

## The Practices of *Takaful al-Ijtimai'* during COVID-19: Malaysia's Setting

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### Abstract

Every aspect of human life is inherently risky. The fatal infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), known as coronavirus disease 2019 (COVID-19), has been considered a black swan event and compared to the economic scene of World War Two. The concept and practices of *takaful al-ijtimai'* or social security are pertinent area to be discussed amidst the COVID-19 pandemic recovery mission because its meaning and applications are much wider; encompasses both financial and non-financial assistance and is not limited by the country's regulations. Using secondary data, this study will examine the concept and scopes of *takaful al-ijtimai'*, from an Islamic perspective, as well as provide the current state of the art in its application during the COVID-19 epidemic in Malaysia. The study is intended to contribute to an understanding and promotion of the concept of *takaful al-ijtimai'* as an important tool for achieving *maqasid shariah* and sustainable development goals.

**Keywords:** *takaful al-ijtimai'*, social security, takaful, risk, maqasid shariah, COVID-19

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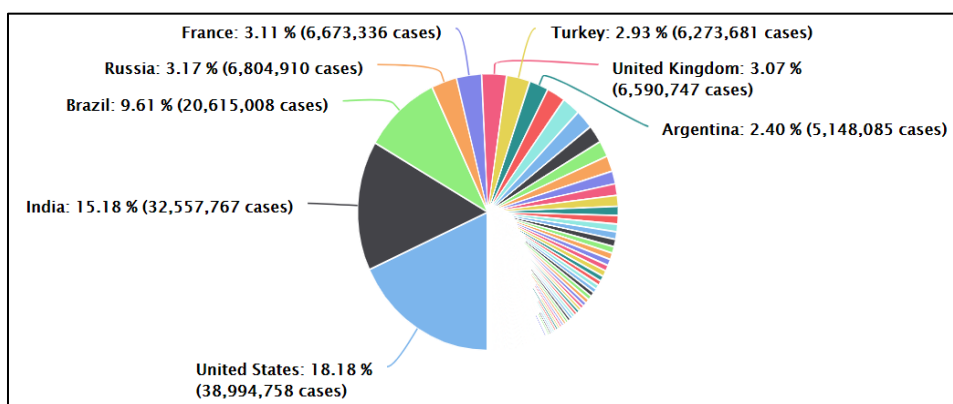


## 1.0 Introduction

Invariably, risk is present in every aspect of human life. The human race is constantly exposed to the possibility of adversaries of uncertain events, giving rise to misfortunes and sufferings in many ways (Alhabshi, Sharif, & Shaikh Abdul Razak, Shaikh Hamzah Ismail, 2012). This has set the grounds for various practices of risk management since ancient times and evolved over years. This has led to innovation to achieve competitive advantage and sustainable growth (A. H. Hassan et al., 2018a; H. Hassan et al., 2018b; H. A. Hassan et al., 2018c). Hence, the concept of risk management evolved to mitigate the calamities of facing catastrophes and disasters (Billah, 2003). Without a doubt, the deadly disease of COVID-19 became a major risk to all countries which affect humankind beyond public health.

Labelled as a black swan event (Renjen, 2020) and equated to the economic scene of World War Two (Reuters, 2020), the deadly infectious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), called coronavirus disease 2019 (COVID-19)(WHO, 2020), signifies a grave risk to public health. The COVID-19 outbreak was declared as a global emergency on January 30, 2020, by the World Health Organisation (WHO) (Sohrabi et al., 2020). In an attempt to ‘flatten the curve’ (Burket & Loeb, 2020), governments have enforced border shutdowns, travel restrictions and quarantine (Nicola, Alsafi, Sohrabi, Kerwan, & Al-jabir, 2020). On top of the direct health consequences (Cevik, Bamford, & Ho, 2020), the turmoil effect on the economy has been confounding which impact both morbidity (those who are unable to work/loss jobs for a period of time) and financial landscape (Wren-Lewis, 2020).

At the time of writing, COVID-19 was continuing to spread around the globe. Figure 1 depicts the top 8 countries with the highest numbers of cases reported as of the end of August 2021. The United States reported the highest case with more than 38.9 million, followed by India and Brazil with 32.5 million and 20.6 million cases, respectively. In Malaysia, a total of 1,616,244 positive cases had been reported to the Ministry of Health (MoH) as of August 25, 2021, with more than 1.3 million recovered cases and 265 deaths (Kementerian Kesihatan Malaysia, 2021).



Top 8 countries with the highest numbers of COVID-19 cases as of August 25, 2021

Source: Worldometer (2021)

One of the risk mitigation strategies is insurance. As far as the COVID-19 is concerned, people striving to curb the risk from spreading and seeking assistance which is not limited to the financial aspect. As a result, insurance (Alhabshi et al., 2012; Baymuratov & Narbekov, 2019) and social security (Gruziel, 2018) are at the forefront of relief discussions. Both insurance and social security have more or less different meanings and scopes, conventionally and Islamically. In the conventional perspective, insurance is a method of risk management in which risk is transferred from one party to another to compensate for some settlement. Social security is the collective activities of public institutions, with the help of the society which tries to protect and bring reassurance to its citizens (Alabady & Ghazaleh, 2019) against a lack of liability and to satisfy basic and socially recognized as important needs (Gruziel, 2018). In common understanding, it is worth noted that the social security system is a law that has an established constitutional position in a country (Alabady & Ghazaleh, 2019; Gruziel, 2018; Suryahadi, Febriany, & Yumna, 2017). Whereas, Islamic insurance or *Takaful* is a scheme based on brotherhood, solidarity and mutual assistance which provides mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose (Bank Negara Malaysia, 2008). Under the purview of the Islamic perspective, social security or *takaful al-ijtimai'* is a general term on the concept of mutual cooperation among members of society. It takes into account the duties and responsibilities of each individual in a society to promote well-being and quality of life (Abu Seman, 2010) and it is not necessarily organized by institutions or governed under specific constitutional law. Therefore, in the case of the COVID-19 pandemic relief mission, the concept and practices of *takaful al-ijtimai'* are more applicable as its meaning and scopes are broader; cover both financial and non-financial assistance and not limited under the purview of institution and the country's laws.

The term *takaful al-ijtimai'* has been applied to a wide range of situations in various ways (Ulwan, 2001; Rubi', 1998; Al-Sibai', 1998; Ahmad, 1982; Hanna, 1969). The manifestation of *takaful al-ijtimai'* itself can be theoretically observed through the objectives of Islam. The goals of Islam are to lead a life with a balanced combination of material and spiritual, compliance with the teachings of *Al-Quran* and *Sunnah* of the Prophet Muhammad (SAW) (Chapra, 1992).

Currently, the concept of *takaful al-ijtimai'* has been institutionalized within the various levels of society, i.e the micro-level (individual/household/neighbourhood), the meso level (institutions) and the macro-level (national and international). In Islamic economics, *takaful al-ijtimai'* is one of the important facets that have been discussed by Muslim scholars under the sphere of Islamic socio-economic principles, specifically in the *takaful* market (Kwon, 2007; Khurshid & Petriect, 2003; Maysami & Kwon, 1999).

The contributions of this paper are twofold; to explore the concept and scopes of social security or *takaful al-ijtimai'* from an Islamic viewpoint and to examine the current state of the art of *takaful al-ijtimai'* practices during the COVID-19 pandemic in Malaysia. This paper is organized as follows. The background of *takaful al-ijtimai'* is presented in the next section, followed by a discussion of its application during the COVID-19 epidemic in Malaysia. The final section concludes the paper.

## 2.0 Literature Review

### 2.1 Overview of *Takaful al-Ijtimai*'

Previous studies have made many attempts of defining *takaful al-ijtimai*'. Hanna, SA. (1969) describes *takaful al-ijtimai*' as the responsibility of society in providing quality of life for an individual. Muslim scholars also contribute to defining the term. Salih (1993) and Abu Zahrah (1991) define *takaful al-ijtimai*' as an individual of a society who helps to guarantee and support his/her group by putting efforts and exercising power to serve the society. As the result, the whole community will be safeguarded. In addition, El-Gamal (1992) refers to *takaful al-ijtimai*' as an act of each member of society who helps disfavoured people to meet their basic needs. Also, 'Ulwan (2001) specifies *takaful al-ijtimai*' as the act of guarantee and support each member of society, individually or in a group. It is driven by a deep sense of empathy and faith. Moreover, according to Al-Morsy (2006) *takaful al-ijtimai*' is the solidarity of all members of society to serve the public interest.

On this basis, it is plausible to assume that *takaful al-ijtimai*' is a broad phrase referring to the concept of societal mutual cooperation. It considers everyone's roles and responsibilities in society to enhance well-being and quality of life.

Muslim scholars have listed the sources of *takaful al-ijtimai*' practice (see, for example in As-Sibai',1998; Al-Rubi, 1998; Billah, 1998). First and foremost is from the Holy *Quran*. There are five hundred verses in the Holy *Quran* which deal with the legal sanctions which several verses justify the practice of *takaful al-ijtimai*'. Among others:

“Surely all believers are brothers”<sup>1</sup>.

The revelation of the above is linked to an incident when Prophet (peace be upon him) was requested by “Abd Allah ibn Ubayy to visit him and his people<sup>2</sup>. The term ‘brothers’ reflects the concept of mutual help, mutual responsibility and mutual protection from losses<sup>3</sup>. Although the word *takaful* is not directly mentioned in the Holy *Quran*, it is derived from the term *ta'awun*, or mutual assistance which brings the same meaning:

“And help one another in righteousness and piety; but help not one another in sin and transgression”<sup>4</sup>.

The Sunnah, or the holy Prophet's (SAW) traditions, is a second source that comes after the Holy Quran. The Prophet's saying which reflects the concept of *takaful al-ijtimai*':

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<sup>1</sup> al-Qur'an, al-Hujurat 49:10.

<sup>2</sup> For details, refer Ibn Kathir (1967)

<sup>3</sup> Definition of *takaful* in Financial Accounting Standard No 12 by The Accounting and Auditing Organization for Islamic Financial Institutions(AAOIFI)

<sup>4</sup> al-Qur'an, al-Maidah 5:2.

"None of you can be a believer unless he would love for his brother what he loves for himself."<sup>5</sup>

As far as the practices of the companions are concerned, the practice of *al-aqila*, or known as *al-diyah* (blood money)<sup>6</sup> had been further practiced during the later period of the second caliph i.e., Saidina Umar. Equally important, through *ijma'* (consensus of legal opinion), Muslim scholars have unanimously agreed and accepted the practice of *takaful al-ijtimai'* as it is very much related to *maslahah* (public interest) which aimed to achieve *maqasid al-shariah* (objectives of *Shariah*) (Bakar and Adawiah, 2008).

Besides, analogical sources such as *qiyas*<sup>7</sup>, *istihsan*<sup>8</sup> and *istishab*<sup>9</sup> are also important sources for the practice of *takaful al-ijtimai'* as Allah (SWT) says in Quran:

"... Think deeply o ye who are understanding..."<sup>10</sup>.

Furthermore, the practice of *takaful al-ijtimai'* is also considered under *urf* (i.e., customs or practices of a society). The practices of mutual help are not something new and alien in society. People assist each other in many ways on daily basis, directly or indirectly. *Takaful al-ijtimai'* is, in fact, originated from ancient Arab tribal custom i.e., *al-aqila* which had also been approved by the Prophet Muhammad (Billah, 1998).

## 2.2 Scope of *Takaful al-ijtimai'*

The scope of *takaful al-ijtimai'* is much broader as compared to the *takaful al-tijari*<sup>11</sup>, even social security per se. Such a wider and flexible scope is for, *inter alia*, upholding a better life in society as Quranic verse quotes:

"... Our Lord, give us happiness in this world and happiness in the hereafter..."<sup>12</sup>

The following are some of the ways to look at the extent of *takaful al-ijtimai'* in the Islamic economics system:

### 2.2.1 Entities Involved in the Development and Promotion of *Takaful al-Ijtimai'*

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<sup>5</sup> Bukhari, Muslim, Ahmad and Tirmizi, *op. cit.*

<sup>6</sup> This practice was particularly important in the Jahiliyya culture to prevent possible bloodshed by compensating the clan or family for the death of a family member due to conflict and murder (both intentional and inadvertent) with money or camels. During the Prophet's lifetime, the Muslims accepted and followed this scheme. This was not commercial transactions, and they were not intended to make money (Aziz and Hoss, 2008).

<sup>7</sup> Qiyas can be defined as taking an established ruling from Islamic Law and applying it to a new case, in virtue of the fact that the new case shares the same essential reason for which the original ruling was applied.

<sup>8</sup> Literal meaning, *istihsan* means to approve or to deem something preferable. Technically, there are many definitions given by the jurists. In summary, it is a method of exercising personal opinion in order to avoid any rigidity and unfairness that might result from literal enforcement of the existing law. It is also referred to as juristic preference i.e., it involves setting aside an established analogy in favour of an alternative ruling which serves the ideals of justice and public interest in a better way.

<sup>9</sup> Literally, *istishab* means accompaniment and keeping close association or attachment. Technically, it means "maintenance of status quo until a proof is furnished in favour of its changes." In other words, *istishab* is the presumption of the continuation of both the positive and the negative until the contrary is established by evidence.

<sup>10</sup> al-Qur'an, al-Hasyr 59:2.

<sup>11</sup> It refers to the commercial and profitable side of *takaful* (Muhammad Nasir & Hassan (2021).

<sup>12</sup> al-Qur'an, al-Baqarah 2:201.

According to Muslim scholars including Yousuf (1996), Liaquat (1991), Sadeq (1989) and Siddiqi (1984), the implementation of *takaful al-ijtimai'* can be observed through the roles and functions played by three different parties: an individual/private sector, quasi-autonomous corporations (i.e *takaful* operators) and ruler/government. Under the concept of *daman al-ijtimai* (social security), the state is responsible for fulfilling the social needs by supporting the underserved segment through *zakat*. This responsibility should be further supported by the *takaful* operators through *takaful al-tijari* or *takaful al-taawuni*. Private sectors/individuals also play an important role and should always work hand in hand holding in promoting the practice of *takaful al-ijtimai'*.

### 2.2.2 Beneficiaries

The practice of *takaful al-ijtimai'* should benefit all, i.e., individual, immediate family, neighbourhood as well as society as a whole (Farooqi, 2006; 'Ulwan, 2001; Al-Sibai', 1998; Abu Zahrah, 1991), be it in the form of an individual or a specific group (including the financial sectors).

### 2.2.3 Type of Mutual Help: Financial and non-Financial Sources

'Ulwan (2001), As-Sibai' (1998) and Abu Zahrah (1991) have listed several available sources to support the practice of *takaful al-ijtimai'*; financial and non-financial aspects. It consists of *al-zakat* (almsgiving), *al-nafaqat* (adequate support), *sadaqat* (donation), *al-waqf* (endowment), *al-wasiyyah* (wills), *al-qanaim* (booty), *al-rikaz* (buried treasure of the earth), *al-nuzur* (vows), *al-kaffarat* (expiation), *zakat fitrah* (almsgiving of Ramadan), public treasury and *al-kifaya* (charity above and beyond *al-zakat*).

Based on the above discussion, Table 1 summarize the general framework of *takaful al-ijtimai'*.

Table 1 General Framework of *Takaful al-Ijtimai'*

<i>Aim</i>	
To promote a balance of both spiritual and material aspects of life following the teachings of <i>Quran</i> and <i>Sunnah</i> of the Prophet Muhammad (SAW) through the concept of brotherhood and justice.	
<i>Entities involved in the development and promotion of takaful al-ijtimai'</i>	
Individual	Everyone in society needs to fulfill his/her duties and responsibilities. Hence, self-interest is automatically held within bounds and the rights of all members in society are undoubtedly safeguarded.
Family	As an integrated system, the practice starts with an individual who practices within his/her family.
Society	Through the families, the practice is further embedded in society and throughout the nation.
State	The state is responsible to support the poor and needy groups through the collection and distribution of <i>zakat</i> .
Organization & financial institutions	Organization as an institutional setting is a good channel to promote <i>takaful al-ijtimai'</i> .
<i>Beneficiaries</i>	
The practice of <i>takaful al-ijtimai'</i> should benefit all, i.e., individual, immediate family, neighbourhood as well as society as a whole.	
<i>Type of mutual help: Financial and non-financial resources</i>	
<i>Takaful al-ijtimai'</i> can be achieved through many means of contributions. In Islamic perspectives,	

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the channels are consists of *al-zakat* (almsgiving), *al-nafaqat* (adequate support), *sadaqat* (donation), *al-waqf* (endowment), *al-wasiyyah* (wills), *al-qanaim* (booty), *al-rikaz* (buried treasure of the earth), *al-nuzur* (vows), *al-kaffarat* (expiation), *zakat fitrah* (almsgiving of Ramadan), public treasury and *al-kifaya* (charity above and beyond *al-zakat*).

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### 2.3 Historical Background and Development of *Takaful al-Ijtimai'*

Even though it is unclear when the *takaful al-ijtimai'* began in Islam, it might be concluded that the practices of *takaful al-ijtimai'* by their very nature, had been practiced before the time of the Holy Prophet Muhammad (SAW), and have been gradually developed until the beginning of the nineteenth century when Ibn Abidin (1784-1836) became the first scholar who introduces the meaning, concept and legal entity of the *takaful* contract (Yon Bahiyah, 2004, Billah, 1998; Klingmuller, 1969). As a result, several *takaful* companies are now operated based on divine principles.

The growth of *takaful al-ijtimai'* practices can be classified into a few stages (Billah, 1998; Rashid, 1993). During the ancient Arab, *takaful al-ijtimai'* as practiced in the sixth century was evolved from tribal practices of mutual assistance since pre-Islamic times. There are a few practices during pre-Islamic history where families, tribes or related members throughout the Arab peninsula pooled their resources as a means to help the needy on a voluntary and gratuitous basis. These can be observed through several occasions, for example, merchants of Mecca formed funds to assist victims of natural disasters or hazards of trade journeys and surety called *daman khatr al-tariq* (surety for hazards on the highway) was created to protect traders against losses suffered during a journey. Moreover, financial assistance was provided to captives and the families of murder victims through a concept of *al-a'qila* or *al-diyah* (blood money) while *'aqd muwalat* (contract of mutual amity) was practiced for bringing about an end to mutual amity or revenge. Additionally, confederation was initiated utilizing a *hilf*<sup>13</sup>, or an agreement for mutual assistance among people. These practices were validated by Prophet Muhammad (PBUH) and incorporated in the institutions of the early Islamic State in Arabia around 650 C.E.

Meanwhile, the development of *takaful al-ijtimai'* practices during the time of the Holy Prophet (SAW) could be observed from two situations. Firstly, the acceptance of the ancient Arab's practices of *al-aqila* by paying *dyat* (blood-money). Secondly, the relevant legislation was passed in the first Constitution of Medina in 622 BC in which *takaful al-ijtimai'* was applied on three occasions; the practices of *dyat* (blood money), the payment of *fidya* (ransom) and other forms of social insurance (i.e., the establishment of a joint venture to provide necessary aids for the needy, ill and poor). During the period of the second Caliph, the practice of *al-aqila* had been further encouraged by the government. Saidina Umar (RA) had commanded the establishment of *Diwan of Mujahideen* by various districts. Hence it is reasonable to assume that the application of *al-aqila* had been further developed during this period. During the fourteenth to the seventeenth centuries, a *Sufi* Order of the *Kazeruniyya* was implemented especially in cities in Malabar and China. This order served as a kind of marine travel insurance company. Later in the nineteenth century,

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<sup>13</sup> The *hilf* system was introduced to help traders and their families in the event that they were affected by natural catastrophes or risks. A mechanism known as *Daman Khatar al-Tariq* safeguarded Arab merchants from losses inflicted by bandits and pirates (Aziz & Hos, 2008).

Ibn Abidin, a Hanafi lawyer was the first to discuss the idea of insurance and its legal entity. His opinion on insurance as a legal institution served as an eye-opener to many Muslims.

In the period of the twentieth century, a well-known Islamic jurist Muhamad Abduh, issued two *fatwas*<sup>14</sup> between the year 1900 to 1901, permitting insurance practice. The *fatwas* among others stated that an insurance transaction can be implemented through *al-mudharabah* financing and endowment methods. In addition, in 1985 and 1997, the International Council of Fiqh Academy and the Council of Head of Scholars of Saudi Arabia issued *fatwas* relating to commercial and profitable insurance (*takaful al-tijari*), co-operative insurance (*takaful al-taawuni*) and reinsurance. Among others, the *fatwas* mentioned that an alternative to commercial insurance is the contract of cooperative insurance, which is founded based on charity and mutual cooperation (i.e *takaful al-ijtimai'*). A similar ruling is extended to reinsurance, which is founded based on co-operative insurance. According to the *fatwa*, Islamic cooperative insurance is a viable alternative to commercial insurance, as it will help to fulfill the needs of Muslim society. In Malaysia, the *Shariah* Advisory Council of Bank Negara Malaysia (SAC) was established in May 1997 as the highest authority for the ascertainment of Islamic law for Islamic finance development, which includes *takaful* businesses. This council is supervised and regulated by Bank Negara Malaysia.

Since the twenty-first century, many issues on *takaful* business have been addressed. In 2005 for example, the International Council of Fiqh Academy issued a *fatwa* on health insurance by stating that if the health insurance contract is concluded directly with the hospital, it is permissible. The *fatwa* also recommended Islamic governments, charitable foundations and *waqf* institutions to provide health insurance coverage for free, or for a minimum charge, to those that are incapable. On top of that, the Malaysian Takaful Association (MTA) was established in November 2002 to foster awareness and understanding on mutual co-operation amongst its registered members, whilst promoting the *takaful* concept in Malaysia. Currently, there are fifteen Takaful operators which operated under *takaful al-tijari* in Malaysia (See Table 2).

Table 2 Takaful Operators in Malaysia

No	Takaful Operator
1	AIA PUBLIC Takaful Bhd
2	AmMetLife Takaful Berhad
3	Etiqa Family Takaful Berhad
4	Etiqa General Takaful Berhad
5	FWD Takaful Berhad
6	Great Eastern Takaful Berhad
7	Hong Leong MSIG Takaful Berhad
8	Prudential BSN Takaful Berhad
9	Sun Life Malaysia Takaful Berhad
10	Syarikat Takaful Malaysia Am Berhad
11	Syarikat Takaful Malaysia Keluarga Berhad
12	Takaful Ikhlas Family Berhad
13	Takaful Ikhlas General Berhad

<sup>14</sup> The word ‘fatwa’ derives from Arabic word which is *futya*. Fatwa is an answer to the problem related to Islamic laws and the answer is given by the mufti. However, if the question posed to the mufti is not related to religious laws, the answer given by the mufti is not considered as a fatwa (Khairuldin, Anas & Embong, 2018).



14	Zurich General Takaful Malaysia Berhad
15	Zurich Takaful Malaysia Berhad

Source: Bank Negara Malaysia (<http://www.bnm.gov.my>)

The gradual growth and development of *takaful al-ijtimai'* practices are remarkable. On this note, it is reasonable to assume that mutual assistance amongst members was not originally a commercial transaction and contained no profit or gain at the expense of others. Rather, it evolved as a social institution to mitigate the burden of an individual by dividing it among his fellow members. However, currently, the building interest in *takaful* market is by no means, accentuated on *takaful al-al-tijari* (Kamaruzzaman, 2008; Nik Ramlah, 1991) and it seems that Muslims tend to overlook the term and real concept of *takaful al-al-ijtimai*. On a similar note, Siddiqi (1984) highlights that to bring about this cooperation (i.e. *takaful al-ijtimai'*) based on profit (i.e. commercially-driven activity) is fraught with some problems.

### 3.0 Methodology

This study employs descriptive analysis where an inductive strategy is used in tracking and gathering scientific materials. Classic and new references are referred such as books, research papers, media releases and online reports/news. By analyzing the opinions of scholars, researchers, as well as reporters in disseminating information in dealing with the Covid-19 crisis in Malaysia, the analytical approach was used to study and analyze the practices and implementation of *takaful al-ijtimai'* during COVID-19 in Malaysia.

### 4.0 Results and Discussion

In 2020, Malaysia's Recovery Movement Control Order (RMCO) has been extended to December 31, 2020 (Babulal, Tharanya, & Solhi, 2020). The Movement Control Order (MCO), first imposed on March 18, 2020 to curb the spread of COVID-19, was previously extended four times until May 2020. Table 3 shows the phases of preventive measures taken by the Malaysian government to counter COVID-19 infection under the Prevention and Control of Infectious Diseases Act 1988 (Act 342).

Table 3 The Phases of the Malaysian Government's COVID-19 Preventative Measures

Phase	Date
<i>Movement Control Order (MCO/PKP, 18 March 2020 – 3 May 2020)</i>	
Phase 1	18 March 2020 - 31 March 2020
Phase 2	1 April 2020 - 14 April 2020
Phase 3	15 April 2020 - 28 April 2020
Phase 4	29 April 2020 - 3 May 2020
<i>Conditional Movement Control Order (CMCO/PKPB, 4 May 2020 – 9 June 2020)</i>	
Phase 1	4 May 2020 - 12 May 2020
Phase 2	13 May 2020 - 9 June 2020
<i>Recovery Movement Control Order (RMCO/PKPP, 10 June 2020 – 31 March 2021)</i>	
Phase 1	10 June 2020 - 31 August 2020
Phase 2	1 September 2020 - 31 December 2020
Phase 3	1 January 2021 - 31 March 2021
<i>MCO by states (11 January 2021 – 31 May 2021)</i>	

<i>Each state switch between MCO, CMCO, RMCO, EMCO, and semi-EMCO depending on the COVID-19 condition in each state.</i>	
<i>Total lockdown (1 June 2021 – 28 June 2021)</i>	
<i>National Recovery Plan (NRP/PPN), 15 June 2021 – 31 December 2021<sup>15</sup></i>	
Phase 1	1 June 2021, ongoing in other states <sup>16</sup>
Phase 2	5 July 2021 (began early with Perlis, Kelantan, Terengganu, Pahang, and Perak) <sup>17</sup>
	7 July 2021 (Penang) <sup>18</sup>
	10 July 2021 (Sabah) <sup>19</sup>
	14 July 2021 (Sarawak) <sup>20</sup> , 26 August 2021 (Negeri Sembilan) <sup>21</sup>
Phase 3	4 August 2021 (began early with Perlis, Sarawak and Labuan) <sup>22</sup>
Phase 4	26 August 2021 (began early with Labuan) <sup>23</sup>

In this section, the practices of *takaful al-ijtimai'* during COVID-19 in Malaysia is presented, limited to the period up until August 26, 2021. The state of the art is organized by entities involved in the implementation of *takaful al-ijtimai'* but there is a significant overlap in beneficiaries and kind of support reliefs across these domains. The goal is to capture the practices of *takaful al-ijtimai'*, concerning the capabilities that it enables for relief programme initiatives during the crisis.

#### 4.1 Government of Malaysia

In response to the economic repercussions of the COVID-19 pandemic in Malaysia, the Malaysian government, in collaboration with the Ministry of Health (MoH), various non-governmental organisations (NGOs), companies, and foreign governments, launched a variety of financial aid and relief programmes.

The government has launched several initiatives as part of the economic stimulus package to help the citizens during the MCO and COVID-19 outbreak. In February 2020, the Malaysian government issued an emergency stimulus package worth US\$4.8 billion to cushion the impact of the COVID-19 pandemic. The package aims to spur economic growth, promote investments, and encourage businesses to adopt automation and digitalization in their processes. Some US\$453 million is allocated towards the tourism industry, which is one of the hardest hit by the outbreak (New Straits Times, 2020).

On March 27, 2020, the second stimulus package is issued by the Malaysian government to battle the economic impact of the COVID-19 pandemic. Valued at RM250 billion (US\$57 billion), this second package hopes to improve the existing financing facilities issued in the first stimulus package. It also focuses to assist businesses, especially small and medium-sized enterprises (SMEs), support low and middle-income households, and offer fiscal injections to brace the national economy. The government also projects to provide free internet during the lockdown period as well as improve the country's telecommunication network (Medina, 2020). This was followed by a special stimulus plan

<sup>15</sup> For details, refer "Phase one of National Recovery Plan "(2020).

<sup>16</sup> For details, refer Tan Sri Muhyiddin Yassin (2021).

<sup>17</sup> For details, refer Povera & Naz Harun (2021).

<sup>18</sup> For details, refer Dermawan (2021).

<sup>19</sup> For details, refer "We" not budge" (2021).

<sup>20</sup> For details, refer Goh (2021).

<sup>21</sup> For details, refer Zack (2021).

<sup>22</sup> For details, refer Dzulkifly (2021).

<sup>23</sup> For details, refer Zack (2021).

on 6 April 2020 (worth RM10 billion) and the Short-Term Economic Recovery Plan (Penjana) (worth RM35 billion) on 5 June 2020. Table 4 provides the key features of the stimulus packages initiated by the Malaysian government.

Table 4 The Key Features of the Stimulus Packages Initiated by the Malaysian Government

First Stimulus Package	Second Stimulus Package
<ul style="list-style-type: none"> <li>▪ Restructuring and rescheduling of loans</li> <li>Assisting the cash flow of small and medium-sized enterprises</li> <li>Tax exemptions and deferments</li> <li>Discount vouchers for tourism</li> <li>Tax relief for domestic tourists</li> <li>Extra funding for skills training</li> <li>Reducing the employee contribution towards the Employee Provident Fund (EPF)</li> <li>Financial assistance to low-income households</li> <li>Implementing small scale infrastructure projects</li> <li>Funding for startups</li> <li>SME digitalization and automation</li> <li>Sales tax and import duty exemption on equipment and machinery</li> <li>Waiver of listing fees</li> </ul>	<ul style="list-style-type: none"> <li>▪ Special relief fund for SMEs</li> <li>▪ Micro-credit scheme</li> <li>▪ Credit guarantee corporation program</li> <li>▪ Increasing financing for Syarikat Jaminan Pembiayaan Perniagaan</li> <li>▪ Deferment of income tax and loan repayments</li> <li>▪ Guarantees for corporate entities</li> <li>▪ Extra support to fight COVID-19                             <ul style="list-style-type: none"> <li>- Purchase medical equipment, such as ventilators, personal protective equipment, lab equipment, and ICU equipment.</li> <li>- Deferment of family insurance and takaful premiums for three months for affected individuals.</li> </ul> </li> <li>▪ Wage subsidy</li> <li>▪ Food security</li> <li>▪ Cash handouts for households</li> <li>▪ More funding for Bantuan Sara Hidup</li> <li>▪ Telecommunication services incentives</li> </ul>
Special Stimulus Plan	Short-Term Economic Recovery Plan (Penjana)
<ul style="list-style-type: none"> <li>▪ Aimed at small and medium-sized enterprises (SMEs) to mitigate the impact of action control orders (MCO).</li> </ul>	<p>The plan has 40 initiatives focusing on the following three (3) key thrusts:</p> <ul style="list-style-type: none"> <li>▪ Empower people</li> <li>▪ Propel businesses</li> <li>▪ Stimulate the economy.</li> </ul>

The MoH played a crucial role in ensuring maximum readiness to curb the spread of the virus. Among the efforts taken by the MoH; the enforcement of health screening at all points of entry, increase the number of hospitals that could treat COVID-19 cases, establishment of an alliance involving 38 professional medical societies on March 1, 2020, to support the MoH in the area of healthcare, setting up of a special fund known as the COVID-19 Fund, to raise money to be channeled to patients, particularly those affected financially due to the quarantine procedure, arrangement on various disinfection activities as well as providing sufficient and up-to-date information to the public (Shah et al., 2020).

## 4.2 Malaysia and Other Countries: Exchange Aid

### 4.2.1 Aid to China

#OpsHarapan, a Malaysian aid organisation, aimed to collect 10,000 N95 face masks for its Wuhan relief efforts. Malaysia donated a total of 18 million pieces of medical gloves to help China fight the virus (Kaos Jr, 2020; Palansamy, 2020; Bunyan, 2020). The state government of Sabah has raised RM2 million for the "Wuhan Fund," as a sign of support

during the outbreak (“Sabah govt raised RM2 million”, 2020). The initial target for the state government fund was RM1 million, however, the amount received exceeded that when a local philanthropist contributed RM40,000 (US\$9,548) (Geraldine, 2020; Miwil, 2020). The fundraising was arranged by the Sabah government and Chinese associations as part of a joint event called "We Love, We Care" (“Malaysia’s Sabah state host charity event”, 2020). A group of Malaysian musicians also released a song called "You Are Not Alone" to support China in their fight against the virus, which was performed at an event in the Malaysian capital of Kuala Lumpur (Liena & Ran, 2020).

#### 4.2.2 Aid to Malaysia

Malaysia's Prime Minister announced on March 16, 2020, that China's ambassador in Malaysia had expressed China's willingness to support by supplying face masks and disinfectants. On March 19, the first medical supplies were delivered to Sungai Buloh Hospital (Velusamy, 2020; Gill, 2020). The President of the China-Asia Economic Development Association handed another 100,000 face masks to Malaysia (Lai, 2020). On the same day, Alibaba Group founder, Jack Ma announced that a total of 2 million masks, 150,000 test kits, 20,000 protective suits, and 20,000 face shields will be sent to four Southeast Asian countries, which include Malaysia, through his foundation to aid these countries in their battle against the disease (“Jack Ma Foundation”, 2020). China also contributed 1,000 face masks, 20,000 medical masks, 100 protective clothes, and 100 goggles to the Malaysian police force (“Malaysia receives medical devices”, 2020). On top of that, Malaysia has requested Chinese medical specialists to share their experience with Malaysia's frontliners, which took place on March 26, 2020, through a video conference between their doctors (“China’s doc to aid”, 2020).

#### 4.2.3 Aid from Other Countries

The Malaysian government also acquired assistance from the UAE, which included 600,000 face masks, 200 ventilators, 100,000 test kits, and 50,000 protective clothes (Rahman, 2020). Singapore has contributed 5,000 universal transport medium (UTM) swabs, a key component in test kits that can detect a case of the virus in minutes (Said, 2020). Following the previous request for face mask supplies, Taiwan began its second round of surgical mask contributions to affected countries including Malaysia (Chia-nan, 2020). The Taiwanese Tzu Chi Foundation also contributed food and equipment to Malaysian hospitals and clinics (Whitaker, 2020). On April 11, the Independent Industrialists' and Businessmen's Association of Turkey (MUSIAD) distributed free face masks to shoppers at a mall in Kuala Lumpur to assist the country's efforts in combating the virus (Yildiz, 2020). McDonald's Malaysia, a subsidiary of an American fast-food corporation, also donated food to roughly 50 hospitals across the country, benefiting 15,000 healthcare workers as well as other frontliners including police and army troops (McDonald’s Malaysia shows appreciation”, 2020).

### 4.3 Financial Institutions

#### 4.3.1 Bank Negara Malaysia (BNM) and Banking Institutions

The BNM has worked closely with Agensi Kaunseling dan Pengurusan Kredit (AKPK), banking associations, and banks to facilitate the implementation of the automatic loan moratorium and the Targeted Repayment Assistance (TRA) programme by sharing relevant information to impacted borrowers. Stakeholder engagement was critical in creating strategies to reduce the pandemic's wide-ranging effects. As a result, BNM stepped up its outreach to the general public, financial institutions, the business community, and other stakeholders, holding virtual meetings, webinars, engagement sessions, and print, digital, and social media campaigns. To encourage affected borrowers to discuss their financial obligations with their financial service providers, the "Seek Help Early" campaign was launched. Over 150 TRA awareness programmes were held, assisting over 1.2 million borrowers in managing their loan repayments ("Loan Deferment", 2021).

Many banks for example Affin Bank, Agrobank, Alliance Bank, AmBank, Bank Islam Malaysia, Bank Muamalat Malaysia, Bank Rakyat, Bank Simpanan Nasional, CIMB, Hong Leong Bank, HSBC Bank Malaysia, Maybank, MBSB Bank, OCBC Bank, Public Bank Berhad, RHB Bank and SME Bank have extended financial support to their customers (Cheong, 2020).

#### 4.3.2 Insurance Providers and Takaful Operators

The insurance and takaful industry are firmly behind the government's call for a public-private cooperation to deal with the rising number of COVID-19 patients. Pandemic-related risks are generally not covered by any insurance or takaful plans worldwide. The exclusion is due to the difficulties of pricing coverage for a once-in-a-lifetime occurrence such as a pandemic, which has an incalculable impact and cost. Since COVID-19 is a pandemic, it is not covered by medical or health insurance or takaful benefits.

Nonetheless, in response to the country's pressing need during the pandemic, majority of life insurers and takaful operators have provided various relief measures. Among others, this included deferment of policy premiums/takaful contribution payment as well as additional relief fund and coverage related to COVID-19 which include COVID-19 related treatment, COVID-19 Testing Fund (CTF) and post COVID-19 vaccination campaign to the affected policyholders/certificate holders. Most of the aid initiatives are made available until 31 December 2021 ("Insurance and Takaful Industry Commits", 2021).

#### 4.3.3 Zakat Institutions

Zakat is a type of Islamic social security fund that is needed by the community, particularly by the poor (Al-Qardhawi, 2005). In Malaysia, majority of people in the B40<sup>24</sup> group have modest savings. Without financial help, this group would have to jeopardize not just their own lives, but the lives of other populations, as they would leave their homes in search of

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<sup>24</sup> Based on Household Income and Basic Survey Amenities Report 2019 by Department of Statistics Malaysia (DOSM), B40 is the Bottom 40% of the Malaysian household income. They earn less than RM4,850 per month.

any means of earning revenue rather than staying at home and participating in the government's MCO programme (Hambari & Zaim, 2021). During the MCO, a total of RM153.24 million zakat was paid to zakat beneficiaries (*asnaf*) across the country (Ahmad, 2020).

#### 4.4 Non-Government Organizations (NGOs)

The MCO has affected Malaysia's economy as a whole. Most companies impose working from home (WFH), and some employees have had to stop working. NGOs have been actively helping those who are impacted by this pandemic. They have been providing basic needs, shelters for the homeless, as well as money to help those in need. A few NGOs have assisted by providing protective masks, disinfection chambers (Bernama, 2020), and educating citizens on the disease (The Star, 2020). Furthermore, due to the shortage of PPE, some NGOs and public figures have helped to prepare PPE for medical frontliners. This includes several Malaysian fashion designers associated with the Malaysian Official Designers Association (Moda), and prison inmates, and other volunteer tailors (Shah et al., 2020). Moreover, Mercy Malaysia established the "Covid-19 Pandemic Fund" to support medical services and the basic necessities of marginalized populations in the country ("Mercy Malaysia launches Covid-19 fund", 2020). In addition, many Malaysian crowdfunding platforms collaborated to raise funds to provide essential protective equipment and supplies to frontline health workers (Whitehead & Abdul Alim, 2020). With a similar aim to assist the frontline workers, the Malaysia Red Crescent Society established the #responsMALAYSIA campaign ("Red Crescent leads way", 2020).

As taking care of the mind as well as body is important while staying at home during the COVID-19 outbreak, mental health helplines have also been operationalized. These helplines offer expert advice to overcome mental health issues. The helplines that offer the support are comprised of Mercy Malaysia (i.e., can get access to qualified mental health first aiders and get practical support to cope with the MCO), 24/7 Talian Kasih (i.e., 528 counsellors are on standby to help citizens deal with the effects of COVID-19 and the MCO) and Befrienders KL (i.e., the non-profit organization is offering emotional support to those feeling depressed, distressed, or suicidal).

#### 4.5 Local Broadcasting and Telecommunications Companies Aid

The local broadcasting and Telco companies are without exception, giving their full commitments towards winning the battle against the COVID-19 pandemic. During the movement control order period, Unifi's pay television and internet services provide free access to all Unifi TV channels as an effort to keep Malaysians entertained (Wong, 2020), while Unifi Mobile's mobile prepaid service provides limitless data (Vernon, 2020). Both the Astro and Astro GO mobile applications provide free access to all of their paid movie channels. In addition, the government has ordered all telecommunication firms in the country to provide free internet data usage to their clients throughout the movement control order period, which began on April 1, 2020. The order was announced on the Malaysian Communications and Multimedia Commission's website (MCMC) (Povera, 2020). On top of that, as announced by the MCMC, Celcom, Digi, Maxis and U Mobile planned to offer

its prepaid and postpaid customers free 1GB of high-speed data, which is to be used daily between 8 am to 6 pm (Wong, 2020).

COVID-19 has caused fear, anxiety, and confusion. The media, celebrities and other influencers have appealed to the public to stay at home and avoid mass gatherings. The media uses the hashtag #stayhome which has been used widely, and it is hoped that important messages to stop the spread of COVID-19 can reach all levels of society (Shah et al., 2020).

#### 4.6 Other Institutions

Educational institutions, schools, and higher education institutions have had to close due to COVID-19. However, this has not stopped researchers from various universities from helping citizens in fighting COVID-19. Universiti Sains Islam Malaysia for example has produced hand sanitizer (Kasim, 2020) and PPE ((Jalil, 2020), while Universiti Putra Malaysia (UPM) has also produced instant hand sanitizer (Sinar Harian, 2020) and face shields (New Straits Times, 2020b). Universities and colleges have also raised funds to help students affected by the virus; for example, UPM, Universiti Teknologi Malaysia (UTM), and Universiti Malaysia Kelantan (UMK) (Shah et al., 2020).

Furthermore, MR DIY (Malaysia's home improvement retailer) and Coway Malaysia contributed surgical face masks around the country to help combat the spread of the virus ("MR DIY hands out 3.5 million masks", 2020; Coway Malaysia donates", 2020).

#### 4.7 Researchers

This pandemic has created opportunities for Malaysian researchers to play their part by contributing ideas through the development of technologies to help Malaysians facing the pandemic. The developments include COVID-19 rapid test kits, the creation of face shields using 3D printing, laser cutting, or DIY builds, and the manufacture of sanitizing tunnels (Mohamad, 2020). All of these creative ideas show that Malaysians are acting together to combat COVID-19 (Shah et al., 2020).

#### 4.8 Individual Citizen

Since the COVID-19 pandemic declaration by the WHO, the 'new normal' life has had an impact on Malaysian lives. The individual citizen has contributed to the effort of the COVID-19 war by staying at home for future protection from germs and viruses. Wearing a protective face mask is a must when out in public, with frequent handwashing, and avoiding mass gatherings.

Specifically, according to a statement released by the Prime Minister's Office on March 26, the country's Prime Minister, Deputy Prime Minister, all other ministers, and deputy ministers had contributed two months of their salary to the COVID-19 Fund of Malaysia (Koya, 2020).

## 5.0 Conclusion

*Takaful al-ijtimai'* is practiced even before the era of Prophet Muhammad SAW and continue to evolve ever since. With the exponential growth and interest of Islamic economics in the past few years, *takaful al-ijtimai'* is expected and hoped to promote greater welfare in the Islamic economics system since its scope is much broader and could serve as a powerful tool in the realization of *maqasid al-shariah* and sustainable development.

Apparently, *takaful al-ijtimai'* is a comprehensive term that directly reflects the concept of mutual cooperation. During the COVID-19 pandemic, *takaful al-ijtimai'* is widely implemented with the help of various entities. It is indeed the duties and responsibilities of all individuals in society to promote human welfare to achieve *maqasid al-shariah*. This can be materialized in many ways by the Government, institutions, organizations as well as individuals through various sources and channels. The mutual aids under *takaful al-ijtimai'* are beyond the monetary aspect which covers broad areas of assistance as discussed above.

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