

# Business Education in the World Islamic Sciences & Education University and Jordan University - a Case Study from the Arab World

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## Abstract

Following an introduction to the Middle Eastern nation in its context is a map showing the location and distribution of major universities. The aim is to outline the Jordanian business education system in general then contrast a public and private university to illustrate the system. Findings show public universities are more than twice as overcrowded as private and there is generally a high unemployment rate for university graduates particularly in humanity fields and for women. However business education has about one quarter of graduates not officially accounted for in available employment figures. Ten to 15% of students in business faculties are from outside Jordan, demonstrating the importance of education as an income source for this poor nation otherwise lacking natural resources. However the downside of 20% of GDP invested in educational provision is the more than 20% graduate brain drain to the neighbouring nations and abroad. To conclude, tertiary problems are summarised together with resulting challenges, Ministry strategic plans and recommendations.

**Keywords :** Jordan , WISE , Jordan university , Business Education , Arab world

## Introduction

The small, about 90 000 km<sup>2</sup>, desert Kingdom of Jordan is a practically landlocked nation at the crossroads of the Arab Middle East with very few natural resources. War-torn Syria lies north, Iraq with its Shi'ite majority is East, with the oil-rich kingdom of Saudi Arabia south east and the 26 km strip of the Gulf of Aqaba, Sunni Jordan's outlet to the Red Sea to the far south. West is the River Jordan, the super salty Dead Sea beloved of tourists, the occupied West Bank; and suspicious Israel lies east. Strategically situated in the heart of the Arab Eastern Mediterranean, Jordan has a history of peace with Arabic the official language, although English is spoken widely by the 7.9 million inhabitants who have a 98% literacy rate (CIA, 2014) or 93% overall. Annual expenditure on education is 20.4% of GDP, very high in the Arab world (Batarseh, 2011). For comparison, Australian government spent only 4.5% of GDP in 2012 (CIA World Fact Book, 2014).

Economically Jordan has one of the smallest economies in the Levant, only US\$40.02 billion GDP (2013 est., relying on foreign aid and an IMF loan in 2012 to finance its large budget deficit (-11.3% of GDP in 2013). In addition there is a public debt of about 80% of GDP, with chronic high poverty rates of 15% below the poverty line, about 30% unemployment, 5.9% inflation and 600 000 Syrian refugees added (CIA, 2014).

One major industry is tourism in this 80% arid land. To see this veritable museum of ancient history today: biblical, Arab, Roman and Medieval, tourists visit famous historical sites in the south such as Petra, the "rose-red" ancient capital of the Nabataean Arabs (312BCE+) with buildings and an aqueduct system carved into pink sandstone cliffs. Wadi Rum Desert welcomes tourists to experience Bedouin life and ancient petroglyphs nearby. North of Amman, the well preserved, if earthquake-damaged Roman ruins at Jerash, show a walled provincial capital with forum, temples, theatres and hippodrome. The Jordan River east bank has 100 sites referred to in the Bible for Abraham, Moses, John the Baptist and Jesus Christ: the land of miracles. Mt. Nebo is where Moses saw the promised land of Canaan 3000 years ago (Deut 32:49-50) then died. At Bethany 10 km N of the Dead Sea Jesus was baptised by John the Baptist (Matthew 3:13) who was beheaded near Madaba. Here is found a 6th C. AD large mosaic of the Holy Land with Jerusalem: the earliest surviving antique map. Near Umm Qais Jesus began His ministry at age 30 in northern and central Jordan, preaching about the Kingdom of God before he went to Jerusalem. Mt Nebo, Bethany and two other sites were designated as places of pilgrimage by Pope John Paul II in 2000.

Figure 1: Jordan and Major University cities



Source: World Atlas.com

The paper centres on Jordanian tertiary business education. Following an outline of the system, curriculum, assessment and faculty, helpful international cooperation is mentioned. Analytical comparison between a representative public and private university follows. This is set within the economic background, graduate employment situation and the importance of education as a money-spinner for the economy. The conclusion gives program results and reveals the costly brain drain to neighbouring Arab nations and lists tertiary challenges with Ministry strategic goals; recommendations are suggested.

#### Middle Eastern Universities Background

Al Adwan (2013) gave an overview: In the Arab world of North Africa and the Middle East there are 309 universities, approximately half government and half private, (Jordan has 34 of these) with 8 million students, of which 364 255, or 4% are Jordanian. A quarter of a million faculty teach in the Middle East, including 25% female. The ratio of teachers to students is 1:30 in the Arab world generally, twice the 1: 14 in the Industrial world and world average of 1: 16. This means overcrowded lecture rooms because the youth population has grown rapidly, indicated by a doubling of higher education student numbers in the past 10 years (Batarseh, 2011). Jordan's annual population growth of Jordan is about 3.86% (CIA, 2014).

There is a high social value for all Arab graduates regardless of how useful the degree is in finding a job. This has led to insufficient facilities or teachers and lower quality higher education, not enough government support and limited research contributions to world academic knowledge. Government reforms now aim to produce marketable business graduates with market-aligned knowledge and skill for both regional and national socio-economic planned and sustainable development (Al Adwan, 2013).

#### Jordan compared

Batarseh (2011) quotes *Nature* journal (2007) which found Jordan, with 11% of Arab world universities, ranked first out of 57 member countries comprising the Organisation of Islamic Conference (OIC) having 3 030 researchers per million population, Tunisia was next with 1588, thereafter numbers drop to Morocco with 647 and so on. Among other Gulf Country nations who employ Jordanian graduates: Qatar had 588, Oman (252), Kuwait (166), Saudi Arabia (41) and Yemen with 23 researchers. (UNESCO Institute for Statistics database, July 2010; for Oman, Qatar and Yemen: Saleh (2008) S&T Indicators in the Arab States). Gender quality in Jordan's education is ranked 18<sup>th</sup> worldwide by UNESCO; CIA's Social Progress Index shows Jordan as 30<sup>th</sup> out

of 49 listings. The 2004 Global competitive Report ranked Jordan 14<sup>th</sup> of 110 countries for the most number of scientists and engineers versus population.

World Bank Development Indicators (2010) for 2008 found Jordan third in the number of publications per Middle East million inhabitants out of 17 nations, led by Kuwait (222), Tunisia (196) then Jordan (157) (Batarseh, 2011). Consequently, Jordan plays a leading role in Middle East education both for national and regional provision of graduates.

### Higher Education In Jordan

In 2001 the Ministry of Higher Education and Scientific Research was re-established by King Abdullah II. Within this, a Board of Higher Education drafts policy, assents to strategic planning, approves study fields at all program levels, supervising universities,

funding allocation, admission criteria and numbers of students admitted annually; it also appoints private university Boards of Trustees and Presidents of public universities. A separate unit, the Scientific Research Support Fund promotes and supports Jordanian research including connecting universities to businesses, and another, the Higher Education Council supervises admission policies, curricula and student plans, accreditation and quality assurance, developing university management, funding, finance and legislation. It oversees all programs in public and private universities to evaluate how effective is their implementation of the vision, mission and objectives of higher education. Gross tertiary enrolment (not regarding age) as a percentage for this education level in the corresponding age group (including community colleges) was 39.3% in 2004 (National Tempus Office, 2014).

Admission and numbers. Secondary school certificates (Tawjihi) for successful students allow about 8000 students annual entry to university tertiary education (2013) and non-university institutions (private and public community colleges) are also provided. There are three types of degree: four to six year Bachelor degrees, (four for business administration) one and a half to two years for Masters at selected universities, Doctoral degrees are limited to specialisations and particular numbers for specified universities. Thirty-four Private or Public universities cover all 12 governorates and study programs of which 32 include business studies. The exception is the University of Sciences and Technology in Irbid.

### 10 Public Universities

The University of Jordan (1962), Yarmouk University (1976), Mu'tah University (1981), Al-Hussein bin Talal University (1999), Al-Balqa' Applied University, 1986, The Hashemite University 1990, Jordan University of Science and Technology 1984, Tafila Technical University, 1994, AL al-Bayt University 1990, German Jordanian University, 2001

**14 Private Universities** in order of establishment, most in the 1990s.

The World Islamic Sciences & Education University Amman University (1990) • Petra University (1991) • Philadelphia University (1991) • Applied Science University (1991) • Al Isra University (1991) • Princess Sumaya University of Technology (1991) • Jordan Academy of Music (1990) • Al-Zaytounah University (1992) • Jerash University (1992) • Zarqa University (1994) • Irbid University (1995) • University College of Educational Sciences (1993) • Amman Arab University for Graduate Studies (1997) .

University admission requires 65% - 85% grades for public universities and minimum 60% for private universities with many provisos: urban- rural or remote, court lists with staff and university employees having quotas. Semesters are 2 X 16 weeks mid Sept – mid Jan. and early Feb – late May, with 8 week summer term available Mid June – Mid Aug. One credit hour = 16 lecture hours or 125 – 160 credit hours per degree (Abu-El- Haija, 2013). About 2000 Jordanian students continue higher studies abroad though the demand is for up to 5000 (Batarseh, 2011).

### Public – Private population distribution

Figure 2. Tertiary Student distribution 2012/2013

Public & Private Universities	33 total institutions	284 132 students	
Public Universities (begun 1962: govt. subsidised from university tax)	10	204 007	
Private Universities (begun 1989)	14	80 125	
Jordanian students studying abroad		26 000	
Foreign students enrolled included		29 028 (2011) 29 698 (2012) (NB. 10%+ of total)	13% of these are graduate students
Students in Community Colleges	51 colleges	27 487 students	2157 teaching staff
University Faculty	33 universities	9 656 total faculty	6640 Public 3016 Private

Source: Al Adwin (2013)

From this table four important facts emerge:

- Private universities have almost twice the number of faculty
- Public university lecture halls are overcrowded with 70% of bachelor registrants
- Over 10% of students are fee-paying from outside Jordan
- Only a small proportion of post-secondary students attend community colleges
- Costs for study are high in both types of university, though higher in Public (for profit) ones (Hussainy, 2012).

A European Commission Report completed by Abu-El- Haija (2013) added the following data relevant to this study from 2011 figures:

- 52% of Bachelor registrants were female
- bachelor graduates numbered 17 540 (48% female)
- 74% of graduates enrolled for Masters degree (11% foreign graduates)
- 12% continued for doctorates
- 14% chose Higher Diplomas
- 87% of graduates continued in public universities but only 13% at private ones
- \*Ratio of foreign graduate students is 21% or 1/5 of total graduates
- \*82% of foreign students (2013) study for Masters
- 438 foreign students seek Ph Ds and 217 continue to Higher Diploma

(Abu-El- Haija, 2013).

This data reveals that Jordan equally educates females, a high number of graduates continue to Masters predominantly in public universities, and over 80% of foreign students continue to higher degrees. Private universities mainly issue bachelor degrees. A high ratio of foreign students graduate and an even higher ratio continue to post-graduate work. The economic advantage of foreign capital from over 10% non-Jordanian students is welcome.

#### **Cultural Problems**

The huge problem for Jordan is that while 95% of secondary students passing the “Tawjihi” present to universities, 90% choose *humanities, social sciences and other programs where there is little employment* beyond graduation, resulting in 29% male unemployment and 49% for female graduates overall (Ad Adwan, 2013).

The higher percentage for unemployed female graduates is largely cultural, the Muslim religious prohibition that females are not allowed in public unless escorted by a male relative really restricts their job choices. Islamic society is highly patriarchal and family centred. Elders are revered and respected to an enviable degree from a Western viewpoint, and marriages are usually arranged between family elders, although love matches also occur if the opportunity arises, great efforts being made to keep the bride pure (Khoury, 2001). Consequently many graduates marry but restrictions remain, so half the potential workforce is essentially under house arrest, although married professional women drive their own cars to work unaccompanied and customs in Jordan are gradually loosening. Possibly the socio- political and economic demands of the Arab Spring uprisings after late 2010, when the populations lost their fear of repressive government elites, play some part in these changes (Masetti, Komer, Forster et al. (2013). Nonetheless 50% of the tertiary-educated population is still non-productive though well qualified.

#### **Finance**

While public universities are partly government funded from a university tax, levied for the first university in 1962, with the proliferation to 10 public universities, half to two thirds of budget now comes from student fees. Private universities are owned by companies requiring a profit for their owners, thus student fees are (much) higher than at public universities but efficiency is greater, and numbers per class are smaller. Because universities use a credit-hour system, allowing students to select their courses according to study plans, fees are charged per credit hour, averaging 18 per semester. This is 100-1000 euros per semester depending on program eg. arts 5 euros rising to 40-50 euros for medicine/dentistry. Business primary degrees require 130 credit hours in four years (eight semesters of 18 credit hours each semester 16 week each semester) which **costs 3000 Euros for a bachelor business degree** in public university and **11000 Euros** in a private university, costly given that in Jordan the annual average income is US\$6 100 (2013 CIA est.). By comparison Australian has US\$40 800, over six times that amount. The partly German-financed public German Jordanian University charges 2 900 Jordanian dinar or about 3 400 Euros for bachelor program fees and provides a variety of scholarships (Geiger, Khadra, Uecker et al., 2010).

#### **Degree assessment**

Bachelor students sit for at least two semester and one final exam. For the overall grade, semester work of



assignments, projects etc. plus exams weighs 60% with the final exam at 40% for a minimum in all courses of 50% to pass. For graduate courses at least one written exam is required per semester with a 50% weight and the other may have studies, research or projects substituted, while the final exam weighs at 50% with a minimum 70% achievement in all courses for a pass. Required cumulative GPA to remain in good standing and graduate is 60% for undergraduates and 75% for graduates. Lately the Ministry has piloted some exit exams for quality assessment of graduates (Abu-El- Haija, 2013).

#### ***Faculty qualification and International cooperation***

Among Jordanian academic staff, 90% hold doctorates, with the remainder holding Masters. Tenure and promotion is dependent on experience, quality of service, community service and research publication record, with assessment included. In private universities one to three year contracts are awarded (Tempus, 2013). International cooperation occurs with Europe eg. the German Jordanian University (begun 2005) detailed below. Other European partners in higher education reform include Tempus which has operated since 2002 with projects such as university evaluation and university management. It has contributed by improving Jordan's teaching and learning quality, " by upgrading teaching methods, course contents, course delivery techniques, staff skills and knowledge, and facilities, and also by providing exposure to new ideas and concepts "(National TEMPUS Office, 2014).

EU Erasmus Mundus partnership scholarships for academics and students are provided at three levels; CORDIS: FP7; and internationally the World Bank (ERfKE project supports with loans the education of Education Ministry personnel). In Amman, El-Hassan Science City, situated the Princess Sumaya University for Technology (est. 1991) a private non-profit university is owned by The Royal Scientific Society. It specialises in IT, technology and communications and offers a program on Administration of Business and Accounting in the King Talal Business School; and runs a partnership with commercialisation, R&D, and education. The Queen Rania Centre for Entrepreneurship here aims to encourage and develop talent and transform knowledge for greater socio-economic impact in Jordan and the region.

US helps via USAID which aims to diversify and improve curricula, vary teaching strategies, training particularly in the use of IT and quality assessment.

#### **Jordanian Business Education Examples**

##### ***Public Jordan University (1962)***

Jordan University was the first one established and is the major University though not the most populous. It is located in Amman the capital, with 1.9 million in greater Amman and 2.85 M. metro inhabitants. Its faculties follow three streams. The four scientific faculties include Science, Agriculture, Engineering and Technology, and Information Technology. Nine humanity faculties include Arts, Business, Law, Educational Sciences, Physical Sciences, Arts and Design, International Studies, and Foreign Languages. Five medical faculties comprise: Medicine, Nursing, Pharmacy, Dentistry and rehabilitation Sciences.

Additionally there are six institutes and centres: the International Institute for Teaching Arabic Language to Speakers of Other Languages, Institute for the Study of Islam in the Contemporary World, Social Work Institute, Institute of Archaeology, Centre for Women's Studies and the Language Centre. A campus exists in Aqaba with five faculties including locally four unique for the southern area: Marine Sciences, Administration and Finance, Archaeology, and Tourism and Hospitality colleges.

The Jordan University introduced two programs in business education at bachelor and master level. The present total business enrolment is around 9000 across the four bachelor years, distributed into the five major areas of accountancy, business administration, financial management, MIS, public administration in both bachelors and Master programs. The class sizes are 100 or more students for bachelor and over 20 for master.

***Private World Islamic Science and Education (WISE) University (2007)*** One private university, WISE was founded in 2007 in Amman and it expanded rapidly, as the first Jordanian university offering programs at all three Bachelor, Master and PhD levels in different areas but with a focus on Business Education. Business Administration (General) program gives students the chance to learn the skills necessary to enter the business world. Total business enrolment numbers are about 3 000, one third of Jordan U.

WISE program aims to combine academic theory with practical applications of business knowledge. The Business Administration program emphasizes social awareness, civic engagement, cross-cultural competence, and evidence-based decision-making. Students in this bachelor's degree program can also develop the quantitative analysis, communications, and technology skills necessary in the business environment. To earn the B.S. in Business Administration (General), students must complete all general education requirements in addition to major area requirements for the degree.

The business programs include Islamic studies and emphasize IT based learning where students are required to undertake two IT based courses in the business program. The University structures their course around Personality Development. This together with exposure to the corporate world through internships, overall and training modules and interaction with the real – life professionals in their final practical semester in industry, provides students with a holistic education enabling them to move into the real world with knowledge, some

experience and confidence.

Programs vary according to Jordanian market demand and that of nearby countries of the Gulf States. Initially to encourage students, this university offered comparatively high salaries to professors, and three years ago it began graduating Ph Ds. Its **graduates have a 95% success rate in finding employment**, adding to its high reputation in business education. Offerings are divided into four major areas: Accountancy, Business Administration, Financial Management and MIS in the three levels of bachelor, master and Ph D. Of this 3 000 total registrants, about 320 or 12% of foreign (non-Jordanian) students study business education (Dept. of Admission, WISE University, 2014).

Class numbers vary from 20 – 50 in bachelor courses; Master and Ph D have a maximum of 10 students per class. This is a huge reduction of at least half or fewer students from 100+ at the public university at bachelor level and half the class size for master level. Included in evaluation each semester is a knowledge of updated business information, and group assignments encourage collaborative and cooperative work in the total of 130 credit hours in four years with eight semesters of 18 hours each, equal to six courses in 16 weeks plus the important final practice semester in the field of industry. Graduates must achieve a final GPA of 60% or more.

### **International Cooperation**

#### ***German-Jordanian University collaboration***

It is instructive to examine the curriculum for the public German – Jordanian University (GJU) established 2005 in Madaba near Amman offering 17 undergraduate programs and six postgraduate (Masters) programs, with a student body of over 3000 students: 15% of which are foreign students and the remaining majority from across Jordan. The present enrolment is one third of the Jordan University business enrolment numbers. The eventual aim is 5000 students.

It follows the German Universities of Applied Sciences model practicing application oriented transfer of knowledge, badly needed for the Middle Eastern labour market Its vision is to “play a pivotal role in the socio-economic and professional development in Jordan; its mission is life-long learning and continuing education, aiming to turn out multi-lingual (Arabic, German and English) and cross-culturally trained graduates with social and academic skills necessary for the existing labour market”. Financial support comes from governments of Germany and Jordan with active input from Jordanian industry. Unique is the fourth year 6 month internship from German industry together with help from a consortium of 90 German Universities of Applied Sciences, led by Magdeburg-Stendal in structuring the university study-plans, contributing to curricula and academic faculty. It aims to be unique in applied training, experiential learning oriented to market and industry needs, fitted to a fiercely competitive and technology-oriented world which will raise Jordan’s and the region’s economic and industrial standing (Khadra and Uecker, 2014).

The School of Management and Logistic Sciences offers a B.A Management Sciences, B.A International Accounting and B.Sc. Logistic Sciences. Talal Abu Ghazaleh Graduate School of Business, the business faculty of GJU, offers the MBA programmes. The GJU fills a gap in education in Jordan as well as the whole Arab World because the 1:1 mix of theory and practical training plus the 4th year semester training in 90 plus European partner universities. This results in graduates with unique practical skills (Sabri, 2011).

The influence of the German-Jordanian model is demonstrated in that WISE University adopted the final business semester as a practical one experienced in the field of industry.

### **Problem of Success**

#### ***Employment and brain drain***

According to a World Bank Report on the Arab world, half graduating medical doctors, one quarter of engineers and 15% of scientists leave the Arab world each year and 54% of those graduates who graduate overseas fail to return to assist their home nations (Batarseh, 2011). In the business field, according to the Jordanian Civil Service Bureau (2014), around 15 % of business graduates found suitable jobs in the public sector, and 10% were employed by the Armed Forces and Public Security in Jordan. The public sector accounts for 42% of Jordanian employment (Bteddini and Heidenhof, 2012). About 30 % found jobs with high salaries in the private sector which has expanded following the Arab Spring (2011 on). Many investors found Jordan a peaceful and secure place to invest and set up new business enterprises. These employment numbers comprise only 55% of graduates who work in Jordan.

The price of success otherwise is the brain drain to other Arab countries and elsewhere overseas; the oil-rich Gulf States to the east can buy the best and brightest graduates from Jordan and over 20% were recruited by the Gulf States Recruitment Agencies, according to their statistics. These post graduation employment statistics still leave 25% of the total not accounted for in official figures. Some may have unofficially gone into family businesses. However, compared with Al-Adwin’s (2013) general 29% male and 49% female graduate unemployment in the whole Arab world, business unemployment is lower than male average. WISE claims 95% of their business graduates find employment, so that particular private university gains from specialization and the final semester of practical work. The problem remains of whether these graduates are benefiting their nation

who is spending one fifth of its GDP on education.

Now the upside of a family based culture comes to the fore with most of the over 20% of well-paid expatriate graduates sending money home to support their families in Jordan, providing precious foreign currency to the cash-strapped Jordanian government.

## **Conclusion**

### ***Tertiary challenges***

In such a small country with its limited resources, the universities are economically strained because there is an enormous demand for quality, affordable education in comparison with other far richer nations in the region. University finance and limited national resources remain the chief challenge.

- The annual Jordanian rate of increase for education is among the highest in the world. Under this huge pressure the level and quality of university education is affected, with tertiary institutions unable to cope, with neither sufficient facilities nor faculty.
- Revising admission policies and linking these to employment is a key task for the Higher Education Council assisted by international advice.
- Inability nationally to create sufficient graduate jobs (particularly for the relatively non-productive humanities). Perhaps unemployable social science and humanity courses should be closed. Stronger linkages with industry and the labour market are instead indicated to benefit business graduates, with the opening of new nationally relevant technical and applied courses (Batarseh, 2011)
- The Education Ministry has developed the strategic goals of improving higher education sector management, enhancing research quality and the higher education role, periodical studies to provide national quality data bases on the higher education sector together with international best practice scientific research.

### ***Recommendations***

Acknowledging limited resources, the following recommendations are suggested with emphasis on the vision which informs leadership:

- Develop a clear national strategic vision of economic development, assisted by proactive commercialisation, IP creation and management, marketing with appropriate sponsored research from government and private sector
- Establish priority research goals for national economic needs aiming for long term business, technology, science and education growth
- Develop a knowledge-based economy through innovatively solving challenges confronting Jordan and its region via scientific and business research and applications, given existing educational advantages
- Invite new investment from China, India, Russia and Brazil, nations with money who can utilize an educated population to help employ Jordanian graduates
- Continue work of national Higher Education Accreditation Commission to raise Jordanian tertiary education specialisations and faculty members to international standards, implementing accreditation standards and quality assurance
- Reform tertiary administration and governance using international advice and hopefully aid, modernising curricula and admission policies to make them relevant to the employment market
- Enable tertiary quality despite falling government subsidies, extreme funding shortage and limited national resources by better use of funding
- Reduce heavy teaching loads of public university academic staff (student-faculty ratio) using the latest computerised teaching technologies
- Increase financial support for research from government and private sector in line with national strategic vision
- Reward and publicise researchers or scientists for outstanding contributions
- Encourage business to cooperate with universities without compromising standards
- Support national and international attendance at and contribution to scientific, business and research conferences to provide knowledge of world's best practices
- Support Jordanian research journals or partner with prestigious western journals to provide more scope for publication
- Fight brain drain by offering employment to the best business university graduates before graduation).  
These ideas might help improve Jordanian universities both public and private as well as help the nation.

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