

ESI Benefits Awareness Among Employees of Shalby Hospital, Mohali

By

Ritu Rani

*Dissertation submitted for the partial fulfillment of the
MBA Hospital and Health Management*

Academic year, 2015-2017



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TO WHOMSOEVER MAY CONCERN

This is to certify that **Dr. RITU RANI** student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone Dissertation at **SHALBY HOSPITAL, MOHALI** from **06/02/2017 to 05/05/2017**.

The Candidate has successfully carried out the study designated to her during dissertation training and her approach to the study has been sincere, scientific and analytical.

The dissertation is in fulfilment of the course requirements.

I wish her all success in all her future endeavors.



**Dean Academics and Student Affairs
The IIHMR University, Jaipur**



**Associate Professor
The IIHMR University, Jaipur**



The certificate is awarded to

RITU RANI

In recognition of having successfully completed her
Internship in the department of

OPERATIONS

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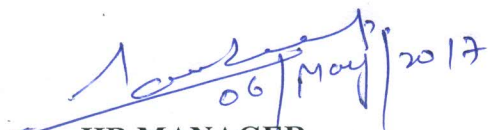
ESI Awareness Among Employees

from 6th February 2017 to 6th May 2017

SHALBY HOSPITALS, MOHALI

She comes across as a committed, sincere & diligent person who has a
strong drive and zeal for learning

We wish him/her all the best for future endeavors


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CERTIFICATE BY SCHOLAR

This is to certify that all ethical issues have been considered while collecting data for my dissertation titled **ESI BENEFITS AWARENESS AMONG EMPLOYEES OF SHALBY HOSPITAL, MOHALI**” And submitted by Dr. RITU RANI Enrollment No 0334 under the supervision of Dr. Arindam Das for award of MBA in Hospital and Health Management in Health and Hospitals of the University carried out during the period from 06/02/2017 to 05/05/2017 embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.



Signature

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CERTIFICATE BY SCHOLAR

This is to certify that all ethical issues have been considered while collecting data for my dissertation titled ESI Benefits Awareness among Employees of Shalby Hospital, Mohali, From: 06/02/2017 to 05/05/2017.

Ritu Rani

Signature of student

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The successful achievement of any given assignment requires a lot of hard work and genuine efforts. Hard work and efforts are only the building blocks of any project, but the platform has to be encouragement, suggestion, sustain and guidance.

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Employee State Insurance Act, 1948 – An outline

Introduction¹

The Employee State Insurance Act, [ESIC] 1948, is a part of social benefit legislation enacted first and foremost with the objective of providing certain profit to employees in case of illness, maternity and service injury and also to make stipulation for certain others matters subsidiary thereto.

Objectives:

The ESI Scheme is a public welfare legislation enacted with the objective of given that certain profit to employees in case of illness, maternity and service injury. Under the Act, workers will collect medical, cash, maternity, pension to dependents of departed workers and reimbursement for fatal or other injuries and diseases.

Registration

The company should get his plant registered with the ESI firm within 15 days after the Scheme becomes relevant to it and also attain the employer's code number. Request should be made in Form 01 and after having being pleased with the request form, the regional office will give out a code number to the touring company, which must be quoted in all papers and correspondence.

Employers' / Employees' Contribution

1.75 percent of the income by Employee
4.75 percent of the income by Employer

Benefits under the Scheme

The main benefits provided under ESI Scheme are:

- Medical
- Sickness
- Disablement
- Dependants'
- Maternity

Objectives of the study:

1. To find out the awareness of ESI Scheme among the employees.
2. To know the use of Scheme among the employees.
3. To find out the satisfaction among insured person's for ESI Scheme.

Literature Review:

The study of Rashida K.N. 2016^[2] deals with the awareness of employees' state insurance scheme in Dharmadam Panchayat. The findings show that all are aware about the ESI Schemes but overall utilization is just average due to insolvency of personnel, unavailability of medicines, long waiting periods, unusual delays in reimbursement of money spent on treatment outside etc. these findings may reflect the existing problems with the operations of ESI schemes.

Dr. Umesh Maiya 2016^[3] suggested that the ESI Scheme is a unique multidimensional social security scheme in which every contributor is a benefactor and a beneficiary. The ESI Act, 1948 provided the conceptual breakthrough in the development of a social security scheme that has over the years metamorphosed into the country's largest worker welfare program in terms of geographical reach, demographic coverage, and multi-faceted service. The ESI Scheme, today, is a national phenomenon one of the few largest social security programs in the world. Hence, any effort to improve service delivery quality deserves appreciation from all corners.

Divya.M and Dr. B. Vijayachandran 2014^[4] suggested that ESIC have played a significant role in providing social security to millions of workers in the organized sector. It is only social security organization in the country which provides insurance coverage for exigencies related to health, maternity, disablement and death. The corporation thus extends complete social security cover to the workers and their family members. However, the working of ESI is not up to the expected level of the insured person.

METHODOLOGY:

The study was conducted in Shalby hospital Chandigarh, during February to May 2017. A total of 550 staff are working in this hospital. Out of these, 193 staff are having the ESIC facility. Further, it was noticed that 150 were permanent and 43 were contractual staff who availed the facility. All the permanent staff, who were having ESIC, were considered for this study. The management of the hospital did not allow to conduct the study for the temporary staff. Therefore, the sample size for the study is 150. Therefore the sampling of study was purposive.

STUDY DESIGN:

The study is a cross sectional, exploratory study.

DATA COLLECTION TOOLS AND TECHNIQUES:

A self-prepared tool was used to collect data for this study. The tool was prepared in consultation with the mentor of the Shalby hospital Mohali. The instrument used to collect the data was semi-structured questionnaire having open and close ended questions.

STUDY DATA AND ANALYSIS:

As mentioned earlier, semi-structured questionnaire was used to collect the primary data from 150 samples. Univariate analysis was carried out to show the results. The results are being presented by the help of tables and graphs.

RESULTS AND DISCUSSION:

TABLE:1: Characteristics of the respondents (N=150)

AGE	18-25	77
	26-33	49
	34-41	24
SEX	MALE	107
	FEMALE	43
QUALIFICATION	UPTO +2	38
	UG	94
	PG	18

Study shows that out of 150 respondents 71 percent were males and 62 percent were under-graduate.

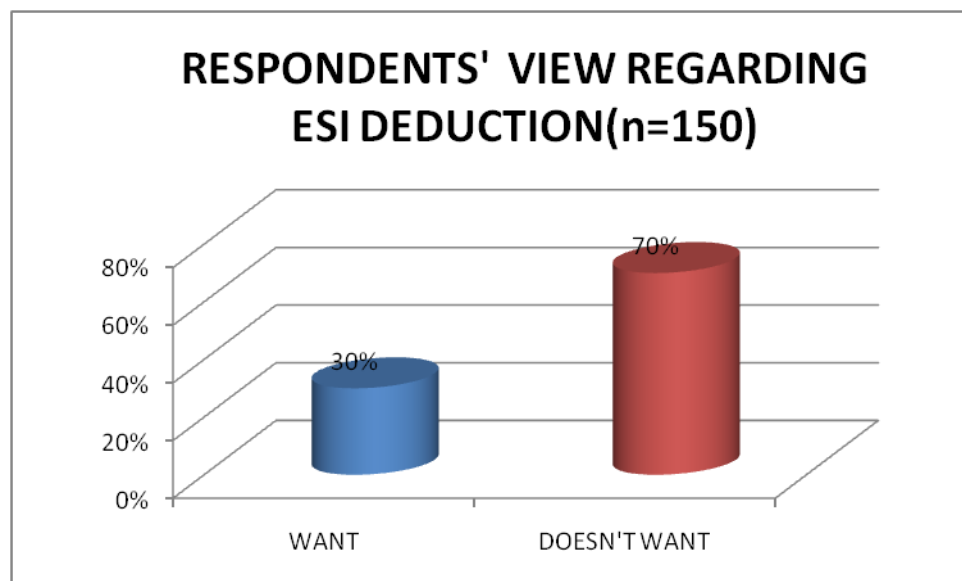


Fig.1

The analysis suggests that only 30 percent of the respondents would like to have a deduction from their salary pertaining to ESIC.

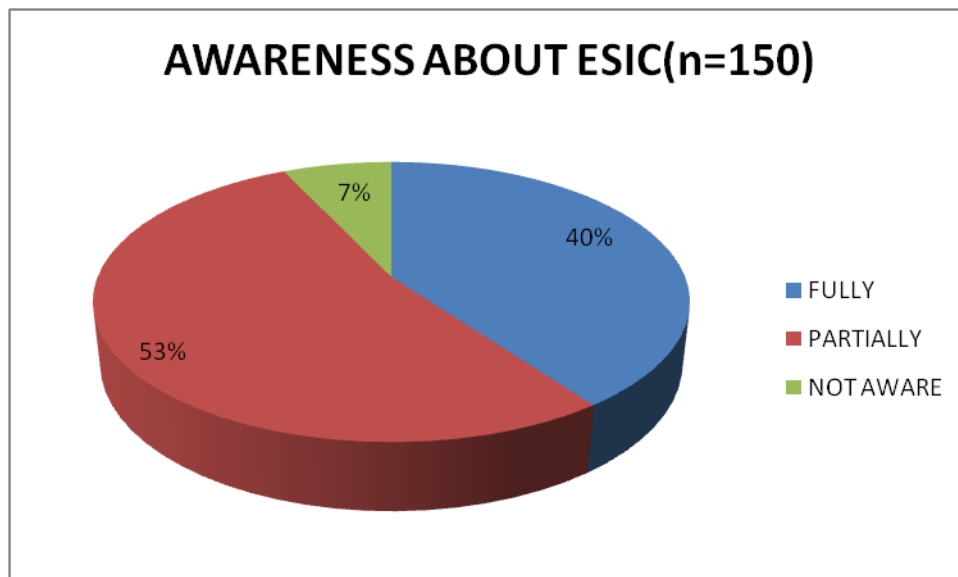


Fig.2

Further, the analysis shows that nearly two fifth (40 percent) of the respondents were fully aware about ESIC. More than half (53 percent) found partially aware, whereas around seven percent of the respondents were not aware about ESIC.

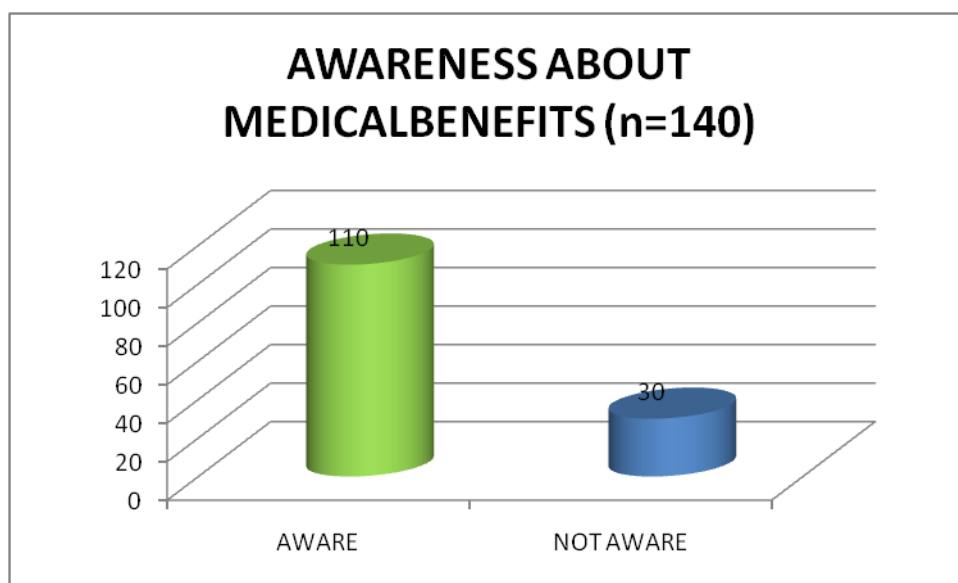


Fig. 3

Out of 140 respondents 110 were aware about the medical benefits covered under the ESI Scheme.

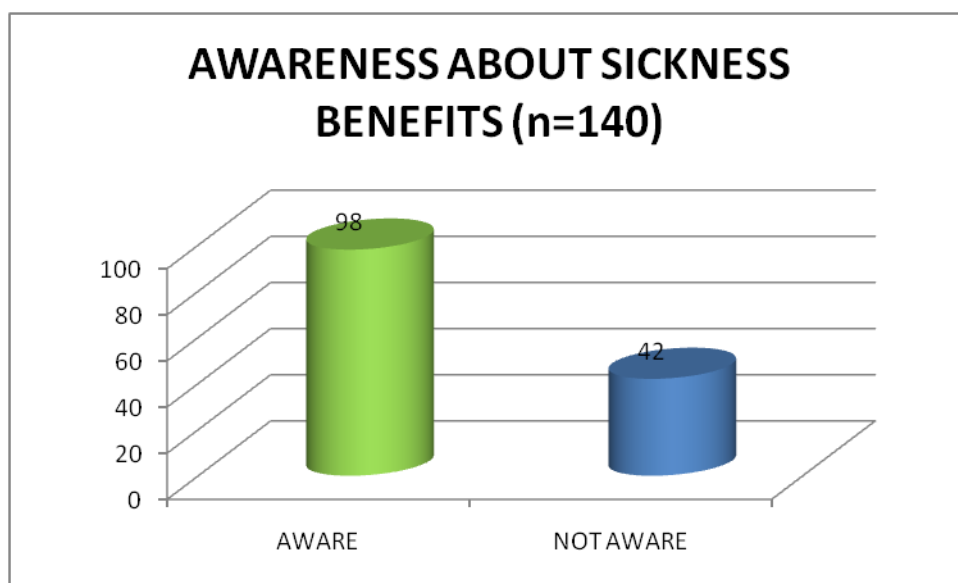


Fig.4 .

Further, the analysis suggests that amongst 140 respondents, 98 were aware about the sickness benefits covered under the ESI Scheme.

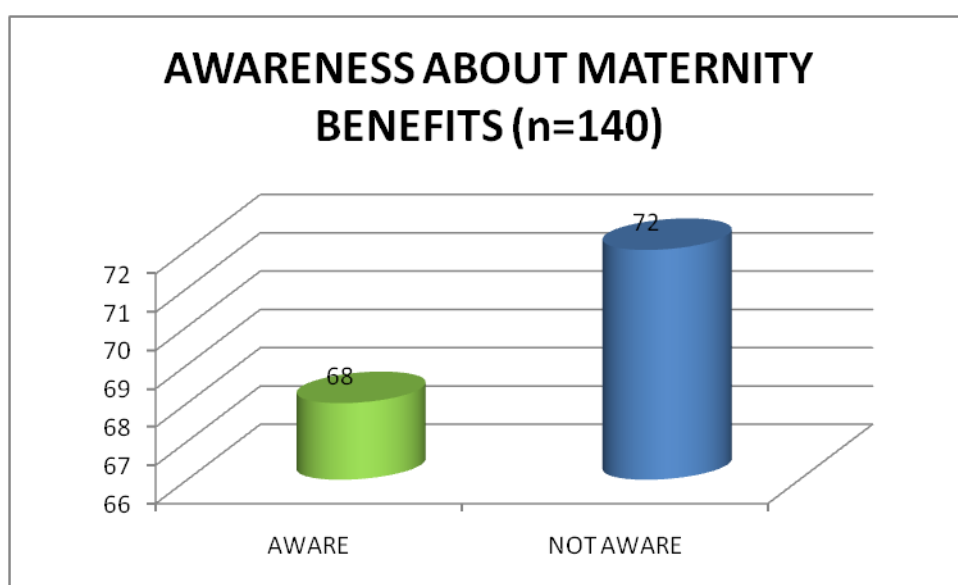


Fig.5

It was observed from the analysis that 68 employees found aware about the maternity benefits under ESIC.

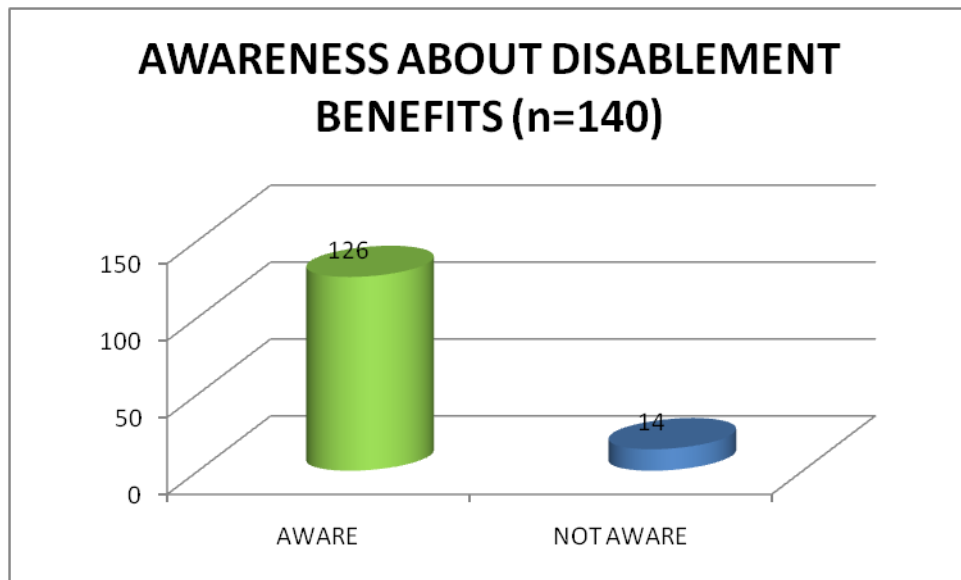


Fig.6

In addition the analysis suggests out of 140 respondents, 126 were aware about the disablement benefits covered under the ESI Scheme

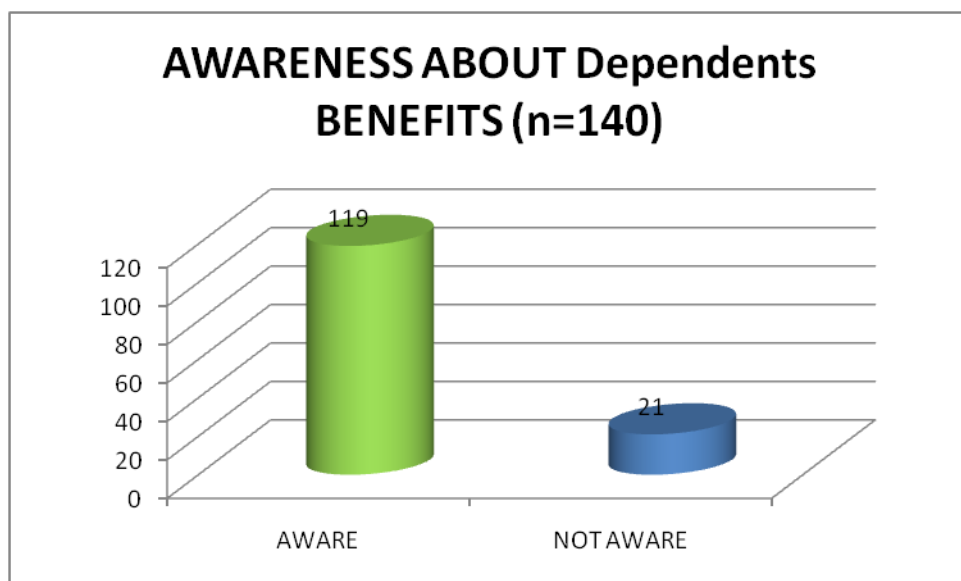


Fig.7

Hundred nineteen respondents amongst 140 found aware about the dependents benefits in ESI Scheme

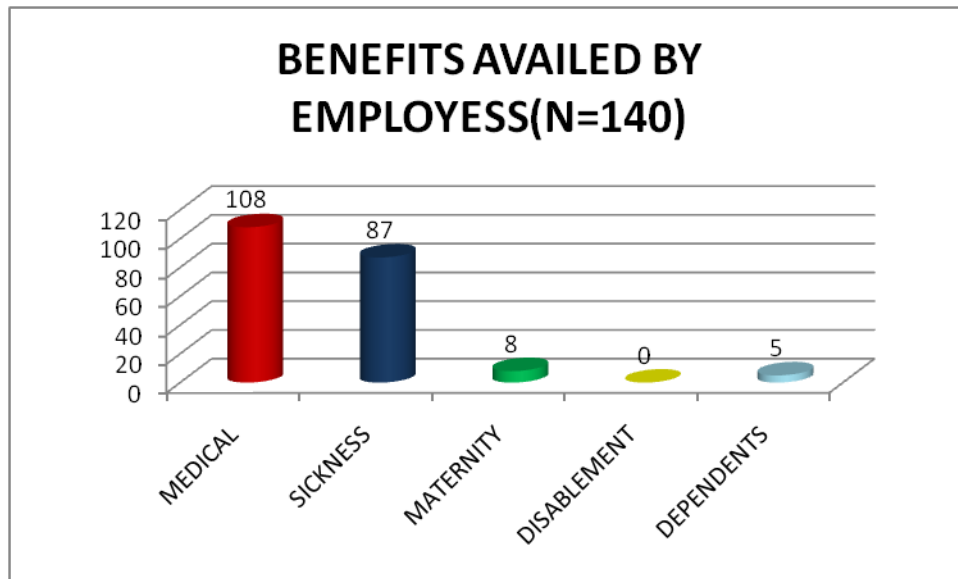


Fig.8

Further analysis suggests that out of 140 respondents' 77 percent availed medical benefit and 62 percent availed sickness benefits.

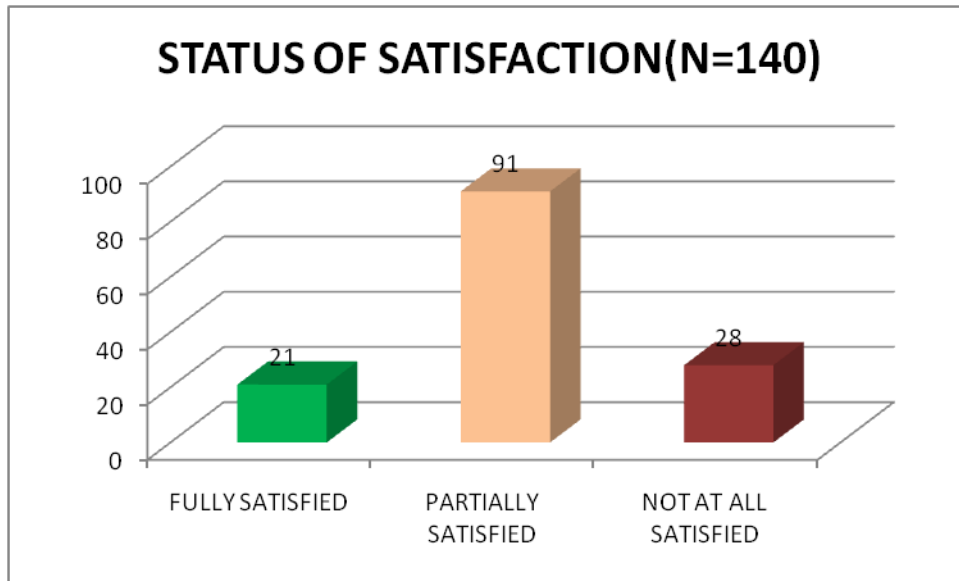


Fig.9

Also it was emerged out from the analysis that only 15 percent of the employees found fully satisfied about ESIC. Another two thirds (65 percent) were partially satisfied.

CONCLUSION:

1. Communication of benefits by employer to employees is done only as formality and not considering the real interest of employees.
2. Most of the workers were not satisfied with the benefits since they were not aware how to avail such benefits.
3. Some of the workers have availed Medical Benefits and some workers were new so they did not face any necessity to use any of the benefits under ESI.
4. Most of the workers mentioned that the benefits were not easily available to them since there were many process related issues in between and it was time taking.
5. Most of the workers were not aware that Sickness Benefit is extendable up-to two years in case of long term diseases.
6. Sixty percent of the employees were not aware of all the benefits covered under ESI Act.
7. Only 15 percent of the respondents found fully satisfied with the facility provided by ESI hospital

RECOMMENDATIONS:

1. Benefits should be communicated in local language or in other language understandable by most of the employees.
2. Benefits should also be communicated by using ESI calendar and all the essential information about benefits should be written in such a way that is understandable by workers.
3. Every month workers should be given free counselling about different benefits of ESI Act and how they can avail such benefits.
4. Free medical check-up camp should be organized by the employer such that all the workers and their family members come there and if there was any problem benefits should be provided immediately as per benefits under ESI Act.
5. The processing time from application to the availability of benefits to workers should be minimised such that benefits should be easily available to workers.

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