

Awareness And Utilization of Esi Benefits Among Employee

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Introduction:

The Employee State Insurance Act. ESI 1948. Is a piece of social welfare legislation enacted primarily with the object of providing certain benefits to employees in case of sickness, maternity and employment injury and also to make provision for certain others matters incidental thereto. The Act in fact tries to attain the goal of socio-economic justice enshrined in the Directive principles of state policy under part 4 of our constitution, in particular articles 41. 42 and 43 which enjoin the state to make effective provision for securing, the right to work, to education and public assistance in cases of unemployment, old age. Sickness and disablement. The act strives to materialize these avowed objects through only to a limited extent. This act becomes a wider spectrum then factory act. In the sense that while the factory act concerns with the health, safety, welfare, leave etc., of the workers employed in the factory premises only. But the benefits of extend to employees whether working inside the factory or establishment or they are directly employed by the principal employee or through an intermediate agency, if the employment is incidental or in connection with the factory or establishment.

About Employee's State Insurance Corporation

Employee's State Insurance Corporation is a social security organization that provides various types of benefit to employees based on their requirement. Employees State Insurance scheme is administrated by a corporate body known as Employee's State Insurance Corporation or ESIC. The members of this organization consist of representatives from employers, employees, the Central and State Government, professionals from the field of medicine and from Parliament. A Standing Committee comprising of members of the corporation, acts as the Executive Body which works towards the administration of the various schemes. The Director General is the Chief Executive and he is also the ex-officio member of the Corporation and Standing Committee.

Objectives:

The ESI Act is a social welfare legislation enacted with the object of providing certain benefits of employees in case of sickness, maternity and employment injury. Under the Act. Employees will receive medical relief, cash benefits, maternity benefit, pension to dependents of deceased workers and compensation for fatal or other injuries and diseases.

Employers and Employees' Contribution

Like most of the social security schemes, the world over. ESI scheme is a self –financing health insurance scheme. Contributions are raised from covered employees and their employees and their employers as a fixed percentage of wages. As of now covered employees contribute 1.75% of the wages, whereas the employers contribute 4.75% of wages, payable to the insured persons. Employees earning less than and up to Rs.100 per day are exempted from payment of contribution.

Benefits under the Scheme

Employees covered under the scheme are entitled to medical facilities for self and dependents. They are also entitled to cash benefits in the event of specified contingencies resulting in loss of wage or earning capacity. The insured women are entitled to maternity benefit for confinement. Where death of an insured employee occurs due to employment injury or occupational disease, the dependents are entitled to family pension. Various benefits that the insured employees and their dependents are entitled to the duration of benefit and contributory conditions there of areas under:

- Medical Benefit
- Sickness Benefit
- Enhanced Sickness Benefit
- Extended Sickness Benefit
- Temporary Disablement Benefit
- Permanent Disablement Benefit
- Dependents Benefit
- Maternity Benefit
- Other Benefits like funeral expenses, vocational rehabilitation, free supply of physical aids and appliances, preventive health care and medical bonus.

Other benefit :**A. Funeral expenses**

On the death of an insured person subject to a maximum of a Rs.2, 500 payable at the Local office.

B.Vocational rehabilitation

In case of disabled insured persons less than 45 years of age with 40% or more disablement.

C. Free supply

Of physical aids and appliances such as crutches, wheelchairs, spectacles and other such physical aids.

D. Preventive health

Care service such as immunization, family welfare service.HIV/AIDS detection, treatment etc.,

E.Medical bonus Rs.250 is paid to an insured woman or in respect of the wife of an "soured person in case he does not avail hospital facilities of the scheme for child.

Review of literature

Divya. M (2014) a study also attempts to review the various ESI benefits available to employees. For this purpose, 90 beneficiary employees are selected by employing simple Random Method as sample for the study, 30 respondents each from each of the three selected establishments namely shops, educational institutions and financing companies. A structured interview schedule was used for the data collection.

Dr. A. Ananda Kumar, (2017), a study on Employee State Insurance (ESI) Scheme is a very large social security. It is different from other types of insurance like Health Insurance that it provides full amount of medical bill irrespectively of the premium contribution. The purpose of the study is to analysis the awareness and satisfaction with the level of Utilization of Employee State Insurance (ESI) policy. The study also attempts to review the various Employee State Insurance (ESI) benefits available to the Employees.

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Methodology

Objectives of the Study

The specific objectives of the study are:

- To assess the level of awareness on the ESI benefits among the employees.
- To identify factors which in-flounce ESI benefits of the employees.
- To know the level of awareness about the process of ESI benefits.
- To know about which of these hospital is available at any of the hospitals
- To assess the utilization of ESI services.

Hypothesis

The following hypothesis was formed.

- The level of awareness on the ESI benefits among the employees has well improved.
- The employees are utilized ESI services effectively.

Research Design : Researcher adopted descriptive design for the study.

Universe and samples: The Manufacture company located in Mysuru Karnataka. Company giving more facilities and benefits on the ESI the employees are well satisfied with ESI benefits, all these employees constitute the universe of the study. The researcher has selected 80 employees in company (name of the companies are not mentioned due to ethical consideration) who are under the ESI benefits act. The study adopts the simple random sampling method to select the sample for the study. The sample size of the study was 80 employees covering technical trainee's apprenticeship trainee, supervisors, security guard and human resource management Etc.....

Method of Data Collection: 1. Primary data:

The researcher through the management authorities and permission to conduct the research work. The researcher had collected the data through interview schedule and collected the information through the HR officer, Supervisor, technicians and canteen helpers etc.

2. Secondary data: Secondary source of information is obtained through the books and website.

Tools: The researcher covers the collect the data through the interpersonal relationship and also discipline etc. for the purpose of the analysis used the tools is Questionnaire & Observation

Analysis of data:

The data gathered from questionnaire had been scrutinized thoroughly to check the completeness of information. The data so gathered was coded with the help of SPSS. Data entry was made in SPSS and copied to Microsoft Excel worksheet. The data so entered was tabulated and percentage analysis has been done manually to gather the results. The data was grouped and analyzed to obtain the results. The results is presented in the following chapter

Data Analysis and Major Findings:**Age of the Respondents**

Sl.No	Age	Frequency	Percentage
1	18 to 30	38	47.5
2	31 to 45	37	46.2
3	46 to 58	5	6.2
	Total	80	100

Gender of the Respondents

Sl.No	Gender	Frequency	Percentage
1	Male	66	82.5
2	Female	14	17.5
	Total	80	100

Shows that gender of the respondents .Majority of the respondents (82.5%) were male employees. And only the (17.5%) of the respondents were female.

Marital Status of the Respondents

Sl.No	Marital status	Frequency	Percentage
1	Married	49	61.2
2	Unmarried	31	38.7
	Total	80	100

Table Shows that marital status of the respondents Majority of the respondents (61.2) were married employees. And only the (17.5%) of the respondents were married.

Qualifications of the Respondents

Sl.No	Qualification	Frequency	Percentage
1	SSLC	20	25
2	PUC	6	7.5
3	Degree	45	56.2
4	Diploma	9	11.2
	Total	80	100

Above table depicts the qualification of the respondents. Majorities (56.2%) of the respondents are from degree background, 25% of the respondents are from SSLC background

Work Experience in the Respondents

Sl.No	Work Experience	Frequency	Percentage
1	1-5 year	19	23.7
2	6-10 year	23	28.7
3	11-15 year	34	42.5
	Total	80	100

Above table depicts the experience of the respondents. Maximum respondents have 11-15 years work experience. While some of the employees had 6 to 10 years of work experience.

Work Categories of the Respondents

Sl.No	Category	Frequency	Percentage
1	Worker	4	5
2	Staff	59	73.7
3	Trainee	13	16.2
4	Contract	4	5
	Total	80	100

Above table depicts the nature of work of the respondents. Majority of the respondents (73.7%) of the employee working as Staff. While some of the employees working as trainees in the company.

Details of ESI card

Sl.No	ESI card	Frequency	Percentage
1	Yes	71	88.7
2	No	9	11.2
	Total	80	100

The Above table depicts the majority of the respondents (88.7%) employees have ESI card. And 11.2 % of the respondents did not get ESI Card.

Satisfactions with the employer support to claim ESI benefits

Sl.No	Satisfaction	Frequency	Percent
1	Highly satisfied	6	7.5
2	Satisfied	73	91.2
3	Dissatisfied	1	1.3
	Total	80	100

The above table shows the information about satisfied of the ESI. Majority of the respondents 91.2% said the satisfied of ESI and only the 1.3% of the respondents said the dissatisfied.

Satisfaction with the employer support to claim the benefits

Sl no	Employer Support	Frequency	Percentage
1	Highly satisfied	14	17.5
2	Satisfied	61	76.25
3	Dissatisfied	4	5
4	Highly dissatisfied	1	1.25
	Total	80	100

The above table shows the information about support from employer. Majority of the respondents (76.25%) said the satisfied of ESI and only the 1.25% of the respondents said the highly dissatisfied.

Awareness levels of employee's safety & health measures

Sl.No	Awareness on safety and Health	Frequency	Percentage
1	Mostly aware	8	10
2	Aware	69	86.25
3	Slightly aware	3	3.75
	Total	80	100

The above table shows the information about safety and health of the ESI. Majority of the respondents 86.25% said the aware of it, and only the 3.75% of the respondents said they are slightly aware.

Prefer to go ESI dispensaries and hospitals during sickness.

S. No	Prefer to ESI dispensaries	Frequency	Percentage
1	Prefer	50	62.5
2	May be Prefer	29	36.25
3	Other	1	1.25
	Total	80	100

The above table shows the information about prefer to go ESI dispensary. Majority of the respondents 62.5% said the prefer of the ESI and only the 1.25% of the respondents said the other.

Awareness about Contribution of ESI

Sl.No	Contribution of ESI	Frequency	Percentage
1	Mostly aware	13	16.25
2	Aware	58	72.5
3	Slightly aware	5	6.25
4	Not aware	4	5
	Total	80	100

The above table shows the information about contribution of the ESI. Majority of the respondents said the 72.5% aware of the ESI. And only the 5% of the respondents said the not aware of ESI.

Problems in availing ESI medical benefits by the respondents

Sl.No	Problems to avail ESI benefits	Frequency	Percentage
1	Regularly	11	13.75
2	Rarely	43	53.75
3	Nope	26	32.5
	Total	80	100

The above table shows the information about problems of the ESI. Majority of the respondents said the 53.75% and only the 13.75% of the respondents said rarely.

Utilization of ESI Benefits by the Respondents

Sl.No	Utilization of ESI Benefits	Frequency	Percentage
1	Weekly once	2	2.5
2	Weekly twice	12	15
3	Monthly once	9	11.25
4	As and when required	57	71.25
	Total	80	100

The above table shows the information about utilization of the ESI benefits. Majority of the respondents as and when required 71.25% of the respondents utilize in ESI. And only the 2.5% of the respondents utilize in weekly once.

Helpful of ESI benefits to the respondents

Sl.No	Helpful of ESI benefits	Frequency	Percentage
1	Highly helpful	31	38.75
2	Slightly Helpful	21	26,25
3	Helpful	28	35
	Total	80	100

The Above table shows the helpful of the ESI benefits of the respondents. Majority of the respondents 38.75% said the highly helpful and only the 26.25% of the respondents said the slightly helpful.

Testing of Hypotheses

The hypotheses are tested in the following:

H₁: The level of awareness on the ESI benefits among the employees has well improved.

H₀: The level of awareness on the ESI benefits among the employees has not well improved.

One-Sample Statistics

Variable	N	Mean	Std. Deviation	Std. Error Mean
Agree the helpfulness of ESI benefits	80	1.8250	.52229	.05839
Satisfaction with ESI benefits	80	1.9375	.29095	.03253
Satisfaction with cash benefits	80	1.9250	1.23016	.13754
Satisfaction with ESI benefits during sickness	80	1.9125	.45545	.05092
Balance between work and personal life by ESI	80	2.3000	.75305	.08419

One-Sample Test

Variable	t	Df	Sig. Value
Agree the helpfulness of ESI benefits	31.253	79	.000
Satisfaction with ESI benefits	59.562	79	.000

Satisfaction with cash benefits	13.996	79	.000
Satisfaction with ESI benefits during sickness	37.558	79	.000
Balance between work and personal life by ESI	27.318	79	.000

The hypothesis of the study has proved with the help of one sample test that how the level of awareness on the ESI benefits among the employees has well improved. Therefore for this test variables considered are Agree the helpfulness of ISI benefits, Satisfaction with ESI benefits, Satisfaction with cash benefits, Satisfaction with ESI benefits during sickness and Balance between work and personal life by ESI and the mean values of all the variables like 1.8250, 1.9375, 1.9250, 1.9125 and 2.3000 respectively which are showing a positive result for all the mentioned variables. Whereas the results of standard deviation values of the variables are proved as positive effect of ESI benefits among the employees.

The results of one sample t test for all the variables like Agree the helpfulness of ISI benefits, Satisfaction with ESI benefits, Satisfaction with cash benefits, Satisfaction with ESI benefits during sickness and Balance between work and personal life by ESI are 31.253, 59.562, 13.996, 37.558 and 27.318 respectively. The all variables are significant at one per cent which implies that there is a positive effect of ESI benefits among the employees.

Therefore, the significant coefficients that null hypothesis 'The level of awareness on the ESI benefits among the employees has not well improved' is rejected and accepted the alternate hypothesis 'The level of awareness on the ESI benefits among the employees has well improved' which implies that there is a well improvement toward the level of awareness on the ESI benefits among the employees.

H₁: The employees are utilized ESI services effectively.

H₀: The employees are not utilized ESI services effectively.

One-Sample Statistics

Variable	N	Mean	Std. Deviation	Std. Error Mean
Protective material to avoid accident	80	1.7750	.42022	.04698
Employer support for claiming the benefits	80	1.9000	.51803	.05792
First aid facility during accidents	80	1.7875	.46914	.05245
Preference to go for hospital during sickness	80	1.4000	.56479	.06315
Utilization of ESI benefits	80	3.5125	.84184	.09412
Helpfulness of ESI benefits to improve the health status	80	1.9625	.86337	.09653

One-Sample Test

Variable	t	Df	Sig. Value
Protective material to avoid accident	37.781	79	.000
Employer support for claiming the benefits	32.805	79	.000
First aid facility during accidents	34.079	79	.000
Preference to go for hospital during sickness	22.171	79	.000
Utilization of ESI benefits	37.319	79	.000
Helpfulness of ESI benefits to improve the health status	20.331	79	.000

The hypothesis of the study has proved with the help of one sample test that how the employees are utilized ESI services effectively. Therefore for this test variables considered are Protective material to avoid accident, Employer support for claiming the benefits, First aid facility during accidents, Preference to go for hospital during sickness, Utilization of ESI benefits and Helpfulness of ESI benefits to improve the health status and the mean values of all the variables like 1.7750, 1.9000, 1.7875, 1.4000, 3.5125 and 1.9625 respectively which are showing a positive result for all the mentioned variables. Whereas the results of standard deviation values of the variables are proved as the employees have utilized all the services provided by the ESI.

The results of one sample t test for all the variables like Protective material to avoid accident, Employer support for claiming the benefits, First aid facility during accidents, Preference to go for hospital during sickness, Utilization of ESI benefits and Helpfulness of ESI benefits to improve the health status are 37.781, 32.805, 34.079, 22.171, 37.319 and 20.331 respectively. The all variables are significant at one per cent which implies that there is a high level of utilization of services provided by the ESI.

Therefore, the significant coefficients that null hypothesis 'The employees are not utilized ESI services effectively' is rejected and accepted the alternate hypothesis 'The employees are utilized ESI services effectively' which implies that the employees are effectively utilized the services provided by the ESI.

Findings of the Study:

- Majority of the respondents (57.5%) strongly agreed that the company provides workmen compensation facility to the employees.
- Majority of the respondents (56.2%) strongly agreed that that they have maternity benefits.
- The Above table depicts the majority of the respondents (88.7%) employees have ESI card. And 11.2 % of the respondents did not get ESI Card.
- Majority (70%) of the respondents got medical benefits.
- Majority of the respondents benefited of Sickness benefits (70%)
- Majority (51%) of the respondents got maternity benefits.
- Majority (70%) of the respondents have not received disability benefits.
- Half of the respondents did not received dependent benefits.

- Majority of the respondents 91.2% said the satisfied of ESI.
- 87% of the insured persons were fully aware of the ESI benefit. The remaining had only a partial awareness of the benefit. The insured persons, partially aware of the ESI benefit, were aware mainly of medical and sickness benefit.
- 90% of the employees have acquired awareness about the ESI benefit through their colleagues and friends. Those who acquired awareness from the brochures/circulars given by the corporation were only 15%.
- 71% of the insured persons were not satisfied with the measures taken by the company for providing information on the ESI Scheme.
- 70% of the employees were knowledgeable about the formalities for claiming the ESI benefits. The remaining was either only partially aware or not at all aware of the benefits.
- Majority (51%) of the respondents got maternity benefits.

SUGGESTIONS

- Need to provide employees social security benefits to the employees, since the study reveals that half of the respondents did not receive the social security measures.
- Conduct awareness program on social security and Employee Education Program.
- First aid facility is a fundamental and essential need at workplace. Hence to provide first aid facilities regularly as when employees required.
- Invite officials of ESI directorate from time to time to address the employees on ESI scheme.
- Print a booklet on ESI in simple language and give to insured person.
- Awareness need to provide regarding Dispensaries and treatment facility to the employees because half of the employees did not know about treatment facility and procedure to avail the treatment.

CONCLUSION

The ESI Act is most comprehensive social price of legislation probably the best in the world. We have failed to implement this in right spirit and direction only educating the workers or employees will help in proper implementation of ESI Act in fact this Act probably administrated can be made applicable to one and all in the establishment irrespective of pay the management having made surely huge contribution should have interest and involvement in the implementation of scheme. From the study researcher came to that majority of the employees are got benefited from the ESI benefits, but there is need to create an awareness on effective utilization of ESI Facilities to improve the conditions and access the facilities available for family members of the employees.

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