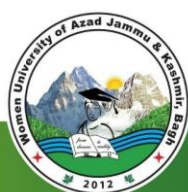
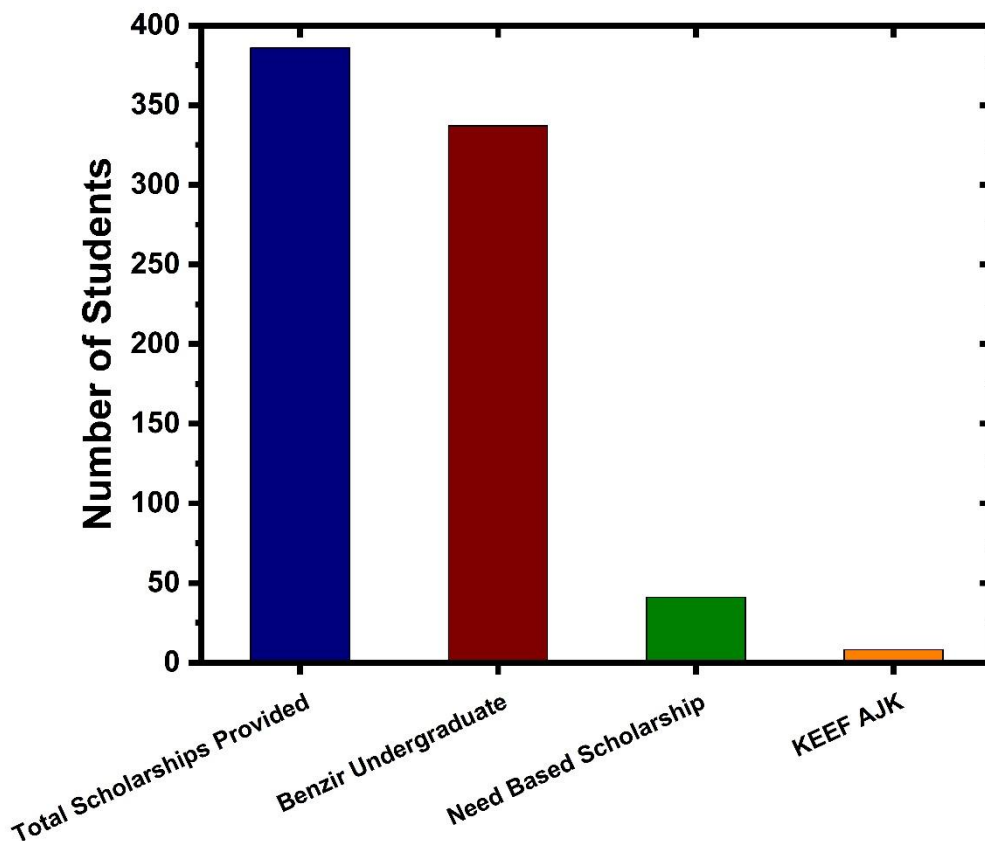




Low or lower-middle-income countries student support

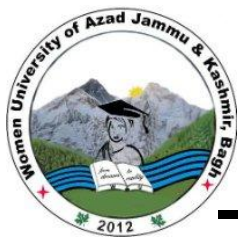
According to the World Bank (<https://data.worldbank.org/country/XN>), Pakistan is classified as a low-middle-income country. Therefore, we are deeply committed to supporting our students through a comprehensive range of scholarship and assistance programs. The Women's University of AJK (WUAJ&K) Bagh, situated in a backward area where most students come from low-income families, provides scholarships and other support programs covering various aspects of student life, ensuring their security and well-being. The details of scholarships given in 2023 (20% of total admissions) are shown in the following graph, and the scholarship policy is given in Annex. I.





However, in alignment with our commitment to the Sustainable Development Goals (SDGs), we are extending the waiver to students from low- and lower-middle-income countries, subject to the fulfillment of admission eligibility criteria provided on the university website.

- *Admission Fee: Full Waiver*
- *Tuition Fee: 50 % Concession*
- *Hostel Accommodation: 50 % Concession*



WOMEN UNIVERSITY

OF AZAD JAMMU & KASHMIR, BAGH. Website: www.wuajk.edu.pk

ANTI-POVERTY POLICY

1. INTRODUCTION

Higher education is essential for sustainable development as it generates knowledge, builds skills, and upholds values like freedom, tolerance, and dignity. Women University of Azad Jammu and Kashmir (WUJ&K) Bagh is committed to providing access to quality higher education without discrimination based on religion, nationality, gender, or financial status.

Many deserving students cannot pursue higher education due to financial crises, and WUJ&K is devoted to reducing these obstacles. By adopting policies and programs that support students from disadvantaged backgrounds, we aim to make higher education more accessible and a driver of equitable, inclusive, and sustainable societal growth.

2. POLICY OBJECTIVES

This policy outlines WUJ&K's commitment to providing educational opportunities to students from low-income backgrounds. The key objectives are:

- a) **Financial Support:** Provide financial assistance to academically talented but economically disadvantaged students.
- b) **Socio-Economic Uplift:** Elevate students' socio-economic status through modern education and improved career prospects.
- c) **Mentorship and Training:** Offer mentorship and training for entrepreneurship and community development.
- d) **Inclusive Policy-Making:** Participate in local, national, and international poverty reduction policies.
- e) **Equal Access:** Ensure all poverty reduction initiatives are accessible without discrimination.

3. ANTI-POVERTY MEASURES

a) Student Anti-Poverty Programs

WUAI&K shall implement the following programs to support students from economically disadvantaged backgrounds:

- Target the admission of students from households in the lowest 20% income group.
- Provide subsidized support such as housing, food, and transportation.
- Offer subsidized accommodation rates in university hostels.
- Provide subsidized transportation for students to and from the university.

b) Community Anti-Poverty Programs

WUAI&K shall extend support to the broader community through the following initiatives:

- Support local startups by providing mentorship, training workshops, and access to university resources.
- Organize community outreach programs to improve access to essential services.
- Participate in policy advocacy at all levels to address poverty.
- Offer vocational training and short courses open to the public.
- Conduct educational outreach in local schools and communities.
- Provide subsidized hostel and transportation rates for university employees and their families.
- Extend access to university resources (e.g., library, computers, online courses) to the broader community.

c) International Students from Low or Lower-Middle-Income Countries

WUAI&K encourages international students from low—or lower-middle-income countries to benefit from its educational resources by offering them a waiver (one seat in each department).

- *Admission Fee: Full Waiver*
- *Tuition Fee: 50 % Concession*
- *Hostel Accommodation: 50 % Concession*

4. SCHOLARSHIPS

WUAJ&K is committed to ensuring that all students who qualify academically can pursue higher education regardless of financial background. The university offers various scholarships and financial support schemes through the Scholarship section, including:

- Need-Based Scholarship
- Benzir/ Ehsaas Undergraduate Scholarship
- Punjab Educational Endowment Fund
- AJK Educational Endowment Fund (KEEF)