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Takaful has been  
developing steadily

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since the first Shariah-compliant insurer was founded in 1979, based on a Shariah-compliant cooperative model resembling mutual insurance. This is based on a group of participants donating funds into a pool that members can then use in the event of specified unfavorable contingencies.

### **Takaful and Mutual Insurance ;**

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Takaful, which means 'cooperative', is an insurance approach that is instrumental to providing insurance services to Muslims and others with religious objections to aspects of conventional commercial insurance models, specifically interest payments, uncertainty, or gambling kind of transactions.

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**Takaful and Mutual Insurance**

Takaful and mutual insurance : alternative approaches to managing risks

(English) Abstract

Access to insurance, as part of a broad range of essential financial services, is especially important for poor

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households in order to smooth consumption, build assets, absorb shocks, and manage risks associated with irregular and unpredictable income...

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Takaful and mutual insurance : alternative approaches to managing risks. [Serap O Gönülal;] -- Takaful,

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An alternative to  
conventional and  
commercial insurance  
and a complement to  
takaful, microtakaful  
should be made  
available to both the  
Islamic microfinance  
institutions (IMFIs) and  
the poor.

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## **Microtakaful : Takaful and Mutual Insurance**

Takaful is a Shariah compliant insurance option grounded in Islamic Muamalat (Islamic transactions) products. There are various Shariah compliant products under Takaful such as life Takaful, medical Takaful, motor Takaful and more. The term Takaful also refers to

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the concept of Islamic  
insurance based on  
mutual cooperation,  
where both risks and  
funds are shared  
between the insured  
and insurer.

## **The Difference Between Takaful and Conventional Insurance**

Takaful insurance (also known as Islamic insurance) is not only an innovative approach to Islamic finance, but

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also a viable  
alternative to  
conventional  
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Takaful (Arabic:  
تكاful , sometimes  
translated as  
"solidarity" or mutual  
guarantee) is a co-  
operative system of  
reimbursement or  
repayment in case of  
loss, organized as an

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Islamic or sharia  
compliant alternative  
to conventional  
insurance, which  
Takaful proponents  
believe contains  
forbidden riba (usury)  
and gharar (excessive  
uncertainty).

### **Takaful - Wikipedia**

Takaful Insurance and  
How it Different from  
Conventional Insurance  
Sold in Dubai Takaful is  
a Shariah compliant  
mutual risk transfer

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agreement, which involves participants and operators. Sharia is based on Quran, the words of God as revealed by the Prophet Muhammad, and As-Sunnah, the practice or life of Prophet Muhammad.

### **Takaful Insurance Company in the UAE**

@ Takaful, the Islamic alternative to insurance, is based on the concept of social

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solidarity, cooperation and mutual indemnification of losses of members. It is a pact among a group of persons who agree to jointly indemnify the loss or damage that may inflict upon any of them, out of the fund they donate collectively.

## **An Introduction to Takaful - An Alternative to Insurance ...**

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Takaful policies cover health, life, and general insurance needs. Takaful insurance companies were introduced as an alternative to those in the commercial insurance industry, which are believed to...

### **Takaful Definition - investopedia.com**

Islamic finance pioneers and like-minded community leaders in India have

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come together to introduce an alternative product to formal takaful, which doesn't exist in the country. A not-for-profit health assurance scheme, called Uplift Mutuals Biradaree, started in April this year at two of Mumbai's Muslim-majority localities, Kurla and Malad.

**India's Muslims  
develop mutual**

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**health insurance  
scheme as ...**

Of all the different models of Islamic insurance, takaful is the one most accepted by shariah scholars. Takaful is based on mutual assistance, joint risk-taking by the policyholders, and a clear segregation of policyholder funds and shareholder (operator) funds. ... if takaful is being marketed to non-Muslims as an ethical

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