Session IV

University-Industry Cooperation: Enhancing Employability of Students and Doctoral Candidates

Bangkok, 25 - 26 March 2010
FUNDACIÓN UNIVERSIDAD-EMPRESA
UNIVERSITY-BUSINESS FOUNDATION

Who are we?
What do we do?
Our network
Our activities
Fundación Universidad-Empresa: who are we?

Private non-profit organization, working with business and academia since 1973

Equal representation on a Board of Trustees that represents 500,000 companies, 16 universities and 385,000 undergraduate and graduate students

Chamber of Commerce and Industry of Madrid - Madrid Business Confederation
16 Universities with 30 campuses in Madrid
Fundación Universidad-Empresa: what do we do?

We address the challenges and opportunities generated in the framework of university-business relations, with a special focus on:

- **Education**
  academic and career orientation for secondary students, customized training programmes for companies and institutions, course management for universities and business, UE Converge

- **Innovation**
  information and advisory services for SMEs, HR for RD&I, RD&I contract and project management, workshops

- **Entrepreneurship**
  business incubator, on-campus workshops, annual seminar for university/vocational training students, graduate programme

- **Job Market and Career Development**
  internship programmes for students and graduates, career reorientation for PhDs and researchers, job fairs, job opportunities guide and website, job placements for junior profiles, studies and reports
We create new scenarios for university-business relations

2010 - 1st online internship experiences - E-Start / International placements for recent entrepreneurs - e3
  2009 - 1st graduate entrepreneurs competition - GRADUATE PROGRAMME
  2007 - 1st international graduate internship + training placements - GAIA
  2006 - Business incubator for university students and graduates - MADRID CRECE
  2005 - 1st internship placements for vocational training graduates - PASARELA
  2002 - Empleo madri+d - specialized job site for PhDs and researchers
  2000 - 1st entrepreneurship seminar for vocational training and university students
  1997 - 1st graduate internship + training placements - CITIUS
  1995 - 1st student internship placements in Europe - CAMETT ALFA EUROPA
  1990 - 1st Job Opportunities Guide
  1989 - 1st Master programmes
  1979 - 1st university-business foundation created flowing the FUE model. Today the network includes 32 similar institutions
  1976 - SICUE (University-Business Coordination Service). The model for similar services present today in every Spanish university
  1975 - 1st COIE (Job Opportunities and Careers Office). The model for career services present today in every Spanish university
Fundación Universidad-Empresa: our network (1)

- Universities
- Business/Industry
- Central Government
- Regional Government
- International agents
- Students + Graduates
- Local Government
Agreements with:

**33 Spanish universities**
- Alcalá
- Alfonso X el Sabio
- Alicante
- Antonio de Nebrija
- Autónoma de Madrid
- Barcelona
- Cádiz
- Camilo José Cela
- Cantabria
- Carlos III de Madrid
- Castilla la Mancha
- Complutense de Madrid
- Córdoba
- Europea de Madrid
- Francisco de Vitoria
- Granada
- La Coruña
- Murcia
- Oviedo
- Politécnica de Cataluña
- Politécnica de Madrid
- Pontificia Comillas
- Pontificia Salamanca
- Rey Juan Carlos
- Salamanca
- San Pablo CEU
- Santiago
- Sevilla
- Valencia
- Valladolid
- Zaragoza
- UDIMA
- UNED

**Public administrations**
- Madrid City Council
- Regional Government of Madrid
- Dpt of Education
- Dpt of Employment & Women’s Affairs
- Dpt of Economy
- Spanish Government
- Ministry of Education
- Ministry of Science & Innovation
- Ministry of Labour & Immigration
- Ministry of Economy
- Ministry of Industry, Tourism & Commerce
- Ministry of Foreign Affairs & Cooperation
- European Union
- DG Education & Culture
- DG Enterprise & Industry
Agreements with over 500 companies
**Fundación Universidad-Empresa: our activities (1)**

<table>
<thead>
<tr>
<th>Education</th>
<th>Innovation</th>
<th>Entrepreneurship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic orientation programmes for students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SECONDARY SCHOOL - VOCATIONAL TRAINING - UNIVERSITY</td>
<td>Information and advisory services for SMEs</td>
<td>Fostering awareness and promoting entrepreneurship</td>
</tr>
<tr>
<td>Customized training programmes for companies and institutions</td>
<td>HR recruitment for RD&amp;I</td>
<td></td>
</tr>
<tr>
<td>Course management for Universities and Business</td>
<td>R/D&amp;i contract and project management</td>
<td>Business incubator</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PERSONAL TUTORS &amp; MENTORS BUSINESS PLAN BUSINESS INCORPORATION</td>
</tr>
</tbody>
</table>
# Job Market and Career Development

<table>
<thead>
<tr>
<th>Students</th>
<th>Graduates</th>
<th>Phds &amp; research oriented profiles</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Internship programmes</strong></td>
<td><strong>Combined postgraduate training + internship programmes</strong></td>
<td><strong>Career reorientation and job placements</strong></td>
</tr>
</tbody>
</table>
| START - COOPERA - COOPERACION EN RH+O LIDER - PASARELA | CITIUS - OPTIMUS - GAIA - UNIVEM | MADRI+D JOB SITE  
CAREER STRATEGY SEMINARS AND GUIDES  
TORRES QUEVEDO |

## Job opportunities and orientation

- GUÍA DE LAS EMPRESAS QUE OFRECEN EMPLEO - GUÍATE  
www.quierounbuentrabajo.com  
TALENTOTECA: JOBS FOR JUNIOR PROFILES

## Studies and reports

- HR RECRUITMENT NEEDS AND PROFILE REQUIREMENTS - GRADUATE JOB PLACEMENT  
STUDENT AND GRADUATE ENTREPRENEURSHIP - UNIVERSITY CAREER SERVICES  
GRADUATE CAREER EXPECTATIONS AND LEVELS OF COMMITMENT
FUNDACIÓN UNIVERSIDAD-EMPRESA
UNIVERSITY-BUSINESS FOUNDATION

Identifying graduate skills and competences for the knowledge society job market

- Sectorial employment workshops
- Thematic studies and reports
- UEConverge: a joint university-business initiative
Identifying graduate skills & competences for the knowledge society job market

• **Annual Sectorial Employment Workshops**
  - In cooperation with Dpt of Employment & Women’s Affairs, Regional Government of Madrid

  - **Objective:**
    - An in-depth study of employers’ profile requirements in business or industrial sectors of terms of areas of knowledge, skills and competences
    - Analysis of profile supply & demand and identification of profile gaps
    - Short and mid-term recommendations for training policies

  - **Participants:**
    - Business & Industry: HR managers & experts, representatives from business organizations & associations
    - University: Vicerectors, School Directors, Career Services officers, ...
    - Unions: Representatives from the major unions (UGT, CCOO)
    - Professionals: Representatives from professional bodies and organizations

  - **Sectors studied to date:**
    - ICT, legal & financial services, marketing & publicity, security, engineering & architecture, construction, automobile & aerospace industries, graphic arts, stock management, distribution & transport logistics, commerce, hospitality, dependence
Identifying graduate skills & competences for the knowledge society job market

- Thematic studies and reports
  - Our most recent reports refer to:
    - Graduate job placement (annual)
    - University career services (2006)
    - Student and graduate entrepreneurship (2006)
    - Incorporation of PhDs in business and industry (2007)
    - Graduate skills & competences vs HR profile requirements: UEConverge (2008)
    - Graduate career expectations and levels of commitment 2009)
UEConverge: a joint university-business initiative

- **Bologna Process / EHEA / Knowledge Society Job Market**
  - Universities: new HE degree structure, study contents and teaching methods
  - Employers: new profile requirements in the framework of globalization and knowledge society
  - Knowledge society job market: key priority for skills and competences

New degrees & study contents must not only provide academic knowledge, but also guarantee the acquisition of adequate skills and competences for employability and career development in the knowledge society

- Universities need first hand information from employers
- Employers need to transmit their profile requirements to Universities

“Three out of every four companies have never contacted a University”
Ángel Gabilondo, Spanish Minister of Education
UEConverge: a joint university-business initiative

- **On-line platform**
  
  - **Information/Background documentation:**
    - Bologna Process and EHEA: Bologna Declaration and UE Communiqués; Spanish EHEA legislation
    - Reports and Studies: Reflex, Tuning, Trends, national studies
    - Press area: news coverage of the Bologna Process in Spain
  
  - **Questionnaires:**
    - Designed by experts from participating Universities & FUE
    - Answered by HR managers & experts
    - General and specific graduate skills/competences required by employers
      - Level of skills/competences held by graduates entering the job market
      - Gaps between employer needs and graduate skill/competency levels
      - Employer needs regarding curricular internships and stages
  
  - **Results:**
    - Results of each questionnaire were provided for participating Universities, companies and institutions
    - Participating Universities incorporated results in the evaluation and design process of new EHEA degrees and course contents
UEConverge: a joint university-business initiative

• Institutional support
  - Madrid Chamber of Commerce
  - Madrid Business Confederation (CEIM)
  - DG Universities and Research, Regional Government of Madrid

• Participating parties
  - Expert Committee
    - 1 representative from each of the 16 Universities of Madrid, supported by internal teams of experts in specific knowledge areas
    - 1 representative of the Fundación Universidad-Empresa, supported by staff members
    - 1 representative of the Regional Government (DG Universities and Research)
  - Employers:
    - 220 HR managers and/or experts from companies and corporations, business associations, NLOs and research institutions (large, medium and small) representing 25 economic sectors and employing over 685,000 people
UEConverge: a joint university-business initiative

- Issues addressed:
  - General skills and competencies all graduates should possess
    - Instrumental, personal and systemic skills and competences
    - Computer and language skills and competences
    - Organizational and methodological business skills and competences
  - Specific skills/competences and knowledge requirements
    - 68 degrees and/or academic subject areas
  - Internship programmes as a needed or necessary training experience in the framework of the new EHEA degrees and study content
**RESULTS QUESTIONNAIRE 1:**
Instrumental, personal and systemic skills/competences

<table>
<thead>
<tr>
<th>MOST IMPORTANT FOR EMPLOYERS</th>
<th>HIGHEST GRADUATE LEVEL</th>
<th>LEAST IMPORTANT FOR EMPLOYERS</th>
<th>LOWEST GRADUATE LEVEL</th>
<th>LARGEST GAPS</th>
<th>SMALLEST GAPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teamwork</td>
<td>Teamwork</td>
<td>Leadership</td>
<td>Leadership</td>
<td>Concern for quality</td>
<td>Computer skills</td>
</tr>
<tr>
<td>Capacity for learning</td>
<td>Capacity for learning</td>
<td>Critical and self-critical abilities</td>
<td>Critical and self-critical abilities</td>
<td>Decision making &amp; problem solving</td>
<td>Capacity to work in international context</td>
</tr>
<tr>
<td>Concern for quality</td>
<td>Computer skills</td>
<td>Capacity to work in an international context</td>
<td>Language skills</td>
<td>Capacity for organization and planning</td>
<td>Basic knowledge of the profession</td>
</tr>
</tbody>
</table>
RESULTS QUESTIONNAIRE 2:
Computer and language skills and competences

<table>
<thead>
<tr>
<th>MOST IMPORTANT FOR EMPLOYERS</th>
<th>HIGHEST GRADUATE LEVEL</th>
<th>LEAST IMPORTANT FOR EMPLOYERS</th>
<th>LOWEST GRADUATE LEVEL</th>
<th>LARGEST GAPS</th>
<th>SMALLEST GAPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-mail/Internet</td>
<td>E-mail/Internet</td>
<td>Data bases</td>
<td>Data bases</td>
<td>Presentations</td>
<td>E-mail/Internet</td>
</tr>
<tr>
<td>Word processing</td>
<td>Word processing</td>
<td>Other applications</td>
<td>Other applications</td>
<td>Data bases</td>
<td>Spreadsheets</td>
</tr>
<tr>
<td>Oral and written expression</td>
<td>Written expression</td>
<td>Oral and written and expression</td>
<td>Oral and written and expression</td>
<td>Oral and written and expression</td>
<td>Oral and written and expression</td>
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</tbody>
</table>
### RESULTS QUESTIONNAIRE 3:
Organizational and methodological business skills and competences

<table>
<thead>
<tr>
<th>MOST IMPORTANT FOR EMPLOYERS</th>
<th>HIGHEST GRADUATE LEVEL</th>
<th>LEAST IMPORTANT FOR EMPLOYERS</th>
<th>LOWEST GRADUATE LEVEL</th>
<th>LARGEST GAPS</th>
<th>SMALLEST GAPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality management systems</td>
<td>Basic business areas</td>
<td>Types of business and principle characteristics</td>
<td>Corporate social responsibility</td>
<td>Personal data protection</td>
<td>Types of business and principle characteristics</td>
</tr>
<tr>
<td>Personal data protection</td>
<td>Labour risk prevention systems</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Quality management systems**

**Personal data protection**

**Basic business areas**

**Types of business and principle characteristics**

**Corporate social responsibility**

**Labour risk prevention systems**

**Corporate social responsibility**

**Personal data protection**

**Types of business and principle characteristics**
# UEConverge: a joint university-business initiative

<table>
<thead>
<tr>
<th>RESULTS QUESTIONNAIRE 4: Internship programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Practical professional training is important</td>
</tr>
<tr>
<td>Students should have working experiences through company internships</td>
</tr>
<tr>
<td>Internships should be mandatory</td>
</tr>
<tr>
<td>Credits should be given for internship experiences</td>
</tr>
<tr>
<td>Students/graduates should receive a stipend during their internships</td>
</tr>
<tr>
<td>Stipends should be payed by the host company</td>
</tr>
<tr>
<td>Minimum and maximum internship duration</td>
</tr>
<tr>
<td>Minimum and maximum weekly hours for internships</td>
</tr>
<tr>
<td>Internships coinciding with the academic year</td>
</tr>
<tr>
<td>Internships should focus on the acquisition of generic and specific competences</td>
</tr>
<tr>
<td>Participating companies/organizations that offer, or would be willing to offer, student internships</td>
</tr>
<tr>
<td>Practical professional training is important</td>
</tr>
</tbody>
</table>
### RESULTS QUESTIONNAIRE 5:
An example: Business Administration

<table>
<thead>
<tr>
<th>MOST IMPORTANT FOR EMPLOYERS</th>
<th>HIGHEST GRADUATE LEVEL</th>
<th>LEAST IMPORTANT FOR EMPLOYERS</th>
<th>LOWEST GRADUATE LEVEL</th>
<th>LARGEST GAPS</th>
<th>SMALLEST GAPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project design &amp; management</td>
<td>Finance management</td>
<td>International finance</td>
<td>International finance</td>
<td>Project design &amp; management</td>
<td>Economic history</td>
</tr>
<tr>
<td>Cost Accounting</td>
<td>Cost Accounting</td>
<td>Mathematical analysis</td>
<td>Spanish &amp; world economy</td>
<td>Market management</td>
<td></td>
</tr>
<tr>
<td>Financial Accounting</td>
<td>Financial Accounting</td>
<td>Economic history</td>
<td>Capacity to transmit economic matters</td>
<td>Capacity to transmit economic matters</td>
<td></td>
</tr>
</tbody>
</table>

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#### 68 questionnaires

- Arts & Humanities: 14 degrees/study areas
- Architecture & Engineering: 14 degrees/study areas
- Experimental Sciences: 10 degrees/study areas
- Life Sciences: 9 degrees/study areas
- Social & Legal Sciences: 21 degrees/study areas
FUNDACIÓN UNIVERSIDAD-EMPRESA
UNIVERSITY-BUSINESS FOUNDATION

Enhancing student and graduate employability

- Orientation
- First work experiences in the real sector
- Career opportunities in business and industry for research/technology profiles
Academic and career orientation

Specific seminars and interactive workshops for:
- Secondary school and vocational training students
- Undergraduates and recent graduates
- Pre and postdocs

Definition of personal career plan

Academic options and opportunities

Career options and professional opportunities

Job market

Job search techniques

Entrepreneurship
Academic and career orientation

- Orientation guides:
  
  **Quiero estudiar ...**
  - Secondary school and vocational training students
  - Full in-depth overview of available academic options
  - In cooperation with the Department of Employment & Women’s Affairs, Regional Government of Madrid

  **Guía de empresas que ofrecen empleo**
  - Undergraduates and recent graduates
  - Complete job opportunities guide
  - In cooperation with the Chamber of Commerce of Madrid

  **Manual de estrategia profesional**
  - Pre and postdocs
  - Career strategy manual for research profiles in business
  - In cooperation with the DG Universities & Research, Regional Government of Madrid

Available in print and online
First work experiences in the real sector

Student and Graduate Internship Programmes: the framework

• Legal framework: Real Decreto de Cooperación Educativa / Ley de Universidades
• Tripartite agreements (Host Company - University - Foundation)
• 100% financing from host organizations
• Academic and company tutors
• Insurance coverage for interns (health care & accident)
• Applications accepted year-round
• Possibility of customized programmes to meet specific company requirements (special recruitment needs, special training schemes, for example)

Over 23,000 student and graduate internships to date
Approximately 80% of interns stay on with their host company
More than 500 host companies and institutions
First work experiences in the real sector

Student and Graduate Internship Programmes: our role

- Recruitment and pre-selection process of student and graduate candidates
- Recruitment of host companies and institutions
- Counseling & orientation for candidates, host companies and institutions
- Support in the design and coordination of mandatory postgraduate programmes
- Legal and financial administration (tripartite agreements, insurance policies, taxes, company invoices, grant payments, etc.)
- Marketing and promotion to different target groups (students, graduates, universities, business, ...)
- Customization of programmes
  - specific company requirements (special recruitment needs, special training schemes, for example)
  - specific profiles (liberal arts, HR, BA, vocational training, for example)
First work experiences in the real sector

Student Internship Programmes

- Students are given the opportunity apply their knowledge in a real professional work environment, while acquiring valuable business skills
- Admission subject to prior completion of at least 50% of total degree credit load
- Internships in companies, institutions or business associations located in the metropolitan area of Madrid
- 3 to 6 months, during the academic year or special summer programmes
- Part-time (20 to 25 hours/week), morning or afternoon shifts
- 400 € minimum monthly grant
Student Internship Programmes: an example of good practice

- Promoted by Universidad Autónoma de Madrid, Círculo de Empresarios and Fundación Universidad-Empresa since 1985
- Close to 3,000 students and 100 host companies
- Participating students carry out a special academic programme which includes specific seminars given by professionals from the host companies
- Internships are an integral part of the programme and are awarded course credits
  - Business Administration / Economics: each academic year includes a 4-month full-time internship
  - Human Resources and Organization: one 7-month full-time internship following completion of the academic courses
- Monthly grant: 400 to 500 €
- Financing from host companies covers the cost of intern grants and special seminars and activities
- Graduates receive a complementary Diploma in Cooperative Education together with their Degree in Economics, Business Administration or Psychology
First work experiences in the real sector

Graduate Internship Programmes

- Maximum age 30 years old, under 6 months experience in degree field, Spanish and foreign graduates
- Internships in companies, institutions or business associations located in Spain and abroad
- 12 to 18 months, full-time
- 800 to 1500 € monthly grant
- Mandatory postgraduate courses (University postgraduate programmes specifically designed for the different internship programmes, 160 to 300 hours, classroom and/or on-line)
- Upon completion of the programme (academic courses and internship) graduates receive a postgraduate degree granted by the participating university
Graduate Internship Programmes: an example of good practice

- Promoted by Universidad Autónoma de Madrid and Fundación Universidad-Empresa since 1997 (26 editions)
- Over 6,000 graduates and 200 host companies and institutions
- 80% of participating graduates are hired before or upon completion of the programme
- Participating graduates have the opportunity of designing their own academic programme (minimum 160 hours) based on their personal and professional profile requirements:
  - Business, Law, Economics, Human Resources, Languages (English and French), Computer Sciences, Computer Skills, Engineering, Sociology, Environmental Sciences, Pharmacology, Professional Skills
- Participating companies and institutions have the opportunity of designing specialized academic programmes in their field of business. An example:
  - CITIUS COMEX: specialized training in international commerce, promoted by the Madrid Chamber of Commerce, 120 graduates in 6 editions since 2000, placements in business associations, course content given by experts from the CCIM and UAM faculty.
First work experiences in the real sector

Working together with business and universities: some recent examples

- GAIA: international internship + graduate course programme with a special focus on global business environments
- Vodafone Research: rotational programme in corporate research centres
- EADS Europe: international corporate mobility
- ADESLAS Hospital Management: specialized training + career development plan
- HP University Campus: intensive specialized training + job options
- E-Start: online resolution of real business cases
  - in response to the growing need of internships (mandatory and/or optional) within the new EHEA degree curricula (undergraduate & graduate)
  - adapted to EHEA, the programme grants ECTS credits + business certification
  - financed by HEIs, responsible for the procurement of curricular internships for their students, and cost-free for participating companies
  - individual or group internships supported by academic and company tutors
  - ideal for fostering university-business relations with SMEs
  - based on a Web 2.0 platform
First work experiences in the real sector

Programmes are successful when:

- built upon strong university-business links and cooperation schemes

- responding to the needs of all intervening parties: higher education institutions, students & graduates, employers

- designed within transferable models

- based upon permanent monitoring and prospection (observatories, trend studies, sectorial reports, etc.)
Career opportunities in business and industry: predocs, postdocs and recent graduates with research/technology profiles

R/D & I Job Portal (www.madrimasd.org/empleo)

- Specialized job site embedded within the regional science & technology network madri+d

- Career opportunities in the public and private sectors (business, industry, universities, research centers, …)
  - research
  - innovation management
  - predoc and postdoc grants

- Career orientation services
  - professional strategy seminars (23 editions since 2003, 450 participants)
  - professional strategy manual
  - CV revision
  - online orientation/counseling
  - monthly newsletter
  - blog
Career opportunities in business and industry: predocs, postdocs and recent graduates with research/technology profiles

R&D & I Job Portal: 12,300 registered profiles

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>New registrations</td>
<td>1,210</td>
<td>1,370</td>
<td>1,180</td>
<td>1,507</td>
<td>1,689</td>
</tr>
<tr>
<td>CV updates</td>
<td>699</td>
<td>1,489</td>
<td>2,316</td>
<td>2,515</td>
<td>3,432</td>
</tr>
<tr>
<td>Offers posted</td>
<td>276</td>
<td>518</td>
<td>1,002</td>
<td>1,143</td>
<td>836</td>
</tr>
<tr>
<td>Users hired</td>
<td>38</td>
<td>58</td>
<td>95</td>
<td>110</td>
<td>111</td>
</tr>
</tbody>
</table>

User profile:
31% are PhDs and 32% are employed and seeking a career change

<table>
<thead>
<tr>
<th>Field</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sciences</td>
<td>57%</td>
</tr>
<tr>
<td>Engineering</td>
<td>26%</td>
</tr>
<tr>
<td>Social Sciences</td>
<td>12%</td>
</tr>
<tr>
<td>Humanities</td>
<td>5%</td>
</tr>
<tr>
<td>Biology</td>
<td>15%</td>
</tr>
<tr>
<td>Chemistry</td>
<td>12%</td>
</tr>
<tr>
<td>Industrial Engineering</td>
<td>11%</td>
</tr>
<tr>
<td>Telecommunications</td>
<td>8%</td>
</tr>
</tbody>
</table>
Career opportunities in business and industry: predocs, postdocs and recent graduates with research/technology profiles

Type of positions offered:

- Teaching: 2%
- Research & innovation management: 14%
- Computer & lab technicians / consultants: 40%
- Research (pre & postdoc): 44%

Positions offered in:

- Biology/Medicine: 31%
- IT: 16%
- Research & innovation management: 14%
- Materials / Manufacturing technologies: 12%
- Physics / Mathematics: 8%
- Social Sciences: 7%
- Environmental Sciences/Energy: 6%
- Industrial Engineering: 4%
- Humanities: 2%