OPEN ACCESS

Volume: 13

Special Issue: 5

Month: February

Year: 2026

E-ISSN: 2582-0397

Citation:
Nithya, V., and A. Karuppusamy. "A Study on the Influence of Indian Knowledge System (Iks) in Health Insurance Schemes." *Shanlax Inernational Journal of Arts, Science and Humanities,* vol. 13, no. S5, 2026, pp. 72–76

DOI:
https://doi.org/10.34293/sijash.v13iS5-Feb.11281

A Study on the Influence of Indian Knowledge System (Iks) in Health Insurance Schemes

V. Nithya
Part-Time Research Scholar
Assistant Professor
PG & Research Department of Commerce
The Madura College, Madurai, Tamil Nadu, India

Dr. A. Karuppusamy
Assistant Professor
PG & Research Department of Commerce
The Madura College, Madurai, Tamil Nadu, India

Abstract
Insurance in the Indian Knowledge System is the ethical, social, and state responsibility of collective protection against risk, rooted in Dharma, welfare, and prevention rather than commercial contracts.The Indian Knowledge System (IKS) offers a holistic, ethical, and community-centered approach to health and risk management. Long before the emergence of modern insurance systems, ancient Indian texts, institutions, and social practices emphasized collective responsibility, preventive healthcare, and state welfare. This study examines how principles of IKS have influenced and continue to impact the philosophy, design, and delivery of health insurance in India, particularly in areas such as preventive care, social insurance, risk pooling, and welfare-oriented schemes. The future of health insurance in India lies in a hybrid model that respects and leverages traditional wisdom to deliver comprehensive, affordable , and targeted education.
Keywords: Indian Knowledge System, Health Insurance, Modern Insurance, Preventive Healthcare, Risk Pooling, Hybrid Model

Introduction

Health insurance is a mechanism to protect individuals from financial hardship arising from illness and medical emergencies. While modern health insurance in India follows actuarial and contractual models introduced during the colonial period, its underlying values resonate strongly with concepts found in the Indian Knowledge System.IKS views health as a collective and moral responsibility, not merely an individual concern. This study explores how these ancient ideas influence contemporary health insurance frameworks in India.

Concept of Insurance Mention N IKS

In the Indian Knowledge System (IKS), the idea of insurance doesn't appear as a modern contract with premiums and policies, but the core concept of risk-sharing and protection against loss is very much present—embedded in ethics, community life, statecraft, and religious practice.

Concept of Health and Risk in Indian Knowledge System

In IKS, health (Swasthya) is defined as a balanced state of body, mind, and spirit.It includes

- Prevention over cure (Ayurveda)
- Balance (Samatva) rather than reactive treatment
- Disease viewed as a disruption of harmony

Illness was considered a shared societal risk, requiring community and state intervention—similar to the risk-sharing principle in insurance.

Risk Sharing and Social Protection in Ancient India

Guild-Based Mutual Support (Śreṇi)

- Professional guilds pooled funds to support members during illness or disability
- Medical expenses and livelihood loss were collectively managed
- Early form of mutual health insurance

State Responsibility (Arthashastra)

Kautilya emphasized:

- State-funded healthcare facilities
- Compensation during epidemics
- Protection of vulnerable populations

This aligns with government-sponsored health insurance models today.

Role of Ayurveda in Shaping Health Insurance Philosophy

Ayurveda contributes significantly to IKS-based health thinking ,it provide

- Emphasis on preventive healthcare
- Lifestyle regulation (Dinacharya, Ritucharya)
- Early diagnosis and minimal intervention

Impact of Ayurveda on Health Insurance

- Encourages coverage for preventive checkups
- Supports wellness programs
- Integration of AYUSH treatments under insurance schemes

Community Institutions as Health Safety Nets

Temples, monasteries, and local trusts:

- Offered free medical care
- Stored medicinal herbs and food
- Supported the sick during epidemics

These institutions functioned as informal health insurance systems funded by donations and endowments.

Philosophical Foundation: Dharma-Based Risk Protection

In IKS, protection from risk is not a purchased service but a duty (Dharma).It includes

- One individual's loss is society's concern
- Risk is shared morally and socially
- Protection of life (Raksha) is paramount

This forms the moral backbone of insurance.This aligns with the core purpose of insurance.

Apaddharma (Duties in Crisis)

Apaddharma allows flexible rules during emergencies:

- Resources may be redistributed
- Community and state intervene
- Survival and welfare take priority

This is conceptually similar to insurance claims during contingencies.

Health-Centric Worldview

Health (Swasthya) is a societal asset:

- Preventive care emphasized (Ayurveda)
- Public health measures
- Free treatment during epidemics

This directly influences health insurance philosophy.

Ethical Economics (Artha with Dharma)

IKS does not separate economy from ethics:

- Wealth (Artha) must serve welfare
- Profit is secondary to social good
- Exploitation is adharma

Inclusivity and Social Equity

IKS stresses protection of:

- Poor
- Sick
- Elderly
- Women and children

This theme appears in:

- Community care systems
- King's duty to protect the vulnerable

Comparable to universal insurance coverage.

Concept of Risk and Uncertainty in IKS

IKS recognizes uncertainty (Apad – crisis, calamity):

- Natural disasters
- Disease and epidemics
- Economic loss
- Death and disability

Instead of eliminating risk, IKS focuses on:

- Preparedness
- Shared responsibility
- Recovery and resilience

Spiritual Dimension of Security

IKS also addresses psychological security:

- Faith (Shraddha)
- Acceptance of uncertainty
- Mental resilience

Insurance is not just financial safety but emotional and social assurance.

Difference between Modern Insurance IKS Insurance scheme (Theme-Level Comparison)

Aspect	Modern Insurance	IKS Insurance scheme
Nature	Contractual	Ethical & social
Basis	Premium & profit	Dharma & welfare
Focus	Compensation	Prevention + protection
Enforcement	Legal	Moral &social
Scope	Individual	Collective

Influence of IKS in Modern Indian Health Insurance

National Health Insurance Schemes

Schemes like: Ayushman Bharat – PMJAY&State health assurance programs

Which are Reflect IKS values by:

- Prioritizing universal coverage
- Targeting economically weaker sections
- Treating healthcare as a social good

Inclusion of AYUSH Systems in the schemes are :

- Insurance coverage for Ayurveda, Yoga, Unani, Siddha, and Homeopathy
- Recognition of indigenous medical knowledge
- Cost-effective and preventive care focus

Challenges in Integrating IKS With Modern Health Insurance

- Standardization of traditional treatments
- Documentation and clinical validation
- Limited awareness among insurers
- Regulatory and actuarial constraints

Suggestions

- Greater inclusion of preventive care benefits
- Expansion of AYUSH coverage
- Community-based micro health insurance models
- Policy frameworks inspired by IKS ethics

Conclusion

The Indian Knowledge System has profoundly influenced the philosophical foundation of health insurance in India. The Indian Knowledge System views insurance as a holistic framework of collective risk-sharing, ethical duty, preventive care, and state responsibility aimed at protecting human life and social stability rather than as a commercial financial product.By emphasizing prevention, community welfare, and ethical responsibility, IKS complements modern insurance mechanisms. Integrating these ancient principles with contemporary systems can lead to a more inclusive, sustainable, and humane health insurance model.

References

Websites

1. http://irdai.gov.in/health-dept
2. http://pmjay.gov.in
3. http://iksindia.org

Books

1. Introductions to Indian Knowledge system :Concepts and Applications(Kaveri Books, 2012)A fundamental text for understanding IKS concepts.
2. India's journey in mainstreamimg Ayush in primary health care(Frontiers in Medicine,2025)

Journals

1. SAGE JOURNALS-REVIVING IKS(2025)
2. Dube,S.(2017).The relevance of Indian knowledge system in promoting sustainable living, Sustainability studies,45-49.