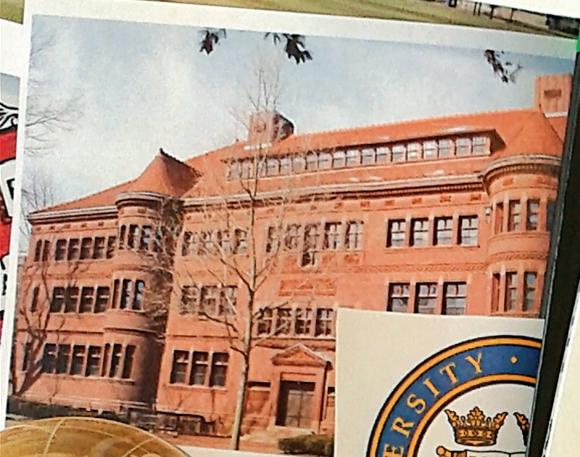




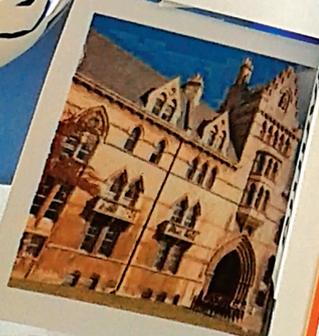
UNIVERSITY OF

Prestige?

Country/
Visa?



Published by:
Education
The World Federation
of KSIMC



Expenses?

Alternatives to our Current Higher Education Centres

THE
WORLD
FEDERATION
OF KHOJA SHIA TIHNA-ASHERI MUSLIM COMMUNITIES



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Preamble

The research in this booklet has been conducted by the Education portfolio of **The World Federation of KSIMC**. It is an informative education booklet on finding alternative destinations to our current higher education. We believe that education is very important in today's society as it provides us with the windows of opportunities to be able to pursue one's dreams. The proposals put forward are intended to benefit students who have just finished their secondary education and are looking to start their tertiary education.

The purpose of this research is to provide students with the education information available in the globe. This will include providing information on good quality universities in various parts of the world at affordable rates and highlighting available scholarship schemes. The data compiled in this booklet is based on research as of February 2013, and is therefore only relevant to this time.

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1. Overview/Background
2. The Key factors as to why students are discouraged to apply to universities abroad.
3. Methodology
4. Findings: Survey results, and information received from regions and interviewees
5. Discussion
6. Recommendations
7. Conclusion

Chapter 1

Overview/Background

The cost of good quality education is continuing to rise. While primary and secondary education is easily accessible, only those who are left with resources to spare will be able to afford tertiary education. This unfortunate fact is highlighted by those struggling in jobs that do not provide them with the opportunity in career advancement even though they have the skills and experience to better their jobs. Many do not have the educational requirements to get into the career path they truly desire. Even with the plenty availability of student loans and public funding around the world, the cost of obtaining a degree in higher education is still unaffordable.

The quality of higher education is affected by the 4 Cs forces: i) The Changing University Customs Characteristics, ii) Increasing Competition, iii) Rising Costs, and iv) The impending Crises. To understand these forces, institutions of higher education need to continuously improve and strengthen themselves or else they cease to be centres of academic excellence (Mpaata 2010)

Higher education is an important contribution to the economic and social well-being of an economy. It is the foundation of human progress because it teaches us the necessary skills required for a knowledge-dominated age. A graduate will develop both personal and intellectual fulfilment, and with a higher education degree as an employee, they will be more credible to a business and more powering to the economy. A wide access to high quality and affordable education makes for a more enlightened and socially just society.

In this competitive era, the role of higher education has increased in equipping the labour force with the key skills in encouraging innovation and supporting productivity in enriching the quality of living. The benefits of a good quality education system are huge, and the risk of its decline is unacceptable.

All over the world students who are unable to afford higher education each year take out loans to fund their high tuition fees. This only sits on their backs as a burden after they graduate from college. Especially in these uncertain economic times, where many students are failing to find a decently well paid job to match their qualifications. This scenario is unfair and therefore the aim of this paper is to find alternative higher education centres that offer the same quality of education as the well-known universities but at a much more affordable tuition fee.

Chapter 2

The Key factors as to why students are discouraged to apply to universities abroad.

1. Tuition fees

Over the past few years students applying to universities in the UK, Australia, New Zealand, USA and Canada have significantly increased. However with the increase in tuition fees, the UK, which is one of the popular destinations where majority of our community students apply to, is now replaced by countries such as South Africa, Malaysia, India and other European countries. It is reported by the OECD that Sweden, which imposes NO tuition fees for foreign and local students has experienced a steady growth in its foreign student population

2. Language

In the past years, the UK, USA and Australia had an added competitive advantage, because they were the only few countries whose universities offered courses in English. However now a majority of top European universities offer courses in English. A list of these universities is provided below. Furthermore countries such as Malaysia, Dubai, India and Africa use English as their main form of communication in universities.

3. Visa Procedure and Costs

Many students are discouraged to apply to countries where they have to consider added costs such as applying for a student visa. Due to the doubling of the visa prices in 2004 for the UK and US and since then regular annual increases, the number of students applying to these universities has significantly dropped. The requirement of extensive financial backing as well providing relevant proof of funds by Western countries make it a challenge for new students applying for student visas.

4. The quality of education and the rank of the University worldwide

Many students only apply to those universities that are ranked in the top hundreds. In addition many students continue applying to their home countries for medicine, as it is easier getting a medical license. If they opt to study abroad, converting their license will require them to do another qualification, which not only will take up their time, but overall comes to the same price.

5. Community and Family Presence

The majority of students from our community apply to universities in countries that have a structured jamaat, or where they have family.

6. Hospitability

After the 9/11 attack, countries such as USA, Canada and Australia have become inhospitable and wary of foreign students, especially to those with Muslim names. This has attracted many of our community students to apply to Malaysia, India and Dubai due to their friendliness and Islamic environment.

Chapter 3

Methodology

1. Developing a Questionnaire.

A questionnaire was developed in partnership with Br Mohamed Kumail from Malaysia and was based on evidence from elsewhere and our previous experience. The study survey can be found on our website.

2. Regional members were contacted to participate in a study.

An email was sent out to all our member regions and jamaats world-wide. Ten member regions were selected to partake in the study. The participating regions can be found in table 1 below.

3. Students and educationalists were recruited for interviews.

Students were recruited through a mixture of email and web advertising to write about their experiences and what they thought of alternative locations in higher education.

Table 1: Participating Regions and Jamaat Members

Africa Federation
Council Of European Jamaat
Malaysia
Nasimco
KSIMC of Dubai
Pakistan Federation
KSI Jamaat of Mumbai
Federation of Kutch
Muhammadi Welfare Association of Australia

Chapter 4

Findings

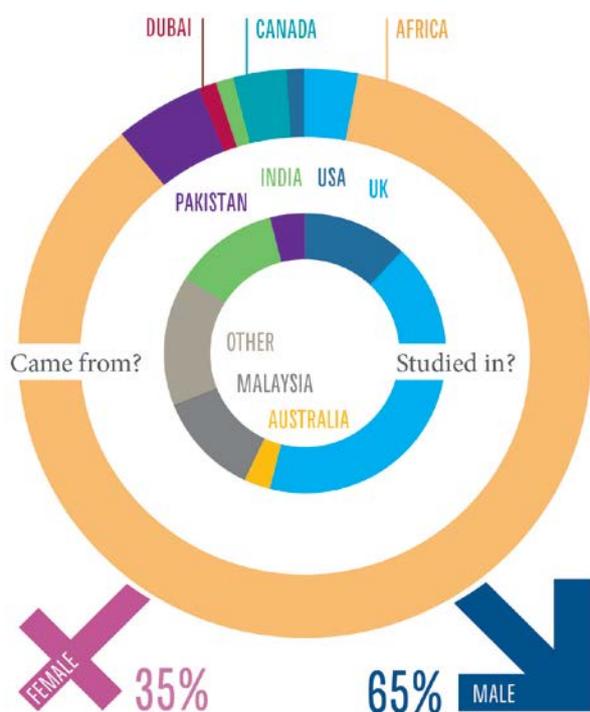
1. Survey

A survey was designed and sent to all the regional members to enable us to understand the reason students decide to either go abroad to study or stay at home. The survey was carried out online and was advertised on The World Federation website, and all regional members website.

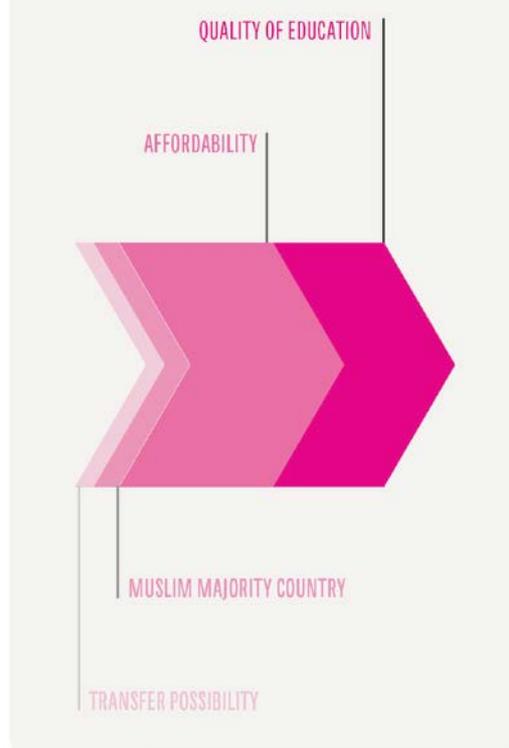
282 students from Africa, Mumbai, Pakistan, Dubai, America, Canada and the UK responded to the online survey.

From the 282 respondents, 65% were Male, and 86% of the students were from Africa, mostly Tanzania and Kenya. The majority of the students who responded were studying in the UK (55.2%) because they preferred the quality of education there (74.7%), followed by affordability (53.7%) and then Muslim Majority Country. Hence it can be concluded that Quality of Education and Affordability are the primary two deciding factors.

People who took the Survey...



Reasons for studying in a Country?



Deliberating further on the environment, the students were asked how conducive it was to live and study in their chosen destinations, the majority of the students replied it was conducive. Only a small number of students found it not conducive.

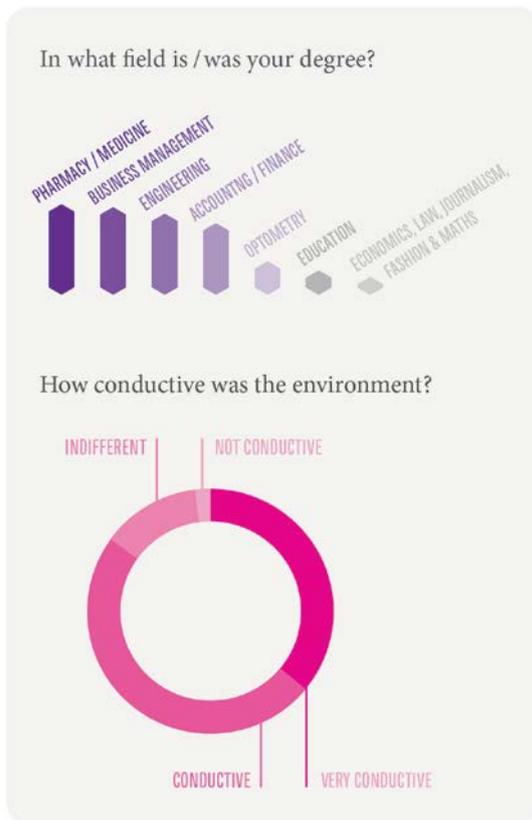
The fields of Accounting and Finance followed by Business Management, Engineering and Science related degrees were the most popular choices among the respondents. UK was the most popular choice, followed by USA and Malaysia that students preferred to go study in.

Finally, the students were asked as to whether they would recommend their chosen country as a destination for tertiary education to our community youth. 76% of the students responded that they would recommend their chosen destination (see next page for results).

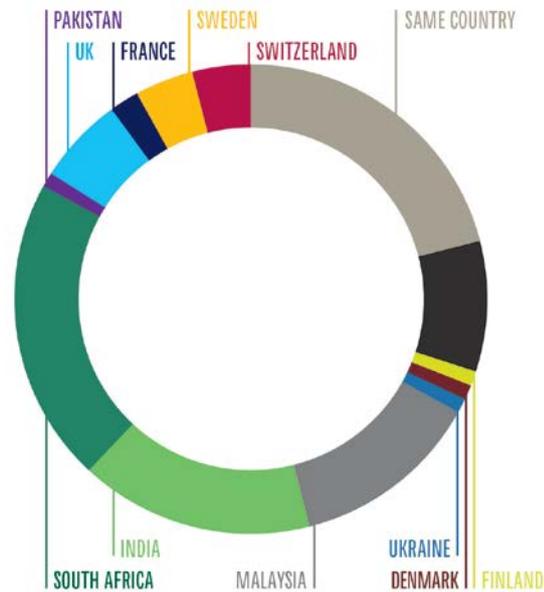
Students were then asked to explain the reason for their choices. Below are a few responses

"I would definitely recommend Canada. It is affordable (cheaper than the UK and the US); it does offer scholarships, even for international students (my university basically paid for my 2 year Master's degree). It is a welcoming country, full of immigrants so you will always feel at home! It may be cold but it is a great place to start off your life, studying there, working there and eventually being a permanent resident of the country."

"I would recommend the United Kingdom, however only those universities within the UK that are well recognized by either the Russell Group or in the top ten among major University charts published. However as you are deciding to make policy as to where students should go to study, I would recommend China, as they have several high ranking universities, they continue to produce highly trained graduates and simply because I believe the calibre of students in the high ranking Chinese Universities is great."



With the rising tuition fees in the west, what other country would you opt to study in?



“If one gets a chance to study in anywhere else rather than Malaysia it would be an ideal option because of the quality of education... the diverse surrounding and people would make one dedicated more towards his mission and goal. Malaysia would be second choice if one could not afford studying in the West, Australia, Europe, Russia and so on, but also the choice of major or career chosen by one would also effect one's quality of education. e.g. India would be the most elegant place and affordable place to pursue a major related to Medicine and anything related to that. Also, people say Malaysia is cheap; yes the tuition fee is affordable... Malaysia's cost of living is huge including rental which also depends in state to state where universities are located...”

“There are pros and cons to studying here in Tanzania. Quality of education and services provided are not of a very high standard and often there are difficulties in verifying results and completing the syllabus in the allocated time as lecturers don't turn up at times. However, it is comparatively affordable and I can't say I haven't had a good time and learnt a lot”

“Although it is tough to stay in the US beyond obtaining a college degree, it is worth pursuing one's higher education in the United States. The curriculum allows for a liberal arts education in addition to area of concentration, which I feel has served me well in the real world.”

“There are many universities in the UAE and each has different standards. Heriot-Watt University is well known in the UAE as much people travel from cities of the UAE to come study at HWUD. The courses and the lectures are the same as the ones given in the UK. The degree which students obtain here is same as studying in the UK. A new campus which has been built and one which is under process will make the university even better to study in with a good environment.”

“Happily recommend the standard of education and the recognition of the qualification/s however educational/living costs in Australia may well be higher than in other parts of the world”

2. Interview with Education Board section (EBS) of Africa Federation

- a. Where are Students from Africa opting to study and what is the reason of their choice? *Where they opt to study depends on the course. For Science related disciplines like Medicine, Optometry and Pharmacy, it's a combination of local Universities and India. For Business disciplines, it's wider: Malaysia, South Africa, local colleges, the US and the UK.*

Reasons for why they opt to go to a particular country again depend on several factors ranging from affordability to family close by, from personal preference to having obtained a scholarship.

- b. Of recent years we have seen that the EBS of AFED have assisted students to Universities in Malaysia and a lot of students have shifted their focus to India and South Africa. Could you please kindly let us know the reason for this shift? Is it because of cost?

No, it's not because of cost alone. It is also due to student communities being built in these places over the years and therefore parents being re-assured of their children's safety and comfort, particularly when it is to do with their daughters.

Also, in the case of Malaysia particularly, the Islamic way of life is another feature AND the accreditation / affiliation of the local Universities there to international institutions.

India has been another option because those interested in science have seen that they can pursue their dreams of becoming Dr's, Nurses, Opticians and Pharmacists with reasonably good grades which would otherwise not get them a place in the UK or Europe. The courses are also shorter than the US and Canada. Furthermore, India is seen as hub for science related disciplines, hence another attractive reason for applying.

- c. Do you promote countries/universities where there is no Jamaat?

We do not promote countries or Universities where there is no Jamaat. The decision to apply to a given University is the student's own choice. A particular University could be chosen because of various reasons:

A College/Career Counsellor has given a list of options best suited to the student's circumstances – academic / personal – from which the student has made a decision;

The student has done his or her own research and discovered that it is the best place for him/her to go;

S/he has family/ friends in the area;

S/he has obtained a scholarship to that institution

- d. Is your main criterion for choosing a university the quality of education or affordability?

It is a balance of both. Students may not necessarily be able to afford the best quality of education, and so they are encouraged to have options and choices in case their personal circumstances/ academic results dictate that they cannot attend their institution of choice.

- e. Where do students from your region go study medicine in Europe besides from the UK and why would recommend that place?

Based on the students under our loan scheme, we have most students studying medicine locally and in India. For Pharmacy, we have students studying locally, in the UK and a few in US. Reasons for choosing to study Medicine locally or in India is because it is affordable, students consider it more 'hands on' and 'practical oriented' and finally, comparatively it is less competitive to get in to and there are more seats available and more colleges.

- f. As you may be aware countries like Ukraine and Hungary are being advertised for medicine, however with no Khoja community there, would we recommend students to go study there? If so, why?

We would recommend students to go anywhere, but ultimately the decision is theirs as mentioned above. There's a saying, "seek education even if it is far as going to China" - I think there being a community or not should not be a pre-requisite to education.

- g. What is their main criterion for picking a country to study? Are these particular countries offering scholarships, grants or loans? Please refer to answer of question 3.

Chapter 5

Discussion

5.1: The United Kingdom

Studying in the UK

UK qualifications are recognised and respected throughout the world. British universities and colleges provide a diverse, creative and inviting environment, which will encourage you to reach your full potential. Courses in the UK must meet strict academic criteria and universities and colleges will encourage and motivate you to excel in your subject. Many universities and colleges provide international offices, international student societies, planned social activities, academic support, counsellors and advisers to make you feel welcome and supported throughout your time in UK higher education.

Why choose the UK?

Increasing numbers of international students, from over 180 different countries, are choosing to study towards a higher education course in the UK. Some of the reasons students choose to study here are listed below:

A good international reputation

The quality of UK education is recognised all over the world by employers, universities and governments, making it a popular destination for international students. UK higher education is well-respected for the standard of its research and teaching.

A good quality of education

UK universities are monitored closely to ensure that they uphold the high standards of teaching, learning and research set by the government. The Quality Assurance Agency for Higher Education (QAA) is the key body charged with maintaining these standards. See the [Quality Assurance Agency website](http://www.qaa.ac.uk/Pages/default) (www.qaa.ac.uk/Pages/default) for more details.

A wide range of courses

UK universities and colleges offer a wide range of higher education courses. Whatever your career goals or interests might be, there will be a higher education course for you. Use the [Course Search](http://search.ukcas.com) (search.ukcas.com) to search for over 40,000 courses.

An interesting place to live

The UK is full of diverse cultures and people and this is what attracts many students to come here from other countries. From cosmopolitan cities to smaller towns and villages, the UK is a place of contrasts - a place where historical buildings mix with the latest contemporary architecture.

By coming to the UK to study you are likely to develop good language skills. English is arguably the most important language in today's global business world. Studying in the UK will develop your language skills each day, when chatting to friends, in seminars and lectures or just by going out and about. Most UK universities offer language support to international students too.

Financial benefits

Undergraduate and postgraduate courses in the UK are generally shorter than in other countries which can help to keep the cost of tuition fees and living expenses down. Most undergraduate courses take three years to complete, although in Scotland it would be typically four years, and postgraduate courses can be from one year upwards.

International students typically are allowed to work for up to 20 hours a week during term time and full time during holidays. If you are from an EU country, there will be even more flexibility. Full details about the conditions for working are on the [UK Border Agency website](http://www.bia.homeoffice.gov.uk) (www.bia.homeoffice.gov.uk) and also on the [UKCISA \(UK Council for International Student Affairs\) website](http://www.ukcisa.org.uk). (www.ukcisa.org.uk). As well as being a good way to help you fund your studies, working in the UK provides a great opportunity to improve your language skills and gain useful experience. Some courses offer sandwich work placements or internships to help you put your studies into practice as well as earning money.

You will want to know more about the cost of living in the UK, and other information about settling in. Make sure you have a good look at all the helpful sections on the [UKCISA website](http://www.ukcisa.org.uk) and at the information provided by the British Council, both on their website and through the local office in your own country. The estimated tuition fees, for a student wanting to study in the UK (Home or International student) is provided in the table below:

Tuition Fees For Studying in the United Kingdom Per Year		
	Home Students	International Students
Undergraduate Degree	£9,000	Most Arts, Humanities and Social Science-based programmes but including Mathematics, Statistics and Law: £14,750 Arts and Sciences: £17,000
		Most Science and Engineering programmes but including Archaeology, Architecture and Fine Art: £19,500 Medicine: £29,000 (£19,500 for the integrated BSc year)
Postgraduate Degree	Taught and research masters fees: £6,050	Taught and research masters fees: £13,700 - £32,400
	Masters of philosophy & Doctorate Research Programmes: £3,900	Masters of philosophy and Doctorate Research Programmes: £12,000 - £28,350

The estimated weekly budget, for a student wanting to study and live in the UK is provided in the table below:

Estimated weekly budget, 2013-2014			
	University room in halls (shared /single)	University self-catering room	Private flat shared with others
Rent	£154 - £237	£84 - £138	£75-£85
Food	£18 for lunches	£50	£50
Gas/electricity	included in rent	included in rent	£9-15
Internet	included in rent	included in rent	£3 - £8
Mobile phones	£7-£10	£7-£10	£7-£10
Laundry/toiletries	£8	£8	£8
Total per week	£187- £270	£122 - £206	£152 - £172

Have the Government cuts affected the number of students applying to the UK?

Government cuts have swept into the British education system by increasing tuition fees from £3000 to £9000. With the introduction of the higher fees last year, the number of students applying to the UK fell by more than 12%.

The news of the fees has also been echoed to non-EU students, for example, from India and Pakistan. Over 57,000 foreign Indian students attended higher education in 2010, being the second largest group after Chinese students. Universities have no cap for student fees charged from countries outside the EU, and on average a foreign student pays between £9,000 to £14,000 currently, significantly more than domestic students.

It's been reported that the fees will not rise immediately for such students. But there may be increases in the future for all students to meet the university budgetary requirements. It will be down to the universities to ensure safeguarding is met for students.

In this section we will be providing students with alternative locations in Europe to achieve their degree at low costs, at some of the world's renowned universities.

The table below summarises these universities:

University Name	University World Rank	Tuition Fees
University of Copenhagen - Denmark	52	Free for British Citizens
University of Geneva - Switzerland	69	British citizens pay £650 a year
Utrecht University - Holland	80	British citizens pay £1,500-£3,650 a year
Uppsala University - Sweden	86	Free for British Citizens
Lund University - Switzerland	83	Free for British Citizens
University of Zurich - Switzerland	106	British & EU students pay £1,250 per year
University of Oslo - Switzerland	104	Free for British Citizens
University of Bergen - Norway	121	Free for British Citizens
University of Lausanne - Switzerland	136	British students pay £1,560 per year
University of Bern - Switzerland	143	British students pay £1,500 per year

However the degree's obtained from the above universities are not recognised in the UK. To be able to qualify to work in the UK, the graduate will have to undergo a national procedure to get their academic degree or diploma recognised in another EU country.

However the UK recognises degrees obtained from the St George's University London in Cyprus, which is known as the University of Nicosia

The University of Nicosia is the largest independent institution of higher education in Cyprus, combining the best elements of Western education, quality standards and an international philosophy. Located in the nation's capital, the University of Nicosia is a global educational centre with 20% of its 5,000 students coming from abroad, representing over 80 different countries in a multicultural learning environment that promotes friendship, cooperation and understanding.

With instruction in English and an emphasis on critical thinking and lifelong learning skills, the University of Nicosia's diverse range of academic programmes at both the undergraduate and

postgraduate level prepare students for leadership roles in the private and public sectors. Over the past two decades, the University of Nicosia has led the development of health and life sciences programmes in Cyprus, with degree programmes in Pre-Medicine, Human Biology, Nursing and Sports Science. More recently, programmes in Dietetics, Nutrition, Physiotherapy and Pharmacy are being offered by its affiliated college, Intercollege. In this manner, the University of Nicosia has developed a strong academic infrastructure to support the delivery of the MBBS programme, and created conditions that support inter-professional learning and development.

The University of Nicosia is actively involved in local, European and international research projects as a partner and as a coordinating institution. The research projects conducted by its faculty and its research centres have strong impact on every aspect of activity in Cyprus and beyond, including health, technology, education, economy and social issues.

Additionally, the University of Nicosia received approval for an Erasmus University Charter and is an official participant in the European Credit Transfer System (ECTS). In October 2010, the University of Nicosia was awarded the Diploma Supplement Label by the European Commission, one of 106 European institutions to hold this distinction. The University of Nicosia is also actively involved locally and internationally with campaigns for various causes, such as the support of an orphanage and hospital for HIV-positive children in Kenya, diversity, migration, gender and racial equality issues, and environmental protection. In recognition of this work the University of Nicosia received the prestigious “Global 500” award from the United Nations.

Annual tuition at the St George's programme in Nicosia is €25,000 for all students, whether local, EU, or International (non-EU). Your annual tuition includes registration, tuition, examination and graduation charges and is payable in respect of each year of your degree programme.

Scholarships

The St George's, University of London Medical Programme at the University of Nicosia offers scholarships designed to assist students in partially funding their studies. Scholarships will be based on demonstrated financial need and can cover up to 30% of tuition costs per year.

An applicant must first meet the admissions requirements, successfully complete the interview, and be offered a place, before they can apply for such a scholarship.

5.2: The United States

The United States is known to many as one of the most prestigious and grand destinations to many students across the world. It is one of the most preferred academic destinations in the world. Why would a student choose to study in the US? A survey carried out by students in the UK, Middle East and Africa gave us the following results.

1. Choose from a wide range of universities

In the USA there are over 4500 universities that offer undergraduate programs. With a large range of universities and degrees to choose from, there is bound to be one that is a perfect fit for you.

2. Experience American College life

Universities in America are known for their energetic and lively campus life. There are hundreds of student clubs to join, which provide the student with good experience ideal for any job you apply for. For e.g. become a leader in student government or write for the university newspaper.

3. Have the flexibility to explore your academic interests before choosing your major

If you are not sure what you want to major in in the future and are still deciding – the US is the perfect place for you. You will be taking a variety of classes which will include a range of subjects during their

first 1-2 years before specialising in your major field. Those students who have already decided on their major can complete a double major degree within 4 years. Students can also earn a minor and a major degree.

4. Take advantage of funding opportunities

The US universities offer a wide range of funding to international students. Scholarships are often offered to students based on merit, extracurricular achievement, financial need, talent and/or personal characteristics, such as country of origin, field, gender or ethnicity.

5. Internationalise and strengthen your CV

Studying and working abroad can make you stand out in the job market when you return to your home country. According to a Council for Industry and Higher Education (CIHE) survey of 230 UK companies, one in three employers valued job applicants with international study experience, while 65% of employers favoured applicants with overseas work experience. When you study in the US you have the opportunity to gain work experience during your studies and to work in the US for up to one year after graduation on the Optional Practical Training Scheme. Students in the sciences and engineering stay on for up to two years.

Interview with Dr Aunali Khaku about his experience in the US and his take on pursuing Medicine:

Dr. Aunali Khaku was born and raised in Mombasa, where he attended the Husayni Madressah and Jaffery Academy. He completed his A-Levels in 2002 and was nominated as Best Student, Africa Federation. He subsequently moved to Allentown, PA to pursue further studies where he attended Lehigh University receiving a Bachelor's in Biology with Highest Honours. During this time, he played an active role in the Allentown Jamaat. Not content with the Pennsylvanian cold, he decided to move further north to snowy Rochester, NY for Medical school. Together with the local Iraqi population, he was amongst the founding members of the Ahlul Bayt Society of Rochester. Aunali graduated from the University of Rochester with an MD with Distinction in Research in 2009. He is currently the Chief Resident of neurology at Shands Hospital at the University of Florida and intends to further specialize in Sleep Medicine. He and his wife play an active role in the fledgling Shia community in Gainesville. Dr. Khaku is passionate about education, research and advocacy and has presented several posters and publications at local and national meetings and has co-authored two chapters in a premier sleep medicine text. He is an executive board member of the Florida Society of Neurology.

The Interview:

There are a lot of people who prefer coming to study medicine in the UK and not the US because of the length of the course. What is your opinion on this?

It is certainly true that studying medicine in the US can be a much longer route than that in the UK or other countries. This is because, in the US, a bachelor's degree (4 yrs) is needed prior to pursuing the MD (Medical Doctor) degree (4 yrs). Furthermore, there is no guarantee that after a bachelor's degree, one will be accepted to a medical school. I know of several, very intelligent and accomplished individuals for whom it often takes a couple years to get into medical school. This is why there is also an export of medical students to the UK and the Caribbean from the US. However, the system in the US for post-graduate medical education (residency and fellowships) for specialization is often slightly faster than in Europe. So perhaps in the long run, things equalize. It is important to note however, that Medicine, and Medical education in the US is currently undergoing a huge flux. There is talk at the national level for revamping medical education. There are a lot of uncertainties, and it is unclear what the future holds.

Are the qualifications obtained in the US recognized worldwide, and can you practice anywhere?

For the most part, this is true. Medical graduates from the US are sought after by Middle East recruiters, as well as Australia. The reverse is not true however. For a graduate from any other country to practice in the US, they have to complete a residency in the US regardless of how senior

they are. This often limits very senior foreign medical graduates practicing in the US. However, it makes the US an attractive destination for recent medical school graduates.

What is your main criterion for picking a destination to go study? The quality of education or affordability? When you made your decision to go study in the US, was it because of family being around or a large Khoja community?

I think the decision of where to study is very important, and is influenced by several factors. While it is true that institutions in the West are likely of better quality, they may be too expensive to justify the cost. For me, my family was moving to the US by virtue of the green card lottery. Thus, this sort of automatically limited me to the US. However, as you may know, the US is geographically very large, and there is no guarantee that you would get a position in an area that has a khoja community. Medical education in the US is exorbitantly expensive, and US graduates routinely graduate with debts over US\$ 200,000.

Lastly, do you know of anyone studying/will study in another country because of the rising tuition fee? If yes could you please let me know which country they have chosen and why.

I know one khoja student (US Citizen) currently studying in the Caribbean. I also know of a khoja student (US Citizen) who elected to study medicine in the UK but was unable to subsequently get a residency spot in the US. I know of one khoja student (Tanzanian Citizen) who graduated from Muhimbili University in Tanzania and subsequently got a residency spot in the US (although at a very isolated location far from community. I also know of several medical students who studied in India, or Muhimbili in Tanzania, but who have not subsequently moved to the West.

In conclusion, although I studied in the US, I would not personally advise anyone to come to the US with the sole purpose of studying Medicine, because it is, in my opinion, too expensive, and fraught with too many uncertainties to justify the huge investment. In my opinion, a better option would be to study medicine elsewhere, and then apply for residency here. Currently, the US has a shortage of doctors, and as such, every year numerous foreign medical graduates compete for residency positions in the US. From my experience, graduates from India are a huge proportion of this category. As such, I think this should make India an attractive location for medical education for students who wish to eventually move to the US to practice medicine. Having said that, foreign medical graduates who do get accepted to the US are often the best of the best, and the competition is very stiff. The applicants for US residency positions would have to take all three USMLE (United States Medical License Exams) / STEP Exams and obtain outstanding results to be competitive. Moreover, there is now a push to try to fill up primary care positions instead of specialty positions with foreign graduates, thus this route has its own challenges and limitations as well. Given that many US citizens go to study medicine in the Caribbean, this may also be an area that WF should possibly look into.

Tuition and Fees, Cost of Education

In the USA the cost of study per year varies from \$5000 to \$50000 per year. The cost of living depends on the location. Students will have the opportunity to work on campus, to pay off their expenses. The hourly pay for an on-campus job varies from \$5.15 to \$15 per hour. Foreign students can work for 20 hours per week and 40 hours per week during the summer. Some universities in the US grant waivers if the student has performed exceptionally well in their first semester.

The estimated tuition fee & monthly budget, for a student wanting to study and live in the USA is provided in the tables below:

Tuition Fees For Studying in the United States of America Per Year			
	Private Institution	Public Institution	Community College
Undergraduate Degree	\$15, 000 to \$50,000	\$10,000 to \$20,000	\$8,000 to \$12,000

Estimated monthly budget, 2013-2014

Rent	\$650
Food	\$350
Gas/electricity	included in rent
Internet	included in rent
Misc./Personal	\$280
Books	\$100
Total per month	\$1380

5.4: Canada

Canada is an increasingly popular alternative to the United States for UK students who want the quality of a North American university at a significant portion of the price

Why study in Canada?

1. Canada is a truly multicultural nation with a very different culture in comparison with the USA.
2. Canadian universities follow a much more similar study format to the UK than the USA even though they share the same border.
3. There are four Canadian universities that are in the top 100 ranking of the world; McGill University (17), University of Toronto (23), University of British Columbia (51), & University of Alberta (100)
4. All courses are taught in English
5. Qualifications are valued around the world. A Canadian degree, diploma or certificate is globally recognised as being equivalent to those obtained from the United States or Commonwealth countries.
6. The quality of education and living standards in Canada are amongst the highest in the world, but the cost of living and tuition fees for international students are generally lower than in other countries such as the United States and the United Kingdom.
7. International students with Canadian credentials and Canadian work experience may apply for permanent residency without having to leave Canada.

Canadian Universities prepare graduates with the ability to think critically, to be adaptive to emerging technologies, to seek solutions in research and to become leaders in professional fields. University research makes its mark in Canada and around the world. Did you know that Canadian universities have been incubators for innovation such as the BlackBerry phone, flat-screen technology, SMART boards, and IMAX film? Highly innovative research takes place in the fields of health, nanotechnology, biotechnology, high-performance computing, environmental technologies, nutraceuticals, and renewable fuels. More than one third of Canada's research is conducted at Canadian universities – one of the highest rates of academic research among OECD and G8 countries.

Tuition Fees For Studying in the United States of America Per Year

	Institution
Undergraduate Degree	\$5, 000 to \$17,000

Estimated monthly budget, 2013-2014

Rent	\$700
Food	\$200
Gas/electricity	included in rent
Internet	included in rent
Misc./Personal	\$200
Books	\$83
Total per month	\$1183

5.4: Malaysia

Malaysia has considerably progressed in the education sector over the last decade attracting students from various countries and offering quality and affordable education. In addition to quality and price, one of the pulling factors is the twinning programmes they have with universities in the West. Foreign student's numbers have grown over the period and institutions have advanced in their status. Various institutions that were colleges ten years ago progressed to university colleges and now have been granted university status.

Malaysia offers unique and attractive education choices to local and international students and is set to be an academic hub of Asia. It has even attracted world-class universities to establish their branches in Malaysia. Currently, there are five reputable foreign universities that have set up their branch campuses in Malaysia. They offer undergraduate and postgraduate programmes that are identical to that of their main campus overseas.

Foreign University Branch Campuses in Malaysia

Name of Branch Campus	Country of Origin
Monash University	1998 Australia
Curtin University of Technology Sarawak Campus, Malaysia	1999 Australia
The University of Nottingham Malaysia Campus	2000 UK
Swinburne University of Technology Sarawak Campus	2004 Australia
Newcastle University Medicine Malaysia	2009 UK

By enrolling at any of these branch campuses located in Malaysia, you will pay lower tuition fees which will result in substantial savings. As an example, the tuition fee of a 3-year UK engineering degree is approximately USD7,600 per year at the Malaysian branch campus as compared to £12,000 (USD 20,910) per year at the UK main campus.

The table on the next page provides estimated tuition fees for various types of study modes for the whole course (3 or 4 years):

Estimated Tuition Fees per Course for Bachelor's Degree at Foreign University Branch Campuses located in Malaysia

Areas of Study	Estimated Tuition Fee	Duration of Study
Business	USD 20,700 – USD 37,950	3 years
Engineering	USD 27,600 – USD 44,100	4 yrs. for Aust Degree 3 yrs for UK degree
IT	USD 20,900 – USD 38,590	3 years
Medicine	USD 150,000 – USD 167,000	5 years
Hospitality & Tourism	USD 57,100	4 years

As a university branch campus in Malaysia offers identical degrees to those at the main campus, you will be awarded the same qualifications - just as if you were studying at the main campus of the university overseas. You will find that it is much more affordable to pursue your tertiary education at a branch campus as the tuition fees and living costs are only a fraction of that overseas.

You will also have the choice of studying for one or more semesters at the main campus overseas with no disruption to your studies, while paying the fees of the Malaysian branch campus. This transnational education arrangement provides a unique chance for students to experience living and studying overseas without having to pay additional tuition fees. (Please note that this arrangement is subject to the student obtaining the appropriate visa from the relevant government and fulfilling other academic requirements of the university concerned.)

Prospective students can also consider Malaysian-based private institutions such as Sunway, Taylors, HELP, INTO, Nilai, Limkokwing, UCTI e.t.c. that offer various tertiary education programmes in partnership with renown universities in the UK, USA and Australia. Tuition Fees are more affordable and the options exist for the student to complete all academic years in Malaysia or transfer for one or two years to the affiliated university abroad to complete the degree. In both cases, the student is awarded the qualification from the affiliated university.

An international student studying in Malaysia should be prepared to spend between USD 94 to USD 141 per month for their accommodation. Other living costs will include food/housekeeping, clothing, public transport, mobile phone bills and utilities, books, medical insurance and personal expenses. Adding all the expenses above and accommodation the total cost of living will average from between USD 313 to USD 469 per month per student. The table below provides a breakdown of these costs.

Breakdown of living cost in Malaysia

Type of expense	Price (USD)
Accommodation	\$94 - \$141
Food/Housekeeping	\$133
Clothing (washing, ironing, dry-cleaning etc.)	\$19
Public Transport	\$13
Bills and Utilities	\$24
Medical Insurance	\$16
Personal Expenses	\$32 - £64
Total	Approx. \$313 - \$469

A separate survey was made for Malaysia by Br Kumail, the chairperson of the Khoja Shia Community there. The World Federation of KSIMC Education Secretariat approached him to research what students are currently choosing as their possible education destinations that are affordable yet provide quality education, so as to promote to the community. This was primarily initiated due to the rising cost of education in the west, more specifically in the United Kingdom.

Studying in Malaysia for the KSI community is not new. Over the last ten years, approximately 200 students from Africa have completed their studies here or are still pursuing their tertiary education. To assist the WF Education Secretariat in their endeavour, a survey was carried out between 5th December 2012 and 16th December 2012 to study the opinion the students had about studying in Malaysia. The survey was targeted at all students including those who had completed their course in Malaysia and those who are still studying.

The survey was carried out online and the students were notified by email to respond to the online survey which was parked at the Al-Mawaddat Centre, Kuala Lumpur website (www.almawaddat.org). Al-Mawaddat Centre is the patronage to the KSI students in Malaysia. Of course, it was impossible to reach out to all the students as some of them had unsubscribed from the Al-Mawaddat Centre mailing list after leaving Malaysia. Nevertheless, the survey did reach to over 100 students out of which 41 responded. Since the number of respondents account to approximate one quarter (25%) of the total students who have studied or are studying, we can safely assume the results to be accurate enough to be generalized unless otherwise stated.

From the 41 respondents, 28 (68%) were male. However, lately there has been a shift with more females than males. At present, approximately 75% of about 25 students who are currently studying are female. More than 50% of the students are/were from Africa, mostly Tanzania and Kenya with a few from Madagascar. From among the 41 respondents of the survey, there were 14 from South Asia including Pakistan and India.

23 of the 41 respondents have either completed their studies in 2012 or are still studying; hence, the responses mostly reflect current situations. Statistics wise, there are currently approximately 25 students from Africa pursuing their tertiary education in Malaysia. Between the options of completing the course in Malaysia or transferring to the west to complete their final year, 66% responded with the preference of completing in Malaysia.

The fields of Accounting and Finance followed by Engineering and IT were the popular choices among the respondents. There were also a handful (17%) of those who pursued/are pursuing in the field of Pharmacy and Medicine. UK was the popular choice, followed by Australia for choosing the country of the university the institution in Malaysia was affiliated with. Primary reasons are as a gateway to transfer to complete the final year, and to acquire degrees from recognized institutions in the UK.

When deciding Malaysia as their destination for tertiary education, four choices were presented including Affordability, Quality Education, Transfer Possibility, and Muslim Majority Country. Overall, Affordability was ranked 1st followed by Quality, Transfer Possibility and Muslim Majority Country. More particularly, 50% of the respondents ranked Affordability as their 1st criteria and Quality as their 2nd criteria. 25% ranked Quality as their 1st criteria and the same numbers ranked Affordability as their 2nd criteria. Hence it can be concluded here that Affordability and Quality are the primary two deciding factors.

Deliberating further on Quality, the students were asked as to how motivating the lectures were in the institutions. About 75% of the respondents responded in the affirmative side of the spectrum, 25% of which suggested it was extremely motivating. Only a small number, less than 10% expressed their dissatisfaction while the others remained indifferent. When asked about the general environment of Malaysia as to how conducive it was to live and study in, again the majority responded in the affirmative side of the spectrum. Of the two-thirds who responded it was conducive, 33% suggested it as very conducive. About 22% of the respondents remained indifferent in their opinion while the balance, a small number, found it not conducive. Finally, the students were asked as to whether they would recommend Malaysia as a destination for tertiary education to our community youth. About one-third said they would most probably recommend while 41% said they would probably recommend. 20%

remained indifferent. With over 70% of the student's affirmative, it can be concluded that Malaysia is indeed a recommended destination for tertiary education.

5.5: South Africa

As of 2006, there were over 53,000 international students enrolled at South African universities, and there is a strong tradition of students from elsewhere in Africa undertaking graduate study in South Africa. South Africa's leading universities are now actively opening their doors to students from outside of the continent. With both tuition and living expenses considerably lower than those in the UK and US South Africa's top universities offer an excellent value-for-money, English-language graduate education.

The South African academic year runs from December to January. There are a total of 23 public universities in South Africa, which are divided into three categories: universities of technology, traditional universities and comprehensive universities. Unlike standardized national systems, the subject matter, length, and level of graduate programs in South Africa can vary by institution. Traditionally at Masters Level candidates must complete one to two years full time study, with an emphasis on a lengthy dissertation – though courses consisting of classes and seminars along with a shorter dissertation and other mixed modes of assessment are becoming more common. Doctoral degrees typically last for three years.

South Africa is home to many of Africa's leading universities. The University of Cape Town (UCT) was ranked 146 in the 2009 QS World University Rankings™, making it the only African university to make it into the world's top 200. The University of Witwatersrand also made it into the rankings at place 321, with the University of Pretoria ranked in the top 500, and the University of KwaZulu-Natal in the top 600 worldwide.

South African university qualifications are internationally recognised. [UK NARIC](http://ecctis.co.uk/naric/) (National Recognition Information Centre for the United Kingdom) (ecctis.co.uk/naric/) provides information about the equivalency of qualifications and skills from overseas to the UK's national qualifications framework. Visit their website for more information on the services they provide.

Estimated Tuition Fees per Course for Bachelors Degree in South Africa		
Areas of Study	Approx. Tuition Fee (Rand)	Approx. Tuition Fee (GBP)
Architectural Studies	27450	£1,826.35
Arts, Social Science, Theology & Community Development	21910	£1,457.75
Accounting	23550	£1,566.87
Agriculture	25280	£1,681.97
Business Administration	27430	£1,825.02
Chemical Engineering	27740	£1,845.64
Education	21510	£1,431.14
Engineering (All except chemical)	28460	£1,893.55
Health Sciences	22570 - 30020	£1,501.66 - £1,997.34
Law	23200	£1,543.58
Nursing	29040	£1,932.14
?	30020	£1,997.34

List of Top Universities in South Africa

Name of University	Website
Rhodes University	www.ru.ac.za
University of Pretoria	www.up.ac.za
University of Johannesburg	www.uj.ac.za
University of Witwatersand	www.wed.wits.ac.za
University of Cape Town	www.uct.ac.za
Monash University South Africa	www.monash.ac.za

Graduate scholarships and funding

The Association of Commonwealth Universities (ACU) offers a number of scholarships for research and exchange in commonwealth countries. These scholarships are often dependent on criteria related to applicants' nationality and are based on an exchange agreement between two organizations.

5.6: India

India is an enigma. It's a vast country, home to a fascinating mix of culture and traditions, combined with 21st century technology and a fast-growing economy. Dubbed the world's most multidimensional destination, it offers the visitor pristine beaches, snow-capped mountains, traditional villages, mega-metropolises, and an amazingly diverse culinary experience.

India is also home to over 17,000 colleges and almost 400 universities, offering world class facilities to its students, both local and international. Studying in India is a great way to get to know the landscape, giving you plenty of opportunities for travel and adventure over the holidays, and a chance to get a hands-on experience of this fascinating country. The academic programs are offered at Diploma, Undergraduate, Postgraduate and Doctoral levels.

India has the second largest Higher Education System in the world offering the widest spectrum of courses. The quality of education offered by Indian Institutions is globally recognized. Cultural and Religious diversity on Indian campuses contributes towards the all-round development. Besides a safe learning environment, the cost of education is very reasonable.

The Universities / Institutions offering professional and technical courses in India need recognition by the national level statutory bodies established for the maintenance of quality standards in higher education system. Indian Degrees are recognized worldwide. Over 200 of the Fortune 500 companies recruit from Indian campuses regularly.

The academic year in India usually starts in the month of July. However, some institutions have the academic year beginning in August/September. You should contact Ed.CIL for admission at least two months in advance of the commencement of the academic year.

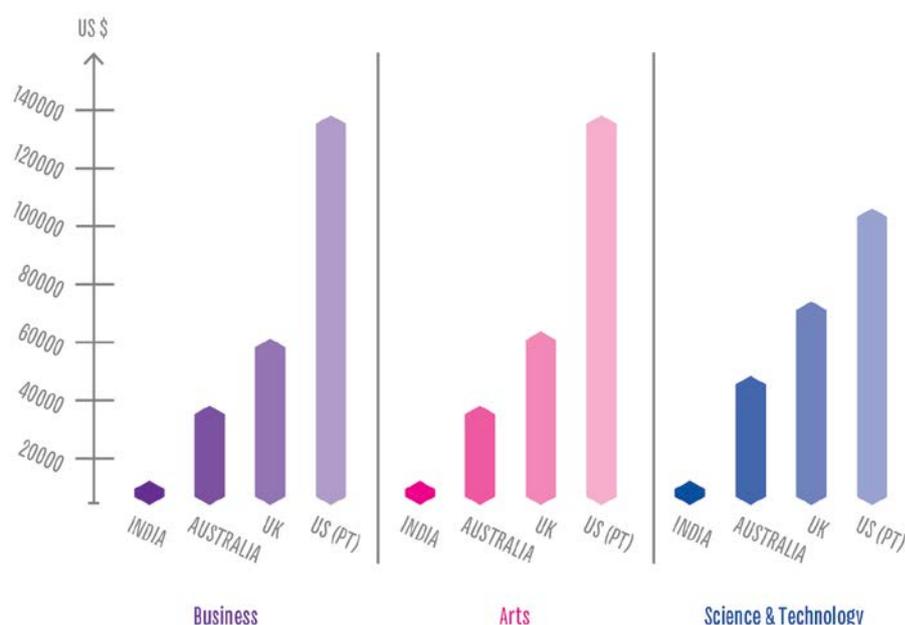
The Indian Universities offer education at a fraction of cost compared to other educational destinations. The average Institutional Costs Per Annum (tuition fees + accommodation charges) for under-graduate programmes are:

Fee in USD	Course
US\$ 1200	for Science / Arts / Humanities / Social Sciences / Commerce / Management
US\$ 2200	for Hotel Management
US\$ 2200	for Engineering & Technology / Biotechnology
US\$ 5000	for Dental
US\$ 1500	for Pharmacy/Nursing
US\$ 1500	for Paramedical
US\$ 4500	for Agriculture/Fisheries
US\$ 14000	for Medicine

The quality of Indian education is comparable to the best available anywhere in the world, while the costs are less and affordable.

Provided below for your reference is a comparative matrix of education and living costs in India vis-a-vis Australia-US-UK:

Average Total Cost (US\$) including tuition fee and living cost for Graduate Students			
Country	Business / Management	Arts	Science & Technology
India	10,000 (3 years)	10,000 (3 years)	10,000 (3-4 years)
Australia	37,000 (3 years)	37,000 (3 years)	42,000 (3 years)
UK	56,000 (3 years)	57,000 (3 years)	66,000 (3 years)
US public	80,000 (4 years)	80,000 (4 years)	80,000 (4 years)
US private	137,000 (4 years)	137,000 (4 years)	102,000 (3 years)



Advantages of Studying in India

- Low Cost Education in India
- Quality of Education
- Education Loans
- Unique Career Courses
- Scholarships and Financial Assistance
- Consultation Service

Below is a list of 5 on the top universities in India

1. Lady Shri Ram College for Women for Arts

City: New Delhi

A centre for academic excellence and achievement, LSR is today one of the finest institutions for Social Sciences, Humanities and Commerce, while also offering a B.Sc. Programme in Statistics. Professional courses like Elementary Education and Journalism are among its strengths.

2. St Stephen's college for Science

City: New Delhi

Founded on February 1, 1881; St. Stephen's is the oldest college in Delhi. It was first affiliated to Calcutta University, and later to Punjab University. With the establishment of Delhi University in 1922, it became one of its three original constituent colleges.

3. Indian Institute of Technology for Engineering

City: Kanpur

Established in 1959 as one of the first Indian Institutes of Technology, the institute was created with the assistance of a consortium of nine leading US research universities as part of the Kanpur Indo-American Programme (KIAP).

4. All India Institute of Medical Sciences for Medicine

City: New Delhi

AllIMS was created in 1956 to serve as a nucleus for nurturing excellence in all aspects of health care. The institute has comprehensive facilities for teaching, research and patient-care. Teaching and research are conducted in 42 disciplines.

4. Manipal University

City: Manipal Town

Manipal University, with more than 70,000 students, was the first institute in the private sector to be recognized as a Deemed University by the Government of India and the first ISO 9001:2000 certified university in India. Manipal University is a name to conjure with not just in India, but the world over. Although it got the deemed university status in 1993, the seeds for its magnificent growth were sown way back in 1953 with the setting up of the flagship Kasturba Medical College on what was then a barren hilltop.

From then on, institution after institution was added and facilities kept improving to ensure Manipal University emerges the leading higher education provider in the country today with 24 professional institutions in **medicine, engineering, management and humanities**. The University is making a strong headway in research as well.

Spread over 600 acres of green expanse, the University is home to 28,000 students pursuing undergraduate and post graduate programs in diverse subjects. The University has a strong alumni network of over 94,000 members.

To find out more please visit our website on:

www.world-federation.org/Education/Articles/guide_Universities_India

5.7: Dubai

Dubai is a proud location for having campuses of one of the premium institutes of the world. Dubai has much more to offer than shopping and tourism. Studying in Dubai could be a life altering experience. Ministry of Education has prepared a policy which shows the strategy for further educational development in UAE. There is lot of benefits of studying in Dubai:

- It's a wonderful place, closer to home
- Similar culture as majority of the population in the UAE is from South Asia
- Upon graduation and once students find a job they can avail a tax free salary
- During studies students are not permitted to work however if they are able to get an employment visa they can change their students visa to an employment visa and work full time and study as well

The number of international branch campuses in Dubai has increased significantly over the past decade, which has partly contributed to the establishment of the Knowledge Village, a designated zone with academic and student facilities provided for foreign institutions. The Knowledge Village includes more than 19 foreign branches of a University, College or School providing accredited academic programs and degrees. A few of these British affiliated universities are listed below:

Name	Telephone	Website
British University in Dubai	971-4-3913626	www.buid.ac.ae
Cass Business School Dubai	971-4-4019316	www.cass.city.ac.uk
Exeter University Dubai	971-4-3693048	
Heriot Watt University Dubai	971-4-3616999	www.hw.ac.uk
London Business School Dubai	971-4-4019301	www.london.edu
Manchester Business School Dubai	971-4-3658313	www.mbs.ac.uk
Middlesex University Dubai	971-4-3678100	www.mdx.ac
Strathclyde Dubai	971-4-2089281	www.strath.ae
University of Bradford Dubai	971-4-4393694	www.bradford.ae
University of Sunderland PGCE	971-4-3444192	
University of Dubai	971-4-2225411	www.ud.ac.ae

Chapter 6

Recommendations

From the findings and research above, we can conclude that higher education is important for economic growth, powering the supply of high-level skills and improving the work force productivity. We can safely say that when higher education flourishes so does an economy.

However it is not possible for all of us to go abroad to study, and achieve the best quality of education due to a number of factors, the main one being cost. The reason for writing this paper was to identify which country students can go obtain a good quality degree at an affordable price.

Our survey suggested that majority of Khoja students, prefer coming to the UK to pursue their tertiary education. The reason being, it has a large Khoja Jamaat, the course is short and recognised worldwide. However with the increasing fees, this destination is no longer feasible. Universities in the UK, US and Australia have now increased their tuition fees for international students above the rate of inflation. In addition the above countries have also become stringent about their immigration rules, and have made the student visa process more lengthy and costly. This is therefore discouraging many international students from applying to these countries.

The table below summarises the approximate tuition fees together with the estimated country's cost of living for international students wishing to study abroad.

Cross- Country Comparison of Education Cost		
Country (State/Private University)	Estimated Tuition Fee per academic year in USD	Estimated Living cost per year
Australia (State University)	\$ 18, 000	\$14,300.00
Canada (State University)	\$11,800.00	\$11,800.00
France (State University)	\$800.00	\$10,680.00
Ireland (State University)	\$17,400.00	\$16,000.00
Malaysia (Private sector)	\$6,400.00	\$4,800.00
New Zealand (State University)	\$14,300.00	\$11,900.00
United Kingdom	\$15,000.00	\$13,300.00
USA (State University)	\$15,000.00	\$15,000.00
USA (Private University)	\$20,000.00	\$15,000.00

Looking at the estimated education comparison costs above, we would strongly recommend our Khoja students to consider applying to Malaysia to one of their UK affiliated universities. Malaysia's higher education system is well connected internationally, facilitates the introduction of new ideas and fosters trade and other links with foreign countries, through the movement of students and researchers across national frontiers. Not only does Malaysia have affordable tuition fees, but affordable living expenses as well.

International students will also find the cheaper fees and lower cost of living in Malaysia more beneficial to them as compared to studying in other countries. International students are allowed to work part-time for a maximum of 20 hours subject to immigration requirements. Once a student has graduated from a Malaysian University their degrees and diplomas are internationally recognised.

In addition, in the past the global dominance of the English language gave the UK, the USA, and Australia a real competitive edge. That is now under threat as universities in Europe have started to provide courses for overseas students taught in English, such as Sweden, and institutes in countries such as Malaysia, Dubai, India, and Africa countries use English as the form of communication in their lectures and studies.

Our second recommendation would be Europe, because when it comes to good quality and affordable education, Europe has emerged as one of the most favoured destinations after the increase in UK tuition fees. Studying in the UK is far shorter than studying anywhere else in the west, and you can get into medical school straight from high school.

One of the most prominent differences between further education in European countries and the United States of America is the cost of education. Even with the increase in the price of tuition for university students, it is still considerably cheaper to study in European countries. The reason for this difference in price is also due to the fact that a European degree is 3 years long, as opposed to a 4 year degree in the USA.

Our third recommendation would be for students to attend university in Manipal, India if they wish to pursue a science related degree. If students do not want to attend university in India, the next best option would be Dubai because it has the highest number of UK affiliated universities. The fourth best option would be Canada, because unlike the UK and US the student will have an option to apply for citizenship.

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