

for-profit trade schools—on average, \$13,000 in 2008/09—are less than at private nonprofit institutions but still twice as much as the tuition and fees charged at public four-year colleges and universities, which average \$6,600 in 2008/09.

By contrast, federally guaranteed loans and direct-loan volume have only marginally been affected by recent events. In fact, Congress this year took steps to ensure the continued availability of federal capital so that students could be assured that loans will be available next year and the following year.

HOME-EQUITY LINES OF CREDIT

With the rapid increase in tuition over the past quarter century and the even more rapid growth in housing prices over the past decade, lines of credit based on the value of a family's home equity have become an increasingly popular way for many American parents to pay for college. Under this arrange-

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ment, parents can borrow against the portion of the value of their home that exceeds what they owe on it. Also, those using home equity lines of credit qualify to take tax deductions on the interest they pay on these lines of credit under current tax rules. Although precise data are not available, a reasonable estimate is that this form of finance provides perhaps \$10 billion dollars in loans used to help pay expenses related to higher education.

But the current financial crisis is likely to put a real squeeze on this popular source of student finances. Many banks are simply reluctant to lend in a market where the value of houses—the collateral for these loans—has dropped sharply, making this form of financing much more problematic. It is reasonable to assume that the amount available through this source to help parents pay for college also will drop sharply in coming years, at least by one-quarter and perhaps by as much as half.

DRAWING ON SAVINGS

Because of the high and growing prices for higher education in the United States, parents increasingly realize they must save while their children are young in order to pay for at least some of their college costs. This saving takes many forms including investing directly in stocks and bonds and through participation in mutual funds, retirement accounts, and pension funds. The use of savings for college in the United States has further expanded through the enactment of a series of provisions that extend tax benefits for savings allocated into designated college savings accounts. But the recent loss in stock market values of more than one-third from previous highs could have a huge negative impact on the ability of many parents to pay the high

prices of college in the United States.

As in the case of home equity lines of credit, the amount of savings used to pay for college has expanded sharply in recent decades. The next year or two will be marked by re-evaluations of how family savings will be used in the future to pay for college. A reasonable surmise is that the changing financial situation will have a greater impact on where students go to school than whether they continue their educational career at the postsecondary level. Thus, parents may be more likely to tighten their belts and ask or require their children to attend public institutions located in state where tuition and fee levels are one-fourth of what private colleges charge. Again the effect is likely to be most evident in the admissions process for the 2009/10 academic year as students and their families make plans for next year.

In sum, the financial crisis could affect the plans and decisions of hundreds of thousands if not millions of current and prospective students in the United States, regarding whether and where they enroll in postsecondary education. The institutions most likely to be affected are those in the private sector because of the higher prices they tend to charge, but enrollments in all types of institutions will be affected by recent financial events here in the United States. It would not be surprising to discover similar if perhaps milder effects in many other countries experiencing the effect of worldwide financial difficulties. ■

Arab Open and Virtual Universities

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The value of open and virtual universities in the Middle East and North Africa can be measured through their recent explosive growth. In the eight years since André Elias Mazawi called for the establishment of the Arab Open University in the Winter 2000 *International Higher Education*, several Middle Eastern universities have opened their virtual doors.

REGIONAL UNIVERSITIES

The Arab Open University (www.arabou.org), a UNESCO-sponsored institution established in 2002, is the most widespread Arab-language open university. Headquartered in Kuwait, with degree-granting branches in Bahrain, Egypt, Jordan, Kuwait, Lebanon, Saudi Arabia, and Oman, in 2003/04 Arab Open University enrolled nearly 17,000 stu-

dents. The institution is currently accredited through the United Kingdom's Open University, from which it receives much of its English-language content, including courses in business administration, information technology, and English. The remainder of the courses are in Arabic (e.g., education). While most of the instruction is online, several courses are taught in blended environments using regional education centers. Even as the university matures slowly, its attachment to Western institutions limits its ability to provide local solutions to Middle Eastern educational problems.

While many laud the idea of a regional Arab-language online university, the realities of multinational agreement (or, better stated, disagreement) have limited the reach of regional online universities.

Collaborating with Arab North Africa is the African Virtual University (www.avu.org). While its focus is sub-Saharan Africa, students can obtain a degree in computer and information systems from Mauritania's Université de Nouakchott, with content from Canada's Université Laval and oversight from the Association of Universities and Colleges of Canada. The university also has proposed adding Egyptian and Libyan universities to its network of African online universities. Although the African Virtual University has failed to live up to initial expectations, recent structural changes may provide greater options for the future.

NATIONAL UNIVERSITIES

While many laud the idea of a regional Arab-language online university, the realities of multinational agreement (or, better stated, disagreement) have limited the reach of regional online universities. For many countries, national open or virtual universities, often accredited by education ministries, serve students at home and abroad. The oldest of these and in many ways a model for open education in the region, Al-Quds Open University (www.qou.edu), initiated classes in 1991, though materials were produced from its Amman, Jordan, office as early as 1985. The university was established to educate Palestinians unable to access traditional universities. It now offers courses in technology, science, business, social sciences, and education through centers in Palestine as well as in the United Arab Emirates and Saudi Arabia.

The Open University of Libya (www.libopenuniv-edu.org) began admitting students in 1987 and now claims 7,000 students and around 5,600 graduates. It awards undergraduate and graduate degrees in Arabic, Islamic studies, law, business, social sciences, and education from centers across the country. The university also prides itself in its Arabic-language academic press.

The Syrian Virtual University (www.svuonline.org) claims the distinction of the "very first Arab institution of its kind," after opening its virtual doors in 2002. It partnered with North American and European universities to provide content in English and Arabic for bachelor's degrees in information technology and a preparatory degree in e-business. In 2003, the school reported an enrollment of 702 students, participating in 13 telecenters across Syria, as well as accessing courses online from across the Middle East and Europe.

The Virtual University of Tunis (www.uvt.rnu.tn) was established in 2003. Currently 5,427 students are enrolled in ISET, Licence and Mastère Professionnel degrees (some in partnership with Tunisian "brick-and-mortar" universities) in information technology, business management, neural radiology, and distance education. In addition to fully or partially online degree courses, this virtual university has over 200 French, Arabic, and English courses on a variety of topics, including law, medicine, humanities, engineering and science, as well as professional certificates in a variety of subjects.

Also established in 2003, the Open University of Sudan (www.ous.edu.sd) now has 113,000 students enrolled in courses. It offers degrees in education, management, computers, language (English and Arabic), and law. Courses are taught online, via radio and television, and through 21 centers across Sudan.

The global reach of non-Arab national open universities also extends to the Arab Middle East and North Africa.

The global reach of non-Arab national open universities also extends to the Arab Middle East and North Africa. Two worth mentioning are the Indira Gandhi National Open University (www.ignou.ac.in) in India, which offers programs in Saudi Arabia, the United Arab Emirates, Qatar, Oman, Kuwait, and Bahrain, as well as the Open University of Israel (www-e.openu.ac.il), which provides Hebrew-language courses to Arab Israelis as well as Palestinians.

PRIVATE UNIVERSITIES AND NETWORKS

Within the Arab World, private (often unaccredited) online universities play a much smaller role than state-sponsored national, and intergovernmental-organizations-funded regional universities. Two worth mentioning are the Knowledge International University (www.kiu.com.sa), a nonprofit, Islamic university based in Saudi Arabia, and the Arab Open Academy in Denmark (www.ao-academy.org), which labels itself an Iraqi university abroad.

Additionally, several networks link international online universities. The Agence Universitaire de Francophonie (www.auf.org) has Campus Numeriques de Francophonie in Tunisia, Morocco, Algeria, Lebanon, Syria, and Egypt; and the

European Community-initiated Mediterranean Virtual University (ls-ewdssps.ces.strath.ac.uk/MVU), joins universities in Europe, Lebanon, Palestine, Egypt, and Jordan. While neither are degree-granting universities per se, students can take online courses from other member institutions.

What emerges from this survey is the blossoming of open and virtual universities in the Arab Middle East.

CONCLUSION

While this overview is in no way exhaustive, it does provide a survey of the Arab open and virtual university landscape. Though regional institutions exist, national educational and political interests have prevented the creation of a single Pan-Arab open university. Instead, national open or virtual universities have become popular over the past decade, focused on technology or business degrees, and often receiving content from European or North American partner universities. While some universities, like the Virtual University of Tunis, create their own content in several disciplines, this is an expensive prospect many universities cannot support. Furthermore, universities like Al-Quds Open University or its Syrian counterpart have extended their reach not only virtually over the Internet but through international distance education centers.

What emerges from this survey is the blossoming of open and virtual universities in the Arab Middle East. While this growth can be measured simply through examining institutions' Web sites, the actual value of these universities to students and state economies is much more difficult to gauge. Many in the Arab world are wary of distance education and distrust degrees even from state-sponsored institutions. High attrition rates as well as infrastructure and content challenges plague even the richest of Middle East and North Africa nations. All the abovementioned institutions have failed to meet their optimistic early projections. However, as these countries become more amenable to online education, and as private and international universities extend their services to Arab-speaking students, the options for virtual and open education will continue to expand. Quality will surely increase as the market matures, and as more locally produced content emerges. The market for Arab-language distance education has proven a fertile field, one that will be the battleground between national, regional, and global players well into the foreseeable future. ■

New Publications

Byram, Mike, and Fred Dervin, eds. *Students, Staff, and Academic Mobility in Higher Education*. Newcastle, UK: Cambridge Scholars Publishing, 2008. 313 pp. (hb). ISBN 1-84718-603-3. Web site: www.c-s-p.org.

A wide-ranging discussion of student mobility, focusing on Europe and Australia, this book considers the impacts of academic mobility on students. Chapters focus on such themes as study abroad and employment prospects, the impact on students in specific academic fields, adjustment issues of students in different national contexts, and student motivations for study abroad. The evaluation of the Erasmus program is featured. Cases from eastern Europe, Italy, Australia, Israel, and Scandinavia are included.

Center for the Studies of Higher Education, Nagoya University. *Researching Japanese Higher Education, 1998–2008*. Nagoya, Japan:

DAITEC Co., 2008. 188 pp. (hb). ISBN 978-86293-025-5. Address: DAITEC, 4-85 Chikara, Higashi-ku, Nagoya 461, Japan.

Focusing on the research agenda of the Nagoya University higher education center, this volume features essays on higher education improvement programs at Nagoya University, one of Japan's premier national institutions, in areas such as faculty development, student learning, and recommendations for student development.

Clark, Burton, R. *On Higher Education: Selected Writings, 1956–2006*. Baltimore, MD: Johns Hopkins University Press, 2008. 575 pp. (pb). ISBN 978-80801-890215. Web site: www.press.jhu.edu.

Sociologist Burton Clark is one of the pioneers of the study of higher education in the United States. Later in his career, he also contributed to comparative higher education, particularly analyzing trends in Europe and North America. This book is a comprehensive overview of Clark's work over a half cen-

tury. His earlier US-focused research deals with student culture, the community college, organizational issues in higher education, the academic profession, and other topics. Many of these essays are classics. The second half of the volume is devoted to cross-national analysis.

Chism, Nancy Van Note, ed. *Faculty at the Margins*. San Francisco: Jossey-Bass, 2008. 120 pp. (pb). ISSN 0271-0560. No web site listed.

The American academic profession is becoming more "marginalized"—with the increased proportion of part-time and non-tenure-track faculty members. This book discusses the situation of these academics. Among the themes discussed are female faculty, governance and non-tenure-track appointments, employment issues in community colleges, preparing new faculty for teaching, and others. This book is part of the Jossey-Bass New Directions in Higher Education series.