



SDG-1: NO POVERTY

**“OVERCOMING POVERTY IS NOT A GESTURE OF CHARITY. IT IS
THE PROTECTION OF A FUNDAMENTAL HUMAN RIGHT,
THE RIGHT TO DIGNITY AND A DECENT LIFE.”**

NELSON MANDELA

Student Financial Aid Offices

Student Financial Aid Offices (SFAO) at COMSATS University Islamabad (CUI) provide a platform for the students, which are financially challenged, to explore the financial assistance opportunities available and to seek any support required in this regard. CUI aims at making the education accessible to sectors of the societies, which otherwise, may not be able to afford it being financially constrained, by creating as well as identifying the prospects to help the situation.

Students Receiving Financial Aid

The total number of students enrolled at CUI as of Fall 2021 was 34,323. Among these, the number of students coming from a low-income background, which cannot afford to pay the tuition fee, and were provided with the financial assistance, is 5,342 or 8.3% of the total enrollment. These students are supported by both University sources as well as externally funded scholarships, which includes around 17 different scholarship

programs.

In 2021, the University disbursed an amount of PKR.924.94 million among students, which includes those enrolled in the bachelor, master, and PhD programs.

Anti-poverty Programs

Low-income, blue-collar worker's children

The University seeks to admit students who are in the bottom 20% of household income group in the country and provides scholarships, targeting labor class/ low-income sections of society. Few of these programs are the 'Workers Welfare Fund Islamabad,' the 'Workers Welfare Board Islamabad,' and the 'Punjab Workers Welfare Board Islamabad,' all of which offer CUI-funded scholarships targeted towards low-income and blue-collar workers' children.

Ehsaas Scholarship Program

The Ehsaas Scholarship at CUI also caters to low-income families and one of its objectives is to

award direct, individual scholarships to academically qualified students who, without financial assistance, could not obtain university education.

Furthermore, CUI has graduation/completion targets for students who fall in the lowest 20% of household income group and offers scholarship programs to ensure that the students do not drop out due their inability to meet financial obligations. To achieve this target, Ehsaas Scholarship Program is a major source of funding from the Government of Pakistan. This social safety net program aims to provide 50,000 undergraduate scholarships and has an annual budget of PKR.6 billion.


Support (Food, Transportation, and Housing) for Students from Low-Income Families

In some instances, the scholarships only covering the tuition fee of students is not enough to help students to complete their studies. The students belonging to low-income families find it hard to afford other expenses required to be incurred to complete their degrees. Therefore, besides providing financial aid covering tuition fee, the University also provides support and assistance for food, housing, and transportation to students from low-income families, to enable them to complete their studies.

One of the fully funded scholarship at CUI which covers hostel, messing (food) and transportation charges, besides covering other expenses includes The 'Workers Welfare Fund'.

Memorandum of Understanding/ Agreement

CUI signed a Memorandum of Understanding (MoU) with the Pakistan Bait-ul-Maal, in June



The poster features a central silhouette of a graduation cap with two figures walking up the steps towards a bright light. On the left, the Ehsaas logo is displayed in Urdu and English, with the text 'EHSAAS UNDERGRADUATE SCHOLARSHIPS FOR HIGH ACHIEVERS FROM LOW INCOME FAMILIES'. On the right, the HEC logo is shown above a text box that reads: 'EHSAAS Scholarship is a major initiative to enhance access to higher education. The Government wishes to ensure that no student is deprived of education because of financial need. 50% Scholarships are reserved for female students. Students with special needs as well as those from remote and disadvantaged areas are especially encouraged to apply.'

2021, to provide scholarships to 50 students. Mr. Malik Zaheer Abbas Khokar, Managing Director, Pakistan Bait-ul-Maal and Dr. Zafar Khan Safdar, Director Administration, Pakistan Bait ul Maal visited the Abbottabad Campus of CUI to sign the MoU. The MoU was signed for the next two years.

CUI has also an agreement with the Ihsan Trust/ Meezan Bank that offers Qarz-e-Hasna (interest-free loans) to students for their studies. The loan is payable in installments which start either after they graduate or it can be repaid monthly and the amount is fixed as per convenience/ affordability of the student.

Another window of opportunity for students is called 'Financial Assistance for Walk-in Needy Students (FAWNS),' which is administered by the CUI Endowment Fund.

For more details on the scholarships/ financial assistance provided by CUI, please see CUI Annual Report 2020-21.

**UNIVERSITY DISBURSED
PKR. 924.94
MILLION**

**CUI PROVIDED
SEED MONEY
PKR. 2.15
MILLION**

Support for Students from Low-Income Countries

As with any dynamic institution, CUI's long term goal is to promote socio-economic development through education, research, and outreach. Hence, CUI extends well-endowed scholarships programs for international students. The University's International Office manages all international student scholarships and establishes bonds with other institutions and governments, to create a platform to study in a different, yet compatible, environment. CUI offers various scholarships to students of low-income countries like, Afghanistan, Bhutan, Gambia, Kenya, Myanmar, Nepal, Senegal, and Sri Lanka. These scholarships provide subsidies on tuition fee.



Different scholarships offered by CUI are as below:

- CUI scholarships for member countries
- CUI scholarships for OIC/ IESCO member countries
- ICTP Scholarships (International Center for Theoretical Physics)

Beside these, following scholarships are offered in collaboration with the Higher Education Commission of Pakistan:

- Prime Minister Scholarships for Afghan Refugees
- Scholarships for Least Developed Countries (OIC)
- Allama Muhammad Iqbal Scholarships for Afghan Students
- Pak-Sri Lanka Higher Education Cooperation Program

Furthermore, The World Academy of Sciences (TWAS) has an agreement with CUI, offerings PhD, Sandwich, and Postdoctoral Fellowships for developing countries, especially to those who come from least developed countries.

Queen Elizabeth scholarships are also available for the international students.

Local Start-up Assistance

CUI helps the local community by supporting business start-ups that are financially and socially sustainable, through relevant education and resources, like mentorship program, training workshops and access to the University facilities.

CUI conducted a training session on “Entrepreneurship” for the physically challenged people of the Hazara Division on November 24, 2021. The session was mutually organized by Ms. Komal Khan (CEO), Creative Opportunity and Dr. Syed Afzal Moshadi Shah, In-charge Student Start up Business Center at Abbottabad Campus of CUI. The session was attended by more than 50 physically challenged people. Dr. Syed Afzal Shah introduced the concept of Entrepreneurship to the participants and highlighted its importance, linked it with real world examples and how it can be beneficial for the physically challenged people.

Furthermore, the Business Incubation Center (BIC)/ Student Startup Business Center (SSBC) at CUI arranges free training program, comprising of 12 modules, in November-December each year. These modules include, business plan development, business opportunities, mentorship. SSBC also held a seminar on 'Tech Trends in Global Job Market,' in July 2021.

The BIC-SSBC Management Committee provides seed money to student startups to support their business ideas. So far, the Center has granted seed money worth PKR.2.15million to various student groups. During 2020-21 an amount of PKR.150,000/- was awarded to a startup by the name of 'UniversityExpert.'

SSBC arranged an awareness session – 'Mera Ghar, Mera Pakistan' – on Islamic Small & Medium Enterprise (SMEs) in June 2021. It also arranged a virtual training session on Islamic banking operations and Islamic banking branch operations management, during June 2021.

The Centre for Policy Studies (CPS) established at CUI is aimed at bridging the gap between academia, research and the public policy making processes. To achieve its goals the Centre's team is a blend of academicians, scholarly researchers and policy practitioners who have had extensive experience in public policy formulation and implementations process at senior levels.

Dr. Saima Nawaz, faculty member of CUI from

Few other faculty members of CUI from the Department of Economics published a paper titled “Scrutiny of income related drivers of Energy Poverty: A global perspective” in 2021. This paper explored the roles of a variety of income-related attributes of the problem of energy poverty which should be considered in the policy-making for alleviating various constraints for essential access of the people to useable energy. The study found that the stage of economic development is a key factor in the determination of energy poverty, and this has important policy implications at the global level while accounting for the income attributes of the relevant countries.

