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## AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL

SAI SOWMIYA S,

DEPARTMENT OF MBA,

SATHYABAMA INSTITUTE OF SCIENCE & TECHNOLOGY,

CHENNAI, 600119, INDIA

Dr. N. KUMAR,

DEPARTMENT OF MBA,

SATHYABAMA INSTITUTE OF SCIENCE & TECHNOLOGY,

CHENNAI, 600119, INDIA

### ABSTRACT

Employee State Insurance (ESI) Scheme is a huge social security for the employees in the organization. ESI is completely different from insurance that is provided for general public. It supports full medical care and reasonable economic assistance to the beneficiaries for benefits like sickness, maternity, disablement and death due to employment injury. It is one of the most effective measures available to the employees in working environment. The purpose of the study is to analysis the awareness and effective Utilization of Employee State Insurance (ESI) policy in Tata International. The study also attempts to review the varied Employee State Insurance (ESI) benefits available to the workers within the organization. A study questionnaire was framed and given to the workers to seek out awareness and therefore the effects of utilization of Employee State Insurance (ESI) policy in Tata International using tools through SPSS software.

**KEY WORDS:** Employee state insurance (ESI), Awareness, Utilization, Employees, medical benefit, sickness benefit, maternity benefit.

### I. INTRODUCTION

For all workers earning Rs. 25,000 or less per month as wages, the employer contributes three.25% and so the employee contributes zero.75%, total share four-dimensional. The fund is managed by the ESI Corporation (ESIC) per rules and rules among the ESI Act 1948, that oversees the availability of medical and money advantages to the staff and their family. within the starting, the ESI theme was enforced at simply 2 industrial centers among the country in 1952, particularly Kanpur and Old Delhi. Keeping pace with the tactic of industry, the theme these days, stands enforced at over 830 centers in thirty-one States and Union Territories. The Act currently applies over seven.23 lakhs factories

and institutions across the country, benefiting regarding two.03 cores insured persons/ family. As of now, the whole beneficiary stands at over seven.89 cores.

Broadly, the benefits underneath this theme are categorized underneath 2 classes, money advantages (which embrace illness, maternity, unfitness (temporary and permanent), and observance expenses) and, non-cash advantages through treatment. The insured and his family are entitled to the Medical fancy the terribly 1st day of his/her connexon the insured employment. someone WHO is just coated underneath the theme for the first time is eligible for primary and secondary treatment for self and family for three months.

## II. OBJECTIVE OF THE STUDY

To study about the awareness and effective utilization of ESI benefits in tata International.

To find out the awareness of ESI Scheme among the workers

## III. REVIEW OF LITERATURE

**P.B. Kamath (1972)**, 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.

**Sinha, P.K. (1980)** 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. (1981)** has 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 state that Employees' State Insurance Scheme neither covered all risks nor was it applicable to all the working populations.

According to **Monga, M.L. (1984)**, he 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.

**G. Ramanujam (1996)**, had voiced his concern about the shoddy working of the ESI hospitals. In a statement, he said “labour has been all along complaining about the poor quality of medical benefits under the Employees’ State Insurance Scheme”.

**Sampath Kumar (2000)** examined the performances of the Employees’ State Insurance Corporation during the period 1980-81 to 1987-88. The scope of the scheme in terms of the number of employees and the number of insured persons covered under this scheme had largely remained stagnant and decreased during the period.

## IV. RESEARCH METHODOLOGY

### 4.1 Research Design

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.

### 4.2 Sampling size

160 samples were collected from the ESI employees belonging to Tata International- Bachi shoes division was consider as sample of the study.

### 4.3 Data Collection

Primary data are original sources of data from which the researcher directly collects data that have not been previously collected. Primary data are first-hand information collected through various methods such as observation, interviewing, mailing, through questionnaire, etc. In this study the primary source of data is collected through questionnaire.

Secondary data means data that are already available i.e., they refer to data which has already been collected and analyzed by someone else. The secondary data for the study was collected from book, company websites, magazines and other sources.

### 4.4 Tools used for analysis:

- One way Anova
- Chi-square
- Correlation
- Paired Sample test

## V Data Analysis and Interpretation

### 5.1 Demographic Profile

Factors	No. of Respondants	Percentage
<b>Age</b>		
below 20	31	19.4
21-30	53	33.1
31-40	51	31.9
above 40	25	15.6
<b>Gender</b>		
Male	67	41.9
Female	93	58.1
<b>Educational Qualification</b>		
below 10th	8	5.0
SSLC	15	9.4
HSC	21	13.1
ITI/ Diploma	47	29.4
Graduate	65	40.6
Others	4	2.5
<b>Marital Status</b>		
Married	115	71.9
Unmarried	45	28.1
<b>Monthly Income</b>		
Less than 10000	42	26.3
10000-15000	52	32.5
15001-20000	35	21.9
20001-25000	31	19.4
<b>Experience</b>		
less than 1 year	50	31.3
1-3 year	60	37.5
4-6 years	33	20.6
more than 6 years	17	10.6

Table 5.1 Percentage analysis of Demographic Factors

### INFERENCE

33.1% of the respondents come under the age category 21-30, 58.1% of the respondents are female, 40.6% are graduate, 71.9% of respondents are married, 32.5% of them get 10,000-15,000 monthly income, 37.5% of respondents have 1-3 years of experience.

## 5.2 Correlation analysis of Monthly income and age

H0: There is no significance difference between monthly income and age.

H1: There is significance difference between monthly income and age.

		Monthly Income	Age
Monthly Income	Pearson Correlation	1	.114
	Sig. (2-tailed)		.151
	N	160	160
Age	Pearson Correlation	.114	1
	Sig. (2-tailed)	.151	
	N	160	160

Table 5.2 Correlation Analysis of monthly income and age

### INFERENCE

From the give correlation analysis of the monthly income and the age of respondants, it is clear that the respondants get proper monthly income based on their age. It is highly correlated with a correlation value of 0.114 and it is positively correlated.

### 5.3 ONE WAY ANOVA Analysis for Service for claiming and benefit after retirement

H0: There is no significance difference between service for claiming and benefit after retirement.

H1: There is significance difference between service for claiming and benefit after retirement.

	Sum of 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			

Table 5.3 ONE WAY ANOVA Analysis for Service for claiming and benefit after retirement

#### INTERPRETATION

From 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.

#### INFERENCE

$$0.031 < 0.05$$

We reject null hypothesis. There is significant difference in the table.

### 5.4 Chi-Square Analysis for Awareness of ESI benefits and facility in ESI

Ho: There is no significance difference between Awareness of ESI benefits and Facility in ESI.

H1: There is significance difference between Awareness of ESI benefits and Facility in ESI.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.651a	16	.884
Likelihood Ratio	10.612	16	.833
Linear-by-Linear Association	.010	1	.919
N of Valid Cases	160		

Table 5.4 Chi-Square Analysis for Awareness of ESI benefits and facility in ESI

#### INFERENCE

By seeing the above output, 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.

$0.884 > 0.05$ , So we accept null hypothesis (H0).

## 5.5 Paired T-Test of Dependent benefit and medical benefit

H0: There is no significance difference between dependent benefit and medical benefit.

H1: There is significance difference between the dependent benefit and the medical benefit.

	Paired Differences					T	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Dependent benefit – Medical benefits for family	.106	1.635	.129	-.149	362	.822	159	.412

Table 5.5 Paired T-Test of Dependent benefit and medical benefit

### INFERENCE

From the given output, 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.

$0.412 > 0.05$ , So, we accept null hypothesis (H0).

### VI. 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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