

Explain move to stop convertible loans for local medical students, says MMA

Previously, these students were eligible for the loan if they had at least 24 months left in their programme.

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MMA said JPA's decision had raised questions on its human resources planning for the health sector.

PETALING JAYA: The move by the public services department (JPA) not to offer convertible loans to students doing professional degrees, including medicine in local universities, is a step in the wrong direction, says the Malaysian Medical Association (MMA).

Previously, these students were eligible for the loan if they had passed the current year of study and had at least 24 months left in their programme.

MMA president Dr Muruga Raj Rajathurai said JPA should explain its move to stop providing convertible loans to students enrolled in medical schools locally as they would still need this support as not all of them came from families that are well off.

“Of course, we have to manage the number of medical graduates but abruptly stopping the convertible loan programme is not the way,” he said in a statement.

In a recent directive, JPA said the convertible loans will not be offered to students pursuing degrees in medicine, dentistry and pharmacy.

The other fields include education, and those that require students to take up licences, such as for piloting and diving, public university franchise programmes, and double degrees or twinning programmes.

JPA said others which do not qualify are nursing programmes, para-medical and pre-service programmes, professional certifications like that offered by the Association of Chartered Certified Accountants, and unsubsidised part-time, online or long-distance programmes.

Under the convertible loan scheme, students need not repay if they serve as a government servant upon graduation.

They are allowed 25% repayment if they work in a government-linked companies (GLCs), and 50% if employed by a Malaysian company in the private sector.

They have to repay in full in all other situations.

This loan is only offered to students who have been in local institutions of higher learning in degree programmes with at least 12 months left. They must have scored a CGPA of at least 3.30, according to JPA.

However, the JPA scholarship/bursary programme for medicine, dentistry and pharmacy courses for those scoring a minimum of 9A+ in their SPM examination, whether local or abroad, is not affected.

Muruga Raj said the government should ask itself if such a move will affect the expertise that will be needed in the public healthcare sector in the near future and long-term.

He said this also raised questions on its human resources planning for this sector.

“We hope JPA will be able to share its projections for medical officers, specialists, allied healthcare personnel and other healthcare staff needed over the next five to 10 years.

“Even now, our country still has not met the recommended 1:400 doctor-to-patient ratio in public healthcare facilities.

“In some hospitals, the ratio can go up to as high as one doctor to 1,000 patients and there are also shortages in the number of public healthcare specialists,” he said.

He said with Malaysia projected to reach the ageing nation status in 2030, with 15% of its population aged 60 years or above, there needed to be proper planning for adequate healthcare services to meet this demographic change.