

gram, and it can be implemented much more quickly. A system of waivers can be established at the same time that fees are increased, whereas student loan programs will normally take at least several years to develop.

Moreover, using tuition fee discounts to address the equity concerns attached to cost sharing still allows for more resources to come into the system. It is the case that the more students who receive discounts and the bigger discounts they receive, the fewer resources will be generated. However, even if only one-quarter of students are identified as those who can afford to pay the higher fees, institutional revenues will still be

But the problems of reliance on student loans as a financing mechanism for higher fees can be largely avoided if institutional tuition fee discounts are used as the primary vehicle for financing cost sharing.

increased by that amount without any of the negative consequences of loan defaults and administrative complexities. A higher proportion of fee-paying students will generate that much more in resources for the system.

What makes for an effective tuition-fee discount program? The key is that the discounts are targeted on students who are truly unable to pay the higher fees or whose academic records qualify them for merit-based assistance in the form of a discount. The temptation will be strong, though, for institutions to minimize the number of students who receive the discount or to use discounts as a marketing device to attract high-achieving but less needy students through lower prices. Either of these institutional practices will defeat the policy incentive of using higher fees to work to resolve equity concerns.

THE ROLE OF GOVERNMENT

This is where the government has a role to play—actually, two roles: first, to develop standards that help identify those students who should qualify for the discount; and second, to help ensure that targeted groups of students actually get the discount by reimbursing institutions only for the discounts provided to groups of students designated by the government as truly needy or meritorious enough to qualify for the aid.

The government's obligation includes developing a process that will identify the students who qualify for the waiver in a way that is fair to both students and taxpayers. This raises questions about what kind of means test might be used to identify students who qualify as needy—as a general rule, the simpler the process for identifying needy students the better. In countries where income is not readily available or reliable, other easily auditable measures could be used, such as whether the student goes to a school with high concentrations of poor students or whether the family owns a car, lives in a house with

indoor plumbing.

The government also must implement a process that ensures institutions will be willing to enroll the students whom the government or other bodies have determined as qualifying for the waiver. The concern here is that institutions will not admit students for whom a large discount is required—they will be more inclined to admit students who will pay the full fee or at least most of it. This concern can be addressed by the government providing aid funds to institutions to replace the fees that have been waived for targeted students.

Is there a role for student loans in such a system of fee discount? Yes, especially in meeting the cash flow needs of middle- and upper-income students whose families may have the assets but not the immediate means to pay the higher fees. But the loan system can be introduced later; it need not be in place for the greater cost sharing to commence.

While student loans can certainly be an important component in paving the way for higher fees and greater cost sharing, they are not a necessary condition. What is necessary is a process by which institutions waive the higher fees for students who truly cannot afford them. Such a fee waiver system can help policymakers achieve a number of key access and quality objectives and can provide a safety net to protect needy students. Tuition fee discounts become the means for ensuring equity objectives while enhanced cost-sharing strategies are being utilized to increase the resources coming into the system. ■

Education and Employment Among Women in the UAE

FATMA ABDULLA

Fatma Abdulla is dean at the Sharjah Higher Colleges of Technology. Address: Sharjah Higher Colleges of Technology, P.O. Box 7947, Sharjah, United Arab Emirates. E-mail: fatma.abdulla@hct.ac.ae.

Three of every five students in public higher education in the United Arab Emirates are women. The vast majority (80 percent) of these young women are first-generation college students. Their fathers are more likely to have higher educational levels than their mothers, because Emirati men had access to education and diverse employment opportunities well before their female counterparts. The first school for men was established in the early 1950s, while women's schools opened their doors almost a decade later. Despite their late start, women have made monumental strides at all levels of the education system because of two factors. The first is the presence of

strong support for education from the rulers of the Emirates. And the second and perhaps more potent reason is the availability of gender-segregated and cost-free primary, secondary, and tertiary education, which allows women of different socioeconomic and family circumstances to gain access to higher education.

However, the apparent success of women in the educational arena has not translated into comparable increases in employment rates. Only 14.7 percent of Emirati women were in full-time employment in 2003, an increase of 5.1 percent from 9.6 percent in 1985, with the majority of women employed in the public sector as teachers or clerical workers. Private-sector employment has been largely dominated by male foreign workers, with less than 2 percent of Emirati nationals (both male and female) employed in that sector.

The bleak picture of women and employment is not unique to the UAE but is a major issue in the Middle East and North African region, which has the lowest female labor participation

Despite their late start, women have made monumental strides at all levels of the education system because of two factors. The first is the presence of strong support for education from the rulers of the Emirates.

rates in the world. A report published by the World Bank in February 2004, *Gender and Development in the Middle East and North Africa: Women in the Public Sphere*, states that for the past decade, the region's governments have spent an average of 5.3 percent of the GDP on education—the highest allocation in the world. This huge investment in education has closed the gender gap, with women outnumbering men in higher education institutions in several countries, and has resulted in the largest increase in rate of employment over the last decade. Despite this increase, the female labor force participation in the region for the year 2000 stood at 32 percent—the lowest in the world.

ACCESS TO EMPLOYMENT

Three factors can be blamed for the low labor force participation rates of Emirati women. The first factor relates to the family, which is often labeled as the primary socioeconomic unit in the Arab world. The family plays a central role in the life of both men and women and is the sole institution through which individuals inherit their religion, social class, and cultural identities. Family interest overrides individual interest, and the family greatly affects the individual's attitude and choices. Family attitudes about female employment and a woman's ability to combine both work and family responsibilities are often identified as key to accessing work and remaining within the labor force.

The second element, closely related to the first, deals with the social conditions women need to comply with under the

“code of modesty,” which calls for the segregation of men and women in the quest to guard family honor. This code is adhered to in varying degrees by different groups within the society and confines women to seeking work in predominantly female work environments, such as schools.

The third and final element refers to the competition of women for public-sector employment and their strong preference for civil service careers. This preference is due to civil service laws that protect indigenous workers and make it difficult for employers to dismiss them without a legal battle. Public-sector employment also offers Emirati women a guarantee of employment even in cases of long absences due to sickness of immediate family members and paid maternity leave. However, throughout the 1990s, the government experienced decreased revenues as a result of falling oil prices, which led to the introduction of policies that limited the expansion of public-sector employment through automation of services and privatization—thus, sharply reducing the number of new hires and the possibility of employment in that sector. The largest employment growth area is in the private sector. Emirati women have limited access to private-sector jobs except for opportunities in the banking industry, where government-established policies require banks to maintain a 2 percent national work force quota. The restrictions placed on Emirati women by their families and community, coupled with their preferences and lack of network ties within the private sector, does not place them in a favorable position for the future.

CONCLUSION

The UAE has achieved a great deal in relation to the education and employment of women in its short 35-year history. However, not unlike other countries in the Middle East and North African region and the larger developing world, the country has issues it needs to address with regard to the dispar-

Barriers to the employment of women should be addressed to allow women to fully contribute to the nation-building process

ity between male and female representation in paid employment. Men have much greater access to high-status and high-paying executive positions while only an insignificant number of women occupy key decision-making positions. The dearth of women in positions of power has undermined their ability to exert influence over economic and social decision-making structures. Barriers to the employment of women should be addressed to allow women to fully contribute to the nation-building process. ■