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The 8th Southeast Asia International Philanthropy Conference 2023 (SEAIPC2023)

**Future of Philanthropy and Sustainable Development:
Holistic Approach towards Innovative Fundraising
and Strategic Entrepreneurial Partnership
for Societal Well-Being**

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APLIKASI TAKAFUL MODEL WAKAF DI BRUNEI DARUSSALAM

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Abstrak

Penyertaan dalam skim perlindungan merupakan syarat lazim dan menjadi kemestian bagi permohonan pembiayaan untuk mengelakan kerugian dan mengurangkan risiko yang tidak dijangka. Ia merupakan mekanisme ekonomi yang telah terbukti mampu meminimumkan risiko kewangan peserta akibat kerugian dan kemalangan yang mungkin berlaku di masa hadapan dan tanpa di duga. Wakaf kini bukan sahaja di lihat sebagai produk yang statik tetapi telah ditransformasikan menjadi lebih produktif dan inovatif. Integrasi takaful dan wakaf merupakan salah satu ciptaan terkini yang berpotensi mengembangkan lagi aset wakaf yang hanya dilihat sebagai elemen keagamaan sahaja oleh majoriti masyarakat Islam. Justeru, kajian ini akan meninjau sejauhmana takaful model wakaf menepati prinsip Syariah serta keperluannya di samping mengenalpasti cabaran dan isu yang timbul dalam usaha meningkatkan dana wakaf. Metodologi penyelidikan yang diguna pakai adalah secara kuantitatif dan kualitatif deskriptif dengan menggunakan analisis kandungan sebagai kaedah penganalisan serta temubual dengan pihak berkaitan. Analisis dilakukan dengan meneliti maklumat data sekunder terutama penulisan, jurnal, kertas kerja dan artikel yang berkaitan. Takaful model wakaf yang ditawarkan dan dilaksanakan di Brunei Darussalam adalah kepada lebih program merancang kewangan bagi tujuan berwakaf kepada agensi tertentu. Beberapa cadangan di utarakan bagi penambah baikan produk ini agar menyumbang kepada pelaksanaan konsep wakaf yang lebih tepat sejajar dengan matlamatnya sebagai amal jariah.

Kata Kunci: Model, Takaful, Wakaf