

Attention Australian Universities Accord Panel,

Having reviewed the Interim Report, we would like to make a specific recommendation to the panel that has ostensibly been overlooked.

As an Islamic organisation, we are greatly concerned by HECS-HELP and its problematic nature in light of the interest that HECS-HELP loans accrue. The Department of Education and ATO both state, in response to enquiries, that it is not interest but rather simply inflationary indexation. The reality for Muslims is that, regardless of whatever term is applied, the loan is considered to be interest-bearing.

As the members of the panel are likely aware, Islam vehemently condemns interest. Because of this, Muslims who wish to attend university are faced with a set of poor choices:

- Pay university fees up-front
- Not attend university
- Forsake one's religious values

It should also be noted that it is our collective experience that this issue particularly impacts upon women. For those families able to contemplate paying fees upfront, sons are inevitably prioritised over daughters. Other families wrestle with the issue and perhaps accept tolerating a son compromising on their faith for the aspired to future betterment of the family. Such a compromise is far less regularly tolerated for women.

As can be seen, this is highly problematic for Muslims.

We would like to make the following recommendations:

- Accept the significance of the issue for Muslims, particularly women -
- Convey the significance of the problem to the minister and relevant stakeholders
- Engage a wide section of the Muslim community in exploring and developing religiously-suitable alternatives

Thank you for your consideration. Please note that we are more than willing to be engaged further regarding this issue, including in exploring potential solutions for Muslims.

Yours faithfully,

[Redacted Signature]

Hasan Iqbal Kazi  
(IMAM of SSWC)