

Social Security via Takaful Ijtima'i: Beyond Basic Needs

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ABSTRACT

The objective of this study is to deliberate on the concept of social protection through takaful ijtima'i in improving the quality of human's life. The study aims to investigate the savings ability among respondents base on their monthly disposable income and number of dependents. Findings revealed that more than half of the respondents in the informal sectors were unable to secure their own safety net due to insufficient income. Analysis of the savings ability among respondents found that there was a positive relationship for the households' monthly disposable income and number of dependents. The need to have mutual social responsibility program namely takaful ijtima'i for the underprivileged people is highly significant. Takaful ijtima'i provides social security and protection to the families far beyond than the basic necessities of human beings.

Index Terms—social protection, takaful ijtima'i, social responsibility, informal sector.

I. INTRODUCTION

Efforts in providing commercial and economical values (takaful *altijari*) are always greater than effort in providing for poor and needy (takaful *al-ijtima'i*). Offering social protection in term of takaful *ijtima'i* form are merely according to Maqasid Shariah teaching [1]. Everybody regardless of the differences in term of race, religion and belief suppose to co-operate for the good deeds through mutual social responsibility and social solidarity. Capitalism has breaking these human solidarity for material accumulation purposes. This resulted to social disintegration and division of classes of societies [2]. Be kind to people is one of the spiritual element of Islamic teachings. This is the key to social solidarity in order to protect Islamic society from any threat of capitalist and communist [3].

Public happiness could be increased by economic interactions and the reinforcement of social solidarity. Islamic economy may abolish individualism and socialism hence social welfare or public benefit can be gained, this is called *al-maslahat al-ijtima'iyah* or *al-maslahat al-'ammah*, as quoted from Zaidan Abu al-Makaram Hasan (1977), Ahmad al-Sarabasi (1970) and Shaikh Zaki Hassan al-Sayyid (1971) [3]. Renowned Islamic scholars Muhammad al-Bahi (1965), Sheikh Shaltut (1964) and Ahmad al-Sharabasi (1962) strongly emphasised that moral economy can be stored by a mutual social responsibility (al-takaful *al-ijtima'i*) framework or model in order to reject extremes wealth and poverty in any country. Every human and worker should be given his/her own rights and to be respected. They are not suppose to be regards as production substances, but should be looked up with a spirit, preferences and feelings. In Al-Sharabi's book of "*al-Islam wa-l-iktisad*", individual has to be treated equally, then the harmony society can be built. Everybody has the roles to play in order to contribute towards society well being and solidarity [3].

II. LITERATURE REVIEW

A. Islamic Economy

Islamic economic system (*nizam al-iqtisad dal-Islami*) has three major sectors, they are [4]:

Siasah Sector (Public Sector)

The *siasah* sector is the public sector that establishes the laws and regulations, implement economic policies and manage assets, which are under state ownership. The relevant institutions here would be the government economic departments and statutory bodies whilst the relevant laws covered will include commercial, company and tax.

Tijarah Sector (Private Sector)

Tijarah (private) sector involve in the creation of wealth encompassing the whole spectrum of economic activities from production to distribution and consumption. Various *fiqh* or *mu'amalah* contract governs the conduct of the dealings namely trustee profit sharing contract, joint-venture profit sharing contract, sale and purchased contract, *ijarah*, *al-rahnu*.

Ijtima'i Sector (Social Welfare)

Ijtima'i sector is to carry the responsibility of the social welfare of the *ummah*, like the delivery of Islamic social security system. *Ijtima'i* sector involves in the function of providing Islamic social security such as al-takaful *al-ijtima'i*. The possible institution could be a public sector entities, such as charitable organization and individuals. The component organizations include *Bait al Mal* (House of Wealth) and *Bait al Zakat* (House of *zakat*) from the public sector and the charities and social welfare organisations from the private sector as well. The relevant *ijtima'i* laws will include *Fiqh* on *Zakat*, *Waqf*, *Sadaqah* and *Qard Hasan*.

Islamic banking and finance clearly falls under the *Tijari* sector and [4] argued that the social responsibility is largely shouldered by the *ijtima'i* sector. Nevertheless, the author emphasized that as corporations, the *tijari* component units must carry certain responsibilities towards the *siasah* and *ijtima'i* sectors.

B. Definitions of Takaful Ijtima'i

Al-takaful *al-ijtima'i* is defined as individuals who should be under the *kafala* (care) of the group. Everybody in society should be together to support all human forces in society in order to safeguarding the spiritual and material interests of the members. The strong society may establish resilient fundamentals of social structure on sound grounds. This include of the agreeable and togetherness of the members of the society to become preservation of short coming or challenges during current and near future. Takaful *al-ijtima'i* is driven by the great sense of compassion, concern and preaching from Islamic faith. Members must demonstrate the act of assurance and support other members in the society, individually or in a group [5], [6], [7].

Takaful *al-ijtima'i* is not only a mutual social responsibility of all members of society, but they have to take care others from their societies by keeping them from malevolent and destruction. Nobody can be individualistic, they have to take care of other members especially to the underprivileged communities [8]. Al-takaful *al-ijtima'i* (mutual or joint responsibility) is not only cater for basic necessities, like food, accommodations or other needs, but it is including the right to live, the right of freedom, the right of education, the right of ownership and the right of dignity. This is called Five Rights which consist of all aspect of spiritual, material and moral facets of life [9].

C. The Principle of Takaful Al-Ijtima'i in Islam

Al-Hujurat verse 10, Al-Quran, "*The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy*" Brotherhood in Islam is to take care each other in every aspect of good living according to *Maqasid Shariah*. The truth of al-takaful *al-ijtima'i* in Islamic socialism including sentiments and feelings, in demands and needs, and in status and dignity [10].

Allah Almighty said in Al-Quran, Al-Baqarah, verse 177, "*Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.*"

Righteousness in the Al-Quran has the meaning of maintaining good relationship, good associations, good morals and avoiding mischievous and tyrannical behaviour. Piety means a group of psychological, dogmatic and moral virtues. The principle of al-takaful *al-ijtima'i* is manifested in the true hadith by Prophet Muhammad (peace be upon him): "*You see the believers in their friendly relations with each other, in their kindness to each other and their love for each other, for if one member of a body complaints, the other members stay up all night with a fever.*"

"The believer to his fellow believer is like the parts of a structure which are supported by each other." The Prophet Muhammad (peace be upon him) joined (fold) his hands to assure the meaning; to support each other. This is because the strongest among them constitute a pillar and the weakest among them lean on that strong pillar. If the strong support the weak, they become stronger from within. A civilized man by nature cannot live in isolation from the group [10].

III. OPERATIONAL APPROACH OF TAKAFUL IJTIMA'I

A. Objective

The objective of this study is to deliberate on the concept of social protection through takaful *ijtimai'i* in improving the quality of human's life. The study aims to investigate the savings ability among respondents base on their monthly disposable income and number of dependents.

B. Research Methodology

This study employed mixed method approach. Quantitative data collected from face-to-face survey by questionnaire using likert scale was conducted on two hundreds and thirty (230) urban respondents of informal sectors in Selangor, Malaysia on their protection aptitude based on their disposable income. The questionnaires have been vetted by the takaful experts from academic and industry sectors. Regresion analysis was conducted to investigate the relationship between savings ability among respondents on monthly disposable income and family dependants. Qualitative data was collected from the face to face interviews with the takaful expert and Chief Executive Officer from one of the leading takaful operators in Malaysia.

C. Informal Sector

9.4 percent of total employment in Malaysia was from the informal sectors (1.36 millions persons), while services industry has the highest percentage (62.1%) employment in the informal sector, nearly consuming two thirds of employment followed by Construction (20.0%) in 2017 [11]. Among thirteen states in Malaysia, Selangor was reported has the highest informal sector employment. "They were considered informal if their firm or employer was profit-oriented; unregistered with the Companies Commission of Malaysia or professional bodies or local government; and had less than ten workers" [12].

D. Takaful and Social Security System

There are differences between takaful system and social security system eventhough both of them incorporating the social insurance system. However, there are certain similarities in terms of fulfilling the communities needs [1]. Table 1 illustrates the comparison between Takaful and Social Insurance.

TABLE I. Comparison Between Takaful and Social Insurance

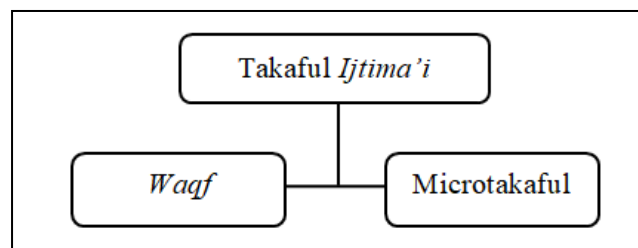
Takaful	Social Insurance
A faith-based and ethical system that originates from the consciousness of the individual.	Ruled by a legal system and executed by specific law.
An optional system based on the interrelationship and interdependence among the members of society.	A compulsory system carried out for people who meet ceretain conditions.
Takaful is widespread in society.	Social insurance is restricted to certain people who meet the stipulated conditions such as income class.
The scope of takaful is more comprehensive than social insurance. Takaful covers all members of the society.	The authority of social insurance is limited and often dominated by government organizations.
Takaful extends much more widely since it is based on donation and co-operation.	The return of social insurance is available only to participants in the system because it is a legal financial system.

Source: (Al-Mahmud, 1994, cited by Sharif & Wang, 2013, p. 234-244)

Takaful in Islamic economy is referring to social security. Takaful emphasize on the form of benefits to be distributed among society especially to low income and poor. Government can enforce takaful or social insurance as a compulsory system since obtaining the maximum benefits for the *ummah* is imperative in *Shariah* (Islamic law). It shall be considered an *ibadah* (obedience, submission and devotion to Allah) since ensuring everybody well being is part of Takaful.

There are two operational methods in takaful *al-ijtima'i*; first is the the proclamation of cash *waqf* and second is through the establishment of microtakaful programs. The accumulation funds under *waqf* system is important to activate cash *waqf* programs, especially for socially related development programs in poverty alleviation. This kind of solidarity and assistance may uplift the spirit of helping one another among *ummah* [8]. Researcher illustrates the two operational methods of Takaful *Ijtima'i* as Table 2.

TABLE II. Operational Approach of Takaful *Ijtima'i*



Takaful *Ijtima'i* and Social Protection in Malaysia

People act towards common goals for the benefit of *ummah* via social solidarity and mutual social responsibility (Qutb, 1992). In Malaysia, there are a few formal social protection schemes, namely Employees Provident Fund (EPF), Social Security Organisation (SOCSO), Civil Service Pension Scheme, Armed Forces Fund (LTAT) and the Workers' Compensation Scheme. Government Transformation Program 1.0 is to provide protection scheme for low income and the poor household covering death and critical illnesses. One of the initiatives under National Key Result Areas (NKRA) is to propose the government to partner with selected private sector institutions to offer 1Malaysia Insurance scheme. This scheme is the first social protection provided by government to selected citizens, mainly to poor citizens. The policy aim to cover areas such as education, death and critical illness [13].

1Malaysia Micro Protection Plan is the first national level microinsurance was launched in 2011, a yearly renewable group term insurance (and takaful) policy to improve ease of access and affordability of protection for Malaysians. 1Malaysia Micro Protection Plan covers Death, Total Permanent Disability (TPD) and Hospital Income Benefit (HIB). The plan is managed by selected insurers and takaful operators. Employer can opt for this kind of low premium (or contribution) to protect their employees [14], [15]. However, 1Malaysia Micro Protection Plan is only available in the selected participating banks [15]. Yearly renewal of protection may not promote insurance retention as clients have the option not to renew the insurance [16]. Yearly renewal protection scheme is unable to provide accumulated amount for retirement. The yearly renewal contribution merely covers basic protection during the period of coverage and the scheme is not attractive to people which resulted to low take up rate [17].

Another development of microtakaful program is an i-BR1M by government of Malaysia. i-BR1M (Bantuan Rakyat 1 Malaysia) is a takaful plan that provide protection benefit to BR1M receivers under household or family category. The purpose of i-BR1M is to reduce the burden of the receivers and the families if there is an event of death or total permanent disability due to accident. i-BR1M is fully sponsored by the Malaysian government and managed by a consortium of takaful operator. It is a yearly renewal plan and the coverage in first year started from 1st January 2014 to 31st December 2014 [18]. i-BR1M and 1Malaysia Micro Protection Plan are created and sponsored by the government and it is well suited in the concept of takaful *ijtima'i*, a social protection. The aim of takaful *ijtima'i* is based on Islamic concept of human well-being and good life which stresses brotherhood and socio-economic justice. Aligning to the concept of takaful *ijtima'i* and Maqasid Shariah, public benefit should be upheld through economic interactions and social solidarity [13].

Earlier, Etiqa Takaful and ANGKASA (Angkatan Koperasi Kebangsaan Malaysia) have established *Skim Tabarru' Koperasi* that caters for all cooperative members (120 cooperatives) in 2009. The benefits offered to cooperative members are death benefit and total permanent disability up to RM19,000. Cooperative members have to contribute in the range of RM5 to RM25 a year. Later in 2011, under the Domestic Helpers Affairs Programme, Etiqa Takaful and Takaful Ikhlas have launched a scheme for Indonesian maids which covers accidents at work, death benefits, hospitalization and medical [19].

Understanding the lack of insurance and takaful products for low income households, Bank Negara Malaysia (BNM), the central bank has launched Perlindungan Tenang on 24 November 2017. The scheme is targeted to low income (B40 or Bottom 40%) segment. B40 is referring to the household income of below than RM3,000 per month. BNM has intervened to expand insurance and takaful scheme as the market failed to provide protection to those underserved society. The scheme also applicable to those who are not currently covered by any form of insurance or takaful protection. The objective is to encourage insurers and takaful operators to offer affordable products that meet five parameters, there are (i) affordable pricing; (ii) provides good value; (iii) widely accessible; (iv) easy to understand; and (v) easy to purchase and claim. BNM from time to time will enhance the operational processes to be smoother and faster [20].

These parameters presented by BNM has similarity with researchers' study on the development of microtakaful model for low income and poor [21]. These type of schemes initiated by government and corporations have helped many people who unafford to get the protection. Most of these initiatives are based on al-takaful *al-ijtima'i* as according to the renowned scholar, [9], al-takaful *al-ijtima'i* (mutual or joint responsibility) does not only count for basic necessities like food and shelter, but it is extended to the right to live, the right of freedom, the right of education, the right of ownership and the right of dignity. Most of the microinsurance or microtakaful schemes developed are merely to cover the basic

protection such as death, accident and disability [21, 25]. Her findings revealed that respondents need the coverage on education, health and retirement as well.

The latest scheme launching by Malaysian government is under Ministry of Health, namely Skim Peduli Kesihatan (PeKa B40) in 2019. PeKa B40 offers benefits to B40 citizens on health screening, medical equipment aid, cancer treatment incentive and transportation incentive. The scheme is automatically covers current recipients of Livelihood Assistance (BSH) and their registered spouses, age over 40 years old. Government has allocated about RM100 million for PeKa B40 as a pioneer project under Budget 2019 and it is estimated to sustain 800,000 recipients at its beginning [22].

IV. FINDINGS

Study conducted by researchers shows that most of the respondents (69%) were not being exposed and understand the importance of having own protection as well as family protection. They were unable to save their money for the long run, even if they are contributing into Takaful or paying premium for insurance plan, they constantly expect to get money as fast as they wish. Analysis of savings ability among respondents found positive relationship to exist for household monthly disposable income and the number of dependants. More than 60% of respondents have more than five dependants (children). There are respondents (15%) who have to take care of the sick parents. The expenses usually more than their monthly income, where they often ended by borrowing from relatives or friends, if they're unable to find ways to make it through for certain months. They are also facing challenges in paying their debt due to scarce income. Table 3 below shows 57% of respondents did not have contribution to Employee Provident Funds (EPF), Social Security Organisation (SOCSO) and did not have any other protection (insurance/takaful). Workers in the informal sector commonly lack of social protection (due to the employment status) and other circumstances [12]. Since they are working in the informal sector, they are solely relying on the daily wages. If they get sick or have to take care of the sick dependent, absolutely they are not getting any pay for the day or those days of absent from work. For them, savings is not in their concern due to limitation of income.

TABLE III. Respondents' Protection and Retirement

Protection	Percentage
Employee Provident Fund (EPF)	15
Social Security Organisation (SOCSO)	18
Employers' Insurance Coverage	9
Personal Insurance/Takaful	1
None of the above	57
TOTAL	100

The researchers have conducted an interview with Prof. Dr. Zuriah Ab. Rahman, a Takaful expert and advisor of Shariah Committee for one of the takaful operators to gather her expert opinion on takaful *ijtima'i* as mutual social protection. According to her, some policyholders unable to view that their contribution for Takaful is to protect them and their families from risks, as a retirement fund and savings purposes. They shouldn't solely depends on the monies saved in Employee Provident Fund (EPF), which is a compulsory savings under Malaysian government's regulations. This may lead to heredity poverty when the breadwinners deceased hence family would face difficulties and struggling with their life. It is even worse when the childrens dropped out from schools. She added that the government should provide assistance to underprivileged citizens in term of social protection aligning with the concept of takaful *ijtima'i*. She further describe the importance of corporations to support the government in providing such assistance to targeted citizens especially those working in the informal sectors.

Ahmad Rizlan Azman, a Chief Executive Officer of Etiqa Takaful Berhad indicated their willingness as a takaful operator to continue developing the affordable scheme to people for their protection, this is also including the flood protection especially for citizens located in Pahang, Kelantan and Terengganu (prone flood areas). They even have developed their own flood protection namely *Rumah Desa Takaful Plan* for disaster coverage with very low contribution. This plan is targeted for communities especially in villages to have certain coverage from disaster. This plan is regards as a microtakaful model and it is part of social responsibility provided to low and medium income people for their risk mitigation. He stated that there may have possible mutual co-operation of takaful operators to work with the government in near future to assist the underprivileged citizens. Non-life product based on *Shariah* has been developed by Etiqa to protect homes and loss of income of the participants. Payout is based on an agreed value and triggered by an index describing to the identified event only such as intensity of rainfall, lack of rain, height of flood and others with premium as low as RM40 per annum, with a maximum coverage of RM30,000. By having this kind of plan, people at the prone flood area can preserve their savings for future or retirement.

Most of people suffers during their old age due to insufficient money left in their Employee Provident Fund (EPF). Other

than compulsory savings into EPF, they should participate in insurance or takaful plan for protection and convenient life after retirement [17]. The expenditure of the families depending on the elders who need support especially for medical and treatment. The higher the support needed by elders, eventually contributing to the higher expenditure of the families [23, 24]. Microtakaful aims to cover the risks that are not included on normal scheme under takaful. Microtakaful provides risk measurement for low income, poor and most vulnerable people. It is also provide coverage on loss of property due to theft or fire, loss from catastrophics, farmed losses, death, disability or illnesses [25-27]. Microtakaful is considered another arm of Takaful *ijtima'i* which emphasized the affordable protection for the underprivileged people.

V. CONCLUSION

Takaful *ijtima'i* through waqf and microtakaful plays an utmost important roles to provide the 'have not' society a decent protection. Beside government undivided support, society should take part in social solidarity together with the economic initiatives contributed by the corporations in extending the mutual social responsibility to underserved people. By adopting the practicality of takaful *ijtima'i*, no one will be left out from the prosperity of the economy. Takaful *ijtima'i* can resolve most social predicament face by underprivileged people especially those working in the informal sectors.

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