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To  
Prof. Mary O’Kane  
Chair, Australian Universities Accord

Subject: Submission on RIBA Concerns in the Higher Education Loan Program (HELP)

Dear Prof. O’Kane,

I hope this letter finds you well. I am writing to submit my views and concerns regarding the Higher Education Loan Program (HELP) as part of the ongoing review of Australia’s education system. I commend the initiative the Australian Government took to address critical issues in the tertiary education sector, and I would like to draw your attention to a specific concern that the Muslim community has raised.

It has come to my attention that the current structure of HELP, which involves indexing loans in line with inflation, raises ethical and religious concerns for the Muslim community. The principles of Islamic finance strictly prohibit any form of usury or ribā. As a result, the current loan arrangement, which effectively results in interest accumulation over time, contradicts the ethical values upheld by the Muslim community. This leaves Muslim students with a difficult choice: to either compromise their religious beliefs or forgo higher education opportunities.

The dilemma faced by Muslim students has broader societal implications. It creates a barrier to education and socio-economic progress for a significant portion of the population. This not only hampers the potential of Muslim individuals but also impacts the overall progress and inclusivity of Australia’s education system. Therefore, I urge the Australian Universities Accord to consider the following recommendations:

1. **Alternative Financing Models:** Explore alternative financing models that align with Islamic principles. This could involve developing an interest-free loan program for Muslim students, ensuring equitable access to education without compromising their religious beliefs.
2. **Ethical Education Financing:** Establish a system where education is funded by contributions from society, including alumni, businesses, and philanthropic organisations, in a manner that adheres to ethical standards recognised by all religious communities.
3. **Public Awareness and Inclusivity:** Promote awareness of the issue among policy-makers, educators, and the public. By acknowledging the concerns of the Muslim community, we can collectively work towards an education system that respects diversity and promotes inclusivity.

In terms of the themes outlined in the review, I would like to address the following:

1. Reflections on the Interim Report: The Interim Report, while commendable, does not explicitly address the concerns of the Muslim community regarding ribā and HELP. Acknowledging these ethical issues' impact on education access and inclusivity is crucial.

2. Areas of Agreement or Disagreement: I agree with the Accord's efforts to enhance collaboration between universities and their communities. However, I'm afraid I have to disagree with the lack of attention to addressing specific religious concerns, such as those raised by the Muslim community.

3. Measures of Success: To track the outcomes of Accord recommendations, I propose measuring the impact on educational access and attainment for underrepresented communities, including religious minorities. Success should be gauged by increased inclusivity and diversity within academic institutions.

In conclusion, I sincerely hope that the Australian Universities Accord considers the concerns raised by the Muslim community about HELP. By addressing these concerns and exploring alternative financing models, we can ensure that education is accessible to all, regardless of their religious beliefs. I appreciate your commitment to promoting an inclusive and equitable education system and look forward to positive changes that benefit the entire Australian society.

Thank you for your time and consideration.

Sincerely,



Dr Quazi Mamun

