

## National Health Insurance: An Implementation Framework of Nizam Al Mulk's Thoughts

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### Abstract

*Nizam al-Mulk is one of the figures who played an important role in the development of Islamic economics. Social, economic and political concepts are believed to have an impact on achieving shared prosperity. One of Nizam Al-Mulk's thoughts which is currently still a reference is the concept of taxes, hisbah institutions, and the concept of savings to achieve prosperity. This research aims to analyze the role of taxes, hisbah institutions, tax supervision, savings concepts, to achieve justice and prosperity. By using library research methods with the publish or perish and VOS programs, this research proves that Nizam al-Mulk's thoughts are still being applied today, as is the case in the implementation of the National Health Insurance program in Indonesia. Taxes, hisbah institutions, savings, have an influence on achieving justice and prosperity. Managerial implications include the existence of the National Social Security Council, cigarette tax cuts as a contribution to supporting the health insurance program, and the role of long-term health investment savings.*

### Keywords:

*National health insurance, Nizam al-Mulk, social, economic, political*

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## 1. Introduction

Islamic scientists have timeless ideas that can be implemented today; one is Nizam Al-Mulk. This study aimed to prove that Nizam al-Mulk's social, economic, and political thoughts are still being applied today. Taxes, hisbah institutions, tax supervision, and savings can achieve justice and prosperity. Therefore, it explored more deeply on how the implementation of his thoughts on the national health insurance has become the best model towards shared prosperity for Indonesia. As for the novelty of the study, it is still rare to discuss national health insurance with an Islamic political economic view when the current tendency is that health insurance is often oriented towards the governance of the Social Security Organization in the Federal Republic of Germany (Irfani, 2018). However, if we examine it further, Germany and Indonesia have different cultures. Starting from both countries' financial capacity, awareness of people's behavior, to health services, they have different characteristics. Referring to this phenomenon, it is necessary to know what dimension needs to underlie the implementation of national health insurance using an approach of Nizam al-Mulk's thoughts.

Nizam al-Mulk was born in Khurasan, Northeastern Iran, in 408/1018. Over the course of seventy-four years, he rose from the relatively humble rank of provincial bureaucrat to the de facto ruler of a vast empire stretching from Central Asia and Afghanistan to Asia Minor as the benevolent Vizier (Prime Minister) of Islam. Nizam al-Mulk is a paragon of justice, political intelligence, economics, and overall good governance (Ghozali, 2018; Yavari, 2008). In 479/1086, several years before his death, he was asked by Malik-Shah to prepare a procedural manual for a good government, highlighting the ways and behavior of past kings, fair rule, and stable, political economy. He brought together pre-Islamic kings, Aristotelian tales, stories relating to the Prophet Muhammad, and episodes from the lives of previous caliphs. As a genre, a mirror for the princes, the manual is encyclopedic and has been widely distributed in various regions.

As the Prime Minister of Malik-Shah, Nizam al-Mulk had established a *Nizamiyyah* university as a scientific center where Muslim scholars gather as a political form of Islamic education (Kurniawan, 2021; Shafrianto et al., 2022). The contribution of the knowledge continues to be studied in scientific discussions (Qoyum et al., 2021). Apart from education, Nizam al-Mulk conveyed ideas in Islamic economic politics under the *Siyâr al-Mulk*. The *Siyâr al-Mulk* can be likened to a mirror for the princes, considering its content is in the form of advice for governments in conducting its governance (Ashtiyani et al., 2021; Seggani, 2022; Tusi, 2022; Лимаи, 2021). *Siyâr al-Mulk* was presented to Malik-Shah, the second Sultan of Seljuq. *Siyâr al-Mulk* was to reveal the important strategies of previous kings and leaders who were successful in controlling the government, which could then be used as an example for other sultans in managing and monitoring administration and politics (Fuad, 2018; Pratama, 2023).

*Siyâr al-Mulk* provides an overview of good tax management, business transactions, and settlement of people's affairs (Al Mulk, 2002). *Siyâr al-Mulk* provides directions to tax collectors to collect taxes while still paying attention to ethics with each other, adjust taxes

according to the appropriate amount of income, and not to demand taxes from taxpayers until the specified time limit. The number of tax provisions must be enforced fairly. The results of tax collection are absolutely oriented towards the benefit of the people, such as meeting the basic needs of all citizens. Nizam al-Mulk's thoughts, in line with Ibnu Khaldun's thoughts, can function to build a modern, fair economy (Maulidizen, 2019; Muheramtohad, 2018). Tax during the reign of King Qubad, there had been a prolonged famine for seven years and the blessing of rain had been revoked. King Qubad instructed tax collectors to sell all the grains they owned and give some as a form of donation (Al Mulk, 2002). Poor people received social assistance from the treasury center. As a result, not a single person died of hunger. The lesson from this incident shows that taxes should be used to meet the needs of the poor in a country. Another important step is the inherent supervision of tax collections, considering that taxes are a trust and honestly. It can be said that order will take place if tax management as a fiscal instrument runs correctly and well in the society.

Apart from taxes, Nizam Al-Mulk presence of a *Muhtasib*. *Muhtasib* is an individual whose tasks are monitoring scales and prices. He also must ensure that the businesses are carried out in an orderly, honest manner, according to the sharia principles (Al Mulk, 2002). Market supervision is crucial to ensure that economic activities in the market run well and correctly in accordance with the sharia principles. The hisbah institution serves as the foundation of the state in achieving economic justice in the society (Qoyum et al., 2021). Its actions must be fully supported by the king and other officials because they are real forms of justice. If the hisbah institution is ignored, it will cause poor people to suffer, market imbalance, the domination of a few sellers with bad intentions, and higher possibility of various crimes to occur.

Nizam al-Mulk has relevance to modern health insurance policy due to his innovative use of waqf law as an essential tool in public policy (Findıklı, 2020). In the context of health insurance, the relevance of Nizam Al-Mulk's governance is supported by the need to increase the availability and portability of health insurance to increase financial protection, as seen in the case of internal migrants from rural to urban areas in China (Chen et al., 2017). In addition, the low institutional trust in health insurance companies in the Dutch health service. Maarse & Jeurissen (2019) highlight the importance of effective governance and policy implementation, which can be seen from historical examples such as Nizam al-Mulk's use of innovative public policy tools. Nizam al-Mulk's governance and policy innovations have long-term relevance to modern health insurance policy, particularly regarding governance structures, educational infrastructure, and the complex interactions between political, religious, and social influences.

Nizam al-Mulk's thoughts have continued to develop in the current era (Yavari, 2018) when Islamic political economics can play a role towards shared prosperity. One instance of shared prosperity is health insurance from the government of Indonesia. As stated in Article 34 paragraph (3) of the 1945 Constitution, the State is responsible for providing adequate health and public service facilities. The role of the state is to meet the basic needs of the people, especially in terms of holistic health services as a form of human rights (Ardinata,

2020). The government has been artificially attempting to boost the economy in the preparation for the upcoming election (Farhadinejad, 2021; Saremi & Jalali, 2022). It was also found that good quality public services, policy formulation and implementation, as well as the credibility of the government's commitment to realizing policies are very important to ensure positive credit growth (Ariani et al., 2020). The absence of differences in the reaction of loan growth towards the governance in the democratic and autocratic regimes shows that there is a convergence in these regimes even though they have different political perspectives. This implies that political commitment from the government in power is essential to establish a strong, robust Islamic banking position regardless of its political viewpoint (Azeri, 2020). Following the most recent research, it is believable that Nizam Al-Mulk's thoughts have impacted efforts to improve the welfare of the Indonesian people through taxes, hisbah institutions, tax supervision, and savings in the National Health Insurance program.

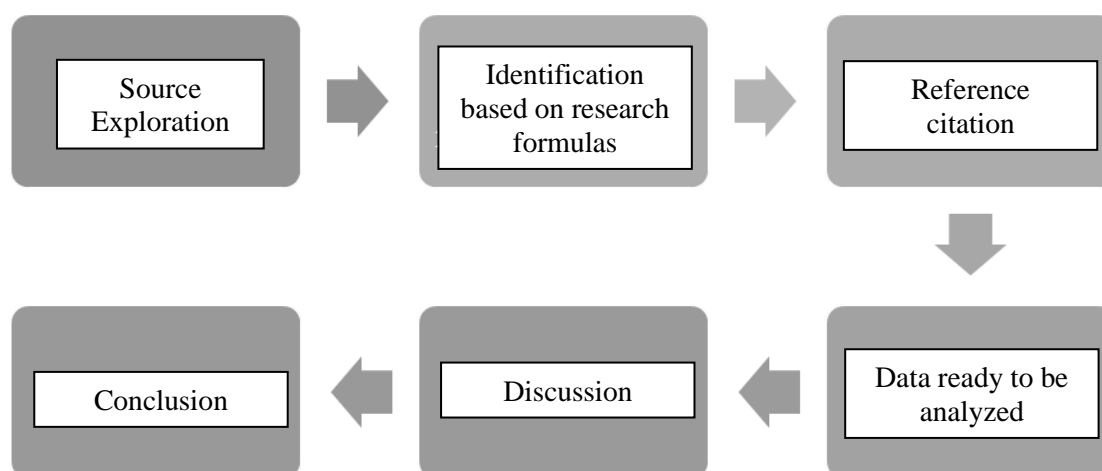
## 2. Method

This study used a library research method to collect bibliographic sources. The library research method systematically collects and analyzes information from various sources such as books, journals, and existing research. Criteria for more specific books and journals can be accessed via Google Scholar and is credible as the ISBN indicates. Selecting and analyzing sources in library research is critical to ensuring the data findings. The selection of sources in library research is guided by various information to support research objectives, including utilizing systematic literature reviews, bibliometric analysis, and thematic synthesis to uncover digital library knowledge structures and research trends. Through literature review, researchers can gain a deep understanding of their research subject. By reading and analyzing relevant sources, researchers can gather comprehensive information about the topic of interest, related theories, and previous research approaches. A study with a library research method classifies data based on research formulas (Darmalaksana, 2020) such as Publish or Perish (PoP), VOSviewer, Connected Papers, and Research Rabbit.

Using Publish or Perish by Harzing (PoP) will make it easier to collect literature from existing papers or books about the research theme (Gui et al., 2022). PoP can use various data sources (usually popular academic search engines or authoritative journal indexes such as Google Scholar, Scopus, and Web of Science) to obtain raw citations, then incorporate those citations into and to present various literature details and citation metrics, including author, publisher, source, year of publication, number of papers, total citations, and h-index, etc.

VOSviewer as bibliometric analysis to build and visualize bibliometric networks. With a bibliography based on data files downloaded from WoS, Scopus, Dimension, PubMed, and RIS format as actors, it is possible to build a network of co-occurrences. VOSviewers have excellent visualization capabilities and can efficiently handle import and export of data from various sources. Even though VOSviewer provides many conveniences, it is still rarely used in research exploration (Bukar et al., 2023).

Compared to traditional literature search strategies, Connected Papers works well because it retrieves the most relevant papers identified by researchers as original papers and finds other Connected Papers from the searched domain (Behera, 2023). Connected Papers can collect papers related to a selected topic and view previous and derivative works based on the research topic (Kaur et al., 2022). The results can be a parameter for identifying the most relevant literature in the research topics. Connected papers can help identify new collaborative research domains that are ongoing on the topic of Nizam Al-Mulk's thought. Research Rabbit is a new literature mapping tool that helps carry out all complex literature observations in an excellent manner and provides fast visualization to help in exploring the literature (Sharma et al., 2022). Research Rabbit produces interactive graphs that make it possible to track citations and discover connections between early works, later works, and similar works. The interpretation stage is through analysis or approaches, such as philosophical, theological, Sufistic, tafsir, and sharia. The method used in this study is shown in Figure 1.



**Figure 1.** The Scenario of Research Method

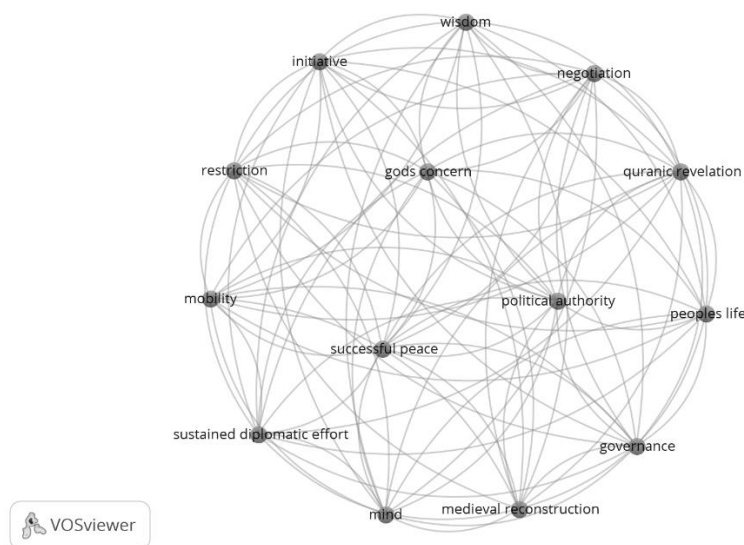
Source: developed for this study, 2023

The initial step in this research is to explore research using PoP. From PoP, various manuscripts related to Nizam Al-Mulk were obtained. The output from PoP is a form of literature details and citation metrics, including author, publisher, source, year of publication, number of papers, total citations, and h-index. The next step is to carry out identification based on the research formulation. Identify the literature that supports taxes, hisbah institutions, tax supervision, and savings to achieve justice and prosperity. VOSviewer, Connected Papers, and Research Rabbit assist with this step. These data are ready for analysis. The results are discussed with implementation in the field. This research ends with a conclusion on the research formulation that has been described.

### 3. Result and Discussion

PoP, VOSviewer, Connected Papers, and Research Rabbit assisted data acquisition in this study. Using PoP to search for "Nizam al-Mulk", 109 articles were found from 1924 to 2022 based on a Google Scholar search. Even though Nizam al-Mulk's thoughts have greatly contributed to the Islamic economy, it is still rare for researchers to carry out development studies based on them. This can also be seen from the low number of citations, i.e. only 99 citations from 1924 to 2023 (PoP, 2023). This is what inspired us to carry out further development studies based on Nizam al-Mulk's thoughts.

Figure 2 is a map produced by VOSviewer. This map shows that from Nizam al-Mulk's thoughts, new ideas were developed in the dimensions of government, political authority, diplomatic efforts, negotiations, and initiative; all of which were based on the Qur'an and with the aim of seeking Allah's blessing and achieving shared prosperity in human life.



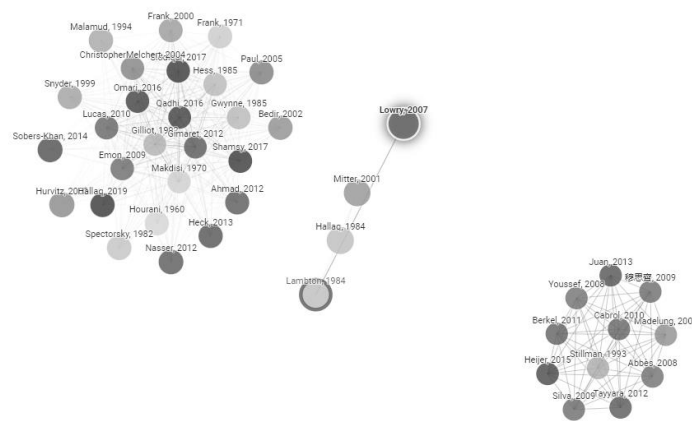
**Figure 2** A Network Visualization of Nizam Al-Mulk  
Source: VOSviewer, 2023

In line with the output of VOSviewer, Connected Papers and Research Rabbit also provide images that connect a researcher with other researchers who were also concerned with Nizam al-Mulk's thoughts. Figures 3 and 4 are graphs that connect Lambton's research engagement (1984) which carries the thoughts and ideas of Nizam al-Mulk with several other researchers such as Hallaq (1984), Mitter (2001), Lowry (2007) and Yavari (2008), all of whom discuss the role of Islam and its contribution as a direction towards goodness according to the view of Nizam al-Mulk. Until recently, there is a study conducted by El Shamsy (2017) which presents two short but complete treatises on legal theory (*uṣūl al-fiqh*), expanding the thoughts of Nizam al-Mulk. The development of Nizam al-Mulk's thoughts is also used to look at Iran's past and future (Van Renterghem, 2022; Yavari, 2018).

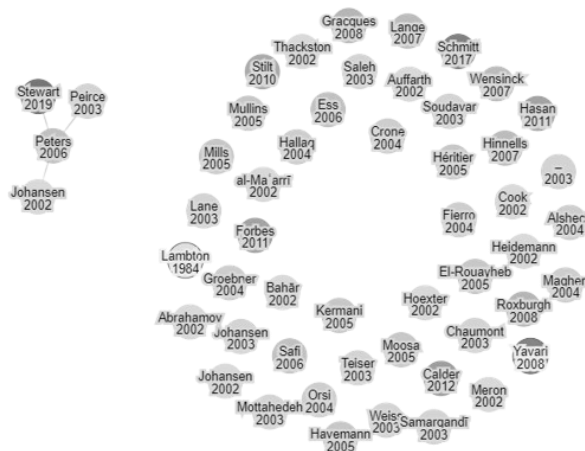
The Indonesian government always strives to realize prosperity for its people. This is manifested in the Law Number 40 of 2004 concerning the National Social Security System (SJSN). Ensuring the rights to social security for every resident is the government's duty. One form of social security that the government needs to fight for is health insurance (Lusianti,

2017). This includes legal issues, considering the government's role in providing services that have a big impact on the society (Nainggolan & Sitabuana, 2022; Purwanto et al., 2020). The National Health Insurance (JKN) can be said to be a continuation of Nizam al-Mulk's thoughts on how social economic politics is applied by the government to achieve shared prosperity, especially in health insurance.

In JKN operations, there is a Social Health Insurance Administration Body (BPJS) which manages the implementation of JKN. As of 1 January 2014, as a form of transformation, PT Askes (Persero) was transformed into BPJS of Health as stated in Law Number 24 of 2011. The BPJS of Health was given the mandate as an organizing body, in the form of a legal entity, to implement the principles of cooperation, non-profit, openness, prudence, accountability, and portability. JKN participation is mandatory, its management of trust funds and the rest is entirely for the program development to fulfill the interests of JKN participants as much as possible (Edris & Lusianti, 2016).



**Figure 3** A Graph by Connected Papers on Nizam al-Mulk  
Resource: Connected Papers, 2023



**Figure 4** A Graph Connection on Nizam al-Mulk  
Source: Research Rabbit, 2023

BPJS of Health has the obligation to develop several programs, ranging from preventive to curative health programs, and provide quality health services with the benefit principle of cost control (Wallace et al., 2020). The benefit principle of cost control is not to be interpreted as neglecting its service quality. In fact, one of the performance benchmarks for BPJS of Health is the satisfaction of participants and partners who provide the health services. Service quality is the most important factor in a business unit (Setyadi et al., 2023).

The performance of BPJS of Health is accountable to the President. However, in carrying out its work, BPJS of Health is supervised by the National Social Security Council (DJSN). DJSN assists the President in formulating general policies and synchronizing the implementation of the national social security system as stated in Law Number 40 of 2004, Presidential Regulation Number 46 of 2014 (Sekretaris Negara, 2018). The existence of DJSN is in line with Nizam al-Mulk's idea of a *hisbah* institution, where DJSN serves as the foundation of the state which is needed to achieve justice in the society (Qoyum et al., 2021). This *hisbah* mandate must be fully supported by stakeholders because it is a real form of justice. In the case of JKN, DJSN is also supported by the President and various regional leaders who have contributed to the success of the JKN programs by covering premiums for citizens who cannot afford them. The role of the *hisbah* institution will have an impact on poor citizens who still can get health insurance. With DJSN, health services will be better, characterized by quality assurance while maintaining cost control. Therefore, it will eliminate health providers who provide services as they please and dominate few health services with short-sightedness, crimes (manipulation and fraud) regarding health services and the divine law violation (Astuti et al., 2022).

The funding for the JKN implementation program comes from premium payments for each type of membership. Contributions in the form of premiums that have been paid by participants are managed by BPJS of Health. BPJS of Health pays for health services used by its members. For the first level health facilities (FKTP) such as Community Health Centers, Family Doctors and Primary Clinics, payments will be carried out using a capitation system. For advanced level health facilities (FKTL), such as hospitals, Case Base Group rates (INA CBGs) are preferred. BPJS of Health appears to be experiencing funding difficulties if it only relies on premium contributions. Therefore, supports from various parties are needed: one of which is through tax utilization contribution.

The principle of utilizing taxes to achieve prosperity, which was initiated by Nizam al-Mulk, is also applied to the implementation of the JKN program. Referring to Presidential Decree 82 of 2018, apart from premiums for JKN participants, as a form of support for the implementation of the JKN program, it is carried out through contributions which originate from cigarette taxes. These cigarette taxes are part of the rights of each province, district, and city. To strengthen the support, a PMK with reference number 128/PMK.07/2018 was issued, concerning Procedures for Withholding Tax on Cigarettes as a Contribution to Supporting the Health Insurance Program (The Minister of Finance of the Republic of Indonesia, 2022). The government empowers the Cigarette Tax Earmark as regional support



in the implementation of the Health Insurance Program. The regional contribution mechanism allocates 75% of 50% of Cigarette Tax revenues (37.5 percent) to the program. The contribution plan and budget will be outlined in the Minutes of Agreement document. This document needs to be signed by regional leaders and local BPJS of Health officials. The Provincial Government is tasked with coordinating documents from various provincial, district and city areas to be reported to the Minister of Finance with a copy to the Directorate General of Fiscal Balance.

The provisions for the amount of cigarette tax deduction are sourced from Article 6 PMK with reference number 128/PMK.07/2018, which includes: first of all, no deductions will be made if the Health Insurance contribution budget that has been provided by the provincial/district/city governments has been included in the Compilation of Minutes submitted by the governments by 37.5 percent or more. Secondly, no deductions will be made if the provincial/district/city governments' Health Insurance contribution budget listed in the Compilation of Minutes submitted by the governments is less than 37.5 percent. Thirdly, if the Provincial Government does not submit the Compilation of Minutes of Agreement, a cut of 37.5 percent will be made.

Nizam al-Mulk explained the role of savings in social, economic politics where social, economic politics played a role in the development of Islamic economic studies (Fauroni, 2019; Kebede, 2021). With savings, it is believed that prosperity will be achieved. The same goes for the JKN program. JKN is a long-term investment savings in the form of health. When you are healthy and pay the premium, it means you are helping relatives who need health services. On the other hand, when you are sick, you no longer need to worry about access to health services, including the costs that will be incurred later. All because of the health insurance. Savings do not necessarily have to be in the form of physical money.

The National Health Insurance (JKN) in Indonesia has provided many benefits to the Indonesian people. However, many things still need to be improved in the service. Lusianti et al. (2022) highlighted the disparities in health insurance ownership in Indonesia, particularly in Eastern Indonesia, where few services are available, indicating challenges in achieving universal health coverage. Laksono et al. (2021) also emphasized the need for policies to increase public participation in National Health Insurance, particularly in addressing disparities in hospital-based birth deliveries in Eastern Indonesia. These studies underscore the existing disparities and the need for targeted policies to improve health insurance coverage in Indonesia.

In contrast, the National Health Insurance Scheme of Ghana has been evaluated for its impact on out-of-pocket expenditures, providing insights into the effectiveness of health insurance in reducing financial burdens on individuals (Okoroh et al., 2018). Aryeetey et al. (2016) examined the potential of health insurance to protect against out-of-pocket and catastrophic expenditures, supporting the pro-poor policy objective of Ghana's National Health Insurance Scheme and its relevance to other low and middle-income countries. These studies provide a comparative perspective on the impact and effectiveness of health insurance schemes in different countries.

Rosnani et al. (2022) analyzed the demand for health insurance business during the COVID-19 pandemic in Indonesia, shedding light on the dynamic nature of health insurance needs during public health crises. Susanti & Amalia (2022) also highlighted the role of the National Health Insurance (JKN) in providing public access to health services, emphasizing its significance in ensuring healthcare accessibility. These studies provide insights into the adaptability and resilience of health insurance systems in response to public health emergencies.

The equity level of health insurance ownership in Indonesia has been a subject of analysis, indicating the importance of addressing disparities in health insurance coverage to ensure equitable access to healthcare services (Hartono, 2017). This aligns with the findings of Okoroh et al. (2018), which associated health insurance with a reduction in out-of-pocket expenditures in Low-Middle Income Countries (LMICs) like Indonesia, emphasizing the potential of health insurance to alleviate financial burdens on individuals.

Referring to the comparison above, health insurance models with Indonesia's National Health Insurance highlight the challenges of achieving universal health coverage, disparities in coverage, the impact on out-of-pocket expenditures, and the adaptability of health insurance systems during public health crises. These insights provide a comprehensive understanding of the unique characteristics and challenges of Indonesia's health insurance model in comparison to other countries.

#### **4. Conclusion**

This study frames Nizam al-Mulk's thoughts on implementing the JKN program. Taxes, hisbah institutions, tax supervision, and savings can achieve justice and prosperity. The government has a role and responsibility in managing resources that are beneficial to the public and towards social justice. The implementation of the JKN program is in line with Nizam al-Mulk's thoughts. The JKN program provides benefits in the form of health insurance with the principle of cooperation. These results can be used in practice; it is not only the government's role that is needed, but all citizens also have a social responsibility to their fellow humans. The implementation of the JKN program has been improving significantly. BPJS of Health has pursued a very implicative strategy. The synergy between BPJS of Health and DJSN needs to always be carried out as an integrated step to increase health insurance for all Indonesian people. Supports from various parties, from the regional governments to the leaders of state-owned enterprises (BUMN) should always be maintained, harmonious and sustainable. It is also necessary to incorporate ideas from Nizam al-Mulk through education. This education will provide knowledge and insights for all Indonesian people regarding the importance of national health insurance. These ideas will, in turn, be related to the awareness of each individual as a citizen to help the government ensure a successful implementation of the JKN program, in the form of obedience to become a JKN participant who obediently pays premiums, complies with health service procedures, and has healthy living habits. Although this research has contributions, limitations involve a literature search using the name of Nizam Al-Mulk. It seems still often written with other names. This

weakness can result in literature search results. The following agenda can be searched by another nickname of Nizam Al-Mulk and compare the application of socio-economic thinking from Nizam Al-Mulk's views between European and Asian countries.

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