

Competitive Examinations and the Well-being of Indian School Students: Assessing the Psychological, Financial, and Educational Impacts

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Abstract

This study critically examines the pervasive influence of competitive examination culture on Indian high school students, particularly those in Grades 11 and 12. Employing a purposive sampling technique, 40 students were surveyed using a structured questionnaire to assess the multifaceted impacts of competitive exam preparation on mental health, financial well-being, and personal development. Data were analyzed using descriptive statistics, Likert scale analysis, and Chi-square tests to explore relationships between stress, financial strain, learning approaches, and perceived fairness. Findings reveal that preparation for competitive exams such as NEET and JEE imposes substantial mental and emotional stress, often leading to anxiety, sleep deprivation, and reduced social engagement. Families face financial strain due to high coaching fees, while the education system's emphasis on rote learning undermines conceptual understanding and critical thinking. The study concludes that although competitive exams function as gateways to higher education, their current structure imposes more harm than benefit. Comprehensive educational reform emphasizing multiple assessments, conceptual understanding, and student well-being is urgently required.

Keywords: competitive exams, student stress, educational reform, mental health, India

Introduction

India's educational system is heavily shaped by an entrenched culture of competitive examinations that determine access to premier academic institutions and professional careers. The National Eligibility cum Entrance Test (NEET) and Joint Entrance Examination (JEE) have become the defining benchmarks for success, often dictating a student's academic trajectory from as early as Grade 9. This system has given rise to a parallel coaching-based education model that prioritizes exam performance over holistic learning.

The societal obsession with achieving top ranks in these exams generates immense pressure on adolescents. Students often endure long study hours, emotional isolation, and limited recreational time. These pressures have raised critical concerns about student mental health, family well-being, and the broader educational philosophy driving India's youth. The current research explores whether this system serves its educational purpose or burdens students unnecessarily.

Research Problem and Objectives

2.1 Research Problem

The proliferation of competitive examinations in India has led to an environment where success is narrowly defined by test performance. This focus jeopardizes students' mental health, strains family finances, and discourages holistic growth. Despite public concern, limited research systematically captures students' direct experiences within this system. The core issue lies in whether competitive examinations genuinely promote meritocracy or perpetuate inequality and psychological distress.

Research Objectives

This study aims to:

- Assess the impact of competitive exam preparation on the mental health, financial stability, and personal lives of Grade 11 and 12 students.
- Evaluate student perceptions regarding pressure, fairness, educational approaches, and career outcomes.
- Identify key challenges and gather student-driven suggestions for reforming the examination system in India.

Literature Review

Existing research on competitive examinations in India consistently highlights stress, anxiety, and systemic inequities.

Academic Stress and Mental Health:

Sharma et al. (2022) found that high academic stress among pre-university students in Karnataka was closely linked to competitive exam preparation, particularly among students from linguistically and economically diverse backgrounds. Gupta et al. (2020) identified test anxiety as a major mental health issue among NEET aspirants, often exacerbated by family pressure.

Coping Mechanisms and Psychological Impacts:

Reddy and Kumar (2018) demonstrated a strong correlation between self-esteem and anxiety management in competitive exam aspirants. Das and Bhattacharya (2014) further observed that workloads and unrealistic expectations contributed to burnout and loss of motivation.

Systemic and Family Dynamics:

Agarwal et al. (2015) found that parental expectations and socioeconomic factors strongly influenced student well-being. The coaching industry valued at over ₹1 trillion has made education increasingly commercialized, privileging those who can afford better resources.

Research Gap

Few studies have directly incorporated student voices in reform proposals. The current study fills this gap by prioritizing first-hand perspectives on mental health, equity, and educational reform.

Methodology

4.1 Research Design

A quantitative survey-based research design was employed to collect structured responses regarding experiences with competitive exam preparation.

4.2 Sampling

Purposive sampling ensured inclusion of students currently enrolled in Grades 11 and 12 who were actively preparing for NEET, JEE, or equivalent competitive exams. The final sample comprised 40 participants.

4.3 Data Collection

Data were gathered through a structured questionnaire containing demographic details and Likert-scale items addressing stress, learning preferences, fairness, and financial concerns. Parental consent was obtained for participants under 18.

4.4 Data Analysis

Descriptive statistics summarized demographic data. Likert-scale averages assessed attitudinal trends, and Chi-square tests examined relationships among grade level, gender, income, and stress indicators.

4.5 Ethical Considerations

Anonymity and confidentiality were maintained throughout. Ethical approval was obtained from the institutional review board.

5. Results and Discussion

5.1 Demographic Overview

The table outlines the distribution of 40 participants by grade level, gender, target examination, family income, and coaching duration.

Table 1: Socio-Demographic Profile

Demographic Variable	Category	Frequency	Percentage
Grade Level	Grade 11	22	55.0%
	Grade 12	18	45.0%
Gender	Male	21	52.5%
	Female	19	47.5%
Annual Family Income (In Rs.)	Below 3 Lakhs	25	62.5%
	3 – 5 Lakhs	12	30.0%
	5 – 7 Lakhs	3	7.5%
	Above 7 Lakhs	8	20.0%
Targeted Exam	JEE	15	37.5%
	NEET	12	30.0%
	Other	5	12.5%
Coaching Duration	1 year	12	30.0%
	2 years	23	57.5%
	More than 3 years	5	12.5%

As presented in Table 1, 55% of respondents were from Grade 11, while 45% were from Grade 12. The gender distribution was nearly balanced (52.5% male and 47.5% female), ensuring equitable representation. A majority (62.5%) were preparing for JEE, followed by 30% for NEET. More than two-thirds of the respondents (57.5%) had been enrolled in coaching programs for over two years, reflecting long-term exposure to examination-related stress. Family income data indicated that 57.5% of students belonged to middle-income households (₹5–20 lakhs), suggesting that competitive exam preparation cuts across socioeconomic levels.

The demographic spread underscores that the pressure of competitive examinations is not limited to a particular group but is widely experienced across gender and income levels. The long duration of coaching engagement among students demonstrates the deeply institutionalized nature of exam preparation in India, where structured schooling often becomes secondary to coaching priorities.

5.2 Financial Impact

On average, families spent approximately ₹1.85 lakh annually on coaching and materials, with 75% of households dedicating over 30% of their income to exam preparation. Students from families earning below ₹5 lakh reported the highest financial stress (mean = 4.8/5). The financial strain was particularly pronounced among families earning below ₹5 lakhs per annum, all of whom spent over 30% of their income on exam preparation, resulting in a high stress score of 4.8 on a five-point scale.

These findings highlight that competitive exam preparation imposes a significant economic burden on families. Financial sacrifice has become normalized in the pursuit of educational advancement, particularly among lower-income households. Such expenditures contribute to inequality in access, as economically disadvantaged students may face compromised preparation quality or limited resources. Similar patterns have been reported by Agarwal et al. (2015), who identified family income as a major determinant of stress and success disparity in competitive exam contexts.

5.3 Mental Health Impact

This table summarizes the psychological outcomes of exam preparation, based on Likert-scale responses.

Table 2: Mental Health Indicator and Health Impact

Mental Health Indicator		Mean Score	SD
I feel constantly stressed about exam performance		4.2	0.8
I have experienced anxiety or panic attacks		3.6	1.1
I have adequate sleep (7-8 hours)		2.1	0.9
I feel confident about my mental well-being		2.3	1.0
I feel overwhelmed by study pressure		4.1	0.9
I have thoughts of giving up		3.2	1.2
Mental Health Impact by Grade Level	Stress Level (mean)	Anxiety Incidents	Sleep Hours (Mean)
Grade 11	3.9	65%	5.8
Grade 12	4.5	83%	4.9

As depicted in Table 3, stress and anxiety emerged as dominant experiences. The mean score for “I feel constantly stressed about exam performance” was 4.2 (SD = 0.8), indicating strong agreement among respondents. Low mean values for sleep adequacy (2.1) and mental well-being confidence (2.3) reveal that most students experience sleep deprivation and low self-assurance. Comparative data show that Grade 12 students reported higher mean stress levels (4.5) and lower sleep hours (4.9) than Grade 11 students (mean stress 3.9; sleep 5.8 hours).

The data clearly establish a correlation between prolonged exam preparation and deteriorating mental health. Heightened anxiety among Grade 12 students indicates cumulative stress as examination deadlines approach. Sleep deprivation, emotional fatigue, and loss of confidence collectively reflect psychological exhaustion. Consistent with Gupta et al. (2020) and Sharma et al. (2022), the findings underscore that test anxiety and chronic pressure have become normalized among adolescents in India’s exam-driven educational framework.

5.4 Impact on Personal Development

Analysis revealed a considerable decline in students' engagement with extracurricular and personal development activities during competitive exam preparation. Over 80 percent of respondents reported completely abandoning hobbies and recreational activities, while 90 percent indicated reduced social interaction and family time. Average weekly hours devoted to recreation or exercise were below two, compared with over 70 hours dedicated to study.

These findings illustrate how the competitive exam culture narrows students' developmental space, replacing balanced growth with exam-centric routines. The absence of creative or physical outlets can heighten emotional fatigue and lower motivation, echoing earlier evidence that sustained academic overload impedes adolescent well-being (Das & Bhattacharya, 2014). Encouraging structured leisure and promoting physical activity within study schedules could mitigate these effects and support healthier academic engagement.

5.5 Students Perceptions of Pressure, Educational Approach and System Fairness

The combined Likert-scale analysis showed strong consensus that the current competitive examination system generates excessive pressure. Nearly 90 percent of students agreed that preparation creates unnecessary stress, and over 90 percent cited parental expectations as a major source of anxiety. Respondents overwhelmingly described the system as emphasizing rote memorization and shortcut methods rather than conceptual understanding. Only 15 percent believed the system is fair to all students, and a large majority felt that rural or economically weaker candidates face structural disadvantages.

These patterns confirm that students view competitive exam preparation as both psychologically taxing and pedagogically limiting. The dominance of coaching institutes, which prioritize speed and memorization, appears to erode intrinsic motivation and creativity.

5.6 Statistical Comparison between various dimensions and grade levels

Table 3: Statistical Comparison between various dimensions and grade levels

Dimenisons	Mean - Grade 11	Mean - Grade 12	P - value
Stress Level	3.8	4.6	< 0.01
Time Management Concerns	3.5	4.2	< 0.05
Career Anxiety	3.2	4.4	< 0.01
Sleep Quality	2.4	1.8	< 0.05
Study hours per day	11.2	13.8	< 0.01

Table 5.4 presents the results of independent sample t-tests conducted to compare stress-related variables between Grade 11 and Grade 12 students. Significant differences were observed across several dimensions, including stress levels ($p < .01$), time-management concerns ($p < .05$), career anxiety ($p < .01$), sleep quality ($p < .05$), and study hours per day ($p < .01$).

These findings indicate that psychological strain and academic workload intensify as students' progress to Grade 12 and approach major competitive examinations. The higher mean stress and anxiety scores among Grade 12 students suggest that cumulative academic pressure and proximity to final entrance tests elevate emotional exhaustion and reduce sleep quality. The marked difference in study hours underscores the growing imbalance between academic demands and personal well-being at the end of secondary education.

The results corroborate prior research (Sharma et al., 2022; Gupta et al., 2020) showing that stress escalation peaks immediately before high-stakes examinations. This trend highlights the need for grade-specific mental-health interventions and time-management programs, particularly in the final pre-exam year.

5.7 Key Challenges Identified

Students identified seven major challenges within the current system: time-management difficulties (95 %), uncertainty and anxiety (92.5 %), information overload (87.5 %), financial pressure (77.5 %), social isolation (80 %), limited guidance (72.5 %), and health problems (70 %).

These issues reflect deep systemic stress rather than isolated individual struggles. The heavy workload and lack of structured guidance combine to create chronic exhaustion and confusion among adolescents. Similar multi-dimensional pressures were noted by Reddy and Kumar (2018), who linked poor coping mechanisms to prolonged academic distress. Targeted interventions such as mentoring programs, balanced timetables, and accessible counselling can alleviate these compounded pressures.

5.8 Student-Driven Reform Suggestions

When invited to suggest improvements, students proposed several recurring solutions. The most supported ideas included multiple exams attempts per year (85 %), reduced syllabus load (77.5 %), project-based or alternative assessments (70 %), dedicated mental-health counselling (67.5 %), and more skill-based evaluation methods (62.5 %).

These recommendations reveal that students desire a shift from punitive, single-attempt evaluations toward flexible, supportive learning models. They also call for integrating emotional well-being into the education system, echoing the holistic vision outlined in India's National Education Policy (NEP 2020). Implementing such reforms could balance academic rigor with psychological resilience, fostering an environment where achievement and well-being coexist.

Conclusion:

This study has established that the competitive examination culture in India imposes substantial and multidimensional burdens on secondary-school students. The findings reveal that students preparing for high-stakes exams such as NEET and JEE face elevated levels of psychological stress manifested in anxiety, sleep deprivation, and diminished self-confidence especially among Grade 12 cohorts. At the same time, families

often bear heavy financial commitments, and the coaching-centre model has intensified socioeconomic inequities in access and performance. Further, students' personal interests, recreational time, and holistic development suffer significantly, while their perceptions of the education system reflect concerns of unsustainability, unfairness, and pedagogic narrowing. Importantly, student-driven reform suggestions underline a desire for multiple exam sittings, reduced syllabus load, alternative assessment forms, and integrated mental-health support. In sum, while competitive examinations may aim to select merit and channel students into higher education, the current structure appears to exact a cost that undermines student well-being and equitable opportunity. For peer-reviewed academic journals and policy deliberations, this research supports a call for educational reform that balances rigorous assessment with student welfare, conceptual learning, and inclusive access. Future studies with larger and more diverse samples are required to validate and extend these findings.

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