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## RAMOS XIMENA

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*Takaful And Mutual Insurance Alternative*

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During the conference, a new World Bank book entitled "Mutual Insurance and Takaful: Alternative Approaches to Managing Risk" was launched. "The book seeks to increase the understanding, appreciation, and discussion of the challenges and solutions needed for the active development and implementation of takaful," said Serap.

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Towards the last quarter of twentieth century, the developments in Islamic finance gave rise to the concept of Takaful as an alternative to conventional insurance. Insurance is a necessary tool for the modern economy. The primary objective of Takaful

is risk mitigation. In conventional insurance the risk is assumed by the insurer.

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