



Education

Report for the Term 2006 – 2009

Presented to
The Eleventh Ordinary Conference
Toronto, 23-26 October 2009



THE
WORLD
FEDERATION

OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES

Registered Charity in UK No. 282303



1.0 INTRODUCTION

This report will focus on the activities of the Education department of The World Federation during the term 2006-2009.

Education has worked toward the goals outlined in the Strategic Plan (2003) in addition to the objectives set out at the Triennial Conference in 2006 and has also made recommendations for the next term.

2.0 DISCUSSION

2.1 Educational Loan Schemes

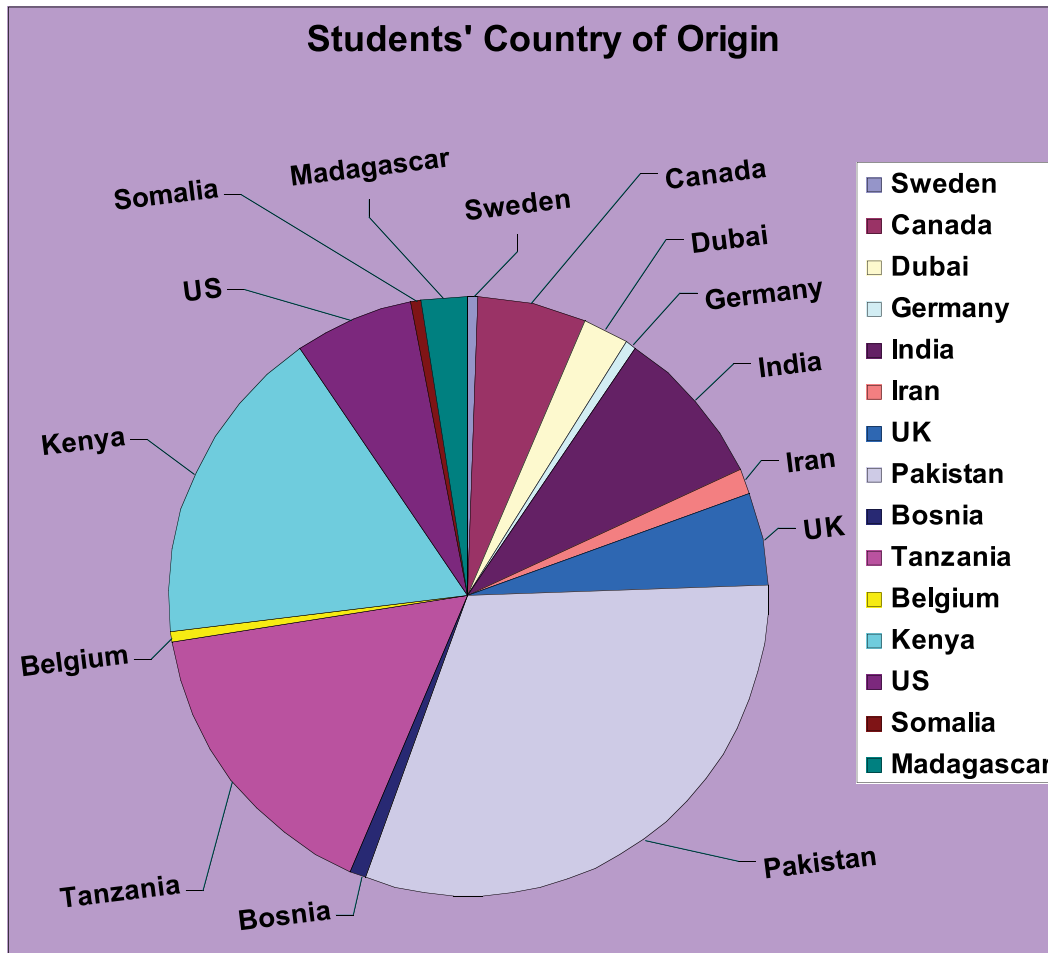
2.1.1 Country of Origin:

To-date, 160 students have been provided loans by Education out of which 5% are UK residents. This is due to: -

- Increased awareness of the scheme
- Most U.K students choose to stay in their home country for higher education.

Country of student	No. of students
Sweden	1
Canada	9
Dubai	4
Germany	1
India	14
Iran	2
UK	8
Pakistan	50
Bosnia	1
Tanzania	26
Belgium	1
Kenya	28
US	10
Somalia	1
Madagascar	4

The pie chart below indicates the students sponsored country of origin.



2.1.2 Country chosen by students to study:

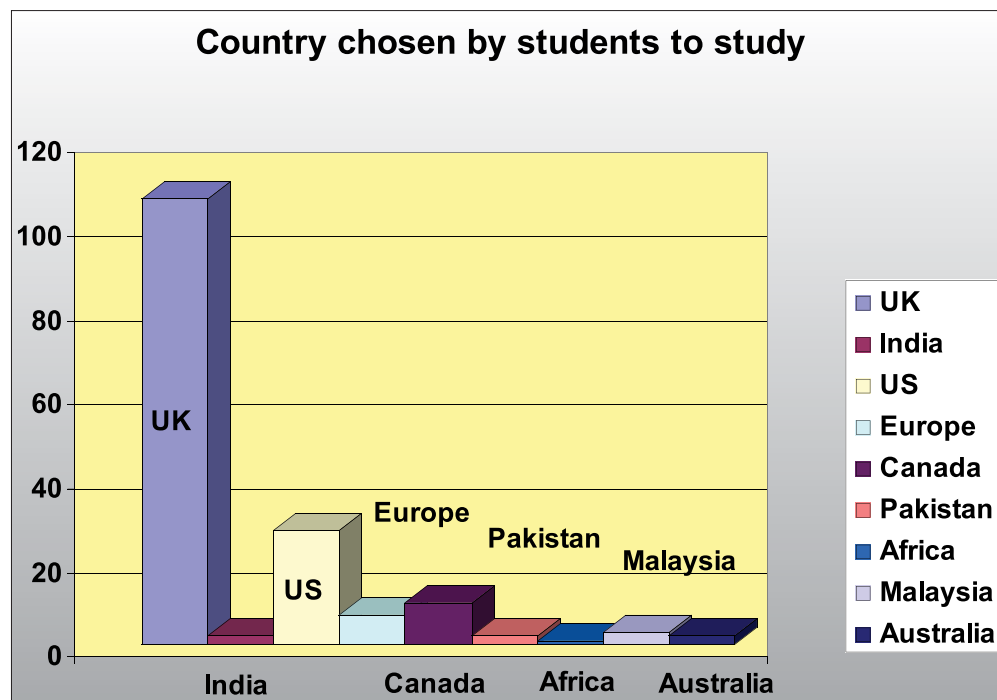
The bar chart below indicates that the majority of students choose to study in the UK.

The World Federation - Education, having recognised that the majority of students choose to study in the UK, has advertised areas where optimum affordability and high education quality can be found. Malaysia, Australia, New Zealand, South Africa and Singapore have been highlighted as examples. As a result of which a small percentage of our students are now studying in Australia and Malaysia with a surge of students from Africa choosing to study in Malaysia over the last 4 years. These countries are slowly becoming more popular with students as their universities and cost of living is much cheaper than the UK. The ulterior reason for this could also be that on completion of their studies, they have a good prospect of working in these countries.



However UK will remain a popular destination due to:

- Presence of relatives & community
- English-language courses
- Future migration prospects
- Marriage
- Geographical Location



The most popular of courses that students are observed to persevere are in the field of Medicine, Engineering, IT and Business.

2.1.3 Finances

The figures below provide an indication of the status of the loans administered by Education (As of July 2009).

Total amount disbursed

Total amount disbursed to date [GBP]	:	1,032,735.52
Total amount disbursed to date [USD]	:	671,021.72
Total amount disbursed to date [CAD]	:	84,761.95
Total amount disbursed to date [AUD]	:	24,050.00
Total amount disbursed to date [EUR]	:	8,150.00
Total amount disbursed to date [AED]	:	66,750.00
Total amount disbursed to date [PKR]	:	530,000.00
Total amount disbursed to date [INR]	:	26,400.00
Total amount disbursed to date [IRR]	:	168,000.00

**Total amount repaid to date**

Total amount repaid to date [GBP]	:	299,804.40
Total amount repaid to date [USD]	:	288,020.00
Total amount repaid to date [CAD]	:	30,746.95
Total amount repaid to date [AUD]	:	4,500.00

Total outstanding in [GBP]	:	795,635.90
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(£795,635.90 is an approximate, subject to exchange rates at the time of repayments)

Total outstanding in [USD]	:	1,314,876.00
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(\$1,314,876.00 is an approximate, subject to exchange rates at the time of repayments)

Education has handled the responsibility of chasing overdue loans since 2000 previously under the Board of CETAB. This had been highlighted by the previous administration as a major problem, as many students (for a variety of reasons) were unable to meet their repayment schedule.

For the term 2006-2009, the World Federation Office Bearers emphasised Education to concentrate on recovery of long outstanding loans that span back several years. Alhamdulillah, substantial progress has been since made in this regard due to the adoption of focussed administrative systems at the Secretariat and enhanced procedures that have also harnessed the unique power of modern technologies as appropriate 'tools' to be utilised for maximum effectiveness in tracking students across the world. Of course these tools were used within the guidelines of our institutions and the framework of Sharia.

Total amount disbursed since 2006 [GBP]	:	357,910.00
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Total amount repaid since 2006 [GBP]	:	195,589.00
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Total number of student loans disbursed since 2006	:	25
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Number of students tracked successfully since 2006	:	62
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(Loans dating from 1992 to 2009)

Improvements to administrative processes within Education include the following:

- Introduction for internal reference purposes of comprehensive 'case studies' (showcasing emails, letters, forms etc.) highlighting the manner in which an inactive or passive education loan recipient has been gently persuaded/followed up over a period of time to commence loan repayments on a regular basis.
- Establishment of a strong supporting framework consisting of regional bodies and local jamaats with updated contact information lists for individuals within these organisations who can work in tandem with Education in order to successfully trace loan recipients.



- A master spreadsheet has been created that showcases the pertinent details of all outstanding education loans on a year by year basis as well as the complete contact information for recipients and loan guarantors. This resource is continually updated and individual records for loan recipients are colour coded to enable staff at Education to see 'at a glance' the status on their loans, as follows:

Peach	No file on the person.
Grey	Gathering information and trying to trace the student through different search engines such as the web, jamaats and guarantors.
Red	Student needs to be followed up for loan repayments
Orange	Student still studying – will need to be contacted later
Yellow	Student given a reprieve on repayments due to various reasons e.g. still studying, seeking employment, difficult economic situation etc.
Blue	Loan repayments successfully negotiated – plan of action for repayments received and set to commence at a later date
Green	'Good' students making timely loan repayments
Pink	No follow up needed currently as repaying to The Africa Federation or local body etc. directly
Purple	Student has completed loan repayment and has been awarded a Loan Completion Certificate.

- In addition, a separate spreadsheet has been produced that lists details of education loan recipients who have been successfully tracked down, contacted and negotiated with to repay on a regular basis, be it monthly, quarterly or annually. This resource is also continually updated and serves as a reference for staff at Education, enabling them to monitor the listed individuals very closely and carefully so as to ensure that loan repayments are being honoured in a timely manner and to follow up wherever necessary.
- Internal liaison and synchronised coordination on a regular basis between Education and Accounts, with, for example, monthly monetary summaries being submitted to Education by Accounts, ensures that optimum effectiveness and efficiency is maintained in terms of record keeping by both departments. Furthermore, the Hon. Treasurer, Assistant Secretary General for Education and staff within both departments have access to all pertinent information and are thus fully cognisant of general developments.

Whilst tracing recipients of education loans going back several years, we have achieved success by utilising various 'tools' in our arsenal, as follows:

- Freely available online resources only: telephone/address directories, Google/yahoo etc. search facilities, professional/social networking sites such as Facebook, Orkut, MySpace, LinkedIn etc.
- Enlisting pro-active support and assistance from loan recipients' local jamaats to facilitate arrangements and plans of action for repayment has indeed proved invaluable in resolving matters satisfactorily. This assistance is in the form of:



- Aiding The World Federation in establishing contact with education loan recipients and impressing upon these individuals that a prompt response is expected and indeed a mandatory requirement
- Acting as our 'partners on the ground' by monitoring subsequent communications and stepping in where necessary to ensure that a satisfactory resolution is achieved wherever possible
- Updating The World Federation in situations where loan recipients are facing hardships of a personal, professional or financial nature or indeed if loan recipients are doing well, this would ensure that individual circumstances are taken into account and fairness and objectivity is maintained

2.2 THE HIRIDJEE FAMILY HIGHER EDUCATION LOAN SCHEME 2008

These loans have been graciously donated by the Hiridjee Foundation of Madagascar, who made a provision to sponsor two female students for three years at UK £10,000.00 (equivalent) per annum. The World Federation named this provision the "Hiridjee Family Higher Education Loan Scheme" and delegated the responsibility of its management to the Education function, the body that deals with Careers and Educational matters.

The scheme was advertised in May 2008 and the deadline for submission of applications was set at 30 July 2008.

The criteria that the Education function uses, and has always used, is based not only on academic ability, but also on the following:

1. The level of involvement a student has had in their local community;
2. The stated desire of what the student intends to do once they achieve their qualification; and
3. Overall family circumstances.

In terms of the selection process, the following system was adopted to ensure that a just decision could be arrived at that would have taken every circumstance into due consideration:

A Loan Application Committee (LAC) was established to govern and vet the Hiridjee Loan Scheme Applicants, consisting of the following individuals:

1. Mahmood Dhala, Education ASG
2. Dr Munir Dato, Health ASG
3. Shan-E-Abbas Hassam, Relief & Economic Development ASG
4. Faeza Mithwani-Meghji, Education Secretary at The World Federation

The system of governance which was endorsed by the World Federation Office Bearers was adhered to as follows:

1. Application is received.
2. Education Secretary creates front-page summary of candidate, scans application into the system. A unique Reference number is given to the applicant. The application logged onto our database.



3. Checks were made to ensure that all the information was received and that the form was completed satisfactorily.
4. On 1st August 2008, all completed applications were summed up in a detailed report summary by Education and sent by email to the Loan Application Committee.
5. On Saturday, 16th August 2008, a meeting between the members of the Loan Application Committee (LAC) was convened at the Secretariat Office in Stanmore, London to discuss and review the above-mentioned applications in detail. The LAC Committee deliberated all the applications, sought clarification etc before a unanimous decision was made by all LAC members. The Education ASG informed the Office Bearers in writing with notes as to how decision was reached. Education ASG in turn cascaded this information to the donor of the scheme who was pleased with the outcome and gave his full blessings.
6. Letters were sent to all applicants informing them of the decision. Applicants had the right to appeal but we received no appeals.

In total, 4 applications were received towards this scheme.

1. The first approved application was that of Rabab Bintel Huda Kassam of Nottingham University, currently residing in Peterborough and graduated on the 23rd of July 2009 with a 2:1 MPharm (Honours) degree. During her fourth year, she was nominated pharmacy student of the year and was amongst the top 6 in the country. She met the president of the RPSGB at the awards ceremony in Liverpool. She was made student ambassador of the School of Pharmacy at the University of Nottingham. Her role meant that she spent many days talking to potential students and parents about pharmacy and about Nottingham. For her final dissertation, she got a first class. She is now doing her pre-registration year with Boots, which involves one year training as a pharmacist. Rabab had managed to raise funds through her own/family arrangements for the first 3 years of her course but her well wishers were unable to aid further and thus she needed assistance in completing her final year. The total sum she had applied for was £10,000 for one year. Rabab also demonstrated a strong vision for future service to humanity at large, the community and the disadvantaged as a healthcare professional. Rabab has now successfully completed her qualification and obtained a pre-registration placement. She will need to sit for an exam in June 2010 after which, if she passes Inshallah, she will be registered with the Royal Pharmaceutical Society of Great Britain and will be able to practice as a pharmacist anywhere in the UK.
2. Salma Mohamedali Hussein Alimohamed of Mombasa was the 2nd approved applicant. Her submitted application was extremely well presented and a delight to peruse. Strong evidence of all 3 criteria was displayed. She had excellent grades and proof of community work, as well as a strong backing from Mombasa jamaat which endorsed her application. She had applied to study a 4 year Pharmacy course at Aston University in Birmingham. Salma has successfully completed her first year and begun her second year.

The selection process was extremely difficult and, Alhamdulillah, each of the 4 applications received were found deserving in their own right.



Through these loans, students are presented with an opportunity to obtain a world-recognized qualification. This prospect can lead to economic opportunities for them, their families and for the community as a whole. The Education function of The World Federation wishes to thank the Hiridjee Foundation for their most generous donation. We are pleased to confirm that further scholarships have been pledged by the Hiridjee Foundation for the term 2009-2012. May the Almighty give the mabundant "Barkat" and "Tawfiq" to continue to support this noble effort. Ameen.

The Education function of The World Federation would also like to express its gratitude to all the regional federations and local Jamaats whose hard work and dedication helped communicate the Hiridjee Family Loan to our community worldwide. A vote of thanks also goes to those parents, teachers, friends and well-wishers who encouraged and assisted the students to apply for the award. It is our sincere hope that each applicant be able to pursue the course that they desire and achieve every success possible. Ameen.

2.3 STUDENT SUPPORT NETWORK

This network was launched in the autumn of 2002 with its main objective being to foster links between our community students worldwide. The Students Support Network's mission statement is as follows:

'SSN is dedicated to providing a wide range of services for students within our communities and one of its main goals is to provide interaction between University students on a world-wide level across all Jamaats'.

Currently, our community is spread across the world and our youths are pursuing further education around the globe. SSN therefore aims to assist all community students, regardless of geographical or academic background.

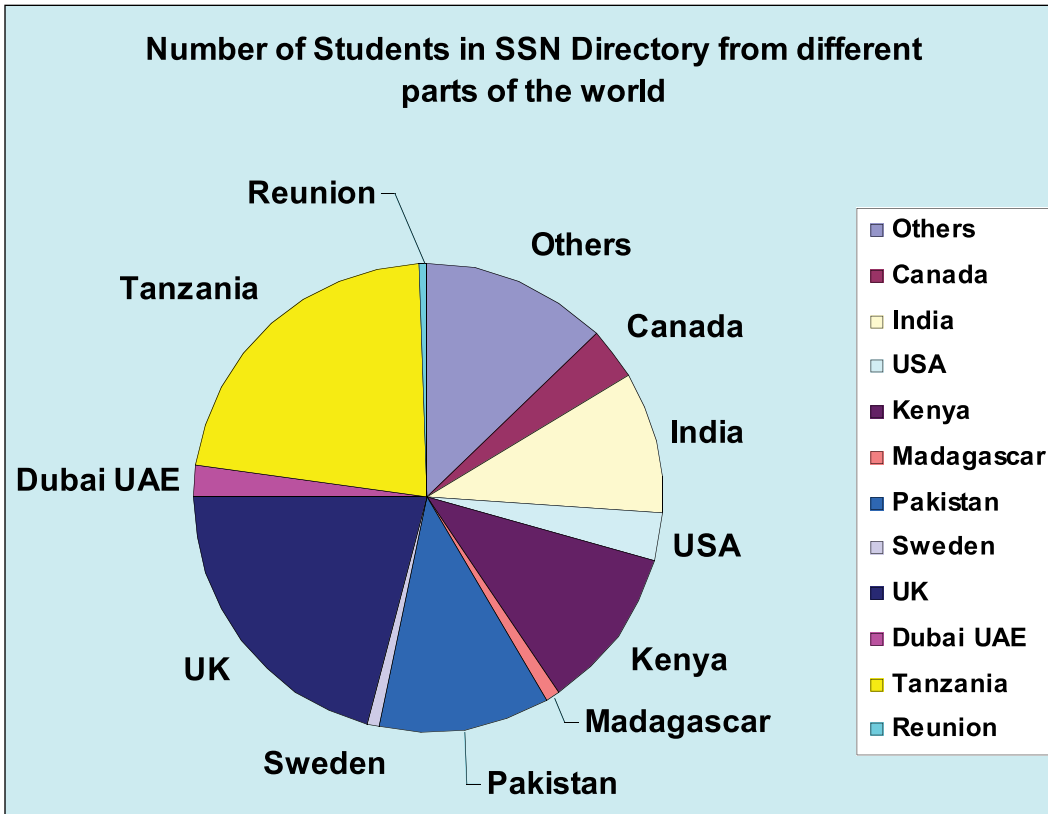
The Directory, labelled as the "key that will open up the floodgates of opportunities for students, globally!" enables students to search for their counterparts and friends wherever situated in the world, as long as they are registered with SSN, and exchange information, ideas and educational material. As an added feature to the Directory, SSN has enabled the database to record the numbers of community students undertaking further and higher education and also allow interaction amongst students of similar backgrounds and courses. Furthermore, the SSN can be most effectively utilised as a vehicle enabling the student to access other services provided not only by SSN but also by the local Jamaats, CoEJ and The World Federation.

An email-based discussion forum has been set up which has provided an environment where overseas and local students can network and ask for assistance from their peers. The forum is also a vibrant arena for the students to express themselves and share news about events and activities taking place in their region.

Furthermore SSN encourages students to share their experiences - especially those students who have had to adapt not only to a new environment but also to a new culture and a new way of living. To this end several of the SSN members have written articles that have been published in various community magazines world-wide.



In the term 2006-2009, the SSN network continued to grow. As of July 2009, the network has nearly 900 student members registered across our world-wide communities.



The SSN network has recently been handed over to The Council of European Jamaats [CoEJ] who will be administering and managing this project in future.

3.0 HEXAGONS

1. Feasibility of an Islamic School/Academy in UK
2. Framework of Baseline Assessment for schools in India/Africa
3. Identify low cost universities
4. Support identification of higher education possibilities for ZCSS

- Progress on Hexagons

1. This has been closely worked alongside with CoEJ as this item is region focus to this regional body. The hexagon was proposed prior to CoEJ having federated and as such falls within the region of CoEJ. Birmingham Jamaat has already gone through the process of setting a school up and the school was supposed to commence in 2008 but decision was deferred to a later date.
2. Successfully completed a baseline assessment for our schools in India in partnership with ZCSS. At the time of this report going into publication, a baseline assessment for the 4 schools in Africa i.e Dar es Salaam, Moshi, Mombasa and Nairobi has been



agreed and arranged with EBS-AFED. Terry Ward is currently visiting the 4 schools. EBS-AFED will receive the final report from Terry regarding his visit.

3. This exercise has been carried out by EBS under Africa Federation and a booklet had been published in 2007. We have uploaded this research on our website with the permission of EBS-AFED.
4. We have been working closely with ZCSS on this area for a while. Assistance offered to ZCSS via consultancy from Education on areas of Higher education as and when required. ZCSS and Education have agreed a way of working i.e. all applications from India and originating from Indian Sub-Continent will be dealt with by ZCSS in the first instance.

4.0 BASELINE ASSESSMENT OF SCHOOLS IN INDIA AND EAST AFRICA

This being the second of the four hexagons, Education in collaboration with ZCSS, secured the services of Terry Ward to visit, assess and report on ZCSS affiliated schools in India and East Africa.

The purpose of the baseline assessment is:

- 1) Aim to discover what pupils already know and understand.
- 2) Provide a variety of tasks, covering different attainment targets, to suit different levels of ability and learning styles; explain the purpose and mark-scheme to pupils, including a 'pupil-friendly' version of the level descriptors (based on agreed syllabus)
- 3) Involve pupils in self-assessment of their work, at least in part.
- 4) Provide pupils, teachers and headmasters with positive feedback in relation to the level achieved and on good attitudes shown to the exercise.
- 5) Keep a record of approximate level in each school target for pupil versus teachers, so that future progress can be tracked.

5.0 CV SERVICE CV Review Service for Young Professionals

The World Federation is offering curriculum vitae (CV) review service. This service is provided on a purely voluntary basis by Br. Hussain Premjee, who is based in Milton Keynes, UK.

Br. Hussain Premjee currently runs his own finance related business and has previously worked in investment banking in both the UK and USA. He holds a BA from Duke University and a MBA from Oxford University. Br. Hussain Premjee helps review existing CVs, provides general advice for writing CVs and cover letters, conducts mock interviews, and assists with career coaching and guidance. All requests for CV reviews are sent to cvservice@world-federation.org

Since launch to-date, we have assisted nearly 200 CVs received from our community in all ages and from all corners of the globe.



6.0 RECOMMENDATIONS FOR THE NEXT TERM

- Create a new database of all the professionals in the community across the globe on similar lines as the SSN Directory. This new directory of professionals is aimed at helping young graduates and those seeking advice.
- Some students from India/Pakistan that had been granted with loans some 20 years back cannot be traced despite using jamaat contacts to track these students. A decision needs to be made on how these need to be resolved and addressed going forward as all reasonable means of tracking these students have been exhausted.
- A CV enhancement and Interview technique training seminar was organised in partnership with CoEJ over the summer of 2009. 2 locations were selected i.e Hyderi and Milton Keynes. Responses in terms of registration was extremely poor for both dates and venues that the seminar had to be cancelled. Despite offering this seminar at no cost to the individual the response was poor. It was concluded that more focus needs to be addressed to adding such material through our websites as such seminars are readily available via borough councils, universities and jamaats.
- Terry Ward has an outstanding background as an Educationalist. A volunteer of the VSO, Terry has been working closely with the World Federation on assessing Schools in India. With his recent visit to the 4 schools in Africa, Terry is a valuable volunteer who has a track record of capacity building and working within our diverse communities. He has supported community schools across the globe via his experience working in the developing World. His visits can vary from a few weeks to a few months depending on the needs of the school or organisation. Our recommendation would be for other regions within our communities to explore this option and work with the Education Department to secure the services of Terry.
- Further Education Loans have been pledged by the Hiridjee Foundation for the term 2009-2012. With the current economic climate that is affecting our community world-wide twinned with the ever increasing cost of University Tuition fees across all Universities especially in the West, it is imperative that we continue to promote such Loans to enable potential students who have the grades but are unable to afford the fees, to take advantage of such Loans and realise their dreams.