

To the Australian Universities Accord Panel,

Firstly, I would like to extend my personal gratitude to the panel for their work and efforts in developing the interim report. It is clear to me that the panel is aware of the significance of the task which they have undertaken.

I welcome the panel's commendation of the great service that HECS/HELP (hereafter referred to simply as HELP) has done to the Australian community. I particularly am in awe of the work of Bruce Champman AO and the relevant political figures in designing and implementing this system. However, as also noted within the report, the program is now in need of a "refresh".

To this end, I would like to add my own personal experience. I commenced tertiary study at the [REDACTED] straight out of secondary school. However, as a practising Muslim, it was in my initial year of study that the indexation of HELP was brought to my attention and that this is widely deemed to be 'interest' and thus stubbornly forbidden for Muslims. As such, I disengaged from university for some years.

It has only been in recent years that, now working full-time (without a qualification), I have been able to support my studies and pay for fees prior to indexation. In my own circumstances, this has meant a number of lost years of study and potential qualification until my late 20s. I am swiftly approaching my 30th birthday, but hope to complete my bachelor by the end of 2024.

I recognise that, in the scheme of things, the matter of HELP's indexation is likely of minor concern, given the percentage of students who are Muslim and faced by this issue. However, in its report, the panel has noted the "student cost of living pressures". I do not believe these issues, that of indexation and loan cost of living pressures, should be understood in isolation. In fact, solutions can be provided that address both areas of concern concomitantly.

From my own personal experience, many practising Muslims face a crisis of faith when confronted with the reality of HELP. HELP by its intrinsic nature is understood to directly endanger one's own

eternal life. As someone that has volunteered in and worked across a number of Muslim schools, I know for a fact that many Muslim students cognitively disengage towards the end of secondary school, knowing that because of HELP they are not going to be able to attend university. This incentivises poorer school performance and cessation of studies with the conclusion of year 10. Thus, for an indeterminate percentage of the Muslim population, HELP serves to contribute to a conveyor belt which feeds Muslims away from university and tertiary education into unqualified employment, most often manual.

The Muslim community as a whole is one of the most disenfranchised within Australia. This is an unfortunate reality that needs to be addressed across a wide spectrum of areas. Personally, I believe that education, and specifically higher education, is one of the key planks to addressing this malaise. In addition to this, it should also be noted that HELP serves to exacerbate existing inequalities within the Muslim community between rich and poor, conservative practitioners and nominal ones, male and female, and so on.

As would be known by the panel, Islam has a rich intellectual heritage and tradition. For practising Muslims, there is no shortage of encouragement and motivation to pursue advanced studies. Testament to this is the countless number of ordinary, working-class Muslim tradespeople who undertake years of formal and informal religious study in a language (Arabic) that is not their native tongue, able to do so due to the fact that many such courses are offered free of charge or at a minimal cost. For such individuals, desire doubtlessly also exists within the secular realm to pursue recognised university qualifications. However, this is not currently possible with HELP.

The practical consequences of HELP are multifarious. Many Muslims, like their non-Muslim counterparts, are financially illiterate and quite unfamiliar with the nature of HELP. Others become aware of HELP's nature during the course of their study and decide to discontinue study, whilst for others whose grades are slipping, HECS becomes a convenient scapegoat to discontinue and then blame. Other Muslims are quite aware of the issue, either continuing with cognitive dissonance or actively deciding to compromise on their principles. A select number of Muslims are able to pay their fees upfront. Many others, as already outlined, simply determine at a young age that they will not be able to pursue university study due to HELP's nature.

I do not believe this is an issue which can be the proverbial can kicked down the road. This challenge cannot be left to the next generational review in another 30 years' time. When HECS was first introduced, the most recent 1986 census observed that Muslims represented 0.7% of the population, being only 100,000 in total. As per the 2021 census, Muslims now exceed 800,000 and are now rapidly approaching one million persons at an annual population growth of ~7%. Australia is facing an increasing multicultural reality and needs to ensure that all of its citizens are as included and enfranchised as each other. This does not mean capitulating to foreign religious principles considered antiquated and imposing singular values on the whole. This means exploring solutions that can work for as many Australians as possible.

The panel is no doubt aware of the UK Government's pledge to introduce interest-free loans for British students. Whilst this is yet to be realised and implemented, they are at least attempting to wrestle with the significance of the challenge. As such, it is critically important that the Education Minister, Department of Education and all relevant stakeholders are at an absolute minimum made aware of this most serious issue and impediment for Muslims. Once the gravity of the issue has been communicated and comprehended, it is then possible to explore potential, workable solutions.

As someone who is neither a financial expert nor an Islamic scholar, it is beyond my knowledge to postulate any solutions to this challenge. However, I encourage the panel and all relevant stakeholders to engage with the Muslim community as expansively as possible. The Australian Muslim community is not a homogenous group. We have no 'pope'. Indeed, as of last count, there are six separate claimants to 'Mufti of Australia'. However, ultimately it is our core religious beliefs, including our opposition to interest, which unite us.

Once more, thank you for your efforts in this generational review and my personal gratitude for your consideration of this submission.

Yours sincerely,

