

Employees Awareness and Utilization of Insurance Scheme with Special Reference to Ernakulam District

Bushara V. B¹ and Reshma P R²

Assistant Professor, Department of Commerce^{1,2}

MES M K Mackar Pillay College for Advanced Studies, Edathala, India

Abstract: *Employees' state insurance scheme of india is an integrated social security scheme customized to provide social protection to workers and their family members, during the time of contingencies, such as, sickness, maternity and death or disablement due to an employment injury or occupational hazard. The provisions of insurance scheme have been extended by "appropriate, state or central government. Of establishments, industrial, commercial or agricultural or otherwise. The insurance scheme have also extended to certain specific class of establishments, such as, shops, hotels, restaurants, cinemas, preview theatres, motors transport undertakings and newspaper establishments etc., employing 20 employees or more. The fund can be financed by employees and employers by a certain percentage from their wages. This study focus on the awareness and utilisation of insurance scheme and its utilisation by the employees.*

Keywords: employee awareness, satisfaction of employees, utilisation of benefits, employees behaviour towards the scheme

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