



Cawangan Kedah  
Kampus Sungai Petani

Faculty of Administrative  
Science and Policy Studies

# i-SPIKE 2021

*Leading An Artificial Innovation In Knowledge, Education And Design*

## **i-SPIKE 2021** **INTERNATIONAL EXHIBITION & SYMPOSIUM** **E-PROCEEDINGS**

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## TAKAFUL SINAR IHSAN PLUS

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### ABSTRACT

Takaful is a scheme based on brotherhood, unity and mutual aid that provides financial aid and assistance to participants when needed. Participants also agreed to give contributions for that purpose. Takaful is based on the origin of Ta'awun (cooperation) and Tabarru' where the hazard is bestowed collectively by members of a policy. Takaful is an alternative to conventional insurance, and its primary objective is to protect the participants based on the ethical and moral foundations. The purposes of this study are to help orphans and poor children who are under the care of private shelters to plan for a better future after reaching the age of 18 years old, as well as to introduce and encourage the community especially philanthropists with a new method in obtaining takaful plans for orphans and the poor. To achieve these purposes, researchers believe that both quantitative and qualitative methods are suitable and appropriate for this study. It is possible to combine quantitative and qualitative methods, although great care should be taken to ensure that the theory behind each method is compatible and that the methods are being used for appropriate reasons. The questionnaires were distributed to 40 public people as respondents within Selangor area. Moreover, the finding shows that three variables in which attitude, subjective norm and perceived behavioral control are related to the people's intentions to participate in orphans' takaful. This product is great to set up to help orphans get a better life after reaching 18 years of age. In addition, this product helps philanthropists getting a special platform to channel their donations. It is hoped that this Takaful Sinar Ihsan Plus plan can help philanthropists to make savings with a very lucrative return on investment in the hereafter compared to worldly savings alone. From this product, it actually can train the community to take care of the orphans' welfare and their right to get medical and education coverage. So, it is very worthwhile if takaful operators can create products to help the needy especially for the orphans.

**Keywords:** Takaful, Orphans, Tabarru', Medical, Education

### INTRODUCTION

Nowadays, takaful is very important to face many unexpected events in the future such as during this pandemic. First of all, takaful is derived from the Arabic word "Kafalah", which means joint guarantee or guaranteeing each other. Takaful is formed by the takaful

contributors on the basis of mutual assistance and brotherhood to bear each other's risk in the event of calamity, in other word it was structured as a mutual fund. The Quran, al-Ma'idah, verse 2 states that: "Help ye another in righteousness and piety, but help ye not one another in sin and rancor, fear Allah, for Allah is strict in punishment."

In this study, we propose a family takaful product namely as Takaful Sinar Ihsan Plus because this plan is full of kindness towards the orphans and also to the contributors. It is introduced specially for the welfare of orphans in which any nobility or any corporate company owners can apply for this takaful plan. In Malaysia, there is no takaful coverage on the welfare of orphans and at the same time can also benefit those who contribute into this plan. Moreover, this plan is more likely a monthly sponsorship program to take care of welfare of the orphans.

Furthermore, in terms of takaful plan in Malaysia, most of the family takaful plan only focuses on education takaful for the child until maturity date which is until the child reaches 18 years old. In June 2019, Brunei Darussalam has already applied this kind of takaful plan known as "Fund Savings Account". However, this takaful plan only provides a form of protection to ensure the future of orphans when they (orphans) or their mothers/guardians are afflicted by disasters such as death, permanent disability and accidents (Majlis Penerimaan Sumbangan bagi Dana Pengiran Muda Mahkota Al- Muhtadee Billah untuk Anak-Anak Yatim dari Persatuan Fuzhou Shiyi, 2019). In other words, it does not give any physical benefit to the contributors, hence we want to propose duo benefits from this Takaful Sinar Ihsan Plus which is to the contributors and to the covered person.

The sufficient fund is really needed for orphans when they move out from the orphanage care so that they will survive independently with all fund that they have benefited from this Takaful Sinar Ihsan Plus. Most of them hardly survived after moving out from the orphanage care since previously they were under the care and support of the orphanage. In Malaysia, family takaful has not developed any plan for orphans. In addition, while our country Malaysia is facing this hard time with Covid-19 pandemic, the spending of orphanage welfare has increased about 50%. The expenses involved for the orphanage include the payment of rent for accommodation, utilities, food, school necessities and other expenses. Thus, orphans and poor children whom are placed in the orphanage welfare are in urgent need for this kind of takaful protection to protect them and to secure a better future.

## LITERATURE REVIEW

Takaful is derived from "takafala" which is literally translated as looking after one another (Hamid & Othman, 2009). According to Hassan, Kassim, Majdi, and Salman (2018), "Takaful is social and ethical insurance based on the principle of Ta'awun (cooperation) and Tabarru' where the risk is shared collectively by members of a policy. An orphan is a child whose father or both parents have died (Awang, Sayuti, Jamaluddin, & Chong, 2004; Zhao et al., 2009; The Faith to Action Initiative, 2014; UNICEF, 2015; Bani Ismail, Hindawi, Awamleh, & Alawamleh, 2018). According to UNICEF (2015), an orphan was traditionally understood to be a child who has lost one or both parents; however, based on extensive research and experience, they do not attest that an orphan should be understood in terms of factors such as poverty level, access to education and the family's ownership of property, irrespective of whether the parents are actually alive or deceased.



## RESEARCH METHODOLOGY

As the purpose of this study is to help orphans and poor children who are under the care of private shelters to plan for a better future after reaching the age of 18 years old as well as to introduce to the community, especially philanthropists and encourage them with a new method in obtaining takaful plans for orphans and the poor, researchers believe that both qualitative and quantitative methods is suitable and appropriate for this study. It is possible to combine qualitative and quantitative methods, although great care should be taken to ensure that the theory behind each method is compatible and that the methods are being used for appropriate reasons. First of all, researchers used quantitative method by collecting the numerical data and analyzing it by using Statistical Package for the Social Science (SPSS) software. This study also applied descriptive analysis by distributing questionnaires and surveys to the targeted respondents who represent the research population of data sampling. Researchers used secondary research by collecting existing data in the form of texts, images, from sources in the internet, articles, journals, newspapers and many more that are related to the takaful, the orphans and the orphanage. Researchers reviewed, explored data and examined the data for patterns or repeated ideas that emerged.

## RESULTS AND DISCUSSION

### Novelty

Takaful Sinar Ihsan Plus is a new study under family takaful which provides the coverage or protection specially to the third party (the orphans that have been selected before by the contributor under private shelters). This product has not established in the market yet where this takaful plan just focuses on the orphans under private shelters to be covered in their medical and education purposes.

### Commercial Value

In order to be commercialized, we manage to create apps which is available at Google Play Store and App Store for the ease of managing the takaful plan. Especially during this digitalized era, everything is just “at your fingertip”. Moreover, from this apps, the takaful operator will list down the details of registered and trusted orphanage from private shelters. So, the contributors can directly do a research and survey on the private shelters before deciding which selected orphans that they want to subscribe for the takaful. Besides, the targeted community for this takaful plan is the contributors from the rich who want to give monthly contributions to the orphans for the sake of getting God’s blessing and help the weak and poor people continuously not only just ‘one-off’.

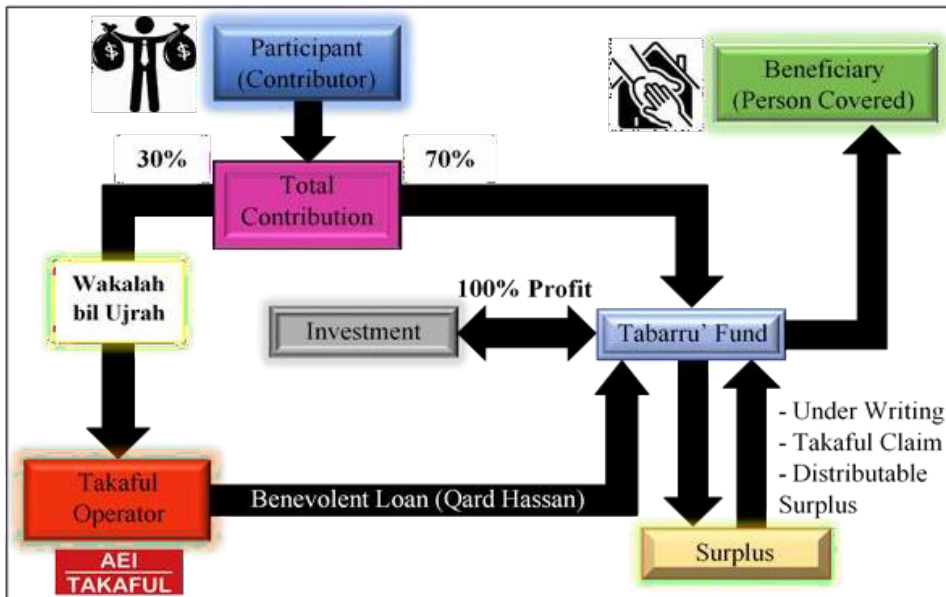
### Social Responsibility

This product is basically to secure for better living towards the needy, especially to the orphans who also need the protection in the case of unexpected events. Hopefully, they can enjoy their medical cards and education benefits from the takaful plan just as how we are concerned and aware on the importance of the education plan for our own child in their future. From this also,

we can actually remind the community that there are some people who have lost their dependence from their parents before they mature or turn to 18 years old. It actually develops social responsibility towards the needy and poor as this has been encouraged by the Prophet Muhammad ﷺ that the person will be granted with special place in the heaven.

**Design, Display And Packaging Of Study**

Takaful plan of Sinar Ihsan Plus was designed special for the orphans in order to grab the special place besides the Prophet Muhammad ﷺ in heaven, in which this product plan's coverage is on their education and medical under the maturity period. Since this takaful plan involves the three different parties as mentioned before, the product structure is proposed as below. Figure 1 below shows the proposed model for this takaful plan, which we propose to use Wakalah bil Ujrah. This takaful model consists of a few contracts that involved such as Wakalah (agency) contract where the takaful operator is an agent for the agreement with the contributor to manage the fund and Tabarru' (donation) contract which is the fund will be used by takaful operator to be managed from the amount in that Tabarru' fund.



**Figure 1:** Proposed Takaful Structure

The contributor in this proposed takaful model refers to Dato'/Datin or any corporate company or maybe any noble person who wants to subscribe the takaful plan for the targeted orphans that they want. Meanwhile, the beneficiary refers to the person being covered by this takaful plan or known as to the orphans who have been targeted to be covered by this takaful plan.

Monthly Contribution Package		RM100 (2 in 1)	RM150 (2 in 1)	RM180 (2 in 1)	RM180 + i-medic (3 in 1)	RM200 + i-medic (3 in 1)	RM250 + i-medic (3 in 1)
Education and Savings Funds	Age 1-18 years old	RM28,400	RM43,904	RM53,414	RM44,976	RM49,925	RM61,925
					benefits of 36 critical illness.		

<b>Death Benefit</b>	<b>In the event of death of the person covered before expiry of the term, the following will be payable:</b> <ul style="list-style-type: none"> <li>• <b>Basic Sum Covered, and:</b></li> <li>• <b>Value of Participant Investment Fund (PIF)</b></li> </ul> <b>*Given to the orphan shelter</b>
<b>Total &amp; Permanent Disability (TPD) Benefit</b>	The sum covered is payable in the event of TPD before the certificate anniversary date of the covered person's age 18 or before the expiry of the term, whichever is earlier.
<b>Critical Illness</b>	A lump sum amount upon the diagnosis of any covered critical illness.
<b>Savings/Investment</b>	Cultivate the habit of saving and investing regularly to the PIF which improves potential returns and increased cash value for the orphan.
<b>Education Benefits</b>	With education benefits, the beneficiaries will be rewarded with cash for their excellent achievement in the examinations (based on contribution amount to the fund).
<b>Hospital income benefit</b>	Daily benefit of RM100 for each day of hospitalization.
<b>Benefits for contributors</b>	Contributors will get tax relief from the contribution to the takaful operator.

## CONCLUSION

Each takaful operator can create a special takaful plan for orphans to ensure future life. In fact, takaful operators can also create various takaful plans or any products which focus on orphans and the poor as beneficiaries. This is because they are one of the groups that are highly glorified by religion. From this product, it actually can train the community to take care of the orphans' welfare and their right to get medical and education coverage. So, it is very worthwhile if takaful operators can create products to help the needy especially for the orphans.

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