

An executive summary of the final report of the work done on the Minor Research Project of Ms Chitra S, Lecturer, department of PG Studies in Commerce, St Aloysius College(Autonomous)Mangalore, entitled **“Services, Coverage and Service Satisfaction of Employee State Insurance Corporation with reference to Dakshina Karnataka”** sanctioned by UGC ,vide sanction letter no MRP(H)-0826/13-14/KAMA002/UGC-SWRO dated 28<sup>th</sup> March.

Death is inevitable and so it health, how life insurance is important, medical insurance is also equally important. In today’s world where the atmosphere is flooded by pollution by ways of air, water and sound we have become more prone to diseases which leads to constant visit to medical institute. The Government of India under the Minister of Labour and Employment have introduces Employee State Insurance corporation whose main purpose is to provide not only medical benefit but also cash benefit to the employees for both skilled as well as unskilled laborers.It ensures welfare of workers in the unorganized sector where the contribution to such scheme is done not only by the workers but also by the employer.

The study was conducted with the objective of finding out about the services, impact, working of Employee State Insurance Corporation towards the cardholders and to analyze the satisfaction level and problems faced by cardholders in Employee State Insurance Corporation.

The study was conducted in DakshinaKannada,Karnataka with the sample size of 486 respondents through random sampling. The study was done through primary data ie through questionnaire method and personal interview and also through secondary data.

The study reveals that the services from Employee State Insurance Corporation can be availed by employees only if their salary is less than 15000per month, majority of the respondents are aware about the contribution made towards Employee State Insurance Corporation, the respondents are aware about the live list and also the minimum

attendance and time limit for availing the services. Majority of the respondents are satisfied with the services provided in the dispensaries and also hospital but inspiteof that the respondents prefer to avail services in other private hospitals wherein tie up facility is available between

Employee State Insurance Corporation and private hospitals in Mangalore area. The reason stated by respondents for availing services in private hospitals are due to some non-availability of equipment's and far from their residence and expensive to reach the hospital.

The study also contributes some recommendation for the implementation of the smooth running of the dispensaries and to provide better services for the beneficiaries of the Employee State Insurance Corporation.

Principal investigator

**CHITRA. S**