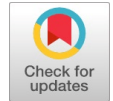


Understanding the Meaning and Significance of Health Insurance

Radhika Kapur



Abstract: *The individuals, belonging to all communities are overwhelmed by different types of health problems and illnesses. Furthermore, within one's lives, there are occurrences of accidents and disasters. Hence, it is of utmost significance for the individuals to acquire an efficient understanding of the meaning and significance of health insurance. The individuals are required to augment their information in terms of different types of ways that are necessary in promoting good health and well-being, physically as well as psychologically. Acquiring health insurance is regarded as one of the major aspects that needs to be taken into account by the individuals. The individuals are required to possess certain monthly income. The reason being, in order to make purchases of the insurance policies, the individuals are required to possess certain amount of financial resources. The reason being, they are required to pay the premium. It is normally paid for three years or five years to claim the sum on maturity. All individuals are not eligible for acquiring health insurance policies. Therefore, it is well-understood by individuals that health insurance is vital, which needs to be acknowledged by individuals. As a consequence of meeting the criteria, health insurance needs to be purchased by the individuals. In this manner, they will render an important contribution in bringing about improvements in their overall quality of lives. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of health insurance, measures to be implemented in leading to up-gradation of health insurance and advantages of health insurance.*

Keywords: *Health Care Facilities, Health Insurance, Job Duties, Medical Benefits, Policies, Up-gradation, Well-being*

I. INTRODUCTION

The concept of health insurance was started in the year 1694 by Hugh, the elder Chamberlen from Peter Chamberlen family. In the 19th century, accident insurance began to be available, which operated much like the modern disability insurance. This payment model continued until the beginning of the twentieth century. During the middle till the late 20th century, the evolvement of the traditional disability insurance took place into the modern health insurance programs. In the present existence, the most comprehensive health insurance programs cover the cost of routine, preventive and emergency health care procedures. Health care in India is in the state of massive transition.

Increase in income and health consciousness among the majority of classes, price liberalization and reduction in bureaucracy, introduction of private health care and financing the stimulus are regarded as fundamental factors, which are regarded as vital in order to bring about transformations. As a consequence of bringing about transformations, the individuals will contribute efficiently in leading to up-gradation of the concept of health insurance (Anitha, n.d.). Since the country achieved its independence, there have been immense developments taking place in different fields. Health insurance is regarded as one of the vital fields, where developments are taking place. The individuals, belonging to all communities, categories and socio-economic backgrounds are overwhelmed by different types of health problems and illnesses. In order to cope with various types of health problems and illnesses, it is necessary to obtain health insurance. The high rates of morbidity, mortality and prevalence of infectious diseases are regarded as essential factors, which gave rise to health insurance. The major emphasis has been put upon primary health care facilities. As a consequence, considerable progression has been made in the health status of the country. But within the country, there is a need to bring about improvements in health care facilities. More than 70 percent of the population resides in rural communities. In these communities, medical and health care facilities are in an underdeveloped state. Hence, it is of utmost significance to bring about transformations. On the other hand, within rural communities, these are in a well-developed state. Therefore, as a consequence of bringing about improvements in health care facilities, health insurance will also be up-graded.

A. Understanding the Meaning and Significance of Health Insurance

The new economic policy and the liberalization process that has been implemented by the Government of India in 1991 paved the way for the privatization of the insurance sector within the country. The Insurance Regulatory and Development Authority (IRDA) bill was passed in the Indian parliament. It is the important beginning of the changes that are having significant implications in the health sector. Health insurance is regarded to be of utmost significance as compared to other segments of the insurance sector. The main reason is, occurrences of conflicting situations and disagreements. These are experienced by the individuals, belonging to all communities, categories and socio-economic backgrounds.

Manuscript received on 01 July 2023 | Revised Manuscript received on 10 July 2023 | Manuscript Accepted on 15 July 2023 | Manuscript published on 30 January 2024.

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The different types of causes for their occurrences are, possession of feelings of antagonism and antipathy in terms of different types of subjects, concepts and individuals; adverse selections; moral hazards; unavailability of data and information gap problems. In order to lead to effective growth and development of health sector, the individuals need to identify the flaws and inconsistencies. Furthermore, measures need to be put into operation in a well-ordered manner (Eppel, 2020). Therefore, individuals acquire an efficient understanding of meaning and significance of health insurance, when these are facilitating in creating an amiable and peaceful environment, free from conflicting situations and disagreements. In order to lead to up-gradation of health insurance, there are number of factors that need to be taken into account. The individuals, who are engaged in this task needs to hone analytical, critical-thinking and problem-solving skills. These skills are facilitating in identifying the causes of problems. These are facilitating in coping with different types of dilemmas and challenging situations in a well-ordered and regimented manner. Furthermore, the individuals will be able to carry out all their job duties in a well-ordered manner. In addition, the up-gradation of assessment strategies are facilitating in generating information in terms of different types of methodologies and procedures, which are facilitating in generating desired outcomes. The individuals, belonging to wealthy communities are augmenting information in terms of different types of methodologies and procedures, which are proving to be favorable in leading to up-gradation of overall health care sector. One of the important aspects that needs to be taken into account is, the individuals in charge are required to generate information among masses. Particularly the individuals, belonging to deprived, marginalized and economically weaker sections of the society need to be imparted information regarding meaning and significance of health insurance. Therefore, one is able to acquire an understanding of meaning and significance of health insurance, when these are facilitating in identifying the causes of problems and coping with these in a satisfactory manner. Health insurance is regarded as the growing segment of the India's economy. The Indian health system is one of the largest in the world, in terms of number of individuals it concerns. India is the densely populated country. It has to be well-equipped in terms of different types of methods and procedures, which are facilitating in promoting community well-being. The health is regarded as wealth, when the individuals will possess good health and well-being, physically as well as psychologically, they will contribute efficiently in carrying out all tasks and activities in a well-ordered manner (Ethics vs. Morals, n.d.). Furthermore, they will augment their information in terms of different types of methods and procedures, which are regarded as vital in bringing about improvements in one's overall quality of lives. Hence, it is of utmost significance for all the individuals, irrespective of their communities, categories and socio-economic backgrounds to be well-informed in terms of ways that are vital in promoting good health and well-being. The health insurance policies are regarded as indispensable in generating information among individuals in terms of ways of taking care of their medical and health care requirements. Therefore, an understanding

of meaning and significance of health insurance is acquired, when information is generated regarding ways of promoting good health and well-being, physically as well as psychologically.

B. Measures to be Implemented in Leading to Up-Gradation of Health Insurance

Health insurance is regarded as one of the significant concepts of individuals, belonging to all communities, categories and socio-economic backgrounds. The health insurance covers number of areas, i.e. accidents, injuries, health problems, illnesses and diseases. The individuals are required to be well-equipped in terms of various types of measures, which are regarded as the key in leading to up-gradation of health insurance. The measures are manageable for wealthy individuals, whereas, they are complicated for the individuals, belonging to economically weaker sections of the society (Examples of Positive Personality Traits, n.d.). The measures can be put into operation in more amount of time or can be less time-consuming. Furthermore, positivity needs to be put into operation in the implementation of these measures. All individuals, irrespective of occupations, positions and socio-economic backgrounds are required to augment information in terms of these measures. Therefore, measures to be implemented in leading to up-gradation of health insurance are stated as follows:

C. Managing Financial Resources in an Adequate Manner

The financial resources are the monetary resources. These are required to make purchases of various items, acquire the services of service providers and fulfill various types of needs and requirements. The individuals need to be well-versed in terms of measures to manage financial resources in an adequate manner. The financial resources are required to be utilized morally and ethically. In order to make purchases of the insurance policies, the individuals are required to pay the premium. Hence, when one will possess adequate amount of financial resources, they will contribute efficiently in paying the premium. The premium is paid for two years. After paying the premium, the individuals will contribute efficiently in making purchases of the insurance policies. The insurance amount is given to the customers, after they have experienced accidents or health problems and illnesses. Hence, health insurance is advantageous to the individuals on a comprehensive basis. Therefore, managing financial resources in an adequate manner is regarded as one of the indispensable measures to be implemented in leading to up-gradation of health insurance.

II. GETTING ENGAGED IN JOBS

The individuals need to possess certain amount of monthly income. When they will get engaged in employment opportunities, they will render an important contribution in bringing about improvements in their financial positions.



The individuals, who are low income, i.e. below 10,000 Rs. per month are not eligible to make purchases of the health insurance policies. Hence, it is necessary for the individuals to possess certain monthly income in order to make purchases of the health insurance policies.

As a consequence, individuals will render an important contribution in bringing about improvements in their financial positions. Hence, when one will possess adequate amount of financial resources, they will contribute efficiently in paying the premium. The financial resources are required to be utilized morally and ethically. In order to make purchases of the insurance policies, the individuals are required to put emphasis on accumulating financial resources in a well-ordered and satisfactory manner. The customers are required to make provision of adequate information in terms of their jobs and socio-economic backgrounds. Therefore, getting engaged in jobs is one of the significant measures to be implemented in leading to up-gradation of health insurance.

A. Recruiting Well-Qualified Personnel

Within the insurance companies, the recruitment of personnel needs to take place in moral and ethical manner. The human resources are required to possess adequate amount of educational qualifications, competencies and abilities in order to carry out their tasks and activities in a well-ordered manner. The human resources are the ones, who make provision of adequate information in terms of insurance policies to customers. They need to ensure that insurance policies will be advantageous to the customers in the long-term period of time. The health of the individuals is important.

Throughout the lives of the individuals, they are required to be well-versed in terms of measures and approaches, which are necessary in promoting good health. But the occurrences of accidents and experiencing of different types of health problems and illnesses are unfortunate. These need to be curbed and prevented from giving rise to impediments. Hence, well-qualified personnel will be facilitating in carrying out all tasks and activities satisfactorily. As a consequence of doing well in one's jobs, there is increase in productivity and profitability. Therefore, recruiting well-qualified personnel is an eminent measure to be implemented in leading to up-gradation of health insurance.

B. Augmenting Competencies and Abilities

The human resources are required to make use of their competencies and abilities in a satisfactory manner. These are, educational qualifications, competencies and abilities in order to carry out their tasks and activities in a well-ordered manner. The human resources are the ones, who make provision of adequate information in terms of insurance policies to customers. Throughout the implementation of their job duties, they are required to augment information in terms of skills and abilities.

As a consequence, methodologies and procedures are required to be put into operation in a well-ordered and disciplined manner. The personnel needs to focus on inculcating the traits of morality, ethics, diligence, and conscientiousness. These are facilitating in doing well in their job duties and achieving desired goals. Furthermore, individuals will contribute efficiently in meeting the needs

and requirements of individuals in leadership positions. As a consequence, tasks and abilities will be put into operation in a satisfactory manner. Therefore, augmenting competencies and abilities is a productive measure to be implemented in leading to up-gradation of health insurance.

C. Putting Into Operation Job Duties Satisfactorily

The individuals are required to put into practice their job duties in a satisfactory manner. The human resources are the ones, who make provision of adequate information in terms of insurance policies to customers. Throughout the implementation of their job duties, they are required to augment information in terms of skills and abilities. As a consequence, methodologies and procedures are required to be put into operation in a well-ordered and disciplined manner. It is apparently understood that within the course of putting into practice various types of tasks and activities, there are occurrences of various types of challenging situations.

The personnel needs to lead to an increase in motivation and concentration levels in putting into operation their tasks and activities. These are facilitating in doing well in their job duties and achieving desired goals. Furthermore, individuals will contribute efficiently in meeting the needs and requirements of individuals in leadership positions. As a consequence, job duties and responsibilities will be put into operation in a well-ordered and regimented manner. Therefore, putting into operation job duties satisfactorily is a meaningful measure to be implemented in leading to up-gradation of health insurance.

D. Possessing the Abilities to Work Under Stress

It is apparently understood that within the course of putting into operation different types of job duties and responsibilities related to health insurance, there are occurrences of various types of dilemmas and challenging situations. These are related to job duties, responsibilities, methodologies, procedures, techniques, work pressure, lack of implementation of time-management skills, unawareness in terms of various factors, scarcity of financial, human, technical, material and information resources, lack of infrastructure, amenities, and facilities and so forth.

The human resources are required to be well-versed in terms of different types of tasks and activities. Furthermore, honing of abilities, i.e. management, controlling, administration, planning, organizing, emotional intelligence, systems thinking and so forth are proving to be favorable on a comprehensive basis. When these abilities are acknowledged and implemented in an adequate manner, the individuals will render an important contribution in carrying out their tasks appropriately related to health insurance. Furthermore, they will be determined towards satisfying customer requirements. Therefore, possessing the abilities to work under stress is an essential measure to be implemented in leading to up-gradation of health insurance.

E. Coping With Various Dilemmas Appropriately

Within the course of putting into operation different types of job duties and responsibilities related to health insurance, there are occurrences of various types of dilemmas and challenging situations. These are related to job duties, responsibilities, methodologies, procedures, techniques, approaches, work pressure, lack of implementation of time-management skills, unawareness in terms of various factors, scarcity of financial, human, technical, material and information resources, lack of infrastructure, amenities, and facilities, inability to complete tasks within the required time-frame, lack of analytical, critical-thinking and problem-solving skills and so forth. The individuals need to ensure, they are honing their problem-solving skills. These are facilitating in coping with different types of dilemmas in a satisfactory manner. These skills are useful in identifying the causes of problems. After the causes have been identified, the individuals are required to make provision of useful solutions in a satisfactory manner. As a consequence, human resources will render an important contribution in coping with different types of dilemmas in a satisfactory manner. Therefore, coping with various dilemmas appropriately is a vital measure to be implemented in leading to up-gradation of health insurance.

F. Being Well-Informed in Terms of Measures

In order to work efficiently in the insurance company and to make purchases of the health insurance policies, it is of utmost significance to be well-informed in terms of measures. The measures need to be in terms of rules and laws and also in terms of ways that are necessary in taking care of one's health care needs and requirements. The customers are imparted information in terms of particular time-frame in order to pay the premium. The clients in the present existence are communicated with through exchanging messages. They are informed of the date on which they are required to pay the premium. The health insurance policies are normally of ten years' time period. The maturity benefits are given to the customers, when they are overwhelmed by any types of health problems and illnesses. The accident is one of the major causes in terms of which, sum is assured. The individuals are required to make sure that they abide by the laws and rules in an adequate manner. They are required to understand that forming positive viewpoints in terms of job duties would be facilitating in generating desired outcomes. Therefore, being well-informed in terms of measures is a prominent measure to be implemented in leading to up-gradation of health insurance.

G. Being Well-Equipped Regarding Customer Requirements

Within the insurance companies, there are financial consultants. They are vested with the authority and responsibility of imparting information in terms of insurance to the customers. Adequate information needs to be imparted in terms of policies, premium, sum assured, date of maturity and benefits. The possession of adequate information in terms of customer requirements is regarded to be of utmost significance. The financial consultants need to maintain a record in terms of information regarding customers, i.e. demographic factors, jobs, educational

qualifications and so forth. The customers may have different types of questions, hence, financial consultants need to make sure, they make provision of accurate answers to the questions put forward by the customers. In this manner, they are rendering an important contribution in taking care of needs and requirements of customers. Furthermore, customers will also understand that their investments are worthwhile. As a consequence, customers are rendering an important contribution in abiding by all the laws and rules that are related to health insurance. Therefore, being well-equipped regarding customer requirements is a crucial measure to be implemented in leading to up-gradation of health insurance.

H. Reinforcing a Constructive Approach

Within insurance companies, there are number of individuals employed in different job positions. They are required to be well-versed in terms of different types of job duties and methodologies that are needed to put these into operation in a satisfactory manner. The inculcation of the traits of morality, ethics, diligence and conscientiousness will be facilitating in carrying out different tasks and activities in a well-ordered manner. The individuals, employed in insurance companies need to ensure, they upgrade their analytical, critical-thinking and problem-solving skills (Five Guiding Principles, n.d.).

These are facilitating in augmenting information in terms of different types of methodologies and techniques. In addition, individuals will cope with different types of dilemmas in a satisfactory manner. These skills are useful in identifying the causes of problems. After the causes have been identified, the individuals are required to make provision of meaningful solutions in a satisfactory manner. As a consequence, they will contribute efficiently in reinforcing a constructive approach. Furthermore, this is essential in retaining one's jobs and incurring the feeling of job satisfaction. Therefore, it can be stated, reinforcing a constructive approach is an advantageous measure to be implemented in leading to up-gradation of health insurance.

III. ADVANTAGES OF HEALTH INSURANCE

Health insurance is regarded to be of utmost significance as compared to other segments of the insurance sector. The main reason is, occurrences of conflicting situations and disagreements. These are experienced by the individuals, belonging to all communities, categories and socio-economic backgrounds. The individuals, belonging to all communities, categories and socio-economic backgrounds are overwhelmed by different types of health problems and illnesses. In order to cope with various types of health problems and illnesses, it is necessary to obtain health insurance. The research studies have indicated that when individuals are interviewed, they say that when they are overwhelmed by various types of health problems and illnesses and they claimed the amount from insurance companies, they recognized the significance of health insurance.



The advantages of health insurance are, obtaining medical benefits; promoting well-being and goodwill; incurring the feelings of pleasure and contentment; leading to up-gradation of personality traits and leading to up-gradation of one's overall living conditions. These are stated as follows:

A. Obtaining Medical Benefits

The obtaining of medical benefits is regarded as one of the vital advantages of health insurance. The individuals obtain medical benefits, when they are overwhelmed by any types of health problems and illnesses. Furthermore, experiencing of injuries, wounds and accidents also entitle individuals to obtain medical benefits. The individuals, belonging to all communities, categories and socio-economic backgrounds are overwhelmed by different types of health problems and illnesses. In order to cope with various types of health problems and illnesses, it is necessary to obtain health insurance. The high rates of morbidity, mortality and prevalence of infectious diseases are regarded as essential factors, which gave rise to health insurance. The major emphasis has been put upon primary health care facilities. As a consequence, considerable progression has been made in the health status of the country. But within the country, particularly in rural communities, there is a need to bring about improvements in health care facilities. The individuals do not have to develop concerns in terms of their medical expenses, when they obtain health insurance. Therefore, obtaining medical benefits is regarded as one of the indispensable advantages of health insurance.

B. Promoting Well-Being and Goodwill

The health insurance is facilitating in promoting well-being and goodwill of individuals. Within the insurance companies, the recruitment of personnel needs to take place in a moral and ethical manner. The human resources are required to possess adequate amount of educational qualifications, competencies and abilities in order to carry out their tasks and activities in a well-ordered manner. The human resources are the ones, who make provision of adequate information in terms of insurance policies to customers. As a consequence of dealing and working with customers, the individuals will render an important contribution in promoting well-being and goodwill. As a consequence of making provision of accurate information, the financial consultants and managers are rendering an important contribution in promoting well-being and goodwill. The individuals do not have to be worried in terms of their medical expenses, when they obtain health insurance. In this manner, they are about to benefit to a major extent. Therefore, it is understood on a comprehensive basis that promoting well-being and goodwill is one of the significant advantages of health insurance.

C. Incurring the Feelings of Pleasure and Contentment

The health insurance is facilitating in incurring the feelings of pleasure and contentment among individuals. The main reason being, they are required to plan various methodologies, which are necessary in promoting good

health and well-being. As a consequence of dealing and working with customers, the individuals will render an important contribution in incurring the feelings of pleasure and contentment. As a consequence of making provision of accurate and useful information, the financial consultants and managers are rendering an important contribution in incurring the feelings of pleasure and contentment. The individuals do not have to be worried in terms of their medical expenses, when they obtain health insurance. In this manner, they are about to reinforce positive feelings. The individuals form the viewpoint that their paying of premium and investing financial resources has proven to be favorable and worthwhile on a comprehensive basis. As a consequence, they are not anxious in terms of making investments in financial resources. Therefore, it can be stated, incurring the feelings of pleasure and contentment is a noteworthy advantage of health insurance.

D. Leading to Up-Gradation of Personality Traits

The individuals, belonging to all communities, categories and socio-economic backgrounds are aware that in all age groups, they can be overwhelmed by different types of health problems and illnesses. These would give rise to impediments within the course of promoting enrichment of overall personality traits. Obtaining medical insurance would prove to be favorable to the individuals in incurring the feelings of pleasure and contentment. As a consequence, they will render an important contribution in leading to up-gradation of personality traits. As a consequence of making provision of accurate and useful information, the financial consultants and managers are rendering an important contribution in incurring the feelings of pleasure and contentment. The individuals are not required to be worried in terms of their medical expenses, when they obtain health insurance. Furthermore, they will cope with different types of psychological problems of anger, stress, anxiety, frustration and depression in a satisfactory manner. In this manner, all individuals will render an important contribution in promoting a normal mind-set. Therefore, it is well-understood, leading to up-gradation of personality traits is a worthwhile advantage of health insurance.

E. Leading to Up-Gradation of one's Overall Living Conditions

Leading to up-gradation of one's overall living conditions is regarded as one of the major goals of individuals, belonging to all occupations, communities, categories and socio-economic backgrounds. Obtaining medical insurance would prepare the individuals in accumulating financial resources, which would be facilitating in leading to up-gradation of one's overall living conditions. The health insurance will take care of medical and health care expenses of the individuals. In this manner, they will contribute efficiently in making savings of financial resources.

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As a consequence, they will be able to bring about improvements in one's overall quality of lives. When the individuals will not develop concerns in terms of their health, they will contribute efficiently in incurring the feelings of pleasure and contentment. It is of utmost significance to take care of their health care concerns, physically as well as psychologically. The obtaining of health insurance is preparing individuals in terms of different methods and procedures. In this manner, individuals will put emphasis on managing financial resources in a well-ordered manner. Therefore, leading to up-gradation of one's overall living conditions is a meaningful advantage of health insurance.

IV. CONCLUSION

Health insurance is regarded as vital, as individuals experience health problems and illnesses in all communities. Measures to be implemented in leading to up-gradation of health insurance are, managing financial resources in an adequate manner, getting engaged in jobs, recruiting well-qualified personnel, augmenting competencies and abilities, putting into operation job duties satisfactorily, possessing the abilities to work under stress, coping with various dilemmas appropriately, being well-informed in terms of measures, being well-equipped regarding customer requirements and reinforcing a constructive approach. Advantages of health insurance are, obtaining medical benefits; promoting well-being and goodwill; incurring the feelings of pleasure and contentment; leading to up-gradation of personality traits and leading to up-gradation of one's overall living conditions. Finally, it can be stated, health insurance is appropriate in bringing about improvements in living conditions.

DECLARATION STATEMENT

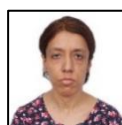
Funding	No, I did not receive.
Conflicts of Interest	No conflicts of interest to the best of my knowledge.
Ethical Approval and Consent to Participate	No, the article does not require ethical approval and consent to participate with evidence.
Availability of Data and Material	Not relevant.
Authors Contributions	I am only the sole author in this article.

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