FUNDAMENTAL PRINCIPLES OF THE MODEL OF PARTICIPATORY, PAYABLE, PROFITABLE, POTENT, INSURED EDUCATION SYSTEM (IESM)

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Abstract

In the educational field, there is a need for a system which should become effective, useful and easily affordable and should include user participation. This need was the main reason; the author has designed the model named "Insured Education System Model - IESM". The IESM is based on the principal which expenditures of education in each expenditure entry level will not be paid by the person itself. The insurance foundations are established to cover the educational expenditures of the buyers. Suggested model brings an auto-control to the mechanism and from the cycle IESM generates, the educational insurance foundations, educational institutions, buyers and households get benefits. Furthermore, IESM will increase the quality of service, educational system, employment and numbers of students. The result will be the decrease of the cost of the service.

In this article, the fundamental principles of the model explained and frequency analysis used to determine the potential participation to IESM. The participation to IESM survey was more than % 50. The result of frequency analysis shows that IESM is an applicable model.

Keywords: Insurance, education, user, competition, auto-control, profit

Introduction

Before presenting the subject matter model, it is important to outline the factors which necessitated such a model.

According to Census 2000, the total number of households in Turkey is 15 070 093, and the average household size is 4, 50. The Family Structure Survey of 2006 shows that nuclear families make up 4/5 of all households, whereas extended families make up 1/10, and one-person households make up 1/20 of all households in Turkey. The poverty rate in Turkey rises with household size; nuclear family category has the lowest poverty rate (%8.27), whereas extended family category (families with 7 or more persons) has the highest (%41.83). The poverty rate for the total population is recorded as %13, 98; for families with 1-2 persons, it is %10,95, and for families with 5-6 persons, %17,54 .

According to the Employment Data of the Turkish Statistical Institute, the ratio of employed to the total population is %31.3 in 2007. The labor force participation rate is %48, 4, and the unemployment rate is %9,3. According to the Population Data of the same institute, the average value of youth dependency ratio for 0-14 age group is %46.27, which vary by provinces from % 28.19 to % 94.35. The ratio of the youth (ages 15 or less) to the total population is % 29. In 2005, annual disposable income from the principal occupation of the employed household members is 150.372.474.526 YTL for the population ages 15 and more. It can be calculated from these figures that average per capita annual disposable income from the principal occupation in a household is 2074,25 YTL. .

According to the data of 2002, %64.96 of all educational expenditure in Turkey is paid by the central government, and the remaining %32,68 by the households .The average expenditure per student by education levels are: 171$ for preschool, 488$ for elementary school, 962$ for high school, 1325$ for vocational and technical school, and 2254$ for university. The educational expenditures in private schools are 23 times more than that of public schools at preschool level, 4 times more at elementary school level, 2 times more at high school and university level . The average expenditure by education level, each level requires 2 or 3 times more spending than that of the previous level.

The statistical information set out before illustrates that the average household size is greater than the size of a nuclear family; that one out of 20 families is an extended family; that youth dependency ratio and the poverty rate in extended families are higher; that the share of the central government in education expenditure is 2/3; and that the educational expenditure in private schools is higher than that of public schools. Given per capita annual disposable income of households, under normal circumstances without any financial support, there is a very slim chance for a household to send their child to university or private school. And it seems very hard for children in various education levels who come from average income families with many children to receive the quality of education they wish.

I.

- **İnsured Education System Model (IESM)**
- The İnsured Education System Model lean upon the principle that the educational expenses in al level of education to put forward to households (or students) in insurance package deal and for insurance package deal fulfilled persons, by choice level, the insurance instalments at the education time or if to get into debt in the future to pay.
- İn the İnsured Education System incoming al the public and private educational promotional (kindergartens, primary education schools, high schools, vocational and technical high schools, universities, high technology institutes) and financing founding which meet all the minimal standards in point of capital, service and equipment.
- İn the event of putting IESM into practice it is suitable following happenings:
- Public Schools in the IESM has been privatized or in parallel bars of IESM has been operated by the Government. Households or Students with respect to the purchased educational package outline can choose desirable private or public school according to the level of education. The payment for educational expenditures of students let to be made from the arranged by agreement financing founding to the arranged by agreement public or private educational promotional. The financing founding to increase the number of his client need a lot attractive offers; public or private educational promotional to be more desirable must to raise his educational Standard, to make an agreement with more financing founding must to constrain the limits to give higher discount.
- The İnsured Education System by bringing down to minimum the difference of quality between the public or private educational promotional, eliminate the distinction between the social grade of public by the education via management of credit and fund, provide equivalent using the constitutional educational right dealing for poor students with the rich students. The students who remain out of this System need to pay self the educational expenditures.
- İt is can be to brief the advantage of The İnsured Education System like in the following:
- - -Because the educational expenditures will be met in installments, the installment plan will be prepare on the households budget, the payments might meet least in one year, the burdensome of educational cost on the budget will be get lighter.
- - - Because all the educational expenditures will be met by the financing founding, the financing founding could be lessen the educational expenditures which become definite

from the educational promotional, There is no surprise interim educational expenditures, households or students don't concern oneself with the educational expenditures.

- - -Preprimary Education will become prevalent; students can study to desirable level of education and in desirable School. There will be equality in the education; social end financial diversity in education will lose his impression.
- - -Financing founding, households and students, will be effective on the improvement of educational standards. Educational utility will evolve, educational plan will be made, quality and effectiveness of education will heighten.
- - -Private schools and financing founding will grow up, in the educational and financing promotional the employment will increase, unemployment will become less, financing potential of households will grow.
- Households and students both control and profit by IES. This Model in addition to provide benefit to the participants, produce both competition and auto-control between participants like households, financing founding and educational promotional oneself and with each other and create high in quality, easily acquired, efficient, contributor and sustainable educational service, and increase the number of students employee and fee. Thus the welfare of society will accrue.

Fundamental Principles of the Model of Participatory, Payable, Profitable, Potent, Insured Education System (IESM)

- 1. Public or private financing companies whose legal frameworks are defined by the law shall prepare financial schemes in the form of education investment packages which provides alternatives for the types of payment of the investment, or repayment options (annual, multi-year, total), as deemed appropriate for students enrolled in schools at different stages of education, and in consideration of education cost demanded by educational institutions.
- 2. Households, or natural or legal persons who would like to be a sponsor of education, or the student him/herself shall sign contract with the public or private financing company of their choice for the chosen education investment package through a Joint Education Investment Account or Education Investment Partnership.
- 3. The cost of education, for which a contract has been signed shall be paid by the parents, or the sponsor individuals or institutions (by installments or as immediate payment); the student, who has received bursary or loan shall pay back when he/she graduates based on the credit value of that year in terms of compulsory service or interest free money depending on the circumstances.
- 4. The student shall enroll to a school of his/her choice among those which conforms the conditions of the education investment package he/she has signed for, then shall submit documents of school enrollment to public or private financing company, which has offered the education investment package in question.
- 5. The public or private financing company, which has offered the education investment package, shall pay for the education cost of the student in accordance with the conditions set out by the contract signed by the both parties.
- 6. Educational institutions, which receive Quality Certificate shall prepare price lists for payment packages of financing companies and shall sign contract with any financing company of their choice.
- 7. The government shall prepare legal framework for the IESM model.
- 8. There will be competition among financing companies; a parent/ student, individual or institution (investor) will choose to sign a payment contract through the most reliable Joint Education Investment Account or Education Investment Partnership which offer better payment scheme and various combinations of education package; whereas an

educational institution will opt for signing a contract with the most reliable Joint Education Investment Account or Education Investment Partnership, which has the highest capital and ability to pay top prices.

- 9. There will be competition among educational institutions; a parent/ student will enroll to a school which offers higher quality of education, whereas a financing company will opt for signing a contract with an educational institution which the highest capital capacity, and offer the best quality of service at the lowest price.
- 10. There will be interaction among actors of the IES model, such as parent/student, financing company, and educational institution.
- 11. Actors of the model will create self-control mechanism over one another.
- 12. All of the actors who take part in the IES model will benefit from the system at the highest level.
- 13. Through this model, a sustainable service system which is high quality, affordable/expensive, participatory and effective is encouraged.
- 14. The Model system is open to improvement on requests of the actors (to increase quality, to lower/increase price, to increase number of students, to increase employment, to grow capital, to enlarge service area).
- 15. Education payment packages shall offer different alternatives and shall cover all education levels, (kindergarten, compulsory education, high school, university, graduate school, and to Doctorate program), and all schools (public or private schools, universities and higher technology institutions).
- 16. Public schools shall be privatized within the IES model, or shall be managed by the state within the framework of the IES model.
- 17. Household/student will be both the controller and the beneficiary of the system.
- 18. The quality gap among educational institutions will diminish.
- 19. There will be no social class differences in education; students coming from low income or poor background will exercise their constitutional right of education on equal setting as those of higher income.
- 20. Household/ student who choose not to sign a payment contract through a Joint Education Investment Account or Education Investment Partnership will pay education cost to the school on their own.
- 21. The IES Model is encouraging in its core.
- 22. The system is subject to the relevant open market rules.
- 23. The system provides education opportunity at any level in any condition.
- 24. This model promotes institutional cooperation amount financing companies, educational institutions and household/students.

Method

This study has been made by descriptive and quantitative method with the prediction that "The İnsured Education System Model is acceptable by the majority of households, because of this it is practicable". Close-ended question has been used. By 5 parameter of scale it has been surveyed the degree of share of households to the descriptive questions of IES. The degree 5 points the highest acceptance of units. Unit represents the households and teachers in the schools like preprimary education, primary education, high school and vocational and technical high schools. The units are grouped according to variable (category) as number of child, state of profession, income and education in ascendant parameter and as the county and public or private schools.

The survey contain the preprimary education, primary education, high school and vocational and technical high schools in the ancient settlement like Kadıköy, Beyoğlu, Fatih,

Adalar and new developed Tuzla county. İt has been predicted that mentioned previously countries represent target mass in İstanbul with regard to social and economic.

For reliability and validation testing the question of inquiry, it has been applied on 15 person in Gebze Yüksek Teknoloji İnstitüte and eventually to the claim some expression has been changed. On the one side of inquiry form typed the explanation of IESM and on the other side the variables and 42 questions which define the IESM.

The inquiry questions which has been approved from National Educational Directorship, has been conveyed to the schools of counties through country National Educational Directorship. The 13 inquiry forms have been delivered for each school, 3 for every category as the number of child, state of profession, income and education and 1 for a teacher. The number of the inquiry forms which turned after to be answered is 2369.The statistical analysis of the inquiry questions has been made with SPSS package program.

Frequency Analysis

1- Frequency Analysis of Categories

For The İnsured Education System Model it has been made 2369 inquiry. The number of private school is 1/21 of all (See Table 1).

Table 1-Distribution of İnquiry as To Type of School

İlçe Adı	Adalar	Beyoğlu	Fatih	Kadıköy	Tuzla
%	2,2	19,1	27,9	37,7	13,0

The distribution of school in counties change to the number of school in the counties. For assign the influence of reciprocal meeting on parent it have been made the inquiry only in one School of Gebze County. The highest number of school is in Kadıköy County (See Table 2).

Table 2- Distribution of İnquiry as To Ratio of School in Counties

İlçe Adı	Adalar	Beyoğlu	Fatih	Kadıköy	Tuzla
%	2,2	19,1	27,9	37,7	13,0

The ratio of households with two children is double higher than the ratio of households with one and three children (See Table3).

Table 3- Distribution of İnquiry as To Ratio of Children in Households

Number of Child	Childless	1 Child	2 Children	3 Children	4 Children	5 and over Children
%	16,0	18,0	34,0	16,3	9,2	6,5

Whereas the educational level of more than half of the households in inquiry is High School and Higher Education, approximately 1/4 of the households is primary education and under (See Table 4).

Table 4- Distribution of İnquiry as To Ratio of Households by Educational Level

Level of Education	Under Primary School	Primary School	Junior High School	High School	University and more
%	6,0	18,4	22,6	27,7	25,2

While more than half of participants in inquiry are in low income level, approximately 1/4 of them in the middle level, 1/15 of them in the top level (See Table 5).

Table 5- Distribution of İnquiry as To Ratio of Households by İncome Level

İncome Level	Unknown	150-1000 YTL	1100-2500 YTL	2600-5000 YTL	5001+ YTL
%	11,1	55,9	26,5	2,4	4,1

Professional state of households in inquiry point out that approximately 1/4 of households is Self-employed, 1/5 is laborer, 1/6 is housewife, retired, student, 1/8 is educator and 1/7 is employer (See Table 6).

Table 6- Distribution of İnquiry as To Ratio of Profession

State of Profession	Housewife, Retired, Student	Laborer	Employee	Educator	Self-Employed	Employer
%	15,5	21,4	17,0	12,0	27,8	6,3

2-Frequency Analysis of İnquiry Questions

- The participating ratio of Households to every inquiry question has been showed below in table 14. High degree of ratio has been pointed as bold. For first tow questions of inquiry are disagreeing answers more. Only this questions have been asked in negative form, so the disagree answers strengthened the estimation of questions. For the other 40 questions of inquiry the ratio of households which answer as agree and definitely agree is over 50% .İf join together the ratio of answers as ambivalent and as agree, so the ratio of strengthened the estimation of questions of the IESM is more than 70%.
- İf By 5 parameter of scale the number of answers in each parameter have been added together in percent, by the index value of 4200 for 42 questions, the sum of share of definitely disagree is 400,3, the sum of share of disagree is 615 and the sum of share of this tow together is 1015,3. Furthermore the sum of share of agree is 1624,4 the sum of share of definitely agree is 723,1 the sum of share of this tow together is 2347,5. The sum of share of ambivalent is 836, 9. İf the sum of share of ambivalent have been added to the share of sum of disagree then it is 1852, 2. İf the sum of share of ambivalent have been added to the share of sum of agree then it is 3184, 4. This results showed, that the sum of share of agree with question of IESM is 2,3 time higher than the share of sum of disagree. Additionally if by 5 parameters of scale the number of answers have been averaged the mean value for first two answers average value is under 3 and for other 40 questions the average value is more than 3. This result showed, that the IESM had been agreed by the households in inquiry.

Conclusion

İn this survey for the first time in literature confessed and from the author builded up "The İnsured Education System Model" by descriptive and quantitative method analysed. The inquiry made on 2369 person İn Tuzla, Kadıköy, Adalar, Beyoğlu ve Fatih countys. After the result of frquency analysis manifested that the IESM had been agreed by majority of households, thereof it is enforceable. İt has been seen by practice in Gebze Bilgi Kollege, if the model present and explain to people face-to-face the number of agree will be increase.

As conclusion it can be said, that the İnsured Education System Model will be the solution to the problems of education for all communities in the world and it is useful.

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