaction. In M. G. Moore, & G. C. Clark (Eds.), readings in Principles of Distance Education (pp. 100-105). University Park, PA: The Pennsylvania State University

Moore, M. & Kearsley, G. (2008). *Distance Education: A Systems View*. 2nd ed. Thomson Wadsworth

Moti, U. (2010). The Challenges of Access to University Education in Nigeria. *DSM Business Review*. Vol. 2 (2) 27-56. www.dsmbusinessreview.com/pdf/vol2no2/di_v2n2c.pdf

Nigerian Communications Commission (2011). Retrieved from: <u>http://www.ncc.gov.ng/industry-statistics/125.html</u> Nigerian University Commission (2011). Retrieved from: <u>http://www.nuc.edu.ng</u>

Nigerian University Commission (2011). Retrieved from: http://www.nuc.edu.ng

Saba, F. (2000). Research in Distance Education: A Status Report. *Review of Research in Open and Distance Learning* 1(1). <u>http://www.irrodl.org/content/v1.1/farhad.pdf</u>

Smith, P.L. & Ragan, T.J. (2005). Instructional Design (3rd Ed.). Wiley Jossey-Bass Education.

UNESCO (2011). Transforming Education: The Power of ICT Policies. Paris, France

UNESCO (2010). "Strengthening Higher Education systems in developing countries". Retrieved from: <u>http://www.unesco.org/new/en/education/themes/strengthening-education-systems/higher-education/</u>

UNESCO (2007). *Dakar + 7 Education for all in Africa*. Dakar. World Bank (2011). Tertiary Education. Retrieved from: <u>http://www.worldbank/education/tertiary</u>; <u>http://go.worldbank.org/HBEGA0G2P0</u>

Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User Acceptance of Information Technology: toward a Unified View. *MIS Quarterly*, 27 (3) 425- 478.

World Bank (2011). Tertiary Education. Retrieved from: <u>http://www.worldbank/education/tertiary; http://go.worldbank.org/HBEGA0G2P0</u> 319