

**WEST BANK AND GAZA****TECHNICAL ASSISTANCE REPORT  
ON STUDENT LOAN SCHEME  
FOR THE MINISTRY OF EDUCATION AND HIGHER EDUCATION****JUNE 2010****MIDDLE EAST AND NORTH AFRICA  
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**WEST BANK AND GAZA:**  
**Ministry of Education and Higher Education**

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## WEST BANK AND GAZA:

### Ministry of Education and Higher Education

#### OUTLINE OF PROPOSED STUDENT LOAN SCHEME

##### 1. Background

1. One key challenge the Palestinian Higher Education system is facing is to satisfy the increasing demand from the growing population of secondary education graduates, while keeping the quality and relevance of programs offered capable of meeting the changing demands of the global economy. In addition, there exists the challenge of competition for public funds from within the sector, and in the case of the Palestinian Authority (PA), from the current emergency and critical economic situation. Given the current financial circumstances, public financing for tertiary education is weak, therefore, the system relies heavily on student fees which amount to 60% of universities' operating costs. The World Bank is well aware of how much education is valued by Palestinians as observed by the high participation in education. More than 96 % of children go to school, and more than 30% of the population between 19-25 is enrolled in higher education, which is high compared to international standards.

2. The tertiary education system in the PA is a binary system with 11 universities and 29 community (technical) colleges. More developed than the average for the region, the system shares indicators comparable with middle-income countries. The enrolment rate is close to 30%, higher than the average found in other Arab states, and compares to those of countries like Mexico (21%), Costa Rica (21%) and Malaysia (27%). Student fees are among the highest in the world when compared to per-capita GNP.

3. Demand for tertiary education has increased at an alarming rate in the past decades. The number of students enrolled in Tertiary Education Institutions (TEIs) has more than tripled between 1995 and 2006. As a result, the gross enrolment rate in tertiary education grew from 10.2% in 1995 to more than 23% in 2003. Today there are more than 150,000 students enrolled in Universities alone<sup>1</sup>.

4. With fees currently at 2/3 of normative costs, the likelihood of increasing them by 1/3 in the near future given the current economic circumstances is unrealistic<sup>2</sup>. In order to overcome the financial crisis, a combined approach of increased PA support with a carefully assessed possible increment in fees, accompanied by provision of subsidies for lower income students is needed.

5. Student loans are the main mechanism selected by the MOEHE to provide financial support to students, together with scholarships/grants for the neediest

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<sup>1</sup> 157,518 students enrolled in 14 universities as of the first semester of the academic year 2009/2010.

<sup>2</sup> Student fees are among the highest in the world when compared to per-capita GNP.

families. The loan scheme is organized in the national Student Revolving Loan Fund (SRLF). In the first semester of 2007-2008, more than 24,000 benefited from aid from MOEHE.

6. The MOEHE is keen on ensuring the sustainability of its student loan program. As a start, the MOEHE has hired a legal advisor to assess the possibilities and course of action needed to be able to recover some of the outstanding loans from university graduates. In addition, the MOEHE received about \$15 million in funds from Arab donors. Emphasis is being placed on ensuring the sustainability of the program and therefore students are now asked to reimburse a symbolic 4 percent of the balance of the loan annually shortly after loan approval and until graduation, in order to develop a repayment culture from the outset. This has been successful since already \$1 million out of the \$15 million of loans granted in 2009 have already been repaid.<sup>3</sup>

7. Student loans can be seen from two angles: on the one hand – the disbursement side—they are an instrument to assist students in paying their fees, on the other hand – the repayment side - they are viewed as a tool to help finance the other kind of aid, namely grants and scholarships. In the case of scholarships it is important to emphasize, however, that MOEHE authorities should initially concentrate on ensuring sustainability of the student loan scheme before it generates space for students' scholarships based on merits. Targeting mechanisms (mean testing; academic requirements; etc) should be well developed for making decision about allocation of grants and could also be used for deciding on student loan beneficiaries.

8. Today, MOEHE's allocation of funds is done through the universities, using a formula with no clear criteria. Funding allocations are done mainly of a first come first served basis. Currently, application forms vary from one institution to another, and there are no procedures for repayment. MOEHE is in the process of making changes to its student aid fund to ensure that it becomes sustainable – and independent of foreign aid in the future. MOEHE's student loan department is currently acting as the financial intermediary as students have been vocal and have gone on strike in the past when there was discussion about a student loan scheme being administered by Banks. This has put undue pressure on the MOEHE's student loan department as it is responsible for all facets of the loan program, including the granting of loans which is a highly specialized task in and of itself. One policy alternative that MOEHE could explore in the near future is the possibility of involving universities and colleges more directly as guarantors to protect the sustainability of the loan scheme against payment default. Two countries that have applied this scheme successfully are Mexico and Chile.

#### *MOEHE Loan Scheme parameters and objectives*

- The objective is to create a sustainable resource that will assist students into the future;

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<sup>3</sup> The MOEHE could consider giving exemptions from payment to students who cannot afford the 4% conditional to undertaken regular correspondence with the loan authority to solidify their habits with respect to loan maintenance and repayment.

- Ensure that students understand their responsibility to share the cost of their higher education;
- Provide a strong, streamlined repayment system that is easy and fair;
- This means that repayments of loans must be collected from all students;
- The new scheme will have two sources of funding, MOEHE's own resources, and private sector resources to be provided by the Bank of Palestine (BoP) and the International Finance Corporation (IFC);
- Provide a collection mechanism that will ensure sustainability through a revolving fund;
- Build on the developmental work to date of the Unit of Lending and Student Aid (ULSA) of MOEHE;
- Utilise the existing strengths of ULSA and the systems it has put in place;
- Be closely aligned, in terms of scheme design and in terms of impact on students, with the new Bank of Palestine/International Finance Corporation (BoP/IFC) loan program.

## **2. Funding**

9. The loan fund is to be known as the Higher Education Loan Fund. Funding sources are expected to be donors including the Arab Fund, plus other sources that have supported the student aid scheme in the past. In 2009, Arab donors provided about \$16 million in seed funds and another \$4 million is expected. For financing scenarios please see section 9 below.

## **3. Implementation Arrangements**

10. In order to ensure sustainability of the PA's Higher Education Loan Fund, this revolving fund needs to be administered by commercial bank(s) overseen by an independent Board. The bank(s) will advance the loan funds to universities and colleges each semester, based on student demand for loans, and on eligibility criteria. The MOEHE will need to gradually devolve the administration of all the revolving fund functions to commercial banks or other more suited financial intermediaries. Students will have an account with the bank, at no cost for students. This is likely to be attractive to the Bank as it will further its customer base. The bank will collect monthly payments automatically and send them to the Fund. The loans will be available to students in all fields of study. The amount of the loans will be up to JD1000 per semester. Monthly repayments of 4% of loan value will be payable immediately, and throughout the study period. A grace period of six months after graduation, paying the same monthly amount as during study period will apply to all students. Upon employment, loan is to be repaid at 10% of income per month.

## **4. Eligibility rules and criteria**

### **4.1 Students**

11. *Age:* Student applicants should have reached the age of 17 years.

12. *Academic criteria:* A notional (average) minimum grade point average (GPA) is set at 65% for universities and 60% for two year colleges. However, the actual GPA

cut-off for successful applications will be adjusted according to demand and funds available. This adjusted score will be published each year.

13. *Fields of study:* To be open to students in all fields of study, though it is noted that the BoP/IFC scheme is available only to students in selected science, math and IT related fields in order to make it more attractive and be able to attract private banks during the initial implementation phase. An applicant who intends to study a course covered by the BoP/IFC scheme, but who fails to meet other eligibility criteria under that scheme, is not precluded from applying under the MOEHE scheme. The Government may wish to consider applying incentives through the loan scheme to encourage enrolment in courses of high economic and/or social priority. The areas chosen could change from time to time, as needs develop.

14. *Full-time/part-time:* Loans should be open to both full-time and part-time students. In particular, loans should be available to students meeting other criteria (including academic criteria) who are studying at Al Quds (Open) University. Except in the final semester of their course, students must be taking at least 12 credit points to be eligible for a loan in any semester. Students taking courses in the summer semester and taking fewer than 12 credit points are also eligible for loans.

15. *Availability in the first semester of study:* For students in their first semester of study, loans will be payable retrospectively, as at present, upon successful completion of their units of study. These students will also make the compulsory monthly contribution in a lump sum when they receive advice that their loan has been paid.

16. *Guarantees:* Students will be encouraged to understand that they are personally and individually responsible for financing the cost of their higher education. However, for cultural and social reasons, a "moral" guarantor will need to be provided. This will usually be a family member (such as parent) or a civil servant. The guarantor will be required to sign the loan contract in person, alongside the student, at the university or college (or at the commercial bank, if so agreed). MOEHE has done quite a little bit of awareness on this issue.

17. *Additional scholarship/grant assistance:* Additional assistance through scholarships or grants (to cover the small monthly payments required during the period of study) should be means- and merit-tested.

#### **4.2 Transitional arrangements – application of the scheme to existing students**

18. The new rules apply to all eligible students, including those in the later years of their courses (continuing students).

#### **4.3 Institutions and programs**

19. *Institution type:* Students at both universities and community/technical colleges will be eligible. The Government may wish to provide incentives to encourage enrolment at particular types of institutions, such as vocational colleges. Additional financing will be required to offset any incentives provided.

20. *Sector:* Loans will be available to students at Government and not-for-profit institutions on a need basis for students that meet the loan conditions. Loans will also be available, on the same basis, to those at accredited private institutions. This body will need to work closely with the ULSA to ensure that increases in tuition fees are contained within the capacity of the loan scheme's ability to provide finance.

*Level of course:* Loans will be available for undergraduate study only, including degree courses, and diploma and certificate courses that lead to employment (are vocational in nature).

21. *Duration of studies:* Except in exceptional circumstances, loans will be available for study leading to a first post-school qualification, or for a first qualification plus a further qualification that articulates to lead to a first degree qualification. Further loans, to cover study beyond a first undergraduate degree, will not be available. To qualify for ongoing loan support students will normally be required to finish their studies in a minimum time period.

22. *Incentives for academic excellence: In the medium term.* As the loan scheme becomes sustainable, the MOEHE may also wish to consider using the loan scheme as an instrument to encourage academic excellence. Accordingly, scholarships in the form of a waiver on a specified portion (30-50%) of the amount borrowed in any one semester could be offered to those students achieving an average score of 90% or above in that semester. It is noted that this measure has cost implications for the Government and will need to be discussed with universities/colleges.

## **5. Eligible expenditure (coverage) and amount loaned**

23. In order to cover as many eligible students as possible<sup>4</sup> and to encourage family contributions, loans will cover the cost of tuition, up to 75%. Other costs such as living expenses will not be covered.

24. The maximum amount loaned to a borrower each semester will not exceed 1000 JDs. For students seeking loans of more than 1000 JDs per semester, the Bank of Palestine scheme will be recommended. The MOEHE's student loan department should contact the private sector student loan scheme currently on-going to ensure complementarity between both programs.

## **6. Application forms and processes**

25. A common application form and process, covering the MOEHE scheme and the BoP/IFC scheme, has been developed and is found in Annex 2. This application form applies to all students. Students will apply through the student affairs unit at their respective institutions. Online application has been developed and is being used since September 2009. Students selected each semester by the selection committees in their institutions will be directed to the relevant commercial bank and will sign a loan contract with that bank. The MOEHE's student loan department currently has a central loan committee in place that provides the first screening. Upon completion of this first screening, universities will need to assume the responsibility for further

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<sup>4</sup> Note discussion of fee levels below.

processing. The process may need to be simplified by a merger of both committees to one committee at the level of each university where MOEHE representatives would participate.

### Student loan schemes: summary of eligibility criteria

Field of study	Compulsory monthly contribution	Grade Point Average (%)	Eligibility
Any field	N/A	<65	No eligibility
Any field Up to 600 JD	4% of loan value	>65	MOEHE scheme
Any field Up to 600 JD	4% of loan value	96 and >96	MOEHE scheme, with 30-50% rebate at end of semester – <i>medium-term</i>
BoP selected fields*	JD17	>70	BoP scheme
BoP selected fields* > 600 JD	<JD17	>70	BoP scheme, if a grant available to cover monthly repayments
Any field > 600 JD	JD17	>85	BoP scheme
Any field >600 JD	<JD17	>85	I BoP scheme, if a grant available to cover monthly repayments

\* BoP selected fields include: Engineering, ICT, Computer Science, Medicine, Dentistry, Nursing, Pharmacy. Other Health Sciences, Business, Commerce, Accounting, Finance, Applied Mathematics, Applied Science, Agriculture, Social Work.

## 7. Loan terms

### 7.1 Administrative fees

26. No real interest rate will be applied. The principal (amount owed) of each borrower will be adjusted annually to maintain real value and ensure sustainability of the student loan scheme, taking into account inflation. Depending on the terms of the contracts negotiated with commercial banks, administrative fees of 2-3% may be charged. Every effort will be made to minimise these fees.

### 7.2 Repayment

27. Compulsory minimum monthly repayments, equivalent to 4% of the loan amount, will commence from the month when the loan is taken out and will continue

at this level until repayment proper commences, when the minimum income level is reached.

28. Loan repayments following graduation – once a graduate is in any type of employment - will be income contingent: that is, set at a 7-10% percentage of income. This rate may be a flat rate or applied on a sliding scale. The rate or rates will be determined by the Board and beneficiaries will be notified of any changes in the rate in advance. The Board will not lift the rate without due attention to the cost of living and average graduate incomes.

29. Repayment will commence when income reaches a specified minimum level (threshold) and will drop back to the minimum payment if income ceases or drops below the income threshold. Repayment length will obviously vary depending on income and amount borrowed.

30. There will be a grace period of six months following graduation, during which the borrowers will pay only the minimum monthly repayment, as during the study period. However, during this period, should a graduate obtain employment and wish to commence repayments proper, this will be encouraged.

31. Borrowers will be encouraged to repay faster than required under the terms of the scheme by offering an incentive to repay the full amount owed in a lump sum. Such payments will attract a discount on the amount owed of 15%.

32. Strictly limited exemptions will be granted by the Minister on compassionate grounds (if, before completing repayment, a borrower:

- Dies; or
- Becomes unable to work through total and permanent disability).

### **8. Collection mechanism and arrangements**

33. Collection, including collection of the initial minimum monthly amount, will be carried out by the commercial banks, according to the contracts as negotiated. This will be done through automatic monthly account deductions. While the student is still studying, it will be his or her responsibility to ensure that this minimum amount is deposited in his or her account each month. If a parent or other person is paying the minimum amount on behalf of a borrower who is not, or not yet, making normal repayments, then that person's salary, or a portion of it, will need to be paid into the relevant bank.

34. To support the repayment system, graduate borrowers' salaries will be pledged to be paid into an account with the specified bank. In the case of Government employees, an alternative arrangement might possibly be used. Each Ministry could make monthly repayments on behalf of eligible employees by means of salary deduction, paid to the relevant commercial bank.

35. *A further option for students who have graduated from university who have a parent who is a government-sector employee:* in these cases, faster repayment of loans might be achieved by monthly deductions from the parent's salary, commencing immediately the loan is advanced to the student.

36. *Students who have graduated and working in the private sector:* Meetings with employer organizations will be sought to discuss means for ensuring payment of borrowers employed in the private sector. Private employers will be required (by Government decree) to deposit the salaries of liable employees into an account with a specified bank, until the loan is repaid. It is noted that there are precedents for this practice in Palestine. MOEHE's student loan department is also envisaging putting in place a database of all students working in the private sector.

37. *Borrowers who are self-employed:* Similarly, borrowers who are self-employed will be required to maintain a viable account with the relevant commercial bank, and to ensure that the balance available is sufficient to cover the cost of monthly repayments.

38. *Borrowers liable to repay who fail to do so:* Some borrowers will leave Palestine before their loans are fully repaid. The Government might consider mechanisms to collect outstanding repayments from borrowers who wish to leave Palestine on a permanent or semi-permanent basis. Options in such cases include:

- Applying an annual charge on the outstanding principal until it is repaid in full; or
- Asking such borrowers, as a condition of obtaining the necessary papers to exit the country, either (1) to pay the outstanding amount in full; or (2) to agree to pay a specified monthly amount, through automatic bank deductions, while abroad.

39. The Government will apply normal commercial bank charges on outstanding amounts in all cases where borrowers who are liable to make repayments fail to do so.

40. *Default:* Under this scheme, if it operates well, there should be little, if any, default.

## 9. Financing Projections

41. Assuming that MOEHE will receive US\$20 Million per year for the next five years, 15,000 students, with an average loan of 1,000JDs per year will be served per year. Assuming that all students will pay 4% of the loan on a monthly basis, at the end of the 5th year, the FUND will generate US\$4.2 million. Assuming that for the first two years after graduation students will continue to make the 4% payments, and that once they find a job they will pay 10% of their income (giving a 30% unemployment rate) table below shows that in 10 years, the FUND could generate 10 million dollars.

<b>Cash available for loan distribution</b>										
<b>(USD,000s)</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>
MoEHE	-	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash generation	-	2,855	3,654	3,870	4,220	5,184	6,585	7,267	9,430	10,169
Less:										
Grants	-	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)
<b>Total available cash flow</b>	<b>19,500</b>	<b>22,355</b>	<b>23,154</b>	<b>23,370</b>	<b>23,720</b>	<b>24,684</b>	<b>26,085</b>	<b>26,767</b>	<b>28,930</b>	<b>29,669</b>

42. The table below shows the number of students to be served under different funding scenarios. Ernesto, can we discuss

**Average number of students per year to be served in different funding scenarios**

		Funding amount per year (Yrs 6-10, USD ,000s)		
		15,000	20,000	25,000
Funding amount per year (Yrs 1-5, USD ,000s)	15,665	30,000	36,608	43,272
	20,000	33,957	39,644	46,308
	31,241	44,743	50,000	55,257
	46,605	59,486	64,743	70,000

<sup>1</sup> Over the course of the semester (6 months), the student will pay 24% of the principal

<sup>2</sup> After graduation, the 30% unemployed graduates pay a minimum fee of 24% of their loan

**Weighted average yearly tuition cost**

Degree Program	Average cost (JD)	75% of average cost	Number of students	Total tuition paid (JD)
Education	443	332	53,886	17,888,050
Humanities & Arts	627	470	17,381	8,168,002
Social Science	466	349	18,887	6,599,748
Law & Sharia'a	663	497	5,724	2,845,086
Business	616	462	18,050	8,336,103
Science	465	348	13,842	4,823,147
Engineering	1,023	768	9,732	7,469,353
IT	1,184	888	2,137	1,898,089
Agriculture	728	546	637	347,757
Health	4,116	3,087	2,196	6,778,520
Applied Health	894	671	4,298	2,882,862
Other	552	414	3,805	1,576,360
<b>Total (JD)</b>			<b>150,575</b>	<b>69,613,076</b>

<b>Weighted average yearly tuition (Total tuition paid (JD)/# of students)</b>	<b>462</b>
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**Repayment schedule - MoEHE versus Bank of Palestine scheme**

Through selected Bank Class of 2012 (JD)	Studies				Grace		Post-Grace			
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loans taken	500	500	500	500	-	-	-	-	-	-
Total payments	120	120	120	120	120	120	330	330	330	290
Percentage of yearly loan	24%	24%	24%	24%	24%	24%	-	-	-	-
Percentage of yearly salary	-	-	-	-	-	-	10%	10%	10%	10%

Through Bank of Palestine Class of 2012 (JD)	Studies				Grace	Post-Grace		
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
Loans taken	800	800	800	800	-	-	-	-
Total payments	200	200	200	200	200	903	835	801
Percentage of yearly loan	25%	25%	25%	25%	25%	-	-	-
Percentage of yearly salary	-	-	-	-	-	17%	15%	15%

43. Accounting and financial reporting are the responsibility of the contracted commercial banks, overseen by the Board. The Board Secretariat will prepare quarterly financial statements.

44. Accounting and financial reporting are the responsibility of the contracted commercial banks, overseen by the Board and the Ministry.

#### **10. Governance Role and composition of the Fund Board**

45. The Board will have executive powers in relation to the Fund, subject to the laws and decrees promulgated by the PA. The Board will oversee the operation of the Fund and will ensure financial viability and transparency. The ULSA, universities and colleges, and the participating commercial banks will be required to make regular reports to the Board on the operation of the scheme. The Board will be empowered to make by-laws, regulations and determinations relevant to the Fund, and to make directives to those parties with responsibilities under the scheme, including commercial banks (subject to the provisions of their contracts).

46. The Board was established in 2009 by decree specifying Board membership and its mandate, plus necessary procedural specifications for its operation.

47. Membership of the Board will include:

- The Minister of Education and Higher Education;
- The Assistant Minister of Higher Education;
- Representative of the Ministry of Finance;
- Representative of the Minister of Planning
- One or more representatives of donors;
- Three private-sector representatives; and
- One representative each from universities and colleges.

48. The Minister Assistant for Financial Policy of MOEHE (head of ULSA) will be a member of the Board ex officio (non-voting member).

49. The Minister of Education and Higher Education will chair the Board.

50. The Board will have its own secretariat, established outside MOEHE. This will be headed by an Executive Officer and will work closely with the MOEHE Fund Management Unit. The Executive Officer of the Secretariat will have primary responsibility for liaison and consultation with MOEHE, the Board and donors. The Executive Officer will be appointed by the Board.

#### **11. Appeals Mechanism**

51. The Board will establish an Appeals Subcommittee to hear appeals under the scheme. The procedure for appeals will be publicised and students will be provided with assistance in making an appeal against a decision made under the scheme.

#### **12. Role of Donors**

52. Representatives of donors could be members of the Board. A donor reference group may also need to be established, to ensure that all donors have direct policy input and can monitor the performance of the scheme. However, donors will not be

able to identify individual beneficiaries as those students whom their share of the funds will assist.

53. The Board will be required to make a twice-yearly presentation to the donors on the operation and performance of the Fund. The Fund Manager (however titled) will also prepare and present quarterly reports to donors.

### **13. Role of Universities and Colleges**

54. Universities and colleges will have important roles under the loan scheme.

55. Student affairs units at universities and colleges will have primary responsibility for provision of advice and information to borrowers and applicants.

56. They will also have primary responsibility for selection of beneficiaries, who will be directed to the relevant participating bank to sign their loan contracts. Selection will be conducted according to the eligibility criteria set out under section 6 of this document. A selection committee will be set up in each university, and its members will be communicated to the Board, no later than August 15, 2008.

57. They will be responsible for monitoring of academic progress according to the specified criteria.

58. For this scheme to work, universities and colleges, according to their own procedures, should refuse to enrol students, other than loan or scholarship recipients, who do not pay tuition fees on time.

59. Universities and colleges will also need to agree that, where borrowers have failed to pay the compulsory minimum monthly charge and/or other payments as due, their certificates will be withheld. (Note: withholding a certificate until payment of the full loan amount is received could mean that a borrower does not receive his/her certificate until ten years or more have passed. If the Government is determined to apply such a requirement, then provision will need to be made for statements of qualifications and academic records to be provided in their place – but only for borrowers who are up to date in their repayments, according to the relevant participating bank.)

60. Workshops and information sessions will be conducted for universities and colleges in 2009. This enabled those who will carry responsibility for administration of aspects of the scheme to become fully informed of their responsibilities and fully understand how the scheme will operate. As an initial step, a meeting will be organised with the Council of Higher Education.

### **14. Performance Indicators and Monitoring**

61. Clear performance indicators will be established in the following areas:
- Demand, take-up rate and targeting;
  - Financial performance, including semi-annual repayment rates;
  - Operations at university/college level.

62. The Board and MOEHE will share responsibility for monitoring in all areas. Regular reporting to the Board and MOEHE will be required from universities/colleges and from the contracted commercial banks. Ideally, these reports, as well as the proceedings of the Board, should be available in the public realm.

63. The Executive Officer of the Board Secretariat will present quarterly reports on the operation and performance of the Fund, and any issues arising, to the Board and the Donors' Reference Group.

#### **15. Promotion and Information**

64. A joint information and awareness campaign will be contracted for the MOEHE scheme. This should begin if possible by mid-July 2008, well before the commencement of the new semester in September. Joint information material will be produced and distributed. A single website will be used as part of this campaign, and as a portal for applications.

## Annex 1: University Enrolments

University Enrollment

أعداد الطلبة المنتظمين في الجامعات

1	Arab American University-Jinin/AAUJ	4382	الجامعة العربية الأمريكية	1
2	Bir Zeit University	5945	جامعة بيرزيت	2
3	Quds Open University	56764	جامعة القدس المفتوحة	3
4	Al Quds University	9746	جامعة القدس	4
5	Bethlehem University	2610	جامعة بيت لحم	5
6	Palestine Polytechnic University - PPU	2880	جامعة بوليتكنيك فلسطين	6
7	Hebron University	5943	جامعة الخليل	7
8	Al Azhar University	14756	جامعة الأزهر	8
9	Islamic University of Gaza	18139	الجامعة الإسلامية	9
10	Palestine Technical University - Kadoori	1285	جامعة فلسطين التقنية/خضوري	10
11	University of Palestine - Gaza	819	جامعة فلسطين / غزة	11
12	Gaza University for Girls	54	جامعة غزة للبنات	12
13	Najah University	17528	جامعة النجاح	13
14	Al Aqsa University	16667	جامعة الأقصى	14
		<b>157518</b>		

## MOEHE beneficiaries through the current student aid

1st semester 2009/2010

University	المبلغ بالنولار	عدد المستفيدين	اسم الجامعة
Arab American University - Jinin/AAUJ	155,081	291	الجامعة العربية الأمريكية
Najah University	702,267	2987	جامعة النجاح الوطنية
Bir Zeit University	333,609	1075	جامعة بيرزيت
Quds Open University	352,869	2341	جامعة القدس المفتوحة
Al Quds University	464,870	991	جامعة القدس
Bethlehem University	79,610	378	جامعة بيت لحم
Palestine Polytechnic University	181,922	786	جامعة بوليتكنيك فلسطين
Hebron University	198,811	940	جامعة الخليل
Islamic University of Gaza	703,831	3417	الجامعة الإسلامية
University of Palestine - Gaza	19,903	99	جامعة فلسطين / غزة
Palestine Technical University - Kadoori	19,648	70	جامعة فلسطين التقنية/خضوري
	<b>3,212,420</b>	<b>13375</b>	

جامعة الأزهر والأقصى لم تستفيد من القروض في الفصل الأول 2009 / 2010

Al Azhar & Al Aqsa Universities in Gaza did not benefit from the loans in this semester

## **Annex 2: Application Form: Fields**

Full name (including father's and grandfather's)

Palestinian identity number and type (proof required)

Student identity number

Postal address

Residential address

Bank and account number (if applicable, proof required)

Phone number

Parents' names

Parents' identity numbers and types (proof required)

Parents' address (es) and contact details

\*Guarantor's name, ID and contact details, if different from parents'

Names and ID details of all immediate family members who have previously taken student loans from Bop/IFC or the Ministry scheme; plus declaration that none of these persons has defaulted on their loan.

University/college

Faculty (field of study)

Course, including course code/number

Year level

\*\*Semester

Tuition fee applicable

% of tuition to be covered by loan

Grade point average in previous semester/Tawiji examinations (whichever applicable)  
– documentation required

Other financial assistance/scholarship – details including amount and source

- Family monthly income (documented)
- Family size
- Number of family members eligible to receive social assistance (eg disability pension) – documented
- Number of family members who have received higher education
- Is a parent deceased/ Which one?
- Family home – owned or rented
- Does the student live in the family home, or elsewhere?
- Declaration and signature, date of application

### **Annex 3: Revolving Fund Board Executive Officer**

#### **The position**

- The Ministry of Education and Higher Education (MOEHE) is seeking to employ on an apart time basis an Executive Officer for its newly re-activated Board of the Revolving Student Loan Fund operated by the Palestinian Authority.
- The Executive Officer will manage the Secretariat of the Board.

#### **Duties**

The main core responsibilities attached to this position are:

- To manage the Secretariat of the Board and to oversee the work of the Banks servicing the loans of the Fund
- To service the Board with respect to its **quarterly** meetings through the preparation of reports and associated papers, based on reports prepared by the Banks, and MOEHE;
- To be responsible for preparing the agendas, records of meeting and minutes and all associated arrangements related to Board quarterly meetings
- To perform tasks and functions as directed by the Board
- To advise the Board on matters before it and to make appropriate recommendations
- To liaise with MOEHE; universities and colleges; the participating commercial bank(s); donors and donor organizations with respect to the work of the Board and the management of the Fund
- To establish and service, as required and as directed by the Board, sub-committees, reference groups, working parties and other organisational groupings associated with the work of the Board
- To assist the Board in the management of the allocation of funds based on student demand and to take responsibility for the preparation of financing scenarios to facilitate the decision making of the Board
- To take initiatives with regard to fund-raising and the seeking of additional donors and financial contributions to support the Fund
- To report to the Minister for Education and Higher Education, and the Assistant Minister for Higher Education, as required and as requested
- To draft biannual reports on the function and conduct of the Board and of the Fund for presentation to the Government and for publication

**Background and qualifications**

- A higher degree in a relevant discipline such as, Economics, Finance or Business,
- Demonstrated professional experience in financial management of private sector enterprises
- Knowledge of the Palestinian higher education system
- Deep Understanding of Palestinian banking and finance environment
- Substantial experience in servicing representative boards and/or similar bodies in a public-sector environment

