Indian students in Canada

Canada has become one of the most favoured destinations to pursue higher education for Indian students. The number of Indian students who are opting for higher education in Canada is on the rise. In response, Canada has recently introduced faster and easier visa-processing mechanisms for the Indian students.

The United States' stance on immigration and concerns over racist incidents play a role in bringing Indian students to Canadian campuses. Now even the study permits for Canada are processed faster than under the previous Student Direct Stream program. Three major Canadian cities-Vancouver, Toronto, and Calgary—are the preferred destinations of Indian students enrolling in university or college. The most popular fields of study for full-time international students from India are engineering and related technologies, business management and public administration, mathematics, computer and information technologies, and the physical and life sciences.

Indian students who come to study in Canada arrive with high hopes. Many choose Canada because of the quality of the education system and the opportunities that are available. However, tuition fees are often difficult to manage. Tuition fees for international students are on average more than three times those for domestic students. And once international students enrol in university or college, they face several adversities and challenges.

ADVERSITIES AND CHALLENGES

Indian students often experience difficulty in adjusting to the new culture and atmosphere. Different food habits, attitudes, lifestyles, ways of dressing, and peer relationships are problematic to understand, and it takes Indian students time to adjust. They also find it difficult to acclimatize to different value systems, signs, and symbols. Indian students often face prejudice and discrimination

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in their social and academic lives from other students. They often suffer from exclusion. Even though social discrimination is not allowed in universities or colleges in Canada, Indian students often feel neglected and ignored. The harsh climate conditions are another problem that Indian students must adjust to. Winter in Canada is much longer and more severe than winter in India.

Indian students also face many problems communicating. Initially, they find it difficult to understand local accents and are often shy to talk in their own natural voice. It is also a challenge to understand what teachers are saying, which can affect students' academic performance, leaving them feeling depressed and discouraged. Although Indian students are generally well versed in the English language and have

passed the TOEFEL or IELTS (tests of English as a foreign language) before enrolling in Canadian universities or colleges, they face the problem of understanding Canadians' colloquial use of English words and phrases. Learning the pace, accent, and the tone of the language takes time.

Another major concern is that Indian students must often deal with homesickness when they come alone to study in Canada. It can be difficult to manage cooking, cleaning, and washing along with the demands of their studies. Managing finances is another serious issue for Indian students. Higher education in Canada is very expensive in itself, but there are many other costs as well, including accommodation, living expenses, books, and daily travel. Many study programs do not allow international students to work, which constrains their ability to participate fully in Canadian life and to make ends meet. As a result, Indian students often feel stressed and lonely.

Most universities and colleges in Canada offer a variety of services and resources to help international students succeed during their study period. These services include student associations, on-campus counselling centres, and recreational clubs. Canada's express entry system, in fact, creates a pathway for skilled Indians to get fasttrack permanent resident (PR) status and then citizenship. For Indian students with degrees from Canadian institutions, the road to permanent residence is faster under the Canadian experience entry system. Also, Canadian higher educational institutions have realized that attracting Indian students to Canada for higher education can be a good way to generate revenue.

AFTER GRADUATION

Despite the fast track to permanent residence, many Indian students return to India after finishing their studies owing

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to the hardships of finding a suitable, well-paying job. International students often feel that they are in a disadvantageous position, compared with their Canadian counterparts, when it comes to securing a desirable job. Upon finishing their education and entering the job market, many students experience a change in perception around their job opportunities. The wish to stay in Canada after completing their education has been always a priority for Indian international

students, but the final decision is dependent on their employment prospects.

Students point to a lack of connection and communication between Canadian universities and Canadian employers. They feel that Canadian employers are somewhat hesitant to hire international students; they sense that employers are often discouraged by their accents and lack of Canadian citizenship or PR status. International students also believe that employers do not

understand or appreciate their international experience. The dilemma of needing Canadian experience without being able to gain it is real, and there is a disconnect between international students' expectations and the reality. It is therefore important for Indian students who want to study in Canada to do a cost-benefit analysis and reality check before coming to Canada to fulfill their dreams.

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get fast, convenient, and affordable credit. The use of digital footprints will bring millions of consumers and small businesses (who are in the informal sector) into the formal economy, with the ability to access affordable and reliable credit.

As an insightful report from Credit Suisse so well explained, there is a \$600 billion market capitalization opportunity waiting to be created in the next 10 years. This will be shared between existing public and private banks and the new banks. It may even go to nonbanking platform players, which use the power of data to fine-tune credit risk and pricing, and to make money from customer ownership and risk arbitrage.

The health-care sector and the research sector in India are witnessing a surge of activity and the beginning of what is predicted to be a phase of rapid growth with the convergence of the telecom and health-care sectors. Health is becoming an extremely important paradigm for finding solutions to challenges in India, which could also benefit the entire world. India is experiencing 22-25 percent growth in medical tourism, and the industry is expected to double in size from US\$3 billion to US\$6 billion by the end of 2018.

The education industry in India is expected to grow to US\$144 billion by 2020, from US\$97.8 billion in 2016. With

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762 universities, India has the largest higher-education system in the world, and it ranks second in terms of student enrolment in higher education.

COMPLEMENTARITIES THAT WILL DRIVE THE FUTURE OF INDIA-CANADA RELATIONS

Today, India is the world's largest democracy with 814 million registered voters, compared with 28.5 million voters in Canada. India's needs and Canada's capacities complement each other. India and Canada also have strong complementarities in information technology, energy and infrastructure, manufacturing and technology, higher education, smart cities and urban planning, agriculture and agro-processing, skills development, banking, entrepreneurship (start-ups), and research.

There is a huge demand for hydrocarbons and steel-grade coal in India, and Canada has an abundance of both. India is a big consumer of pulses such as lentils and beans, and Canadian production has been increasing to meet part of India's needs. Canadian pulp and newsprint as well as potash find their way to India. Canada is a big market for the kinds of goods that India manufactures for export—from apparel and fabric to carpets, leather articles, gems and jewellery, and pharmaceuticals. While there are well-regarded Indian companies in Canada and wellregarded Canadian companies in India, along with some cooperation in high technology-from nuclear energy to avionics and solar cells-these are still only the beginning. India offers a host of opportunities for Canada's mature pension fund and investment companies.

India-Canada trade is an economic partnership of immense mutual benefit. It is a strategic partnership that can help address many shared global challenges. And it is a relationship nurtured by the emotional bonds of a vibrant Indian community in Canada of 1.3 million people.