



Contemporary Issues and General Studies

IN CONJUNCTION WITH THE RENAMING
OF KUIM TO USIM

Editors:

Nik Salida Suhaila Nik Saleh
Mohammad Noorizzuddin Nooh
Sapora Sipon



UNIVERSITI SAINS ISLAM MALAYSIA

جامعة العلوم الإسلامية العالمية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

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2007

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Diterbitkan di Malaysia oleh:
Penerbit USIM
Universiti Sains Islam Malaysia,
Putra Nilai,
71800 Negeri Sembilan Darul Khusus.
Tel: 06-7988000 Faks: 06-7993843/06-7898131

Reka Letak dan Urus Cetak:
CT CERANA PRINTER
No. 9, U5/151, Jalan Zuhrah
Taman Subang Murni, Bandar Pinggiran Subang
40150 Shah Alam, Selangor.
Tel/Faks: 03-7845 0579 H/P: 019-268 9516

Perpustakaan Negara Malaysia Cataloguing – in- Publication Data

Contemporary Issues and General Studies / editors: Nik Salida Suhaila
Nik Saleh (Chief).... [et al.]

ISBN 978-983-2950-60-8

1. Insurance--Malaysia. 2. Information technology--Malaysia.
3. Muslims--Malaysia. 4. Muslim converts--Malaysia 5. Banks and
banking--Religious aspects--Islam. I. Nik Salida Suhaila Nik Saleh.
001

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العلوم الشرعية والعصرية في ميزان الإسلام
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شروع الإسلام الحضاري في ماليزيا: سلاح ذو حدين بين
مكافحة الإرهاب وتنمية الأمة
مشدد بن حسب الله

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FOREWORD

Praise is due to Allah SWT, The Most Gracious and Most Merciful. Peace and Prayer be upon His Messenger Prophet Muhammad SAW.

First and foremost, I would like to extend my gratefulness and appreciation to the editors and writers of “Contemporary Issues and General Studies” for their effort and contributions in making the publication of this book a success. The publication of the book in conjunction with the renaming of Kolej Universiti Islam Malaysia (KUIM) to Universiti Sains Islam Malaysia (USIM) is parallel to the university’s effort to augment the university publications with multiple areas of knowledge.

The topics of the articles discussed in this book are very attractive since they compromise important contemporary issues. Such issues are always being conversed and trashed out in many seminars, conferences and even in daily life. It is the anticipation of this book that the articles inside will be modest contribution and references as part of the solution of current issues. Apart from the contents, the presentation of the book is also enhanced as it considers readers with different language capabilities. The articles in the book are written in English, Malay and Arabic language according to the writers and content appropriateness.

Finally, it is my greatest hope that the readers of this book will benefit fully from the content discussion. Sincerely, may all the worthy efforts and commitment demonstrated to ensure the publication of this book in conjunction with the renaming of Kolej Universiti Islam Malaysia (KUIM) to Universiti Sains Islam Malaysia (USIM) be a success that will be blessed by Allah SWT.

PROFESSOR DATO’ DR. MOHAMED ASIN BIN DOLLAH

Deputy Vice Chancellor (Students Affairs and Alumni)

Islamic Science University of Malaysia

Dec 2007

PREFACE

This collection of essays is the consensus effort of a group of editors for the special publication in conjunction with the renaming of Kolej Universiti Islam Malaysia (KUIM) to Universiti Sains Islam Malaysia (USIM). Credit must be given to all editors, for the good work in getting the manuscript ready for publication. The editors have sought papers that are original, perceptive and address current issues directly. A healthy and mature society such as found in Malaysia is perfectly able to discuss any issue as long as it is done in a spirit of good neighbourliness and mutual respects.

The focus is on the contemporary issues and general studies. It is clear that in order to have a good society, there needs to be a good understanding and knowledge among the different groups in a given society. This is even truer for Malaysia, which has significant non-Muslim minorities.

Hopefully the reader will find that these papers contribute to the noble cause of maintaining racial unity, social stability and peaceful co-existence in this diverse nation, which can also serve as a model for other nations to follow.

Editors
Islamic Science University of Malaysia
Dec 2007

MALAYSIAN TAKAFUL INDUSTRY AFTER 22 YEARS

NOR HAZIAH BINTI HASHIM*

Abstract

Takaful or Islamic system of insurance is found on the three concepts, namely al-takaful, al-Mudharabah and tabarru' is permissible for practicing Muslims. The purpose of this paper is to discuss the position of takaful after 22 years since its inception in Malaysia. Starting with the objectives to fulfill the insurance needs among the Malaysian Muslims, the industry now has become a fast growing industry within the insurance industry in Malaysia and has become an important component in the Islamic financial system. The paper concluded that takaful industry in Malaysia in the forthcoming years remains promising, as it is supported by the increase in public awareness on its importance and benefits, coupled with several favorable changes since its introduction in the market, thus making it a viable alternative to conventional insurance.

INTRODUCTION

Insurance has become an important element in the modern world. Due to this, very few people go through their daily activities without being involved in some form of insurance transaction, be it motor insurance or mortgage insurance. Today's Muslim share similar challenges in life as the non-Muslims. They need to finance for education, medication, retirement and putting aside money for emergencies arising from prolonged illness or tragic misfortune. When dealing with such obligations, it is pertinent for us to be adequately prepared, particularly in terms of financial resources. One may use his or her personal savings or through borrowings to cope with such situation, although these measures may not be sufficient. Hence, additional financial resources are important. One possible arrangement whereby the financial losses arising as a consequences of an unfortunate

The topics of the articles discussed in this book are very attractive since they compromise important contemporary issues. Such issues are always being conversed and trashed out in many seminars, conferences and even in daily life. It is the anticipation of this book that the articles inside will be modest contribution and references as part of the solution of current issues. Apart from the contents, the presentation of the book is also enhanced as it considers readers with different language capabilities. The articles in the book are written in English, Malay and Arabic languages according to the writers and content appropriateness.

ISBN 978-983-2950-60-8



9 789832 950608