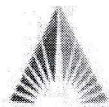




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International Conference on Social Science, Arts, Business and Education
6th -7th November 2017
University of Toronto
Toronto - Canada

Time	Abstract's Title	Name of Presenters
Registration Session 8.30-8.45		
8:45-9.15 Welcoming and General Speaker's Session	Communicating Across the Generations: Implications for Higher Education Leadership	Carolyn Stevenson
Keynote Speaker 9.15-9.45 am	A Qualitative Study on the Time Poverty of North Korean Women through the Grounded Theory Method	Gahyan Yoo
9.45-10 am	Coffee Break	
10 am -12.20 pm First Session (Social Studies)		
	Mixed Income Housing Development Effects on Surrounding Property Values: A City of Johannesburg Case Study	Boitumelo J. Mangwagape and Kola Ijasan
	Exploration of reasons for inclination towards Pir's among people of Pakistan: a psychological perspective	Anila Kamal
	Reflections on Social Work Practice in Saudi Hospitals	Khaled Alturki
	Immigration, Women and Health: Categories of Analysis on the Same Reality.	Yazmín Cadena Camargo Virtual
	FLOOD VICTIMS' PREFERENCES TOWARDS ISLAMIC INSURANCE (TAKAFUL) PROTECTION SCHEME: AN ANALYSIS BASED ON STRUCTURAL EQUATION MODELLING	Dr. marhanum che mohd salleh
	Examining the Feasibility of Waqf (Islamic endowment)-based Islamic Insurance Product from the Malaysian Legal Perspective	Dr. NAN NOORHIDAYU MEGAT LAKSANA

12.20 pm – 1.30 pm	Lunch Break	
Second Session 1pm -3pm Educational Studies		
	Institutional Services and School Life Satisfaction among Students with Disabilities in Nigeria.	Dr. Bolatito Lagoke
	Qualitative and Quantitative Comparison of RNA Extracted from Salmonella Typhi Planktonic, Intermediate Biofilm Cells	Dr. Marjan Ganjali Dashti
	Obedient moods – Despair, cynicism, and seduction among employment service	Roland Paulsen
	Mobbing in Republic of Srpska: Difficulties in Identifying Mobbing Behavior, Changing National Awareness and Problems in Legal Regulation of Mobbing in the National Law	M.Sc. Ana Komljenovic
	The Comparison Prediction Model between Fuzzy Logic and Decision Tree	Thavatchai Ngamsantivong

Abstract

Dr. NAN NOORHIDAYU MEGAT LAKSANA

Examining the Feasibility of Waqf (Islamic endowment)-based Islamic Insurance Product from the Malaysian Legal Perspective

Compare to other countries, control power over the Islamic endowment fund (Waqf) in Malaysia is basically put under one statutory body for each state called State Islamic Religious Council. The worse scenario is, there is no standard shared among these councils in terms of managing the Waqf fund (asset) where each state council had their own enactment to govern the management of the fund. In

this context, this study tries to discuss the feasibility of Waqf (Islamic Endowment)-based Islamic insurance product to be practiced in Malaysia considering the opinion from the state Islamic religious council and legal experts in the industry. Adopting qualitative methodology, focus group discussion with the council representatives and legal experts have been conducted to achieve the research objective. Overall, it is found that all respondents have agreed with the proposed Waqf-based Islamic insurance product as it has special values that may inculcate the culture of brotherhood in society as this concept encourages people to give something to others without receiving any return especially in financial matters. Hence, a part of their agreement, the councils has stated their concern on Waqf enactments which were different among the states in Malaysia and based on discussion with the legal experts, they have proposed to adopt agency principle in order to cater the issue of control over the waqf fund. This study contributes in discussing the feasibility of the Waqf principle (endowment) to be introduced in the Islamic insurance products from the legal perspective. Keywords: Islamic Endowment, Waqf, Islamic insurance, legal perspective.

Dr. marhanum che mohd salleh

FLOOD VICTIMS' PREFERENCES TOWARDS ISLAMIC INSURANCE (TAKAFUL) PROTECTION SCHEME: AN ANALYSIS BASED ON STRUCTURAL EQUATION MODELLING

Takaful is meant for all, both Muslim and non-Muslim, male and female, kids, and adult, and also for rich and poor without any kind of discrimination as well as the individual have the capacity to participate into the Takaful contract. It is offered to reduce burden of financial difficulty in event of any unexpected circumstances happen in future. Above all, the main objective of Takaful lies from the word itself which means 'mutual assistance' where the spirit of 'brotherhood' is inculcated in a society. This article purposely done to examine the preference of flood victims in Malaysia for future participation in the Takaful contract given various background information of the victims and the effects of flood towards their financial and health aspects. A quantitative methodology based on survey have been conducted among 500 flood victims in east coast area of Malaysia to achieve the research objective. Based on structural equation modelling statistical analysis, it is found that among the factors that may influence the victims to choose Takaful scheme are their awareness, Takaful excess, financial as well as income effect caused by flood. This research may suggest the industry players to