



Executive Summary for Education Report

Current Achievements:

- 1. Terry Ward Report on his visit to E. African Schools:**
A confidential report about the perceived state of the quality of teaching and learning observed was given to the schools.
- 2. School Forum for community schools around the globe:**
Would help build collaborative practice and support the growth of professional knowledge between our schools and sharing of resources, accessing new funding streams; school improvement and raised standards. The forum is scheduled to take place on 18 May 2014.
- 3. Historic Data on Education Loans disbursed from 1981 to Date:** From 1981 to 2013, GBP 2,109,756.52 has been disbursed to 242 students out of which 184 students were male and 58 students were female.
- 4. Students who have completed their Loan Repayments from 2011 to 2013:** 14 students completed their loan repayment from 2011 to Dec 2013. A total of GBP 199,995.00 has been received from them as total loan repayment.
- 5. Hiridjee Family Loan For Female Students:** A fundamental Loan Scheme for all community female students requiring financial assistance to achieve their goals and career aspirations.
- 6. Galana Trust Fund:** A Scholarship of 5 years for studying in a in California, USA has been awarded to a student from Dubai.
- 7. Walji Alibhai Pradhan Loan:** Two students, a male and a female, were awarded a loan through this scheme.
- 8. Ibrahim Jaffer Ibrahim Loan Scheme:** Two female students were awarded a loan through this scheme
- 9. Australian Loan Scheme:** Launched in 2010. Two male students were awarded a loan through this scheme
- 10. Ahmed Khalfan Scholarship Scheme:** Unfortunately this loan has not attracted any potential student as yet. A re-launch to this loan scheme maybe needed.
- 11. Education Excellence Loan Scheme:** Unfortunately this loan has not attracted any potential student as yet. A re-launch to this loan scheme maybe needed.
- 12. The Future Labour Market Paper:** A Paper discussing the future of the Labour Market for reflection and strategic planning was prepared by the Education portfolio. This paper looked at different trends in both developing countries and developed countries focusing on where our jamaats are based, and which career would suit best

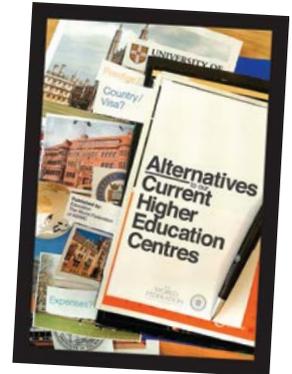




these countries. The trend in the advanced economies of the world is towards knowledge based, high-tech, low carbon and cyber and digital security economies. This trend will also be felt in emerging and developing economies too, particularly in the Global Cities.

13. Alternatives to Our Current Higher Education Centre:

A booklet has been published in 2013 providing with the different opportunities available to our students despite the increase in tuition fees across the world.



14. Teacher's Training in E. Africa: Brother Arif Hasham conducted teachers training to **Jaffery Academy in Mombasa, Kenya** during Easter 2010. A detailed report was then provided.

15. CV Review for Young Professional: This service is being provided by Br. Hussain Premjee, UK and Br Tanveer Devji, India. 134 CVs have been reviewed from January 2011 to December 2013.

16. Fill My Cup Appeal: The World Federation being Relief and Education. 887 needy students in Kenya received a hot porridge breakfast every morning in 2012 and 2013.

17. IT Strategies for all our community schools in E. Africa: Mr. Shabbir Yusufali, a director of IT at Minneapolis Public Housing Authority offered his expertise to develop IT Strategies for all our community schools in E. Africa. This offer was responded by Jaffery Academy of Mombasa, Kenya and were in direct contact to materialise the project.

18. Career Counselling/Teacher Training Services at community schools and educational establishments in East Africa: The Education Board of Africa Federation had other alternatives planned and as such declined this offer.

19. Calling Upon Peer Advisors: Unfortunately no response was received from the public and hence the project will need to be revisited

20. Newswire Articles on available Scholarships from external resources: Newswire articles are written on a bi-weekly/ monthly basis to provide such resources to all our youths who may benefit from these opportunities to achieve their goal.

21. Online Student Directory: A revamp of the Online Student Directory is being thought through at present. This will provide our youths to not only register themselves during their university years but also provide them with the opportunity to network with registered community members and businesses across the globe to seek guidance and opportunities.



Education Report

Introduction:

- We provide loans to community youths seeking financial assistance for achieving higher education diploma/ degree/post graduate qualifications.
- We facilitate baselines assessment, teachers training and resources that are need for our community schools
- We provide strategic research on the labour mart trends to help prepare for desired careers for our community youths
- This prospect can lead to economic upliftment for them, their families and for the community as a whole.
- Education also supports student by providing education related literature so that our youths can make informed decisions regarding their education and careers.

Goals:

The World Federation's Education objective is to empower the Khoja community with the ability to improve their quality of life and this is achieved through Higher Education. Our goal is to enable growth and progress through education, creating a generation of skilled individuals who will work together to lift their communities out of poverty.

Current Achievements:

1. Terry Ward visit to East African Schools

Terence Ward an education advisor, popularly known as Terry has visited our community schools in E. Africa on 2 separate trips. After his trip, he gave recommendations directly to each school so as to up the quality of education that was being delivered by them. This was a joint partnership between The World Federation and Africa Federation so as to assist all community schools based in East Africa to endeavour in raising the quality of the education delivered under these organisations. The schools assessed included:



assessed included:

- BMMT Schools
- Wali UI Asr Education Centre Kibaha
- Mombasa Jaffery
- Bilal Mombasa
- Nairobi Jaffery
- Imaam School in Kampala

A follow-up visit was made by Terry in May 2011 at the request of Africa Federation. The board of each school visited was given a confidential report evaluating the quality of teaching and learning observed. The report included some recommendations that might help their development and which they have been asked to consider. Subsequent to Terry Ward's visit in June 2011, Jaffery Academy of Mombasa submitted:

- A summary of the follow up on Terry Wards' visits to Jaffery Academy Mombasa
- A concept paper on School Development Plan of Jaffery Academy Mombasa

2. School Forum for community schools around the globe

This forum would help build collaborative practice and support the growth of professional knowledge between our schools, with a view to using such enhanced knowledge to underpin improved practice within all our schools at teacher, learner and institutional levels.



The main benefit for having this forum is the sharing of resources, accessing new funding streams, school improvement and raised standards along with improvements in pupil attainment, the forging of closer relationships between community schools and from this outcome, a greater awareness and understanding of other schools within our community. The collaboration helps bring schools together to strengthen their efforts and in doing so, empowers schools that otherwise would be struggling to achieve their aspirations. These fall into the key themes of:

- Economic advantages
- School improvement/raising standards
- Closer relationships between schools
- Greater awareness and understanding between schools
- Organisational improvements.

The Forum will also assess the practice by our schools in the following areas:

- Networking
- Coordination
- Cooperation
- Collaboration

The forum is scheduled to take place on 18 May 2014. At least one governor from each school has been invited to represent this forum.

The following are the schools for the forum:-

- Jaffery Academy in Arusha, Tanzania
- Al Muntazir in DAR, Tanzania
- Nairobi Jaffery Academy, Kenya
- Jaffery Academy in Mombasa, Kenya
- Jaffery School in Bukoba, Tanzania
- As Sadiq Islamic Sch in Toronto, Canada
- Wali Ul Asr School Brampton, Canada
- Az Zahra I. Sch in Vancouver, Canada
- Fatimiya school in Karachi, Pakistan

*... the loan enabled me to pursue my dream career in medicine... I graduated medical school with an MD with distinction in research. I subsequently completed a residency in Neurology, serving as the program's Chief Resident. I have also served on the executive board of the Florida Society of Neurology and presented several posters and publications at local and national meetings. I have co-authored a couple of book chapters in renowned texts...I am currently doing a fellowship (sub-specialty training) in Sleep Medicine. - **Aunali Khaku***

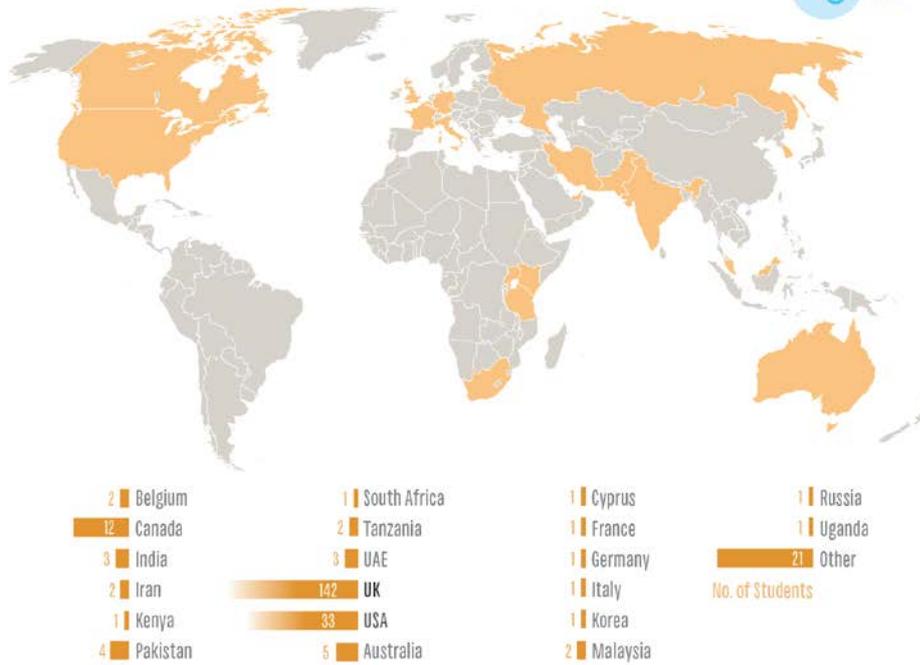
*...I come from a Small Village in Gujarat called "Randhia"... The education support I got not only changed my life and my family's life but also 30 other people in my extended family. I am now able to support many families in need and am involved in many charitable projects with many organizations around the globe.... - **Syed Mehdi Bukhari***

*... Completed Masters' degree in Diagnostic Radiography from the most prestigious university in Australia...I managed to secure employment with a private Medical Imaging centre in the inner-western suburbs of Sydney. On completion of this internship year, I will Inshallah also be eligible to apply for permanent residency in Australia. - **Mohammed Abbas Virjee***



Education Loans 1981-2014

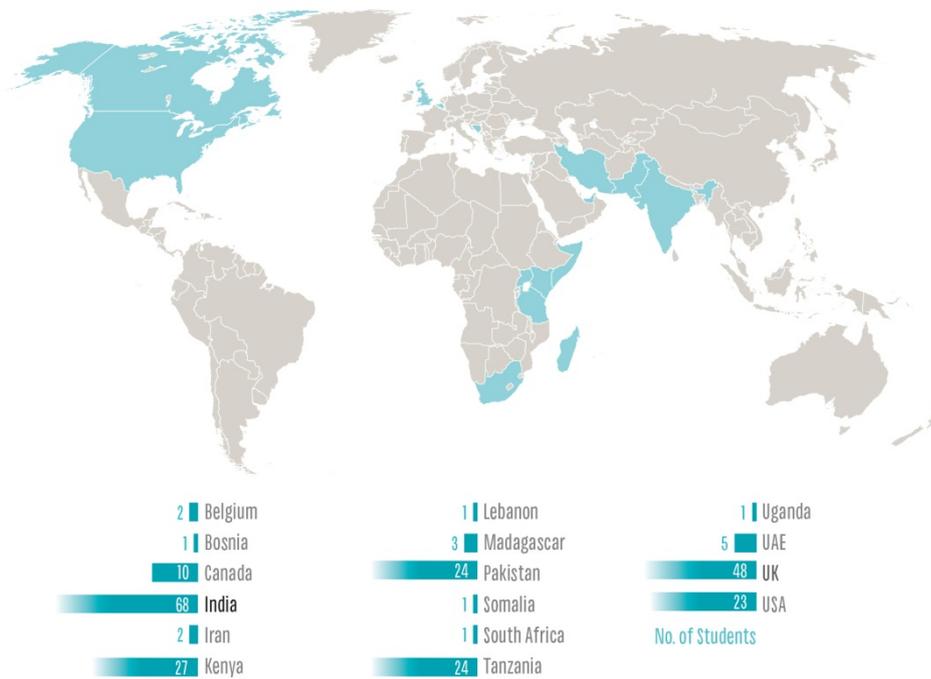
Country of Study



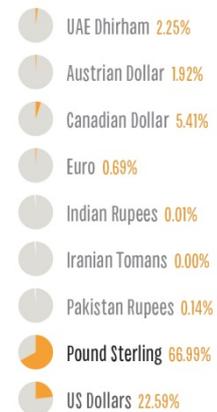
Field of Study



Country of Residence



Monies Given



TOTAL: £2,109,757
Approx. amount converted to GBP as of 18/02/2014

Monies Received

TOTAL: £760,539
Approx. amount converted to GBP as of 18/02/2014

% Loans Recovered: 36.05%

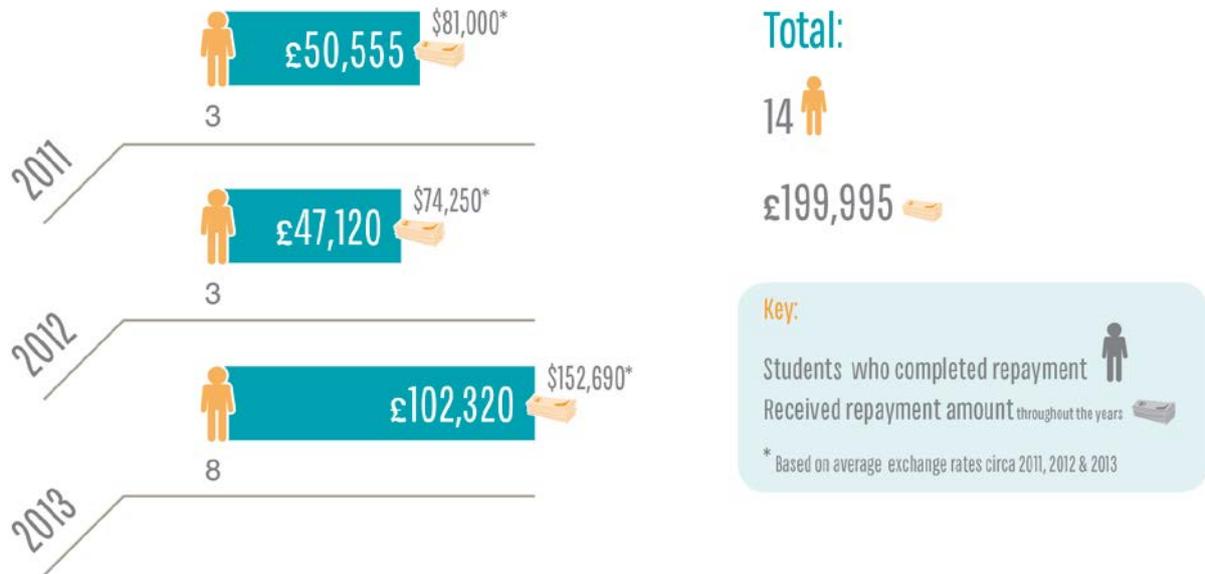
3. Students who have completed their Loan Repayments from 2011 to 2013

The set protocol for students who have been awarded with an education loans is to repay their loan within five years of graduation. This timeline has been reinforced with every student in the recent years which they attempt to abide. There are times when due to unpredicted circumstances students request for an extension in the repayment plan and this



is inspected prior to approval. **The average time frame for collection of loan is Repayment Time Frame is 8 years.** Loan Repayment Completion Breakdown per annum:

Completed Loan Repayment in 2011-13



We would like to congratulate these students for their timely repayments towards their loans in order to complete their repayments in due time.

Completed Loan Repayments Turnaround Time

	Loan	Disbursement Date	Repayment Date	Turnaround Years
2011	\$45,363	2003-04	2009-11	6
	\$20,000	2004-05	2007-11	5
	£10,000	2008-10	2008-11	2
2012	£4,009	1996-97	2009-11	6
	\$66,782.50	2002-07	2012-12	5
	\$2,500	1993-93	2012-12	2
2013	£17,113.80	2006-07	2008-13	5
	£3,450	2004-04	2018-13	8
	£3,200	2004-04	2008-13	9
	\$2,500	2007-07	2011-13	5
	£11,500	1997-00	2007-13	5
	£7,000	2004-04	2008-13	8
	£30,000	2002-05	2007-13	7
	£30,000	2002-04	2008-13	8



4. Education Loan Repayments from January 2011 to December 2013

An ongoing attempt to recover loans from past students takes our biggest resources. To locate students who have received education loans from The World Federation that backs to 1988 and whose files do not have much paperwork (no loan application forms), is a tedious procedure.

All Education Loan Repayments received 2011-2013

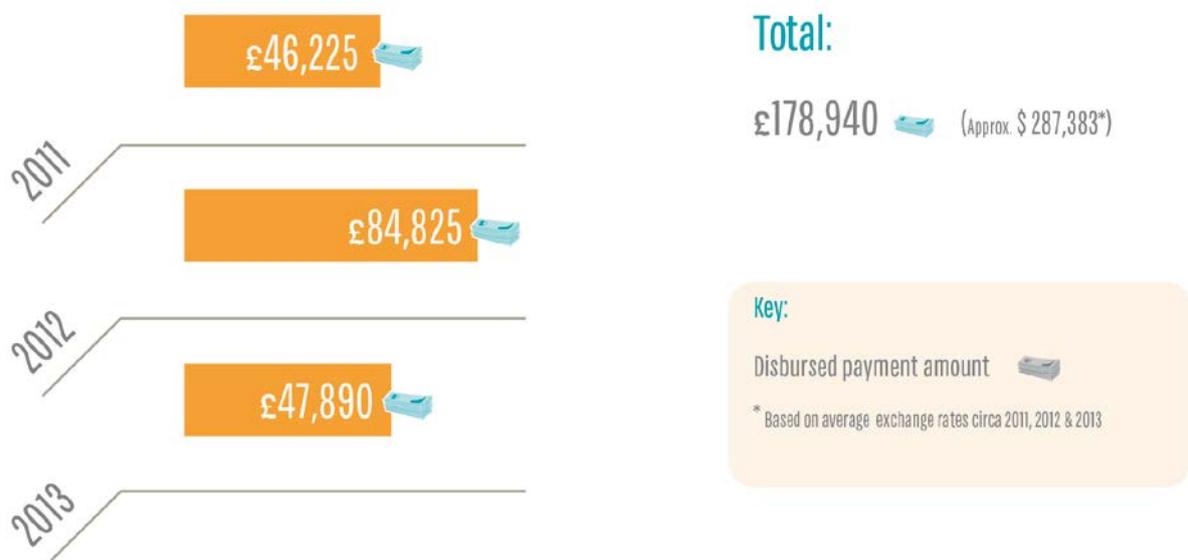


5. Education Loans awarded from January 2011 to December 2013

Education disburses loans to community youths to enable them to have a university degree which will lead to a successful career life. The loan process involves endorsement from:

- Two guarantors who take the responsibility of assisting Education in recovering the disbursed funds should the student fail to comply with the terms and conditions of their loan repayment
- The local jamaat and the regional member the student is a member from after the loan application has been vetted from themselves to be correct and deemed to be eligible to apply for a loan through The World Federation

Education Loans Disbursed 2011-2013





6. Hiridjee Family Loan For Female Students

According to UNESCO data (2011) of the approx. 900 million illiterate figure **493 Million female adults** and **76 million female youths are illiterate**. Young women aged 15-24 are making the strongest gains, but still lag behind young men. Even though the size of the global illiterate population is shrinking, the female proportion has remained virtually steady.

It is for this reason that the Hiridjee loan is an important segment of the loan schemes that are run by Education.

Hiridjee Family Loan for Female Students has been one of the fundamental Loan Schemes that has been publicised for all community female students requiring financial assistance to achieve their goals and career aspirations.

The Trust Fund has made a provision to sponsor two female students for up to a maximum of three years at cost of £10,000.00 per annum. Since 2008, the **Hiridjee Family Loan for Female Students** has been launched on a yearly basis with the exception of 2009.

The criteria that the Education uses is based on academic ability, including:

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

In terms of the selection process, a Loan Application Committee (LAC) was established that would govern and vet the Hiridjee Loan Scheme Applicants to ensure that a just decision be made. To date a total number of **14 female students have benefitted from this loan scheme**.

Education wishes to thank the Trust Fund for their most generous donation towards this worthy and noble cause.

Total Disbursed by **Hiridjee Loan** 2011-2013

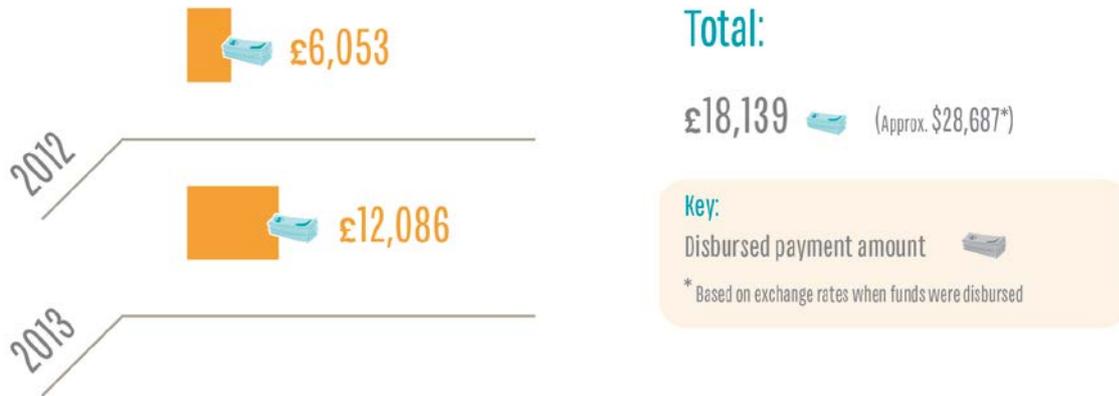




7. Galana Trust Fund

Scholarship towards a student's university fees during her entire course of 5 years studying Bachelors of Science in Physics at San Jose State University in California, USA has been awarded to a student from Dubai.

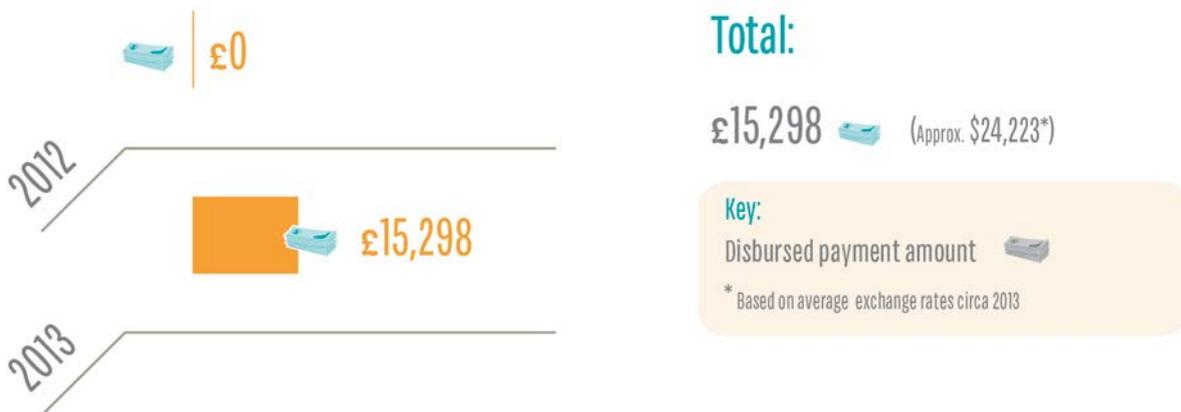
Total Disbursed by Galana Trust Fund 2012-2013



8. Walji Alibhai Pradhan Loan

Launched in 2012 and the amount awarded through this scheme was £ 5,000.00 per annum for three consecutive years. The loan would be available to one male and one female (Khoja community) looking to study a bachelor's degree in the West. Unfortunately this loan scheme did not attract any students and was re-launched in 2013 which attracted the attention of two students with potential and the loan was awarded to them. For the year 2013, £15,298 was disbursed.

Total Disbursed by Walji Alibhai Pradhan Loan 2012-2013



9. Ibrahim Jaffer Ibrahim Loan Scheme

Ibrahim Jaffer Ibrahim Loan Scheme was launched in collaboration with Africa Federation. The amount awarded through this scheme was \$ 15,000.00 per annum for four consecutive years. The loan would be available to one male and/or one female student of our Khoja community from Jamaats under Africa Federation looking to study a bachelor's degree.



Total Disbursed by Ibrahim Jaffer Ibrahim Loan 2013-2014



Total:

£14,171 (Approx. \$22,903*)

Key:

Disbursed payment amount

* Based on average exchange rates circa 2013

10. Australian Loan Scheme

Launched in 2010 a one-off loan for a maximum of two consecutive years was awarded through this scheme was AUD 20,000.00 per annum. The loan was available to any student

Total Disbursed by Australian Loan Scheme 2011-2012



Total:

80,000 (Approx. \$84,000*)

Key:

Disbursed payment amount

* Based on exchange rates circa 2011 & 2012

of our Khoja community looking to study in an Australian University.

11. Ahmed Khalfan Scholarship Scheme

Launched in collaboration with Africa Federation in 2013. The amount awarded through this scheme was \$ 20,000.00 towards the entire course to one student male or female of our Khoja community looking to study a Postgraduate degree. Unfortunately this loan has not attracted any potential student as yet. It may be necessary to re-launch this loan scheme for the coming university year to attract a potential student in need of financial assistance.

12. Education Excellence Loan Scheme

Launched in collaboration with Education Board Section of Africa Federation in 2013. The amount awarded through this scheme was \$ 28,000.00 per annum for a maximum of four consecutive years.





The loan would be available to one male and one female from Jamaats under Africa Federation looking to study a bachelor's degree in a prestigious university from UK (Oxford, Cambridge, Imperial College (Engineering only) and London School of Economics (Social Sciences only) or USA (Harvard, Yale, Cornell, Stanford, Columbia, Princeton and any other Ivy League Universities).

Unfortunately this loan has not attracted any applications as yet. It may be necessary to re-launch this loan scheme for the coming university year.

13. The Future Labour Market Paper

It is important to anticipate and react to future changes in the environment in advance for the effectiveness and sustainability of our community and economy. The world keeps changing and so does the labour market. Today in most regions and countries labour markets are characterized by shorter working careers, large informal sectors and vulnerable jobs.

To give the best available opportunities to our community children, it is vital for them to be guided towards the emerging career trends to ensure that they secure a lucrative employment. A Paper discussing the future of the Labour Market for reflection and strategic planning was prepared by the Education portfolio of The World Federation and presented at the 6th Executive Council Meeting in Mumbai (4th Jan 2013).

This paper looked at different trends in both developing countries and developed countries focusing on where our jamaats are based, and which career would suit best these countries. The trend in the advanced economies of the world is towards knowledge based, high-tech, low carbon and cyber and digital security economies. This trend will also be felt in emerging and developing economies too, particularly in the Global Cities.

A copy of the full report with the relevant references can be read online at the following address: http://upload.world-federation.org/conference2014/global_market.pdf

A printed copy is also available in the 'Papers' section of this conference pack.

14. Alternatives to Our Current Higher Education Centre

A booklet has been published in 2013 providing with the different opportunities available to our students despite the increase in tuition fees across the world.

This research paper has been written by the Education Portfolio of The World Federation of KSIMC. It is an informative education paper 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 was to provide students with the education information available in the globe. The booklet provided information on good quality universities in various parts of the world at affordable rates and highlighting available scholarship schemes.

A copy of the booklet can be viewed online at the following address:

http://upload.world-federation.org/conference2014/alternatives_to_current_education.pdf

15. Teacher's Training in E. Africa

Brother Arif Hasham is a prominent and eloquent speaker with a scientific research and educational background. He is an Assistant Head teacher of large community school in London, and is a member of various professional institutes, numerous steering groups and educational forums. Additionally, he has served at the Department for Children, Schools and Families. He is well known for his community work, teacher training courses and multiple WF/CoEJ camps and seminars. Arif provides teachers training and helps schools with advice on the areas where the school could use some improvements. Tailored sessions are then prepared to provide the teachers, head teacher, and all others involved in the day to day running of the school with intense training sessions over the course of 5 days.

His services for preparing the sessions and the training itself are provided at no cost. The school receiving the training only covers for his airfare, accommodation for the training session provided to all participants.

These schools in E. Africa have received Teachers Training Sessions in the course of 4 years:-

- **Jaffery Academy in Mombasa, Kenya**
- **Al Muntazir in Dar Es Salaam, Tanzania**
- **Nairobi Jaffery Academy, Kenya:** Unfortunately this never materialised.
- **Jaffery Academy in Arusha, Tanzania:** Unfortunately this never materialised

16. CV Review for Young Professional

The World Federation has been offering curriculum vitae (CV) review service for the past few years. This service has been provided pro-bono by Br. Hussain Premjee & Br. Tanveer Devji. Br. Hussain Premjee has a BA from Duke University and a MBA from Oxford University, and is based in Milton Keynes, UK. He currently runs his own finance related business and has previously worked in investment banking in both the UK and USA.

On the other hand, Br. Tanveer Devji, based in Mumbai, India, runs his own firm in the name of RFZ Consulting catering to Learning & Development and Human Resource Services. Br. Tanveer is a lecturer and trainer in various CA, MBA and Mass Media Institutes. He conducts sessions on 'how to manage your career' at colleges for graduates and post graduates and provides resume writing services for fresher and mid-level professionals. Alhamdulillah, **134 CVs have been reviewed from January 2011 to December 2013.**

17. Fill My Cup Appeal

The 'Fill My Cup' program provides a hot and nutritious breakfast consisting of porridge to children who come to school hungry each morning. This project has been a joint venture handled between two departments within The World Federation being Relief and





Education. For more information please view the 'Fill my Cup Appeal' detailed in the Relief report.

18. IT Strategies for all our community schools in E. Africa

Mr. Shabbir Yusufali who is the director of IT (Information Technology) at Minneapolis Public Housing Authority had offered his expertise to develop IT Strategies for all our community schools in E. Africa. This offer was only responded by Jaffery Academy of Mombasa, Kenya. In response to their interest, the following areas were to be looked upon:-

- Developing an IT policy for Jaffery Academy
- Give critical feedback on the two major IT labs (Primary and Secondary)
- Evaluate the learning schemes of IT and suggest some improvements
- Suggest ways of integrating IT into the classrooms
- Discuss possibilities of introducing learning technology at Jaffery Academy

Mr. Shabbir Yusufali and Mr. Minhas Tejani, Principal of Jaffery Academy Mombasa were then in direct contact to materialise the project.

19. Career Counselling/Teacher Training Services at community schools and Educational establishments in East Africa

Br Hussain Premjee together with his wife who is a qualified counsellor (general) had shown interest in visiting jamaats and schools in E. Africa and had offered to provide their services at no cost. The Education Board of Africa Federation unfortunately had other alternatives planned and as such declined this offer.

20. Calling Upon Peer Advisors



The World Federation in collaboration with Africa Federation had sought for a vibrant group of youth leaders to act as Peer Advisors for prospective and current International Students from our community. Peer Advisors would have acted as mentors and friends to foreign students and provide valuable advice / assistance through the student's journey. Their roles would have been:

- Assist The Africa Federation / The World Federation in compiling information on the application procedure in the various countries that students from our community apply to.
- Provide information on scholarships, grants and other sources of funding available in their countries / continent.
- Be available on Skype / email to answer questions that aspiring students will have regarding applications, settling in and general University life.

Unfortunately no interest was received and the project may need to be revisited

21. Newswire Articles on available Scholarships from external resources

The Education portfolio at The World Federation endeavours to provide resources on the scholarship opportunities available externally to students requiring financial assistance towards their university studies.



Various scholarships have been advertised by universities and trusts that are willing to support students towards their studies. The criteria vary from specific course scholarship to students from a particular country.

Newswire articles are written on a bi-weekly/ monthly basis to provide such resources to all our youths who may benefit from these opportunities to achieve their goal.

22. Online Student Directory

The Online Service Directory is a service provided to community students from all over the world who wish to access a database of all registered students in the directory. The objective of this database is to provide interaction between University students on a world-wide level across all Jamaats and provide a service to students on a global scale. This also provides them access to the students currently studying in their university to be able to socialise with them.

In 2012, a list of E. African students studying in the UK were sought from the Education Board of Africa Federation. All students received an invitation to register on The World Federation's Students Online Directory. All community students studying in the UK are encouraged to register on The World Federation Online Student Directory through our website.

A revamp of the Online Student Directory is being thought through at present to incorporate within the new World Federation website as part of the Business Directory. This will provide our youths to not only register themselves during their university years but also provide them with the opportunity to network with registered community members and businesses across the globe to seek guidance and opportunities.

The incorporation of the Online Student Directory within the Business Directory is still at its initial stages at present. Once completed students will have an invaluable resource to network and establish contacts within the community across the globe to achieve their goals.

Areas of Improvement:

1. A faster turnaround from Regional Members would assist in delivering projects more efficiently in a timely manner
2. Education Representatives from all regions need to liaise more often in order to discuss the issues being faced by their youths and the solution going forward to resolve these difficulties
3. Education Representatives from all regions need to survey the current concerns of youths within their regions and endeavour to come up with solutions to these problems
4. Best practise in areas of Education/community schools/career counselling should be shared amongst regions to allow best practises to be shared more effectively.

Recommendations:

1. A combined effort between The World Federation and the Regional Members needs to be established to strategize the Education Portfolio to be able to guide our youths to a brighter and secure future
2. An Education Representative is required in every region to liaise with and to provide support to enquiries from youths within the region
3. The Labour Market Paper and recommendations needs to be adopted by each region to ensure the future of our children are catered and planned for



4. The need of regional bodies to offer loans and approach donors to launch scholarships and loans so that every region has a mechanism of assisting students within its region
5. The World Federation to only focus and advertise donor based/family loans and for all ad-hoc loan inquiries to be supported by regional members
6. Working with entrepreneur's within our community to introduce new traineeships programs to support young members/graduates so as to develop skills for employment, including apprenticeships
7. Look at best vocational qualifications as either 'Tech Level' or 'Applied General' qualifications so that members of our community who do not wish to pursue University degrees have an option
8. To identify and address reasons to why we have an overall reduction of students from the Eastern countries applying to Universities in the Western countries.
9. The World Federation with partnership of the regional partners to work with education boards to increase the uptake of economically relevant STEM subjects by community students through higher education level by scholarships.
10. Increasing knowledge transfer activity from graduates and young professionals into the community and developing better links with Subject Matter Experts (SMEs) to help community and regional run projects.
11. To assist our community run schools to have individual portfolios that should include soft skills, personal development, creative thinking allied to enterprise and innovation, international scholarship opportunities and embedding employability skills within their personal development.
12. To create a network amongst our schools in order to share key resources, knowledge sharing and support other regions and jamaats who wish to set up their own schools
13. Create knowledge portal with easy access for students to share learning experience across in higher education including changes in the way students learn in the light of developments in technology
14. A combined effort between The World Federation and the Regional Members needs to be established to strategize the Education Portfolio to be able to guide our youths to a brighter and secure future
15. Creation of an Education Representative in every region to liaise with and to provide support to enquiries from youths within the region and work in partnership with World Federation – Education
16. The need of regional bodies to offer loans and approach donors to launch scholarships and loans so that every region has a mechanism of assisting students within its region
17. The World Federation to focus and advertise only donor based/family loans and for all ad-hoc loan applications to be supported by regional members
18. Develop a career counselling strategy for benefit to all regions: These include Career counselling, career guidance, and career interventions and the need to develop more counsellors within our community either through scholarships or via train the trainer schemes
19. The Labour Market Paper recommendations needs to be collectively adopted by each region to ensure the future of our children are catered and planned for
 - Students should consider education and degree courses which contain an element of work experience; alternatively, hands-on experience can be gained with relevant employment during the holidays or for a requisite period



after graduation. Evidence suggests that having relevant work experience, taking a gap year to work in related career and work exchange programme can really improve the chances of getting a job.

- Entrepreneurship is no longer just for people who have a substantial amount of capital to start their own business. The Internet has opened opportunities for people with only limited capital to successfully engage in e-commerce region wide, if not worldwide, provided they identify the right market segment or parlay a creative idea into an innovative product or service.
- The trend in the advanced economies of the world is towards knowledge based, high-tech, low carbon and cyber and digital security economies. This trend will also be felt in emerging and developing economies too, particularly in the Global Cities.
- The number and proportion of people working in professional occupations has shown significant increase in advanced economies and this trend is set to continue. In addition, we should expect that emerging economies will follow this trend. There is clear evidence of this in India and China for example. To this extent, those who manage to qualify for a job in the *professions* will be going some way to enhance their chances of securing a well- paid job.
- There is a correlation between educational qualifications and earnings. In other words, those with the qualifications and skills that employers want are able to command a higher premium in wages.
- Qualifications in themselves appear to be increasingly important in the world-of-work, but are usually not enough on their own to guarantee employability. Members of the Shia Ithnasheri Muslim Community should look to develop their wider employability skills so that they are more attractive to potential employers.
- It is important to take advantage of opportunities to improve and develop the broad range of transferable skills whilst at school, college and university. In addition, it is also important to be able to demonstrate evidence of having and using these skills from experience in education and the world-of-work.
- A coherent review of our current educational needs, achievements or interactions in the Labour Market needs to be achieved in order to offer substantial policy making insights.
- The establishment and promotion of part time and distance learning education needs to be highlights for both the younger generation and those already at work, so that they can secure better paying jobs. This type of learning is economical and in some cases the only option for further studies for many of our community members.