

THE PARTICIPATION IN FAMILY *TAKAFUL* PRODUCT
BASED ON *MAQASID SHARI'AH* PERSPECTIVES

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ABSTRACT

The main objective of the study is to evaluate the participants in family *takaful* products based on *Maqasid Shari'ah* framework including the protection of religion, life, intellect, progeny and wealth among the participants in choosing their family *takaful* products. This study is to examine which protections (Protection of Religion, Protection of Life, Protection of Intellect, Protection of Progeny and Protection of Wealth) of *Maqasid Shari'ah* could be the main reasons before participating in family *takaful* products. This study is a non probability study that uses judgment sampling technique. The sample of this study consists of 150 respondents among the *takaful* participant located in Batu Pahat, Johor and basically have a basic knowledge in *Maqasid Shari'ah*. This study uses judgment sampling in order to correctly examine the understanding of *Maqasid Shari'ah's* principles among the participants of family *takaful* products. All data are analyzed by using SPSS (Statistical Package for the Social Sciences) Software. This study employs a cross-sectional survey design which takes only about two or three days to distribute the questionnaires to be answered by expected respondents. Survey design is the most effective method for measuring the relationship between variables. This study indicates that overall independent variables show such a positive significant relationship towards the participation in family *takaful* products. Even though that amount of the sample size is too limited and cannot make a generalizability towards all the population, but how is that ever, the result shows the idea of taking family *takaful* among the participants in Johor.

Keywords: Family *Takaful*, *Maqasid Shari'ah*, Protection of Religion, Protection of Life, Protection of Intellect, Protection of Progeny, Protection of Wealth, Participating in Family *Takaful*

ABSTRAK

Tujuan utama kajian ini adalah untuk membuat penilaian ke atas peserta-peserta yang melibatkan diri dalam produk *Takaful* keluarga berpandukan ruang lingkup *Maqasid Shari'ah* termasuk penjagaan agama, nyawa, akal, keturunan dan harta dalam kalangan peserta tersebut. Kajian ini adalah untuk mengukur penjagaan manakah (penjagaan agama, nyawa, akal, keturunan dan harta) yang mungkin menjadi faktor utama sebelum melibatkan diri dalam produk *Takaful* keluarga. Kajian ini adalah kajian *non probability* yang mana ianya menggunakan teknik *judgment sampling*. Jumlah sampel bagi kajian ini adalah 150 peserta dalam kalangan peserta *Takaful* keluarga yang berada sekitar Batu Pahat, Johor di mana peserta yang dikaji adalah yang mempunyai kefahaman asas mengenai *Maqasid Shari'ah*. Kajian ini menggunakan teknik *judgment* bagi memastikan penilaian ke atas kefahaman kepada *Maqasid Shari'ah* terhadap peserta *Takaful* keluarga adalah tepat. Semua data kajian dianalisis menggunakan perisian SPSS (*Statistical Package for the Social Sciences*). Kajian ini dijalankan secara penilitian *cross-sectional* yang mana hanya mengambil masa selama dua atau tiga hari untuk mengedarkan soalan kaji selidik untuk dijawab oleh peserta yang sepatutnya. Kajian ini menunjukkan kesemua *independent variables* adalah menunjukkan hubung kait yang positif kepada penglibatan peserta dalam produk *Takaful* keluarga. Walaupun jumlah peserta sangat terhad dan tidak boleh menggambarkan keseluruhan, namun keputusan kajian menunjukkan satu asas idea kepada faktor penglibatan peserta dalam *Takaful* keluarga dalam kalangan peserta di Johor.

Kata kunci: Takaful Keluarga, *Maqasid Shari'ah*, Penjagaan Agama, Penjagaan Nyawa, Penjagaan Akal, Penjagaan Keturunan, Penjagaan Harta, Penglibatan dalam *Takaful* Keluarga.

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