

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,
Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7144 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p>AN EMPIRICAL STUDY ON STRESS MANAGEMENT AMONG COLLEGE TEACHER'S IN HOSHANGABAD DISTRICT OF MADHYA PRADESH</p> <p><i>Dr. PREMCHAND NARWARE</i></p>	1
2.	<p>A STUDY ON STUDENTS PERCEPTION AND ATTITUDE ON EDUCATIONAL SYSTEM DURING COVID-19</p> <p><i>Dr. A. VADIVELU & A. SOUNDHARYA</i></p>	5
3.	<p>HEALTH INSURANCE TRENDS</p> <p><i>S.NARENDAR REDDY</i></p>	9
	REQUEST FOR FEEDBACK & DISCLAIMER	18

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. PARVEEN KUMAR**

Professor, Department of Computer Science, NIMS University, Jaipur

CO-EDITOR**Dr. A. SASI KUMAR**

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttarakhand University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** The qualification of author is not acceptable for the purpose.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**AN EMPIRICAL STUDY ON STRESS MANAGEMENT AMONG COLLEGE TEACHER'S IN HOSHANGABAD
DISTRICT OF MADHYA PRADESH**

Dr. PREMCHAND NARWARE

HEAD

**DEPARTMENT OF MODERN OFFICE MANAGEMENT
GOVERNMENT POLYTECHNIC COLLEGE
HOSHANGABAD**

ABSTRACT

Stress is a fact of life, wherever you are and whatever you are doing. You cannot avoid stress, but you can learn to manage it, so it doesn't manage you. Academic personnel were observed as a smaller stress profession and they have been envied for long tenure, light workload, versatility and other perks such as foreign trips for study and conference. However, many recent studies suggest that college faculty is among the most stressed profession recently. The main focus of the paper is to know the diverse factors to stimulate stress and performed to investigate the teacher's perception towards occupational stress of faculties in college level. In this research paper Henry Garret's ranking method with structured questionnaire using Likert scale given to the sample of population. The study was conducted in Hoshangabad district of Madhya Pradesh and questionnaire were sent to 150 faculties but I received responses from 115 persons that was found to be suitable for the purpose of analysis. The results have been analyzed and interpret the data with the assistance of various statistical tools. The outcome of this research indicates that point of view about teaching profession is stress creators, to ascertain stress management techniques applied by the college teachers for managing stress.


KEYWORDS

academic personnel, college teachers, managing stress, occupational stress, stress management technique.

JEL CODES

J20, J28.

1. INTRODUCTION

 Stress is experienced when a body responds to any kind of excessive demand, stress can be caused by both good and bad experiences. When a body feels stressed by something around it reacts by releasing chemicals into the blood, which gives the body more energy and strength. This can be a good thing, if the stress is caused by physical activity. Similarly, it can be a bad thing when stress is in response to an emotional instance and there is no outlet for this extra energy and strength. There's no particular fixed cause for stress, the reason, can be personal, social or even work related for that matter, depression, guilt, physique, relationship issues, death or major life instances, financial problems, traumatic events can be included as catalyst of stress. Stress is natural phenomenon in an individual's life. There is both positive and negative stress, depending on every individual's exceptional understanding of the tension between the two forces. Stress endures reflecting effects on both the employees and the employer. Furthermore, stress is considered positive because it enhances the individual's capacity of learning and maintains emotional stability. Stress is highly individualistic in nature. Some people have high tolerance for stress and thrive very well in the face of many stressors in the environment. In other words, some individuals are not able to execute well except when it is subject to a level of stress that activates them to put force their best efforts. Although stress cannot be controlled it can be managed with applied stress management techniques for controlling stress in academic institutions.

2. REVIEW OF LITERATURE

The several studies have been taken up to evaluate the strategies for the purpose of the stress management of college teachers. For this objective concise literature is presented have some of them are.

Jin Joy P. and Dr. R. Radhakrishnan (2013), in this research article indicates work stress among factory workers in Kerala, he provided a few coping strategies at individual and organizational level are suggested to manage stress in day to day life and to resolve the state of stress by making use of stress management strategies, consciously at appropriate time of working. In this study he suggested many measures to prevent stress, like introduce employee assistance programmes to overcome the stress being faced by employee.

Dr. K. Chandrasekhar (2011), in his research article he analyzed work place stress and its impact on organizational performance in public sector organizations. He enlightens in the relationship between work and the tools of work, workplace becomes an integral part of work itself. The management that dictate how, exactly, to maximize employee productivity centres around two major areas of focus personal motivation and the infrastructure of the work environment.

Dr. M. Vasantha, R. Santhi & N. Deepalakshmi (2013), in this research study he found work stress among college teachers of Tamilnadu. He provided an overview of stress management. These studies aimed to analyzed occupational stress and mental health among college teachers and suggested to enhance teachers stress management resources are recommended.

Dr. Vijayadurai J. & Venkatesh S.A. (2012), in his research article he pointed out occupational stress among college women teachers of Tamilnadu. He concluded that work stress is a real challenge for college teachers and their employing institution. Further, it is not only important to identify stress problems and to deal with them but to promote healthy work and declined harmful aspects of work.

V. R. Malarvizhi and M. Jeyarathnam (2016), in his study he suggested the stress and coping techniques among employees of Sugar Mill in Tamilnadu. In his research analysis he found positive correlation between stress symptoms and physical and mental health problems. Hence, he remarked the most important stress coping strategies identified are positive thinking and conversation with positive mindset persons.

3. RESEARCH METHODOLOGY

The methodology adopted for this study is based on primary data, were extracted from the 115 respondents via structure questionnaire method. A total of 115 structure questionnaire were distributed among 115 college teachers of Government and self-financing colleges in Hoshangabad district of Madhya Pradesh. Percentile method has been employed to scrutinize and interpretation of data. Henry Garret Ranking technique was used to analyze the ranked data.

3.1 OBJECTIVES OF THE STUDY

The present study attempts to analyze the stress management of college teachers in Hoshangabad district of Madhya Pradesh. The prime objectives of the study are as under.

1. To identify the various causes for stresses that affects the teachers in the atmosphere.
2. To recognize various ways of managing stress by the college teachers in the study area.
3. To examine the effect of excessive stress level in changing environment.
4. To scrutinize the individual's strength to cope with stress.

3.2 RESEARCH DESIGN

The research design used for the purpose was descriptive various factors are considered for understanding of college teachers towards stress management in Hoshangabad region. In this research study I used exploratory and conducive descriptive research studies and which information is collected without changing the environment convenience non-probability sampling method was followed. The data has been collected from the faculties of Government and non-Government colleges, with a structured questionnaire was administered to 115 respondents in Hoshangabad district of Madhya Pradesh. In this study I have used Likert scale and Garret's ranking method for data analysis. For the purpose of this research study, questionnaires were sent to 150 people, but I received responses from 115 persons that were found to be suitable for the purpose of analysis. The data relates to the month of June-2021 to August-2021.

3.3 SAMPLING FRAME

Target populations were samples, a subgroup of a population selected for the study purpose. Sample components were faculties in the college level collected for analysis. In this research study non-probability with convenience sampling method was used.

3.4 COLLECTION OF DATA

This research is a descriptive and exploratory research the methodology adopted for this study is based on the primary data was extracted from the respondents of Hoshangabad district of Madhya Pradesh. The present research study has been conducted in the Hoshangabad region. A purposive sample of 115 individuals which was collected online sources of information.

3.5 PERIOD OF THE STUDY

Time period of the study has been conducted during June-2021 to August-2021.

3.6 TOOLS AND TECHNIQUES USED FOR ANALYSIS

In this study the methods of collecting and gathering data from a part of population will used by the structured questionnaire method. The analysis of data collected has been carried out by using Likert scale, Garret ranking method, simple frequencies, percentages and was analyzed using Microsoft Excel 2007.

3.7 LIMITATION OF THE STUDY

The analysis is mostly based on primary data extracted from Hoshangabad district of Madhya Pradesh only the period of June-2021 to August-2021 is taken for empirical analysis. Some of the superficial elements prevailing the faculty's perception towards stress management were not appropriated into this research study. Concept of generalization of the study cannot be universally applied as the study confines to Hoshangabad region only. Although different factors influencing the teacher's perception towards stress management were taken it may be needed that aspects and factors not considered it required to be explored.

4. ANALYSIS AND INTERPRETATION

The data collected was analyzed using Microsoft Excel 2007 software Package.

TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS

S. No.	Demographic Profile of Respondents	Attributes	Frequency	Percentage
1	Gender	Male	93	81
		Female	22	19
		Total	115	100
2	Age Group	Between 18-30 years	34	30
		Between 31-45 years	38	33
		Between 46-60 years	25	22
		Between 61-70 years	18	16
		Total	115	100
3	Marital Status	Married	71	62
		Unmarried	41	36
		Widowed	2	2
		Married and divorced/Separated	1	1
		Total	115	100
4	Educational Qualification	Post Graduation	46	40
		M. Phil.	37	32
		Ph. D.	22	19
		Others	10	9
		Total	115	100
5	Designation	Lecturer	10	9
		Assit. Professor	83	72
		Asso. Professor	10	9
		HOD	7	6
		Others	5	4
		Total	115	100
6	Experience	Upto 3 Years	41	36
		3 Years to 6 Years	34	30
		Above 6 Years	40	35
		Total	115	100
7	Monthly Income (Rs.)	Rs 10000 to 20000	46	40
		Rs 20001 to 30000	35	30
		Rs 30001 to 40000	19	17
		Above 40000	15	13
		Total	115	100
8	Family Size	Upto 4 Members	66	57
		5 to 6 Members	37	32
		Above 6 Members	12	10
		Total	115	100

Source: Primary Data

Table-1 explicitly exhibited that 81 % of the respondents are male and remaining 19% of them are female respectively. Research shows that 30% of respondents are age group between 18-30 years, 33% of them are between ages of 31-45 years, 22% of them are between group 46-60 years and remaining 16% of the respondents are age of between 61-70 years respectively. Research study indicates that 62% of the respondents are married and remaining 36% of them are unmarried, 2% of them are widowed and 1 % of them respondents are divorced or separated. In this research study it is clear that 9% of the respondents belongs to the category of Assistant Professor, 6% respondents belongs to the category of Head of the Departments and remaining 4% respondents belongs to the category

of others. In this research study disclosed that 40% of the respondents earn monthly income between Rs 10,000-20,000, 30% of the respondents earn between Rs.20,000-30,000, 17% of the respondents earn between Rs 30,000-40,000 and 13% of the respondents earn Rs 40,000 and above as monthly income and 57% of respondents are from the family contains up to 4 members.

TABLE 2: ANALYSIS OF STRESS CREATING FACTORS

S. NO.	Factors Creating Stress	Strongly Agree		Agree		Uncertain		Disagree		Strongly Disagree		Total	
		Count	%age	Count	%age	Count	%age	Count	%age	Count	%age	Count	%age
1	Excessive Additional duty	95	83	9	8	3	3	4	3	4	3	115	100
2	Job Insecurity	82	71	19	17	2	2	5	4	7	6	115	100
3	Behavior of students and their negative attitude towards study	92	80	10	9	5	4	6	5	2	2	115	100
4	Ineffective leadership at Department Level/Management Politics	71	62	8	7	2	2	3	3	31	27	115	100
5	Problems with superiors & Peers	65	57	19	17	9	8	5	4	17	15	115	100
6	Lack of Motivation	68	59	15	13	4	3	3	3	25	22	115	100
7	Negative attitude of Colleagues	64	56	18	16	1	1	5	4	27	23	115	100
8	Involvement in non-teaching duty	75	65	13	11	2	2	4	3	21	18	115	100
9	Lack of Research & Personal growth Opportunities	58	50	7	6	3	3	10	9	37	32	115	100
10	Work-home conflicts	64	56	31	27	4	3	5	4	11	10	115	100

Source: Primary Data

Table-2 indicates that there are number of components which create stress in life of a teacher. All these components were taken in the form of variables and respondents were asked to give their opinion on five point Likert scale ranging from 'strongly agree to strongly disagree' where 5 represented strongly agree, 4 represented agree, 3 represented uncertain, 2 represented disagree and 1 represented strongly disagree. The research exhibited extremely considerable component of stress creating factors is excessive additional duty 83% and another more dominant affecting factor is behavior of students and their negative attitude towards study 80%. This is concluding that excessive additional duty given to staff is having greater influence on the stress and creating more tension in life of a teacher.

TABLE 3: CALCULATION OF GARRET VALUE AND RANKING

Factors	Technique adopted to Manage Stress	Calculation Percent Position Value			Rank Given by the Respondents									Total	Mean %age Score	Rank
		100(Rij-0.5)/Nj	Percent Position Value	Garret Value	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th			
1	Yoga and Exercise	100(1.05)/9	5.6	81	21	9	17	7	11	6	14	9	21	5606	48.7	VI
2	Believe in actions rather than fruits	100(2.05)/9	16.7	69	21	19	21	17	13	3	5	11	5	6674	58.0	II
3	Playing with children	100(3.05)/9	27.8	62	13	23	17	9	5	10	20	13	5	6146	53.4	III
4	Interaction with positive colleagues	100(4.05)/9	38.9	56	19	13	11	6	18	19	9	14	6	6080	52.9	IV
5	Reading motivational books	100(5.05)/9	50.0	50	9	15	11	9	2	15	13	23	18	5259	45.7	VIII
6	Music	100(6.05)/9	61.1	44	7	15	17	22	20	6	16	4	8	6036	52.5	V
7	Positive attitude	100(7.05)/9	72.2	39	27	21	17	14	10	14	4	4	4	6942	60.4	I
8	Meditation	100(8.05)/9	83.3	31	7	6	11	7	17	7	14	24	22	4907	42.7	IX
9	Coffee and Tea	100(9.05)/9	94.4	19	15	17	9	4	8	25	7	6	24	5578	48.5	VII

Source: Primary Data

Table-3 exhibits the calculation of Garret value and ranking of the technique adopted to manage stress by the faculty of educational institutions at college level, situated Hoshangabad district of Madhya Pradesh. The ranks have obtained with the assistance of Garret Ranking method. The Garret ranks were calculated by using Garret Ranking formula. It was based on the Garret ranks; the Garret value was calculated. The Garret tables and scores of each technique adopted to manage stress in the table and multiplied to records scores in Tables-4. Finally, by adding each row, the total Garret score were obtained in following manner.

Percent position = $100 (R_{ij} - 0.5) / N_j$

Where R_{ij} stands for- Rank given for the i^{th} variable by the j^{th} respondents.

N_j stands for- Number of variables ranked by the j^{th} respondents.

After obtaining the percent position of each factor, it was further converted into scores by using Garret's conversion table. The computed scores of the individual respondents for each factor were added and divided by the total number of respondents who had responded. The mean scores of all the factors arrived and ranks assigned according to the scoring.

The result is provided percent position value in table-3. It is seen from the table 3, 'positive attitude' is considered as the major component by the respondents with the highest mean value 60.4 occupying the first place and lowest the mean value 42.7, occupying the ninth place are listed in the analysis. Hence it is concluded that the 'positive attitude' is most important technique influencing the respondents to manage stress.

TABLE 4: GARRET'S RANKING ANALYSIS

S. No	Factors	Rank Scale Value	1st*81	2nd*69	3rd*62	4th*56	5th*50	6th*44	7th*38	8th*31	9th*19	Total	Mean %age Score	Ranks
1	Yoga and Exercise	f	21	9	17	7	11	6	14	9	21	115	48.74	VI
		fx	1701	621	868	392	550	264	532	279	399	5606		
2	Believe in actions rather than fruits	f	21	19	21	17	13	3	5	11	5	115	58.03	II
		fx	1701	1311	1302	952	650	132	190	341	95	6674		
3	Playing with children	f	13	23	17	9	5	10	20	13	5	115	53.44	III
		fx	1053	1587	1054	504	250	440	760	403	95	6146		
4	Interaction with positive colleagues	f	19	13	11	6	18	19	9	14	6	115	52.86	IV
		fx	1539	897	682	336	900	836	342	434	114	6080		
5	Reading motivational books	f	9	15	11	9	2	15	13	23	18	115	45.73	VIII
		fx	729	1035	682	504	100	660	494	713	342	5259		
6	Music	f	7	15	17	22	20	6	16	4	8	115	52.48	V
		fx	567	1035	1054	1232	1000	264	608	124	152	6036		
7	Positive attitude	f	27	21	17	14	10	14	4	4	4	115	6036	I
		fx	2187	1449	1054	784	500	616	152	124	76	6942		
8	Meditation	f	7	6	11	7	17	7	14	24	22	115	42.67	IX
		fx	567	414	682	392	850	308	532	744	418	4907		
9	Coffee and Tea	f	15	17	9	4	8	25	7	6	24	115	48.5	VII
		fx	1215	1173	558	224	400	1100	266	186	456	5578		

Source: Primary Data

Table-4 indicates Garret's ranking analysis technique was used in compiling the information of respondents. The respondents are ranked from I to IX according to their opinion. In my research analysis I have considered nine major factors adopted to manage stress of college level faculty. I have applied Garret Ranking method for analysis this research study and collected responses from respondents represented by f known as frequencies. The score of each frequency and the Garret table values multiplied to records scores in the above table. Finally, by adding each row the total Garret score will come than mean score will be calculated for analysis. Ranks will be provided on the basis of mean score. From the given nine techniques the first rank was given to 'Positive attitude', it was succeeded by 'believe in actions rather than fruits' with second rank, third and fourth ranks were shared by 'playing with children' and interaction with positive colleagues respectively. 'Music' gets fifth rank, sixth rank given to 'yoga and exercise' and seventh, eighth and ninth were followed by 'coffee and tea', reading motivational books and 'meditation' respectively. In the above analysis it is highlighted that 'the positive attitude as the first rank preferred by the stress management.

6. SCOPE FOR FURTHER RESEARCH

The additionally research can be carried out at a different location with a population composed of respondents with a different cultural, demographics and social background. In this study, I have not included comparison options, so future study can be done on comparing the different choices of respondents. Present study reveals that there is awareness of stress management being major catalyst is college level faculty in Hoshangabad district of Madhya Pradesh. It is significant dimension for conducting research the study made on the topic of stress management of college level faculty will reveal the factor feeling of faculty. To conclude, most of the people were think that government should make an explicit policy of stress management and also best utilization of potentials of faculties without any mental pressure.

7. CONCLUSION

The concept of stress management is not new, over the last few years its importance and visibility have significantly increased. In the competitive global environment of uncertainty, it seems that everyone in today's workplace is under more pressure. Research study indicates that managing stress as something entirely negative but as I have seen, stress has tangible benefits when managed properly. Managing stress is a genuine challenge for college faculties and their employing institution. During institution and their working environment modify, so do the verity of stress problems that faculties may face. Hence it is most important that your place of work is being consistently monitored for stress troubles. Furthermore, not only recognize stress troubles but deal with positively and promote healthy work, decline harmful aspect of work. After applying the successful stress management techniques faculties will be benefited to manage stress.

REFERENCES

- Jins Joy. P & Dr. R. Radhakrishnan, 'A Study on Impact of Work Stress Among Tile Factory Workers in Trichur District in Kerala', International Journal of Scientific Research Publications, Volume No. 3 (2013), Issue No.10 (October), ISSN 2250-3133, pp. 1-13.
- K. Chandrasekar, 'Work Place Environment and Its Impact on Organizational Performance in Public Sector Organizations,' International Journal of Enterprise Computing and Business Systems, Volume No. 1(2011), Issue No.1 (January), ISSN 2230-8849 pp.01-19.
- M. Vasantha, R. Santhi & N. Deepalakshmi, 'An Analysis of Work Stress Among College Teachers in Self-Financing College, Perambalur District, Tamilnadu,' IOSR Journal of Business and Management, Volume No.12 (2013), Issue No.2 (July-August), ISSN 2319-7668 pp.08-12.
- Suganya. R. & Hamsalakshmi R, 'A Study on Customer Buying Behavior of Selected Ayurvedic Healthcare Products,' International Journal of Advanced Research and Development, Volume No. 2(2017), Issue No.2(March), ISSN 2455-4030. Pp.13-18.
- Vijayadurai J. & Venkatesh S.A., 'A Study of Stress Management Among Women College Teacher in Tamil Nadu, India', Pacific Business review, Volume No.5 (2012), Issue No.2 (August), ISSN 0974-438x(P) pp.50-59.

A STUDY ON STUDENTS PERCEPTION AND ATTITUDE ON EDUCATIONAL SYSTEM DURING COVID-19

Dr. A. VADIVELU
ASST. PROFESSOR
VIVEKANANDHA COLLEGE FOR WOMEN
UNJANI

A. SOUNDHARYA
STUDENT
VIVEKANANDA COLLEGE FOR WOMEN
UNJANI

ABSTRACT

Most educational institutes have shifted to online learning platforms to keep the academic activities going. However, the questions about the preparedness, designing and effectiveness of e-learning are still not clearly understood, particularly for a developing country like India. The Covid-19 pandemic brought extraordinary disruption to the education landscape with the campuses closing everywhere almost overnight. Colleges in India have a different pattern of education where one cannot physically attend classes but has to attend classes virtually, a new problem occurs. We will analyze some issues like internet connectivity problems and basic understanding of technology and other such problems, to understand the problem more closely we make Google form and conduct survey. In this study, we focus on understanding college student's perception and preference towards the online learning through an online survey of 50 students. We also explored the student's preferences for various attributes of online classes, which will be helpful to design effective online learning environment. The results indicated that majority of the respondent's online classes to manage the curriculum during this pandemic. The students opined that flexibility and convenience of online classes makes it attractive option, whereas broadband connectivity issues in rural areas makes it a challenge for students to make use of online learning initiatives. Majority of the students preferred to use smart phone for online learning.

KEYWORDS

online learning, Covid-19.

JEL CODES

I10, I20.

INTRODUCTION

Nowadays, Mobile learning (m-learning) has become a popular learning system for education especially higher education all over the world. After declaring COVID19 as pandemic disease, many countries have taken initiative to close their educational institutions to reduce the effect of the virus. So, the educational institutions were closed from the 18th of March, 2020 which became a cause of affecting the quality of education and also the student's future life. So, for overcoming this situation, an innovative learning methodology becomes very important nowadays which is M-learning could play a vital role for the mobile devices uses in the educational sector.

Teachers have started to participate in the online classes to reduce the study gap of the students. At this stage, e-learning might be helpful between the staffs and students. Before claiming that "e-learning is a helpful tool for learning", we should know about the perception of mobile learning of students during this covid-19. Effective communication is a process of exchanging ideas, thoughts, knowledge and information in such a way as to fulfil the purpose in the best possible way.

The aim of online communication is the same as that of face-to-face communications: bonding; exchanging information; being heard and being understood. Nowadays, those e-learning platforms achieve popularity because they are widely used and installed. Online learning becomes one of the most current and potential issues.

Moreover, online learning developments based on changes to traditional pedagogy evoke the most inconsistencies in student perceptions and it is here that individual differences emerge as possible success factors. The finding reveals that interaction, between students and the instructor, has a major impact on their satisfaction. In the next section, we provide a brief literature review followed by methods and analysis section where we describe the methodology used in the study. Then, we discuss the results and discussion of the study.

STATEMENT OF THE PROBLEM

Problem solving skills (in terms of technology used), as we will acquire the knowledge to make use of the technology in our daily life we will come across some difficulties in using them which we will be needing to find solution too, when such problems occur not every time we can call the service people, so we need to learn to resolve the problems by ourselves. Piracy and privacy, in the world of digital aide where the vast majority of people are connected to the internet there is a lot of concern about the piracy measures that need to be taken in order to rectify the situation.

To identify the problems faced during the online education in the time of Covid-19 pandemic and the ways to resolve them. These problems are faced by students of different age groups. Sometime problems are technical and other time they are non- technical related with resources, funds and economic issues. Our research paper emphasis on these aspects and we perform survey of 161 students through google form which is a part of primary data and then we perform analytical tool to solve that problem.

Problems faced during online classes. The interaction between school and colleges students became tough and an endeavor to come up with ways to find solution to basic problems that was faced during the online education. The internet connectivity, India vast majority of population live in rural part of the country 66 percent India has 574 million approx. internet users out of which only 264 million approx. live in rural India and the rest in urban, so there is a lot of connectivity issue in the majority states.

NEED FOR THE STUDY

During pandemic situation there was immediate closure of all the educational institutions all over the world comply with social regulations. The institutions faced the challenge of effectively engaging students over virtual learning platforms.

The students also felt that de-motivated assuming it would cause a study gap in their lifetime. However, online learning has paved way for continuing the education in one or other way having its own pros and cons. This research is motivated by the need of exploring the students' perception ad attitude of e-learning during this pandemic situation.

Students are not acquiring real, long-lasting knowledge. And some students don't have the opportunity to leave their home during the two hours allowed during the curfew because they have to sit in online classes. Some students don't even have proper equipment to attend online classes.

They are in a situation where they are unprepared and without proper support. Criteria and guidelines imposed by the institutions are not sufficient to deal with the situation effectively. Existing assessment criteria that include tests and examinations are not suitable for digital learning.

REVIEW OF LITERATURE

The literature has highlighted different models which provide the basic framework to understand the student's perception regarding online education. However, not many papers have attempted to understand the student's perception and preference in Indian context.

Further, to the best of our knowledge, study on these lines has not been attempted in the field college education. We try to fill this gap with our study, drawing insights from the literature in conceptualizing the problem, exclusively focusing our attention on online learning in college education.

E.T.Baloran (2020) studied that most educational institutions have shifted to online learning platforms to keep the academic activities going. However, the questions about the preparedness, designing and effectiveness of e-learning is still not clearly understood, particularly for a developing country like India, where the technical constraints like suitability of devices and bandwidth availability poses a serious challenge. In this study, we focus on understanding Agricultural Student's perception and preference towards the online learning through an online survey of 307 students.

Muthuprasad et al, (2020) revealed that m-learning is very helpful to recover the study gap during this COVID-19 pandemic time and the findings of this study will help the education policymaker as well as the educational institutions to incorporate mobile learning technology for the whole system where social media may enhance the process of teaching and learning

Biswas et al, (2020) result of the analysis shows that of 100 percent of students participated in e-learning, 96 percent have accessibility in online learning. However, only 56 percent expressed satisfaction with the implementation of e-learning. As a result, the students' perceptions of e-learning are somewhat thriving further, it can promote flexibility, offer personalisation where learners can choose their learning path. Fair assessment of students' perception in e-learning may grant a good precedent in the implementation of full online learning due to physical isolation caused by the pandemic situation, which alternatively can be done with the method of blended learning in the New Normal.

Krishnapatria (2020) explored that the student's preferences for various attributes of online classes, which will be helpful to design effective online learning environment. The results indicated that majority of the respondent's 70 percent are ready for online classes to manage the curriculum during this pandemic. Majority of the students preferred to use smart phone for online learning.

Muthuprasad et al (2020) studied identified three major obstacles in conducting online learning in English Language Education Study Program at (STKIP) Pamane Talino: the first is availability and sustainability of internet connection, the second is accessibility of the teaching media, and the last is the compatibility of tools to access the media.

OBJECTIVES OF THE STUDY

1. To study the Socio-economic background of sample respondents;
2. To examine the perception towards online learning of respondent; and
3. To analysis performance of online learning during Covid-19.

METHODOLOGY

This section contains the analysis of the data collected from the online. The survey started with basic questions for the students to answer. An online questionnaire was sent at the online method total of 50 students participated in the study.

The research is conducted through quantitative descriptive with survey methods. The Participants of this research were students from the various level of educational institution. Irrespective of gender all the students of the higher education and university-level were eligible to take part in this survey. The developed questionnaire based on my own analysis.

A structured and unstructured preliminary questionnaire was designed with the help of literature survey and informal discussions with the students who are currently attending the online classes during covid-19. Pre-testing was done the respondents and their feedbacks were considered for designing the final questionnaire.

PRESENTATION OF SURVEY RESULTS

This survey shows that most of the parents are illiterate and owning their own business. And most of the families are including 3-4 members. However, this survey was attended only by 65 percent of responded. Various levels of educational students were chosen as the respondents for this study. The participants were 52 students from different educational institutions. The researcher analysed that 5.77 percent in high school students, 42.31 percent Under Graduate (UG) 40.38 percent Postgraduate (PG) and 11.54 percent students pursuing in Ph.D. Among them 21.15 percent were male and 78.85 percent were female. However, the survey of social economic background was attended only by 65 percent of responded. And among them 23.53 percent were male and 76.47 percent were female. As student acceptance of learning method play an important role in creating an effective learning environment. Due to the uncertainty in this COVID-19 pandemic time, whereby the situation is still changing, it is essential to design the learning method that is most suited to current situation and to have appropriate plan once it is permissible for classroom teaching to resume its activities.

Responded feels that using electronic gadgets is the easiest way to learn during pandemic situation. Majority of the respondents said that 48.8 percent is agreed and were 7.6 percent is strongly disagreeing.

CHART 1

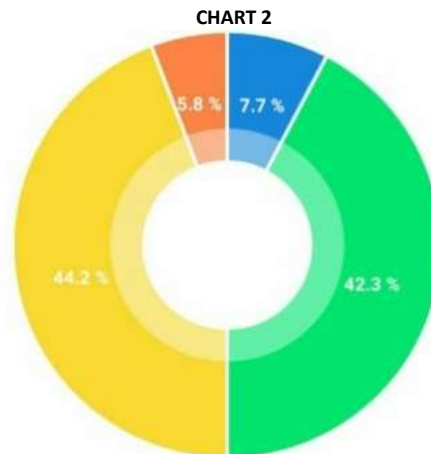


The majority of the students who answered the survey were responded as "Agree" with electronic gadgets is the easiest way to learn during pandemic situation. Beside the necessary preparedness of students in distance learning methods, other factors such as personality types may influence student preference for e-learning than classroom learning. As the personality regulates how individuals perceive, make judgements and react in certain situations.

The acceptance of students for e-learning is commonly associated with self regulation character. Self regulatory behavior includes the ability to set goals, effective time management, problem solving capacity, and awareness of time to seek advice from instructors. On top of self regulatory behavior, constraint of self efficacy, e-learning motivation, and high task value are other factors which strengthen the blended/online learning preference.

It is interesting to note that despite the lower percentage of distance learning preference observed in this study, students agreed that distance learning could motivate them to prepare the learning materials before group discussion.

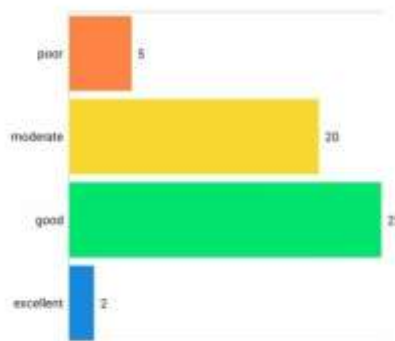
More than of the students say that strongly agree 44.2 percent. Were agree 42.3 percent of respondent and disagreed 5.8 percent less than.



The majority of the students who answered the survey were responded as “disagreed” with all doubts related to the subjects are clarified.

This study, the preference on learning methods was influenced by the year of study. Researcher analysed for overall performance of online learning. Less than respondents say that online learning is excellent. Respondent say that online learning methods examine time very useful and overall paper is passing.

CHART 3



The majority of the students who answered the survey were responded as “Good” with overall performance of online learning during covid-19.

This survey results conveys that both online and offline classes were totally different. E-learning has become easiest way for learning and also it helps majorly to recover the study gap during this pandemic situation.

Students find trouble in attending the online classes which may be due to any issues (network problem/battery low/ time slot/data validity/etc.,) and also feel that their doubts were not clarified which in other way can be taken as there are minimal ways through which students can develop their knowledge. They also fear for being affected by radiation released from e-gadgets that we use for online education.

CONCLUSION

In the direction of the study target to explore whether online learning process has an outcome in negative way or in positive way. So, the data was collected by using an online survey which was distributed to a random sample of 52 percent students from various educational institutions. However, the questions about social economic background are collected from 65 percent of sample responded. The students opined that flexibility and convenience of online classes makes it attractive option, whereas broadband connectivity issues in rural areas makes it a challenge for students to make use of online learning initiatives.

It shows that perception towards online learning of responded is positive in handling the electronic gadgets and it is negative way in doubts clarifying. It also shows that overall performance of online learning process is good. And the social economic background shows that most of the parents are illiterate and occupied by their own business and as home maker.

REFERENCES

1. Aiswarya, Aditya and Girish K.Jha (2020) “Students Perception and Preference for Online Education in India During COVID -19 pandemic”, *Social Sciences & Humanities Open*, Volume 3, <https://doi.org/10.1016/j.ssaho.2020.100101>
2. Antonius Setyawan Sugeng NurAgung and Monika (2020) “Students Perception of Online Learning during COVID-19 Pandemic: A Case Study on the English Students of STKIP Pamane Talino”. *Journal of Social Sciences and Humanities* Volume 10, DOI: <http://dx.doi.org/10.31940/soshum.v10i2.1316>
3. Biswas and Roy (2020) “Students Perception of Mobile Learning during COVID-19 in Bangladesh: University Student Perspective”, *Aquademia*, 4(2), ep20023. <https://doi.org/10.29333/aquademia/8443>
4. Chen and Ohyama (2020) “Student Perceptions of Distance Learning Strategies during COVID-19”, *volume 1–2*, <https://doi.org/10.1002/jdd.123>
5. Demuyakor (2020) “Corona virus (COVID-19) and Online Learning in Higher Institutions of Education: A Survey of the Perceptions of Ghanaian International Students in China”, *Online Journal of Communication and Media Technologies*, 10(3), 202018. <https://doi.org/10.29333/ojcmr.2020.10.3.202018>
6. Erick and Baloran (2020) “Knowledge, Attitudes, Anxiety, and Coping Strategies of Students during COVID-19 Pandemic”, *Journal of Loss and Trauma*, Pages 635-642, DOI: [10.1080/15325024.2020.1769300](https://doi.org/10.1080/15325024.2020.1769300).

7. Krishnapatria (2020) "From Lockdown to Letdown: Students Perception of e-Learning amid the Covid-19 Outbreak", *ELT in Focus*, 3(1), 1-8, doi: 10.35706/eltinf.v3i1.36.
8. Najmul Hasan and Yukun Bao (2020) "Impact of e-Learning Crack-up Perception on Psychological Distress Among College Students During COVID-19 pandemic: A mediating role of fear of academic year loss", *Children and Youth Services Review*, Volume 118, <https://doi.org/10.1016/j.chilyouth.2020.105355>
9. Nambiar (2020) "The Impact of Online Learning During COVID19: Students' & Teachers Perspective", *International Journal of Indian Psychology*, 8(2), 783-793. DIP:18.01.094/20200802, DOI:10/08.2521502.094.
10. Sakulwichitsintu and Turner (2015) "Online Peer Learning: What Influences the Students' Learning Experience", IEEE 15th International Conference on Advanced Learning Technologies, Hualien, Taiwan, Pp. 205-207, DOI: 10.1109/ICALT.2015.122
11. Syamal (2020) "Online Learning during COVID-19 Students' Perception of Multimedia Quality", Pp1-6. DOI: <https://doi.org/10.1145/3406601.3406632>
12. Wahab Ali (2020) "Online and Remote Learning in Higher Education Institutes: A Necessity in light of COVID-19 Pandemic", *Higher Education Studies*; Vol. 10(3), <https://doi.org/10.5539/hes.v10n3p16>
13. Wenjun Cao (2020) "The Psychological Impact of the COVID-19 Epidemic on College Students in China", *Psychiatry Research*, Volume 287, <https://doi.org/10.1016/j.psychres.2020.112934>

HEALTH INSURANCE TRENDS

S.NARENDAR REDDY

PH.D. RESEARCH SCHOLAR, KAKATIYA UNIVERSITY, WARANGAL; &
 ASST. PROFESSOR OF COMMERCE
 GOVERNMENT DEGREE COLLEGE
 GODAVARIKHANI

ABSTRACT

People finds health insurance is very important during health emergencies. Health insurance provides financial assistance and keeps insured financially strong in case of health emergencies. Covid 19 made people think more and more about health insurance. Under such circumstances, the study is conducted after taking the data from annual reports of IRDAI from 2010-11 to 2019-20. It is found that after several years of privatization Public Sector General Insurers are able to get health insurance business worth 48% in 2019-20. Private sector General insurers and standalone health insurers followed by 24%, 27% respectively. For several years Maharashtra tops in collections of Health insurance premium and it collected nearly 30% of total health insurance premium of the country followed by Tamilnadu, Karnataka, Delhi. Incurred claim ratio of Public sector General Insurers all the years of study is above 100% and indicate that they are successively incurring losses. Nearly 74% of health insurance claims are settled within 1 month as per TPA records. For this study only, General insurers and standalone health insurers are taken. Health Insurance covered by Life insurers is ignored. Only few statistical data are taken for this study from annual reports of IRDAI. More and more studies are desirable in health insurance sector.

KEYWORDS

IRDAI, health insurance, trends in health insurance, health insurance premium, incurred claim ratio.

JEL CODES

I10, I13.

INTRODUCTION

Health Insurance: Health insurance is a way to distribute the financial risk associated with the variations of Individual health care expenditure by pooling costs over time (pre-payment) and over people (pooling) –OECD 2004

The health insurance protects insured from financial expenditure incurred on account of health variations. Insured have to pay health insurance premium. Insurance company will pay or reimburse amount spent on health services of policy holders. Earlier it is part of General insurance. In India almost, all General Insurance companies and 7 standalone insurance companies offer health insurance. Life insurance companies also offer health insurance policies. Health insurance is offered by Public sector insurers, private sector insurers, central government and state governments.

In most countries a mix of private insurance, state run health insurance and community health insurance schemes work to meet health care needs of people. In India public health insurance was started with introduction of ESIS act in 1948 and followed by CGHS in 1954.

Four subsidiaries of General Insurance of India introduced first private health insurance product Med claim in 1986. Now there are several health insurance companies offering hundreds of health insurance products to public.

Private Health Insurance penetration is still at 5% of population only. There is a need to state funded health insurance scheme. Various state governments launched Yeshasvini Health Insurance in Karnataka in 2003, Aarogyasri in AP in 2007 and Rastriya Swastya Bima Yojana in 2008. Today various health insurance schemes cover 300 million individuals and 20-25% of population is covered.

REVIEW OF LITERATURE

- 1) Prof B.Krishna Reddy & M.Rizvana (2019)
In this paper research scholars mention the necessity of Health insurance and different health insurance products offered by insurance companies
- 2) Harini Varala (2019)
This paper primarily talks about marketing of health insurance plans in Rural India. Factors like age, gender, regular habits, life style, family medical history, driving record, fait affect purchase of insurance policies. ¾ of Indian population resides in Rural areas. Agriculture contributes 24.7% of GDP of the country. It provides employment to 58.4% and it also contribute 13.1% to Indian exports.
Rural market witness high demand. Rural market contributes to more profits than Urban Market. Problems like low literacy, transportation, distribution, communication problems, traditional life, buying decisions exist in rural marketing.
- 3) Madan Mohan Dutta (2020)
This research study is based on secondary data obtained from IRDA website. Main findings of this study are that there is significant relationship between earned premium and underwriting loss. Premium of health insurance is increasing every year, but losses are increasing during that period. The earnings of the sector is growing at Compound Annual Growth Rate of 27%. Still insurance companies incurring losses. It further recommended immediate investigation of claims. It recommends health insurance on entry age-based pricing to attract younger generations.
- 4) R.Srinivsan (2020)
This paper states that insurable population in India has been assessed at 250 million.
Average premium 1000 per year make 2500Crores in a year. Insurance products shall fulfill aspirations of policy holders. Insurance products should extend beyond hospitalization and should cover domiciliary treatment.
With the help of proper regulations, socially relevant and commercially viable insurance products need to be introduced. Insurance regulatory authority emphasized need to introduce new products for poor and rural people.
- 5) Ravi shamika, Ahlu walia, Bergkavist sofi (2016)
75% of outpatient care is exclusively private and 55% of inpatient is from private hospitals. Over the last 10 years people dependence on public care has risen by 6% for OPD and 7% for IPD Care. Health insurance cove is associated with 17% increase in probability of admitting in Government Hospitals and 8% in admitting private hospitals. Out of pocket spending has risen significantly.
There are several disparities in health expenditure in rural and urban households. Urban households spend 5 times more on diagnostic, 2.6 times more on medicine. 2.4 times more on doctor fees. Health care financing data shows that households are increasingly relying on their own income and own savings to finance health care expenses.
Data for health insurance coverage shows that private health insurance is limited to richer urban households. Public health insurance coverage is evenly distributed across all quintile groups.

6) PWC, June 2020

In its paper "Covid 19: Impact on the Indian Insurance Industry, June 2020" mention that only 14-16% of India has health insurance. In FY17 and it is expected to reach Rs.8, 60,000 cr (USD 132.84 Billion) by FY22. Only approximately 80% of the premium worth Rs.51, 637 Crores are paid out by insurance industry on claims. A study by the Institute of Actuaries of India

India (IAI) has modeled the escalation of cases in India. The range of infected cases modeled as on June 30 from lockdown cease case to worst case scenario if from 5, 21,108 to 11, 08,511. The Ayushman Bharath Scheme may see a greater number of claims compared to private health insurance companies due to widespread coverage.

Based on emerging experience of Covid 19 claims, insurance companies need to test the hypothesis of state wise and district wise possibility of escalation of claims. Based on clinical research and in conjunction with health care of Pharma industries, insurance companies shall calculate the possibility of a long trail of chronic disease escalation which may lead to reprice of health insurance products.

7) Tanja Ahlin, Mark Nicheter & Gopi Krishnan Pillai (2016)

This paper studies or highlights six areas 1) Public awareness and understanding of insurance 2) Impact of misunderstanding on health seeking behavior and treatment 3) difference in behavior pattern in cash and cashless insurance schemes 4) Impact of insurance on quality of life 5) mis (trust) in health insurance schemes 6) Health insurance coverage especially in relation to chronic illness, rehabilitation & OOP expenses.

IMPORTANCE OF THE STUDY

Lot of data is available on the internet related General Insurance. Data is also available on Health Insurance. Most of the data related to old statistics. There is a need to study new health insurance data and find out the trends going on in health insurance.

The present study intends to study 10 or more years of data of standalone health insurers beside General insurance companies that offer health insurance. It may reveal some unforeseen facts related to health insurance.

OBJECTIVES

- 1) Objectives of this study is to study trends in health insurance from 2010-11 to 2019-20.
- 2) Objectives of the study is to study different ratios of health insurance from 2010-11 to 2019-20
- 3) Objectives of the study is to find out variations in ratios of health insurance
- 4) Objectives of the study is to suggest suitable measures to improve ratios of health insurance

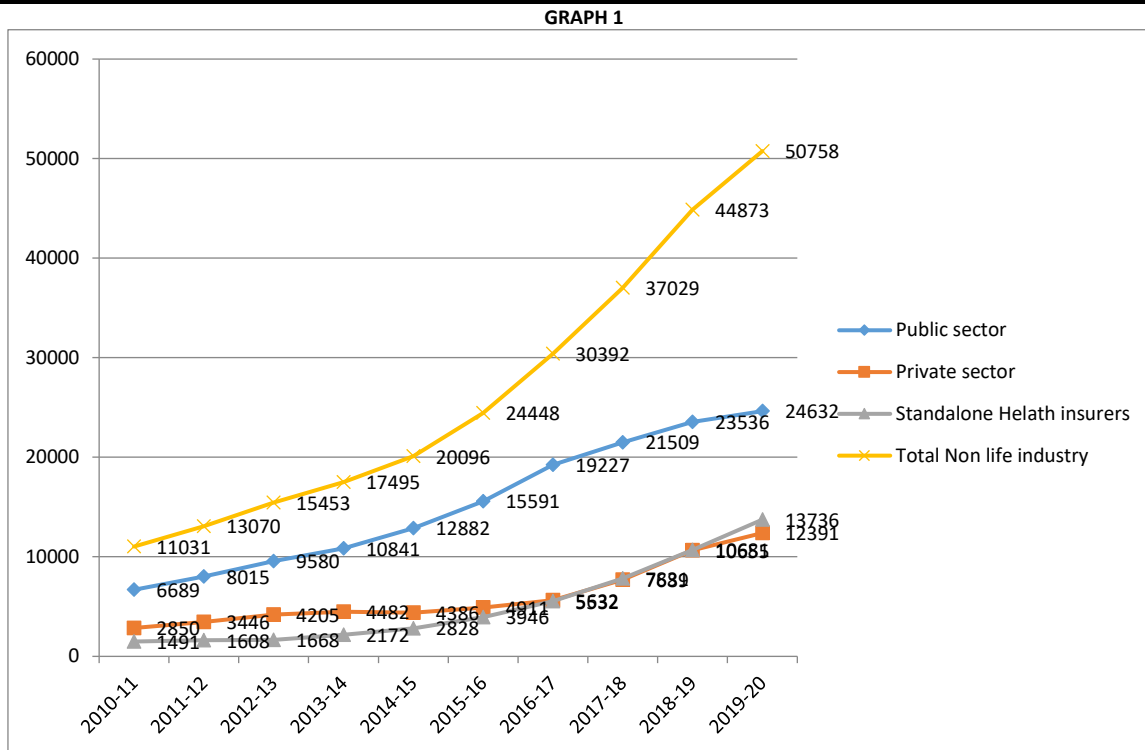
RESEARCH METHODOLOGY

Research methodology adopted in this paper is examination of IRDAI annual reports and other reports from regulator website. Data of Standalone health insurance companies studied separately so that only standalone health insurance company data is examined in details to find out variations in a decade. For this purpose, data from 2010-11 to 2019-20 is studied.

HEALTH INSURANCE DATA**TABLE 1: HEALTH INSURANCE PREMIUM OF NON-LIFE INSURERS AND STANDALONE HEALTH INSURERS (In Crores)**

Year	Public sector	Private Sector	Standalone Health sector	Total Non-life Industry (100%)	Annual Growth rate
2010-11	6689 (61%)	2850 (26%)	1491 (13%)	11031	
2011-12	8015 (61%)	3446 (27%)	1608 (12%)	13070	18.5%
2012-13	9580 (62%)	4205 (27%)	1668 (11%)	15453	18.2%
2013-14	10841 (62%)	4482 (26%)	2172 (12%)	17495	13.2%
2014-15	12882 (64%)	4386 (22%)	2828 (14%)	20096	14.9%
2015-16	15591 (64%)	4911 (20%)	3946 (16%)	24448	21.7%
2016-17	19227 (63%)	5632 (19%)	5532 (18%)	30392	24.3%
2017-18	21509 (58%)	7689 (21%)	7831 (21%)	37029	21.8%
2018-19	23536 (52%)	10655 (24%)	10681 (24%)	44873	21.2%
2019-20	24632 (48%)	12391 (24%)	13736 (27%)	50758	13.12%

Source: Compilation from Annual reports of IRDAI

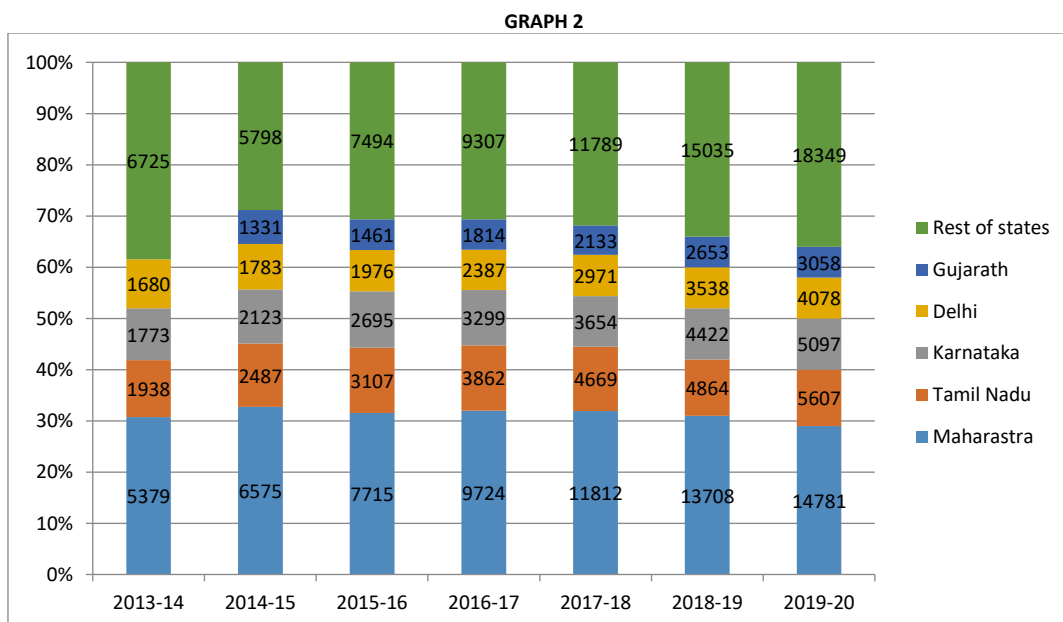


From the above table 1 and graphs it is clearly evident that 1) Contribution of Premium of Public sector is decreasing to 48% in 2019-20 from 61% in 2010-11. 2) Contribution of Private sector is ranging from 26% to 24%. It is also showing decreasing trend. 3) In health insurance sector premium collection is increasing year by year only in Standalone health insurer. It increased from 13% in 2010-11 to 27% in 2019-20. 4) Premium of all health insurers is increasing year by year from 13070 crores in 2010-11 to 50758 crores in 2019-20, But the annual growth rate is different for different years.

TABLE 2: HEALTH INSURANCE PREMIUM CONTRIBUTION (State wise in Crores)

State	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Maharashtra	5379 (31%)	6575 (33%)	7715 (32%)	9723.78 (32%)	11812.35 (32%)	13708.44 (31%)	14781 (29%)
Tamil Nadu	1938 (11%)	2487 (12%)	3107 (13%)	3861.65 (13%)	4668.74 (12%)	4864.28 (11%)	5606.58 (11%)
Karnataka	1773 (10%)	2123 (10%)	2695 (11%)	3299.03 (11%)	3654.22 (10%)	4422.07 (10%)	5096.89 (10%)
Delhi	1680 (9.6%)	1783 (9%)	1976 (8%)	2386.61 (8%)	2970.76 (8%)	3537.66 (8%)	4077.51 (8%)
Gujarat	-	1331 (7%)	1461 (6%)	1813.72 (6%)	2133.25 (6%)	2653.24 (6%)	3058.13 (6%)
Rest of States	6725 (38%)	5798 (29%)	7494 (30%)	9306.92 (30%)	11789.30 (32%)	15035.06 (34%)	18348.82 (36%)
Total	17495	20,096	24448	30,391.71	37,028.62	44220.77	50968.96

Source: Compilation from Annual reports of IRDAI



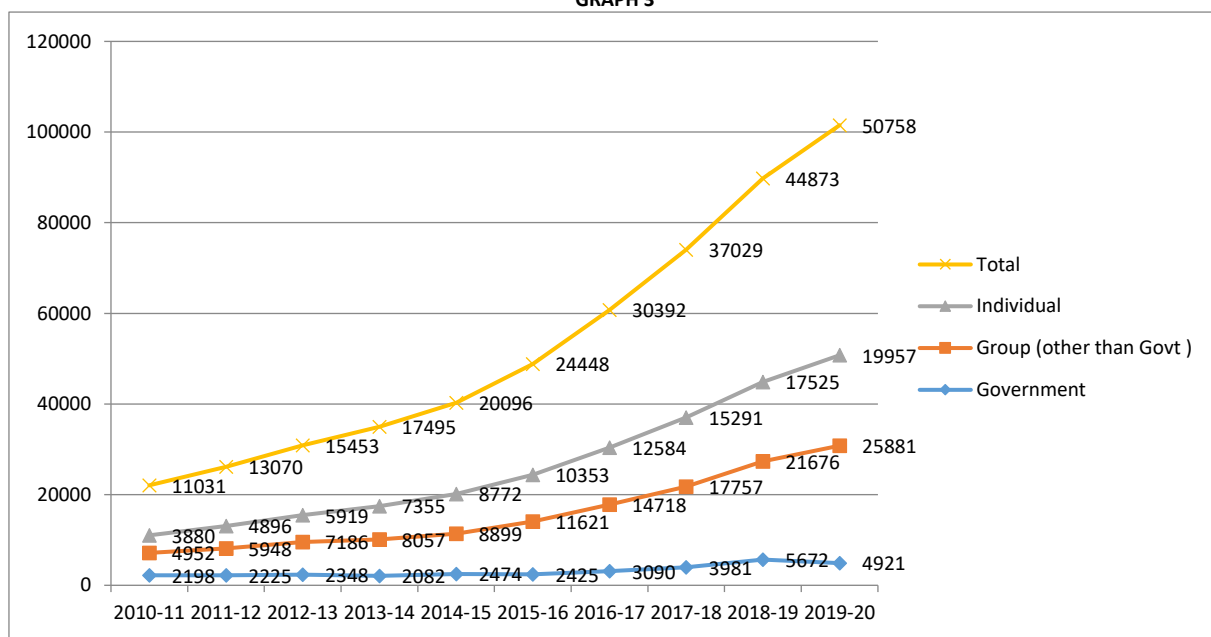
From the above table 2 it is clear that Maharashtra is single largest contributor of Health insurance premium for the past 7 years. It contributed nearly 30% of total health insurance premium in the country. Tamilnadu and Karnataka is showing nearly 10% contributions to total in 7 years. Contribution of Delhi is 8 to 9% and Gujarat is 6 to 7%. And the rest of the country contributes nearly 30 to 36% in different years.

TABLE 3: HEALTH INSURANCE PREMIUM (Business segment wise in Crores)

Year	Government	Group (Other than Govt)	Individual	Total
2010-11	2198 (20%)	4952 (45%)	3880 (35%)	11031
2011-12	2225 (17%)	5948 (46%)	4896 (37%)	13070
2012-13	2348 (15%)	7186 (47%)	5919 (38%)	15453
2013-14	2082 (12%)	8057 (46%)	7355 (42%)	17495
2014-15	2474 (12%)	8899 (44%)	8772 (44%)	20096
2015-16	2425 (10%)	11621 (48%)	10353 (42%)	24448
2016-17	3090 (10%)	14718 (48%)	12584 (41%)	30392
2017-18	3981 (11%)	17757 (48%)	15291 (41%)	37029
2018-19	5672 (13%)	21676 (48%)	17525 (39%)	44873
2019-20	4921 (9.69%)	25881 (50.99%)	19957 (39.32%)	50758

Source: Compilation from Annual reports of IRDAI

GRAPH 3



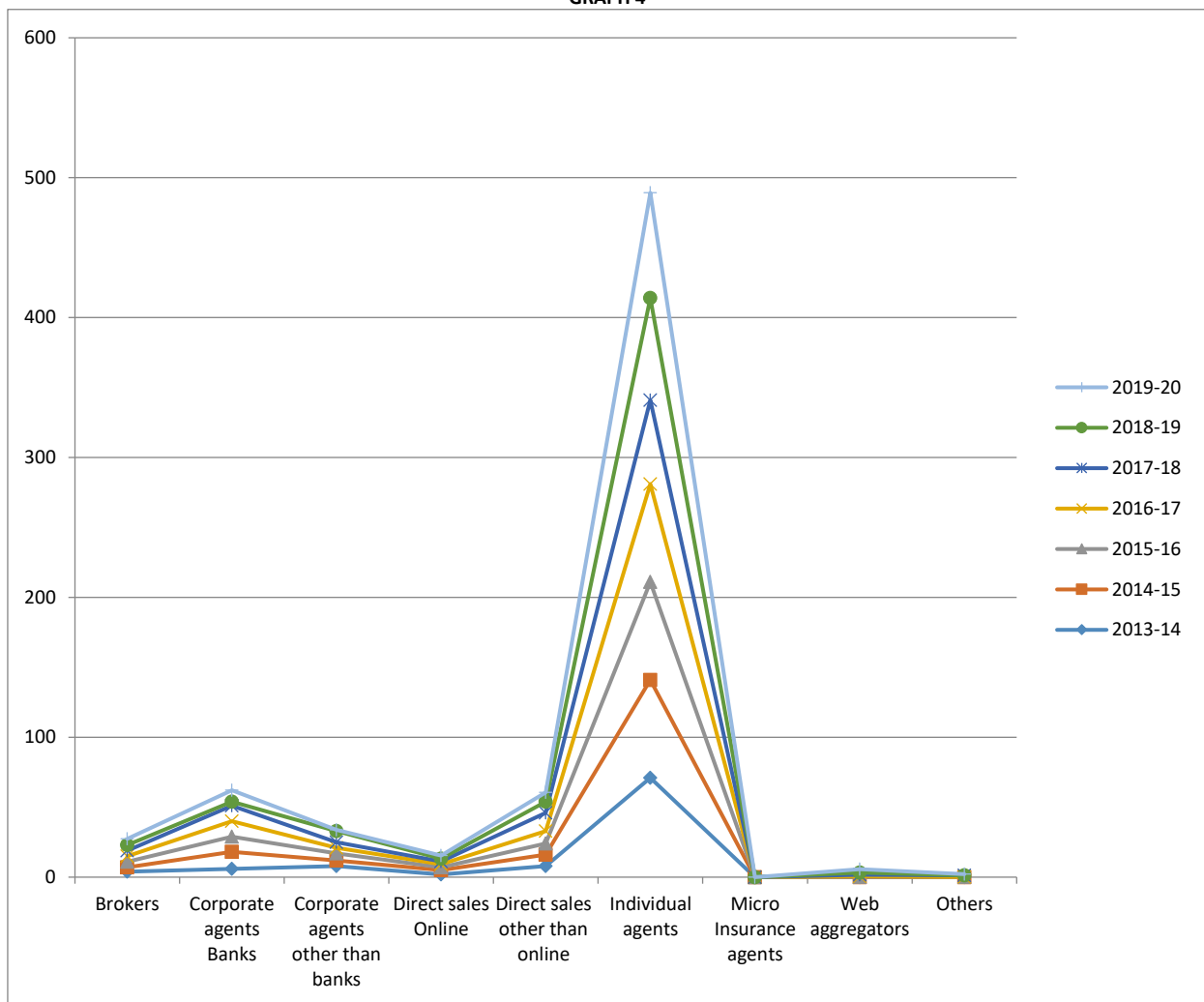
From above table 3 we can observe that 1) Contribution of Government sector is decreasing from 20% in 2010-11 to 9.69% in 2019-20 2) Group business contributed nearly 45 to 50% of business every year 3) Individual segment is also shows good contribution. It varied between 35 % to 39%.4) Total Health Insurance premium increased from 11,031 crores to 50,758 crores.

TABLE 4: HEALTH INSURANCE POLICIES SOLD BY DISTRIBUTION CHANNELS – INDIVIDUAL POLICY PREMIUM (In percent)

year	Brokers	Corporate agent Banks	Corporate agent-other Than banks	Direct sale - Online	Direct sale- Other than online	Individual agents	Micro Insurance agents	Web aggregators	Others	Total
2013-14	4	6	8	2	8	71				100
2014-15	3	12	4	3	8	70	0			100
2015-16	4	11	5	2	8	70	0	0.23	0.15	100
2016-17	4	11	4	2.3	9	70	0	0.401	0.005	100
2017-18	4	11	4	2	13	60	0	1.02	1.04	100
2018-19	4	3	8	2	8	73	0.003	1.636	0.158	100
2019-20	4.3	8.06	0.85	2.12	6.66	75.21	0	2.44	0.711	100

Source: Compilation from Annual reports of IRDAI

GRAPH 4



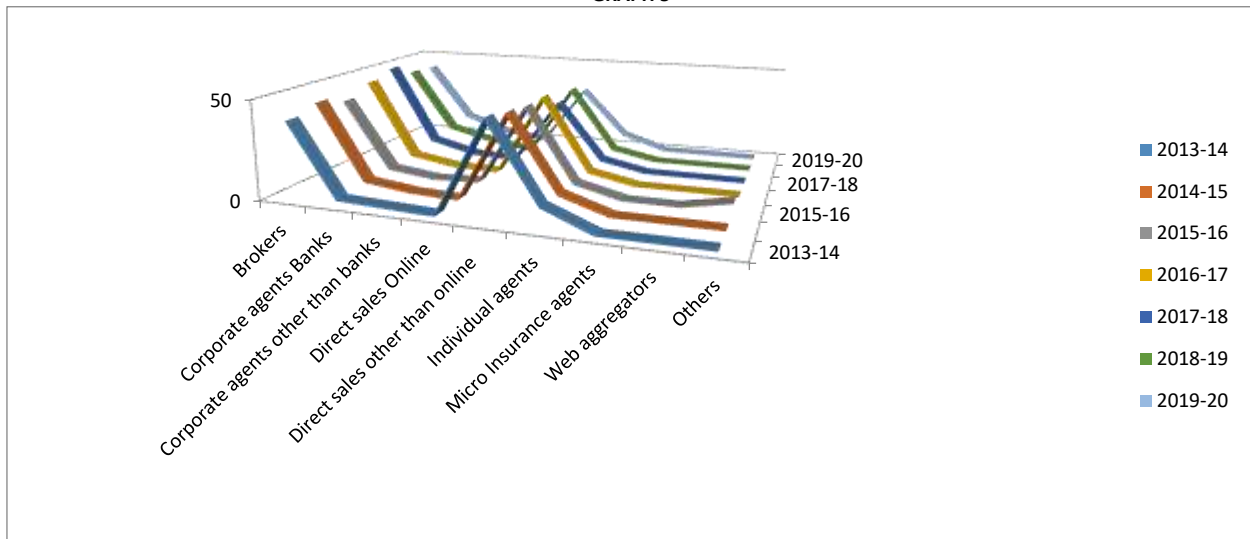
From above Table 4 it is clear that in Individual health insurance policy sales and collection of premium Individual agents stood first by contributing 75% of total collection of premium. No other marketing channel stood near individual agents. The contribution of Corporate agents Banks and direct sales other than online are slowly decreasing, the contribution of web aggregators is slowly increasing year by year from 0.23% 2015-16 to 2.44% in 2019-20.

TABLE 5: HEALTH INSURANCE POLICIES SOLD BY DISTRIBUTION CHANNELS – GROUP POLICIES PREMIUM (In percent)

year	Brokers	Corporate agent Banks	Corporate agent-other Than banks	Direct sale -Online	Direct sale- Other than online	Individual agents	Micro Insurance agents	Web aggregators	Others	Total
2013-14	39	2	1	0	48	10				100
2014-15	43	4	1	0	45	8	0.008			100
2015-16	39	4	1	2	43	6	0	0	4.78	100
2016-17	45	5	1	0.5	43	5	0.005	0.008	0.011	100
2017-18	49	8	2	1	35	5	0.03	0.03	0.01	100
2018-19	43	10	4	0	38	5	0	0.0340	0.011	100
2019-20	42.31	12.37	4.07	0.53	32.52	7.99	0.15	.06	0.012	100

Source: Compilation from Annual reports of IRDAI

GRAPH 5



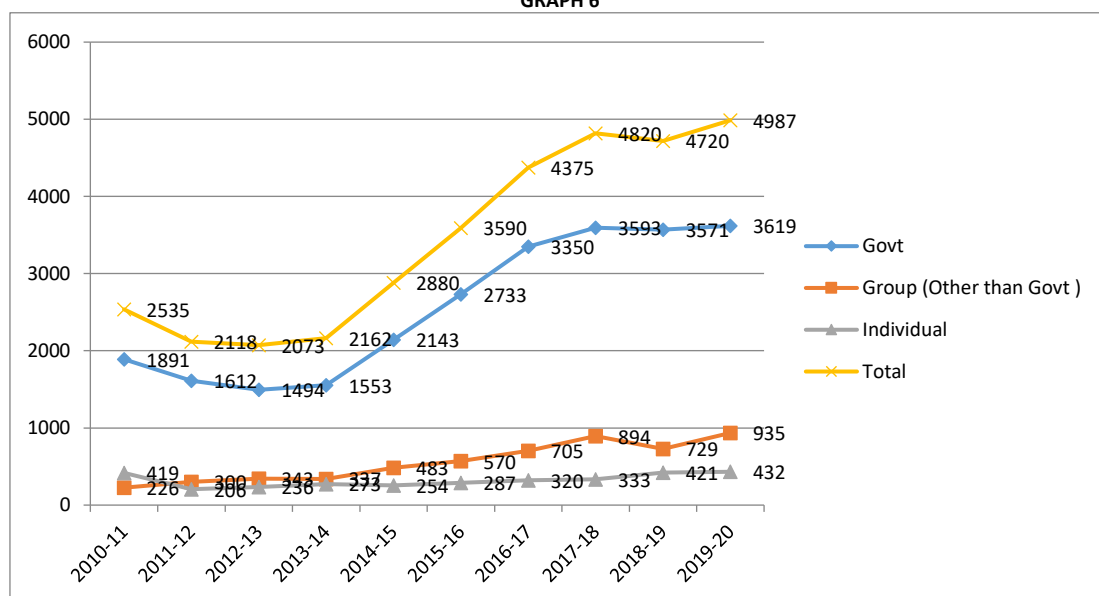
From above table 5 the following are evident 1) In Group policies role of Brokers and Direct sales other than online is prominent 2) Corporate agents Banks started slowly exhibiting 2% in 2013-14 and reached 12.37% in 2019-20. Good increase in sale and collection of group policies 3) Prominence of Individual agents is slowly decreasing in group policies it decreased from 10% in 2013-14 to 5% 2018-19 4) The role of other marketing channels is not prominent to mention.

TABLE 6: NUMBER OF PERSONS COVERED UNDER HEALTH INSURANCE (In Lakhs)

year	Govt	Group (Other than Govt)	Individual	Total
2010-11	1891	226	419	2535
2011-12	1612	300	206	2118
2012-13	1494	343	236	2073
2013-14	1553	337	273	2162
2014-15	2143	483	254	2880
2015-16	2733	570	287	3590
2016-17	3350	705	320	4375
2017-18	3593	894	333	4820
2018-19	3571	729	421	4720
2019-20	3619	935	432	4987

Source: Compilation from Annual reports of IRDAI

GRAPH 6



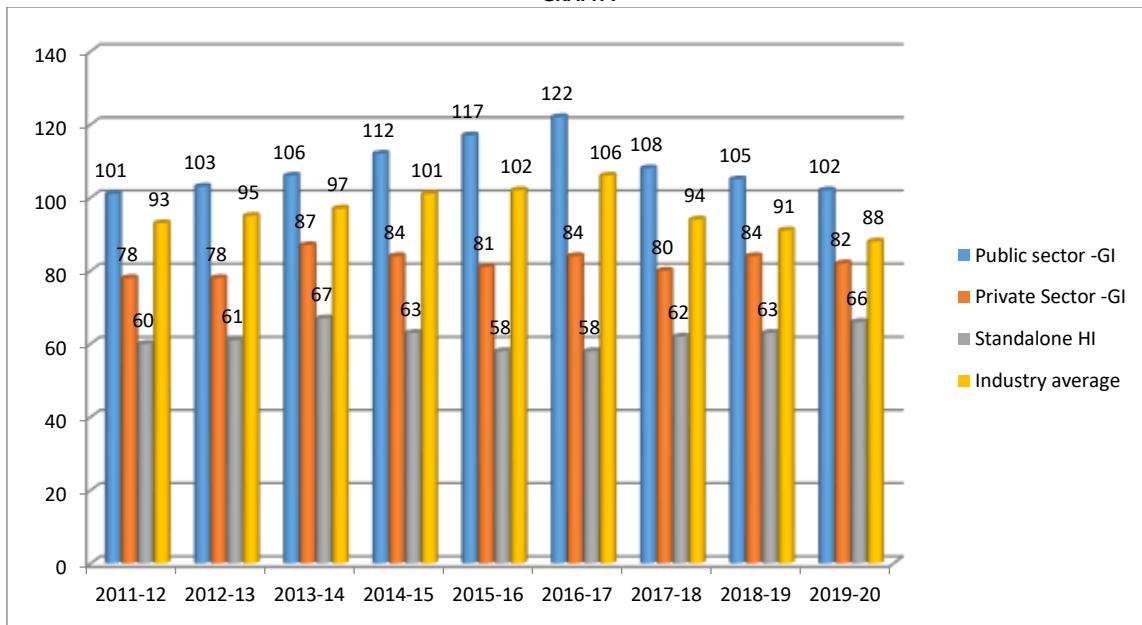
From above table 6 the following can be concluded 1) Number of persons covered under Health insurance under Government schemes, Group schemes is increasing year by year and much variations observed under individual health insurance policies year by year. 2) Persons covered under health insurance policies under Government schemes almost doubled from 2010-11 (1891 lakhs) to 2019-20 (3619 lakhs) 3) Persons covered under Group health policies increased 5 times from 226 lakhs in 2010-11 to 935 lakhs in 2019-20.

TABLE 7: INCURRED CLAIM RATIO OF HEALTH INSURANCE (Sector wise)

Year	Public sector General Insurers	Private Sector General Insurers	Stand alone Health Insurers	Industry Average
2011-12	101%	78%	60%	93%
2012-13	103%	78%	61%	95%
2013-14	106%	87%	67%	97%
2014-15	112%	84%	63%	101%
2015-16	117%	81%	58%	102%
2016-17	122%	84%	58%	106%
2017-18	108%	80%	62%	94%
2018-19	105%	84%	63%	91%
2019-20	102%	82%	66%	88%

Source: Compilation from Annual reports of IRDAI

GRAPH 7



Incurred Claim Ratio:

Incurred Claim Ratio is basically the overall value of every claim a company has paid divided by the total sum of premium collected during the same period. Incurred Claims Ratios are calculated on an annual basis

Incurred Claim Ratio = Net Claims Incurred / Net Earned Premium

Experts say ideal incurred claim ratio shall be between 75 % to 90%.

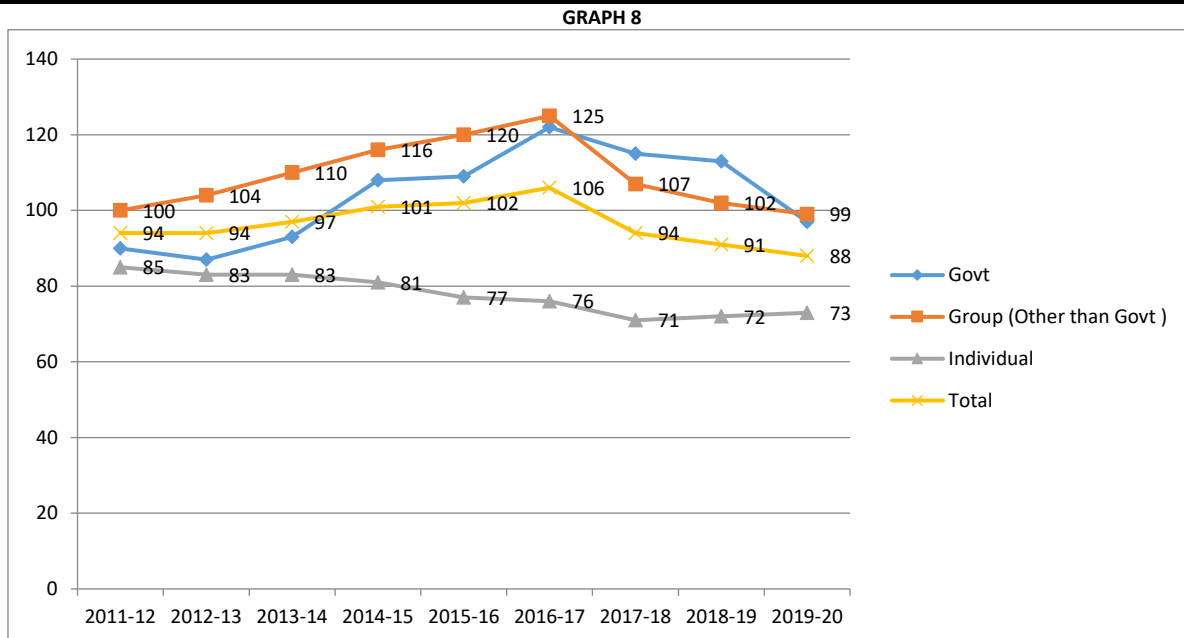
Incurred claim ratio more than 100% indicates that company is spending more money on settling claims than it received as insurance premium.

From the above table 7 it is clear that 1) Public sector general insurers incurred claim ratio for all years from 2011-12 to 2019-20 is more than 100% it indicates that all public sector general insurers are incurring losses in health insurance business. 2) Private Sector General insurers incurred claim ratio is between 78% to 87% as per experts this ideal incurred claim ratio. 3) Standalone health insurers incurred claim ratio is between 60% to 67% it indicates that standalone health insurers are rejecting more claims and getting more profits.

TABLE 8: NET INCURRED CLAIM RATIO (in percent)

year	Govt	Group (Other than Govt)	Individual	Total
2011-12	90%	100%	85%	94%
2012-13	87%	104%	83%	94%
2013-14	93%	110%	83%	97%
2014-15	108%	116%	81%	101%
2015-16	109%	120%	77%	102%
2016-17	122%	125%	76%	106%
2017-18	115%	107%	71%	94%
2018-19	113%	102%	72%	91%
2019-20	97%	99%	73%	88%

Source: Compilation from Annual reports of IRDAI

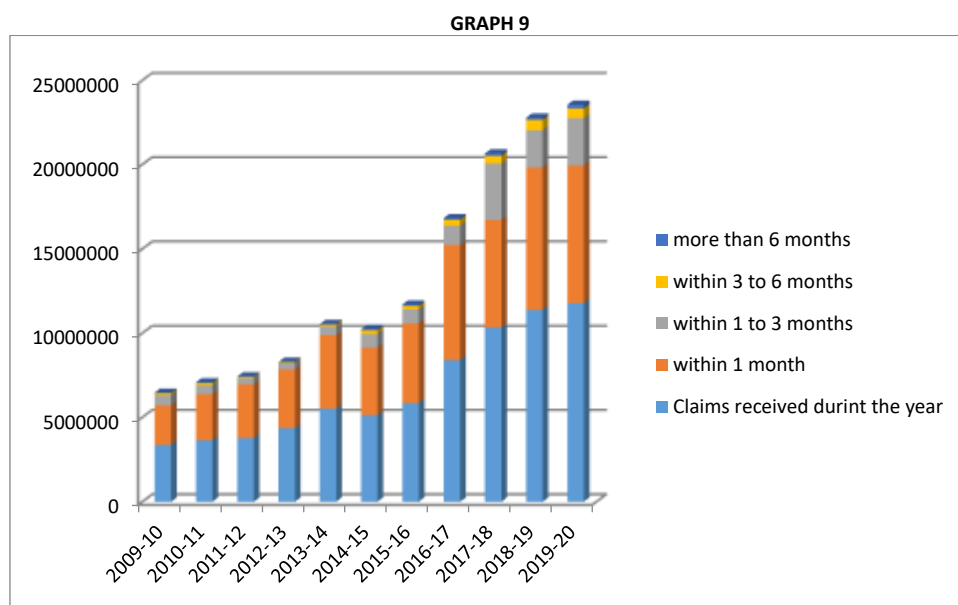


From the above table 8 it can be inferred that 1) Group health insurance is consistently incurring losses because Incurred claim ratio of group health insurance is 100% or more than 100% during 2010-11 to 2019-20. 2) Government schemes also incurring losses during 2014-15 to 2018-19. Incurred claim ratio during these years is more than 100% 3) Individual health insurance policies show ideal incurred claim ratio ranging from 71% to 83%.

TABLE 9: CLAIMS BY TPA (Number of claims)

Year	Claims received during the year	Within 1 month	Within 1 to 3 months	Within 3 to 6 months	More than 6 months	Claims Outstanding	Claims rejected During the year
2009-10	33,65,940	23,48,147 (69.76%)	5,97,408	1,21,485	29,362	2,99,381	
2010-11	36,41,585	27,45,661 (74.97%)	5,17,069	1,35,808	38,859	3,13,013	
2011-12	37,83,261	31,72,461	4,03,615	59,183	14,055	3,02,547	
2012-13	43,70,606	34,77,415	3,77,912	56,113	12,270	3,23,631	5,15,600
2013-14	55,22,107	43,53,984	5,29,857	1,13,397	23,368	4,78,016	6,26,483
2014-15	51,20,817	40,21,767	8,18,429	2,10,112	70,509		
2015-16	58,48,103	47,28,131	8,40,720	2,06,571	72,681		
2016-17	84,08,135	68,22,673	11,42,672	3,54,666	84,336		
2017-18	1,03,32,583	63,79,522	33,42,567	4,67,940	1,42,554		
2018-19	1,13,89,737	84,39,528 (74.1%)	22,09,570 (19.4%)	6,21,845 (5.5%)	1,18,794		
2019-20	117.77 lakhs	81.72	28.03	5.85	2.19		

Source: Compilation from Annual reports of IRDAI



From above table 9 the following can be concluded 1) Claims received is increasing year by year from 33,65,940 in 2009-10 to 1,17,77,000 in 2019-20 2) Nearly 74% of the claims received is settled in within one-month duration 3) Nearly 10 to 20% claims settled in within 3 months 4) Only few thousand claims are outstanding with duration of more than 6 months.

FINDINGS OF THE STUDY

- 1) Contribution of Health Insurance Premium of Public sector is decreasing to 48% in 2019-20 from 61% in 2010-11.
- 2) Contribution of Health Insurance Premium of Private sector is ranging from 26% to 24%. It is also showing decreasing trend.
- 3) In health insurance sector premium collection is increasing year by year only in Standalone health insurer. It increased from 13% in 2010-11 to 27% in 2019-20.
- 4) Premium of all health insurers is increasing year by year from 13070 crores in 2010-11 to 50758 crores in 2019-20, But the annual growth rate is different for different years.
- 5) Maharashtra is single largest contributor of Health insurance premium for the past 7 years. It contributed nearly 30% of total health insurance premium in the country.
- 6) Tamilnadu and Karnataka is showing nearly 10% contribution to total in 7 years. Contribution of Delhi is 8 to 9% and Gujarat is 6 to 7%. And the rest of the country contributes nearly 30 to 36% in different years.
- 7) Contribution of Health Insurance Premium of Government sector is decreasing from 20% in 2010-11 to 9.69% in 2019-20
- 8) Group business contributed of Health Insurance premium is nearly 45 to 50% of business every year
- 9) Individual segment health insurance premium is also shows good contribution. It varied between 35 % to 39%.
- 10) In Individual health insurance policy premium Individual agents stood first by contributing 75% of total collection of premium. No other marketing channel stood near individual agents.
- 11) The contribution of Corporate agents Banks and direct sales other than online are slowly decreasing, The contribution of web aggregators is slowly increasing year by year from 0.23% 2015-16 to 2.44% in 2019-20.
- 12) In Group health insurance policies role of Brokers and Direct sales other than online is prominent
- 13) In Group health insurance policies Corporate agents Banks started slowly exhibiting 2% in 2013-14 and reached 12.37% in 2019-20. Good increase in sale and collection of group policies
- 14) Prominence of Individual agents is slowly decreasing in group health policies. It decreased from 10% in 2013-14 to 5% 2018-19
- 15) Number of persons covered under Health insurance under Government schemes, Group schemes is increasing year by year and much variations observed under individual health insurance policies year by year.
- 16) Persons covered under health insurance policies under Government schemes almost doubled from 2010-11 (1891 lakhs) to 2019-20 (3619 lakhs)
- 17) Persons covered under Group health policies increased 5 times from 226 lakhs in 2010-11 to 935 lakhs in 2019-20.
- 18) Public sector general insurers incurred claim ratio for all years from 2011-12 to 2019-20 is more than 100% it indicates that all public sector general insurers are incurring losses in health insurance business.
- 19) Private Sector General insurers incurred claim ratio is between 78% to 87%. As per experts this ideal incurred claim ratio.
- 20) Stand alone health insurers incurred claim ratio is between 60% to 67% it indicates that standalone health insurers are rejecting more claims and getting more profits.
- 21) Group health insurance is consistently incurring losses because Incurred claim ration of group health insurance is 100% or more than 100% during 2010-11 to 2019-20.
- 22) Government health insurance schemes also incurring losses during 2014-15 to 2018-19. Incurred claim ration during these years is more than 100%
- 23) Individual health insurance policies show ideal incurred claim ration ranging from 71% to 83%.
- 24) Claims received is increasing year by year from 33,65,940 in 2009-10 to 1,17,77,000 in 2019-20
- 25) Nearly 74% of the claims received is settled in within one month duration
- 26) Nearly 10 to 20% claims settled in within 3 months
- 27) Only few thousand claims are outstanding with duration of more than 6 months.

CONCLUSIONS AND LIMITATIONS

From the study of secondary data available from IRDAI annual reports it is concluded that Group health insurance is incurring losses. Government health insurance scheme and group health insurance schemes cover more and more lives than standalone health insurance schemes. However, this study did not include health insurance covered by Life insurers and this study is limited to data available from 2010-11 to 2019-20. More and more research studios needed to reveal interesting facts about health insurance in India.

ACKNOWLEDGEMENT

The author is highly thankful for the kind support extended by his Research Supervisor Dr. (Prof.) D. Sakriya (Retired).

REFERENCES

1. B.Krishna Reddy & M.Rizvana (2019), " Health Care Insurance " Paper presented at a Two-Day National Seminar entitled " Health Insurance in India: Issues and Challenges ", ISBN 978-81-910141-7-4, pp1-6
2. "Covid 19: Impact on the Indian Insurance Industry" PWC, 2020
3. Harini Varala (2019), "Issues and Challenges in Marketing of Health Insurance Products, A study of Rural markets", Paper presented at a Two-day National seminar entitled "Health Insurance in India: Issues and Challenges", ISBN 978-81-910141-7-4, pp 7-13
4. IRDAI annual reports from 2009-10 to 2019-20
5. Madan Mohan (2020), "Health insurance sector in India An Analysis of its performance", Vilakshan –XIMB Journal of Management, E-ISSN 2633-9439, Vol 17 No1/2, 2020 PD 97-109
6. R.Srinivasan,(2020), "Issues and Prospects" " Health Care in India –Vision 2020
7. Ravi shamuka, Rahul Ahluwalia, Bergkvist Sofi (2016), "Health and morbidity in India (2004-2014)", Brookings India, Access Health International, Brookings India Research Paper No. 092016, Brookings Institution India Center, New Delhi
8. Somil Nagpal & others (2017), "Health Insurance", Insurance Institute of India, Mumbai
9. Tanja Ahlin, Mark Nicheter & Gopu Krishnan Pillai (2016) "Health Insurance in India: What do we know and why is ethnographic research needed", Anthropology Medicine, 23:1, 102-124, DOI 10.1080/13648470.2015.1135787

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

