

## **Proof for the concept of Takaful in Quran and Sunnah**

There are numerous references to Ta'awun and Takaful in the Quran in the context of co-operation and solidarity for the good of society. One widely quoted reference is from Sura al-Maidah, as follows:

"And help one another in righteousness and piety and do not help one another in evil deeds and enmity" (*Al Quran: Al Maidah 2*)

One of the approaches to social help and assistance practiced in Islam that relates to the first Constitution of Medina, stated that, "the emigrants from among the Quraish shall be responsible for their ward and shall pay the blood money in mutual collaboration and shall secure the release of their prisoners by paying their ransom themselves, so that the mutual dealings between the believers be in accordance with the principles of recognised goodness, justice and mutual responsibility".

Where a person inflicts bodily injury or homicide it becomes incumbent upon him or, as mutual responsibility, upon a group of people representing him, to compensate the injured party in cash or kind. This compensation is called "diya". Where homicide is intentional, the diya or blood money is payable by the person committing that act. A third party (aqila) pays blood money only where the act is unintentional or where it is offered by the aqila on voluntary basis. (*Malik, Al-Muwatta*)

Islam aims at establishing a social order under universal brotherhood. The underlying concept is that of mutual co-operation and help. The Prophet (PBUH) stressed:

"In mutual compassion, love and kindness you will find the faithful like a body, so that if one part feels pain, the whole body responds with wakefulness and fever."

"A Muslim is the brother of another Muslim; he neither wrongs him, nor leaves him without help, nor humiliates him"

Other references to Ta'awun and Takaful in the Quran are as follows:

### **Protection**

"(Allah) who prepares nourishment to prevent the fear of hunger and saves / puts at peace those who fear" (*Al Quran: Al-Quraish, 106:4*)

### **Co-operation**

A Muslim is the brother of a fellow-Muslim. He should neither commit oppression upon him nor ruin him and he who meets the needs of a brother, Allah would meet his needs and he who relieves his brother from hardship, Allah will relieve him from the hardships to which he could be put on the Day of Resurrection. *Sahih Muslim*

### **Takaful - sharing of responsibility**

The similitude of believers in regard to mutual love, affection, fellow-feeling is like that of a body, when any limb of it aches, the whole body aches because of sleeplessness and fever. *Sahih Muslim*

A believer is like a brick for another believer, the one supporting the other. *Sahih Muslim*

And hold fast, all together, by the rope which Allah (stretches out for you), and be not divided among yourselves; and remember with gratitude Allah's favour on you; for you were enemies and He joined your hearts in love, so that by His grace you

became brethren; and you were on the brink of the pit of fire, and he saved you from it thus does Allah make His signs clear to you; that you may be guided. (*AlQuran - Al Imran, 103*)

The believers are but a single brotherhood: so make peace and reconciliation between your two (contending) brothers; and fear Allah, that you may receive mercy. (*AlQuran - Al Hujurat, 10*)

(Their bearings) on this life and the hereafter they ask you concerning orphans. Say: the best thing to do is what is for their good; if you mix their affairs with yours, they are your brethren; but Allah knows the man who means mischief from the man who means good. And if Allah had wished He could have put you into difficulties: he is indeed exalted in power, wise. (*AlQuran - Al Baqarah, 220*)

But those who before them had homes (in Medina) and had adopted the faith, show their affection to such as come to them for refuge, and entertain no desire in their hearts for things given to the (latter), but give them preference over themselves, even though poverty was their (own lot) and those saved from the covetousness of their own souls; they are the ones that achieve prosperity. (*AlQuran - Al Hashr 9*)

Serve Allah and join not any partners with him and do good to parents, kinsfolk, orphans, those in need, neighbours who are near, neighbours who are strangers, the companion by your side, the wayfarer (you meet) and what your right hands possess: for Allah loves not the arrogant, the conceited. (*AlQuran - An-Nisa 36*)

Given the Quranic admonition to "assist one another" and the words of the Prophet Muhammad (PBUH) regarding mutual assistance, Takaful may be understood as an imperative upon Muslim believers:

"... a system based on solidarity, peace of mind and mutual protection which provides mutual financial and other forms of aid to Members {of the group} in case of specific need, whereby Members mutually agree to contribute monies to support this common goal." (*Omar Fisher, Unicorn Investment Bank, Bahrain*)

Finally, although a believing Muslim is required to accept (destiny or pre-ordainment) which can incorporate misfortune, s/he is not a passive "victim of circumstances. Conversely, the believing Muslim is exhorted by the injunctions of the Holy Quran to proactively take precautions in order to minimize potential misfortune, losses or injury from unfortunate events. One specific such instruction appears in Hadith to the owner of the camel to first tie your camel then rely upon the destiny ordained by Allah (SWT). [*Al Tirmidhi Vol.4,p.668*].