

# Assessing Insurance Scheme Knowledge in Higher Education Institutions' Employees: A Case Study of Pasighat, Arunachal Pradesh

NAINA HALAI<sup>1</sup>, Dr. YAB RAJIV CAMDER<sup>2</sup>, Dr. CHIGING YAMANG<sup>3</sup> and KOPTIK MOSSANG<sup>4</sup>

<sup>1</sup>PG Student, Department of Commerce, Arunachal Pradesh University, Pasighat, Arunachal Pradesh - 791103,

<sup>2</sup>Assistant Professor, Department of Commerce, Arunachal Pradesh University, Pasighat, Arunachal Pradesh – 791103

<sup>3</sup>Assistant Professor, Department of Commerce, Arunachal Pradesh University, Pasighat, Arunachal Pradesh – 791103

<sup>4</sup>Assistant Professor (Guest), Department of Commerce, Arunachal Pradesh University, Pasighat, Arunachal Pradesh – 791103

---

## Abstract

Insurance schemes play a vital role in promoting financial security and stability, especially for salaried employees in the education sector. However, the effectiveness of these schemes largely depends on the level of awareness and understanding among the beneficiaries. This study aims to assess the knowledge and awareness of various insurance schemes among employees working in higher education institutions in Pasighat, Arunachal Pradesh. Using a descriptive survey research design, data was collected through structured questionnaires from a representative sample of teaching and non-teaching staff across selected institutions. The study explores the extent of awareness regarding life insurance, health insurance, government-sponsored schemes, and group insurance policies. It also examines key factors influencing awareness levels such as age, educational qualification, income, and access to information. Overall, it finds awareness is average, but many people don't know much about newer or government-run insurance schemes. The study ends by suggesting the need for awareness programs, better ways of sharing information, and support from institutions to help fill these knowledge gaps. These findings can help government officials, colleges, and insurance companies improve how they promote insurance and increase participation, especially in semi-urban and rural areas.

**Keywords:** Insurance Scheme; Pasighat; Insurance Awareness; Financial Security; Higher Education Institution

---

Date of Submission: 12-06-2025

Date of Acceptance: 25-06-2025

---

## I. Introduction

Insurance serves as a critical instrument in financial planning, offering protection against unexpected problems or risks such as illness, accidents, disability, and death. For salaried professionals, especially those employed in higher education institutions, insurance schemes not only ensure financial security but also enhance job satisfaction and overall well-being. (Kaur & Aggarwal, 2020)

Despite the proliferation of various public and private insurance schemes in India—including health, life, and government-sponsored policies—many eligible individuals remain either uninsured or inadequately informed about their entitlements. (Insurance Regulatory and Development Authority of India, IRDAI, 2022). In rural and semi-urban regions such as Pasighat, Arunachal Pradesh, the awareness and understanding of insurance schemes among employees often remain limited due to geographical remoteness, poor access to information, and socio-economic disparities. While central and state governments have introduced numerous initiatives such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Ayushman Bharat, and Employee Group Insurance schemes to provide coverage to government and institutional employees, the impact of these schemes largely depends on how well the beneficiaries understand and utilize them. (Government of India, 2023)

Higher education institutions play a vital role in shaping informed citizens and professionals, yet the level of financial literacy—including knowledge of insurance—among their own employees remains under-researched. Understanding the current state of insurance knowledge among teaching and non-teaching staff in these institutions can provide valuable insights into policy implementation effectiveness and reveal existing gaps in communication and awareness. (Jain & Verma, 2022)

This study seeks to assess the level of awareness, knowledge, and understanding of insurance schemes among employees of higher education institutions in Pasighat. It also aims to identify key demographic and institutional factors that influence insurance awareness and to recommend practical measures for improving outreach and participation. By focusing on this specific context, the research contributes to the broader discourse on financial inclusion and social protection in India's northeastern states.

### **About Pasighat**

Pasighat, known as the "Gateway to Arunachal Pradesh," is the oldest town in the state, established in 1911 by the British. Located along the banks of the Siang River in East Siang district, it offers a beautiful mix of hills, forests, and river landscapes. Pasighat is home to the indigenous Adi tribe, whose rich culture and festivals like Solung add to the town's charm. It has grown into a key educational hub in the region, with institutions like Jawaharlal Nehru College and Arunachal Pradesh University. The local economy is mainly based on agriculture, forestry, and small-scale trade, while tourism is gradually increasing due to its scenic beauty and adventure opportunities like river rafting and trekking. Attractions such as the Daying Ering Wildlife Sanctuary, Sirki Waterfall, and the historic Kekar Monying hill make Pasighat a peaceful and culturally rich destination. Its growing infrastructure, combined with traditional lifestyles, makes it an important town for both development and heritage in Northeast India.

## **II. Statement of the Problem**

Despite the availability of various insurance schemes in India—ranging from government-sponsored programs like the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Ayushman Bharat to employer-provided group and health insurance plans—there exists a significant gap in awareness, understanding, and utilization of these schemes, particularly in rural and semi-urban regions.

In Pasighat, Arunachal Pradesh, higher education institutions employ a substantial number of teaching and non-teaching staff who are eligible for multiple insurance benefits. However, personal experiences and early observations show that many of these employees do not have enough knowledge about the different types of insurance, their benefits, who is eligible, or how to apply. Because of this, they often struggle to make informed choices about their finances and may face serious money problems during medical emergencies, accidents, or other unexpected events.

Furthermore, there hasn't been any detailed study to understand how much employees in higher education institutions in Pasighat know about insurance. Without this information, it's hard for policymakers, colleges, and insurance companies to create effective ways to share information or adjust insurance schemes to better fit the needs of these employees.

Therefore, the problem this study addresses is the insufficient knowledge and low participation in insurance schemes among employees of higher education institutions in Pasighat. The study seeks to explore the extent of this knowledge gap, identify factors contributing to it, and recommend strategies to enhance insurance awareness and adoption in this context.

## **III. Research Methodology**

This paper explains how the research was carried out to understand what employees in higher education institutions in Pasighat, Arunachal Pradesh know about insurance schemes. A descriptive research design was used because it helps in studying the current level of awareness and understanding people have about these schemes.

It allows the researcher to gather, analyse, and interpret data to describe the current situation without influencing the environment. The study is confined to Pasighat, the oldest town in Arunachal Pradesh, known for its growing educational institutions. The focus is on government and private higher education institutions, including colleges and universities operating in the region. The population comprises teaching and non-teaching staff members employed in higher education institutions in Pasighat. This includes faculty members, office administrators, clerical staff, and support personnel. A sample size of 90 respondents was selected using a stratified random sampling technique. The population was first divided into two strata: teaching and non-teaching staff. Then, random sampling was employed within each group to ensure fair and proportionate representation. The primary data are collected through a structured questionnaire, including both closed-ended and a few open-ended questions related to awareness, participation, and satisfaction with various insurance schemes, while secondary data are gathered from existing literature, including academic journals, online sources, etc.

## **IV. Scope of Study**

This study focuses on assessing the level of knowledge and awareness of insurance schemes among employees of higher education institutions in Pasighat, Arunachal Pradesh. It specifically examines both teaching and non-teaching staff working in government and private colleges and universities in the region. The scope of

the study is limited to the geographical boundaries of Pasighat, making it a localized case study that reflects the situation in a semi-urban context within the state.

The research explores awareness levels, knowledge of policy features, enrolment status, and satisfaction with various types of insurance schemes, including government-sponsored programs like Ayushman Bharat, Pradhan Mantri Jeevan Jyoti Bima Yojana, and institutional group insurance plans. The study does not extend to school staff, employees in non-educational sectors, or institutions outside Pasighat.

Furthermore, the study is confined to the present time period and does not attempt to analyse historical trends or long-term behavioural patterns. The findings are intended to provide actionable insights for educational administrators, policymakers, and insurance providers to enhance financial literacy and scheme participation among employees. While localized, the results may also offer a foundation for similar studies in other regions of Arunachal Pradesh or the Northeast.

## V. Literature Review

The following literature review are taken from many researchers who conducted research associate with the awareness and knowledge of insurance scheme and contain its benefits and challenges along, these studies are recently conducted research;

Sashibhusan Pradhan and Srikanta Sahoo in their article “*Health Insurance Awareness among Government College Faculty in Odisha*” they stated that this study investigates awareness and understanding of publicly funded health insurance schemes among faculty at government colleges in Odisha. Using a structured questionnaire, data was collected from 312 respondents covering knowledge of scheme benefits enrolment procedures, coverage, and premiums. Results indicate moderate general awareness but poor understanding of claim processes, exclusions, and portability. Regression analysis reveals that educational qualification, years of service, and income were significant predictors of insurance literacy. The authors propose targeted training workshops, integration of scheme information into institutional HR communications, and periodic refresher sessions as interventions. (Pradhan & Sahoo, 2020)

Rajesh singh and Manoj kumar in their article “*Awareness and Uptake of Social Security Schemes among University Staff in Uttar Pradesh*” they stated that, this paper examines awareness levels and actual enrollment in social security and insurance programmes—including the CGHS, ESIC, PMSBY, and PMJJBY—among administrative and teaching staff in public universities of Uttar Pradesh. A sample of 450 staff responded to a 30-item survey. Though 76% knew of such schemes, only 38% were enrolled. Disparities emerged between academic and administrative employees: faculty were more informed but less enrolled, citing procedural complexity. The authors recommend simplifying online enrollment portals and deploying peer-educators within departments. (Singh & Kumar, 2019)

Neha Sharma and Prateek Gupta in their paper “*Insurance Literacy and Employee Welfare in Delhi NCR's Educational Sector*” they stated that exploring insurance literacy among 375 employees in private and government institutions, this mixed-methods study reveals institutional differences: employees of private schools had better factual knowledge but less trust in government-run schemes. Through focus groups, researchers find that misconceptions—such as believing the insurer bears all costs—deter enrolment. The study encourages NGOs to assist institutions in delivering insurance awareness programmes. (Sharma & Gupta, 2018)

Amitabh Chatterjee et al. in their paper “*Determinants of Insurance Knowledge: A Survey among Public Sector College Employees in West Bengal*” stated that this survey-based study of 400 employees across 8 public colleges measures their knowledge of health, life, and pension insurance schemes. Structural equation modelling shows that educational attainment, access to digital literacy tools, and institutional information dissemination strongly predict insurance awareness. Lower awareness is noted among support staff. The authors recommend institutional policy changes requiring HR departments to conduct annual orientation programmes. (Chatterjee, Banerjee, & Roy, 2021)

Rao, Vidya & Iyer, Arun in their paper “*Evaluating Life Insurance Literacy in Higher Education Staff in Karnataka*” stated that focusing on life insurance, a cross-sectional study of 250 academic and non-academic staff at a Karnataka state university assesses knowledge of policy types, premium mechanisms, and tax benefits. Results indicate strong awareness of tax-saving aspects but limited understanding of riders and claim documentation. The study proposes the use of digital dashboards by the university HR to allow employees to simulate premiums and benefits, improving informed decision-making. (Rao & Iyer, 2017)

Anjali Mehta in her paper “*Impact of Financial Literacy Interventions on Insurance Knowledge of College Support Staff – A Case of Rajasthan*” stated that this quasi-experimental study compares two groups of non-teaching college staff: one exposed to a 6-session insurance literacy programme and a control group. Post-tests show significant gains in general insurance awareness (65% → 85%) and understanding of claim processes (40% → 70%). The paper concludes that even short, low-cost interventions can considerably improve outcomes, advocating their scale-up via government educational grants. (Mehta, 2022)

Faraz Ahmed and Priya Pathak in their paper “*Perceptions of Health Insurance Among University Administrators in Maharashtra*” stated that using in-depth interviews with 50 administrators, this qualitative study explores perceptions around state-provided health insurance for university employees. Findings show administrators consider premiums expensive relative to benefits and report grievances about hospital networks and claim turn-around time. The authors suggest institutional negotiation with insurers for better network coverage and annual employee surveys to guide scheme negotiations. (Ahmed & Pathak, 2020)

Srinivas, Kavita & Reddy, Pavan in their paper “*Health Insurance Knowledge and Utilization among College Teachers: Evidence from Andhra Pradesh*” stated that This paper examines both knowledge and utilization, surveying 300 college teachers. While 68% possess general awareness of schemes like CGHS and PM-JAY, only 52% have ever made claims. Reasons include red tape, hospital affiliations, and lack of clarity on coverage. Multivariate analysis shows that claim experience correlates with higher proactive information-seeking behaviour. Institutional workshops are recommended, along with a mobile app to track claim processes. (Srinivas & Reddy, 2019)

Denzil Thomas and Leena Mathew in their paper “*A Study of Employees' Understanding of Government-Sponsored Insurance Schemes in Kerala Universities*” stated that surveying 420 employees across four state universities, this study measures awareness of schemes, perceived adequacy of HR support, and satisfaction with scheme offerings. Only 42% rated HR communication on insurance as “adequate”; 58% reported confusion over claim eligibility. A key finding is that peer discussion groups significantly raised awareness scores. Authors recommend “Insurance Ambassadors” at departmental levels to support staff queries. (Thomas & Mathew, 2021)

Joshi, Shubhangi & Deshmukh, Rohit in their paper “*Awareness of Social Security Nets in Higher Education – A Study of College Staff in Maharashtra*” stated that this quantitative study of 480 teaching and non-teaching college staff measures knowledge of pension schemes, health cover, accident insurance, and life insurance under government plans. Awareness is highest for pension schemes (78%) and lowest for accident insurance (29%). Notably, non-teaching staff lag teaching staff in almost all categories. The authors call for mandatory orientation for new joiners and periodic refresher modules. (Joshi & Deshmukh, 2018)

## **VI. Research Gap**

While numerous studies have examined insurance awareness and uptake among employees in higher education institutions across various Indian states, several critical gaps remain. Most existing research, such as that by Pradhan and Sahoo (2020), Singh and Kumar (2019), and Sharma and Gupta (2018), has concentrated on regions like Odisha, Uttar Pradesh, and Delhi NCR, with minimal attention paid to the North-Eastern states, particularly Arunachal Pradesh. This regional underrepresentation limits the applicability of national findings to diverse socio-cultural and infrastructural contexts. Additionally, while several studies acknowledge the disparity between teaching and non-teaching staff, there is a lack of in-depth comparative analysis of their insurance literacy, participation behavior, and barriers to access. Another significant gap is the tendency of prior research to focus primarily on general awareness rather than deeper understanding, claim process literacy, or actual utilization of insurance schemes. Although digital tools and institutional communication have been recommended (e.g., Rao & Iyer, 2017), little research has evaluated their real-world effectiveness in enhancing insurance knowledge. Furthermore, most studies are cross-sectional and do not measure long-term impacts of awareness interventions, with few adopting longitudinal or experimental approaches (e.g., Mehta, 2022). Psychosocial and cultural factors influencing insurance perceptions, such as trust in government schemes and fear of claim rejection, remain underexplored. There is also limited evidence on the effectiveness of feedback mechanisms between employees and institutional policymakers. Moreover, the insurance knowledge and behavior of younger or recently recruited staff—who may have differing digital competencies or expectations—are rarely addressed. In light of these gaps, this study seeks to assess insurance scheme knowledge among employees of higher education institutions in Pasighat, Arunachal Pradesh, thereby contributing valuable insights from an under-researched region and addressing both institutional and individual-level determinants of insurance literacy and adoption.

## **VII. Analysis and Interpretation**

In today's increasingly uncertain socio-economic environment, insurance has emerged as a vital tool for financial security and risk management. Insurance schemes ranging from health, life, and retirement to accident and micro-insurance offer individuals and families a protective safety net against unforeseen events. Despite the growing availability of insurance products in both the public and private sectors, the level of awareness and understanding among the general population remains varied, especially in semi-urban and rural areas. Being aware of insurance doesn't just mean knowing that it exists. It also means understanding what it offers, the different types available, the rules, and how to use it. When people have proper knowledge about insurance, they can choose the right plans that match their needs and budget. But if they don't know enough, they might end up

with little or no coverage at all, which can leave them unprotected during health problems, job loss, or when they grow old.

This study focuses on exploring the **awareness levels of various insurance schemes among employees of higher education institutions**, with a special emphasis on Pasighat, a semi-urban region in Arunachal Pradesh, India. Employees in the education sector represent a relatively informed segment of society; however, awareness does not always translate into adoption. Therefore, it is crucial to assess what types of insurance schemes they are aware of, how this awareness influences their adoption decisions, and what role institutional support plays in bridging the gap.

#### **Awareness of Insurance Scheme Among Employees of the Higher Institute of Pasighat**

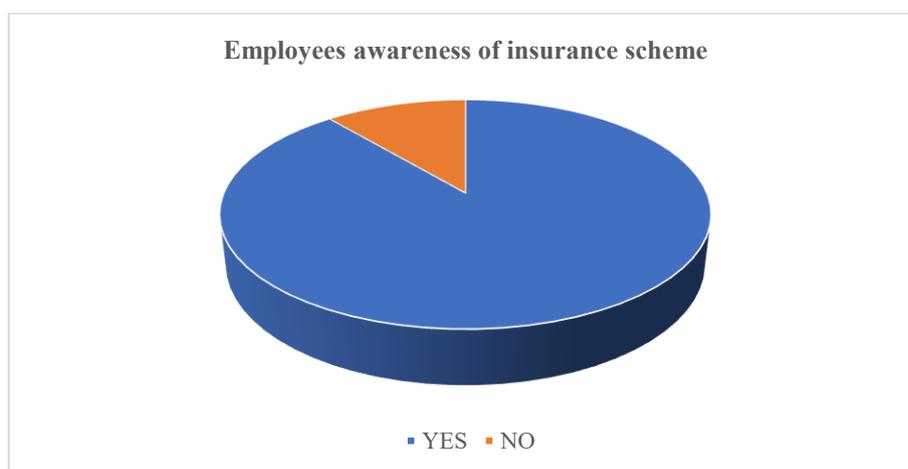
Insurance plays a crucial role in providing financial security and risk protection for individuals and their families. Among working professionals, awareness and understanding of various insurance schemes are essential for making informed decisions regarding personal and family well-being. For working professionals, especially those in higher education institutions, knowing about different types of insurance—like health, life, and social insurance—is important for making smart choices for themselves and their families. This study looks at how much employees in colleges and universities in Pasighat know about these insurance schemes. Understanding their awareness levels can help identify gaps in knowledge, highlight the effectiveness of existing communication strategies, and support policy interventions aimed at improving insurance uptake and financial literacy.

**Table 1** :Awareness of Insurance

Awareness of Insurance Scheme Among Employees of Higher Institute of Pasighat		
Response	Frequency	Percentage
Yes	80	89%
No	10	11%
<b>Total</b>	<b>90</b>	<b>100%</b>

**Source:** Author’s computation from Field Survey Data,2025

**Table 1** reveals that 89% (80 out of 90) employees are aware of the insurance schemes. This indicates a strong level of awareness among staff, which is a positive sign for any existing or future policy implementations. However, only 11% (10 employees) are unaware of the scheme. Although this is a small percentage, it is still important because these employees might miss out on essential financial protection.



**Figure 1** Awareness of Insurance Scheme

The data in **Table 1** and **Figure 1** show that most employees in higher education institutions in Pasighat are aware of insurance schemes. Out of 90 people surveyed, 80 said they knew about available insurance options, making up 89%. This is a good sign, as it means that information about insurance is reaching many staff members. This high level of awareness is important because it helps employees make informed decisions and gives them access to financial protection when needed. Being aware is the first step in actually using these schemes.

However, 11% of the respondents, 10 employees, said they weren’t aware of any insurance schemes. Even though this number is small, it matters. These employees could miss out on important benefits during emergencies.

This gap shows that more effort is needed to share information, especially with staff who may not have easy access to updates. Colleges and universities should keep improving how they communicate, so that every employee, no matter their role, gets the information they need.

In summary, while most staff are aware of insurance schemes, institutions should focus on reaching the few who are still left out. This will help ensure that everyone gets equal access to insurance and financial security.

**Observations During Field Survey**

During the field survey, most employees demonstrated a general understanding of the existence of insurance schemes, particularly health and life insurance. Many respondents shared that they had learned about these schemes through colleagues or social media. However, a few employees, especially non-teaching or support staff expressed confusion about the procedures for enrollment and claim processing. Some also mentioned that they were not aware of the full range of benefits offered by their insurance plans. It was noted that awareness was higher among younger, tech-savvy staff, while older employees or those with limited digital access were less informed. Overall, the interaction revealed a positive attitude toward insurance but highlighted the need for clearer and more consistent communication from institutions.

**Awareness of Different Types of Insurance**

Awareness of different types of insurance is crucial for individuals to make informed decisions about their financial security and safety. For employees working in higher education institutions in Pasighat, understanding options like health, life, retirement, and accident insurance can help them prepare for future risks and handle unexpected situations more confidently. This section examines the level of awareness among employees regarding the different types of insurance schemes available to them and how this awareness influences their preferences and adoption behaviour. By exploring these patterns, the study aims to identify knowledge gaps and recommend strategies for improving insurance literacy within the workforce.

**Table 2 :Awareness of Different Types of Insurance**

Awareness of Different Types of Insurance		
Types Of Insurance	Responses	Percentage
Health Insurance	68	31%
Life Insurance	72	32%
Retirement/Pension	43	19%
Accident Insurance	38	17%
Other	1	0%
<b>Total</b>	<b>222</b>	<b>100%</b>

**Source:** Author’s computation from Field Survey Data,2025

**(Note:** Since the total responses, 222, are greater than the total number of participants, i.e., 90, it’s clear that multiple responses were allowed.)

From the above data it is seen that life insurance is the most well-known type among employees. It indicates strong awareness of financial protection for dependents and family planning. Beside this other insurance like education, motor insurance are less aware in compare to other insurance scheme. **Table 2 and Figure 2** provide insight into the awareness of different types of insurance schemes among employees of higher education institutions in Pasighat. The data represents a cumulative frequency of 222 responses, indicating that multiple responses were allowed per respondent. This approach helps capture the breadth of awareness across various insurance categories.

Among the different types, life insurance emerged as the most recognized, with 72 responses accounting for 32% of the total. This suggests that life insurance is the most commonly known or promoted insurance scheme among the employees, likely due to its traditional presence and the general understanding of its benefits, such as providing financial security to family members in the event of the policyholder’s death.

Following closely is health insurance, with 68 responses, making up 31%. This is a positive sign, especially given the increasing importance of healthcare coverage in today's world. A high level of health insurance awareness means that many employees know about how it can help cover medical expenses. This is important because it helps them manage healthcare costs and get the treatment they need when they fall sick or face medical emergencies.

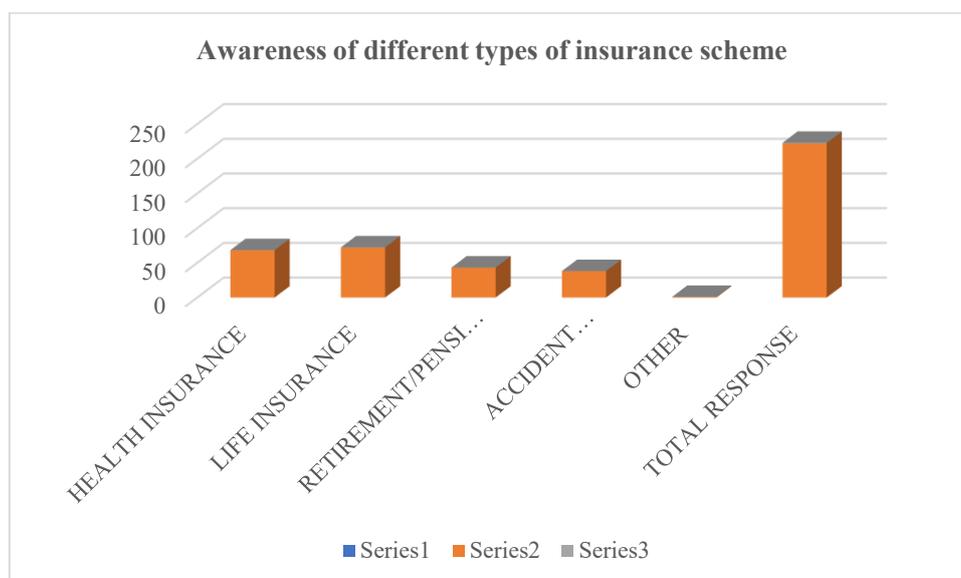


Figure 2: Awareness of Different Types of Insurance

Retirement or pension insurance received 43 responses, representing 19%. While this is a notable portion, it is relatively lower compared to life and health insurance. This suggests a moderate level of awareness about long-term financial planning for post-retirement life. It may also reflect a gap in understanding or communication regarding retirement benefits, indicating a need for increased awareness and education in this area.

Accident insurance was identified by 38 respondents, making up 17% of the total. Although not as widely recognized as life or health insurance, this figure shows a reasonable level of awareness. However, given the potential financial impact of accidents, there remains room to enhance knowledge about the importance of such coverage.

Only 1 respondent (0%) reported awareness of "other" types of insurance, which may include lesser-known products such as cyber insurance, motor insurance, property insurance, etc. This extremely low response suggests that employees may not be exposed to or informed about more specialized insurance options.

### Observation during Field Survey

During the field survey, it was observed that most employees were familiar with common insurance types like life and health insurance, often citing personal experience or workplace enrollment as sources of knowledge. However, fewer respondents showed awareness of retirement or accident insurance, and very few mentioned other forms such as motor or property insurance. It was also observed that some respondents had little to no knowledge about insurance schemes but were enrolled in them based on recommendations or advice from others. Several participants, especially non-teaching staff, expressed uncertainty about the benefits and procedures of lesser-known insurance schemes. This highlights a need for more targeted awareness programs and clearer communication within institutions to help employees understand the full range of available insurance options.

### Employees Awareness of the Insurance Scheme

This study, titled *"Assessing Insurance Scheme Knowledge in Higher Education Institutions' Employees: A Case Study of Pasighat, Arunachal Pradesh,"* seeks to explore the level of awareness and sources of information through which employees come to know about such schemes.

Preliminary findings reveal that a significant portion of employees (41%) became aware of insurance schemes through their colleagues, while 25% gained awareness via social media platforms. Government notices and employer communication accounted for 19% and 11% respectively, indicating limited direct engagement from official and institutional channels. These results highlight the importance of informal networks and digital platforms in spreading awareness and also point to a need for improved institutional communication strategies. Through this case study, the research aims to provide insights into the knowledge gaps and suggest ways to enhance insurance awareness among employees in higher education institutions in Pasighat.

**Table 3 :** Employees are aware of the insurance Scheme

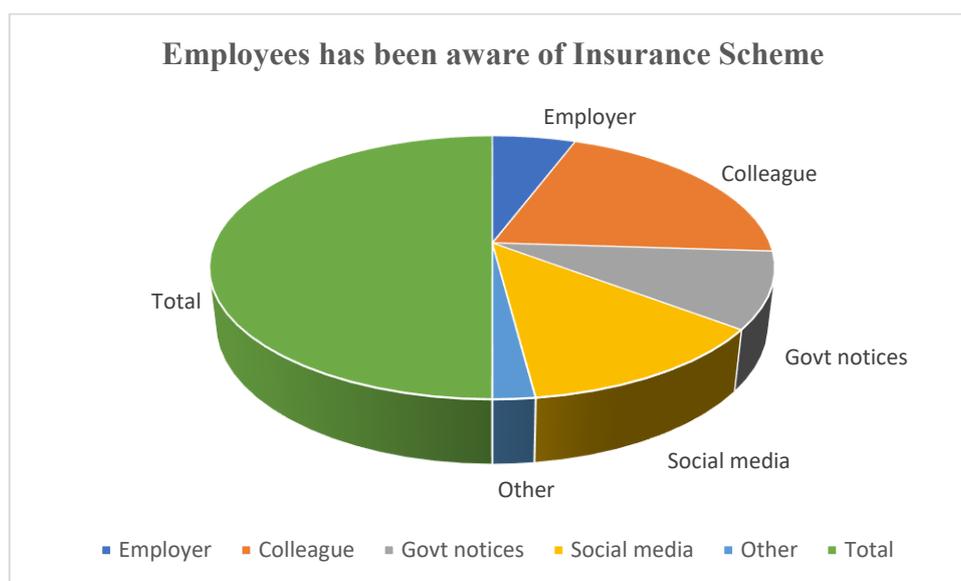
How did the employer become aware of the insurance scheme?		
Employer	14	11%
Colleagues	50	41%
Govt notices	23	19%
Social media	31	25%
Other	5	4%
<b>Total</b>	<b>123</b>	<b>100%</b>

(Note: since the total responses, 123, are greater than the total number of participants, i.e., 90, it's clear that multiple responses were allowed.)

The data in **Table 3** and **Figure 3** reveal how employees became aware of the insurance scheme. Out of the 123 respondents, the majority (41%) learned about the insurance scheme through their **colleagues**, highlighting the strong role of peer communication and informal networks in spreading awareness. **Social media** was the second most common source, with 25% of employees stating they received information from platforms such as Facebook, WhatsApp, or other online channels. This indicates the growing influence of digital platforms in awareness generation, especially among the younger and more tech-savvy employees.

**Government notices** accounted for 19% of the responses, showing that official communication from authorities plays a significant role but is still less effective than peer or digital sources. Interestingly, only 11% of the employees reported that their **employer** directly informed them about the scheme, which may point to a communication gap between management and staff regarding important employee welfare policies. Lastly, **other sources** such as newspapers, seminars, or personal research contributed to just 4% of the awareness.

This analysis shows that while people do learn about insurance through friends, social media, and other informal ways, support from employers and official sources can help employees better understand and take part in these schemes more actively.



**Figure 3 :** Employees have been aware of the insurance scheme

### Observation During Field Study

During the field survey, it was observed that many employees came to know about insurance schemes informally, mostly through conversations with colleagues or through social media. Several participants admitted they enrolled in schemes without fully understanding them, simply because others in their workplace had done so. While some were aware of government notices, very few recalled receiving direct communication from their employers or HR departments. This suggests a clear gap in formal information sharing within institutions. Overall, the field interactions highlighted a strong reliance on peer networks and digital platforms for insurance-related knowledge, underscoring the need for more structured and employer-led awareness initiatives.

### VIII. Findings

Based on the analysis of data collected from employees of higher education institutions in Pasighat, Arunachal Pradesh, the following key findings have emerged:

**1. High Overall Awareness of Insurance Schemes:**

- I. A large majority (89%) of respondents reported being aware of insurance schemes available to them. This indicates strong general awareness among the employees, which is a positive sign for both policy implementation and employee well-being.
- II. However, 11% of the employees were unaware of any insurance schemes, suggesting the need for more inclusive and targeted communication to reach all employees.

**2. Awareness of Different Types of Insurance:**

- I. Among the different types of insurance, life insurance was the most well-known (32%), followed closely by health insurance (31%). This reflects strong awareness of schemes that directly relate to family security and medical needs.
- II. Awareness of retirement/pension insurance (19%) and accident insurance (17%) was moderate, indicating a need for better education around long-term and unexpected risk protection.
- III. Only 0% awareness was observed for "other" types of insurance (e.g., education, cyber, or property insurance), highlighting limited exposure to more specialized schemes.

**3. Sources of Awareness:**

- I. The most common source of information about insurance schemes was colleagues, accounting for 41% of the total responses. This highlights the importance of peer communication in spreading awareness within the workplace.
- II. Social media emerged as the second most significant source at 25%, suggesting that digital platforms are increasingly effective in disseminating information, especially among younger and tech-savvy staff.
- III. Government notices were cited by 19% of respondents, showing that official notifications still play a meaningful role, though not as prominent as peer or digital sources.
- IV. Only 11% of employees learned about the schemes through their employer, pointing to a communication gap that needs to be addressed at the institutional level.
- V. A small portion (4%) mentioned other sources such as newspapers or seminars, indicating minimal outreach through traditional or alternative media.

**4. Multiple Responses and Broader Awareness:**

- I. The data sets related to types of insurance and sources of awareness allowed for multiple responses per participant. This approach provided a broader view of the diverse awareness patterns and underscored the multifaceted nature of information dissemination.

**5. Need for Improved Institutional Engagement:**

- I. The relatively low percentage (11%) of employees who were informed by their employer suggests a lack of direct communication from institutions regarding employee welfare schemes.
- II. Institutions need to adopt more structured and proactive communication strategies to ensure comprehensive awareness and participation.

**6. Disparity Between Awareness and Comprehension:**

- I. While awareness levels are high, it is unclear from the data whether this translates into a deep understanding of policy details, terms, benefits, and limitations. Future efforts should focus on not just promoting awareness but also improving insurance literacy.

## **IX. Conclusion**

The study on insurance scheme awareness among employees of higher education institutions in Pasigat reveals a promising level of general awareness, especially regarding life and health insurance. However, deeper analysis shows that knowledge about other important schemes, such as retirement, pension, and accident insurance, remains limited. This suggests that while employees may be familiar with the concept of insurance, their understanding of its full range and benefits is still incomplete. A significant finding of this research is the dominant role played by informal sources, particularly colleagues and social media in spreading awareness. Although these platforms help in initiating conversations and encouraging participation, they often lack the depth and accuracy needed for informed decision-making. Many employees were found to have enrolled in insurance schemes simply by following others, without fully understanding the details of the coverage, procedures, or long-term benefits. This reflects a pattern of passive participation rather than informed financial planning.

Moreover, the study highlights a clear gap in communication from formal channels such as employers and government bodies. Only a small percentage of employees reported receiving information directly from these official sources, pointing to a lack of structured awareness programmes within institutions. This shortfall may result in missed opportunities for employees to fully benefit from the financial protection offered by various insurance policies. In conclusion, while the overall awareness levels are encouraging, there is a strong need for higher education institutions and policymakers to strengthen formal communication strategies. Institutions must take an active role in educating their staff through orientation sessions, HR-led awareness programmes, and regular updates. By doing so, they can ensure that all employees, not just a few, are equipped with the knowledge

to make informed decisions and secure their financial future through appropriate insurance coverage. Bridging this gap will lead to a more informed, confident, and financially protected workforce in the education sector of Pasighat.

### References

- [1]. Jain , M., & Verma, R. (2022). Enhancing insurance literacy through workplace training. *Journal of Financial Services Education*, 110-125.
- [2]. Ahmed , F., & Pathak, P. (2020). Perceptions of Health Insurance Among University Administrators in Maharashtra. *Asian Pacific Journal of Health Management*, 57-72.
- [3]. Chatterjee, A., Banerjee, S., & Roy, S. (2021). Determinants of Insurance Knowledge: A Survey among Public Sector College Employees in West Bengal. *Journal of Social Security & Insurance Studies*, 25-42.
- [4]. Government of India. (2023). *Social security schemes: Coverage and progress report*. Retrieved from Ministry of Finance, Department of Financial Services.: <https://financialservices.gov.in>
- [5]. Insurance Regulatory and Development Authority of India ,IRDAI. (2022). *Insurance Regulatory and Development Authority of India*. Retrieved from <https://irdai.gov.in>
- [6]. Joshi, S., & Deshmukh, R. (2018). Awareness of Social Security Nets in Higher Education – A Study of College Staff in Maharashtra. *Indian Journal of Human Development*, 145-162.
- [7]. Kaur , R., & Aggarwal, M. (2020). The impact of insurance on financial security among salaried individuals. *International Journal of Economics and Finance*, 78-85.
- [8]. Mehta, A. (2022). Impact of Financial Literacy Interventions on Insurance Knowledge of College Support Staff – A Case of Rajasthan. *Journal of Educational Development & Welfare*, 203-221.
- [9]. Pradhan, S., & Sahoo, S. (2020). Health Insurance Awareness among Government College Faculty in Odisha. *Journal of Social Welfare & Management*, 45-63.
- [10]. Rao, V., & Iyer, A. (2017). Evaluating Life Insurance Literacy in Higher Education Staff in Karnataka. *Insurance Research & Practice Journal*, 87-104.
- [11]. Sharma, N., & Gupta, P. (2018). Insurance Literacy and Employee Welfare in Delhi NCR's Educational Sector. *International Journal of Public Administration*, 681-697.
- [12]. Singh, R., & Kumar, M. (2019). Awareness and Uptake of Social Security Schemes among University Staff in Uttar Pradesh. *Indian Journal of Social Research*, 101-120.
- [13]. Srinivas, K., & Reddy, P. (2019). Health Insurance Knowledge and Utilization among College Teachers: Evidence from Andhra Pradesh. *Journal of Health Insurance Studies*, 55-74.
- [14]. Thomas, D., & Mathew, L. (2021). A Study of Employees' Understanding of Government-Sponsored Insurance Schemes in Kerala Universities. *Journal of Education Policy & Administration*, 99-118.