



**Research Summary**  
**Developing a**  
**Suitable Takaful**  
**Product for Disabled**  
**Segments**

# Collaboration University and Researchers' Names

## Collaboration University

- ▶ Universiti Malaya (UM)

## Researchers

- ▶ Prof Madya. Dr. Asmak Ab Rahman
- ▶ Dr. Mohd Shahid Mohd Noh
- ▶ Ustaz Azizi Che Seman
- ▶ Dr. Kamaruzaman Noordin
- ▶ Dr. Muhammad Ikhlas Rosele
- ▶ Dr. Mohammad Taqiuddin Mohamad
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# Introduction

People with Disabilities (OKU) are different from most of society, and these differences exist because of their disability. However, these differences should not cause their rights to be marginalised (Hazlin Rosli, Amizah Mahmud & Maizatul Haizan Mahbob, 2015). Gaining access to takaful products that suit the needs and risks incurred by people with disabilities is one of those rights.

This study was conducted on seven categories of People with Disabilities (OKU), namely physical disability, mental disability, learning disability, speech impaired, hearing impaired, visually impaired, and various disabilities.



# Methodology & Objectives

This research using qualitative and quantitative methodologies where it was conducted using an instrument as an interview with an expert, interview with OKU association, interview with OKU individual, interviews with OKU caretaker, focus group discussions as well as text analysis. Meanwhile, the quantitative methodology was adapted using a questionnaire instrument.

1 To determine the **category of OKUs** in Malaysia

2 To **analyse the risks faced by the OKUs**, which can be covered by takaful

3 To review the **views, perception, priority and unique needs** of the OKUs to subscribe to the Takaful products per the risks they have to cope with

4 To analyse the **reasonable contribution amount** for disabled segments

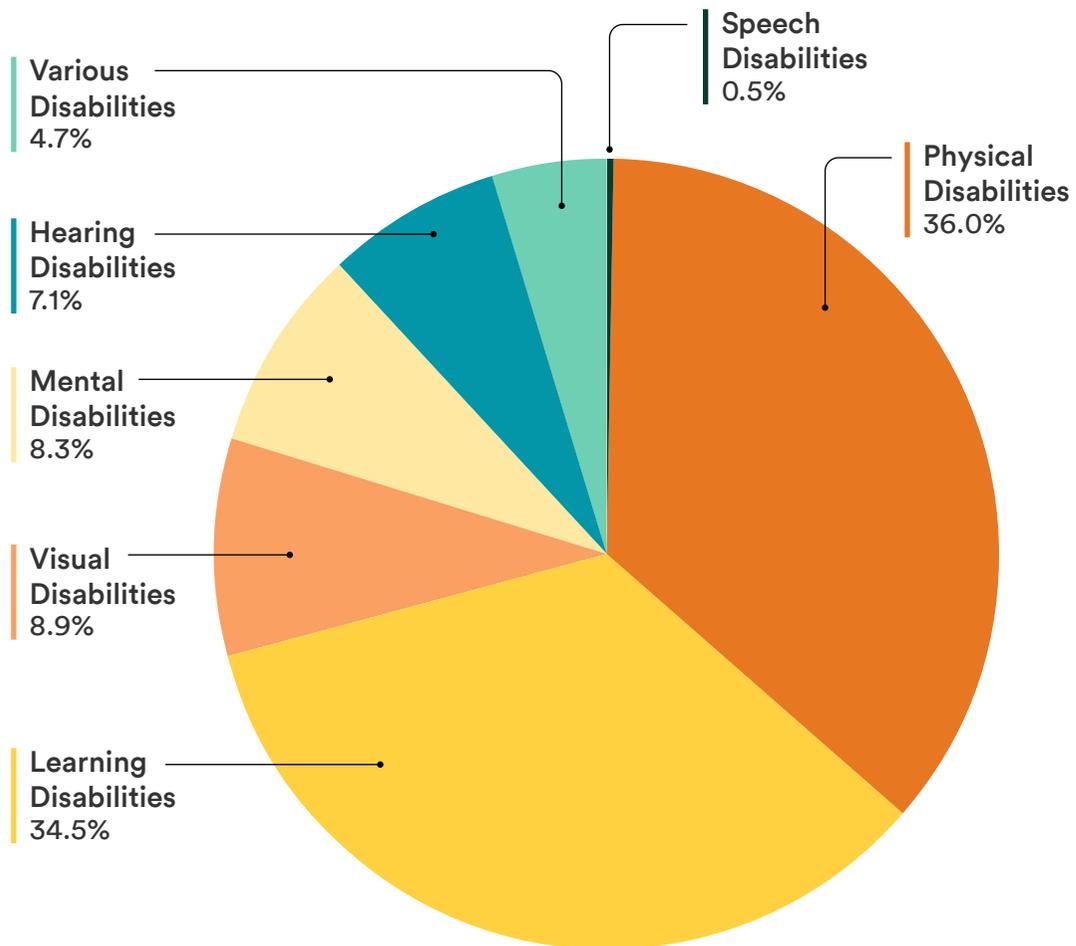
5 To identify the **effective distribution channels** for disabled segments

6 To analyse the **legal framework/ requirements needed** to operate the takaful products for the OKUs

7 To **design a suitable takaful product** for the disabled segment

# Research Findings

## Category of OKUs in Malaysia



### Seven types of risks related to OKUs

- 1 Risk of premature death
- 2 Risk of hospitalisation
- 3 Risk of self-inflicted injury/committing suicide
- 4 Risk of damage to support equipment
- 5 Risk of medication needs
- 6 Health risk
- 7 Risk of rehabilitation needs

**Conclusions from the overall discussion on the risks faced by OKUs**, generally, the category of physical disabilities is the category of OKUs with the highest risk rate. While the lowest risk categories are the speech disability category, the hearing disability category and the visual disability category, provided the disability is not due to cancer.

# Research Findings

## The Views, Perceptions, Priorities and Unique Needs of The OKUs

The needs of each category vary from one to another. Differences also occur between sub-categories for some categories of the OKUs. This requirement is primarily a **reflection of the risks and disabilities faced** by each of these categories and subcategories.

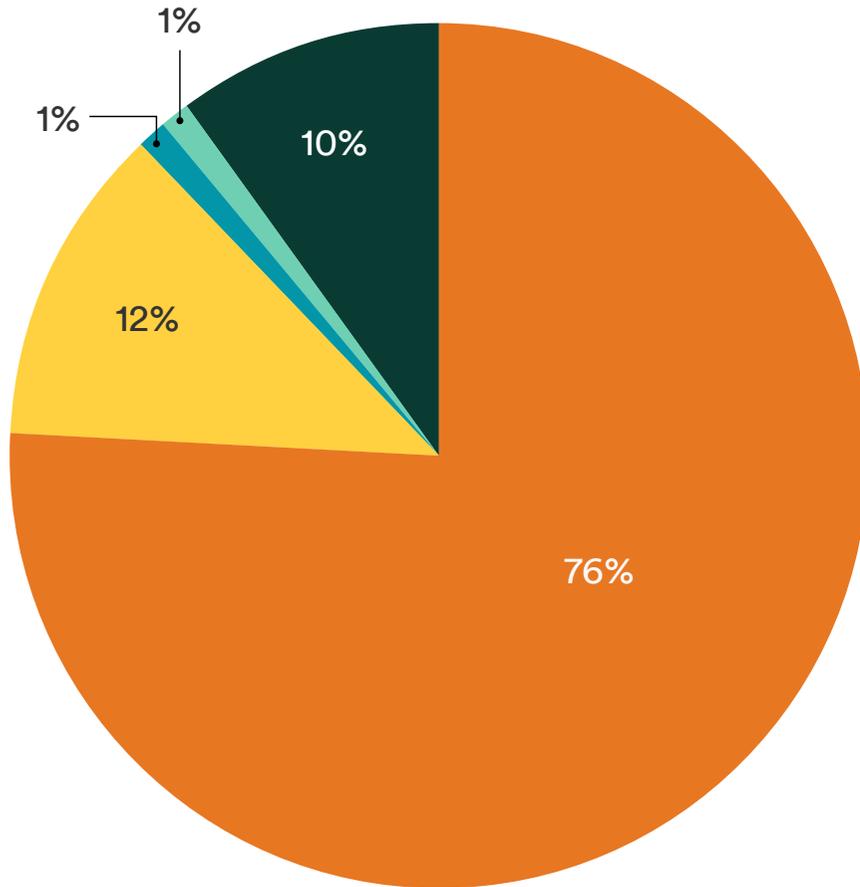
- 1 More Frequent Hospitalisation Needs
- 2 Medication Needs Differ From Healthy Individuals
- 3 Needs Rehabilitation, Counselling Or Consulting Specialist
- 4 Support Equipment Requirements

Based on the interviews and group discussions with the OKUs, almost all of them viewed positively towards the initiative to develop specific takaful products that suit the risks faced by them.

In the questionnaire with 1,016 disabled respondents, most respondents (64%) admitted that the **risks faced are not the same as able-bodied individuals**. Only a small number of respondents (36%) think that the **risks are the same** as able-bodied individuals.

# Research Findings

## Price Review: What OKUs and their Caregivers Can Afford for Takaful



- RM50 - RM100/monthly**  
(Total protection: RM21,000 - RM40,999)
- RM101 - RM200/monthly**  
(Total protection: RM41,000 - RM60,999)
- RM201 - RM300/monthly**  
(Total protection: RM61,000 - RM80,999)
- RM301 - RM400/monthly**  
(Total protection: RM81,000 - RM100,999)
- Others**

It is found that most of the respondents (76% or 769 respondents) agreed with a price between RM50 to RM100 per month with total coverage of between RM21,000 to RM40,999. This may be influenced by household income and the economic position of the OKUs who are mostly among the B40 group.

# Research Findings

## The Effective Distribution Channels for Disabled Segments

There are **six channels or methods** outlined.

They are ranked from most preferred to least preferred by the respondents here:

- 1 Through the Social Welfare Department (JKM)
- 2 Through the Association of Persons with Disabilities (OKU)
- 3 Online
- 4 Through individuals (Takaful agents)
- 5 Through takaful applications
- 6 Through telemarketing

## Legal Framework/Requirements Needed To Operate The Takaful Products For The OKUs

In conclusion, the researchers believe that the need for specific policies/guidelines for supplying OKU products should start from government policy to encourage the private sector to also play a role for OKU in this country.

In this regard, the Ministry of Women, Family and Community Development (KPWKM), namely the Social Welfare Department (JKM) and OKU Development Department, which manages the disabled population in the country, must play a role in the collection of data and information related to the disabled.

Next, the parties involved, such as the Malaysian Takaful Association (MTA), takaful companies and Bank Negara Malaysia (BNM), can formulate specific guidelines and policies for the provision of takaful to the disabled in the country.

# Research Findings

## Proposed Takaful Products

There were **two (2) types of takaful products** for the OKUs proposed in this study, namely **Family Takaful** and **General Takaful**.

	Benefits	OKU Type	Price	
Family Takaful	 <p><b>Pre-birth</b> (in pregnancy - 14 @ 35 days)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitation</li> <li>▶ Hospital allowance</li> <li>▶ Death</li> <li>▶ Support Equipment (at certain ages)</li> <li>▶ Death of caregivers</li> <li>▶ Total Permanent Disability (TPD)</li> </ul>	<p><b>All categories OKU</b> <b>Most at risk physical disability*</b></p> <p>*Refer to risk-related report</p>	*Refer to data from the survey about the price
	 <p><b>Postpartum</b> (before being confirmed as an OKU)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitation</li> <li>▶ Hospital allowance</li> <li>▶ Death</li> <li>▶ Support Equipment (at certain ages)</li> <li>▶ Death of caregivers</li> <li>▶ Total Permanent Disability (TPD)</li> </ul>	<p><b>All categories OKU</b> <b>Most at risk physical disability*</b></p> <p>*Refer to risk-related report</p>	*Refer to data from the survey about the price
	 <p><b>Postpartum</b> (after being confirmed as an OKU)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitation</li> <li>▶ Hospital allowance</li> <li>▶ Death</li> <li>▶ Support Equipment (at certain ages)</li> <li>▶ Death of caregivers</li> <li>▶ Total Permanent Disability (TPD)</li> </ul>	<p><b>All categories OKU</b> <b>Most at risk physical disability*</b></p> <p>*Refer to risk-related report</p>	*Refer to data from the survey about the price

# Research Findings

## Proposed Takaful Products (continued)

	Benefits	OKU Type	Price
Family Takaful	 <p><b>General Institutional Takaful</b></p> <ul style="list-style-type: none"> <li>▶ Rehabilitation</li> <li>▶ Hospital allowance</li> <li>▶ Death</li> <li>▶ Support Equipment (at certain ages)</li> <li>▶ Death of caregivers</li> <li>▶ Total Permanent Disability (TPD)</li> </ul>	<p><b>All categories OKU</b></p> <p>Most at risk physical disability*</p> <p>*Refer to risk-related report</p>	<p>*Refer to data from the survey about the price</p>
	 <p><b>General Institutional Takaful</b></p> <ul style="list-style-type: none"> <li>▶ Rehabilitation</li> <li>▶ Hospital allowance</li> <li>▶ Death</li> <li>▶ Support Equipment (at certain ages)</li> <li>▶ Death of caregivers</li> <li>▶ Total Permanent Disability (TPD)</li> <li>▶ Accidents (24 hours, worldwide)</li> </ul>	<p><b>All categories OKU</b></p> <p>Most at risk physical disability*</p> <p>*Refer to risk-related report</p>	<p>*Refer to data from the survey about the price</p>
General Takaful	 <p><b>Support Tools Takaful</b></p> <ul style="list-style-type: none"> <li>▶ Damage to support tools</li> </ul>	<p><b>All categories of the disabled depend on support tools*</b></p> <p>*Refer to risk-related report</p>	<p>*Refer to data from the survey about the price</p>

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**Thank you**



**Rumusan Kajian**  
**Membangunkan**  
**Produk Takaful yang**  
**Sesuai Bagi Segmen**  
**Orang Kurang Upaya**  
**(OKU)**

# Kerjasama Universiti dan Nama-Nama Penyelidik

## Kerjasama Universiti

- ▶ Universiti Malaya (UM)

## Penyelidik

- ▶ Prof Madya. Dr. Asmak Ab Rahman
- ▶ Dr. Mohd Shahid Mohd Noh
- ▶ Ustaz Azizi Che Seman
- ▶ Dr. Kamaruzaman Noordin
- ▶ Dr. Muhammad Ikhlas Rosele
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- ▶ Dr. Nor Fahimah Mohd Razif



# Pengenalan

Golongan Orang Kurang Upaya (OKU) pada asasnya adalah berbeza dari majoriti masyarakat. Perbezaan ini wujud lantaran ketidakupayaan yang dialami mereka. Namun begitu, perbezaan ini tidak seharusnya menyebabkan hak mereka dipinggirkan (Hazlin Rosli, Amizah Mahmud & Maizatul Haizan Mahbob, 2015). Hal ini termasuk mendapat akses kepada produk takaful yang sesuai dengan keperluan dan risiko yang ditanggung.

Kajian ini dilakukan ke atas tujuh kategori OKU iaitu OKU fizikal, OKU mental, OKU pembelajaran, OKU pertuturan, OKU pendengaran, OKU penglihatan, dan OKU pelbagai.



# Metodologi dan Objektif

Kajian ini menggunakan metodologi kualitatif dan kuantitatif. Metodologi kualitatif dijalankan dengan menggunakan instrumen temu bual bersama pakar, persatuan OKU, individu OKU, penjaga OKU serta perbincangan berfokus secara berkumpulan dan analisis teks. Manakala, metodologi kuantitatif diadaptasi dengan menggunakan instrumen soal selidik.

1 Menentukan **kategori orang kurang upaya** di Malaysia

2 Menganalisis **risiko yang dihadapi oleh orang kurang upaya (OKU)** yang boleh dilindungi Takaful

3 Meneliti **pandangan, persepsi, keutamaan, dan keperluan khas** golongan orang kurang upaya bagi melanggan produk takaful yang sesuai dengan risiko yang dihadapi

4 Menganalisis **harga yang berpatutan** bagi golongan orang kurang upaya (OKU)

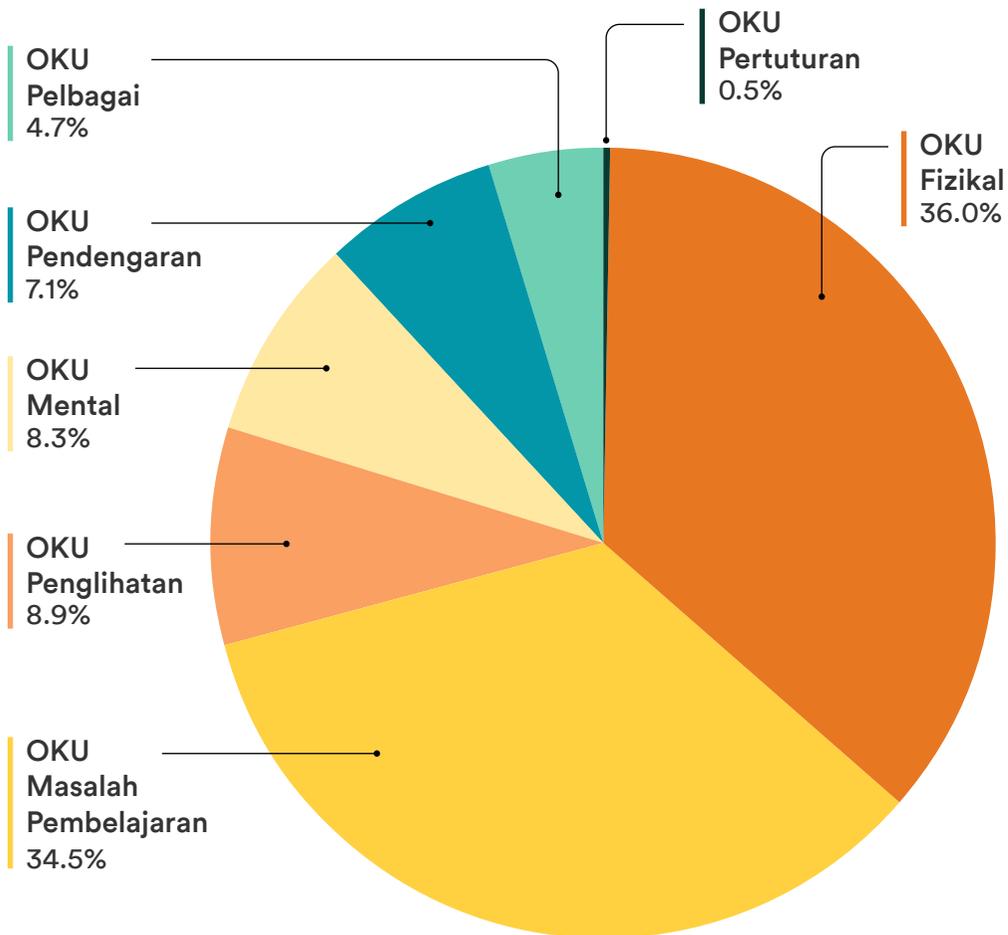
5 Mengenalpasti **saluran pengagihan yang efektif** bagi golongan orang kurang upaya (OKU)

6 Menganalisis **kerangka perundangan/keperluan** bagi mengoperasikan produk takaful bagi segmen orang kurang upaya (OKU)

7 Merangka sebuah produk takaful yang sesuai untuk orang kurang upaya

# Hasil Penyelidikan

## Kategori OKU di Malaysia



## Tujuh Jenis Risiko yang Berkait Rapat dengan OKU

- 1 Risiko kematian pramatang
- 2 Risiko penghospitalan
- 3 Risiko mencederakan/membunuh diri
- 4 Risiko kerosakan alatan sokongan
- 5 Risiko keperluan ubat-ubatan
- 6 Risiko kesihatan
- 7 Risiko keperluan rehabilitasi

**Kesimpulan** daripada keseluruhan perbincangan berkaitan risiko yang dihadapi oleh golongan OKU, secara umumnya kategori OKU fizikal adalah kategori OKU yang paling tinggi kadar risikonya. Manakala kategori yang paling rendah risiko ialah kategori OKU pertuturan, kategori OKU pendengaran dan kategori OKU penglihatan, sekiranya ketidakupayaan tersebut bukan disebabkan penyakit kanser.

# Hasil Penyelidikan

## Pandangan, Persepsi, Keutamaan, dan Keperluan Khas Golongan OKU

Secara umumnya, keperluan khusus bagi setiap kategori adalah berbeza-beza antara satu sama lain. Bahkan perbezaan juga berlaku antara sub kategori bagi beberapa kategori OKU. Keperluan ini pada asasnya adalah **refleksi kepada risiko dan ketidakupayaan yang dihadapi** oleh setiap kategori dan sub kategori tersebut.

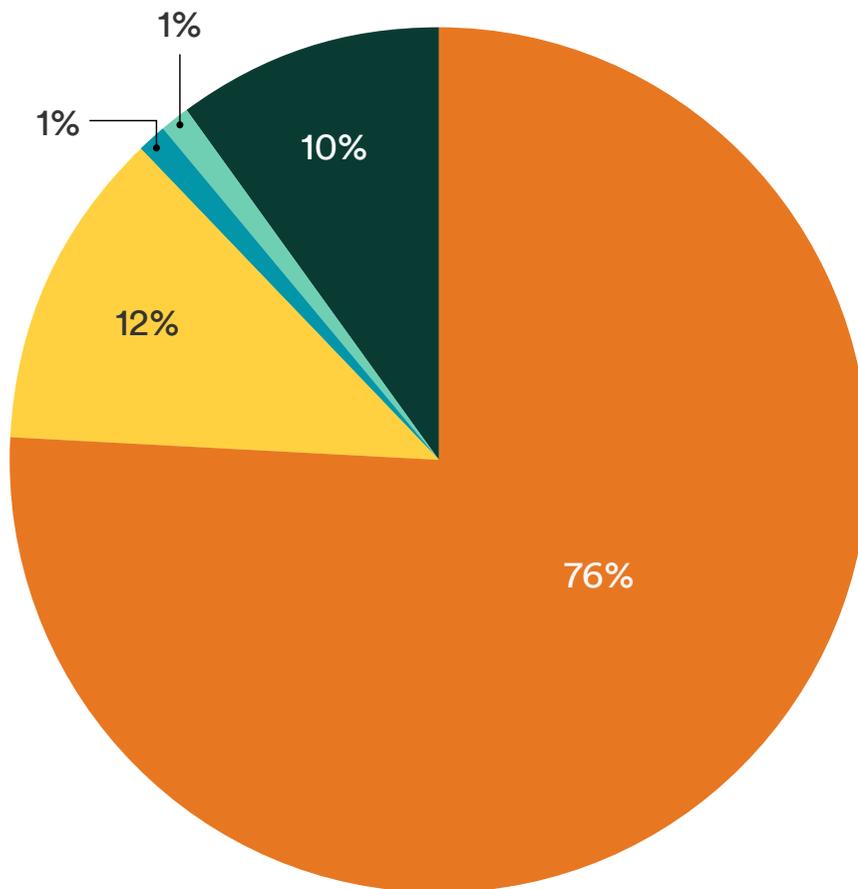
- 1 Keperluan ditahan wad yang lebih kerap
- 2 Keperluan rehabilitasi, kaunseling atau berjumpa pakar
- 3 Keperluan ubat-ubatan yang berbeza daripada individu biasa
- 4 Keperluan alat sokongan

Dari sudut persepsi, berdasarkan temu bual dan perbincangan berkumpulan dengan golongan Orang Kurang Upaya (OKU), hampir semua **mempunyai tanggapan positif terhadap inisiatif untuk membangunkan produk takaful yang khusus** yang sesuai dengan risiko yang dihadapi mereka.

Berdasarkan soal selidik yang dijalankan ke atas 1,016 responden dalam kalangan OKU, kebanyakan responden (64%) mengakui bahawa **risiko yang dihadapi adalah tidak sama sebagaimana individu berkemampuan biasa**. Hanya sebilangan responden sahaja (36%) berpendapat bahawa **risiko yang dihadapi adalah sama** sebagaimana individu berkemampuan biasa.

# Hasil Penyelidikan

## Tinjauan Harga Yang Sesuai dengan Kemampuan OKU dan Penjaga untuk Melanggan Takaful



- RM50 - RM100/bulan**  
(Jumlah perlindungan: RM21,000 - RM40,999)
- RM101 - RM200/bulan**  
(Jumlah perlindungan: RM41,000 - RM60,999)
- RM201 - RM300/bulan**  
(Jumlah perlindungan: RM61,000 - RM80,999)
- RM301 - RM400/bulan**  
(Jumlah perlindungan: RM81,000 - RM100,999)
- Lain-lain**

Hasil soal selidik mendapati kebanyakan responden (76% atau 769 orang responden) bersetuju dengan harga di antara RM50 hingga RM100 sebulan dengan jumlah perlindungan di antara RM21,000 hingga RM40,999.

Pemilihan ini berkemungkinan dipengaruhi oleh pendapatan isi rumah dan kedudukan ekonomi golongan Orang Kurang Upaya (OKU) tersebut yang kebanyakannya berada dalam kelompok B40.

# Hasil Penyelidikan

## Saluran Pemasaran yang Efektif Bagi Golongan OKU

Terdapat **enam saluran atau kaedah** yang digariskan.

Saluran-saluran tersebut disenaraikan berdasarkan yang paling disukai dan kurang disukai oleh responden:

- 1 Melalui Jabatan Kebajikan Masyarakat (JKM)
- 2 Melalui persatuan Orang Kurang Upaya (OKU)
- 3 Secara dalam talian
- 4 Melalui individu (ejen takaful)
- 5 Melalui aplikasi takaful
- 6 Melalui *telemarketing*

## Kerangka Perundangan/ Keperluan Bagi Mengoperasikan Produk Takaful Bagi OKU

Penyelidik berpandangan bahawa keperluan polisi/garis panduan khusus bagi penawaran produk OKU perlu bermula daripada dasar kerajaan untuk memberi galakan kepada pihak swasta untuk turut memainkan peranan kepada perlindungan OKU di negara ini.

Hal ini, Kementerian Pembangunan Wanita, Keluarga dan Masyarakat (KPWK) iaitu Jabatan Kebajikan Masyarakat (JKM), Jabatan Pembangunan OKU yang menguruskan OKU di negara perlu memainkan peranan dalam aspek pengumpulan data dan maklumat berkaitan OKU.

Seterusnya, pihak-pihak yang terlibat seperti Persatuan Takaful Malaysia (MTA), syarikat-syarikat takaful dan Bank Negara Malaysia (BNM) boleh merangka garis panduan dan polisi khusus bagi penawaran takaful kepada OKU di negara ini.

# Hasil Penyelidikan

## Cadangan Produk Takaful

Terdapat **dua jenis produk takaful** bagi golongan OKU yang dicadangkan dalam kajian ini iaitu **Takaful Keluarga** (*family*) dan **Takaful Am** (*general*).

	Manfaat	Jenis OKU	Harga	
Takaful Keluarga	 <p><b>Pra Kelahiran</b> (dalam kandungan 14 @ 35 hari)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitasi</li> <li>▶ Elaun Hospital</li> <li>▶ Kematian</li> <li>▶ Alatan Sokongan (pada umur tertentu)</li> <li>▶ Kematian penjaga</li> <li>▶ Hilang Keupayaan Kekal Menyeluruh (TPD)</li> </ul>	<p><b>Semua kategori OKU</b> OKU fizikal dan mental paling berisiko*</p> <p>*Rujuk laporan berkaitan risiko</p>	<p>*Rujuk data daripada soal selidik berkenaan harga</p>
	 <p><b>Pasca Kelahiran</b> (sebelum disahkan OKU)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitasi</li> <li>▶ Elaun Hospital</li> <li>▶ Kematian</li> <li>▶ Alatan Sokongan (pada umur tertentu)</li> <li>▶ Kematian penjaga</li> <li>▶ Hilang Keupayaan Kekal Menyeluruh (TPD)</li> </ul>	<p><b>Semua kategori OKU</b> OKU fizikal paling berisiko*</p> <p>*Rujuk laporan berkaitan risiko</p>	<p>*Rujuk data daripada soal selidik berkenaan harga</p>
	 <p><b>Pasca Kelahiran</b> (selepas disahkan OKU)</p>	<ul style="list-style-type: none"> <li>▶ Rehabilitasi</li> <li>▶ Elaun Hospital</li> <li>▶ Kematian</li> <li>▶ Alatan Sokongan (pada umur tertentu)</li> <li>▶ Kematian penjaga</li> <li>▶ Hilang Keupayaan Kekal Menyeluruh (TPD)</li> </ul>	<p><b>Semua kategori OKU</b> OKU fizikal paling berisiko*</p> <p>*Rujuk laporan berkaitan risiko</p>	<p>*Rujuk data daripada soal selidik berkenaan harga</p>

# Hasil Penyelidikan

## Cadangan Produk Takaful (sambungan)

	Manfaat	Jenis OKU	Harga
Takaful Keluarga	 <b>Takaful Keluarga Berkelompok</b> <ul style="list-style-type: none"><li>▶ Rehabilitasi</li><li>▶ Elaun Hospital</li><li>▶ Kematian</li><li>▶ Alatan Sokongan (pada umur tertentu)</li><li>▶ Kematian penjaga</li><li>▶ Hilang Keupayaan Kekal Menyeluruh (TPD)</li></ul>	<b>Semua kategori OKU</b> OKU fizikal dan mental paling berisiko* <small>*Rujuk laporan berkaitan risiko</small>	*Rujuk data daripada soal selidik berkenaan harga
	 <b>Takaful Keluarga Berkelompok</b> <ul style="list-style-type: none"><li>▶ Rehabilitasi</li><li>▶ Elaun Hospital</li><li>▶ Kematian</li><li>▶ Alatan Sokongan (pada umur tertentu)</li><li>▶ Kematian penjaga</li><li>▶ Hilang Keupayaan Kekal Menyeluruh (TPD)</li><li>▶ Kemalangan (24 jam, seluruh dunia)</li></ul>	<b>Semua kategori OKU</b> OKU fizikal dan mental paling berisiko* <small>*Rujuk laporan berkaitan risiko</small>	*Rujuk data daripada soal selidik berkenaan harga
Takaful Am	 <b>Takaful Alatan Sokongan</b> <ul style="list-style-type: none"><li>▶ Kerosakan alatan sokongan</li></ul>	<b>Semua kategori OKU yang bergantung kepada alatan sokongan*</b> <small>*Rujuk laporan berkaitan risiko</small>	*Rujuk data daripada soal selidik berkenaan harga

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**Terima kasih**