

“ESI BENEFITS AWARENESS AMONG EMPLOYEES OF SHALBY HOSPITAL, MOHALI”

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INTRODUCTION

- ❑ The Employee State Insurance Act, [ESIC] 1948, is a piece of social welfare legislation enacted primarily with the object of providing certain benefits to employees in case of sickness, maternity and employment injury
- ❑ The ESI Act is a social welfare legislation enacted with the object of providing certain benefits to employees in case of sickness, maternity and employment injury. Under the Act, employees will receive medical relief, cash benefits, maternity benefits, pension to dependents of deceased workers and compensation for fatal or other injuries and diseases.

Employers' / Employees' Contribution :

employees contribute 1.75 percent of the wages

employers contribute 4.75 percent of the wages

(Employees earning less than and up to Rs. 50 per day are exempted from payment of contribution.)

Benefits under the Scheme:

The main benefits provided under ESI Scheme are:

Medical Benefit

Sickness Benefit

Disablement Benefit

Dependants' Benefit

Maternity Benefit

Literature Review:

The study of Rashida K.N. 2016 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 insolence 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.

Divya.M and Dr. B. Vijayachandran 2014 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.

Objectives of the study:

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

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. The sampling of study was purposive.

STUDY DESIGN:

The study is a cross sectional, exploratory study.

DATA COLLECTION TOOLS AND TECHNIQUES:

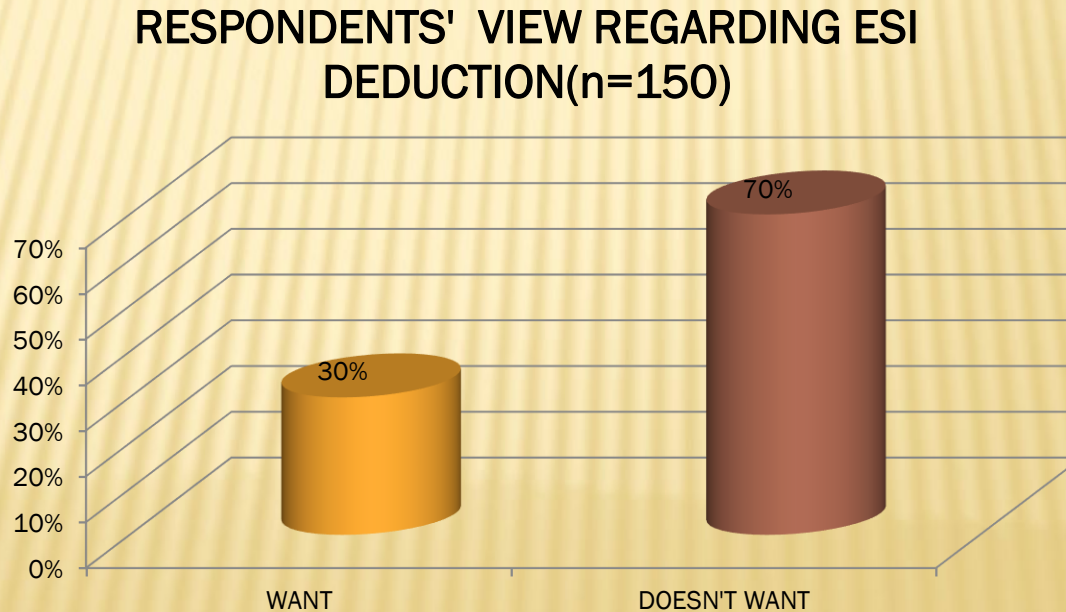
A self-prepared tool was used to collect data for this study. The tool was prepared in consultation with the mentor of the Shalby hospital Mohali. The instrument used to collect the data was semi-structured questionnaire having open and close ended questions.

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.

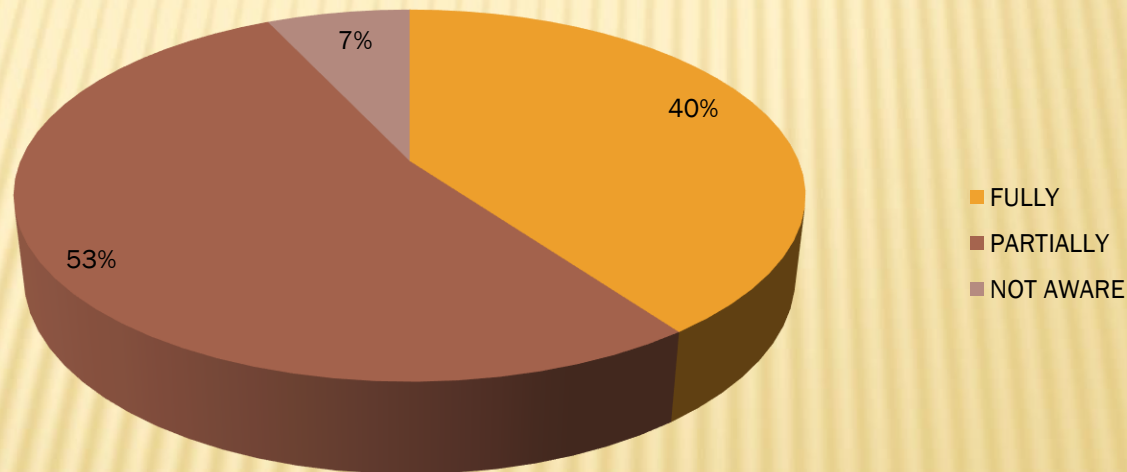
RESULTS AND DISCUSSION:

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



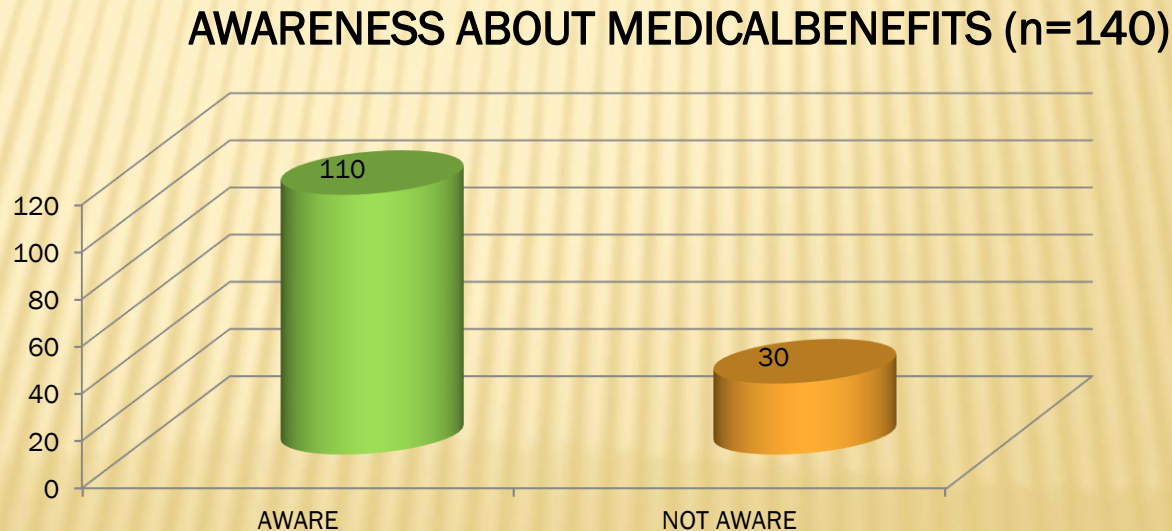
- ❑ Further, the analysis shows that nearly two fifth (40 percent) of the respondents were fully aware about ESIC. More than half (53 percent) found partially aware, whereas around seven percent of the respondents were not aware about ESIC.

AWARENESS ABOUT ESIC(n=150)



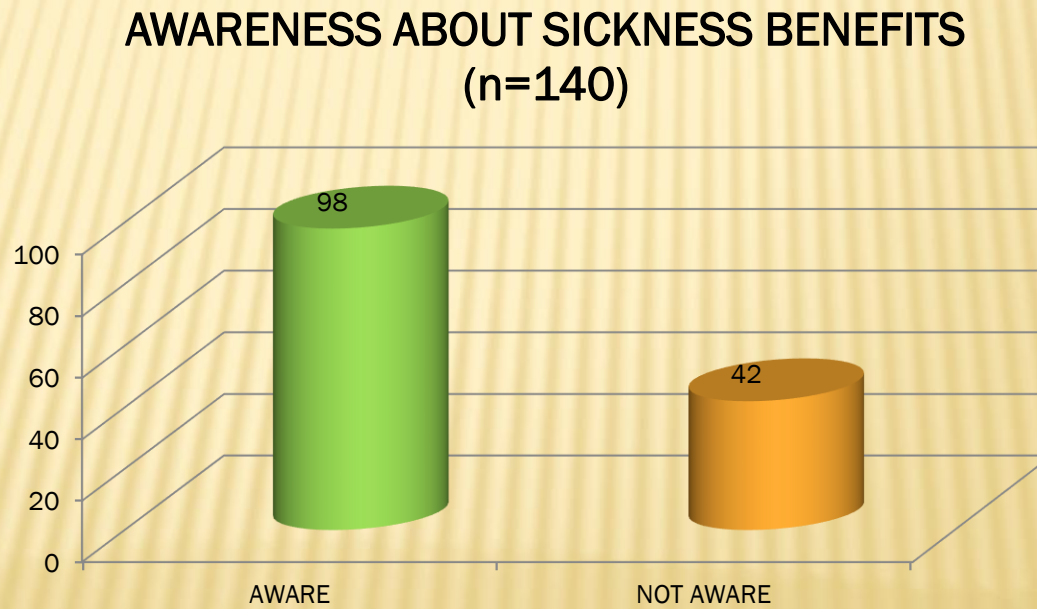
❑ AWARENESS ABOUT MEDICAL BENEFITS :

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



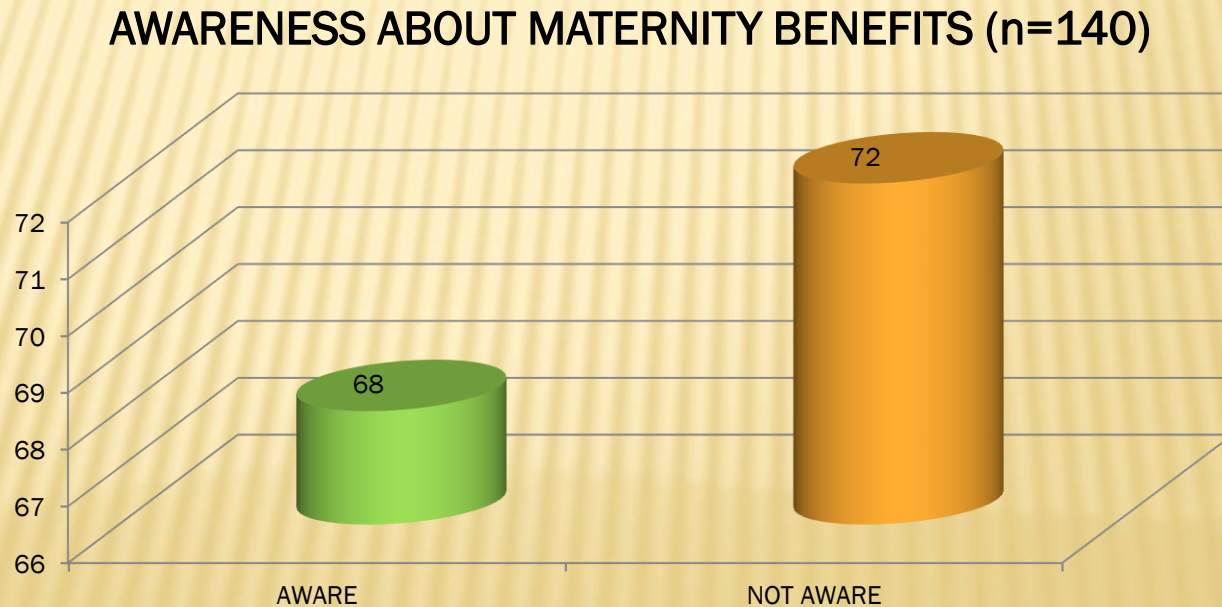
❑ AWARENESS ABOUT SICKNESS BENEFITS :

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



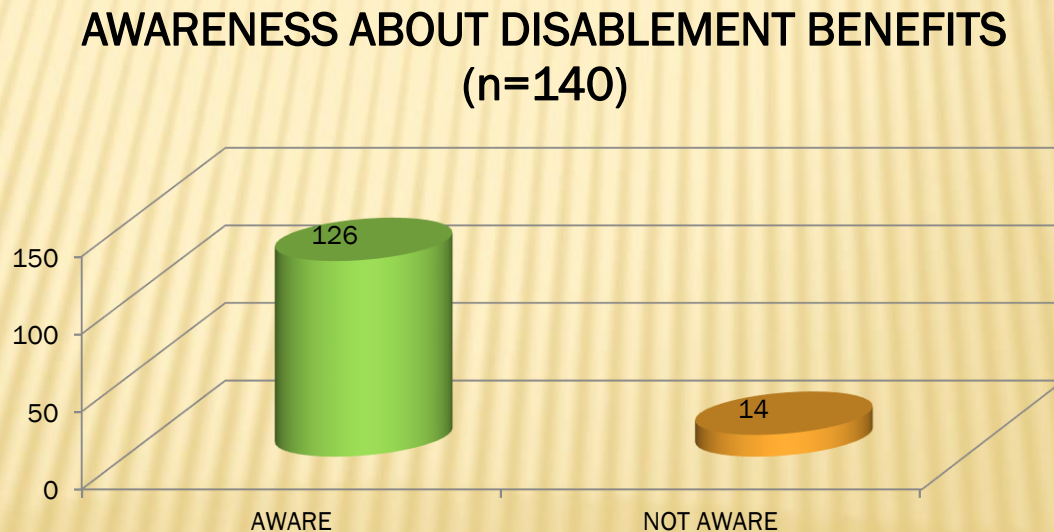
❑ AWARENESS ABOUT MATERNITY BENEFITS :

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



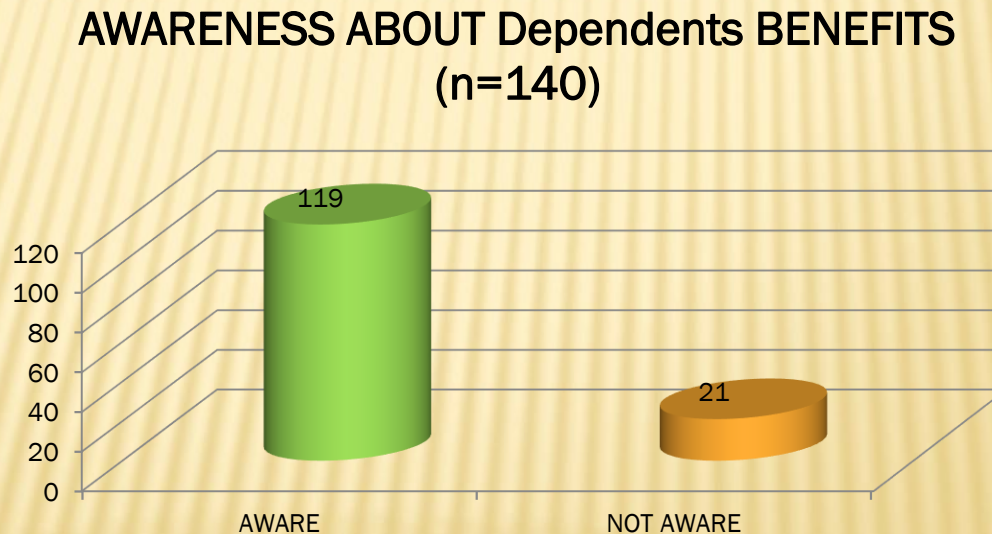
❑ AWARENESS ABOUT DISABLEMENT BENEFITS :

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

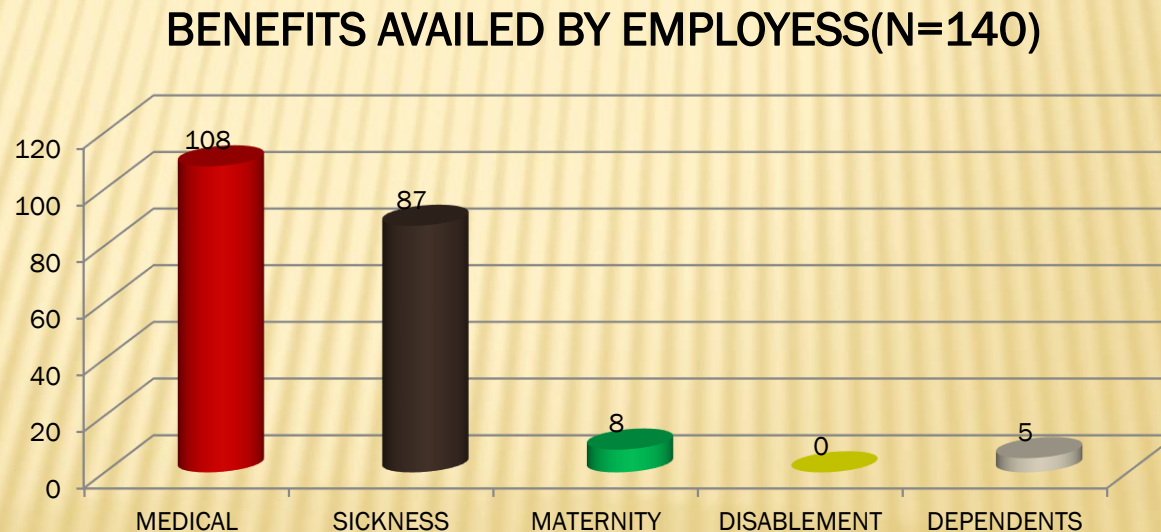


❑ AWARENESS ABOUT DEPENDENT'S BENEFITS :

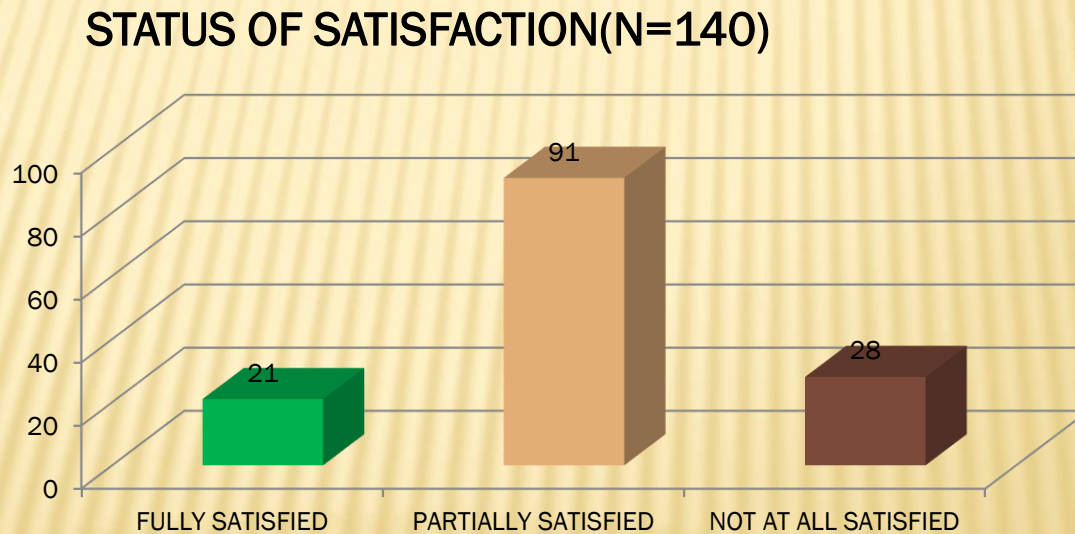
Hundred nineteen respondents amongst 140 found aware about the dependents benefits in ESI Scheme.



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



- 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.

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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.

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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.

REFERENCES:

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