

A Study on Awareness and Effective Utilization of ESI Benefits among Employees, In One of the Leading Hospitals in Bangalore

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Abstract:- Employee State Insurance (ESI) Scheme is a huge social security. It is different from other types of insurance. It supports comprehensive full medical care and reasonable economic assistance to the beneficiaries in contingencies like hazards of sickness, maternity, disablement and death due to employment injury. It is one of the most effective and continual social measures available to the employees in working environment. A study questionnaire was framed and given to them to find awareness and to find the effects of utilization of Employee State Insurance (ESI) policy using some tools through SPSS software.

Keywords:- Employee State Insurance, Benefits, Hospital.

I. INTRODUCTION

A. Definition

➤ Employee State Insurance:

The Employee State Insurance (ESI), appears in 1948 and it was the first major legislation for security in India. Employees' state Insurance Corporation of India is a multidimensional social system to provide benefits and socio-economic protection to worker population and providing coverage for their family under scheme.

B. About the study:

Employee State Insurance is an important for the people who are in working environment. Many people cannot get proper induction to know about the benefits and awareness about ESI benefits. Employee State Insurance is providing useful benefits to the employees, which includes Medical benefit, Sickness benefit, Maternity Benefit, Funeral Benefit etc. This study is to analyse if people can avail the benefit and to improve the awareness among them.

C. Objective of the study:

- To study the awareness about ESI among Employees in our Hospital
- To suggest measure for optimum utilization of ESI benefits

- To study the ESI benefits among employees in our Hospital

II. LITERATURE REVIEW

Valsamma Paul (1995), in her study, suggested that the ESI Act, 1948 and the Rules may be amended, binding the employers to provide the employees with necessary information about the employment injury benefits available under the ESI Act, 1948 and the formalities for obtaining the same. This will help the illiterate employees, especially the casual ones avail of employment injury benefits. She also suggested that administration of medical benefit should be undertaken by the Employees' State Insurance Corporation from the State Government.

G. Ramanujam (1996), Veteran trade unionist and the former Governor of Orissa, had voiced his concern about the shoddy working of the ESI hospitals. In a statement, he said "labour has been all along complaining about the poor quality of medical benefits under the Employees' State Insurance Scheme.

S. K. Sharma (1997), former Director General of the Employees' State Insurance Corporation, pointed out that the ESI Corporation of India, dedicated to extension of social security benefits to a specific segment of worker class has the potential, expertise and a massive broad based infrastructure that still remain unexploited and underutilised.

III. METHODOLOGY

The Study was conducted on the employees who are all comes under ESI schemes. In our Hospital totally 230 employees are comes under ESI schemes. In order to collect data, a questionnaire has been framed, and it's divided into two parts. The first part includes the demographic questions such as post of the respondent, age, gender and designation. The second part combined of twenty questions that questions are about the awareness and employees how they utilize the beneficiaries. The survey tool has been converted into Google forms format and circulated among the Employees of that hospital.

IV. ANALYSIS

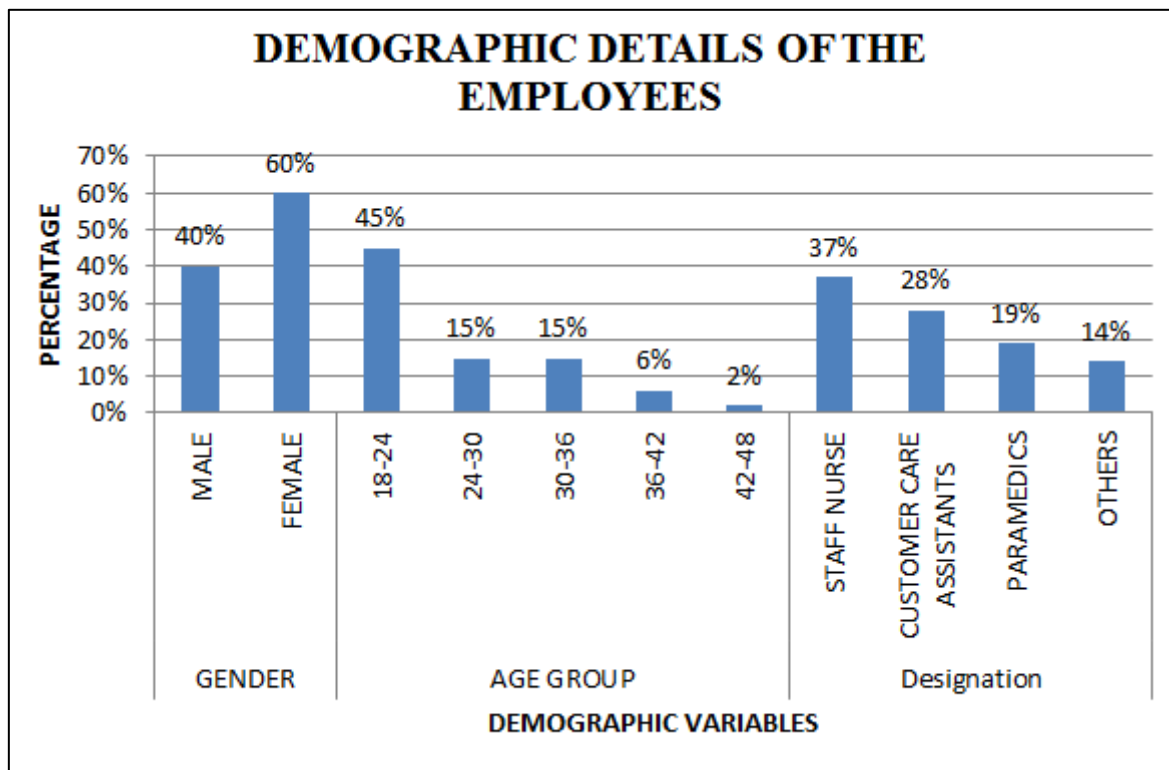


Chart 1:- Chart showing the demographic data of the respondents

The above chart shows the demographic position of the Employees participated in the study which includes staff nurse, Customer Care Assistants, Paramedics and other employees who comes under ESI. It also shows that majority of the population is female population.

Table 1 Showing the association between the Gender of the Employee and that their awareness on maternity benefit among Employee State Insurance benefits

ANOVA-1

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.980	1	5.980	27.698	0.000
Within Groups	49.220	228	0.216		
Total	55.200	229			

Fig 1

H0: There is no difference between the Gender and Awareness on maternity benefit.

H1: There is difference between the Gender and Awareness on maternity benefit.

From the above table, the significant value is 0.000, which is less than 0.05, hence we reject H0 and accept H1. Thus, we prove that there is difference between the gender of the Employees and their awareness on maternity benefit among ESI benefits.

Table 2 Showing the association between the Gender of the Employee and that their awareness on date increasing among Employee State Insurance benefits

ANOVA-2

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.843	1	6.843	32.267	0.000
Within Groups	48.357	228	0.212		
Total	55.200	229			

Fig 2

H0: There is no difference between the Gender and the Awareness on date increasing.

H1: There is difference between the Gender and the Awareness on date increasing.

From the above table, the significant value is 0.000, which is less than 0.05, hence we reject H0 and accept H1. Thus, we prove that there is difference between the Gender and the Awareness on date increasing among ESI benefits.

V. MAJOR FINDINGS & RECOMMENDATIONS

- Majority of the population are in lack of awareness
- Female has more awareness than male about ESI benefits
- Employees were not satisfied with ESI Hospitals

The Recommendations include,

- The Organisations supposed to place the details about ESI in notice board
- ESI hospitals should focus in their reliability to improve their standards.
- Employees have to attend seminars about the ESI benefits.

VI. CONCLUSION

The working environment will be healthy only when the Organisation and the Employees together have a growth so that it will be Healthy Organization. Employees need to focus on Awareness and Utilization of ESI policy more familiar. Employers have to provide proper awareness to have wrong opinion on Employee State Insurance.

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