



UNIVERSITY OF AZAD JAMMU AND  
KASHMIR, MUZAFFARABAD

## UAJ&K ANTI-POVERTY POLICY

This policy document highlights the Anti-Poverty policy of University of Azad Jammu & Kashmir in accordance with Sustainable Development Goal-1.

[Author name]

[Course title]

# Contents

## **Part One: UAJ&K Anti-Poverty Policy**

1. Definitions
2. Policy

## **Part Two: A brief introduction about Directorate of SFA&UA**

1. Establishment of DSFA&UA
2. Objectives of DSFA&UA
3. The detail about numerous scholarships

## **Part Three: Policies that govern the process of awarding scholarships**

1. Flow chart: Process of awarding scholarships
2. Departmental scrutiny of applicants
3. The scrutiny of applicants by DSFA&UA
4. Role of Institutional Scholarship Awarding Committee (ISAC)
5. Physical Verification

## **Part Four: The Details of Scholarships, Funds and Students**

1. Total no.of scholarships
2. Total no.of students
3. Total amount of funds

# Part One



## UAJ&K Anti-Poverty Policy

### Section-1: Definitions

In this policy document, unless otherwise specified, or anything repugnant to the Act and Statutes of University of Azad Jammu & Kashmir, the following expression shall have the meaning as follows:

#### Poverty

“Poverty is a state, where people have the scarcity of means to satisfy their basic needs.”

The World Bank Organization defines the poverty in a broader perspective this way:

“Poverty is hunger. Poverty is a lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike -- a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.”

(World Bank Organization-2009)

## Section-2: Policy

### UAJ&K Anti-Poverty Policy

#### Purpose

The rationale and drive behind this policy is to validate the determination of University of Azad Jammu & Kashmir to provide ample opportunities for quality education to financially hampered students. Indeed, attaining higher education for the students belonging to lower income segment of the society has never been an easy task. However, UAJ&K supports 'Education for all' in high spirit.

In order to actualize this policy in letter and spirit, UAJ&K established Directorate of Student Financial Assistance and University Advancement. The Directorate of SFA&UA in line with the Anti-Poverty policy of UAJ&K, believes in the providing equal opportunities and level playing field for attaining higher education, irrespective of student(s) financial background.

In this regard, Directorate of SFA&UA offers various Scholarships to enable less privileged students to attain higher education without any financial hindrance. The scholarships are purely need-based in nature, in order to target the less privileged segment of society, and to provide level playing field for needy student(s) to actualize their dreams.

#### The objective of the Policy

- a) To empower capable, yet, financially constrained student(s) to attain quality higher education.
- b) To provide free higher education to less privileged student(s), so that they can achieve higher socio-economic status.
- c) To provide free education to less privileged student(s), in order to enable them to excel in their professional careers.
- d) c. To improve access to higher education, especially for the student(s) belonging to far-flung areas of Azad Jammu & Kashmir, Gilgit Baltistan and Pakistan.

#### Scope

This policy applies to the whole University including its regional campuses.

(In detail account of Directorate of SFA&UA, and implementation of UAJ&K Anti-Poverty Policy is discussed below)

## Part Two

### A brief introduction about Directorate of SFA&UA



# 1

## Establishment of DSFA&UA

This Directorate was established on October 21, 2015 vide No. **F-4-67/M/General/657-67/2015**, and **Dr. Abdul Majid, Assistant Professor-CS&IT** was appointed as its first Director. Before this, activities were focused only on financial assistance under the umbrella of Student Financial Aid Office. Presently, **Prof. Dr. Wajid Aziz Loun** is serving as **Director SFA&UA**.

The Directorate of Student Financial Assistance & University Advancement (SFA & UA) serves as a catalyst to support University of Azad Jammu & Kashmir (UJK) in fund raising, establishing public private linkages, help the students to meet financial requirements for their education, providing career services to students and developing alumni engagement programs.

Values of SFA&UA:

The SFA&UA is committed to several key values that will be reflected in all aspects of its operations:

- Transparency and Integrity
- Effective management and accountability in its use of resources and implementation of programs
- Active communication and outreach to economically disadvantaged students
- Continuous improvement of programs and services

## 2

### The objectives and goals of Directorate of SFAUA



## **Amelioration of financially hampered students**

The foremost objective and goal of Directorate of SFA&UA is to strive hard for the poverty stricken segment of students, as access to higher education is subject to uneven distribution. Students having meager financial resources are unable to attain higher education; hence, it is the duty of Directorate of SFA&UA to facilitate these students with substantial resources.

Scholarships are meant to cushion the financial burden of needy students, therefore, Directorate of SFA&UA endeavors to provide scholarships to rightful and deserving students. So that they have a level playing field with financially sound students, and they can focus on their studies and make their future bright without worrying about their educational expenses.

Directorate of SFA&UA also intends to find new avenues to arrange more resources for our needy students, and will always strive for the financial betterment of the needy students.



## 2

### Scholarships Facility for the Students

The detail about major scholarships offered under the aegis of Directorate of SFA&UA is as follows:

#### 1. Prime Minister's Tuition Fee Reimbursement Program for Selected Regions

Under this innovative and special scheme, along with tuition fee, the federal government have paid other academic, incidental, or mandatory Fees charged by UAJK as one-off or on a per semester basis of Masters, MS/ M.Phil, and PhD students having valid domicile of AJK enrolled in UAJK. Refugees 1989-90 settled in AJK are also included in this scheme from FY 2016-17.

##### Coverage

Actual Tuition Fee (of Masters , MS/MPhil and PhD programs), and (b) On and Off Mandatory charges which includes Registration Fee/Enrollment Fee, Admission fee (For new admissions only), Examination Fee, Library charges(nonrefundable), Laboratory charges, Research related academic activities only.

#### 2. Ehsaas Undergraduate Scholarship Project

Education beyond intermediate is one of the ways to overcome poverty. However, access to higher education is itself distributed very unevenly. For example, only 0.4% of the children from the lowest income quintile (from the relevant age cohort) are enrolled in higher education institutions, which is far below the national average of 10%. Ehsaas scholarship's aim is to eliminate this source of unequal access. The strategy is to create opportunities for a sizeable segment of youth to bring them under the net of higher education and create equal education opportunities for all.

##### Coverage

Actual tuition fee of the students, along with a handsome amount of stipend PKR.20,000/- in each semester till graduation. Stipend is paid, so that students can cover their miscellaneous expenses during a semester.

### 3. HEC Need Based Scholarship

As the University aims to elevate the socio-economic position of the needy & deserving students by providing access to quality education through needs-based scholarships, GOP has also duly acknowledged the financial constraints barring students from acquiring higher education and has thus earmarked substantial funds for the improvement of education sector.

#### Coverage

Actual tuition fee of the students, along with a handsome amount of stipend PKR.30,000/- in each semester till graduation. Stipend is paid, so that students can cover their miscellaneous expenses during a semester.

### 4. PAK-USAID Merit and Need-Based Scholarship

Under this program, opportunities for access to higher education are provided especially to under privileged candidates who, despite possessing academic merit, are unable to finance their education.

Financial assistance & scholarships are available for study at undergraduate & graduate level in the Social Sciences. Social Sciences includes (Peace & Conflict Studies, Anthropology, [Archaeology](#), [Economics](#), [Linguistics](#), [Law](#), [Communication and Media studies](#), International Relations, and [Psychology](#)). 50% slots are specified for female students.

#### Coverage

Actual tuition fee of the students, along with a handsome amount of stipend PKR.50,000/- in each semester till graduation. Stipend is paid, so that students can cover their miscellaneous expenses during a semester.

### 5. UAJ&K Merit & Need Based Scholarship

Under this program, meritorious and needy-students are provided with a handsome amount of PKR. 25000-30000. The stipend amount is meant to cushion the non-educational expenses of student(s) i.e. travelling, food, lodging etc.

### 6. Islamic Relief Scholarship

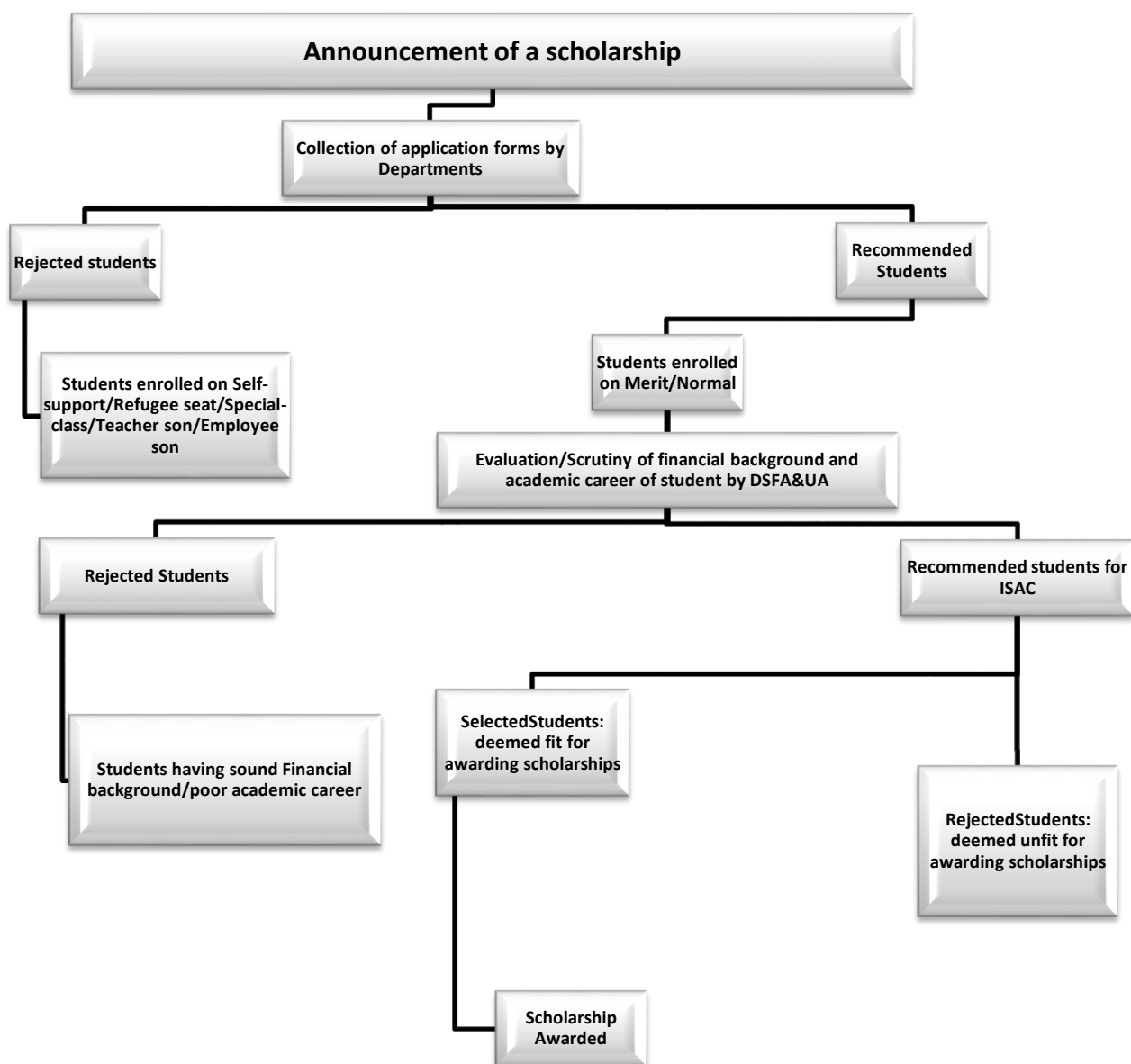
This scholarship is solely for orphan students. This scholarship includes the actual tuition fee of the student(s).

## Part Three

### Policies for Awarding Scholarships



## Flow chart: Policy of awarding scholarships



Following pages will provide in-depth detail about the policy of awarding scholarships as shown in the flow-chart

## 2

### **Departmental scrutiny of applicants**

Scholarship awarding process starts with the announcement of the scholarship, once the memorandum of understanding is signed between the donor agency and UAJ&K. In order to make the students aware of the particular scholarship(s), following steps are taken:

1. All departments are informed about scholarship(s) through a circular.
2. Advertisement of the scholarship(s) through local newspaper.
3. Advertisement of the scholarship(s) on the official website of UAJ&K

After the announcement, first step of scholarship awarding policy is to ask departments to collect the application forms of the students. Every department has a nominated focal person for Directorate of SFA&UA, whose duty is to evaluate the forms of the applicants in a following manner:

1. To evaluate the enrollment status (Self-finance, Merit/Normal, Refugee seat, Teacher-son/ Employee-son/ Special-class) of an applicant.
2. To evaluate the academic performance of the applicant.
3. To evaluate the financial need of the applicant.
4. To prepare a list of recommended and not-recommended applicants.

After the initial scrutiny by departments, application forms are provided to Directorate of SFA&UA along with initial assessment report of each candidate.

### 3

## The scrutiny of applicants by Directorate of SFAUA

The most integral and sacred duty of Directorate of SFA&UA is policy of evaluation and scrutiny of the applicants to the best of its capacity, so that scholarships could be awarded to the impoverished segment of the students. In order to assess and recommend the most deserving candidates for interviews by Institutional Scholarship Award Committee (ISAC), following measures are taken:

#### 1. Admission and enrollment status:

First of all, it has to be determined that whether the applicant is admitted in UAJ&K or its affiliated colleges/institutes. After that, applicant's enrollment status (Self-finance, Merit/Normal, and Refugee seat, Teacher-son / Employee-son / Special-class) is verified.

Those students who are enrolled in affiliated colleges/institutes are not eligible for scholarships and are rejected right away.

Furthermore, students enrolled on **Self-finance, Refugee seat, Teacher-son / Employee-son / Special-class** in UAJ&K are also not eligible for scholarships, because their fee structure is either higher or lower than those on **Merit/Normal**.

#### 2. Academic performance of applicants:

It is also mandatory to evaluate the academic performance of the applicants, as each scholarship has its own academic requirements. Applicants not satisfying the required academic performance are rejected right away.

#### 3. Financial Assessment:

Most of the scholarships are need based, and are meant for financially hampered students. Every particular scholarship has its own financial requirements. Therefore, a thorough evaluation of financial background is required. It is mandatory to find the total number of family members earning and total monthly family income.

Those students, whose monthly income exceeds the specified amount for the scholarship are rejected right away.

**4. Evaluation of Assets:**

Moreover, evaluation of family assets (commercial property, real-estate, vehicles, bank balance, and cattle) is also taken into consideration.

If family assets are deemed abundant to sustain the financial well-being of an applicant, then he/she is rejected right away.

Therefore, students fulfilling the requisite criteria for a particular scholarship are recommended for interviews by Institutional Scholarship Award Committee (ISAC).

## 4

### **Role of Institutional Scholarship Awarding Committee (ISAC)**

After comprehensive evaluation and scrutiny of candidates by Directorate of SFA&UA, next phase of scholarship awarding policy is the interviews of recommended candidates by Institutional Scholarship Award Committee (ISAC) for final selection.

The role of Institutional Scholarship Award Committee (ISAC) is to evaluate the candidates comprehensively through interviews and rank the candidates according to their credentials. ISAC is also a ratifying body for awarding scholarships (please see annexure-6 to observe the composition of ISAC).

After the interviews by ISAC merit list is prepared by Directorate of SFA&UA according to the recommendations of ISAC. Applicants are then awarded scholarships according to available slots. In any case a selected candidate fails to avail the scholarship, then the candidates in waiting list are selected.



## 5

### Physical Verification

The last phase of scholarship awarding policy is the physical verification of selected students after ISAC.

In any case, if the given information by the applicant is found dubious or wrong during physical verification, then his/her scholarship is cancelled, and next candidate in waiting list is entertained.

Moreover, physical verifications can be carried out against students already availing scholarships, if someone complains about wrongdoing or deemed unfit for scholarship.

## Part Four

### The Details of Scholarships, Students and Funds (FY 2021-22)

<b>DETAIL OF SCHOLARSHIPS</b>				
<b>S.No.</b>	<b>Name of Scholarship</b>	<b>Amount</b>	<b>No. of Students</b>	<b>Degree Program</b>
1.	Ehsaas Undergraduate Scholarship Project (Phase-I)	35,398,900	350	BS program
2.	Ehsaas Undergraduate Scholarship Project (Phase-II)	37,899,400	362	BS program
3.	Prime Minister Fee Reimbursement Scheme 2nd Installment	44,770,370	864	MPhil/MA/MSc
4.	Prime Minister Fee Reimbursement Scheme	5,647,300	29	PhD
5.	HEC Need Based Scholarship 1st Installment	10,442,500	178	BS/MA/MSc
6.	HEC Need Based Scholarship 2nd Installment	9,514,450	170	BS/MA/MSc
7.	USAID Merit and Need Based Scholarship Master	5,002,552	23	MPhil
8.	USAID Merit and Need Based Scholarship (Undergraduate)	728,800	13	B.S
9.	Islamic Relief	1,683,400	18	B.S
10.	Secretariate of Religious Affairs and Auqaf Scholarship	60,000	6	B.S
11.	University of AJ&K Merit and Need Based Scholarship	4,155,000	163	BS/MA/MSc/MPhil
	<b>Grand Total</b>	<b>155,634,872</b>	<b>2176</b>	