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A Study on Awareness and Effective Utilization of ESI Benefits among Employees, In Maly Specialty Hospital in Coimbatore

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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

According to Dr. Maiya (2016) in his study —" Nurses 'perception towards ESI scheme'" : A study with reference to selected hospitals in Udupi district showed that there was no significant association between level of satisfaction and monthly family income, there is also no association between level of satisfaction and other demographic variables as age, gender, religion, dependent members, and awareness about ESI. Hence, this study reveals that level of satisfaction is independent of selected demographic variables and monthly family income.

According to Deblina Mitra (2017) in her study- “Effectiveness of Medical Benefits under ESI Scheme: A Study on the Employees of Organized Sector in Kolkata” analysed that Medical benefit scheme of ESIC of India provides a full comprehensive medical care to the insured persons and their families. On the basis of study some suggestions like enhancement of the awareness about the ESI Scheme among the insured persons and employers, improvement in the quality of services in ESI hospitals and dispensaries, simplifying the formalities to be followed for claiming benefits, etc, can be extended to create a cordial atmosphere and smooth relationship between enterprises, ESI Corporation and insured persons.

According to Pujari S. (2018) studied about the welfare schemes of ESI. Main objectives of the study were to understand the regulations, allowances, schemes and the benefits derived by the employees through ESI. She opined that ESI scheme create social security among employees and plays a great role in influencing the subscribers to of such benefits. She suggested that basic infrastructure of the existing facilities could be improved to provide a higher quality of service to the beneficiaries and implement these benefits to all private sector employees irrespective of income levels, so as to protect the employees from being cheated by the private organizations.

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 thathospital.

IV. ANALYSIS

Chart showing the gender of respondents

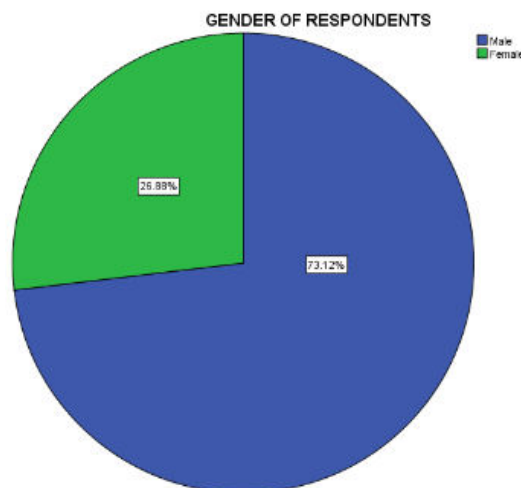
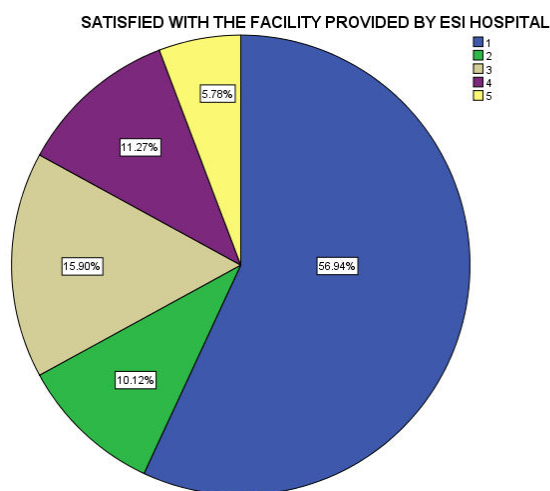


Chart showing the satisfied with the facility provided by ESI Hospital



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 male 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 I

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.641	1	.641	3.271	.071
Within Groups	67.362	344	.196		
Total	68.003	345			

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 0.071, which is less than 0.05, hence we reject H0 and accept H1. Thus, we prove that there is no 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 medical benefits

ANOVA II

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.319	1	.319	1.621	.204
Within Groups	67.684	344	.197		
Total	68.003	345			

Fig 2

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

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

From the above table, the significant value is 0.204, which is less than 0.05, hence we reject H0 and accept H1. Thus, we prove that there is no difference between the Gender and the Awareness on date increasing among ESI benefits.

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 noticeboard
- ESI hospitals should focus in their reliability to improve their standards.
- Employees have to attend seminars about the ESI benefits.

V. 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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