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Infaq-Supported Microtakaful for Household Resilience: A Systematic Review

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ABSTRACT

Low-income households are exposed to health emergencies, mortality, livelihood disruption and climate-related losses that can reverse the benefits of financial inclusion. This study reviews how *Infaq*, microtakaful and Islamic microfinance institutions can be combined to improve household financial resilience. A systematic literature review was conducted using a protocol informed by PRISMA 2020. Searches completed on 5 August 2026 covered publisher platforms, DOI- and Crossref-linked records, Google Scholar, DOAJ, institutional repositories and authoritative policy sources. Publications from 2005–2026 were screened using predefined relevance, traceability and methodological criteria. The final corpus comprised 29 substantive studies and six methodological or policy sources, which were coded and synthesised thematically. The review identifies six connected findings: financing does not remove exposure to shocks; microtakaful adoption depends on affordability, trust, product simplicity and claims performance; *Infaq* offers flexible support for excluded households; permanent universal subsidy may weaken sustainability; *Baitul Maal wat Tamwil* can reduce distribution costs but should not assume insurance risk; and fund segregation, Shariah oversight, consumer protection and transparent reporting are essential. The study proposes a ring-fenced and tiered framework in which *Infaq* supports eligible participants, Islamic microfinance institutions provide community-facing services, and licensed takaful operators manage underwriting and claims. The framework shifts Islamic philanthropy from predominantly reactive relief towards preventive protection while preserving participant responsibility and institutional accountability.

Keywords: *Infaq*; microtakaful; Islamic social finance; Islamic microfinance; *Baitul Maal wat Tamwil*; financial resilience; systematic literature review

INTRODUCTION

Poverty is not only a shortage of current income. It is also a condition in which a household has insufficient capacity to absorb shocks without reducing essential consumption, selling productive assets or taking harmful debt. A family may operate a viable microenterprise and still fall into severe distress after illness, disability, the death of an income earner, fire, flood or an abrupt fall in demand. These events matter because uninsured risk changes behaviour before and after a loss. Households may avoid higher-return activities, hold assets in low-yield forms, postpone health care or education, and depend on informal borrowing. The literature therefore distinguishes financial inclusion from financial resilience: access to an account or financing facility may improve opportunity, but resilience requires the capacity to prepare for, absorb and recover from disruption (Clarke & Dercon, 2016; Dercon, 2005).

Microfinance has become an important instrument for extending capital to low-income entrepreneurs, including through Islamic microfinance institutions. In Indonesia, *Baitul Maal wat Tamwil* (BMT) combines, to varying degrees, commercial intermediation through tamwil with social functions associated with *Baitul Maal*. Its proximity to the community, knowledge of microenterprises, and frequent client contact can reduce information and transaction barriers. Evidence, nevertheless, shows that financing the poor remains constrained by institutional capacity, monitoring costs, regulation, and the tension between social and commercial objectives

(Abdul Rahman & Dean, 2013; Wulandari & Kassim, 2016). Financing can also increase exposure when a shock simultaneously removes income and leaves repayment obligations in place. Productive capital without a protection mechanism is, therefore, an incomplete response to vulnerability.

Microtakaful is designed to provide Shariah-compliant protection to low-income and financially excluded groups. It adapts the mutual assistance and risk-sharing principles of takaful to small contributions, simple benefits and accessible distribution. A participant contributes to a risk fund, while a licensed operator administers coverage, reserves and claims under an approved operational model. In principle, microtakaful supports the protection of life, family and wealth. In practice, participation remains limited by irregular earnings, low awareness, distrust, difficult policy language, weak distribution and the high cost of servicing small contributions. Empirical studies indicate that knowledge, perceived usefulness, social influence, affordability and practical access all affect participation; religious compatibility alone does not guarantee adoption (Bangaan Abdullah et al., 2022; Rapi & Kassim, 2023a, 2023b).

Islamic social finance can address part of the affordability gap. Zakat, waqf, sadaqah and *Infaq* share a welfare orientation but have different legal and operational characteristics. *Infaq* is particularly relevant because voluntary expenditure can, subject to donor intent and Shariah governance, be allocated flexibly to beneficial purposes. It can support contribution subsidies, enrolment, financial education or limited contingency assistance. Indonesian evidence shows that *Infaq* and other Islamic social-finance resources can be mobilised rapidly during crises, although their effectiveness depends on credible institutions, transparent allocation and coordination (Ascarya, 2022; Hamzah & Yudiawan, 2023; Mursal et al., 2023). Using *Infaq* before a shock to gain entry into a risk pool may provide more predictable protection than relying solely on discretionary assistance after loss.

The relevant literature remains fragmented. Microfinance research commonly evaluates access to capital and enterprise performance; microtakaful research focuses on product acceptance, regulation, or distribution; and Islamic social finance research often examines poverty relief without linking philanthropic resources to formal risk pooling. Recent work has begun to advocate for integrated social and commercial finance and for blended microtakaful arrangements, but the institutional role of *Infaq* remains insufficiently specified (Mikail et al., 2017; Shamsudheen & Muneeza, 2024; Tamanni et al., 2022). Important questions remain about fund ownership, beneficiary selection, subsidy duration, participant contributions, the role of BMTs, claims responsibility and the separation of charitable, participant and operator accounts.

This systematic review, therefore, examines how *Infaq* can support microtakaful through Islamic microfinance institutions without weakening Shariah integrity, consumer protection or long-term sustainability. The study has three objectives: to synthesise evidence on the protection gap and microtakaful adoption; to assess the institutional advantages and risks of using *Infaq* and BMT-based distribution; and to derive a concise operational framework for implementation and future empirical testing. Its contribution is to treat finance, protection and solidarity as complementary capabilities rather than interchangeable instruments.

LITERATURE REVIEW

Financial vulnerability, resilience and the protection gap

Financial resilience refers to a household’s capacity to prepare for, absorb, adapt to and recover from financial shocks while preserving minimum consumption and productive capability. It is not synonymous with wealth. A low-income household may be resilient when it has diversified income, liquid savings, reliable social support and risk protection; a higher-income household may be vulnerable if obligations are high and buffers are weak. For this review, resilience is treated as a multidimensional outcome reflected in the ability to meet emergency expenses, avoid distress asset sales, maintain essential consumption, continue a viable enterprise and prevent damaging over-indebtedness.

The protection gap arises when households' expected losses exceed the coverage provided by formal or reliable informal mechanisms. Commercial insurers may perceive low-income markets as costly because premiums are small, data are weak, clients are geographically dispersed, and claims verification is difficult. Households may also undervalue insurance when benefits are intangible until a future event occurs, especially when providers have poor reputations or policy language is difficult to understand. The problem is therefore not simply a supply or demand issue; it is an institutional coordination failure involving product value, distribution, trust, liquidity, and regulation (Biener & Eling, 2012; Churchill, 2007).

Risk and financing are mutually dependent. Credit can increase earnings and asset ownership, but shocks can convert productive debt into financial distress. Conversely, insurance without access to finance may protect a household from loss but do little to expand its income-generating capacity. Islamic finance literature increasingly argues for integration between commercial and social finance so that inclusion is not reduced to the provision of debt-like products. A shared-prosperity perspective places risk sharing, redistribution and institutional accountability alongside market-based finance (Tamanni et al., 2022; World Bank & Islamic Development Bank Group, 2017).

Microtakaful as inclusive risk pooling

Takaful is based on mutual guarantee, cooperation and the segregation of participant risk funds from operator funds. Microtakaful translates these principles into low-value, simple and accessible coverage for underserved populations. The product may cover death, hospital cash, disability, funeral costs, fire, livestock, crop loss, weather-related events or microenterprise interruption. Simplicity is crucial. Small, clearly defined benefits, limited exclusions, accessible contributions and fast claims may create more value than a technically comprehensive product that clients cannot understand or use.

The ethical compatibility of microtakaful does not automatically produce adoption. Empirical evidence from Malaysia and Indonesia identifies knowledge, perceived usefulness, social norms, trust, affordability and product accessibility as important determinants. Bangaan Abdullah et al. (2022) find that knowledge of benefits is associated with participation, while Rapi and Kassim (2023a) show that attitudes, subjective norms, and perceived behavioural control shape behavioural intention. Their East Java evidence further indicates that acceptance cannot be inferred from religious compatibility alone; consumers evaluate price, trust, product features and practical accessibility (Rapi & Kassim, 2023b).

Microtakaful is also subject to actuarial and operational constraints. A small scheme with concentrated risks can experience volatility. Voluntary enrolment may attract participants who already expect losses, while healthier or lower-risk households remain outside the pool. High lapse rates can weaken continuity. Manual collection and claim handling may consume a large share of contributions. Regulations designed for conventional or full-scale takaful may impose disproportionate costs, yet weak regulations risk consumer harm. The IFSB and IAIS (2015) therefore emphasise proportionality, consumer protection, governance and the distinctive features of microtakaful. Fikri et al. (2022) similarly argue that affordability, accessibility, simplicity and value must be embedded in regulatory and product design.

Infaq as catalytic and flexible social finance

Infaq broadly denotes voluntary expenditure for permissible and beneficial purposes. Unlike zakat, it is not restricted to a fixed rate or an exhaustive list of beneficiary categories. Unlike a waqf, it does not necessarily require preservation of principal. Those characteristics make *Infaq* highly flexible, but flexibility is both an advantage and a governance risk. It enables rapid allocation and adaptation to local needs. However, it may also encourage ad hoc spending, weak monitoring or donor-driven priorities unless institutions define purpose, eligibility, reporting and controls.

The traditional image of charity is ex post relief: assistance is distributed after illness, disaster or loss. An integrated *Infaq*–microtakaful model changes the timing of intervention. *Infaq* is used ex ante to enable participation in a risk pool before the shock occurs. This shifts social finance from repeated compensation of individual losses to collective preparedness. The change is economically meaningful because predictable protection can reduce the need for emergency fundraising, discretionary case assessment and unequal access to donors after a crisis. It is also consistent with the broader movement from fragmented charity towards strategic, outcome-oriented Islamic social finance (Ascarya, 2022; Hamzah & Yudiawan, 2023).

Infaq should not, however, be treated as free capital without constraints. Permanent full subsidy can create dependence, obscure the true cost of protection, and expose the scheme to volatility in donations. A catalytic approach is preferable: *Infaq* lowers the initial affordability barrier, finances public-good components such as literacy and enrolment, or provides time-limited support while participants gradually co-contribute. The social fund can also support high-risk groups that cannot be served through ordinary pooled contributions, provided that actuarial cross-subsidy and charitable subsidy are transparently distinguished.

Islamic microfinance institutions as ecosystem coordinators

BMTs combine a community-facing commercial function (*tamwil*) with a social function (*maal*), although the balance and legal form vary. Their potential comparative advantage lies in relationships: they know local enterprises, collect repayments, maintain member records and often possess social legitimacy. These capabilities can reduce the transaction costs of identifying eligible households, explaining products, collecting contributions and initiating claims. BMT financing data may also support suitable coverage amounts linked to enterprise scale or outstanding obligations.

That proximity does not mean that BMTs should become unlicensed insurers. Under the proposed model, insurance risk remains with a licensed takaful operator and the participant risk fund. The BMT acts as an aggregator, distributor, educator and service interface under a formal agreement. This functional separation protects participants and preserves regulatory clarity. It also responds to recurring evidence that BMTs face governance and capacity limitations and that social-commercial integration requires explicit safeguards against commingling, mission drift and inconsistent oversight (Rohman et al., 2022; Wulandari, 2019; Wulandari et al., 2016).

METHODS

Review design and reporting

The study used a systematic literature review with thematic synthesis. The review protocol was structured around the transparency requirements of PRISMA 2020 and the PRISMA-S extension for reporting literature searches (Page et al., 2021; Rethlefsen et al., 2021). It specified the review question, eligibility domains, information sources, search syntax, screening sequence, critical appraisal, data extraction, coding and synthesis. Meta-analysis was not planned because the corpus combined heterogeneous empirical designs with conceptual, regulatory and institutional evidence. The review process comprised question formulation, searching, record management, and duplicate checking; title/abstract or metadata screening; eligibility assessment; design-appropriate critical appraisal; and coding and thematic synthesis. Guidance on review design and thematic synthesis was drawn from Snyder (2019) and Thomas and Harden (2008).

Information sources and search strategy

Searches were completed on 5 August 2026 across publisher platforms, DOI- and Crossref-linked records, Google Scholar, DOAJ, institutional repositories and authoritative institutional websites. The principal publication window was 2005–2026, although earlier foundational works were retained where necessary to explain vulnerability and insurance against poverty.

Four concept blocks were used: (Q1) (microtakaful OR micro-takaful OR Islamic microinsurance) AND (low-income OR poor OR vulnerable OR resilience); (Q2) (Infaq OR Islamic social finance OR zakat OR waqf OR sadaqah) AND (takaful OR microinsurance); (Q3) (Islamic microfinance OR BMT OR Baitul Maal wat Tamwil) AND (insurance OR protection OR resilience); and (Q4) microinsurance AND financial resilience. Search syntax was adapted only where platform-imposed syntax or field restrictions applied.

Backwards and forward citation searches were conducted for influential papers and integrated-model studies. The exact platform-level strategy, search date and available record counts are reported in Supplementary Table S1.

Table 1. Search strategy and record-flow audit

Platform/stage	Search date	Strategy	Records	Reporting note
Crossref / DOI-linked records	5 Aug 2026	Q1–Q4; field syntax adapted to platform	NR	Raw hit count not preserved in original dynamic search log.
Google Scholar	5 Aug 2026	Q1–Q4; phrase and Boolean variants as permitted	NR	Dynamic result counts are not retained; citation chaining is also used.
DOAJ	5 Aug 2026	Q1–Q4	NR	Raw hit count not preserved.
Publisher platforms/journal sites	5 Aug 2026	Q1–Q4; adapted to platform search fields	NR	Included publisher-hosted and DOI-verified records.
Institutional repositories	5 Aug 2026	Q1–Q4 plus title/author verification searches	NR	Used for traceable scholarly records.
Authoritative policy / institutional websites	5 Aug 2026	Targeted combinations of microtakaful, takaful, inclusion, regulation, Islamic social finance and BMT	NR	Used for regulatory and methodological context.
Backward/forward citation searching	5 Aug 2026	Reference-list and citing-record searches from influential papers and integrated-model studies	NR	Supplementary discovery method.
DOI/publisher-verified records reaching final eligibility assessment	5 Aug 2026	After relevance and traceability screening	35	All 35 retained at final eligibility stage.
Substantive studies included in the synthesis	5 Aug 2026	Eligible substantive evidence	29	Reported in Table 1.
Methodological/policy supporting sources	5 Aug 2026	Eligible supporting evidence	6	Used for methods and institutional context.
Full-text/detailed-record exclusions at the final eligibility stage	5 Aug 2026	Not applicable	0	Earlier exclusions occurred during relevance/traceability screening.
Duplicate-removal count	5 Aug 2026	DOI/title/author-year duplicate checking	NR	The author must recover or re-run the search to provide the count.

Archived search strings: Q1 = (microtakaful OR micro-takaful OR Islamic microinsurance) AND (low-income OR poor OR vulnerable OR resilience); Q2 = (Infaq OR Islamic social finance OR zakat OR waqf OR sadaqah) AND (takaful OR microinsurance); Q3 = (Islamic microfinance OR BMT OR Baitul Maal wat Tamwil) AND (insurance OR protection OR resilience); Q4 = microinsurance AND financial resilience.

Eligibility, screening and record disposition

A publication was eligible when it contributed evidence or analysis on at least one of five areas: household financial vulnerability; microinsurance or microtakaful for excluded groups; the use of Islamic social finance for risk protection; the role of Islamic microfinance or BMT institutions; or the governance of an integrated model. Sources were excluded when they addressed corporate takaful without an inclusion dimension, conventional banking without relevance to household protection, purely theological discussion without institutional implications, or promotional material without a traceable scholarly or official source. Screening proceeded from title/abstract or publisher metadata to full-text or detailed-record eligibility assessment, with bibliographic details checked against DOI records, publisher metadata or recognised repositories.

The surviving audit trail begins with 35 DOI- or publisher-verified records. All 35 were assessed at the final eligibility stage and retained: 29 as substantive evidence and six as methodological or policy sources. Accordingly, full-text exclusions at the final eligibility stage were n = 0; the reasons listed above refer to records removed during the earlier relevance and traceability screen. Figure 1 reports the documented pathway, while

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the platform-level retrieved-record and duplicate-removal counts remain NR pending recovery or re-execution of the original searches.

Critical appraisal

Methodological quality was assessed according to study design rather than by a single generic score. Original empirical studies were mapped to the Mixed Methods Appraisal Tool (MMAT) 2018 categories, which accommodate qualitative, quantitative descriptive, non-randomised and mixed-methods evidence (Hong et al., 2018). Narrative, policy, and other textual evidence were appraised using the corresponding JBI textual evidence framework (McArthur et al., 2025). Appraisal informed the interpretive weight assigned to each source rather than operating as an automatic exclusion threshold, because the review question required both empirical evidence and institutional or regulatory analysis. Study-level judgements, the applicable appraisal framework and the principal limitation of each source are reported in Supplementary Table S1.

Data extraction, coding and development of the six themes

Data extraction captured the study context and design, as well as evidence on shock exposure, affordability, trust, product design, distribution, claims, subsidies, fund segregation, BMT capacity, governance, regulation, and impact. Thematic synthesis followed the three-stage logic of Thomas and Harden (2008): line-by-line coding of relevant findings, development of descriptive themes and generation of higher-order analytical themes. The review objectives and literature review informed the initial coding frame deductively, but additional codes were added inductively when a retained source introduced a distinct mechanism, implementation risk, or outcome. Overlapping codes were merged iteratively. A theme was retained when it recurred across more than one source or evidence domain, addressed at least one review objective and produced a distinct institutional or implementation implication. This process yielded six themes: financing/resilience; adoption/product; Infaq/subsidy; BMT/capacity; governance/funds; and impact measurement.

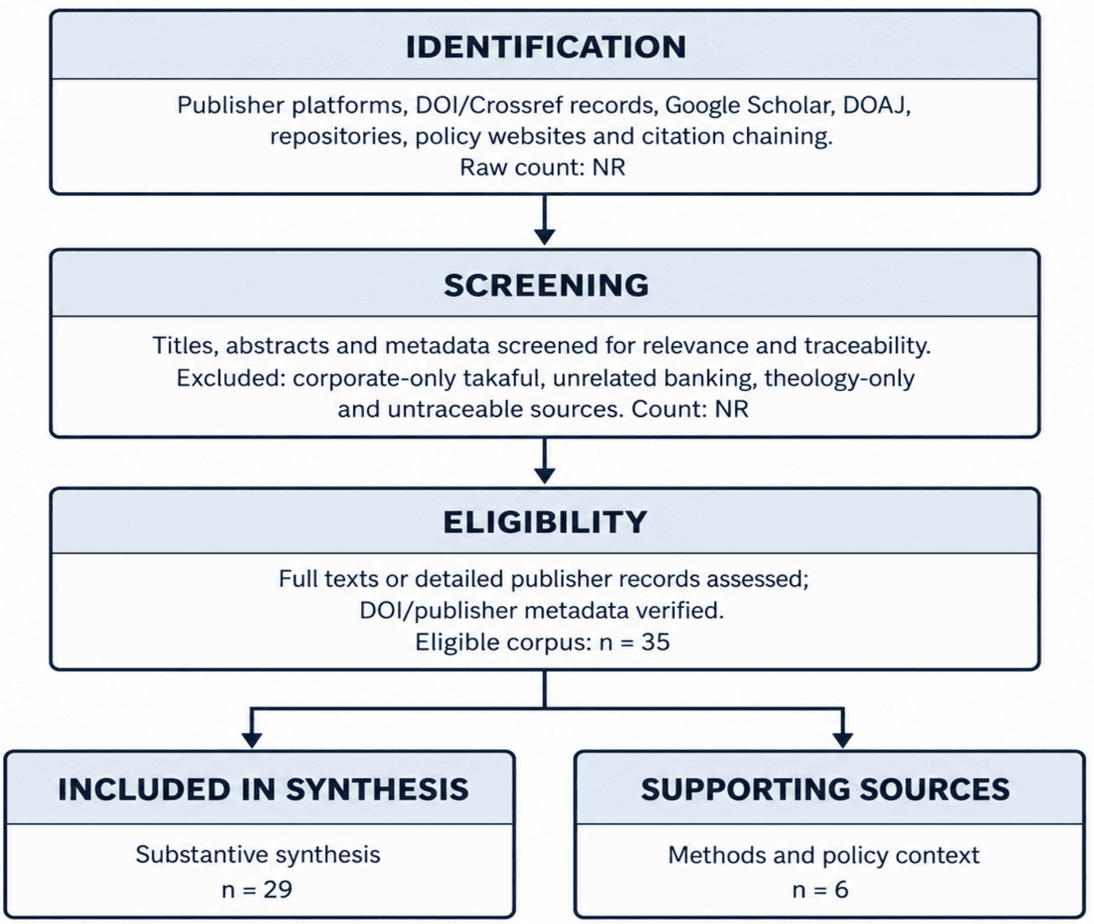

Figure 1. Literature identification and selection process

RESULTS AND DISCUSSION

Table 2 summarises 29 substantive sources: 15 examined Indonesia, three focused on Malaysia, and 11 addressed other countries or cross-country concepts. Designs ranged from surveys and panel studies to case, regulatory and conceptual analyses. Six methodological or policy sources guided the review design and institutional context.

Table 2. Substantive publications included in the thematic synthesis

No.	Study	Context/design	Included evidence/theme
1	Abdul Rahman & Dean (2013)	Review	Islamic microfinance barriers and solutions (T1/T4).
2	Ahmed (2016)	Conceptual	Microtakaful for microenterprises and financing (T1/T2).
3	Alhammadi (2025)	Indonesia; policy	Takaful inclusion, barriers and sustainability (T2/T5).
4	Arsyianti et al. (2018).	Indonesia; household	Debt, charity and financial education (T1/T3).
5	Ascarya (2022)	Indonesia; crisis	Islamic social finance and recovery (T3/T5).
6	Bangaan Abdullah et al. (2022)	Malaysia; survey	Knowledge and micro-family takaful participation (T2).
7	Biener & Eling (2012)	Cross-market analysis	Microinsurance insurability barriers and solutions (T1/T2).
8	Churchill (2007)	Inclusive insurance review	Commercial viability challenges (T2/T5).
9	Clarke & Dercon (2016)	Global monograph	Ex ante planning for shocks (T1/T6).
10	Dercon (2005)	Global edited evidence	Uninsured risk and poverty persistence (T1).
11	Fianto et al. (2019).	East Java; panel	Access to Islamic microfinance (T1/T4).
12	Fikri et al. (2022).	Malaysia; regulation	Proportional microtakaful rules (T2/T5).
13	Hamzah & Yudiawan (2023)	Indonesia; case	*Infaq* and socio-economic resilience (T3).
14	Haneef et al. (2015).	Bangladesh; model	Waqf-Islamic microfinance integration (T3/T4).
15	Jaenudin et al. (2018).	Indonesia; model	Social-fund subsidy for microtakaful (T3/T5).
16	Malik & Hussain (1994)	Pakistan; analysis	*Infaq* and poverty alleviation (T3).
17	Mikail et al. (2017).	Malaysia; exploratory	Zakat- and waqf-funded microtakaful (T3/T5).
18	Mursal et al. (2023).	Indonesia; case	Zakat, *Infaq* and Sadaqah Crisis Response (T3/T5).
19	Oppong et al. (2024).	Ghana; PSM	Microinsurance and household resilience (T1/T6).
20	Rapi & Kassim (2023a)	Indonesia; TPB survey	Participation attitudes and perceived control (T2).
21	Rapi & Kassim (2023b)	East Java; survey	Acceptance, access and product value (T2).
22	Robbani et al. (2020).	Indonesia; survey	Monitoring and commercialisation risks (T1/T4).
23	Rohman et al. (2022).	Indonesia; regulation	BMT legal and institutional architecture (T4/T5).

24	Rusydiana & Devi (2017)	Indonesia; AHP	Microtakaful barriers and strategies (T2/T5).
25	Shamsudheen & Muneeza (2024)	Conceptual model	Blended social finance-microtakaful (T3/T5).
26	Tamanni et al. (2022).	Institutional analysis	Social-commercial finance integration (T3/T5).
27	Wulandari (2019)	Indonesia; BMT case	*Baitul maal* and qard hasan outreach (T3/T4).
28	Wulandari & Kassim (2016)	Indonesia; BMT case	Financing-poor governance challenges (T4/T5).
29	Wulandari et al. (2016).	Indonesia; interviews	Distinctive BMT financing processes (T4).

Note. T1 financing/resilience; T2 adoption/product; T3 *Infaq*/subsidy; T4 BMT/capacity; T5 governance/funds; T6 impact measurement.

The design-specific critical appraisal is presented in Supplementary Table S1. No source was excluded solely because of methodological quality; instead, stronger empirical designs and authoritative regulatory evidence were given greater interpretive weight, while conceptual and context-specific studies were used primarily to support mechanism development and institutional interpretation.

The first finding is that financial access and financial protection solve different problems. Islamic microfinance can finance stock, equipment and working capital, but it does not automatically protect the household when illness, mortality or disaster interrupts cash flow. Studies of insurance and poverty show that uninsured losses can lead to distress borrowing, asset sales and reduced consumption, while recent microinsurance evidence associates coverage with stronger financial resilience among low-income households (Biener & Eling, 2012; Oppong et al., 2024). This distinction has a direct design implication: protection should be linked to household and livelihood needs rather than treated merely as collateral support for the lender. A scheme designed only to repay outstanding financing may protect the institution while leaving the family without resources for treatment, funeral costs or business recovery.

The second finding concerns the conditions under which microtakaful becomes meaningful to low-income participants. Affordability is important, but a low price alone is insufficient. Households must understand the benefit, trust the provider, know how to claim and believe that the expected payment justifies the contribution. Bangaan Abdullah et al. (2022) identify knowledge of benefits as an important indicator of participation, while Rapi and Kassim (2023a, 2023b) show that attitude, perceived behavioural control, social influence, and accessibility shape acceptance in Indonesia. Product design should therefore favour a limited number of clearly defined benefits, plain-language exclusions, flexible contribution schedules and accessible claims. Small, prompt and understandable benefits may create more value than broad nominal coverage that is difficult to use.

Claims performance is central to trust. For low-income households, a delayed claim can be equivalent to a denied claim because expenses occur immediately, and informal debt may already have been taken out. The programme should publish required documents, decision timelines, complaint routes and reasons for rejection. Claims assistance can be provided locally through a BMT, but the decision and payment responsibility should remain with the licensed takaful operator. The regulatory literature also emphasises proportionality, governance, and consumer protection in microtakaful, as very small contributions do not warrant weaker treatment of participants (Fikri et al., 2022; Islamic Financial Services Board & International Association of Insurance Supervisors, 2015).

The third finding is that *Infaq* can serve as a catalytic form of affordability support. Its flexibility permits assistance to households that cannot immediately meet the full contribution, and it can finance public-good activities such as literacy, enrolment or community outreach. This use changes the timing of charity. Instead of waiting for a loss and assessing each request ex post, *Infaq* can purchase ex ante access to a collective protection mechanism. The approach is consistent with evidence that Islamic social finance can support resilience and economic recovery when it is organised through credible institutions (Ascarya, 2022; Hamzah & Yudiawan, 2023). It is also consistent with the broader literature advocating integration between Islamic social and commercial finance rather than operating the two systems in isolation (Tamanni et al., 2022; World Bank & Islamic Development Bank Group, 2017).

However, the review does not support treating *Infaq* as an unlimited source of permanent subsidy. Donation flows are uncertain, while a full subsidy for all participants can weaken ownership, obscure the actual cost of coverage and make renewal dependent on annual fundraising. A tiered approach is more defensible. Households with no realistic payment capacity may receive full support for a defined period; households with limited but regular cash flow may receive a high partial subsidy; and relatively stable participants may receive matched contributions or group pricing. Eligibility should be reassessed periodically and after a major shock. Graduation should mean a gradual increase in participants' contributions as capacity improves, not abrupt exclusion from protection.

Tiered support also protects *Infaq*'s social purpose. Eligibility should combine income with disability, single-earner dependence, disaster exposure, unstable work, savings and debt burden. Data requirements must remain proportionate, with human review and appeal. Donor preferences may be accommodated only when transparent and equitable.

The fourth finding is that BMTs can reduce distribution costs and strengthen trust, but their role must be carefully limited. BMTs understand members' cash flows, maintain regular contact, and can support group enrolment, contribution collection, education, and claims notification. This creates a practical bridge between vulnerable households and a takaful operator. At the same time, studies of BMT financing identify governance, monitoring and mission-related constraints (Abdul Rahman & Dean, 2013; Rohman et al., 2022; Wulandari & Kassim, 2016). The BMT should therefore act as an authorised distributor and service platform rather than an unlicensed risk carrier. Underwriting, certificate issuance, reserve management and claim settlement must remain with the licensed operator.

A written service agreement should define enrolment, remittance, training, data protection, complaints, remuneration and audit. Automatic deductions require separate consent, and participants must receive verifiable proof of coverage. These safeguards keep microtakaful distinct from financing and clarify that the BMT does not guarantee claims.

The fifth finding is that integration requires a strict fund architecture. At minimum, three accounts must be conceptually and operationally distinguishable: the *Infaq* support fund, the participant risk fund and the operator's account. The *Infaq* fund finances approved subsidies and limited programme costs in line with donor intent. The participant risk fund receives tabarru contributions and pays covered claims. The operator account receives disclosed fees and bears the responsibilities specified in the takaful model. Commingling these accounts would obscure ownership, surplus treatment, deficit responsibility, and the scheme's actual performance. Earlier integrated models involving zakat, waqf, and microtakaful similarly demonstrate the need to identify the purpose and control of each resource (Haneef et al., 2015; Mikail et al., 2017; Shamsudheen & Muneeza, 2024).

Joint governance is required because separate approvals may miss risks across the customer journey. The social-finance institution governs *Infaq* and eligibility; the operator prices risk and pays claims; the BMT provides authorised services; and Shariah supervision reviews contracts, fees, fund flows, and the treatment of surpluses and deficits. Audit, consumer representation and public reporting reinforce trust.

The sixth finding concerns the meaning of success. Enrolment and donation volume are insufficient outcome measures. A programme may register many participants while providing trivial benefits, allowing contributions to lapse or rejecting claims that households reasonably expected to be covered. Performance should be assessed across outreach, affordability, protection, institutional quality and household resilience. Relevant indicators include renewal, participant contribution as a share of disposable income, claim acceptance, median payment time, benefit adequacy, complaints, reconciliation errors, emergency borrowing, distress asset sales, business interruption and time to livelihood recovery. Oppong et al. (2024) demonstrate the value of examining household-level resilience outcomes rather than assuming that insurance ownership is itself an impact.

Taken together, the findings support a ring-fenced, tiered and co-contributory framework. *Infaq* donors or social-finance institutions provide resources to a separately governed support fund. The fund subsidises eligible households and may finance literacy or enrolment within approved limits. BMTs identify and educate potential participants, collect any co-contribution and assist with claims documentation. A licensed takaful operator enrols the group, manages the participant risk fund, maintains reserves and pays valid claims. Cross-cutting governance includes Shariah supervision, actuarial oversight, consumer protection, audit, data privacy and impact reporting. The model does not require the creation of a new insurance entity; it coordinates existing functions around a household resilience objective.

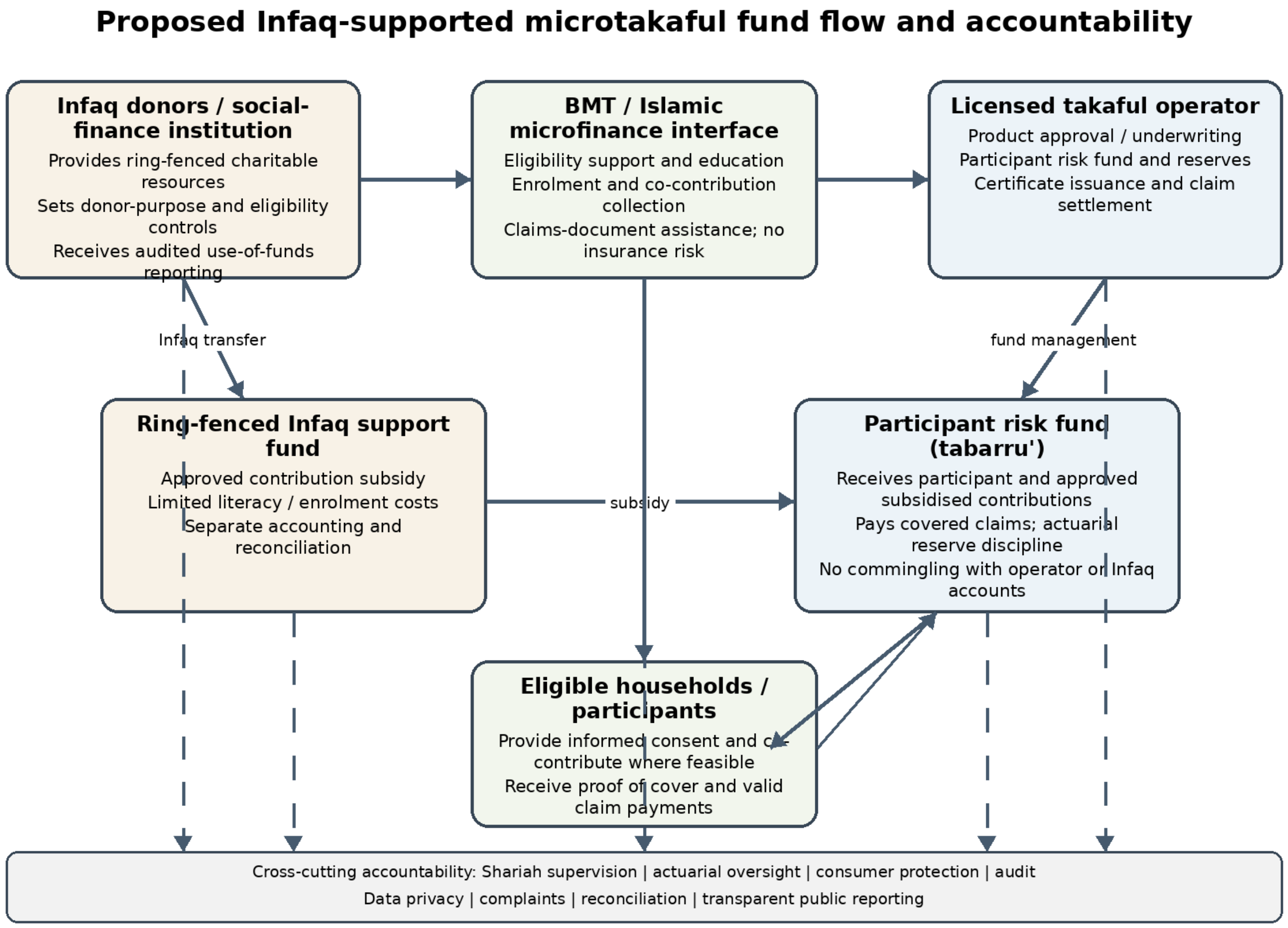

Figure 2. Proposed Infaq-supported microtakaful fund flow, institutional responsibilities and accountability.

The proposed framework makes three theoretical contributions. First, it conceptualises resilience as the interaction of productive finance, ex ante risk pooling and solidarity-based affordability support. No single component can perform all three functions. Secondly, it reframes *Infaq* from predominantly reactive assistance to preventive social infrastructure, while recognising that direct grants remain necessary for uninsurable or immediate needs. Thirdly, it treats BMT proximity as a distribution advantage that must be balanced by functional separation and regulatory accountability. These contributions extend the blended-finance literature by specifying the flow of funds and the limits of institutional roles.

Regulatory adaptability and jurisdictional fit

The proposed architecture is modular rather than dependent on a single legal form. In Indonesia, implementation would need to preserve the licensed takaful operator as the entity responsible for the insurance product, underwriting, participant risk fund administration, reserves and claim settlement. Product design and marketing channels should be aligned with POJK No. 8 of 2024, while operational arrangements, agency conduct and claims handling should be consistent with POJK No. 36 of 2024; disclosure, consent, complaints and fair treatment should also satisfy POJK No. 22 of 2023 on consumer and community protection (Otoritas Jasa Keuangan, 2023, 2024a, 2024b). The BMT role should therefore be adapted to its legal status and permitted activities: where it is not authorised to act as an insurance intermediary, its function should be limited to education, referral, administrative support and other activities permitted under a formal agreement. Infaq should remain legally and operationally distinct from participant and operator funds, with donor-purpose restrictions and Shariah governance preserved. For applications outside Indonesia, the same functional architecture can be retained. However, fund custody, distribution, underwriting, claims, data processing and supervisory responsibilities should be mapped to locally authorised entities before a pilot is launched.

Measurable hypotheses for empirical validation

The framework is intended to generate testable propositions rather than remain purely conceptual. Table 3 specifies directional hypotheses and measurable indicators for actuarial modelling, household validation and pilot evaluation.

Table 3. Testable hypotheses and indicators for validation of the proposed model.

Domain/hypothesis	Testable proposition	Primary measures
Actuarial A1	A tiered Infaq subsidy permits a contribution–benefit structure in which expected claims and required reserves remain covered by the participant risk fund under base-case assumptions.	Expected loss ratio, reserve-coverage ratio, break-even group size, and probability of annual deficit.
Actuarial A2	The risk fund remains viable under specified stress scenarios without drawing on unrestricted Infaq or the operator account.	Sensitivity to claim incidence/severity, adverse selection, lapse, expense load and catastrophe scenarios.
Household H1	At an equivalent benefit level, tiered Infaq support increases willingness to enrol and reduces the contribution burden relative to an unsubsidised product.	Stated willingness to enrol; maximum willingness to pay; expected take-up; contribution as a share of disposable income.
Household H2	Benefit comprehension, trust in claims and perceived accessibility are positively associated with enrolment and renewal intention.	Comprehension score, trust score, perceived accessibility of claims, and enrolment/renewal intention.
Pilot P1	Following a covered shock, participating households experience less emergency borrowing and fewer distress asset sales than comparable eligible non-participants.	Emergency-debt incidence/value; distress asset sales; essential-consumption disruption; business-interruption duration.
Pilot P2	Faster and more transparent claims handling is associated with higher participant trust and renewal.	Claim acceptance rate, median payment time, complaint rate, trust change, and renewal rate.
Pilot P3	Among households whose payment capacity improves, gradual co-contribution can increase without reducing continuity of protection.	Participant contribution share, lapse rate, subsidy graduation, and coverage continuity by income trajectory.

Implementation should begin with a controlled pilot covering a small number of high-priority events. Eligibility, contribution tiers, benefit limits, claims evidence, service standards, data-sharing rules and exit or graduation rules should be specified before enrolment. The pilot protocol should pre-register the actuarial assumptions and household/pilot hypotheses in Table 3, establish a baseline before cover starts, and use follow-up measurement after exposure to a covered shock. At a minimum, the evaluation should assess emergency debt, asset preservation, essential consumption, business interruption, recovery time, comprehension, trust, claims experience, and renewal. Where random assignment is infeasible, a matched comparison or a phased roll-out design should be used to strengthen causal inference.

Several limitations qualify the synthesis. The evidence base spans different jurisdictions, product types and methods, making direct comparison difficult. Research specifically on Infaq-funded microtakaful remains limited, so part of the proposed architecture is an inference from adjacent evidence on Islamic social finance, BMTs and inclusive insurance. The original search relied partly on dynamic discovery platforms. It did not preserve platform-level raw hit and duplicate counts, which constrains retrospective reproducibility until the archived search strings are re-run. The regulatory discussion is anchored in the Indonesian setting and therefore requires jurisdiction-specific legal mapping before transfer to another jurisdiction. Finally, the framework has not yet been tested through household demand research, actuarial modelling or a live institutional pilot. These limitations define the next research agenda rather than invalidate the conceptual result.

Table 4. Core review findings and institutional implications

Finding	Implication for design
Financing alone does not protect households from severe shocks.	Link productive finance with household-centred protection, not only lender protection.
Microtakaful adoption depends on affordability, knowledge, trust and claims performance.	Use simple benefits, flexible payments, clear exclusions and prompt claims.
Infaq is flexible, but donation flows are uncertain.	Use ring-fenced, targeted and time-bounded subsidy rather than unrestricted permanent support.
BMTs provide trusted local access but face governance and capacity risks.	Use BMTs for authorised distribution and servicing; retain insurance risk with a licensed operator.
Integrated models create risks of commingling and unclear accountability.	Separate *Infaq*, participant risk and operator accounts, with Shariah review and independent assurance.
Enrolment is not equivalent to resilience.	Measure renewal, claims, recovery, emergency debt and distress asset sales.

CONCLUSION

This review shows that low-income household resilience requires more than access to financing. Microtakaful can convert severe but uncertain losses into defined collective protection, yet its value depends on affordability, comprehension, trust, distribution and timely claims. Infaq can reduce access barriers and finance limited public-good functions, but it should not be treated as an unlimited substitute for sound pricing, reserves, or participant responsibility. The strongest institutional direction is therefore a ring-fenced and tiered model: charitable support is allocated through transparent vulnerability criteria; participants co-contribute when feasible; BMTs provide local enrolment, education, collection and claims assistance within their permitted role; and a licensed takaful operator retains underwriting, reserve and claims responsibilities. Separate accounts, joint Shariah governance, consumer protection, audit and impact reporting are essential. The model's novelty lies less in inventing a new contract than in coordinating existing Islamic financial and social institutions around measurable household recovery. Future research should test the explicit hypotheses proposed in this review through actuarial stress modelling, household preference and affordability validation, jurisdiction-specific regulatory assessment, and a controlled pilot evaluating emergency borrowing, distress asset sales, business continuity, claims performance, renewal and recovery time.

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Supplementary Material

Supplementary Table S1. Study-level critical appraisal and interpretive weight

Appraisal is design-sensitive. Empirical sources are mapped to the relevant MMAT category; narrative, policy and conceptual sources are mapped to JBI textual-evidence appraisal. The overall judgement is used to calibrate interpretive weight and is not a substitute for criterion-level verification against the archived full texts.

Study	Reported design	Appraisal framework	Overall judgement	Principal limitation / interpretive caution
Abdul Rahman & Dean (2013).	Review/narrative	JBI textual evidence – narrative	Include: contextual/moderate	Narrative review; search and selection procedures are not the focus of the paper.
Ahmed (2016)	Conceptual	JBI textual evidence – narrative/opinion	Include; contextual	Conceptual proposition without direct empirical validation.
Alhammadi (2025)	Policy/institutional analysis	JBI textual evidence – policy/narrative	Include; moderate	Jurisdiction-specific policy interpretation; causal effects are not estimated.
Arsyianti et al. (2018).	Household empirical analysis	MMAT – empirical, design-specific	Include; moderate	Observational household evidence; residual confounding and self-report may remain.
Ascarya (2022)	Crisis-period empirical/institutional analysis	MMAT – empirical, design-specific	Include; moderate	The COVID-19 context may limit transferability to routine conditions.
Bangaan Abdullah et al. (2022).	Survey	MMAT – quantitative descriptive	Include; moderate-to-higher	Cross-sectional self-report; participation determinants may not establish causality.
Biener & Eling (2012).	Cross-market analysis	MMAT – quantitative non-randomised/secondary	Include; moderate-to-higher	Market heterogeneity and secondary data constrain direct household inference.
Churchill (2007)	Inclusive-insurance review	JBI textual evidence – narrative	Include: contextual/moderate	Older review evidence; useful for commercial-viability mechanisms rather than current regulation.
Clarke & Dercon (2016).	Monograph	JBI textual evidence – narrative	Include; contextual	Foundational ex ante shock-planning evidence; not

				microtakaful-specific.
Dercon (2005)	Edited evidence	JBI textual evidence – narrative	Include; contextual	Foundational and heterogeneous evidence; not designed around the present model.
Fianto et al. (2019).	Panel study	MMAT – quantitative non-randomised	Include; higher	Observational panel design; unmeasured confounding cannot be fully excluded.
Fikri et al. (2022).	Regulatory review	JBI textual evidence – policy/narrative	Include; moderate	Malaysia-specific regulatory analysis; transfer requires jurisdictional mapping.
Hamzah & Yudiawan (2023)	Case study	MMAT – qualitative	Include; moderate	Context-specific case evidence and crisis conditions limit transferability.
Haneef et al. (2015).	Integrated model	JBI textual evidence – narrative	Include; contextual	Model-based contribution with limited direct validation of microtakaful outcomes.
Jaenudin et al. (2018).	Model/decision analysis	MMAT – quantitative descriptive/decision analysis	Include; moderate	Model results depend on expert/model assumptions rather than household outcomes.
Malik & Hussain (1994).	Secondary/analytical study	MMAT – quantitative non-randomised/secondary	Include: contextual/moderate	The dated institutional and economic context limits present-day transferability.
Mikail et al. (2017).	Exploratory study	MMAT – qualitative	Include; moderate	Exploratory scope and context limit generalisability.
Mursal et al. (2023).	Case study	MMAT – qualitative	Include; moderate	A crisis-response setting may not represent preventive pre-shock financing.
Oppong et al. (2024).	Propensity-score matched observational study	MMAT – quantitative non-randomised	Include; higher	Matching reduces observed confounding but cannot eliminate unobserved confounding.
Rapi & Kassim (2023a)	TPB survey	MMAT – quantitative descriptive	Include; moderate-to-higher	Behavioural intention may not translate directly into actual enrolment.
Rapi & Kassim (2023b).	Household survey	MMAT – quantitative descriptive	Include; moderate-to-higher	Local self-reported acceptance may limit external validity.

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Robbani et al. (2020).	Survey/observational	MMAT – quantitative descriptive/non-randomised	Include; moderate	Observational design and institutional context constrain causal claims.
Rohman et al. (2022).	Regulatory/institutional analysis	JBI textual evidence – policy/narrative	Include; moderate	Legal architecture is jurisdiction-specific and may change over time.
Rusydiana & Devi (2017)	AHP / expert decision analysis	MMAT – quantitative descriptive	Include; moderate	Priority rankings are sensitive to expert-panel composition and judgement.
Shamsudheen & Muneeza (2024).	Conceptual model	JBI textual evidence – narrative	Include; contextual	The blended model is conceptually relevant but lacks live pilot evidence.
Tamanni et al. (2022).	Institutional analysis	JBI textual evidence – narrative	Include: contextual/moderate	Institutional synthesis supports mechanisms more than causal effect estimation.
Wulandari (2019)	BMT case study	MMAT – qualitative	Include; moderate	Single/context-specific case limits transferability.
Wulandari & Kassim (2016)	BMT case study	MMAT – qualitative	Include; moderate-to-higher	Strong institutional detail but context-specific case evidence.
Wulandari et al. (2016).	Interviews	MMAT – qualitative	Include; moderate-to-higher	Qualitative transferability depends on participant and institutional context.