Social Equity and Student Financial Aid Strategy at UTM

Part1. University of Tunis El Manar (UTM) | National policy and OOUN coordination | 2026–2027

This report presents institutional overview and evidence-based description of financial and in-kind support available to eligible students at the UTM

1. Institutional commitment and national coordination

The University of Tunis El Manar (UTM) contributes to equitable access to higher education by helping students navigate Tunisia's national student-support framework. The Office des Œuvres Universitaires pour le Nord (OOUN), operating within the Ministry of Higher Education and Scientific Research (MHESR) system, administers applications for relevant student welfare services and financial assistance in its geographic jurisdiction. These mechanisms seek to reduce financial hardship, facilitate enrolment and continuation, and support vulnerable learners.

This report describes the national provisions accessible to eligible UTM students. It does not imply that UTM independently finances each benefit or that a separate UTM–OOUN financing agreement has been documented.

2. Types of financial assistance and student support

National university scholarships (bourses universitaires). Public financial awards administered under national criteria, including family resources, registration and applicable academic conditions. New applications and renewals are handled under annually published procedures. Unlike loans, scholarships are not normally repayable.

University integration grant (prime/bourse d'intégration). A specific award for eligible students entering higher education, subject to the governing ministerial provisions and annual OOUN application notice. Its exact eligibility and amount must be checked against the current call.

Government university loans (prêts universitaires). Repayable assistance provided to qualifying students under the national scholarship-and-loan framework. Applications are managed in accordance with OOUN and MHESR eligibility and renewal rules; a loan should never be described as a grant.

Doctoral, master's and continuing-student assistance. The OOUN 2026–2027 notice identifies separate application windows for doctoral students, master's students, first-time applicants and renewals; eligibility differs by award and level of study.

University accommodation. Accommodation in publicly supported student residences is an important form of in-kind support, reducing living expenses. Allocation depends on statutory criteria, available places, and conditions such as distance from the family home; it is not an automatic cash entitlement.

Subsidised university catering and welfare services. Public university welfare provision includes student dining and associated services where available, providing indirect financial relief. Fees, access and availability depend on the university welfare system and the relevant residence or dining facility.

Amen Social annual university back-to-school allowance. An additional social-assistance payment administered through the Ministry of Social Affairs, not OOUN: the published scheme specifies TND 120 per university student for qualifying low-income or Amen Social households, subject to its rules. It is paid once annually.

CNSS university loans for children of insured persons. A distinct social-security loan scheme for eligible children of CNSS-insured parents. The official CNSS criteria include registration in public higher education, family income requirements and non-receipt of overlapping national scholarship or loan benefits. This is repayable assistance, separate from the OOUN loan route.

Study-abroad scholarships and mobility support. Separate MHESR schemes may support eligible students undertaking approved studies or mobility abroad. These are governed by additional rules and should not be assumed to be available to every UTM student.

3. Particular attention to students facing socioeconomic hardship

UTM places social equity and equal opportunity at the centre of its student-support approach, with particular attention to students from low-income households and families experiencing financial or social difficulties. The objective is to ensure that financial constraints do not unnecessarily prevent eligible students from accessing higher education, completing administrative procedures or continuing their studies.

During admission and initial enrolment, particular attention should be given to clear information about scholarships, integration grants, subsidised accommodation, catering and social-assistance schemes; timely referral to OOUN and the appropriate social services; and practical guidance for students who experience difficulty preparing or submitting required administrative documents.

During re-admission, annual re-enrolment and competitive entrance examinations (concours), students in difficult financial circumstances may require additional orientation, accessible communication about deadlines and documentation, and referral to available assistance. Such support is intended to facilitate fair participation and continuity of study. It does not imply preferential selection, waived eligibility rules, or modified concours results unless a specific applicable regulation provides for such measures.

Relevant circumstances may include low household income, unemployment of a parent or guardian, loss of family support, disability-related costs, geographic isolation, or other documented social difficulties. Any individual support should respect confidentiality, transparent eligibility criteria and the responsibilities of the competent bodies.

In coordination with OOUN, student affairs offices and national social-protection services, UTM can strengthen early identification of financial needs, proactive communication before admission and re-enrolment deadlines, and referral pathways for urgent hardship cases. The availability of any emergency grant, fee exemption or formal admissions accommodation should be established separately through institutional records or the applicable national rules.

For impact monitoring, relevant measures include the number of eligible students referred to OOUN, scholarship and integration-grant beneficiaries, uptake of subsidised accommodation and meals, and continuation or re-enrolment rates among supported students, with privacy safeguards. These indicators could support SDGs 1, 4 and 10 and demonstrate whether student-support measures are reducing inequalities in practice.

Institutional overview & student welfare analysis

Financial aid, scholarships, and subsidised support at the University of Tunis El Manar

Executive summary

UTM students may benefit from a multi-layered public support system: direct scholarships, exceptional social assistance and repayable loans, together with indirect subsidies for public higher education, university dining, accommodation and eligible transport. These mechanisms support affordability and educational equity, especially for students from low-income households or experiencing hardship during admission, re-enrolment or competitive examinations. A claim that more than 70% of UTM students receive financial support is not currently substantiated by publicly available UTM-specific beneficiary data. It should be treated as an institutional estimate pending verification, not as an established measurement.

Institutional context and reporting

Student registration is handled by the university and its constituent institutions, while national scholarships, grants, loans and welfare services are generally administered through regional student-welfare structures, including the Office des Œuvres Universitaires pour le Nord (OOUN). OOUN publications may aggregate beneficiaries across multiple higher-education institutions, and do not necessarily identify UTM-specific numbers. UTM reports 29,617 students for 2025/2026; the supplied figure of 28,362 for 2024/2025 has not been independently verified and is therefore not adopted as an official statistic in this report.

Different student populations may have differing financial needs depending on family income, commuting distance, accommodation costs, disability-related expenses and programme requirements. Assertions that particular faculties systematically enrol more or fewer low-income students require institution-level socioeconomic data and should not be inferred from selectivity or location alone.

Multi-tiered support mechanisms

Support mechanism	Administering body	Eligibility / reach at UTM

National scholarships (bourses nationales)	OOUN / MHESR	Means-tested awards subject to current national eligibility and application rules; UTM-specific coverage is not independently published.
Exceptional grants and student loans (aides sociales / prêts)	OOUN and other designated public agencies	Targeted assistance, including hardship-related requests and repayable schemes; eligibility, compatibility with other benefits and deadlines depend on the relevant regulations.
Academic, research and mobility grants	UTM institutions / programmes / international partners	Competitive project- or programme-based support, including Erasmus+ and bilateral mobility where funded. Not universal and not necessarily means-tested.
Subsidised public higher education	State / MHESR / universities	Public financing reduces the cost of study; low registration charges are not equivalent to direct cash aid. Fees and exemptions are programme-dependent.
Subsidised meals and accommodation	OOUN / welfare services	Low-cost dining where offered and residential places for qualifying students, subject to availability and eligibility.
Transport discounts and student health or social services	Relevant transport, health and social institutions	Potential in-kind reductions or services under applicable schemes; availability and entitlement should be verified locally.

Interpreting the proposed "over 70%" coverage figure

Direct cash-aid coverage must count unique UTM students receiving scholarships, social grants, student loans or funded mobility stipends, avoiding double counting. Total subsidised-support coverage may additionally include students benefiting from public education subsidies, discounted dining, transport or housing. However, including general public tuition subsidies can make coverage appear nearly universal and does not demonstrate that 70% receive targeted financial aid. The measures should be reported separately, with clear definitions and validated administrative data.

Suggested institutional indicator: number of unique UTM students receiving at least one targeted monetary or in-kind means-tested benefit ÷ total registered UTM students, alongside a separate indicator for general state-supported tuition. Obtain anonymised beneficiary counts from OOUN and relevant services before stating any percentage.

Data verification and policy implications

The suggested annual household-income bands of 5,000 TND and 8,000 TND, the "over 65 bilateral agreements" assertion, the claim of preferential socioeconomic patterns at individual faculties, and the estimated 70%+ coverage have not been verified against current official rules or institutional microdata. They are not stated as confirmed facts. UTM and OOUN could jointly validate these measures and publish disaggregated reporting on socioeconomic need, applications, awards, accommodation and meals, with appropriate privacy protections. This evidence would enable targeted policies for vulnerable applicants and students seeking re-enrolment.

Additional institutional source: UTM key figures, 2025/2026 — https://utm.rnu.tn/utm/fr/universite--chiffres-cles

4. Policy and regulatory basis

The principal national framework is Decree No. 2009-3040 of 19 October 2009 concerning national scholarships and university loans, as amended, with implementing ministerial orders including the order of 26 October 2009 on award and renewal conditions. Additional regulations cover university integration grants, accommodation and social-security student loans. Eligibility, financial thresholds, amounts and deadlines must be checked in the current call and the consolidated legal texts.

5. Application arrangements: 2026–2027

OOUN announced online applications for university scholarships, integration grants and university loans via its official portal. For new students the announced online application period was 7 September–31 December 2026, with supporting dossiers due by 15 January 2027. Other categories (renewals, master's, doctoral students and families living abroad) have different schedules. Doctoral online applications were announced for 5 October 2026–15 May 2027, with dossiers due by 31 May 2027. Applicants must follow the latest OOUN instructions for supporting documents and registered-mail submission.

6. Contribution to the SDGs and suggested monitoring

The support framework advances SDG 1 (No Poverty), SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities). For stronger institutional evidence, UTM and OOUN could jointly monitor the number and share of UTM students receiving each type of assistance, first-year and renewal approval rates, accommodation and catering uptake, beneficiaries from low-income households, and student retention or graduation outcomes, subject to privacy and appropriate data-sharing arrangements.

Part2. Special Efforts by UTM's Innovation and Technology Hub (PUIT) to Promote Inclusive Entrepreneurship and Socio-Economic Empowerment

The University of Tunis El Manar (UTM) places particular emphasis on promoting social equity, inclusive entrepreneurship and equal opportunities for students**,** especially those from disadvantaged socioeconomic backgrounds. Beyond conventional student financial assistance, UTM has strengthened its institutional mechanisms to support students in developing entrepreneurial skills, accessing professional opportunities and transforming innovative ideas into economically viable projects.

Through its Pôle Universitaire Innovation & Technologie (PUIT)**,** UTM is making dedicated efforts to bridge the gap between academic research, entrepreneurship, industry and financing opportunities. Established through a strategic consortium involving the National Agency for the Promotion of Scientific Research (ANPR), the Caisse des Dépôts et Consignations (CDC), U-Accelerator and the Arab Information and Communication Technology Organization (AICTO), PUIT seeks to facilitate technology transfer, support innovative startups, mobilise investment and connect researchers and young entrepreneurs with public- and private-sector partners.

In parallel, UTM's collaboration with Enda Inter-Arabe, through its Student Entrepreneur Hub (P2E-UTM), strengthens the university's commitment to inclusive entrepreneurship and women's economic empowerment. The partnership promotes entrepreneurship education, coaching, mentoring and opportunities for students to develop sustainable business initiatives.

Together, these complementary initiatives help broaden access to entrepreneurial opportunities and reduce barriers to innovation, while encouraging the participation of students from diverse socioeconomic backgrounds. They also reinforce UTM's role as a catalyst for social inclusion, youth empowerment, sustainable employment, local economic development and public–private–civil society cooperation**.**

These efforts contribute particularly to SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure), SDG 10 (Reduced Inequalities), and SDG 17 (Partnerships for the Goals)**.**

7. Official sources and publications

National scholarship and university loan decree (2009-3040, as amended)

Ministerial order: scholarship and loan conditions (26 October 2009)

National administrative services: higher education and accommodation

National administrative services: student financial aid and overseas programmes

OOUN 2026–2027 scholarship, integration grant and loan announcement (La Presse, 26 August 2026)

Ministry of Social Affairs: annual school and university allowance

CNSS: student loan eligibility and conditions

OOUN student welfare portal

Evidence limitation: Specific numbers of UTM student beneficiaries, disbursement totals, current award amounts (other than the published Amen Social allowance), and a formal bilateral UTM–OOUN agreement were not established from the cited public sources. These should be supplied by UTM student affairs and OOUN before making quantitative institutional claims.