

Impact on Awareness and Use Of Employees' State Insurance Services in Chennai City

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ABSTRACT

The paper discussed the awareness and use of Employees' State Insurance services among the Industrial workers. The study also identifies sources of information about the ESI services and its barriers for accessing them. The author conducted a survey method by using the semi structured questionnaire. The data was collected from only Chennai workers. The investigator using investigates only 100 workers for using convenience sampling method. The study found that all workers and aware and majority utilizing the benefits of ESI services. It was also found that interpersonal communication is the main source of information about the ESI scheme for workers. The results also reveals the large majority of workers feels that bottleneck in procedure and lack of medical facility is the main barriers for getting the services form ESI dispensary. Suggestions also made for improvement for using the ESI benefits.

Key words: ESI, Awareness, benefits.

INTRODUCTION

Information is the one of the basic vital resources that are needed and utilized for nations' well being. The use of the information, weather in the form of empirical data or in the developed from called knowledge, has essential phenomena for the growth and development. Information is aggregation and processing of data to provide knowledge ad intelligence. The progress of modern society depends a great deal upon the provision of the right kind of information in the right form at the right time. Empirical studies of use of, the demand or need for information are usually called user studies. In-fact a study which is focused on users to understand directly or indirectly their information needs, use behavior and use pattern is usually called user study. For the development of any system or modifications to be made in it, some feedback is required. This is only possible with the user studies. For the assessment of quality and quantity of the services and their utility; user studies have become the main ingredients of the system.

Information system is a set of people, procedures and resources that collects, transfer and dissemination of Information in an organization (O'Brien, 1994). The ultimate goal of every information system is to fulfill the information needs of the users. The present society is generally termed as information society. Health is a major constitutive element of the well being and freedom of a nation. Hence Employees' State Insurance is a Scheme offered by Government of India. This scheme provides socio-economic protection to worker population and their dependents covered under the scheme. Mainly this scheme provides health insurance to the beneficiaries.

REVIEW OF LITERATURE

In the last several years, various research studies have initiated on information needs, information system and services etc related to health insurance of employees. In these studies draw many conclusions about the health care utilization, facilities and insurance coverage of employees.

RASHIDA K. N (2015) examine the Awareness and use of Employees' State Insurance services in Dharmadam Panchayat, Kerala she concluded 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 the ESI scheme. **Dash U and**

MURALEEDHARAN VR (2011) made a study to examine the utilization of ESIS in India with the primary objectives of effectiveness of the scheme as perceived by beneficiaries, and from utilization level of ESI facilities in Tamil Nadu. He concludes majority of the beneficiaries are seeking care outside the insurance plan from private facilities at a relatively high personal cost.

MATHEW JOSE K (2006) made a study on working of the Employee's State Insurance Corporation. He concludes ESI scheme is not up to the expectation of the insured persons and employees.

OBJECTIVES OF THE STUDY

The main objectives of the study are following:

- To find out the awareness of ESI Scheme among the workers;
- To identify the sources of information about this scheme.
- To understand the services of Employees' State Insurance Scheme and their Utilization

SCOPE AND LIMITATIONS OF THE STUDY

The scope of the present study is limited to workers in Chennai city. This study was intended to assess the use and awareness of ESI. The major variables used for this study such as use, awareness, source, satisfaction, time, distance, availability of medicine, availability of doctor, barriers to use etc with regard to ESI scheme.

The study is based on the primary data so it has all the limitations of primary data. The findings of the study cannot be generalized for the state of Tamilnadu as a whole as the study is limited to Chennai city. Data was collected from Industrial workers hence time convenience of workers is a major obstacles for this study. Hence findings of the study perhaps biased. The study is limited to Industrial workers with regard to ESI dispensary in Chennai. So study has less relevance to universalisation of result.

METHODOLOGY

The present study used on both primary data and secondary data. The primary data was collected through a personal interview and survey method. A personal interview was conducted with the officer in an ESI branch office and gets the details about the ESI scheme and also gets the lists of ESI registered industries within the Chennai city. Secondary data were collected from various sources such as census reports, journals, government web sites etc.

SAMPLING DESIGN

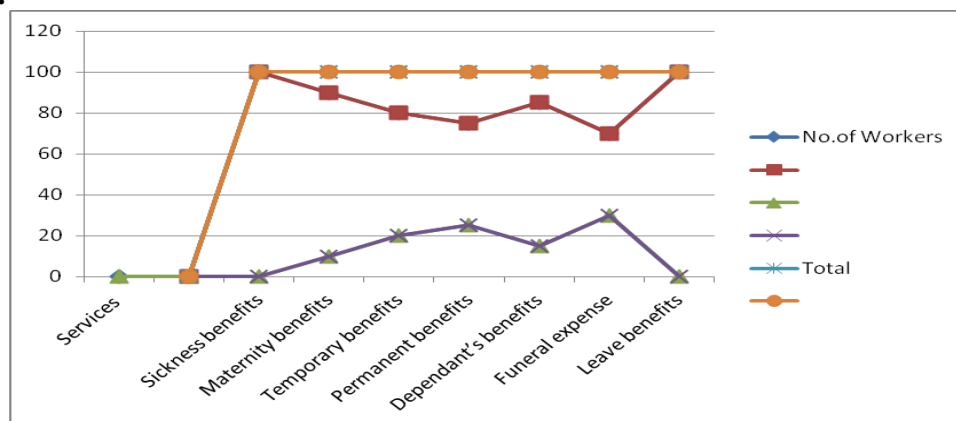
Sufficient care has been taken to select the sample of respondents. Considering the massive employee strength of the organizations, the sample covers only the employees covered under the 11 centers of Employees State Insurance Corporation in Chennai Region. For this purpose, random sampling was used to select the respondents. The present study relied on primary data collected through the administration of structured questionnaire.

**TABLE NO 1
AWARENESS OF ESI SERVICES AMONG THE WORKERS**

Services	No.of Workers				Total	
	Aware		Not Aware		No	%
	No	%	No	%		
Sickness benefits	100	100	0	0	100	100
Maternity benefits	90	90	10	10	100	100
Temporary benefits	80	80	20	20	100	100
Permanent benefits	75	75	25	25	100	100
Dependant's benefits	85	85	15	15	100	100
Funeral expense	70	70	30	30	100	100
Leave benefits	100	100	0	0	100	100

As per the above table all workers are aware of the services provided by ESI Corporation like sickness benefits and leave benefits. About maternity benefits 90 per cent are aware, 75 per cent are aware of permanent benefits, 80 per cent are aware temporary benefits and 85 per cent are aware dependants' benefits 70 per cent are aware of funeral expense. It is established that all workers are fully aware of sickness benefits, leave benefits. Awareness of funeral expense is the least known benefits of ESI.

GRAPHICAL REPRESENTATION OF THE AWARENESS OF SERVICES IS GIVEN IN FIGURE 1.

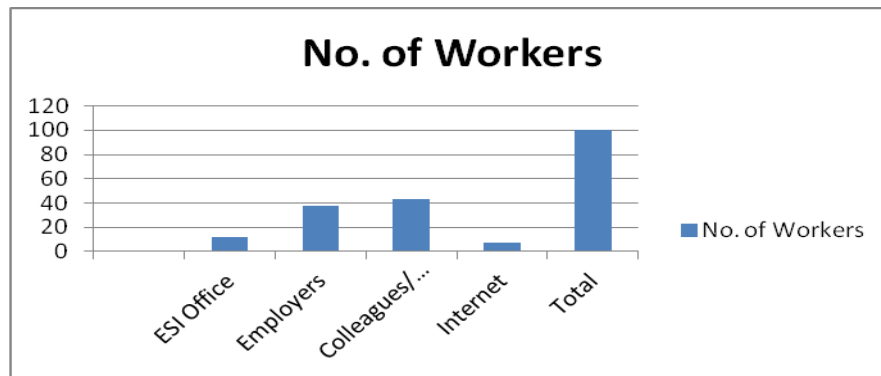


**TABLE NO.2
SOURCES OF INFORMATION ABOUT THE ESI SCHEME**

Sources	No. of Workers	
	No.	%
ESI Office	12	12
Employers	38	38
Colleagues/ Friends	43	43
Internet	7	7
Total	100	100

An attempt is made here to ascertain the sources of information such as Brochures/Circulars, ESI Office, Employers, Colleagues/Friends and Internet. It is found that 43 per cent workers are getting information from interpersonal communication, 38 per cent are getting information from the employer and 12 per cent are getting from the ESI office. Majority of workers are getting information from interpersonal communication. Internet is the least sought source of information.

GRAPHICAL REPRESENTATION OF SOURCES OF INFORMATION ABOUT THE SCHEME OF ESI IS GIVEN IN FIGURE 2.



UTILIZATION OF SERVICES PROVIDED BY ESI CORPORATION

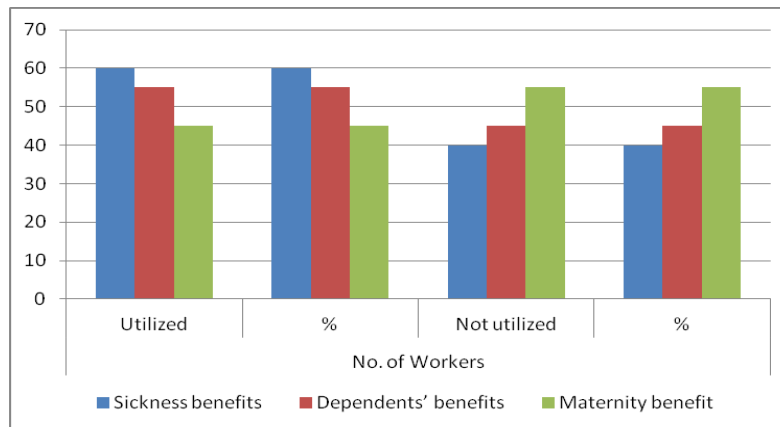
Medical benefits can be categorized as sickness benefits, dependant’s benefits and maternity benefits. The utilization of these benefits as below

**TABLE NO.3
UTILIZATION OF MEDICAL BENEFITS OF ESI**

Medical Benefit	No. of Workers				Total	
	Utilized	%	Not utilized	%	No.	%
Sickness benefits	60	60	40	40	100	100
Dependents’ benefits	55	55	45	45	100	100
Maternity benefit	45	45	55	55	100	100

The study established that most of the industrial workers are utilizing the sickness benefits.

GRAPHICAL REPRESENTATION OF UTILIZATION OF MEDICAL BENEFITS OF ESI FIGURE 3.

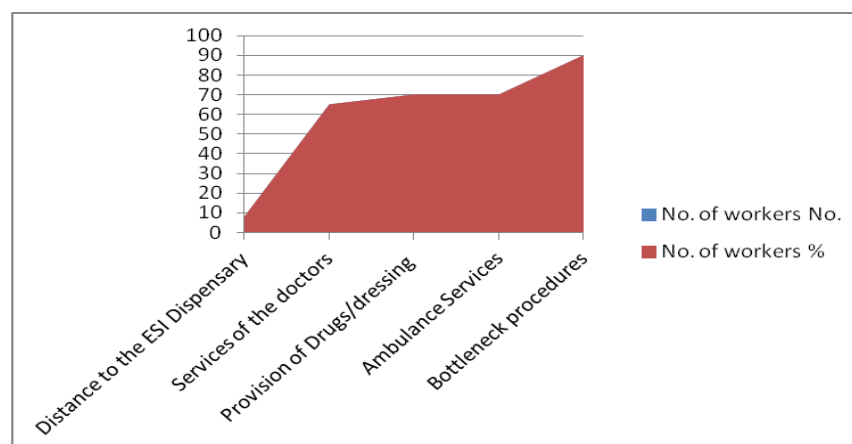


**TABLE NO 4
BARRIERS FOR USE OF ESI DISPENSARY**

Barriers	No. of workers		Total	
	No.	%	No.	%
Distance to the ESI Dispensary	8	8	100	100
Services of the doctors	65	65	100	100
Medical facility	80	80	100	100
Ambulance Services	70	70	100	100
Bottleneck procedures	90	90	100	100

It is found that 90 per cent of workers feel bottlenecks in procedures. Medical facility it is also a problem faced by 80 per cent of workers, 70 per cent of workers feels lack of Ambulance Services as barrier.

**GRAPHICAL REPRESENTATION OF UTILIZATION OF MEDICAL BENEFITS OF ESI
FIGURE 4.**



FINDINGS OF THE STUDY

- All the workers are aware of sickness benefits; dependant’s benefits and leave benefits of ESI scheme.

- Majority of workers are aware of the payment funeral expense provided by ESI Corporation.
- Interpersonal communication is the main source of information about ESI scheme of workers. Some of the workers are getting information from ESI the employer as well as the ESI office.
- A large majority of workers feels that bottlenecks in procedure and lack of medical facility as the main barrier in getting services from ESI dispensary.

SUGGESTIONS FOR IMPROVEMENT

The following suggestions are made for the improvement of use of ESI schemes

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- The basic infrastructure of the existing facilities could be improved to provide higher quality of service to the beneficiaries; this includes making basic diagnostics equipments available, nursing personnel and laboratory services etc.
- The medicines should be provided at the right time to the workers.
- There must be increase in the number of ESI Dispensaries.
- The bottleneck procedures must be avoided.

CONCLUSION

The present study deals with the awareness and use of Employees' State Insurance Scheme in Chennai city. The findings shows that all are aware about the ESI schemes but overall utilization is just average due to; insolvency 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 the ESI scheme.

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