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EDITORIAL

It is heartening to see that the ninth issue of the VICHAARA AN INTERNATIONAL JOURNAL OF MANAGEMENT has been brought out successfully. An educational journal is a platform where knowledge gets amplified and disseminated; research results and innovations are documented and unique experiences are shared for enhancement of knowledge. The design architecture of Vichaara is made in such a way that it becomes a comprehensive document to reflect the different dimensions of Management discipline. Business Research forms the core part wherein original, empirical based research papers are included. This issue comprises articles on recent issues in business world from different disciplines. These articles show a methodological way of conducting a research and presenting their findings. Findings on technology influence, cultural changes in the organizations, behavioural changes among the consumers and their expectations have been presented with relevant facts. We invite scholarly articles and research papers and write ups on robust cases. Suggestions and views from readers and scholars are solicited for the qualitative improvement of the Journal.

EMPLOYEE STATE INSURANCE SCHEME: A STUDY ON AWARENESS AND UTILISATION

Mrs. C. Bakkialakshmi, Assistant Professor, Department of Management Studies, Jeppiaar Institute of technology, Kanchipuram, Tamilnadu, India.

ABSTRACT:

The Employee State Insurance (ESI) Scheme is a vital component of social security, distinct from traditional insurance in its comprehensive coverage. It provides full medical care and reasonable financial assistance to beneficiaries during contingencies such as sickness, maternity, disablement, and death due to employment-related injuries. This scheme stands as one of the most effective and sustained social measures available to employees in their working environment. The Purpose of the Study is to analyze employee awareness and satisfaction concerning the utilization of the ESI policy. Additionally, it seeks to review the various benefits provided under the ESI scheme. The data are collected through structured questionnaire was developed to assess employee awareness and the effects of ESI policy utilization. Data were collected from 160 employees of ULTRAMARINE PIGMENTS LTD using a simple random sampling method. The questionnaire included multiple-choice and ranking questions to gather comprehensive responses. The data collected were analyzed using statistical tools in SPSS software, including ANOVA, Chi-square tests, correlation analysis, and paired t-tests. The Findings and Recommendations are The research yielded numerous findings that enhance understanding of employee perceptions and experiences regarding ESI benefits. Based on these findings, several recommendations have been formulated to improve the awareness and utilization of ESI benefits within the organization.

INTRODUCTION OF THE STUDY

The Employee State Insurance (ESI) Act, enacted by the Indian Parliament in 1948, represents the first significant legislation for workers' social security in India. This Act provides crucial protections to workers in the organized sector, covering contingencies such as sickness, maternity, and death or disability resulting from workplace injuries. By pooling risks and resources, the ESI scheme offers medical facilities and cash compensation to beneficiaries, ensuring financial support during periods of lost earning capacity.

Key Provisions of the ESI Act

1. Coverage:

- The ESI Act applies to non-seasonal factories with ten or more employees (power-using) and twenty or more (non-power-using).
- Employees earning up to ₹10,000 per month (as of January 2009) are entitled to benefits, with periodic revisions to the wage ceiling.
- The Act has gradually extended to various establishments, including shops, hotels, restaurants, and more.

2. Contributions:

- Employees contribute **1.75%** of their wages, while employers contribute **4.75%**.
- Employees earning less than ₹50 per day are exempt from contributions.
- Contributions create a common pool, the **ESI Fund**, which covers administrative costs and benefits for insured persons and their dependents.

3. State Contributions:

- State governments contribute **12.5%** of the total expenditure on medical care, capped at ₹1,000 per annum per capita.

ESI Benefits

The ESI Scheme provides a comprehensive range of benefits categorized into **cash benefits** and **medical benefits**:

1. Cash Benefits:

- Sickness
- Maternity
- Disablement (temporary and permanent)
- Funeral expenses
- Rehabilitation allowances
- Medical bonuses

2. Medical Benefits:

- Insured individuals and their families receive medical treatment from the first day of employment.
- Outpatient facilities are available in **1,418 ESI dispensaries** and **1,678 registered medical practitioners**.
- Inpatient care is provided in **145 ESI hospitals** with a total of **19,387 beds**

Specific Benefits Explained

1. Dependents Benefit:
 - In case of the insured employee's death due to employment-related injuries, dependents receive monthly compensation equivalent to 90% of the deceased employee's wages.
2. Medical Benefit:
 - All insured employees and their families are entitled to unlimited medical expenses for treatment.
3. Sickness Benefit:
 - Insured employees can claim 70% of their wages for a maximum of 91 days per year if they contribute for 78 days in the preceding six months.
4. Maternity Benefit:
 - Female employees can avail of maternity benefits for three months, extendable by one month based on medical advice. Full wages are compensated if the employee has contributed for 70 days in the previous year.
5. Disablement Benefits:
 - Temporary disablement compensation is 90% of the employee's wage until recovery.
 - For permanent disablement, compensation is based on the extent of the injury as determined by a Medical Board.

Implementation and Reach

The ESI Scheme began in 1952 in two cities—Kanpur and Delhi—and has since expanded significantly. It now covers over 7.23 lakh factories and establishments across 31 States and Union Territories, benefiting approximately 2.03 crore insured individuals and their families. Each year, the ESI Corporation processes about 40 lakh individual payments, amounting to approximately ₹300 crore.

OBJECTIVES OF THE STUDY

- To study about the effective utilization of ESI benefits in Ultramarine pigments ltd.
- To find out the awareness of ESI Scheme among the workers;
- To find out the Level of Satisfaction of the beneficiary employee towards Employee State Insurance (ESI) Policy.
- To evaluate the level of utilization of Employee State Insurance (ESI) Policy

SCOPE OF THE STUDY

This study focuses on employees of ULTRAMARINE PIGMENTS LTD to assess their awareness and utilization of the ESI Scheme. It also examines various aspects of the ESI Scheme, including benefits, eligibility criteria, contribution mechanisms, and claims processes. It also assesses employees' knowledge regarding the specific benefits available under the ESI Scheme and how to access them. This research helps in identification of gaps and challenges in the current system, leading to actionable recommendations for enhancing awareness and utilization.

NEED OF THE STUDY

ESI is a crucial social security measure for workers in India, providing essential medical and financial support. Understanding its effectiveness is vital for worker welfare. With expanding ESI coverage to various sectors, it is essential to assess the awareness and utilization among a broader workforce. Insights from the study can inform policymakers and the Employee State Insurance Corporation (ESIC) about areas needing improvement in the scheme's implementation and communication. Raising awareness about ESI benefits can empower employees to take full advantage of the protections available to them, promoting better health and financial security. The study can highlight barriers preventing effective utilization, providing a basis for developing targeted interventions to enhance access to benefits. Establishing a foundational understanding of awareness and utilization can serve as a benchmark for future studies and evaluations of the ESI Scheme. Insights from the research can aid organizations in developing better internal policies and communication strategies to promote ESI benefits among employees.

Research Gap

- Limited Understanding of Awareness Levels
- Impact of Educational Initiatives
- Effectiveness of Communication Channels
- Barriers to Utilization
- Comparison with Other Social Security Schemes
- Impact of Policy Changes

REVIEW OF LITERATURE

P.B. Kamath (2018), Secretary to the Government of Maharashtra, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that the Corporation should consider financial aid from the Central Government, at least as far as capital expenditure and administrative expenditure on the Employees' State Insurance Scheme is concerned; so that the amount recovered from contribution of employers and employees can be spent purely on their needs for medical benefit and cash benefit. He also suggested that 'No claim bonus' should be incorporated in the ESI Act, which is likely to reduce the present complaints from industries about increasing absenteeism of workers.

K. Mohan Chandran (2018), Secretary to the Government of Kerala, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that it may not be possible for the State Government to give financial assistance to the Employees' State Insurance Corporation. The financial assistance whether in the form of grant or loan may come from the Central Government. He also suggested that the 'No claim bonus scheme' is to be introduced very soon. This will be an incentive to those employees who do not avail of any benefit under the Employees' State Insurance Scheme.

N.M. Vakil (2019), Secretary of the Employers' Federation of India, in a letter to the Member-Secretary, Committee on Perspective Planning, Employees' State Insurance Corporation, New Delhi, pointed out that the tendency of the Employees' State Insurance Corporation so far has been to extend the coverage of the Employees' State Insurance Scheme without any regard for the quality of services and benefits provided to insured employees and their families. The recommendations of the Employees' State Insurance Scheme Review committee on the subject of quality of medical care have remained unattended. As a result, there is discontent among employees. It has also had an adverse impact on industrial relations in many factories and establishments. So, the Federation strongly opposed any extension of the Employees' State Insurance Scheme (both geographical and to new industries) until the present standard of benefits and services is improved upon.

The progress achieved so far needs to be consolidated before undertaking any extension. The Federation also mentioned that many workers who go on strike feign illness and secure medical certificates from the Employees' State Insurance Scheme doctors to cover their days of absence. It is submitted that such improper use of the Employees' State Insurance Scheme benefits should be eliminated before the Corporation considers an extension of the Scheme.

P.M. Nayak (2019), Secretary of the All-India Organization of Employers, in a letter to the Member-Secretary, Committee on Perspective Planning, Employees' State Insurance Corporation, New Delhi, suggested that for a social security scheme like the Employees' State Insurance, the first priority should be given to improving the existing medical benefit and providing them uniformity in the entire implemented area. The standard of medical care will depend on available finance as well as on utilization of funds. The quality of administration will have a great influence on the standard of medical service. He also pointed out that despite the frequent increases in employer's contribution neither the finances available for medical care nor the standard of medical care has improved. Obviously, the additional revenue has been frittered away without any benefit to the insured employees.

Sinha, P.K. (2022) studied the historical causation of the concept of the social security from the origin and to trace the history of social security measures in India. He examined its object, scope, administration, source of finance, benefits with stress on operational results. He also discussed the structure of Social Security Acts. I.e. Employees State Insurance Act, 1948, Employees Provident Fund Act 1952, Maternity Benefit Act 1961.

Sarma, A.M. (2019) studied the social security scheme in detail and different social security legislations in India including a comprehensive selection of recent case laws bearing on this subject. His study stated that Employees' State Insurance Scheme neither covered all risks nor was it applicable to all the working populations.

Monga, M.L. (2020) focused on the social security legislation and analyzed the Employees State Insurance Act, 1948 and Employees Provident Funds and Family Pension Fund Act 1952.

Punekar S.D., Deodhara S.B. and Saraswati Sankaran (1984) analyzed the social security measures in India. They stated that Employees' State Insurance and Employees Provident Fund Scheme were the most important Acts giving the maximum coverage of social security.

K.V. Rajappan Nair (2021), Director, Employees' State Insurance Corporation Regional Office, Trichur, Kerala commented that the level of utilization of physical infrastructure available in various hospitals and dispensaries under the Employees' State Insurance Scheme in Kerala is very low due to factors such as increase in administrative expenses per insured person, non-availability of specialists and non-availability of any arrangement for availing the service of qualified known part-time specialists. Even the equipment provided in the hospital is not being maintained properly, thereby causing difficulties in providing better service to the Employees' State Insurance insured persons.

K.J. Joseph (2020), Secretary of Keltron Employees Association, Kerala, in a memorandum submitted to the Employees' State Insurance Corporation stated that medicines are not available in the Employees' State Insurance dispensaries, the reimbursement claim takes many years to be settled, the standard of drugs used is poor and sometimes they lead to adverse reactions, the behavior of the doctors and staff towards the insured persons is not good and the Employees' State Insurance Corporation dispensaries and hospitals are not maintained hygienically. He suggested that the Corporation should examine the feasibility of not deducting the two days sickness benefit and the coverage under the Employees' State Insurance Scheme should be made voluntary.

RESEARCH METHODOLOGY

Research is a diligent and systematic inquiry or investigation into a subject in order to discover or revise facts, theories, applications, etc., Methodology is the system of methods followed by a particular discipline. Descriptive research has been used in this study, it involves survey and fact-finding enquiries of different kinds, the purpose of descriptive research are the descriptive of state of affairs, as it exists at present. primary source of data were collected through questionnaire. The secondary data for the study was collected from book, company websites, magazines and other sources. A sample of 160 respondents were approached to collect the data. One-way Anova, Chi-square, Correlation and Paired Sample tests were conducted for analysis

DATA ANALYSIS

Table 1.1 Service for claiming and benefit after retirement

	Sum Squares	Df	Mean Square		F	Sig.
Between Groups	13.452	4	3.363		2.732	.031
Within Groups	190.792	155	1.231			
Total	204.244	159				

The above table, the significant value is 0.031 which is less than 0.05, hence we reject H0 and accept H1. Thus, there is significance difference between service for claiming and benefit after retirement.

Table 1.2 Association Awareness of ESI benefits and Facility in ESI.

	Value	f	Asymp. Sig. (2- sided)
Pearson Chi-Square	9.651a	6	.884
Likelihood Ratio	10.612	6	.833
Linear-by-Linear Association	.010		.919
N of Valid Cases	160		

The above table reveals the value is 0.884 which is greater than 0.05. So, we accept null hypothesis. That is there no significance between Awareness of ESI benefit and Facility ESI.

Table 1.3 Difference between dependent benefit and medical benefit.

	Paired Differences					f	Sig. (2-tailed) test
	Mean	D	Std. Error Mean	95% Confidence Interval of the Difference			
				Lower	Upper		
Pair1 dependent benefits	106	.63	.29	-.149	362	59	.412

From the above table, we can see the significant value is 0.412 which is greater than 0.05. From this we can find that there is no significance difference between the dependent and the medical benefit.

FINDINGS

Employees are aware of the maternity benefit and sickness benefit provided by the organization.

Most of the employees in the organization are extremely aware of the ESI benefits provided. The source of ESI benefits for the employees are mostly from the employers in the organization. 55% of the employees are aware about all the benefits provided by the organization. 41% of the respondents are highly satisfied with the measures taken by the corporation. 38% of the respondents are highly satisfied with the service for claiming of ESI benefits in the organization. Most of the employees in the organization are highly satisfied with the dependent benefit. Some employees are not satisfied with the service provided by the employer in the organization. From the Anova analysis, it is shown that many people are not satisfied with service for claiming. In the Anova analysis made, most of the people does not get the benefits after the retirement. 24% of the respondents feel that there is delay in giving the benefits, majority of respondents feel there is no opinion in delay. The majority of the employees are fully aware about the formalities for claiming various benefits provided by the ESI corporation. Most of the employees are moderately aware of the extension of the sickness benefit by the ESI. The employees believe that procedure for claiming the benefits is simple. Most of the employees are not aware of the funeral benefits. The overall opinion of the ESI benefit in the organization is good.

SUGGESTIONS

The organization is supposed to place the details of ESI benefits in the notice board. Employees shall get the benefits even after the retirement. The company need to focus under the benefits of Employee State Insurance(ESI) policy to the Employee of the company. The organization should give more awareness about the funeral benefits to the mployee. Free medical camp should be organized by the employer. Most of the employees know about all the benefits under ESI but those who all joined new in the organization they are not aware about all benefit under ESI, so employer should give them proper knowledge about all the benefits. There must be increase in the number of ESI dispensaries. Employees have to attend seminars about the ESI benefits. The delivery of services in social security through the Employees' State Insurance Scheme (ESIS) should be improved with the help of Information Technology (IT) in order to adopt the transparency and good governance in services of the ESIC. The bottleneck procedures can be avoided. The Employee should be properly educated under the Employee State Insurance (ESI) policy.

CONCLUSION

The working environment will be healthy only when the Organization 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 employees on Employee State Insurance. Social Security measures have introduced an element of stability and production in the midst of distress and strain of modern life. The ESI scheme is financed by the ESI fund consisting of contributions from employers, employees, grants, donations and gifts of Central and State governments and Local authorities. The organization will be healthy only when the employee and the organizations together have a growth so that it will be healthy organization. The present study reviewed the existing available literature on ESI benefits since 1972 to 2014 All the employee's should aware about employee state insurance scheme (ESI) so that it will be beneficiary for their medical problems. From this study it is founded that maximum number of workers are aware and majority of the workers are utilizing the benefits of ESI services.

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