

Student loans: A barrier to Higher Education for Muslims



**By Abidah Subhan
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Abstract

The majority of students fund for university using interest-based government loans from Student Finance. For many Muslims, this poses an issue as being involved in interest-based finances is prohibited in Islam. This has variable impacts on Muslims including having to find alternative funding or not being able to attend university altogether. Many do take out loans but experience distress whilst making this decision. This study involved researching Muslims in these positions to determine whether the interest-based Higher Education funding system conflicts with religious beliefs and impacts their accessibility to Higher Education. An online survey was shared with 15 participants and interviews were conducted with 2 participants. Results highlighted that most respondents felt some form of distress regarding funding for university due to feelings of conflict with religious beliefs. Of those who did not attend university, many felt their career and education goals were impacted. Some participants attended university but were not able to have a desired university experience due to limited financial situations, especially those from low socioeconomic backgrounds. Many felt appropriate solutions would include increased financial support from Higher Education institutes as well as support to move towards an alternative student finance system that does not involve interest.

Introduction

Over the last decade, there has been an increase seen in entry of students from varied backgrounds into Higher Education institutes (HEIs). Primarily, students in England fund for university via loans taken from the government-owned student loans organisation, Student Finance England (SFE), with £20 billion annually being loaned to approximately 1.5 million university students (Bolton, 2023). These loans can be taken out to fund for university tuition fees and as maintenance loans to be used for living costs. Student loans were first introduced as part of student support in the early 1990s and were paid back via a "mortgage style" system where repayments occurred over 5 years in equal monthly instalments. After 1998, loans were repaid under the income contingent repayment scheme (ICR) through different plans developed over the years with differing interest rates (legislation.gov.uk, 2022). The loans are repaid at a rate of 9% of their income above threshold, or 6% for those on a postgraduate loan (plan 3). Under the current system, once loan payments are made to students or the university institutes, they incur interest at either 6.25% or 7.9% depending on the type of plan students are on. Tuition fees themselves have seen a large increase, being capped at £3000 in 2004 and increasing to £9000 in 2012. In 2017, fees were increased to £9250 and have been frozen until the academic year 2025-26 (Bolton, 2023).

Whilst this system has funded many students annually, for Muslims, this financial system has been posing a barrier to accessing Higher Education as being involved in interest-based finances conflicts against religious beliefs. Riba, the Islamic term for interest, is not permissible according to Shariah law because it is believed to contradict values of social responsibility that are important in Islam under the notion that it may be unjust to either the lender or receiver (Mohammed, 2014). According to many Islamic

scholars, it is believed that Student Finance loans may be a form of riba and thus not permissible in Islam.

The British board of Scholars and Imams have analysed this and have demonstrated the increased stress and anxiety Muslim students experience from having to choose between religious beliefs and education goals and ambitions (BBSI, 2024). The Muslim consensus study with 38,821 respondents revealed that an estimated 12,000 students annually are disadvantaged regarding attending university as they either have to self-fund or not attend university altogether due to the lack of interest-free student funding available (Muslim Census, 2021). 4 in 5 Muslim students who had taken out student loans felt they compromised their beliefs and suffered with mental health concerns as a result.

In 2013, the Prime Minister at the time David Cameron, announced his commitment to strive towards providing a sharia compliant student finance alternative for Muslim students (GOV.UK, 2013). However, over the last decade, this has not come into action despite having been raised in parliament multiple times. In 2014, the government consulted about introducing a shariah complaint alternative finance with these proposals being enacted in the Higher education and research act 2017 (legislation.gov.uk, 2017) and plans being proposed in 2023. However, these are not confirmed and meanwhile many Muslim students are struggling to finance and attend university.

My project has focused on researching Muslims who have attended university or who have thought about attending, exploring their experiences with Student Finance and religious beliefs. I focused on gaining an understanding of different Muslim students who either have or have not taken out student loans, or were deterred from university altogether, to determine the impact of student loans on accessibility of Higher Education to the Muslim community. With this information, I hope to gain more awareness of this issue and move towards providing more support for Muslims to be able to attend university without needing to compromise their religious beliefs.

Methods

The goal of this project was to learn about Muslims' different experiences with university and student loans. This is because across England, Muslims approach this problem differently, with many choosing to attend university and take out loans despite believing it goes against their religion, some choosing not to take out loans and find alternative funding and some foregoing university altogether.

To gain insight into Muslim university students or Muslims who considered attending university and how interest-based student loans impacted them, I created a survey and conducted interviews, with invitations to both shared via the University of Warwick's Islamic society. This was done under purposeful sampling. Specifically, my invitation for participants targeted Muslim students at university, and for them to share the invitation and participant invitation leaflet to those they may know that are not

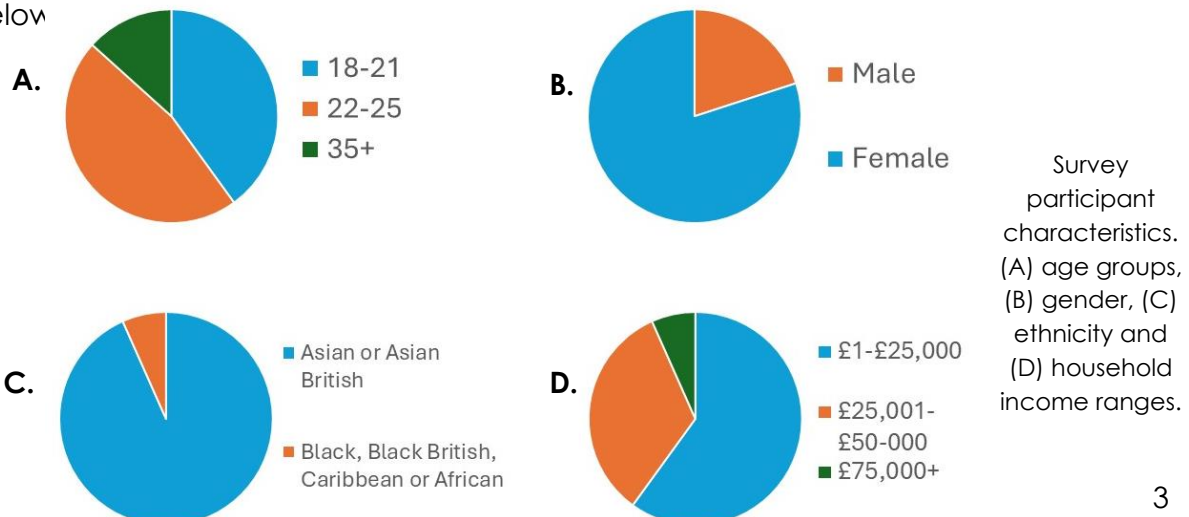
studying at university but still eligible to participate. The survey was structured to ensure participants were eligible by including a question confirming that they identify as Muslim before they could proceed. The survey was produced on Qualtrics, and 15 Muslims participated. The survey questions are provided in the appendix (fig 1) and include questions about the participants' characteristics and questions regarding their religious opinions and experiences with interest-based student loans. These questions were specific to the option they chose from "I attend/attended university and did take out loans from SFE", "I attend/attended university and did not take out loans from SFE" and "I did not attend university". The questions were in the form of statements which the participants agreed or disagreed with on a Likert scale going from strongly agree to strongly disagree, including the option "don't know" (Jamieson, 2013). There were two text boxes at the end of the survey asking the participants what they thought universities could do to improve access to Higher Education for Muslim students and any additional comments they would like to make.

Also, after reaching out through the Islamic Society, 2 Muslims agreed to be interviewed, both of which were conducted and transcribed on Microsoft Teams. The interview answers were analysed and coded via thematic analysis (Naeem, 2023) to determine possible correlations with what the interviewees spoke about. Questions are provided in the appendix (fig 2). These questions built on the survey questionnaire and during the interview, the participants were prompted to expand on certain answers for more depth.

Results

Survey

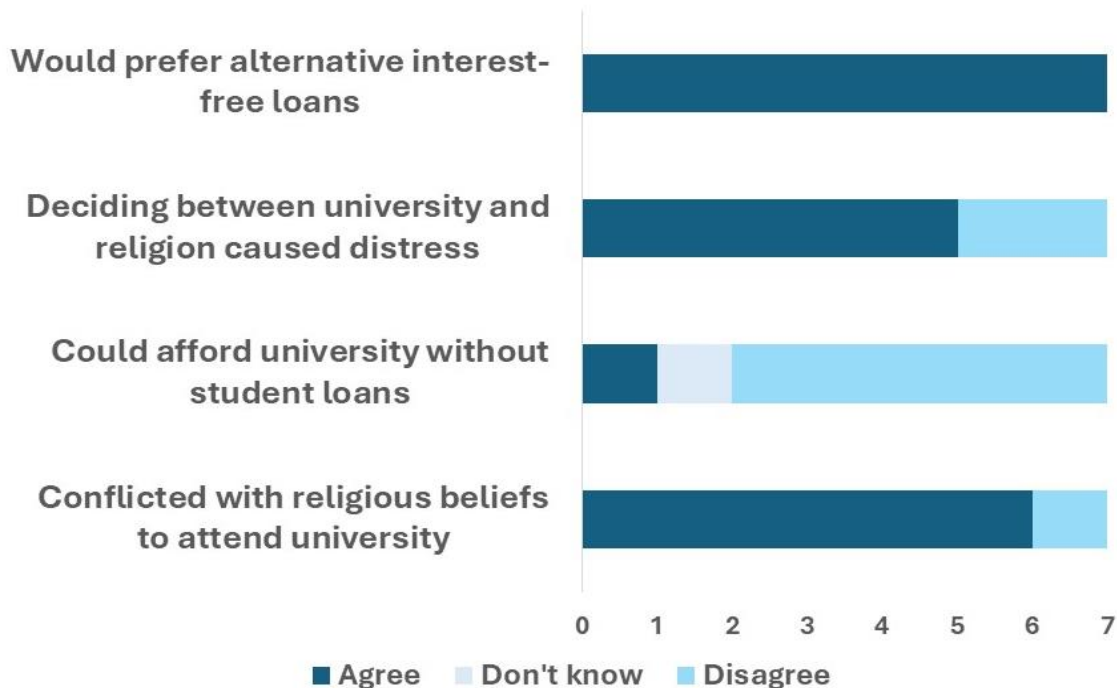
Altogether, there were 15 survey respondents. 80% were female and 20% male. 93% were from an Asian or Asian British background, with 7% coming from a Black, Black British, Caribbean or African background. 9 survey respondents attended university and 6 did not attend. Of those who did attend university, 6 were University of Warwick students, 2 were University of Northampton students, and 1 was a University of Leicester student. 78% of the students were first generation students. 60% of respondents came from a household with incomes between £1-£25,000, 33% between £25,001-£50,000 and 7% from a household with come above £75,000. These figures are displayed below



Survey responses from those who went to university and took out Student Finance loans

Firstly, 7 survey respondents went to university and took out student loans from Student Finance England.

86% of these respondents went against their religious beliefs to be able to attend university, with 71% agreeing that they would not have been able to afford university without student loans. Having to make this decision involving determining their university prospects whilst going against their religion caused 71% of them to feel some sort of distress. 100% of these participants would prefer an alternative funding option that did not involve interest so they would not have to go against their religious beliefs.



In terms of how they felt towards Higher Education institutes, there was a mixture in responses as to whether these students believed Higher Education institutes were aware of the inaccessibility of student loans to Muslims, with 42% of participants believing they do, 29% that they do not and 29% being uncertain. 71% did not feel that HEIs provide sufficient support for Muslims who cannot take out loans for religious reasons, with the additional 29% being uncertain.

Some participants also added additional comments at the end of the survey which expanded on the other results. Participants majorly expressed how increased financial support would be beneficial in the form of bursaries and suggested possible actions Higher Education Institutes could take to support Muslim students. These are shown below:

“I would say that universities could offer extra scholarship programmes geared towards Muslim students and within these programmes the cost of tuition fees and maintenance can be significantly reduced. By this, the amount of interest that will have to be paid can be greatly reduced. However, many still feel that paying even a small amount of money goes against religious beliefs so I would say for student interests to be removed if possible. More bursaries could also be given to students who find that the interests of SFE is too much. by implementing these extra financial programmes could help many College/6th form Muslim students to attend university without having to compromise their religious beliefs.”

“Liaise and collaborate with halal loan companies and offer students the option to take out loans from these companies which meet the islamic requirements for interest free loans”

“Provide an alternate shariah-compliant loan or help them to find a job to pay for tuition fees”

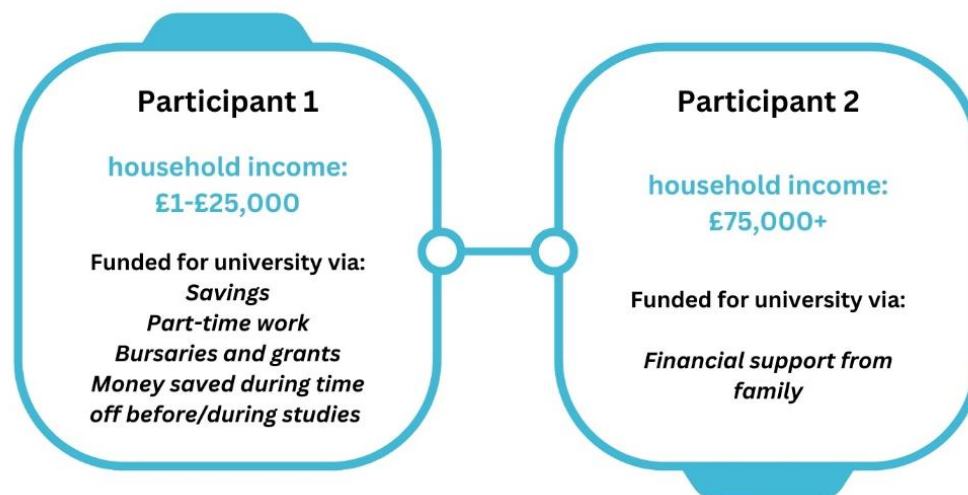
“More accessible on campus jobs/ fund transport for those living nearby/ higher bursary to reduce expenses”

“Many higher education institutes are most likely aware of this problem but probably choose to ignore it considering the amount of revenue that they receive from this.”

“More accessible on campus jobs/ fund transport for those living nearby/ higher bursary to reduce expenses”

Survey responses from those who went to university and did not take out Student Finance loans

For Muslims who have attended university but did not take out student loans, there were 2 participants. Both had quite variable responses, with one participant agreeing that not taking out student loans has affected their university experience significantly. For example, they strongly agreed that not being able to take out student loans meant they were not able to stay in accommodation and were limited to attending a commutable university. They also felt their student experience including academics and societies were affected. Lastly, they agreed that not taking loans would impact graduate prospects and their ability to do a postgraduate course. The other participant had responses that contrasted this, either disagreeing to most of these. Another key difference was their source of funding. The first participant funded for university via savings, working part-time during studies, utilising grants and bursaries and taking time out either before or during studies to work. The latter student received financial support from family.



End of survey comments from these participants show suggestions to move towards increased financial support for Muslims and to make changes to bursary eligibility, altering existing financial support to be accessible for Muslims. One participant also expresses how not being able to take out student loans was the “biggest problem for her”. These are shown below:

“Offer more scholarships/grants. Partner with foundations like aziz foundation. More affordable Accom”

“They could adjust their requirements for bursary eligibility, so they don't need students to be taking out student loans. They could also provide additional bursaries”

“Many Muslims don't attend university or take a much longer route to achieve a degree because they cannot take out student loans. It was the biggest problem for me in terms of going to university and I did not get the chance to experience a typical university student life.”

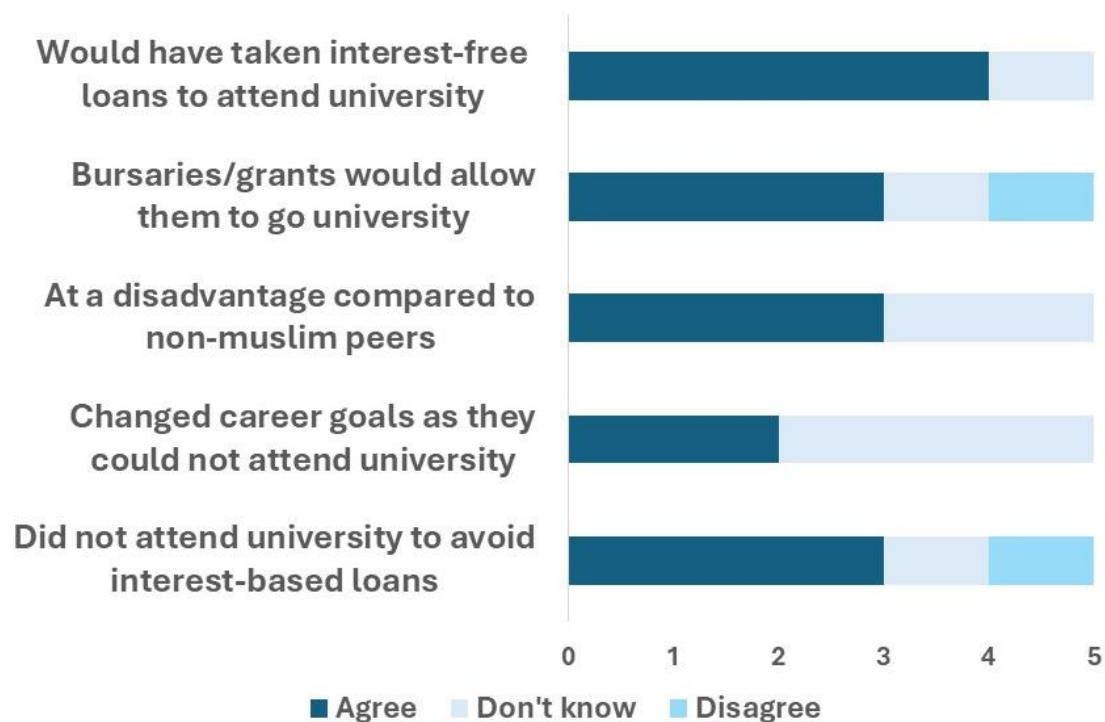
Survey responses from those who did not attend university

The final category of respondents is those who did not attend university, which included 5 participants.

60% of these participants agreed that they wanted to attend university but were not able to because taking out student finance loans to fund for university would have gone against their religious beliefs.

In terms of how this affected their lives, 40% had to change their career goals due to not being able to attend university, and the further 60% were uncertain about the impact on their career. 60% believed to be at a disadvantage in comparison to their non-Muslim peers by not being able to attend university with 40% being uncertain. 60% agreed that financial support via bursaries would help allow them to attend university,

although 1 participant did strongly disagree to this and 1 other remained uncertain. 90% agreed that if there were alternative loans available that did not involve interest, they would have taken them to attend university.



Regarding HEIs, 40% thought that institutes are aware of the inaccessibility of loans for Muslims with 60% being uncertain. In terms of whether HEIs provide support for Muslims who cannot take out loans for religious reasons, 80% disagreed with 1 remaining uncertain.

Some of these participants also provided comments at the end of the survey. These again highlighted a need for bursaries to help students who cannot take out interest-based loans, as well as a need to look into providing interest-free student loans. These are shown below:

“Give out bursaries specifically for muslim students who are looking for a way to attend university without taking out student loans. they could also be other routes in taking out interest free loans that the university advertises to Muslims.”

“Provide at least a bursary for Muslims who do not wish to do student loans regardless of their degree subjects or family financial income.”

Interviews

Participant characteristics

Interviews were conducted with 2 participants. Both were female and from an Asian British background. They will be referred to as interviewee 1 and 2. Interviewee 1 attended university and took out student loans, including both tuition fee and maintenance loans throughout the three years of their degree. They classed themselves as a widening participation student coming from a low socioeconomic and ethnic minority background. Interviewee 2 attended university but did not take out any student loans, instead they self-funded their tuition fees and commuted from home to avoid accommodation costs. They were also from a widening participation background, being an ethnic minority and coming from a low-income household.

Distress from choosing between religion and university is prevalent amongst Muslim students who have or have not taken out student loans

When questioned about their views on interest-based student loans, interviewee 1 stated that it was “against (their) religious beliefs and that we shouldn’t be taking loans”, however they would not have been able to fund for university otherwise. The second interviewee was a student who had not taken out any loans during their time at university. They stated that their “religious beliefs were too important” and that they were “close to not attending university”. This student in particular was part of a widening participation programme known as the Warwick Scholars Programme that provided financial support during their degree, allowing them to self-fund their tuition fees, alongside working part time during their studies.

“I believe if they make it more accessible, then more Muslim students would attend university and become educated” – interviewee 1, who took out student loans

Muslim university students who cannot take out student loans miss out on university experiences

Interviewee 2 provided answers that indicated that they had to “sacrifice” what they had imagined university to be like. They were not able to move into accommodation and had to “strategically apply to universities within a distance (they) could travel to from home”. They went on to describe how this affected their day-to-day university life such as not being able to get involved in society events due to them being “always planned quite late in the evenings which was hard to attend especially when you have to travel to another city by train in the dark”.

“I wish I could’ve experienced university more, but my financial situation meant that I was limited to the bare minimum” – Interviewee 2, who did not take out student loans

Universities could help by providing additional financial support to Muslim students who cannot take out student loans

Interviewee 2 emphasised that without their bursaries and tuition fee discounts as part of their widening participation programme, they “wouldn’t have been able to afford university” and “probably would’ve had to drop out”. They expanded by stating that if universities were able to set up a fund like the hardship fund for example for Muslim students, or “some sort of bursary” it would “significantly help a lot of Muslims out”. Another topic discussed was the eligibility criteria for bursaries. The Warwick bursary for example “requires you to be taking out both tuition and maintenance loans”. Interviewee 2 explained that they found this “unfair” because “even if you meet all other requirements like coming from a low-income household, which (they) did, you can’t get financial support”.

“The extra £2000 a year from the Warwick bursary would have meant I wouldn’t have had to work part time as much during my studies”

“ I spent a lot of time searching for other grants or ways to get money, it would have been useful if the university provided some more guidance for people in my situation”

- Interviewee 2, who did not take out student loans

Discussion

The results from both the survey and the interviews highlights the issues Muslims are facing regarding being able to attend university due to the interest-based nature of Student Finance loans which is believed to be prohibited in Islam, hence a breach of their religious beliefs. Both Muslims who have attended university and taken out loans and those who have not were investigated, alongside Muslims who did not attend university altogether, providing insight into the breadth of effects this issue has on the Muslim community.

Firstly, it is common for people within a religion to have variable personable beliefs regarding different aspects of religious rulings. Thus, as part of the research, an inquiry into participant’s religious beliefs surrounding student loans and finances involving interest was taken for each group of participants. It was found that the majority of

respondents did agree at least to some extent that interest-based student loans conflicted with their beliefs. This signifies the importance of the effect on Muslims with regards to them having to decide between their religion or education and career prospects. Although there are Muslim students that attend university and take out Student Finance loans, the survey results highlight that it is still a problem for them and has caused them distress. Similar findings are present in previous research such as in the Shariah compliant student finance proposal (Imperial College Union, 2014), where many Muslim students' opinions on the matter are stated. Although some students made the decision that interest-based student loans were acceptable to take out for the reason of pursuing education, most students did not, for example seen in a student's comment stating that "many students who do go to university feel very guilty after doing so". They go on to say that "education should be a liberation, so the correct environment and rules should be applied to cater for all". This highlights the unjust nature of the current student finance system and how Muslim students do feel as though education is not as accessible for them.

The impact of not taking out student loans was also explored by investigating Muslims who both went to university and did not take out student loans to fund for their studies, and those who did not go to university. This included survey questions asking about the effects of not taking out loans on common relevant university experiences that could be affected by financial status and situation. For example, whether they were able to stay in accommodation, their flexibility in choosing a university that was not within commutable distance, society involvement and impact on academics. A mixed response was seen with one participant having agreed that not taking out student loans impacted the factors mentioned above whilst another participant was not affected in these ways. However, this could be attributed to their widening participation statuses due to the significant difference in household income, the former being from the £1-25,000 category and the latter in the £75,000+ range. The effects of this were demonstrated when comparing both participants' university funding sources being a combination of part time work, savings, bursaries and time off to work in comparison to financial support from family respectively. This signifies the intensified impacts of religiously conflicting financial funding available for Muslims from lower socioeconomic backgrounds. Further research into a larger number of Muslim students from lower socioeconomic backgrounds who did not take out student loans would be beneficial to gain further insight.

For those who did not attend university, 60% agreed that they could not attend because of the inaccessibility of the interest-based student loans. The impacts of this were investigated in the form of effects on career prospects. 40% of these participants agreed that they had to change their career goals, with the rest remaining uncertain. Unfortunately, this demonstrates that the current student finance system not being accessible to many in the Muslim community can have significant impact on their education and career outcomes, proving to be unjust as well as having potential knock-on effects in the diversity of workplace environments. From previous research, it has been found that Muslims have low employment rates, with statistics from 2021

showing that Muslims had the lowest percentage of people amongst different religions in employment, 51.4% in comparison to 70.9% of the population (Office for National Statistics, 2021). Perhaps the deterrence from attending university and achieving career aspirations due to wanting to avoid interest-based student loans has influenced this. This was further demonstrated as 60% also believed that they were at a disadvantage to their non-Muslim peers.

To understand what solutions should be worked towards to help increase accessibility of Higher Education, their opinions on alternative funding such as loans that are not interest based, or financial support through bursaries were investigated. Given that many of the participants agreed that they would have taken loans that did not involve interest to attend university, it suggests that a focus towards providing an alternative student loan permissible under Islamic rulings would be a beneficial step forward in increasing the accessibility of university to Muslim students. Slightly less participants agreed with the idea of financial support in the form of bursaries to allow Muslims to attend university. This presents a potential hierarchy in objectives to aim for, with bursaries being beneficial supplementary to another loan system entirely. This is not to say the latter is necessary to be in place before bursaries and grants could be provided. Instead, universities should be striving to provide more financial support for Muslims, as clearly spoken about by interviewee 2.

The concept of an alternative loan has already been in the picture of the last decade, with enactment of a proposal for a shariah compliant student finance in the Higher Education and Research Act 2017 (legislation.gov.uk, 2017). This would allow the government to bring about "alternative payments" which do not involve interest. Highlighted in the impact assessment (GOV.UK, 2016) was the benefits to Muslim students this type of loan could provide, including those aligning with the results found in this study such as removal of a barrier to Higher Education for Muslims unable to take out student loans, and a better Higher Education student experience. Further benefits were spotlighted relating to the greater societal benefit such as increased national insurance and income tax from increased numbers of graduates, as well as benefit to employers seeking skilled workers. In July 2023, a policy paper for the plans for alternative student finance were published. This system is proposed to work under the Islamic term "Takaful", the principle of a group based mutual fund where students repay their loans as contributions to a fund to be used to finance future students entering university. This proposal was produced from consultation with the Islamic Finance Council and through research on Muslim students in 2014. This system is set to start after 2025 and seems to be promising for many Muslims. Although, plans have been overdue for the last decade since the first declaration to introduce Islamic student finance in 2013 by David Cameron (GOV.UK, 2013), meaning many Muslim students have been and are currently affected. With little consistency in timing of availability of alternative student finance, it has left students unsure about the certainty of its establishment, possibly enhancing the distress felt by many Muslims regarding entering university.

In each group of participants, their opinion on Higher Education institutes' knowledge of these problems and actions taken to support Muslims were also investigated. There was a varied response as to whether the respondents believed HEIs are aware of the issues Muslims face, although slightly more believed that they are aware. However, 80% of all participants thought that HEIs are not providing sufficient support for Muslims who cannot take out loans for religious reasons. This establishes a strong understanding that Muslim students do not believe HEIs are supporting and assisting Muslims to be able to attend university. This was further pointed out at the end of survey comments where 4 participants pointed out the need for additional financial support like grants and bursaries, and perhaps partnering with organisations like the Aziz Foundation which provide scholarships to Muslim students to study specific courses (Aziz Foundation, 2024). This was also highlighted in the interviews, with one interviewee stating that universities should do more to assist Muslims financially, for example by changing the requirements to receive university bursaries. For example, the University of Warwick bursary requires students to be in receipt of tuition and maintenance loans from Student Finance, meaning Muslim students who may be eligible in all other aspects are not able to receive the financial support, highlighting further ways in which they are at a financial disadvantage due to their religious beliefs. However, it is important to note that this eligibility requirement was recently removed, with the updated requirements being applicable to students attending Warwick University from the academic year 2025/26. Study into the impact this has on Muslim students would be beneficial to assess the extent to which this has impacted Muslim students until now.

Limitations

Although the results highlight some key findings that would be beneficial in understanding the impacts of interest-based student finance on accessibility of university and potential steps that could be taken to help Muslims, there are some limitations with the research. Firstly, the sample size of only 15 students is low meaning results are not representative of the entire Muslim population. To improve this, larger studies should be conducted to compare findings. Furthermore, the diversity in respondents would need to be improved. 90% of participants were from Asian or British Asian background and 1 participant was from a Black/African/Caribbean background, with all but one being female. A more diverse and more representative sample is necessary for more conclusive results. Having easier access to students from other universities would provide insight into other HEIs and whether experiences vary across different universities, perhaps through a large national scale study.

Conclusion

This study has explored the experiences of different Muslims and how they are affected by interest-based student loans regarding accessing Higher Education. Religious guilt and personal conflict have caused distress for most Muslims thinking about attending university or current/previous university students. It has also resulted in decreased attendance of university by individuals from the Muslim community and

decreased quality of university experiences due to financial strain from having to find alternative sources of funding, particularly for those from lower socioeconomic backgrounds. From this research, it is clear this is a prevalent problem that needs to be addressed as part of a widening participation objective. Some methods that have been highlighted that Higher Education institutes could establish are additional financial support in the form of bursaries and grants for Muslims who cannot take out loans from Student Finance. Whether this be as part of hardship funds or as a distinct type of bursary entirely, it would help with allowing Muslims students to fund for their tuition fees and work towards having a more typical university experience. Additionally, alterations of eligibility to existing university bursaries would prove beneficial, including not requiring students to be in receipt of any loans from Student Finance, which has proved to exclude otherwise eligible Muslim students from receiving financial support. The government have been working towards providing a shariah compliant alternative student finance, although this has not been quick to be introduced, and the certainty of its introduction is still ambiguous. Support for this initiative should be given by all Higher Education institutes and further research and awareness by widening participation teams should be conducted to be able to support Muslim students during this time.

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Appendix

Figure 1. Survey questionnaire

Characteristic questions:

1. **What is your age?**
 - 18-21 years, 22-25 years, 26-34 years 35+
2. **Are you Muslim?**
 - Yes, no
3. **What is your gender?**
 - Male, Female, Other
4. **What is your ethnicity?**

- **Asian or Asian British, Black, Black British, Caribbean or African, Mixed or multiple ethnic groups White, Other ethnic group**
5. **What is your highest qualification level?**
 - No qualifications, GCSE or O Level GCE, A level or similar Vocational (BTEC/NVQ/Diploma), Degree level, Masters, Doctorate or Other (please specify):
 6. **What range does your household income come under?**
 - £1 to £25, 000, £25, 001 to £50, 000, £50,001-£75,000, £75,000+
 7. **Do you currently or have you previously attended university?**
 8. **What university do you attend?**
 9. **What type of course are you doing?**
 - Undergraduate
 - Postgraduate
 10. **Are you a first-generation student?**
 11. **Do you take out a Tuition fee loan from student finance England?**
 12. **Do you take out maintenance loan student finance England?**

Participant selects option for survey questions as appropriate to them. Likert scale statements, ranked strongly agree, agree, don't know, disagree, strongly disagree.

I attend/attended university and did take out loans from SFE

- I would have been able to finance university without taking out student loans
- I had to go against my religious beliefs by taking out student loans to attend university
- Taking out student loans does not go against my religious beliefs
- Deciding between attending university and going against my religious beliefs by taking out student loans has caused me distress
- If there was an alternative option to fund for university that did not involve interest, I would have preferred that so it did not interfere with my religious beliefs
- Higher education institutes are aware of how student finance loans are inaccessible for some Muslims
- Higher education institutes provide sufficient support for Muslims who cannot take out student loans due to religious reasons

I attend/attended university but did not take out loans from SFE

- How have you funded for your studies? You can select multiple options
 - Savings
 - Working alongside studies
 - Financial support from family
 - Scholarships/grants/bursaries
 - Taking time out before/during your degree to earn money
 - Other
 - Not applicable
- I have not been able to stay in university accommodation despite wanting to because I could not take out student loans

- I was limited to attend a university within commutable distance from my home because I could not afford moving out
- I have not been able to get as involved in societies as I would have liked to because I could not take out student loans
- Not taking out student loans has affected my academics
- My student experience has been limited in some way because I could not take out student loans
- Not being able to take out student loans will affect whether I can pursue postgraduate education
- My graduate job prospects are limited in some way because I could not take out student loans.
- Higher education institutes are aware of how student finance loans are inaccessible for some Muslims
- Higher education institutes provide support for Muslims who cannot take out loans due to religious reasons

I did not attend university

- I wanted to attend university but could not because the interest-based student loans go against my religious beliefs
- I had to change or give up education/career plans because I could not attend university
- I am at a disadvantage compared to my non-Muslim peers because the interest-based student loans have made university inaccessible to me
- If there were financial loans available that did not involve interest, I would have taken them to fund for university
- If there were financial support such as bursaries available for Muslim students who cannot take out student loans, I would have been able to attend university.
- Higher education institutes are aware of how student finance loans are inaccessible for some Muslims
- Higher education institutes provide support for Muslims who cannot take out loans due to religious reasons

Figure 2. Interview questions

Participant characteristic questions:

What degree programme are you undertaking?

What is your year of study?

What is your ethnicity?

Are you part of any widening participation programmes? If so, which one(s)?

If not a student:

Would you be classed as a widening participation student? (BAME, FSM, Been in care, from low socio-economic background)

What do you do currently? (work/apprenticeship/other studies etc)

Do you attend university and if yes do you take out tuition/maintenance loans from student finance England?

Does attend university and does take out loans:

- What are your religious beliefs surrounding taking out interest-based student loans to attend university?
- How important have your student loans been in being able to access and attend university?
- What is your opinion on higher education institutes being aware about accessibility issues caused by student loans?
- What is your opinion on providing alternative funding support for Muslim students who do not wish to take out student loans due to religious beliefs?
- How do you think higher education systems could increase accessibility to Muslim students who want to attend university but can't take out student finance loans?

Does attend university but does not take out loans:

- What are your religious beliefs surrounding taking out interest-based student loans to attend university?
- How are you funding for university without taking out student loans?
- Has not taking out SFE student loans impacted your time at university? Could you expand on this?
- Has not taking out SFE student loans impacted your future career plans? Could you expand on this?
- How do you think higher education systems could increase accessibility to Muslim students who want to attend university but can't take out student finance loans?

Does not attend university:

- What are your religious beliefs surrounding taking out interest-based student loans to attend university?
- Could you talk about why you decided not to attend university?
- Has not being able to attend university impacted your education or career plans in any way? Could you expand on this?
- Has not being able to attend university impacted you in other aspects of life? Could you expand on this? (social/mental health/personal development)
- How do you think higher education systems could increase accessibility to Muslim students who want to attend university but can't take out student finance loans?

