

University Education for Life

Heba Nassar

I- Introduction

- ◎ ***Shultz*** argues that ongoing education and training creates better job opportunities and improves the quality of the human resources, which will result in increasing individuals' potential productivity”.
- ◎ ***Marshall*** states that the educational quantity is not essential for increasing productivity and individual efficiency, but quality of education and knowledge is of most importance. In addition to its role in enhancing productivity and increasing wages it should lead to a better productive life whether in the market or at household and society levels. Education firstly is considered a signal and screener for the labor market relying on the fact that employers need certain signals to select suitable employees (The screening or classification theory).
- ◎ Human Development Report concept indicates that “people are the true wealth of nations”
- ◎ According to UNDP, the concept of human development encompasses three dimensions: first, **building** human capabilities such as improving health and acquiring knowledge and skills; and second, **utilization** by people of these capabilities for effective contribution to cultural, social and political activities leading to production of goods and services, and hence enjoyment; and third, the level of human welfare enjoyed by the people consistent with the rich concept of human development.
- ◎ Knowledge is a principal determinant of human development.
- ◎ There should be a close link between the knowledge acquisition system and the society, through partnership with the business sector (public and private), the state and civil society.

II-EGYPT'S HIGHER EDUCATION

- ⊙ Since the 1952 revolution; the State was committed to the policy of free public education in universities. Egypt adopted the policy of expansion in establishing public universities believing that quantitative expansion of education is the way to achieve development.
- ⊙ Total number of Egyptian universities in 2008 was 17 public universities, in addition to El-Azhar University which includes 64 faculties.
- ⊙ In terms of fields of specializations; Social sciences come first (Faculties of Commerce, Law, Arts and Education). The share of students enrolled at these faculties in 2007/08 ranged between 22.7%, 5.25%, 16.5%, and 9.37% of the total students enrolled in Egyptian universities.
- ⊙ Social sciences fields of specialization represent about 64% of total students enrolled in Egyptian universities. This indicates the quantitative expansion in university education to the disadvantage of applied sciences.

II-EGYPT'S HIGHER EDUCATION

- Applied fields (Engineering, Medicine, Pharmacy & Science), have a limited share of students enrolled in Egyptian universities, ranging 7.6%, 4%, 2.9%, and 3% of total students enrolled. They add up to 17.6% of total students.

Table: No. of enrolled and graduates by university 2008/09

University	No. of enrolled	%	No. of graduates	%
Cairo	189948	13.29	31140	11.07
Alexandria	175379	12.27	30182	10.73
Ain Shams	170913	11.96	36100	12.84
Assuit	71096	4.98	13271	4.72
Tanta	96842	6.78	20493	7.29
Mansoura	125012	8.75	24163	8.59
Zagazig	102816	7.20	20600	7.33
Helwan	100401	7.03	18396	6.54
Menya	47454	3.32	11548	4.11
Menoufia	73279	5.13	17626	6.27
Suez Canal	49693	3.48	11546	4.11
Ganoub el wadi	44099	3.09	9066	3.22
Bani Soueif	43307	3.03	8347	2.97
Fayoum	23777	1.66	4722	1.68
Banha	60551	4.24	11543	4.10
Kafr el Sheikh	25204	1.76	6228	2.21
Sohag	29101	2.04	6244	2.22
Total	1428872		281215	
Al-Azhar*	335,153 (07/08)	18%	46,013(06/07)	15%

II-EGYPT'S HIGHER EDUCATION

- **Private universities were established as a response to the increasing demand on university education and the inability of public universities to meet this demand. There are nine private universities in Egypt.**
- **Private universities were established with the aim of reducing the foreign flows of hard currency, which were transferred abroad to the students, who could not be admitted in public universities because of the low grades. They also helped get domestic flows of hard currency from Arab students.**
- **However; It seems that most of these private universities are to a large extent repeating, what exists in public education in Egypt with no qualitative addition. Most Private Universities tend to increase quantitative dimension of graduates in different fields of specialization but do not contribute to the improvement of the quality of graduates so that they can get into the labor market.**

II.1 Objective of Higher Education in Egypt

- **Egypt was exposed to many transitional socioeconomic and political changes. Among these are the manipulations of education policy to serve transitional and short-term objectives - such as structural adjustment programs- globalization which may contradict with the policy of free education.**
- **In general higher university in education in Egypt aims to respond, in its broad lines, to the major conditions of an education system well fitted to the human development strategy such as democracy, accessibility, and investing in human resources.**
- **However; This creates several challenges; increasing out-of-pocket expenditure on education (private tuition), and modest quality of public education.**

II.1 Objective of Higher Education in Egypt

- **Traditionally; Egyptian universities perform 2 main functions;**
 - >>> Passing the ever-growing accumulation of human knowledge to the future generations.
 - >>> Universities also attempt to add to this scientific accumulation via conducting research in all fields of sciences.
- However; A Third function has become more apparent in the past several years.
- **Universities are equally concerned to contribute to the efforts that aim at serving the community and developing the overall environmental consciousness,** a function that enhances the university's role as a center of cultural and social enlightenment and a major contributor to the public endeavors that seek solutions to the major societal problems.

III- THE EDUCATIONAL AND SKILL LEVEL OF THE LABOR FORCE IN EGYPT.

- ***The scientific and skill of the labor force in Egypt is considered low***, as the percentage of illiteracy in the labor force is about 35.6%, while literates constitute about 19% of the work force. This means ; illiterates and near illiterates constitute about 54.5% of the Egyptian work force, and this percentage may increase to 60.5%, if we add those who received primary education and below intermediate level.
- Intermediate education Graduates constitute 22.7% of the work force in WHILE, university graduates 12.2% of the work force.
- University unemployment (31.7% of overall unemployment) is the second largest unemployment rate by educational status after the technical intermediate unemployment (52.7%) of total unemployment.
- As regards the ordering of graduate unemployment in different fields of specialization, the highest proportions during the period over 2002-04 were in commerce (34.7%), Arts and Archeology (about 15.3% for each), then Agriculture and Law (14.5% for each).

III- EDUCATIONAL AND SKILL LEVEL OF THE LABOR FORCE IN EGYPT

Table: Unemployment rate by educational status year 2008

Educational status	Total (Hundreds)	%
Illiterate	374	1.74
Read and write	263	1.23
Under intermediate	642	2.99
Mediate	469	2.19
Technical intermediate	11314	52.77
Above intermediate	1574	7.34
Bachelor	6806	31.74
Total	21442	

III- EDUCATIONAL & SKILL LEVEL OF LABOR FORCE IN EGYPT

- Egypt is endowed with surplus of manpower, however, the *missing match between the educational system and labor market is a dilemma.*
- This is reflected in the *relatively high unemployment rates in Egypt especially among higher education graduates.* More than one third of unemployed in Egypt are university graduates. (31.7%) in 2008.

Young graduates tend to face several problems in getting engaged in the labor market.

WHILE, Employers complain about the lack of qualified graduates.

III- EDUCATIONAL & SKILL LEVEL OF LABOR FORCE IN EGYPT

»»According to the ILO school to work transition survey, level of satisfaction of employers with their young recruiters is generally fair (66%). Many employers have criticized:

- *Low abilities of the youth graduates in applying knowledge learned at school where 41% of employers assessed it as poor.*
- *Low ranking is given to the practical training provided to young applicants at school as about half of the interviewed employers view it as poor (48% of employers).*
- *Training system fails to produce skills that are required to perform the job*

IV-AN EXTRA CURRICULA EDUCATION :

- ✓ Education for life requires a ***new vision for education and training at universities for preparing the students to cope with the society and to face future challenges*** at all fronts, in the labor market, in the neighborhood and in the internal and external world.
- ✓ Science, knowledge productive and behavioral values are of equal importance to narrow the gap between the demand on the labor force and the poor efficiency and skills of university graduates.

IV-AN EXTRA CURRICULA EDUCATION :

IV-1-PERSONAL LIFE TRAINING

- ✓ Personal life training is necessary for any graduate to possess an integrated personality. Personal life training includes personal life skills and planning ethics.
- ✓ Additional courses can contribute to the personality upgrading. Leadership skills allow to identify leaders' characteristics, study local economic development, work in community service and practice leadership skills.
- ✓ Other Extra- Curricula Skills include business ethics, which present business ethical dilemmas faced usually in business world.

IV-AN EXTRA CURRICULA EDUCATION :

IV-1-PERSONAL LIFE TRAINING

Examples of extra software courses INCLUDE:

- Effective communication & human relations.**
- How to create an executive image.**
- Public speaking mastery.**
- Ship building for team building, time management, recruitment & interviewing skills, decision making and problem solving, effective business writing, creativity & innovation, presentation skills ,effective communication & human relations.**
- Building public relations, project management, decision making and problem solving.(all these are labor market skills)**

IV-2- Education and Labor Market

There are two types of education:

- ❑ *Non – Functional Education:* Not related to the prevalent demand and needs in society and does not effectively contribute to the developmental process.
- ❑ *Functional education:* It is that type of education, which effectively contributes to the developmental process and help produce economic growth in different sectors.

⇒ Egypt is endowed with surplus of manpower, the missing match between the educational system and the labor market is a major dilemma.

- ❑ This is reflected in the *relatively high unemployment rate in Egypt especially among higher education graduates.* More than one third of unemployed in Egypt are university graduates (31.7%) in 2008.
- ❑ Unemployment is concentrated among the age group of youth (15-25 years). This is so for 80% of unemployment in Egypt.
- ❑ 70%-80% of Unemployed youth are *first-time job seekers*

IV-2- Education and Labor Market

Youth unemployment rates exceed adult unemployment rates due to several factors:

- **Lack of substantial working experience**
- **Lack of occupational skills required by the labor market**
- **Lack of “on-the-job training”. Hence there is greater propensity to quit the jobs and there is greater turnover.**
- **Youth are concentrated in the informal sector and are generally, vulnerable to lack of access to resources, including land, skills, knowledge, capital and social connections and access to institutions, markets and public services. Hence young people are particularly vulnerable to poverty.**

Thus unemployment among youth results in serious social problems such as drug abuse and crime. However high unemployment may encourage young people also to stay on longer at school and acquire more education.

IV-2- Education and Labor Market

- **Language and computer skills in addition to life skills have become basic skills that the labor market consider as necessary and elementary, not an asset.**
- **Efficient career counseling is important for matching demand with supply for university students.**
- **More emphasis should be placed on fundraising and entrance requirements that link up to market needs.**
- **In Egypt the information available to young people does not allow them to make realistic choices concerning the options available to them and there is a need for a reorientation period either in the educational system or in the labor market.**

IV-3-Enhancing the spirit of entrepreneurship

➤ **Universities students should actively be engaged in several projects and initiatives targeting raising awareness among youth in school about free enterprise promotion and the spirit of entrepreneurship.**

a- SIFE is an initiative with the various public and private universities participated in a regional project to enhance the youth as well as teaching staff capabilities in the universities to teach and understand the small business.

• Partner universities include: Ain Shams University, Al Ahram Canadian University, Alexandria University, Assiut University, Banha University, Beni Sueif University, British University in Egypt (BUE), Cairo University, Canadian International College (CIC), French University of Egypt, German University in Cairo (GUC), Helwan University Cairo, Higher Cairo Institute, Menoufia University, Misr International University, Sadat Academy for Management Sciences, Sohag University, The American University in Cairo (AUC), University of Tanta, Zagazig University: Sharkia.

IV-3-Enhancing the spirit of entrepreneurship

- **SIFE establishes student teams on university campuses. These teams are led by faculty advisors and they are challenged to develop community outreach projects that reach SIFE's five educational topics:**
 - ✓ **Market Economics**
 - ✓ **Success Skills**
 - ✓ **Entrepreneurship**
 - ✓ **Financial Literacy**
 - ✓ **Business Ethics**
- **SIFE National Champion teams advance to the top level of competition, the SIFE World Cup.**

IV-3-Enhancing the spirit of entrepreneurship

b-EFHAM is a joint initiative as well between Cairo University and the Egyptian Junior Business Association.

- **EFHAM aims at encouraging students to create their own entrepreneurial opportunities. The entrepreneurial program introduces values such as:**
 - ✓ **Risk Taking**
 - ✓ **Creative and Critical Thinking,**
 - ✓ **Civic responsibility to students coming from a socialist and state-run educational system that does not promote these values.**
- **Moreover, The Center for Small and Medium Business in Helwan University (SMBC) offer services (training on how to start up a business as well as access to finance) to young graduates of Helwan University**

IV-3-Enhancing the spirit of entrepreneurship

Micro Finance at the University: Curriculum Development Project

- **The project intends to re-focus the topic "Banking and Finance" towards a local dimension, giving emphasis to the successful experiences of micro-credit in individual countries of Asia, Africa, Latin America and the Middle East, to overcome the partial focus on "formal" financial systems, and the examples in textbooks that focus mainly on USA in most universities.**
- **The project aims to make students well acquainted with alternative forms of finance as crucial tools for fight against poverty and for developing their economies.**
- **The consortium is formed by 15 Universities: 11 from MEDA countries (Egypt, Jordan, Lebanon, Morocco, Palestine, Syria, and Tunisia) and 4 from Europe (Greece, Italy, Spain, U.K.). For Egypt, the participating university is the October 6 University- Faculty of Economics and Management.**
- **The Program will be a "Training for Trainers" exercise, with active interaction between the teams and the other attendants.**

IV-3-Enhancing the spirit of entrepreneurship

The Project has direct and indirect target groups

Direct target groups :

- Professors
- Students of "Banking and Finance" in various universities involved.

Indirect target groups:

- Managers and clients of the micro-finance institutions
- Professors and students of many more universities not directly participating in the project, *through the dissemination of results and teaching material made available via Internet, the Pilot course and the Manual.*

The project aims at achieving a strong multiplier effect, in order to have more public administrators, managers, credit officers, small entrepreneurs involved in this field in the future.

IV-3-Enhancing the spirit of entrepreneurship (shortened)

- **Points of Strength:**
 - **Most initiatives are working in several public and private universities, which may enhance the competition spirit among students of various disciplines.**
 - **Team work in SIFE is a major contribution to personality building, faculty advisors are strengthening the initiative.**
 - **The curricula development project is aiming to introduce the free enterprise initiative in the curricula of "Banking and Finance" in universities located in MEDA countries as well as in industrialized economies.**

IV-3-Enhancing the spirit of entrepreneurship

- **Pitfalls and Challenges:**
 - **Lack of coordination, follow up and evaluation.**
 - **Programs are overlapping and the route to entrepreneurship is unclear.**
 - **Their guidance fail clear vision and connectivity to the main stakeholders who can supervise their new experiences.**
 - **Linkage projects are rare.**

V - CIVIC ENGAGEMENT OF YOUTH

- **University civic engagement has been receiving more and more attention since the 1980s. There are numerous definitions of civic engagement.**
- **In 2003, the Committee on Institutional Cooperation (CIC), an academic consortium of Big Ten universities and the University of Chicago defined university-supported civic engagement activities as:**

“Engagement (emphasis added) is the partnership of university knowledge and resources with those of the public and private sectors to enrich scholarship, research, and creative activity; enhance curriculum, teaching, and learning; prepare educated, engaged citizens; strengthen democratic values and civic responsibility; address critical societal issues; and contribute to the public good.”

V - CIVIC ENGAGEMENT OF YOUTH

- ***Main forces pushing today's campuses toward increased civic engagement include:***
 - (a) A renewed call for relevance of academic knowledge with real-world questions.**
 - (b) An apparent consensus about the importance of national civic participation and the university's responsibility in relation to it.**
 - (c) Pressing public concerns, economic and overall human insecurity, environmental degradation, hunger, poor schooling, poverty, housing, health care.**
 - (d) Universities are strategically situated for civic engagement. Modern research universities have faculty members with credentials in academic disciplines and professional fields—such as business and economic development, education and engineering, health and human services.**
 - (e) Change in the traditional view of the role of the universities from producing basic knowledge and applied knowledge to help solve problems.**
 - (f) Civic engagement plays a major role in keeping a strong connection between the universities and the community, where the methods of knowledge production and dissemination are well connected.**

V - CIVIC ENGAGEMENT OF YOUTH

- **Examples of several civic engagement examples is: Hepatitis C virus Awareness and Combat program: One of the very successful NM-incubated projects currently in Cairo university Kasr El Eini hospitals and funded by the EFG-Hermes Foundation.**
- **The project has a vision to expand nationally beyond October 2009. There could be collaboration in creating better awareness among students on the virus, etc.**
- **Criticism of the approach:**
 - **it does not include civic engagement in traditional education.**
 - **A whole vision is missing for engaging students in broad community activities that have an impact on the society.**

VI-SUSTAINABLE DEVELOPMENT IN EDUCATION

- **In addition to several environmental projects, Cairo University recently has been included in the initiative of Education for Sustainable Development (ESD).**
- **The United Nations (UN) has declared 2005-2014 as the UN Decade of Education for Sustainable Development (DESD).**
- **CU is now part of a regional project to help partner Higher Education Institutions develop curricula and education methods addressing ESD through capacity building of university staff and turn them able to give students the skills and knowledge to live and work sustainably.**
- **Our key question is how to best advance curriculum change towards ESD, given the regional priorities and the need to modernize curricula to address ESD.**

VI-SUSTAINABLE DEVELOPMENT IN EDUCATION

- **This cannot be achieved without a well-prepared and committed staff to lead the reform and innovation in their universities and in the Arab region, in general.**
- *One problem identified by UNESCO -Regional Bureau for Education in Arab States-study was lack of appropriate curricula addressing ESD as well as lack of teaching methodologies that can support the infusion of ESD across many disciplines.*
- *As a response to these needs and priorities, the project aims to:*
 - ✓ **Research and support the development of ESD in the Higher Education sector in Egypt, Jordan, Lebanon and Syria.**
 - ✓ **Build capacity amongst university staff to embed ESD in curricula and pedagogy.**
 - ✓ **Review and revise undergraduate and graduate curricula to address ESD in line with Bologna and Lisbon processes.**
 - ✓ **Assist the coordination and dissemination of ESD policy, research, curriculum reform and practice relating to ESD in the partner institutions that are expected to function as role models in the region.**

This approach needs a societal change in university education and a dedication from university professors so as to assume responsibility for creating a sustainable future and lifestyle at university level.

VII: EDUCATION AND THE MILLENNIUM DEVELOPMENT GOALS

- **To engage students in global issues the UNDP Egypt Country has partnered with CU in an award-winning MDG advocacy program that raises awareness of the MDGs through a series of high visibility seasonal and youth supported activities. The aim of the project is to develop a public opinion supportive of the MDGs and the Government's effort to achieve those goals by 2015, and to sustain the achieved objectives in the longer term.**
- **Furthermore, a direct partnership with the Community Services & Environment Development Sector - entitled to support the communication links between Cairo University and various institutions to serve the internal as well as external society - has been developed.**

VII: EDUCATION & MILLENNIUM DEVELOPMENT GOALS

- *The Community Services & Environment Development Sector, to accomplish its objectives, is undertaking a wide range of activities which include:*
 - ✓ **making researches on the society's problems through the university's special research centers**
 - ✓ **supporting the students' skills to join the labor market**
 - ✓ **enhancing their awareness with their society's problems**
 - ✓ **establishing a concrete and comprehensive partnership between the public & private sectors.**

VII: EDUCATION & MILLENNIUM DEVELOPMENT GOALS

- **The MDGs Awareness Initiative targets young undergraduate students together as selected professor from the Academia of Cairo University.**

The principal envisaged activities are:

- events (such as job fairs)**
 - competitions, lectures, seminars**
 - The offer of prizes such as grants and others**
-
- **7 faculties of Cairo University will be involved in this double pronged project - made of an awareness raising component and a research component - through the launch of surveys on MDGs basic and in-depth knowledge, diverse awareness raising initiatives and events and the allocation of 5 research grants for applied studies on MDGs.**
 - **The activities are to be implemented in two academic years, according with the faculties' calendar, commencing in 2009.**

VIII-PROFESSIONAL TRAINING & CAREER ADVISING CENTER

- **Cairo University is starting a project with Ford Foundation for professional development comprising a component on preparing to establish career counseling in Cairo University.**
- **The Career development office aims at developing a multi-faceted program that would provide undergraduates an interactive learning experience to enhance their technical, soft and hard skills and prepare them for the demands of the job market.**
- ***The main services of the CDEC are:***
 - ❑ **Career Counseling**
 - ❑ **Soft Skills Training**
 - ❑ **Connecting students and graduates to employers through: Career Development Online Portal**

VIII-PROFESSIONAL TRAINING & CAREER ADVISING CENTER

- **Rationale:**

A considerable share of higher education graduates come from Cairo University tend to face similar problems in identifying their career path. This component aims at setting the framework to establish proper and efficient career counseling for Cairo University students.

- **Project Steps:**

- **The project will start by reviewing other country and regional experiences in other Universities who have successful career counseling services.**
- **The second part of the project would be dedicated to document good practices drawn from reviewing the different experiences and adapting this to the CU context.**
- **The second year of the project would focus on preparing a document project to set the foundation for the career counseling center in Cairo University.**
- **In this stage, the project would have progressed and thus feedback from the students enrolled in the project would help in deciding on how the career counseling center could function.**

VIII: YOUNG INNOVATORS' AWARDS:

- **CU is partnering as well with Nahdet el Mahrousa in several areas to develop its students in several projects, such as young innovators awards to empower youth, develop skills and create better linkages between industry and research.**
- **The Young Innovators' Awards (YIA) project aims at stimulating the culture of Research & Development (R&D) in Egypt through providing young Egyptian scientists with multiple opportunities to engage in R&D. The need for more qualified Egyptian scientists, with a focus on R&D, hardly needs emphasis.**

CONCLUDING REMARKS:

- *To maximize the benefits from university education for productive life our mission should incorporate:*
 - ✓ **Sound education.**
 - ✓ **Specific initiatives to boost the quantity and quality of jobs created for young women and men.**
 - ✓ **Particular attention should be given to gender inequalities in access to education and training.**
 - ✓ **Dissemination of information on good practices and lessons learned from extra curricular activities.**

CONCLUDING REMARKS:

- *Areas of action should emphasize:*
 - ✓ **Improving the impact of education and training on youth employment.**
 - ✓ **Matching demand to supply.**
 - ✓ **Generating opportunities for young people through information and communication technologies.**
 - ✓ **Promoting technology in education.**
 - ✓ **Encouraging the skills-intensive training.**

CONCLUDING REMARKS:

- ✓ **Upgrading personal skills and work experience required for an increasingly flexible and changing labor market.**
- ✓ **Upgrading the employability of youth through developing the skills required for the "new economy".**
- ✓ **Life-time learning is necessary to meet new requirements as also “life-time employment”.**
- ✓ **Encouraging training through problem related programs.**
- ✓ **Linking Employment with training through lifetime training.**

Appendix

1-Micro Finance at the University: Curriculum Development Project

- Activity 1: Web Site on "Micro-finance for MEDA countries".

The project begins with the collection of information and data on micro-finance and existing teaching programs on micro-finance by all partner Universities. Local research team leader at each partner institution will continuously keep in touch with each other in order to build up progressively a shared database.

The creation and constant updating of a Web Site on "Micro-finance for MEDA countries" (takes place throughout the project and beyond. This powerful tool of dissemination is set up as soon as the first material is collected. Then it includes all documents, teaching material and curricula on micro-finance developed by the network.

- Activity 2: Joint preparation of teaching material and curricula in MEDA countries

European and MEDA countries' professors and experts work together to prepare new teaching material, develop new curricula for undergraduate and post-graduate courses and write new case studies in micro-finance.

Each team is composed of two European and two MEDA colleagues. Each team work at one MEDA institution for an average of one week. It is envisaged to have 10 teams, concentrating their work in the second year. Each team prepares and elaborates new teaching material, based on contacts with local micro-finance institutions and other related parties. In this phase of field work, the relationship with local "actors" of micro-finance is crucial and will represent the foundation for future fruitful interrelations between the world of universities and the world of semi-formal finance.

Appendix

Activity 3: Pilot course in Micro-Finance.

The duration will be 3 weeks. The Program will be conducted by the same joint MEDA-European teams who prepared materials and curricula; will be attended by selected representatives of the consortium institutions and other universities to foster the multiplier effect.

The program will indicatively cover the following subjects:

- Introduction to the basic of designing a sustainable micro credit program to serve very poor people;
- Micro credit methodologies;
- Successful management strategies to reduce cost and improve efficiency;
- Measuring delinquency (write offs, accounting policy and portfolio quality);
- Impact of ratings on microfinance practice and resource flows;
- Overcoming legal and regulatory constraints to savings mobilization;
- Managing the growth of micro credit programs: human resource management including recruiting, training and motivating staff;
- Developing effective links between MFIs and the formal banking sector;
- Using microfinance to link application of information technology and the very poor;
- Empowerment of women through microfinance;
- How bilateral donor agencies fund micro credit programs;

Appendix

Activity 3: Pilot course in Micro-Finance.

The duration will be 3 weeks. The Program will be conducted by the same joint MEDA-European teams who prepared materials and curricula; will be attended by selected representatives of the consortium institutions and other universities to foster the multiplier effect.

The program will indicatively cover the following subjects:

- How international financial institutions provide lending and UN agencies provide grants for microcredit;
- How parliamentarians, advocates and other leaders can get high-level government commitment to microcredit programs;
- Designing internal control systems to minimize fraud and irregularities;
- Reducing risk through micro insurance and other methods;
- The credit union / cooperative experience in reaching the very poor;
- Microcredit and the media: effective strategies for generating coverage;
Transformation of microfinance operations from NGO to a regulated MFI.
- The Program will be "modular": a first module will be at undergraduate level, while a more specialized one will be at post-graduate level. Inside the two levels, each University and each professor will choose the desired sessions and length for the subsequent delivery in their respective locations.

Finally as a result of: a) the collection of data and information in year 1; b) the joint preparation of teaching material and curricula in MEDA countries in year 2; and c) the delivery of the pilot course in Italy in year 3, the project foresees the production of a Manual on "Micro-finance text and cases", which will include the best material prepared during the three years. This material will cover the following broad items:

- Examples of curricula on micro-finance at undergraduate and postgraduate levels;
- Best case studies produced;
- Teaching material for any curriculum in micro-finance with duration from one day to three weeks.

Appendix

2- University Civic Engagement: What is needed?

- ***Faculty Involvement:***

Faculty members must play key roles in renewing the civic mission of the research university. This entails encouraging and rewarding faculty members' engaged research, community-focused instruction, including service-learning, professional service, and public work in institutional recognition, reward, and promotion systems. After all, the faculty manages curricula and teach courses with the potential to improve communities, and they provide consultation, technical assistance, and other services that draw on their academic knowledge and professional expertise. Without involving the faculty, nothing lasting will happen.

- ***Engaging students in service-learning and community-based research***

- ***Provide programs, curricula, and other opportunities for students (undergraduate and graduate)*** to develop civic competencies and civic habits, including research opportunities that help students create knowledge and do scholarship relevant to and grounded in public problems within rigorous methodological frameworks.

- ***Promote student co-curricular civic engagement opportunities including opportunities for reflection and leadership development.*** Service learning and participation were found having impressive positive impact on different measures of life skills: Leadership ability, Social self-confidence, Critical thinking skills, Conflict resolution skills, Understanding of national and community problems.