

## A STUDY ON AWARENESS AND SATISFACTION OF BENEFICIARY TOWARDS ESI SCHEME IN THOOTHUKUDI DISTRICT

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### ABSTRACT

The Employees State Insurance Scheme is an integrated measure of social insurance embodied in the Employees State Insurance Act and it is designed to accomplish the task of protecting employees as defined in the Employees State Insurance Act, 1948 against the impact of incidences of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured person and their families. The aim of the study is to study the demographic profile of the respondents, to understand the awareness of ESI schemes and to identify whether the insured persons are satisfied with the services provided by ESI. The study was based on primary data were collected from the respondents directly with the help of questionnaire. Secondary data were collected from books, journals and websites. 150 respondents from the Thoothukudi district were selected at simple random sampling method. The collected data were analyzed with the help of Chi – Square Test. Chi – Square is used to find out relationship between demographic profile and their level of satisfaction of the respondents towards services of ESI. The present study is an attempt to assess the awareness and satisfaction of beneficiary towards Employee State Insurance Scheme.

**Keywords:** Social security, ESI Scheme, Awareness

### INTRODUCTION

The Indian Constitution has to established a welfare state wherein social security has been underlined as an important objective according to the directive principles of the state policy. A welfare state must provide everyone the necessary opportunities to earn his livelihood in a healthy and hygienic way. Every employee who happens to work in factories, establishments and other organizations must be protected from financial distress which is inevitable on account of reduction or loss of earnings. Such of these reductions may be due to illness, disablement, confinement on account of pregnancy or even on account of death

resulting in abstinence from work in an establishment. Such reductions or loss on account of genuine reasons must be made good.

The Employees' State Insurance Act is a piece of social security measure for the purpose of conferring benefits on employees against sickness, and other disabilities. The scheme of the act covers all factories, industrial units and other commercial establishments as notified by the central government from time to time. The scheme provides full medical care to insured persons and their dependents and also provides cash benefits to compensate for loss of earning capacity in different contingencies. The ESIC was created in response to humanity's desire to achieve security and reduce uncertainty and risk through economic and service cooperation.

### **STATEMENT OF THE PROBLEM**

The first social security institution is Employees State Insurance Corporation in India to offer social safety and health insurance to employees and their dependents. ESI provides financial and medical assistance to workers who are earning low income in industry and establishment for enhancing their efficiency and productivity. Despite all of the efforts made by the ESI Corporation to ensure that ESI Scheme in India operates effectively, past research indicate that workers are not satisfied due to delay in services and reimbursement, low awareness in ESI Scheme and procedures. So researcher has made an attempt to analyse the awareness and satisfaction of beneficiary in Thoothukudi district towards ESI Scheme.

### **LITERATURE REVIEW**

1. **Muthulakshmi G (2014)** conducted "A study on the performance of Employees State Insurance Scheme with special reference to Tuticorin district, Tamilnadu". The study scrutinizes the performance of ESI Corporation and also the perception of employees on ESI hospitals. The primary data were analysed with the help of various statistical measures such as simple percentage analysis, averages, F-statistic, Chi-square test, Garrett ranking and percentage analysis. The study found out that ESI dispensaries and hospitals were not functioning up to the satisfaction of insured persons. The study also revealed that the scope to improve its functions and turn it into a highly trustful and reliable corporation, implementing better services.
2. **Rashida K N (2015)** in her study titled "Awareness and Use of Employees' State Insurance services in Dharmadam Panchayat, Kerala", found that all are aware about the ESI schemes, but overall utilization is just average due to the insolence of the personnel, unavailability of medicines, long waiting periods and unusual delays in reimbursement of money spent on treatment outside. Large majority of workers are utilizing the ESI dispensary for treatment of minor diseases and majority of them are of occupational hazards.
3. **Umesh 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 the level of satisfaction and the monthly family income, and there is

also no association between level of satisfaction and other demographic variables such as age, gender, religion, dependent members and awareness about ESI. Hence, this study reveals that the level of satisfaction is independent of selected demographic variables and the monthly family income.

4. **Dilshad Begum (2017)** in her article on “A Study of Infrastructural Problems in Employees’ State Insurance Hospitals in Karnataka” examined the various aspects of problems that are faced by the ESI hospitals including diagnostic centres and dispensaries in Karnataka. The study concludes that healthcare infrastructure is essential for the success of any healthcare organization. The study found the infrastructural facilities at the ESI hospitals, diagnostic centre and dispensaries are inadequate. The study found that innumerable infrastructural problems are faced by the ESI hospitals, diagnostic centre, dispensaries, and insured persons and their dependents. Hence, the Employees State Insurance Corporation and the state government need to prioritize solving infrastructural problems at ESI hospitals and ESI healthcare centers that are managed and financed by them.

## OBJECTIVES OF THE STUDY

The main objectives of the study are,

1. To study the demographic profile of the respondents in study area.
2. To understand the awareness of ESI schemes.
3. To review the preference of ESI hospitals while enjoying the ESI benefits.
4. To know whether the insured persons are satisfied with the services provided by ESI.
5. To render suitable suggestions.

## RESEARCH DESIGN

### a) Methodology

The study is based on both the primary and secondary data. The primary data were collected directly from the respondents with the help of questionnaire. The secondary data were collected from books, journals, records and websites.

### b) Sampling Design

25 insured persons was selected at randomly from each six dispensaries in Thoothukudi district. The sample size was selected as 150. They were selected at randomly by applying simple random sampling method.

### c) Tools for analysis

Simple percentage analysis and Chi – Square test was used to analyze the relationship between the level of satisfaction of the respondents and socio economic profile of the respondents like age, gender, educational qualification and monthly income.

## PROFILE OF THE STUDENTS

**Gender:** 57 percent of the respondents are female and 43 percent of the respondents are male.

**Age:** 37 percent of the respondents belong to the age group of 35 – 45 years, 23 percent of the respondents belong to the age group of 45 – 50 years, 20 percent of the respondents belong to the age group of below 30 years and 20 percent of the respondents belong to the age group of above 50 years.

**Marital Status:** 60 percent of the respondents were married and 40 percent of the respondents were unmarried.

**Monthly Income:** 36 percent of the respondents were earning income from Rs.12000 – Rs.18000, 27 percent of the respondents were earning income from Rs.6000 – Rs.12000, 20 percent of the respondents were earning income from above Rs.18000 and 17 percent of the respondents were earning income below Rs.6000.

**Nature of Family:** 53 percent of the respondents were from nuclear families and 47 percent of the respondents were from joint families.

**Number of Dependents:** 40 percent of the respondents have from 2 – 4 members in their family, 27 percent of the respondents have from 4 – 6 members in their family, 20 percent of the respondents have less than two members in their family and remaining 13 respondents have above 9 members in their family

## DATA ANALYSIS

### I. Awareness about ESI benefits

Social security is very important to eligible employees. Social security is provided by ESI Corporation for protecting their safety through various benefits under ESI scheme. All the schemes is not availed by employees because they were unaware about it.

#### Awareness about ESI Benefits

S.No	Sources of Awareness	No. of Respondents	Percentage to total
1.	Aware	60	40
2.	Unaware	90	60
	<b>Total</b>	<b>150</b>	<b>100</b>

#### Source : Primary data

The above table disclosed that 60 percent of the respondents were not aware about ESI benefits and 40 percent of the respondents were aware about ESI benefits. Hence majority (60%) of the sample respondents were not aware about ESI benefits.

### II. Availability of services

The ESI scheme provides full range of medical care namely out-patient services, inpatient services, speciality services, diagnostic services, hospital services through a network of ESI hospitals, dispensaries and a number of empanelled private hospitals. The

various services provided by ESI hospital for protecting the beneficiaries. Table shows the services availed by employees in the ESI hospital.

#### Availability of Services

S.No	Services availed	No. of Respondents	Percentage to total
1.	Medical Consultancy	35	23
2.	Medical Diagnostic	60	40
3.	Surgical Services	30	20
4.	Specialist from different field	25	17
	<b>Total</b>	<b>150</b>	<b>100</b>

Source : Primary data

Table displayed that 40 percent of the sample respondents have availed services of ESI for medical diagnostic, 23 percent of the sample respondents have availed services of ESI for medical consultancy, 20 percent of the sample respondents have availed services of ESI for surgical services, 17 percent of the sample respondents have availed services of ESI specialist from different field was available in the ESI hospital. Hence, it is inferred that greater part of the respondents (40%) availed services of ESI for medical diagnostic.

### III. Relationship between socio – economic conditions and level of satisfaction towards services of ESI

For determining the relationship between respondent's demographic profile and the level of satisfaction. Chi-square test has been applied. The calculated value of Chi- square compared with the table value for the given level of significance usually 5% level. If the calculated value is less than the table value the null hypothesis is accepted, otherwise it is rejected. The result of the chi-square test is given in table.

#### CONSOLIDATED RESULTS OF CHI – SQUARE TEST

Factors	D.F	Level of Significance	Calculated Value	Table Value	Association
Gender	2	5%	18.16	5.99	S
Age	6	5%	18.16	12.6	S
Marital Status	2	5%	3.59	5.99	NS
Educational Qualification	6	5%	8.67	12.6	NS

Monthly Income	6	5%	252.9	12.6	NS
Number of Dependents	6	5%	13.685	12.6	S
Work Experience	6	5%	19.033	12.6	S

NS – Not significant;

S – Significant

From the above analysis, it is clear that there is no significant relationship between the level of satisfaction of the respondents with the socio- economic factors like marital status, educational qualification. On the other hand there is significant relationship between the level of satisfaction of the respondents with the socio economic factors like gender, age, monthly income, number of dependents and work experience.

## CONCLUSION AND SUGGESTIONS

Employees' State Insurance Scheme is one of the social security measures and health insurance and plays a very important role by taking care of the wellbeing of the workers and their families who are working in industry and establishments. ESIC have the role in the effective functioning of the institutional infrastructure in terms of financing of the benefits and providing medical care to employees. Now, ESIC is modifying its rule and regulations to increase the coverage and services of ESI benefits to employees who are working in organised sector. According to the study, employees have satisfied with services of ESI but most of the employees coming under unaware about ESI benefits, procedures of ESI benefits. ESIC should create awareness among the employees regarding the availability of more schemes, procedures and regulations of scheme by using regional language in common place of industry and establishment. It should take steps to appoint specialist to diagnose diseases in ESI hospital. The formalities may be relaxed by the ESI and also enhance satisfaction of employees by offering better services. Hence, it creates a sense of security in the minds of employees when going to work that will certainly increase the productivity at workplace.

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