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takaful is a type of islamic insurance wherein members contribute money into a pool system to guarantee each other against loss or damage takaful branded insurance is based on sharia or takaful with its emphasis on mutual assistance shared risk and ethical principles offers a distinctive approach to insurance within the islamic finance framework by understanding the concept and principles that underpin takaful individuals can make informed decisions about their insurance needs while aligning with their religious beliefs this section presents an overview of takaful that includes the concept and definitions of takaful its governing rules in the quran and sunnah and its historical development also the main differences between insurance and takaful and the main types of takaful are discussed takaful insurance is essentially distinguished from conventional insurance by the fact that premiums are regarded as contributions to a mutual fund established with a view to sharing out occurrence risk of an unfavorable event affecting a member of the group this entry presents a comprehensive overview of takaful a distinctive islamic principle based insurance form discussing its comparison to traditional insurance it introduces the concept of insurance emphasizing the necessity for protection against the development of takaful which originates from the arabic verb kafalah which means to help one another or mutual guarantee has been driven by a need to overcome these obstacles and create an insurance proposition that is fully compliant with shariah islamic law the purpose of this paper is to provide a chronology for the establishment and development of takaful via the takaful establishment in each jurisdiction documenting its first takaful takaful is social and ethical insurance based on the principle of ta'awun cooperation and tabarru where the risk is shared collectively by members of a policy the concept of takaful is this study seeks to examine the origin evolution and historical developments of takaful mechanism operations models and governing framework with extant literature review from previous studies and current practices the term takaful often translates to solidarity or mutual guarantee which is the principle of the practice as an alternative to conventional insurance members of the takaful contract work together to protect one another from loss by pooling their collective financial resources the takāful scheme is strictly based on islamic law known as shari ah this paper thus expounds on the concept of takāful assimilating a holistic overview of this emerging industry while sorting this paper follows a very novel and trending bibliometric approach and explores what has been published encompassing all aspects of takaful literature this study also presents 22 future research directions which are either missing or less researched in takaful literature abstract mutual help and guarantee have been the ordinary practice of tribal arabs even before the advent of islam in arabia a similar but refined concept was reinforced by the qur an to be adopted by muslims it was widely applied in their daily lives to gain an appreciation of the subject matter this chapter will outline the concepts pertaining to conventional reinsurance followed by an introduction to the basic concepts of takaful retakaful and various operational models will then be explained to enable the reader to gain an understanding of how the mechanics of conventional takaful takaful is an islamic insurance system based on the principles of mutual cooperation shared responsibility and solidarity it operates as an alternative to conventional insurance while adhering to shari ah guidelines ta awun ta awun refers to the concept of mutual cooperation or assistance in islam the development of takaful which originates from the arabic verb kafalah which means to help one another or mutual guarantee has been driven by a need to overcome these obstacles and create an insurance 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