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Research paper

Application of Integration Model in Education Plan for Learning Recovery

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Abstract

Islamic insurance or takaful is commonly used by the people nowadays especially in most of the Muslim countries since it has been introduced. Many studies have done to propose an efficient of the takaful application system. However, the existing models of takaful do not provide plan for the learning disabled children, even though their number is keep increasing over the years. The learning disabled children can recover with a consistent guidance and it may become a burden for the country, parents and special education teachers if something is not done to help them. Hence, they need a special plan in takaful in recovery. This study discussed on the takaful education plan for the learning disabled children which will contribute much on their learning process of recovery. Using an integrated model of takaful education plan, a new recovery model of takaful education plan is proposed which consists plan that may assists the special education teachers in educating the learning disabled children.

Keywords: *Existing Model; Special Education Teacher; Learning Disabled Children; Integrated Model; Education Plan Takaful.*

1. Introduction

Nowadays, people are living in a fast-growing and challenging world and need to be equipped with the knowledge to survive in their lives. All of this knowledge must first begin with the basic literacy of reading, writing, and calculating. Without those basic skills, it is difficult for a person to acquire the higher learning level in any field. In Malaysia, we have seen so much great education progress and it would be illogical if any child remains illiterate after some years of basic schooling. But, it is reported in September 2011, there are three students from SK Bandar Bintangor in Sarawak which were initially barred from taking their Primary School Assessment Test (UPSR) as their teachers claimed that they were too weak academically [1]. A month later, it was revealed that 1,000 out of 11,000 students who are chosen to undergo National Service training were illiterate [2].

Literacy is defined as the ability to read and write [3] which includes in basic knowledge that should be empowered by every person since minimum seven years old, which are reading, writing and calculating. Children's early literacy development is important. Their success in school and later in life is to a greatly depend on the ability to read and write [4]. Diagnosis test should be done at early age for the children that are unable to read, write or calculate basic things since seven years old because they might have suffering learning difficulties [5] such as autism, dyslexia and dyscalculia. They may be recognized as learning disabled children. It has been studied that usually the family members face financial problems, difficulty enjoying leisure activities, and various degree of distress while trying to understand the behavior of psychiatric patients living at home [6].

These special children need to be guided by the experts on how to learn consistently not just at school but also at home. In this situation, beside the teachers at school, who will be able to help these children's learning? These children should be helped more than that. The learning disabled children may recover with the help from parents and transforming education [7]. In order to help these special children, they are given monthly contribution by the government which is RM150 for those who are following the special education program and RM300 for those at the higher education [8]. Using the money received by the government, the parents should take a well-planned recovery scheme such as insurance that is able to provide them with the guideline for the parents on handling or provide learning support to this kind of children at home.

2. Problem Statement

In Islam, insurance is known as takaful which the shariah compliant is. The concept of Takaful is differing from insurance because takaful is aimed to help each other while insurance is aimed to get profit. The efforts to promote takaful business has made the Takaful operators embarking on measures to diversify their distribution channels and actively introducing more innovative takaful products to meet the increasing variety of demands by the customers [9]. While the interests of disabled children cared for by the authorities, however, insurance and takaful industries have seen not their main focus in providing insurance or takaful protection to these groups. Despite many numbers of studies on takaful are carried out in Malaysia, there is less Takaful research about including the education plan containing section for the disabled children, especially the learning disabled children.

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In Malaysia, there is a large number of disabled children, and it keeps increasing by year. Recorded in 2011, the total number of learning disabled children in Malaysia is 136, 659. Then, in 2012, the number increases to 165, 281 [10]. With such big number, it is important to prepare these children to at least achieving the minimum grade in education so that they can build their characteristics to become a person that can make a decision, and become an independent person. In [11] states accessing education could have equipped them with knowledge and skills, at least, two reasons why their communities would accept them around. However, most of the parents only depend on the education provided in school and solely give the responsibilities to teachers. This makes the responsibilities of special education teachers is too heavy [12] and the less attention to learning process at home will delay the recovery.

The parents should apply recommended approach, so that they will be able to help their children's learning at home in their unique communicative way. From this takaful plan, the parents will get incentives to provide private tutor in order to give the children maximum help in learning recovery and also may act as assistant for the teachers of the learning disabled children indirectly. The special education teachers will get benefit from the plan. The teacher's role is important, not only for teaching and learning disabled children but at the same time can approach the parents to protect their special children with takaful education plan. Thus, the acceptance of the new recovery education plan among special education school teachers is important as the parents will tend to follow the recommendations by the teachers which are more expert in handling the learning disabled children [13].

3. Methodology

Referring that the awareness of the people of buying takaful plan is still low, some of the reasons are because the people is facing risk in a low frequency and also because do not believe the agreement or not understand the quotation. It is also because of having financial constraint and less monthly money surplus. A new integration model of education plan using wakalah and mudharabah model is proposed by [14], which includes almost all of the riders and low monthly premium. This new takaful plan is created with participant and child's participant as the riders. The participant can buy more than 1 unit for the same child to get the same protection, but in extra amount of money. The demand of buyer for a highly satisfaction plan as proposed by [14] can be viewed in Table 1 as follows. The different between wakalah and mudharabah model is wakalah fee.

Table 1: Buyer's Proposal of Wakalah Integration Model

Numbers	Items	Values
1	Period term	n year
2	Age of the participant's child	Kn year
3	Monthly contribution	RM Y
4	Interest rate	R per year
5	Tabarru' fund	RM T
6	Wakalah fee	RM W
7	Personal account	RM P
8	Monthly profit	RM M
9	Yearly profit	RM y
10	Surrender value	RM S
11	Death coverage	RM10x
12	Khairat	RM2x
13	Loss an effort to work/40 critical illnesses	RM10x
14	Learning support	RM
15	Hospital bills	RM5x

Based on the integration model above, this study focus on creating a new recovery model of education plan for the learning disabled children. A total of RM100 is used as the monthly payment, which is affordable to lower income earners. This study used wakalah model rather than mudharabah, considering it is the widely used model of the current time. Table 2 shows the general demand of buyers created on the new education plan. The monthly payment RM100 will be divided according to the partition and formulas in the Table 2.

Table 2: The General Demand of Buyers

C 1	C 2	C 3	C 4	C 5	C 6	C 7	C 8	C 9	C 10	C 11	C 12	C 13	C 14	C 15

C_1	:	Year of contribution
C_2	:	Age of child
C_3	:	Yearly contribution
C_4	:	Tabarru' account
C_5	:	Wakalah fee
C_6	:	Personal account
C_7	:	Monthly profit
C_8	:	Yearly profit
C_9	:	Total Surrender value
C_{10}	:	Khairat
C_{11}	:	Teaching support
C_{12}	:	Death coverage
C_{13}	:	Death benefit
C_{14}	:	Loss an effort to work/40 critical illnesses
C_{15}	:	Hospital bills

4. Results and Analysis

In [15] proposed that the new integration model of takaful education plan can attract all categories of income earners into buying it, as it has low premium and provide almost complete riders. For this new education plan for learning disabled children, the partition of each rider is adjusted as the addition of rider for learning support.

This new education plan covers protection for the participant's child only. The division of partition in tabarru' account is as in Table 3 as follows:

Table 3: Riders' Partition of Tabarru' Account

Tabarru' Account	Khairat (2x)	Learning support (4x)	Death coverage (10x)	Death benefit (10x)	Loss an effort to work/40 critical illnesses (12x)	Hospital bills (12x)
Partition ratio of tabarru' account (50x)	2x = 1 person	4x = 1 person	10x = 1 person	10x = 1 person	12x = 1 person	12x = 1 person
Partition of the contribution (RM12)	RM0.24(2) = RM0.48	RM0.24(4) = RM0.96	RM0.24(10) = RM2.40	RM0.24(10) = RM2.40	RM0.24(12) = RM2.88	RM0.24(12) = RM2.88

The tabarru' account will use 12% from the monthly payment RM100 and consists riders for khairat, learning support, death coverage, death benefit, loss an effort to work/ 40 critical illnesses and hospital bills. Hence, RM12 is divided with the total partition ratio of tabarru' account which is 50. Then, the division (RM0.24) will be multiplied according to the partition ratio of each rider. Since RM12 from RM100 monthly payment is used for tabarru' account, the other balance is used for personal investment account and wakalah fee as shown in Table 4 as follows.

Table 4: Monthly Premium Payment Partition

Overall Total of Monthly Premium Payment	Personal Investment Account	Partition for Riders (Tabarru' Account)	Wakalah Fee
RM100	$1^{st} – 7^{th}$ year: RM75	RM12	$1^{st} – 7^{th}$ year: RM13

	8th-14th year: RM81		8th-14th year: RM7
	15th-21st year: RM83		15th-21st year: RM5

Table 5 shows the results of life table for recovery plan of education which is based on Table 2 earlier. The calculation is continued until the 21st year of matured plan, which is a suitable period for an education plan. Meanwhile, Table 6 shows the manual calculation for surrender value.

Table 5: Life Table for Education Recovery Plan

C_1	C_2	C_3	C_4	C_5	C_6	C_7	C_8
1	1	1200	144	156	1200	17	60
2	2	2400	288	312	2400	420	120
3	3	3600	432	468	3600	939	180
4	4	4800	576	624	4800	1495	240
5	5	6000	720	780	6000	2063	300
6	6	7200	864	936	7200	2634	360
7	7	8400	1008	1092	8400	3206	420
8	8	9600	1152	1176	9600	4081	480
9	9	10800	1296	1260	10800	4802	540
10	10	12000	1440	1344	12000	5470	600
11	11	13200	1584	1428	13200	6121	660
12	12	14400	1728	1512	14400	6766	720
13	13	15600	1872	1596	15600	7409	780
14	14	16800	2016	1680	16800	8051	840
15	15	18000	2160	1740	18000	8908	900
16	16	19200	2304	1800	19200	9640	960
17	17	20400	2448	1860	20400	10329	1020
18	18	21600	2592	1920	21600	11003	1080
19	19	22800	2736	1980	22800	11671	1140
20	20	24000	2880	2040	24000	12338	1200
21	21	25200	3024	2100	25200	13005	1260

Table 5: Life Table for Education Recovery Plan (Continued)

C_9	C_{10}	C_{11}	C_{12}	C_{13}	C_{14}	C_{15}
1281	2000	4000	10000	10000	12000	12000
2941	2000	4000	10000	10000	12000	12000
4720	2000	4000	10000	10000	12000	12000
6536	2000	4000	10000	5000	10000	12000
8363	2000	4000	10000	5000	10000	12000
10194	2000	4000	10000	5000	10000	12000
12026	2000	4000	10000	5000	10000	12000
14161	2000	4000	10000	5000	10000	12000
16142	2000	4000	10000	5000	10000	12000
18070	2000	4000	10000	5000	10000	12000
19981	2000	4000	10000	5000	10000	12000
21886	2000	4000	10000	5000	10000	12000
23789	2000	4000	10000	5000	10000	12000
25691	2000	4000	10000	5000	10000	12000
27808	2000	4000	10000	5000	10000	12000
29800	2000	4000	10000	5000	10000	12000
31749	2000	4000	10000	5000	10000	12000
33683	2000	4000	10000	5000	10000	12000
35611	2000	4000	10000	5000	10000	12000
37538	2000	4000	10000	5000	10000	12000
39465	2000	4000	10000	5000	10000	12000

By applying what had been done by [14], the following are the formulae and calculation used to get an amount for each item.

$$S_n = 12\mathrm{Yn} + \left[P\left(\frac{i}{100}\right) \times \frac{66 + S_{-1}}{12}\right] + 12Y_n\left(\frac{5}{100}\right) \quad (1)$$

where n = 1, 2, 3... 11. Following is the application in (1).

Table 6: Calculation of Surrender Value

Year	Calculation of Surrender Value (S_n)
1.	$1200 + \left[75(0.05)\left(\frac{66+0}{12}\right)\right] + 1200(0.05)$ $= 1200 + 21 + 60 = 1281$
2.	$2400 + \left[75(0.05)\left(\frac{66+1281}{12}\right)\right] + 2400(0.05)$ $= 2400 + 421 + 120 = 2941$
3.	$3600 + \left[75(0.05)\left(\frac{66+2941}{12}\right)\right] + 3600(0.05)$ $= 3600 + 940 + 180 = 4720$

5. Discussion

The Ministry of Welfare Malaysia gives RM150 as monthly contribution to the disabled children in primary and secondary school, while RM300 per month for those at higher learning institution [16]. Using the money contribution from the government to the disabled people, the amount of RM100 per month of the recovery plan is very suitable and affordable especially for the lower income parents. Participating in this plan is worth for the future education of the learning disabled children.

This new recovery plan provides monthly allowance for private teacher to teach the learning disabled children. These children need a continuous learning support and they are also different in the way of learning. Hence, the help from private special education teachers is needed.

6. Conclusion

Takaful education plan for the learning disabled children are still new in the market. This plan offers almost complete riders which may consume more money if compared to other existing plan [17-19]. What is more special, this recovery plan provides learning support program to help the learning disabled children This new recovery plan gives a good investment for parents in order to give the best to their learning disabled children.

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