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## AN ASSESSMENT OF THE AWARENESS OF EMPLOYEE STATE INSURANCE CORPORATION AND ITS BENEFITS AMONG THE BENEFICIARIES IN COIMBATORE

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### ABSTRACT

*The Employee State Insurance Act was the first social security legislation of India, passed in the Indian Parliament in the year 1948 aiming at providing social security to the organized sector workers and their family members. It is a multi-dimensional Health Insurance Scheme providing full medical facilities to the beneficiaries, and also covers the contingencies like sickness, maternity, disablement and death due to employment injury by providing cash benefits and compensation in the event of physical distress. The paper attempts to analyze the awareness of the beneficiaries regarding the Employee State Insurance Corporation Scheme and the benefits available to them in Coimbatore. The study is based both on primary and secondary data. The survey data collected is analyzed with the help of three-point scale and tested by applying Chi-square test. Hypothesis is framed to analyze the awareness about Employee State Insurance Scheme and the formalities to avail the benefits among the beneficiaries. The calculated Chi-square value at 5 degrees of freedom is less than the table value leading to acceptance of null hypothesis stating that there is no significant relationship between the demographic variables like gender, age, educational status, marital status, monthly income, nature of employment and awareness towards ESI scheme among the beneficiaries of Coimbatore. The calculated chi square value is greater than the table value thus there is a significant relationship between the gender and awareness towards the formalities to be completed to avail the ESI benefits. Hence, male beneficiaries are more aware of the formalities to avail ESI benefits compared to female beneficiaries. But it is found that, age, educational status, marital status, monthly income, nature of employment do have no significant relationship between awareness towards formalities to be completed to avail ESI benefits among the beneficiaries of Coimbatore. Satisfaction level of the Beneficiaries are directly associated with the awareness of the scheme and formalities to be completed to avail the benefits. The Employee State Insurance Corporation may take steps to bring more awareness among the final users regarding the privileges given to them.*

### KEYWORDS

beneficiaries, cash benefits, ESI, medical benefits, social security.

### INTRODUCTION

The Employee State Insurance Act was the first social security legislation of India, passed in the Indian Parliament in the year 1948. It aims at providing social security to the organized sector workers and their family members especially in the lower wage bracket. It is a multi-dimensional Health Insurance Scheme providing full medical facilities to the beneficiaries, and also covers the contingencies like sickness, maternity, disablement and death due to employment injury. The scheme also provides adequate cash compensation to workers for loss of wages in times of physical distress. The Act was originally applicable to non-seasonal factories using power and employing 20 or more persons; but it is now applicable to factories employing 10 or more coverable persons. Wage ceiling for coverage is enhanced from Rs.15, 000/- to Rs.21, 000/- with effect from 01.01.2017.

### EMPLOYEE STATE INSURANCE CORPORATION (ESIC)

The ESIC is a statutory body incorporated by the Government of India, setup under Employee State Insurance Act, 1948, to administer and execute the ESI Scheme. The scheme is funded by the contributions raised from insured persons and employers. The employers contribute 4.5% of the wages and employees contribute 1.75% of the wages which totals to 6.5% of the wages. Employees receiving an average daily wage of rupees 100 or less, are exempted from payment of their contribution but still are entitled to all social security benefits under the scheme. The contributions are deposited in a common ESI Fund which is used for providing various benefits to the insured persons and their dependents. The administrative and other expenses of the Corporation are also met from this fund.

### SOCIAL SECURITY SCHEMES ADOPTED BY ESIC

The ESIC has adopted and extended six social security benefits to the insured persons under section 46 of the Act which are comprehensive and need based. The health insurance benefits offered by the scheme fall in two categories; the Medical Benefit and the Cash Benefits

#### a) Medical Benefits

An insured person and his/her dependents become eligible to full and free medical facilities, as per requirement in ESI Dispensaries and ESI Hospitals from day one of entering the insurable employment. The benefit comprises of outpatient care, domiciliary visits, specialist treatment, free supply of drugs and dressings, artificial aids and appliances, besides, immunization and family welfare service etc.

#### b) Cash Benefits

These include benefits payable in cash, through Branch offices of the Corporation, on account of loss of wages or earning capacity caused by

- Sickness,
- Maternity,
- Temporary Disablement
- Permanent Disablement or death – due to employment injury or occupational disease.

Sickness benefit, disablement benefit, maternity benefit etc. are payable after due medical certification by an authorized Doctor/Medical Board.

### REVIEW OF LITERATURE

The paper attempts to analyze the awareness of the beneficiaries regarding the Employee State Insurance Corporation Scheme and the benefits available to them in Coimbatore. The following studies have tried to find the awareness of the scheme and their satisfaction level among the ESI beneficiaries.

Shingade, Poonam. P., Madhavi.H (2016) conducted a cross sectional study on awareness and satisfaction about ESI Scheme among the beneficiaries of Gulbarga city. The study aimed to find out awareness among beneficiaries of selected establishments. The study showed that most of the beneficiaries were aware of their contribution to ESIC and medical benefits available to them, but had a poor knowledge about the cash benefits they are eligible for. The study concludes that low awareness has resulted in a low utilization of services provided under ESI Scheme.

Bidyut Bikash Baishya, Dipin Chakraborty and Ratan Borman (2015) held a study on the perception of insured persons as to delivery of ESIC services in Assam. The findings of the study suggested that the insured persons are largely not satisfied with medical care and cash benefits and still a lot more effort is needed to improve the ESI Schemes and make it a success.

Dr. B. Vijayachandran Pillai, M.Divya (2014) in their paper analyzed the awareness and satisfaction of ESI Scheme in Kerala. Service sector beneficiaries were taken up for the study. The study revealed that the beneficiaries of educational Institutions were more aware of the scheme than the beneficiaries of shops and financing companies. It also revealed that the respondents preferred private hospitals rather than ESI Dispensaries or Hospitals. The study revealed that the ESI dispensaries/hospitals were not functioning up to the expectation level of the insured persons.

Muthulakshmi.G (2014) in her paper has made an attempt to scrutinize the performance of Employee State Insurance Corporation with reference to Tuticorin District. The employees perception on ESI hospitals were studied and the service quality factors were rated with the help of a five point scale to identify the satisfaction level. Significant differences are observed in case of sickness benefit, no benefits availed and medical benefits.

Sekar.P, Jeyakodi. K (2012) in their paper has studied the performance of ESI Sickness benefit schemes in Madurai District. The degree of awareness varies from employee to employee and depends upon the age, gender, education and years of experience. The analysis showed that male employees were more aware of sickness benefits than female employees and it showed that illiterate workers were more aware about the benefits than graduate employees.

Dash U and Muraleedharan VR (2011) studied the health service utilization of the insured persons enrolled under ESI Scheme and analyzed its role in protecting against catastrophic health payments. The results revealed that ESI Scheme is not found to provide financial protection against the risk catastrophic payments, as majority of the beneficiaries are seeking medical care outside at a relatively high personal cost. The under use of ESI Scheme services is due to low service quality in the form of drugs and impolite personnel and lack of awareness of service procedures to avail the ESI benefits.

The above studies gives an underline stating that ESI schemes have not reached the beneficiaries in the desired level as their awareness is not up to the expected level. Thus this paper takes an effort to discover the awareness of beneficiaries regarding ESI benefits available to them in Coimbatore.

**STATEMENT OF THE PROBLEM**

The Employee State Insurance Corporation Scheme is one of the most important social security scheme setup in India to upgrade the health and wellbeing of employees and their dependents. Although efforts are taken by the government to secure the lives of the working class, the question arises whether the insured persons are aware of the welfare schemes provided to them. This paper aims at bringing out the awareness of the scheme among the insured persons availing the ESI benefits.

**OBJECTIVES OF THE STUDY**

This study has undertaken the following objectives:

1. To examine the various social security Benefits provided under the ESI scheme.
2. To assess the level of Awareness of beneficiaries towards ESI Scheme in Coimbatore.
3. To assess the level of awareness about the formalities to avail ESI benefits among the beneficiaries in Coimbatore.

**HYPOTHESIS**

H01: No significant relationship exists between the demographic variables of beneficiaries’ and their awareness about ESI Schemes.

H02: No significant relationship exists between the demographic variables of beneficiaries and their awareness about the formalities to avail the ESI Benefits.

**METHODOLOGY**

**PROFILE OF STUDY AREA**

Coimbatore is one of the most industrialized cities in Tamil Nadu. It is known as the textile capital of South India or the Manchester of the South India. The city is situated on the banks of the river Noyyal. This city is covered under ESI Corporation through a Sub Regional Office, which started functioning from January 1990. This Sub Region has jurisdiction over the districts of Coimbatore, Erode, Tirupur and Nilgiris. There are 20 Branch Offices functioning under the Coimbatore Sub Regional Office. One 300 bedded hospital, 50 Dispensaries including 2 mobile dispensaries are functioning in Coimbatore.

**RESEARCH DESIGN, SAMPLE SIZE AND SAMPLE DESIGN**

The study is based both on primary and secondary data. Out of 50 dispensaries located in Coimbatore sub region under ESI Corporation, four dispensaries were selected by lottery method located in Katoor- I, Katoor-II, Thudiyalur and Ganapathy of Coimbatore district. Primary data were collected from 25 beneficiaries who visited each of the mentioned ESI dispensaries which total a sample size of 100 beneficiaries through a pre tested interview schedule. Secondary data are collected through ESI publications, website, journals and periodicals. The survey data collected is analyzed with the help of three point scale and tested by applying Chisquare test.

**TESTING OF HYPOTHESIS 01**

**TABLE 1: DEMOGRAPHIC VARIABLES OF BENEFICIARIES AND AWARENESS ABOUT ESI SCHEME**

Demographic variables	Fully aware	Aware	Unaware	Row total	Chisquare value at 5 df	Result/Conclusion	
Gender	Male	18	35	09	62	4.1808	Not Significant
	Female	06	21	11	38		
Age	Below 35 years	4	9	3	16	2.7083	Not Significant
	36-45 years	9	17	10	36		
	Above45 years	11	30	07	28		
Education	School level	8	54	13	75	9.9834	Not Significant
	Technical education	1	4	3	8		
	UG	1	6	7	14		
	PG	1	1	1	3		
Marital status	Married	23	44	17	84	3.7433	Not Significant
	Unmarried	1	12	3	16		
Monthly Income	Below 5000	5	3	4	12	6.0485	Not Significant
	5000-10000	13	38	13	64		
	Above 10000	6	15	3	24		
Nature of Employment	Temporary	10	27	11	48	0.7793	Not Significant
	Permanent	14	29	09	52		

Source: Survey data

The above table shows that there is no significant relationship between the demographic variables like gender, age, educational status, marital status, monthly income, nature of employment and awareness towards ESI scheme among the beneficiaries of Coimbatore. Hence, the null hypothesis H01 is accepted.

**TESTING OF HYPOTHESIS 02****TABLE 2: DEMOGRAPHIC VARIABLES OF BENEFICIARIES AND AWARENESS ABOUT THE FORMALITIES IN AVAILING ESI BENEFITS**

Demographic variables		Fully aware	Aware	Unaware	Row total	Chisquare value at 5 df	Result/Conclusion
Gender	Male	14	38	10	62	7.3457	Significant
	Female	3	21	14	38		
Age	Below 35 years	1	12	3	16	3.6104	Not Significant
	36-45 years	5	22	9	36		
	Above 45 years	11	25	12	48		
Education	School level	12	41	22	75	6.8663	Not Significant
	Technical education	3	4	1	8		
	UG	2	11	1	14		
	PG	1	1	1	03		
Marital status	Married	16	47	21	84	2.34	Not Significant
	Unmarried	1	12	3	16		
Monthly Income	Below 5000	2	7	3	12	2.3827	Not Significant
	5000-10000	10	36	18	64		
	Above 10000	5	16	3	24		
Nature of Employment	Temporary	6	32	9	48	2.2432	Not Significant
	Permanent	11	27	14	52		

Source: Survey data

The above table shows that there is a significant relationship between the gender and awareness towards the formalities to be completed to avail the ESI benefits and null hypothesis is rejected. Thus male beneficiaries are more aware of the formalities to avail ESI benefits compared to female beneficiaries. But it is found that, age, educational status, marital status, monthly income, nature of employment does not have significant relationship between awareness towards formalities to be completed to avail ESI benefits among the beneficiaries of Coimbatore. Hence the null hypothesis H02 is accepted in the above mentioned variables.

**CONCLUSION**

The ESI scheme is a social security provision which plays a vital role in overcoming the contingencies of physical and financial distress and aims at protecting human kind thereby upholding the human dignity. Even though such a tremendous effort is taken by the government to raise the living standards it is not reaching all due to lack of awareness of the scheme and benefits provided by it. Moreover satisfaction level of the Beneficiaries are directly associated with the awareness of the scheme and formalities to be completed to avail the benefits. The ESIC may take steps to bring more awareness among the final users by publishing information booklets or hand outs and by making simple displays at ESI Dispensaries/hospitals enabling the beneficiaries to be aware of the privileges given to them.

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