

**EXECUTIVE SUMMARY OF THE FINAL REPORT OF WORK DONE IN THE  
MAJOR RESEARCH PROJECT**

Sl. No.	PARTICULARS	
1.	Title of the Project	<b>A Study on Health Insurance for the Unorganised Sector People in Puducherry Union Territory</b>
2.	Name and Address of the Principal Investigator	Dr. S. A. Senthil Kumar Professor & Head Department of Management Pondicherry University Karaikal Campus Karaikal – 609 605
3.	Name and Address of the Institution	Pondicherry University Karaikal Campus Karaikal – 609 605
4.	UGC Approval letter No. and Date	F.No. 5-246/2014(HRP) dated 21.11.2016
5.	Date of Implementation	17.12.2016
6.	Tenure of the Project	3 years (2016 – 2019)
7.	Total Grant Allocated	Rs.10,43,000/-
8.	Total Grant Received	Rs. 6,18,000/-
9.	Final Expenditure	Rs. 4,88,419/-
10.	Objectives of the Project	<ol style="list-style-type: none"> <li>1. To study the demographic profile of unorganized sector people in the study area.</li> <li>2. To evaluate the Demand, Buying Behavior, Benefits, Satisfaction, Awareness and Barriers regarding health insurance among unorganized sector people.</li> <li>3. To identify the difference of opinion on the Demand, Buying Behavior, Benefits and Satisfaction of Insured people based on their demographical characteristics.</li> <li>4. To recognize the association of opinion on the Awareness, Willingness and Barriers, of uninsured people based on their demographical characteristics.</li> <li>5. To understand relationship among the Demand, Buying Behavior, Benefits, Satisfaction, Awareness and Barriers with respect to health insurance policies among unorganized sector people.</li> <li>6. To find the impact of Illness, Reason, Demand, Buying Behavior over the Benefits and Satisfaction among unorganised sector insured people.</li> </ol>

11.	Whether the objectives were achieved?	Yes, the objectives were achieved.
12.	Achievements of the Project	This project was successful in finding the various benefits of Health Insurance that are available to the unorganised sectors people, which are offered by the public as well as private sector Health Insurance companies. The project also suggested an effective measure to the Health Insurance companies in handling their existing policy holders as well as the prospective customers i.e. by having a sympathetic deal with customers can improve their business.
13.	Summary of Findings (in 500 words)	The uninsured people from the unorganised sector are not aware of the health insurance policy, which are prevailing in the market for their health benefits. The personal and social aspects are their major constraints in not purchasing the Health Insurance policy of these uninsured people. There are three different key factors ( <i>product / premium attributes, agent related attributes and customer service attributes</i> ), which are responsible for the satisfaction level of Health Insurance policy as well as the company.
14.	Contribution to the Society	The project contributes to the society by creating awareness among the unorganised sector people regarding the Health Insurance policy. It also paved way to create new Health Insurance policy for unorganised sector people. This report even enhances knowledge to the unorganised sector people about the reduction in spending out of pocket expenditure and their level of satisfaction towards the Health Insurance policy as well as the company.
15.	Whether any PhD enrolled/produced out of the Project	Yes. One Ph.D. produced
16.	No. of publications out of the project	Six publications have been made in peer reviewed / refereed journals

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Principal Investigator

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