



THE WORLD BANK



Evaluating Impact: Turning Promises into Evidence

Higher Education Reform for the Knowledge Economy Project Student Loan/Grant Program

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1. Background

- ❑ Student Aid is one of five components in the Higher Education Reform for the Knowledge Economy Project, which tackles higher education reform in a comprehensive fashion.
- ❑ The objective of the Student Aid program is to provide every meritorious student in Jordan opportunity to pursue higher education on the basis of financial need.
- ❑ The 5-year program duration will be systematised in the MoHE, following the completion of HERfKE.
- ❑ Currently about 15,000 students benefit from the support of the Student Support Fund, MoHE. The aim of the Program is to extend support to all needy and meritorious students.
- ❑ Under this Program, agreements will be made with commercial banks to administer loans on special discounted rates, scaled down to handling fees only, which will be covered by the Government.
- ❑ Student beneficiaries will pay back the loans one year after they find a job, following graduation

Background (contin'd)

- ❑ Student signatories will be held accountable for the loan, which will help them develop their sense of responsibility.
- ❑ Previous experience of loans to students had a almost a 100 per cent payback.
- ❑ The National Association of Ensuring Debts will ensure the loans.
- ❑ The Government will pay the banks the handling fees, as part of its responsibility to support its citizens.
- ❑ The Student Aid/Loan Agency, under HERfKE responds to the comprehensive reforms in the National Program Document, prepared by the Project Development Unit, MoHE.
- ❑ Selection criteria for students will give extra points in favour of gender equity, the physically challenged, and the area of study responding to the needs of the labor market.

2.Result Chain

Results Chain				
Inputs	Activities	Outputs	Outcomes	Longterm Outcomes
<p>Budget from the Governemnt , WB and potential donors</p> <p>Staff</p>	<p>Student grants and loans mechanism in place and operational</p> <p>A screening system for applicants in cooperation with the commercial Bank</p> <p>Monitoring the commercial Banks Performance</p> <p>Awareness Campaign of students /loans initiative</p> <p>Data analysis for data received from different sources.</p> <p>monitoring the patern of student enrollment</p> <p>Capacity building for staff in the ministry involved in managing the student loan / grant agency</p> <p>Fund Raising campaign for potential donors</p>	<p>70% of the financially deprived and meritorious students applying and enefitting for loans and grants</p> <p>Number of banks that particpated in the program</p> <p>Percentage of students who are enrolled in areas needed by the labor market</p> <p>Percentage of females and physically challenged among the benefitting students</p> <p>High payback rate by the students</p>	<p>Higher number of university and college graduates benefitting from the loan and grant agency</p> <p>Higher number of financially deprived and meritorious students enrolled</p>	<p>Social and Gender Equity in addition to merit considerations achieved</p> <p>Social Stability</p> <p>more competitive labor force to respond to the needs of the knowledge economy</p> <p>Economic development</p>

3. Primary Research Questions

- ❑ What is the impact of the Student loan / grant program on the rate of student enrollment in higher education in the target population?
- ❑ what is the impact of the program on the graduation rate among beneficiary students?
- ❑ Were banks motivated to participate in the program?
- ❑ What impact does the program have on the student selection of programs responding to the labor market needs?
- ❑ To what extent is the program helping female student employability rate?
- ❑ What is the impact of the program on the commitment of the student beneficiaries in paying back their loans and maintaining above average GPA?

4. Outcome Indicators

- ❑ the rate of student enrollment in higher education in the target population
- ❑ the graduation rate among beneficiary students
- ❑ The number of banks participating in the program
- ❑ Number of student beneficiaries enrolled in areas needed by the labor market as identified by Al-Manar screening Project
- ❑ The proportion of female student beneficiaries of this program
- ❑ The proportion of students paying back the loan
- ❑ The GPA of the beneficiary students

- ❑ What was the effect of the program on:
 - Enrollment rates in college
 - Career choice
 - College performance/learning measured by GPA
 - Graduation rates
 - Employment
 - Loan repayment rates

5. Identification Strategy/Method

- ▣ Regression Discontinuity applied only on needy students
- ▣ The regression model will be performed at the 75% cut score of the needy students.

6. Sample and data

- University registrars
- Banks
- Ministry of Higher education and scientific research / Project Development Unit
- Al-Manar Project / NCHRD
- Department of statistics – Household survey
- Civil Service Bureau
- Alumni offices in universities

7. Time Frame/Work Plan

- ❑ Development of the TOR of external and internal impact evaluation covering objectives, methodology and time frame at the start of the project.
- ❑ Allocating 0.25% of the project cost for financing impact evaluation from donor assistance two months before the start of the project
- ❑ Contracting an external evaluator at the beginning of the project
- ❑ Data Collection by the M&E officer in the Project Development Unit mid and final
- ❑ Data Cleaning mid and final
- ❑ Data Analysis mid and final
- ❑ Report writing mid and final
- ❑ Presenting the draft report to the policy makers, donors and programs implementers to solicit feedback

8. Sources of Financing

- International Donors
- The Government