

Takaful Narrative: A Study on Women with Gynaecological Diseases and Mental Health in Malaysia

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Abstract

Takaful is a self-protection system that ensures the safety and well-being of its members. Although the takaful sector has existed in Malaysia since 1982, it does not highlight the issues that women frequently experience in terms of gynaecological and mental diseases. Gynaecological sickness is a common condition among women, whereas mental illness occurs in some women who are subjected to emotional stress, sentiments, and workload. Both of these issues are not addressed in takaful systems. This article addresses the takaful protection system for gynaecological and mental patients, which has not been fully polished by Malaysia's personal protection system, particularly the takaful industry based on Sharia and legal analysis. This study is a library study designed to identify women with gynaecological and mental illnesses in Malaysia, allowing the researcher to function as a simulated observer and gain experience with women with gynaecological and mental illnesses in Malaysia. This analysis is based on manuscripts from newspaper stories, journal papers, books about women's gynaecology and mental health, theses, and related articles that review the study's findings. Accordingly, takaful firms do not cover gynaecological or mental illnesses that donors may face. Therefore, takaful companies need to offer this scheme by taking social responsibility into account for contributors who suffer from gynaecological and mental problems, especially for less able women, by taking a compassionate approach under the takaful wa ta'awun 'ala al birri wa al-taqwa.

Keywords: Takaful, Gynaecological Women, and Mental Illness.

Introduction

Takaful is a sort of financial protection based on Islamic Shariah principles in which participants contribute to a pooled fund to shield one another against negative risks. The title "Takaful Narrative: A Study of Women Suffering from Gynaecology and Mental Illness in Malaysia" highlights the need to investigate the impact of takaful on Malaysian women with

specific health concerns, including gynaecology and mental illness. This study will examine several factors, including the takaful protection provided to women suffering from these health issues, their level of understanding and uptake of takaful, and the effectiveness of the protection provided by takaful products in dealing with their financial needs. This study may also examine social, cultural, and economic challenges impacting Malaysian women who have health difficulties and give recommendations for enhancing the takaful system to protect this group better.

According to Rani and Rahman (2018), specialised takaful products for Malaysian women are crucial for risk reduction and protection from specific health and financial concerns, hence improving their well-being and involvement in national development. First and foremost, women's health needs vary biologically and socially. Women may face health risks such as gynaecological diseases and psychiatric ailments, which require constant care and treatment. A takaful product built exclusively for women can provide adequate financial protection against the high costs of health care that may be required, such as regular check-ups, long-term treatments, and potential surgery.

Furthermore, certain takaful products for women can provide better financial security in times of changes in living conditions, such as a loss of income due to long-term illness or disability. This situation can give women and their families peace of mind, allowing them to concentrate on their recovery and well-being rather than worrying about a significant financial burden. Moreover, takaful products tailored exclusively to women may provide additional benefits such as psychosocial support, mental health counselling services, or access to community support networks that aid in rehabilitation and healing. These facilities are required since women's mental and emotional health is essential to their entire well-being.

As a result, by raising awareness about the importance of money and health, as well as providing access to appropriate takaful commodities, women can feel safer and more protected, giving them the confidence to contribute to the country's growth more effectively. Women can be freed up to reach their full potential if they are adequately protected from health and financial risks, contributing to the country's overall economic and social development. This situation will lead to the development of a more fair and inclusive society in which women have equal access to opportunities and support to achieve success in their lives. According to Khairi (2020), mental health takaful meets the needs of Maqasid Shariah, promotes human well-being, and protects those suffering from mental illnesses.

Several individuals have made important contributions to the takaful sector. Not all of these data come from Malaysia, but they have a significant impact on the global development of the takaful sector. Here are some figures in the takaful industry, which include:

1. Dr. Yahia Abdul-Rahman: Dr. Yahia Abdul-Rahman is regarded as one of the most influential intellectuals in the development of the takaful philosophy. He has made significant contributions to the development of takaful principles and the promotion of the Islamic banking model and Islamic finance as a whole.
2. Dr. Mohammed Elgari is a scholar and academic who has made significant contributions to the fields of takaful and Islamic banking. He has produced numerous papers and books regarding takaful and was instrumental in creating the principles of

Islamic insurance.

3. Dr. Abdullah Omar Naseef: Dr. Abdullah Omar Naseef is a prominent figure in the field of Islamic finance and takaful. He was the President of the Islamic Insurance Association of Saudi Arabia and was instrumental in the global promotion of takaful.
4. Salaamah Consultancy: Salaamah Consultancy is a consultancy firm led by Dr. Muhammad Al-Jasser and Dr. Omar Fisher, who have assisted and guided several Takaful institutions in developing Takaful goods and services.
5. Dr Mohd Daud Bakar: He is well-known in the fields of Islamic finance and takaful. Dr Mohd Daud Bakar has extensive knowledge of Islamic finance and has advised several Islamic finance institutions throughout the world. He is a scholar and expert in Islamic finance who has contributed significantly to the takaful sector. Some of his contributions are:

i. Takaful Concept Development: Dr Mohd Daud Bakar has been actively lobbying for the development of Takaful as a Sharia-compliant alternative. He has helped to formulate Takaful ideas that are consistent with Islamic teachings.

ii. Education and Counselling: He frequently delivers lectures, seminars, and workshops on Takaful and Islamic financial principles. As a result, he has contributed to a better understanding of Takaful and the value of Sharia-compliant financial security.

iii. Thinking Leaders: Dr Mohd Daud Bakar is recognised as a thinking leader in Islamic finance and Takaful. His profound understanding and broad perspective have pushed many in this field to adopt a sharia-based strategy.

iv. Consultation: He also consults with numerous Islamic financial institutions, including Takaful firms, to help them develop Sharia-compliant products and build the Takaful industry.

As a result of the donation, Dr Mohd Daud Bakar has emerged as a key role in expanding the takaful sector on a global scale.

Literature Review

Takaful can provide health protection for women who have gynaecological or mental health issues. The study's findings reveal a lack of protection given by Malaysia's sharia insurance system for women with gynaecological and mental health issues. Although the sharia insurance sector has existed in Malaysia since 1982, the emphasis on protecting against health issues, particularly those faced by women, has not been adequately satisfied.

Dr. Hazli Zakaria, President of the Malaysian Psychiatric Association, notes that no insurance firm in Malaysia offers coverage or protection schemes for mental patients, as they do in Indonesia, Thailand, and, most recently, Singapore. Efforts to designate mental diseases as essential illnesses from an insurance standpoint must be initiated promptly. The United States, for example, requires that mental illnesses be treated like medical illnesses. The lack of an insurance coverage scheme makes it difficult for mental patients seeking treatment in private institutions owing to the high cost, which can be alleviated if the insurance company

provides a policy. Insurance is a serious type of discrimination because it is certain that if a protection program for the mentally sick is developed, many people will want to subscribe to it. After all, the disease exists. Unlike other chronic diseases, treatment for mental illness typically takes a lengthy time, with rigorous treatment lasting three to six months. Expenses ranging from RM300 to RM500, including medicine and counselling, are required; however, difficulties can be avoided with early treatment.

A patient must spend between RM300 and RM1,000 per therapy session, depending on the type of mental disease, and the cost is significant. For example, prescription charges for depression can reach RM500, while counselling or psychotherapy costs between RM200 and RM300 per session, with at least ten sessions required. If insurance coverage is available, the best possible treatment can be offered. However, the medicine is not being administered in the early stages, which is causing the disease to worsen. Furthermore, insurance companies do not create coverage for mental sickness because there is no standard means to certify the condition, unlike physical illness, which can be identified through clinical tests. It is even more unfortunate when mental patients' rights to acquire insurance coverage for current policies, such as health cards or life insurance, are refused. When a person is diagnosed as mentally ill, the company is less likely to approve their application to purchase an existing insurance coverage. According to patient comments, most of them are ineligible to purchase insurance when they disclose, they have a mental disease. If accepted, the insurance coverage is not complete. If queried, the insurance representative will deny it, yet this is the truth (Suzalina, 2019).

Research Methodology

This study is in the form of a library study conducted to identify women with gynaecological and mental illness in Malaysia, which allows the researcher to act as a simulated observer to gain experience for women with gynaecological and mental illness in Malaysia. This analysis is based on manuscripts from newspaper articles, journal articles, books related to women's gynaecology and mental health, theses, and related articles aimed at reviewing the findings of the study.

Findings and Analysis

Takaful awareness in Malaysia is widespread, including a fundamental understanding of what takaful is. Takaful is an Islamic Sharia-based insurance concept in which participants make contributions in the form of funds that are used to settle claims in the case of a loss. The level of awareness of Sharia insurance distribution in Malaysia has risen in tandem with the expansion of the Sharia insurance business in recent years. Marketing and Promotional Efforts: Sharia insurance businesses and the Ministry of Islamic Finance have been actively involved in raising public knowledge of Sharia insurance. Increased Understanding: The Malaysian community is becoming more aware of the differences between Takaful and regular insurance.

There are several reasons why people in Malaysia might not wish to contribute to takaful. First, because of economic conditions. Income and employment stability can have an impact on takaful contributions. Second, due to insufficient financial awareness. This is usually a big concern. There are several varieties of Takaful enterprises, including the following: (i) Takaful Companies: These companies offer life and death protection plans for individuals, families,

and groups. (ii) General Takaful companies provide policies for property and accident coverage. This includes automobile, residential, and commercial takaful. (iii) Micro Takaful Companies: These companies provide security solutions designed specifically for low-income areas and small businesses. (iv) Family Takaful companies offer protection plans for children's education, family health, and family assets.

Meanwhile, some Malaysian Takaful companies may provide health products specifically geared to the needs of women suffering from gynaecological issues and mental diseases. These products may include health protection, which includes medical care for health concerns, particularly those affecting women, such as gynaecological issues, as well as psychological help for mental health issues. Several Takaful companies in Malaysia offer Takaful products. Each organisation provides numerous Takaful products with varying levels of coverage; therefore, it is necessary to carefully analyse the goods on offer to ensure that they fit the needs and wants of donors. Here are some of the leading Takaful firms in Malaysia:

1. FWD Takaful is the newest Takaful company in Malaysia. FWD Takaful officially began operations in 2019 after being granted permission by Bank Negara Malaysia to take over the licence of HSBC Amanah Takaful Malaysia Berhad.
2. Great Eastern Takaful Berhad is one of Malaysia's largest Takaful companies, offering a range of life and general Takaful products.
3. Prudential BSN Takaful Berhad is a cooperation between Prudential Corporation Asia and Bank Simpanan Nasional Malaysia Berhad. The company provides a wide range of life Takaful and general Takaful goods.
4. Great Eastern Takaful Berhad is one of Malaysia's largest Takaful companies, offering a range of life and general Takaful products.
5. Etiqa Takaful Berhad is a subsidiary of Etiqa Insurance Berhad, a top insurance company in Malaysia. Etiqa Takaful provides life, general, and micro-Takaful products.
6. Sun Life Malaysia Takaful Berhad is a partnership between Sun Life Financial Inc. and Khazanah Nasional Berhad. The company provides a wide range of life Takaful and micro-Takaful goods.
7. AmMetLife Takaful Berhad is a merger of AmBank Group and MetLife International Holdings, Inc. The company provides life Takaful and general Takaful products.
8. Zurich Takaful Malaysia Berhad is a part of Zurich Insurance Group that provides life and general Takaful products in Malaysia.

Some Takaful companies in Malaysia provide items that protect women suffering from gynaecological and psychiatric illnesses. However, keep in mind that the product coverage and advantages offered by other Takaful firms may differ. Here are some examples of goods that may cover women with certain health problems. FWD Takaful offers innovative plans to provide Malaysians with a complete takaful plan and financial solutions during times of

disaster. This includes providing the first plan on the market that covers high-risk occupations such as police, bomb, fire, military, oil and gas, and extreme sports. Great Eastern Takaful Berhad provides Takaful products that cover women's health issues, including gynaecology. They may also provide mental health programs or other advantages, such as mental health assistance. Etiqa Takaful Berhad provides healthy Takaful products that cover women with specific health issues, including gynaecology. They may also provide further mental health or psychosocial benefits. Prudential BSN Takaful Berhad provides Takaful products that address women's health concerns, particularly gynaecological illnesses. They can also improve mental wellness. Zurich Takaful Malaysia Berhad provides Takaful products for women with specific health conditions, including as gynaecology. They may also provide further mental health benefits.

There are various reasons why Malaysians may not be aware enough to contribute to Takaful:

- Lack of Knowledge:** Many people may not grasp what Takaful is or how it differs from traditional insurance. People's willingness to contribute can be hampered by a lack of understanding of the concept and benefits of Takaful.
- Lack of Education and Enlightenment:** A lack of education and enlightenment programs on Takaful may also play a role. Without sufficient knowledge on the benefits and significance of Takaful, the public may fail to recognise the significance of such protection.
- Cost perception:** Some people may see Takaful firms as an additional burden they cannot handle, particularly if they are under financial stress or have a limited income.
- Economic Conditions:** Difficult economic conditions or financial instability can cause consumers to postpone or cut less important spending, such as donating to Takaful.
- Other Financial Preferences:** People's financial preferences may lead them to allocate monies for other goals, such as emergency savings, education, or investment, rather than contributing to Takaful.
- Lack of faith:** A lack of faith in the Takaful sector, as well as ambiguity about how claims would be handled, can influence people's decisions to donate.
- Lack of Accessibility:** Some places, particularly rural ones, may have restricted access to Takaful products. The absence of agents or branch offices in specific areas may restrict people from obtaining information or acquiring Takaful products.

The Takaful sector can genuinely offer specialised items to ladies suffering from gynaecological disorders or mental health issues. However, various factors can affect the availability of such products, including

- poor Demand:** If the market demand for this certain product is poor, the industry may be hesitant to develop it owing to a lack of interest or profit.
- Risk Complexity:** Gynaecological illnesses and mental health issues can induce a wide range of complications, which vary from person to person. As a result, establishing an appropriate Takaful product to cope with this risk may necessitate more extensive research and examination.
- Limited Data:** Because of a lack of data on the prevalence and features of gynaecological disorders and mental health problems in the public, the takaful business may be less interested in supplying these specific items due to a misunderstanding of the hazards associated.
- Operator Challenges:** Developing an acceptable policy and suitable coverage for a specific product like this can be difficult for takaful firm operators, especially if there is limited data and awareness of the risks.

Not all Malaysians value Takaful contributions when selecting a Takaful company and its products. However, various factors may alter their view of the importance of their efforts, including

- Awareness of Financial security:** Takaful contributions are crucial to some people,

particularly those who appreciate the benefits of financial security. They recognise that Takaful contributions can help them and their families avoid unanticipated financial hazards. **Desire to Pay for Insurance:** In addition, the significance of Takaful contributions may be related to their desire to pay for insurance. Those who prioritise financial security and are ready to set aside a portion of their income for insurance payments would find Takaful contributions valuable. **Personal Experience or Significant Instances:** Some people may have personal experiences or significant instances in their lives that demonstrate the value of financial protection. Such experiences can make them more aware of the significance of Takaful donations. **Education and Financial understanding:** The level of education and financial understanding can have an impact on how people perceive the relevance of Takaful contributions. A society that is better educated on the benefits of financial protection and risk management techniques may be more likely to value Takaful donations.

Some Malaysians understand the value of Takaful contributions in safeguarding themselves and their families against unforeseen financial hazards, such as mental health and gynaecological disorders. Several things can alter this awareness, including **Individuals who are more educated about the benefits of financial protection and have a better grasp of the hazards of mental health and gynaecological illnesses are more likely to recognise the significance of Takaful donations in this regard.** **Personal Experience or Case in Life:** A personal experience or case in life involving mental health issues or gynaecological illnesses might raise an individual understanding of the significance of sufficient financial protection. **Promotion and Education:** Takaful companies and other stakeholders can play a key role in raising public knowledge of Takaful goods that address mental health issues and women's ailments. **Product Availability:** The availability of Takaful goods made specifically for women suffering from mental health issues and gynaecological illnesses can have an impact on public awareness. If these goods are made more accessible and well-marketed, the general public is more likely to recognise the significance of Takaful contributions in this regard. **Gender Awareness:** Being aware of women's unique health challenges, such as gynaecological illnesses, might enhance the demand for health coverage that is customised exclusively for them. As a result, it can raise awareness about the significance of Takaful contributions.

Overall, Malaysian society's understanding of the significance of Takaful contributions in the context of mental health and women's disorders varies according to a variety of conditions. However, efforts to raise understanding and awareness of the necessity of health protection through education, promotion, and the availability of relevant goods can help boost Takaful contribution rates in the community.

To raise awareness among the Malaysian population about the need to donate to Takaful, the following strategies might be used: **Education and Awareness Campaign:** The community can be informed about the benefits of Takaful, the scope of coverage provided, and how Takaful works through a broad education and awareness campaign, which can be carried out via the mainstream media, social media, or the production of instructional materials. **Financial Education Programs:** Financial education programs delivered in schools, universities, or the community can assist raise community awareness of the need for long-term financial planning, including Takaful. **Courses and Seminars:** Organising courses and seminars on Takaful and the need for financial security can assist in communicating information directly to the community. This can be done by Takaful corporations, Takaful agents, or relevant

government agencies. Cooperation with Financial and Government Institutions: Working with financial and government institutions, such as banks and government agencies, can aid in the dissemination of Takaful information and the development of cooperative education and awareness campaigns. Promotion of Specific items: Promoting Takaful items that are specifically designed to protect women from mental health issues and gynaecological illnesses can also assist create awareness among the appropriate target audience. Community Involvement: By participating in community activities such as volunteer programs or community events, information about Takaful and its relevance can be communicated directly to the community. Training For Takaful Agents: Providing Takaful agents with proper training on relevant Takaful products and values will help them become effective ambassadors for the community. Collaborative Promotion: When Takaful companies, Takaful agents, and government organisations work together to undertake promotional and instructional activities, the reach and impact of awareness initiatives expand.

Discussion and Conclusion

Some Takaful businesses may not offer plans that contain protection against gynaecological disorders and mental illness due to a variety of reasons, including:

- i. High-Risk Level: Long-term therapy for gynaecological illnesses and mental health issues can be costly. This can raise the risk for Takaful firms, particularly if contributors have high expectations of the condition.
- ii. Data Limitation: A lack of precise or sufficient data on the level and expense of gynaecology and mental health care makes it difficult for Takaful firms to establish premiums and protection benefits.
- iii. Difficulty in Risk Assessment: Risk assessment for mental health and gynaecological issues is typically more complicated than for other illness states. This can make it difficult for Takaful firms to set proper rates and protection levels.
- iv. Lack of Demand: If market demand for certain items is low, Takaful firms may choose not to offer them due to a lack of interest or revenues.
- v. Shariah Considerations: Some Takaful firms may structure their products under Shariah principles. They may decide not to provide coverage for specific health issues because of ethical concerns or Islamic law.

Although some Takaful firms do not offer products that cover gynaecological and psychiatric disorders, this does not imply that they are unconcerned with their contributors' well-being and health. Some Takaful firms may specialise in other goods that are easier to manage or have more predictable risks. Increasing the Malaysian community's understanding of the need to donate to Takaful necessitates a thorough and long-term strategy. Education, promotion, and partnership efforts between Takaful companies, Takaful agents, government entities, and the community can aid in the transmission of information about Takaful's benefits, as well as goods that guard against mental health issues and gynaecological disorders.

Raising community awareness about Takaful is a critical step towards providing adequate financial security for people and families, particularly in the face of unanticipated health concerns. Thus, with proper education, effective promotion, and relevant products, the Malaysian people can have a greater understanding and appreciation for Takaful's role in

creating a secure and successful financial future. As a result, coordination among those interested in raising awareness and knowledge about Takaful should be strengthened to ensure better financial protection for all.

The Malaysian government, in general, has expressed an interest in developing the Islamic finance industry, particularly Takaful. The Malaysian government has launched several measures to encourage the growth and development of the Takaful industry as a whole. Fiscal incentives, sufficient regulation, infrastructure upgrades, and personnel training are among the efforts being implemented. However, there is no specific information about incentives or programs focused solely on items that protect against gynaecological illnesses and mental illness.

However, Takaful companies can provide appropriate solution plans to the health difficulties faced by Malaysian women suffering from gynaecological ailments and mental illnesses. Takaful may be a valuable guide in ensuring optimal health access and protection for Malaysian women by providing gender-sensitive products and implementing relevant educational activities. Accordingly, takaful firms do not cover gynaecological or mental illnesses that donors may face. Therefore, takaful companies need to offer this scheme by taking social responsibility into account for contributors who suffer from gynaecological and mental problems, especially for less able women, by taking a compassionate approach under the *takaful wa ta'awun 'ala al birri wa al-taqwa*.

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