

“A COMPARATIVE STUDY ON AWARENESS AND EFFECTIVE UTILIZATION OF ESIC, BENEFITS RECEIVED BY EMPLOYEES WITH THE SPECIAL REFERENCE TO THE SOUTH MUMBAI IN MUMBAI CITY”

PROF. DR. KHATIB NOAMAN* & PROF. SUNITA V. YADAV**

profnoaman@yahoo.co.in* & yadavsunitavijesh@gmail.com**

Associate Professor* & Research Scholar**

D.T.S.S. College, Mumbai

ABSTRACT

Employees State Insurance Corporation of India (ESIC) is a multifaceted social system. It is an integrated measure of social insurance embodied in the employees State Insurance act and it is design to accomplish the task of protecting “employees” against the impact of contingencies of sickness, maternity, partially or permanent disability and death due to employment injury and to provide medical care to ensure the person and his family. For availing cash benefit in different contingencies insured persons or their dependents have to complete some minimal formalities and follow certain set procedures. Therefore, to ensure smooth and straight flow of benefits, an attempt has been made in the following paragraphs about the procedure to be followed by the ESI beneficiaries for claiming the benefits as and when the need arises. The ESI scheme applied to factories and other establishments like Road Transports, Hotels, Restaurants, Cinemas, Newspapers, Shops and Educational / Medical Institutions etc. where ten (10) or more person are employed. In some states the employees limit for coverage of establishment is twenty (20). Employees of the aforesaid categories of factories and establishments drawing wages up to 21,000/month are entitled to social security covered under ESIC Act-1948. The ESIC scheme is financed by contribution of employers and employees. The rate of contribution of employer is 3.25% of wages and employee’s contribution is 0.75% of the wages. Employees, who’s earning is 176/- a day as daily wages are exempted from payment of their share of contribution. March, 1943 Professor B. P. Adarkar was appointed to create a report on the health insurance scheme for industrial workers and the same report became the basis for the Employment State Insurance (ESI) Act of 1948. ESIC was actually formed on 25th February, 1952. Jawaharlal Nehru was the first Insured Person. In the beginning the ESIC scheme was implemented at just two industrial centers that are in Kanpur and Delhi. After that there was no looking back since then due to any obstacles like geographic Reach or demographic coverage.

Keywords: Employees State Insurance Corporation of India, Employee, Insurance, Contingencies, Employment, Demographic.

INTRODUCTION

The main benefits provided by ESIC scheme are 1. Sickness benefits, 2. Disablement benefits, 3. Dependent's benefits, 4. Maternity benefits, 5. Medical benefits. Apart from those benefits ESIC provides to the beneficiaries is unemployment Allowance (RGSKY), Confinement Expenses, Funeral expenses,

Vocational Rehabilitation, Physical Rehabilitation, Skill Upgradations, Training as well as Atal Bimit Vyakti Kalyan Yojnaa and now COVID – 19 Relief Scheme for the pandemic occur in 2020. Today EISC stands implemented fully in 566 district in 34th states as well union territories of the country and applied over 12.11 lacks factories or establishment across the country, benefiting over 3.49 crores insured person and over 13.56 crores beneficiaries. But lack of awareness about the schemes, dependability on financial adviser, lack of motivation from organization, Employers unwillingness is the hurdles of implementation ESIC completely. 1.1- ORGANIZATION'S HISTORY – ESI scheme administered by a corporate body called Employees State Insurance Corporation, which has members representing Employers, Employees, the central government, state Government, medical profession and the parliament. The Director General is the chief Executive office of the corporation and is also an ex-official member of the corporation.

ESIC was actually formed on 25th February, 1952. March, 1943 Professor B. P. ADARKAR was appointed to create a report on the Health Insurance Scheme for industrial workers and the same report became the basis for the Employment State Insurance

Corporation (ESIC) Act of 1948. The scheme was inaugurated in Delhi and Kanpur on 24th February 1952 by our then Prime Minister Pandit Jawahar Lal Nehru at Brijender Swarup Park, Kanpur. On the scheme inauguration function Panditji addressed 70,000 people's crowd in Hindi in the presence of Pt. Gobind Ballabh Pant, Chief Minister Uttar Pradesh Babu Jagjivan Ram, Union Labour Minister Raj Kumari Amrit Kaur, Union Health Minister Shri Chandrabhan Gupt, Union Food Minister and the first Director General of Employees State Insurance Corporation Dr. C. L. Katial. Jawaharlal Nehru was the first Insured Person (IP) under this scheme and the declaration form bearing his signature is a prized possession of the Corporation. Initial coverage for both the centers was 1,20,000 employees. REVIEW OF LITERATURE G. Ramanujam (1996) Former Governor of Orissa and Trade unionist had voiced his concern about the shoddy working of the ESI hospitals. According to him labours always have comp_laint about the poor quality of medical benefits under the ESI Scheme. G Muthulakshmi (15 July.2014, Golden Research Thoughts - International Recognition Multidisciplinary Research Journal, DOI Prefix: 10.9780, ISSN 2231-5063) Conducted a study on the performance of Employees state insurance scheme and the perception of employees on ESI hospitals. In this study researcher found out that ESI dispensaries/hospitals were not functioning up to the satisfaction of insured persons reveals the scope to improve its functions and turn into a highly trustful and reliable corporation, implementing better services. The researcher also suggested computerization facility to reaching the stakeholders easily and the cash benefits are made through ECS. Divya M, et.al (Nov. 2014) stated that ESIC has plays important role in providing social security for the millions of workers.

It is the only organization in the country which provides insurance coverage for emergencies related to health, maternity, disablement, death and unemployment. The corporation thus extends complete social security cover to the workers and their family members.

A. Ananda Kumar et.al (2017) – Stated that majority of employees are not fully aware about ESI policy so organization needs to focus on educate employees and make them aware about its Utilization. It will lead to High Productivity results in Healthy Organization atmosphere. Employee should be aware about ESI policy because it benefits the Employee Medically strong. Mrs. Sumitra Pujari (January 2018) stated that Employee state Insurance schemes are favorable to employees and having positive impact on the employees. Also gives social security to the Employees. The Government has taken right and perfect steps towards the wellbeing of the employees but it should be extend to the private sector employees too. Dr. M. Prakash and M. Ragavi (2020) stated that maximum number of workers is aware of utilizing the benefits of ESI services. ESIC is the element of stability for Stressful life but when the employee and the organizations together have a growth so that it will be healthy organization. ESI schemes fund contributions from employers, employees, grants, donations and gifts of Central and State governments and Local authorities. 1. OBJECTIVES OF THE RESEARCH: 1. The purpose of the study is to understand the various benefits available for employees in Employee State Insurance

Corporation. 2. To study the awareness level in the various organizations for the Employee State Insurance (ESIC) policies and their benefits. 3. The purpose of study is to find difficulties in implementation of Employee State Insurance (ESIC) Policies. 4. The purpose of study is to suggest the ways and means to improve effective implementation of EISC policies.

2. HYPOTHESIS

Hypothesis 1

H0 - There is no relationship between ESIC Policies and monthly income.

H1 - There is relationship between ESIC Policies and monthly Income.

Hypothesis 2

H0 There is no Relation between Employees Satisfaction & Benefits Provided by ESIC.

H1 - There is Relation between Employees Satisfaction and Benefits Provided by ESIC.

Hypothesis 3

H0 - There is no significant relationship between occupational status of the employee and their awareness on ESIC benefits

H1 - There is significant relationship between occupational status of the employee and their awareness on ESIC benefits.

3. RESEARCH METHODOLOGY ➤

Research Design: Research Design will be Comparative and Descriptive type Research. The present study is based on both primary and secondary data. ➤ Primary data – Primary data are original sources of data from which the researcher directly collects data that have not been previously collected. primary source of data is collected through respondents of Employees in Mumbai City using questionnaire and Personal Interview with Official's at ESIC Office.

➤ Secondary data –

Secondary data means data that are already available i.e., they refer to data which has already been collected and analyzed by another author's. The secondary data for this study collected from ESIC websites, thesis, Journals, Records, Books, Research Papers, Google Search Engine, Shodh-Gangotri, magazines and other sources etc. ➤ Sampling and Sample Size – 100 samples were collected from the Insured employees belonging to South Mumbai Area (Mumbai City) was considered as sample of the study. ➤ Area of the Study – The research mainly focuses on employee's awareness and effective utilization of ESIC benefits with special reference to South Mumbai Area (Mumbai City). ➤ Tools for Analysis – The researcher will use the below mentioned statistical tools to test the collected data: 1. Percentage analysis 2. Questionnaires

BENEFITS PROVIDED BY ESIC CORPORATION UNDER THE ESI SCHEME

TO EMPLOYEES – A lighted lamp which is the logo of ESIC truly symbolizes the spirit of the Scheme, lighting up lives of innumerable families of workers by replacing despair with hope and providing help in times of distress, both physical and financial. The five lighted lights shows five benefits of ESIC that is Sickness benefits, Disablement benefits, Dependent's benefits, Maternity benefits, Medical benefits. Apart from those benefits ESIC provides to the beneficiaries is unemployment Allowance (RGSKY), Confinement Expenses, Funeral expenses, Vocational Rehabilitation, Physical Rehabilitation, Skill Upgradations, Training as well as Atal Bimit Vyakti Kalyan Yojnaa (ABVKY) and now COVID – 19 Relief Scheme for the pandemic occur in 2020.

1. Sickness benefits - The (for vasectomy/ tubectomy) 100% of the average daily wages is payable for 14 days for tubectomy and 7 days for vasectomy extendable on medical advice. 13 The Extended Sickness Benefit is admissible at the rate of 80% of the average daily wages for 124/309/730 days as per the opinion of Medical Representative and Medical Board during Electrical stimulation of the brain (ESB) period of 3 years. 2. Disablement benefits – The disability benefit pays 7 90% of the average daily wage to the insured who is disabled due to employment injury until the disablement ends. For permanent total disability, 1 90% of the average daily wage is paid for the entire life and for permanent partial disability; the insured is paid in proportion to

the loss of earning capacity as directed by the medical board. 3. Dependent's benefits – Death benefits are applicable from the first day of entry into the insurable employment, in case of death of the insured person due to employment injury. The widow is entitled to 90% of average daily wages shareable among dependents in fixed proportion for life to the widow or until her remarriage, to the infirm child till infirmity lasts and for each adopted son up to the age of 25 years and or adopted unmarried daughter until her marriage. Besides, it is also paid to the dependent parents, subject to conditions. In an effort to reach the beneficiaries and make the system more customer friendly, all the benefits are being credited to the beneficiaries' bank accounts through the ECS system. 4. Medical Benefit – The biggest benefit enhanced by ESIC is the medical benefit which provides 'reasonable medical care' which is the primary OPD service and the secondary service for the insured person and their family from the first day of entry into the insured job till the remains in insurable employment. Super specialty treatments are provided subject to fulfillment of the terms of the contribution. Insured persons and their dependents are treated with Allopathy and AYUSH methods. ESIC dispensaries, DCBOs and hospitals are providing essential medical treatment. Super specialty treatments are provided by a number of advanced medical institutes through in-house super specialty facilities available at some ESI hospitals or ESIPGIMSRs (Post Graduate Institute of Medical Science and Research) or referral basis by more than 1000 tie-ups hospitals across the country. In such cases, ESIC makes direct payments to hospitals without imposing any financial burden on the patient or dependents. Newly implemented 102 designated districts, provides medical health care through Pradhan Mantri Jeevan Arogya Yojana. Ayushman Bharat's Hospital Panel provides medical services expenses up to rupees 5 lakh per year. Individual cases worth more than 5 lakh are sent to ESIC for approval. Medical benefits are also provided to the dependents of the deceased as well as the given spouse of the insured and their widow who has stopped taking out insurance due to permanent disability insured persons who receive benefits from dependents. 5. Maternity benefits- Maternity benefits are paid at the rate of 100% of the average daily wage for up to 26 weeks in duration of delivery and up to 6 weeks in case of miscarriage. In case of illness caused by pregnancy, child birth or abortion, it can be extended by one month as per medical adviser. The total disbursement incurred on cash benefit payments in 2020-21 is rupees 1,171 crore, a huge support given by ESIC to its Insured Persons in times of crisis can be assessed, otherwise additional burden would have been placed on the lower income of the workers. 6. Retirement Benefit: An insured person, who is retired or is eligible for voluntary retirement or after being an Insured Person for not less than 5 years, shall be eligible to receive medical benefit for himself/ herself and his spouse subject to submission of proof thereof, and payment of a nominal contribution of rupees one hundred and twenty for one year. In case, the Insured Person expires, his spouse is entitled to the medical benefit for the remaining period for which the contribution was made, and she/he can continue to receive the medical benefit on payment of the contribution of rupees 120 per annum for further period. 7. Confinement Expenses – Other Benefits include Confinement Expenses for an Insured Woman or an Insured Person in respect of his wife in case confinement occurs at a place where necessary medical facilities under Employees State Insurance Schemes are not available, for which 5000/- is paid up to two deliveries. 8. Funeral Expenses – Rupees 15,000/- is paid as Funeral Expenses in case of death of an Insured Person. 9. Atal Bimit Vyakti Kalyan Yojana (ABVKY): In case of

unemployment, cash compensation is paid to the Insured Person. For this, the contribution of at least 78 days in each contribution period should have been paid for 02 1 years prior to the involuntary loss of employment. 10. Vocational Training benefits – In case of physical disablement due to employment injury for which the actual fee charged or 123/- per day, whichever is higher is paid as long as the vocational training. 11. Unemployment Allowance under Rajeev Gandhi Shramik Kalyan Yojna: Unemployment allowances are factory closure, retrenchment, aid at the rate of 50% of the average permanent disqualification due to non-employment injury and contribution for two years before loss of employment. These allowances are daily wages for the first twelve involuntary loss of employment, months and 25% for the next 13-24 months. In case of under the Rajiv Gandhi Shramik Kalyan Yojana (RGSKY), skill enhancement training is provided for a maximum period of 1 year, so that the insured person can enhance the skills and get jobs. 12. For the encouragement of disabled person employment – In order to encourage employment of disabled persons, the Employers' share of contribution in respect of such disabled employees is paid by the Central Government for initial ten years and thus the employers are exempted from paying their share of contribution up to 10 years in respect of all Permanently disabled persons irrespective of their wages working in factories and establishments covered under ESI Act 13. COVID-19 Scheme: In case of covid-19, Employees State Insurance Corporation provides financial relief to the dependents of insured person who have died due to covid-19. Under this scheme dependent of insured person the wage in case of Insured person's death due to covid-19 (Insured person died with covid-19 or death happened within a month after tested covid-19 positive). The COVID-19 Dashboard has been implemented for the benefit of citizens during the difficult period of the COVID-19 pandemic. 14. Pilot Project on Preventive Check-up on annual basis for IPs aged 40 and above - Preventive health care was more prevalent in private sector and corporates sector, where health checkup was mandatory to help the employee to get early intervention by experts to avoid onset of a disease. These facilities provided to Group 'A' officers of Union Government too. Labour and Employment Ministry introduced the same concept for workers to get cashless annual preventive health check-up. ESIC launched Pilot Program 17 for preventive Annual Health Check-up for Insured Persons aged 40 years and above at the ESIC Medical Colleges and Hospitals. The objective is 35 early detection of a disease and timely intervention by ESICs highly qualified medical specialists so as to contain the disease. Thus, the preventive health check-up has potential to reduce the burden on medical infrastructure. Primary basis it was started

This project has now been extended to 16 cities, where the health check-up will be conducted at the industrial clusters.

1.2- APPLICABILITY FOR THE SCHEME– The ESIC Scheme 3 is applicable to all non-seasonal factories employing 10 or more persons. The State Government have extended the coverage for Shops, Hotel, Restaurants, Cinema including preview theatres, Road-motor transport undertakings, Newspaper establishments, Private Medical

Institutions, Educational Institutions and to contract and casual employees of Municipal Corporation/Municipal Bodies employing 10 or more persons. The Central Government has

extended the coverage to Shops, Hotels, Restaurants, Road Motor Transport establishments, Cinema including preview theatres, Newspaper establishments, establishment engaged in Insurance Business, Non-Banking Financial Companies, Port Trust, Airport Authorities, Warehousing establishments employing 20 or more Persons. The existing wage limit for coverage under the Scheme is Rs.21000/- per month. In the case of Persons with Disability the coverage limits is Rs.25000/- per month, this effective from 01.01.2017.

1.3- ADVANTAGES FOR EMPLOYERS UNDER ESI SCHEME – •

Employers are relieved of their responsibilities to provide medical facilities to employees and their dependents in the form of fixed cash allowance, reimbursement of actual expenses, lump sum grant or medical policy unless it is in accordance with the agreement

- Maternity Benefit Act

Workmen's' Compensation Act In respect of employee Insured Scheme • In the case of physical trouble of workers, the employer is relieved of obligations such as illness, employment injury or physical disability which reduces the wages, as under the ESI Scheme the corporation is responsible for providing cash benefits in respect of employees. • Any amount is paid through contribution under the Employees State

Insurance

1.4- ROLE OF THE EMPLOYER IN IMPLEMETATION OF ESI SCHEME – The role of the employer is crucial for achieving the highest social security environment in the country and for the effective implementation Labor laws are created

uniformly for all industries and some exemptions are provided under general law for small establishments. There is a need to create a single labor law applicable to all establishments employing less than 20 persons. Such legislation will ensure the of workers. Business relations between large and small enterprises should be enhanced and large enterprises should voluntarily use it to provide social security benefits to workers in small enterprises. One of the reasons to rigid the labor laws is that the employees expect benefits from employers for job security that is protection from the risk of losing a job, Business-Related Risk Compensation like retirement and accident benefits, protection for family illness. This happens because the labour market institutions, which are designed to provide social security to the workers, have a narrow reach, are almost exclusively administered by the Central Government, provide security at a high cost, are highly specific to individual employers and lack the concepts of 'shared risk'. Therefore, a more innovative and broadbased social security system like ESIC is needed to lighter the process of enhanced social security of labour for both organized and unorganized sectors. Employers will not able to receive any deduction or get rebate under income tax act if they will not pay ESIC Increasing Employees State Insurance benefits or coverage with a positive attitude to meet the

social security needs of workers is legally binding on the employer. Therefore, employers' moral enthusiasm and initiative is highly inevitable for effective implementation of the scheme.

1.5- RATE 6 OF CONTRIBUTION UNDER ESI SCHEMES – Employee State

Insurance (ESI) is managed by the Employee State Insurance Corporation (ESIC) which is an autonomous body working under the Ministry of Labour and Employment. The ESI scheme was started for providing medical, monetary and other benefits to Indian lower income workers. Any non-seasonal factory or company having more than 10 employees (some states have this limit is till 20 employees), who have a maximum salary of Rupees 21,000 has to mandatorily register itself with the

Employees State Insurance Corporation and provide the ESI benefits to its employees. The contribution includes both the employer and employee contribution. The latest revision is w. e. f. 01.07.2019 and the rates are as follows: 1. Employer's Contribution – 3.25% of the wages paid/payable 2. Employee Contribution – 0.75% of the wages paid/payable 3. If the employee's daily average wage is up to Rs.137, they are exempted from making the contribution; however, the employer must make their share of the contribution 4. 15 Minimum wage limit for Physically Disabled Persons for availing ESIC Benefits is 25,000/and employers are exempted from paying their share of contribution. Before 1 October, 2006 all employees whose wages dose not exceeds Rupees 7500/- per month become coverable under the ESI Act -1948, In 2006 the wage limit for coverage of an employee under ESI Act has been enhanced from Rs.10,000 to Rs.15,000 with effect from 1 May 2010. The ESI Schemes coverage was implemented only for those employees who earn up to 15000/- or less per month as wages. Current status is that 14 Employees whose monthly wages are Rupees 21000/- or below are covered under the ESI Act. The wage limit for coverage under the Act had been increased from Rupees 15000/- per month to Rupees 21000/- in December 2016. ESI is basically a contributory fund in which both the employer and employee contribute 3.25% and 0.75% respectively to make it a total of 4.00%. January 2017 the Employees State Insurance Corporation (ESIC) issued the notification, that they increase the wage limit of the employee under the ESIC benefits from the existing limit of 15000/- to 21000/- and both employer and employee contribution from 6.5% that is previously Employees' share 1.75% & Employers' share 4.75% to current contribution that is Employees' share 0.75% & Employers' share 3.25% 11 respectively to make it a total of 4% of gross salary payable to each employee. Percentage of the contribution of employee wage is less than that of the contribution of the employer. Employees with disabilities working in private sector with monthly wages up to 25000/- were 6 covered under this scheme. In order to Encouragement of disabled persons employment 16 Employees State Insurance Corporation has exempted the employers who provide employment to the disabled persons. The same employers were exempted for paying their share of 1 contribution for 3 years in respect of all permanently disabled persons irrespective of their wages working in factories and establishments covered under ESI Act. The Ministry of Social Justice & Empowerment reimburses the employer's such personsfor these years.

1.6- EFFECTIVE PUBLIC GRIEVANCE PROVIDED BY (ESIC) - For the effectiveness of this scheme, provide strong public grievance. The Insured Persons, Employers and General Public, anyone can now lodge their grievance/complaints online through Email, website or toll free number anytime, anywhere. People can use following modules to register their complaints. 1. Public Grievances link available at ESIC official website www.esic.nic.in 2. Toll Free No.1800-11-2526, Medical Helpline No.: 1800-11-3839 3. pg-hqrs@esic.nic.in (for public grievances), and 4. itcare@esic.nic.in (for grievances of employers on IT related

issues) ESIC Toll Free No. gets IVR/Help Desk Facility: For making the grievance filing easy and convenient, Employees State Insurance Corporation has started a landmark facility with "Launching of IVR / Help Desk for ESIC Toll Free No.-1800-11-2526 (24 hours) through which IP/IW can register their grievance telephonically and get a ticket number for the same. They can also seek status of their grievance from this helpline by providing such ticket number. This facility has helped those IPs/IWs who are illiterate. 19 Public Grievances Redressal System: The ESI Corporation has set up the Public Grievances Redressal System at all levels i.e. Headquarters Office/ Regional/ SubRegional Offices/ Branch Offices / ESI Dispensaries / ESI Hospitals. Facilitation Centers: In order to 27 better interaction with the ESI stakeholders, the Corporation has also opened facilitation Centers in all the Regional Offices, Sub-Regional Offices, and Employees State Insurance Corporations Hospitals including Headquarters Office. Suvidha Samagam: In order 25 to deal with oral, written complaints/suggestions and grievances, Suvidha Samagam is being held regularly in various field offices i.e. 22 at RO/SRO/ESIC Hospitals on 2nd Wednesday of every month and at ESIC Branch Office/Dispensary-cum-Branch Office on 2nd Friday of every month.

view their contribution history, personal ESIC- Chinta Se Mukti' Mobile App on UMANG Platform : profile, claim status and also their entitlement to benefits through this mobile app. Grievances can also be lodged through this app. Unified Account Numbers – About 80 Lakh Unified Account Numbers (UAN) have been seeded against the Insured persons by the Employers in the Panchdeep Application. On 15th Feb, 2022 the number of UAN has been reached 75 Lakh, This UAN shall help ESIC to duplicate entries and facilitate target delivery of benefits to the authentic Insured Persons. The 5 authentication of Mobile Numbers is done through a mechanism of validation through the OTPs. About 3.5 Crore mobile numbers have been seeded in the ESIC Database. The seeding of Bank Account details of the newly registered employees was made mandatory in ESIC database. The system automatically validates the IFS Codes and fetches credentials of the bank for uniform data seeding. System prevents duplication of bank account credentials and thus ensures target delivery of cash benefits by removing bogus data. About 3.5 crore Bank Accounts have been seeded in database.

1.7- ESIC - ENSURING SOCIAL SECURITY AND CREATING HEALTHY

FORKFORCE FOR NEW INDIA A Complete Social Security Organization for India's Workforce, this defines Social Security as "the security that society furnishes through appropriate 4 organization against certain risks to which its members are perennially exposed. These risks are

essentially contingencies against which an individual of lower income worker means cannot effectively provide by his own ability or foresight alone or even in private combination with his fellows. The mechanics of social security to consists in counteracting the blind injustice of nature and economic activities by rational planned justice with a touch of benevolence to temper it." ESIC is the only Social Security Organization in the country 20 which covers most of these requirements which are sickness, medical care for the worker, maternity, employment injury, unemployment and death of worker, invalidity and widowhood. 31 The ESI scheme is based on the Gandhian principle of "contribution according to one's ability and benefit according to one's need" or assists the insured in emergency medical and other emergencies without imposing any additional burden on earnings. 12 This principle entitles an Insured Person who is from the lower wage group of the society for a huge line up of benefits by paying the contribution as per their earning. 7 Each social security payments made under the ESI Scheme helps the Insured Person without putting any extra burden on employee's savings or earnings, during emergency medical and other contingencies.

1. Gender-Wise Respondents Interpretation: Above mentioned graph shows gender wise distribution, researcher approached 100 respondents to analysis the data of the awareness level and effective utilization of the benefits provided by Employees State Insurance Corporation dependents. It is observed that out of 100 respondents 41% means 41 respondents are Female and 59% means 59 Male respondents. 2. Age - Wise Grouping Interpretation: Above graph represents the agewise distribution. It is observed that Out of 100 respondents, age group between 18-30, 19% means 19 Employees are Male and 9% means 9 Employees are Female Employees respondents. Age group between 31-45, 29% means 29 Employees are Male Employees and 28% means 28 Employees are Female Employees respondents. Age group between 46-58, 10% means 10 Employees are Male and 4% means 4 Employees are Female Employees respondents. Age group of Above 59, there are only 1% means 1 Employee had been responded. Factors Male Female 100 59 41 Factors Age Group 18-30 Age Group 31-45 Age Group 46-58 Age Group 59 above Female 9% 28% 4% 9% Male 19% 29% 10% 1% Total 28% 57% 14% 10% 3. Marital Status wise grouping Interpretation: Above graph shows marital status of respondents. Out of 100 respondents 16% means 16 Employees are single male respondents and 6% means 6 employees are female single respondents, 42% means 42 respondents are married Male Employees and 33% means 33 female married employees, 1% means 1 male Employee respondents did not prefer to disclose their Marital status and 2% means 2 female employees respondents prefer not to disclose their Marital status. 4. Number of Dependents wise grouping. Interpretation: Above mentioned graph shows number of dependent, depends for their livelihood on the respondents. Out of 100 responses which received by researcher, 16% male means 16 male employees and 13% means 13 female employees means total 29% of Employees having responsibility of less than 2 dependents for their livelihood. 42% Employees means 42 employees that is 23% male and 19% means 19 female employees having 2 to 4 dependents. 29% means 29 respondents that is 20% means 20 male employees and 9% Factors Male Female Total Single 16% 6% 22% Married 42% 33% 75% Prefer not to say 1% 2% 3% Factors Male Female Total Respondents Less than 2 16% 13% 29% 2-4 23% 19% 42% Above 4 20% 9% 29% Fig. 7.4- Number of dependent-wise grouping Fig. 7.3- Marital status-wise grouping means 9 female

employees having responsibility of above 4 dependents depend on respondents for their livelihood.

5. Employment Category –Wise Grouping Interpretation: Above mentioned graph shows category of employment of respondents. Out of 100 responses which received by researcher, 27% respondents means 27 Employees working in Government sector, 21% respondents means 21

Employees Working in Organized Private Sector, 44% means 44 Employees working with Unorganized Private Sector and rest of 8% respondents means 8 Employees were working in Public Sector.

6. Nature Of Payment-Wise Grouping Interpretation: Factors Male Female Total Respondents Government 17% 10% 27% Unorganized private 23% 21% 44% Organized private 14% 7% 21% Public sector 5% 3% 8% Factors Male Female Total Respondents Temporary 11% 10% 21% Permanent 31% 19% 50% Part Time 2% 5% 7% Self Employed 15% 7% 22% Fig. 7.5 – employment category wise grouping

Above mentioned graph represents nature of employment of the respondents. Out of 100 responses which is received by researcher, 31% of Male employees and 19% means 19 female employees are working on permanent bases i.e. total 50% employees means 50 Employees are having Permanent employment, total 7% means 7 Employees

i.e. 2% male and 5% female employees are working as Part Time, 22% respondents means 22 Employees i.e. 15% male and 7% female employees are Self Employed and rest 21% respondents means 21 Employees i.e. 11% male and 10% female works on Temporary basis.

7. Employment Category-Wise Grouping Interpretation: The above mention graph reveals the nature of payment of the respondents. Out of 100 respondents, 74% of respondents means 74 Employees i.e. 43 male and 31 female employees are having Monthly Salary, 3% respondents means 3 male Employees working on Daily Wages and rest 23% respondents means 23 Employees i.e. 13 male and 10 female employees does not willing to disclose their nature of payment.

8. Awareness About ESIC

Benefits-Wise Grouping Factors Male Female Total Respondents Daily Wages 3% 0 3%, Monthly Salary 43% 31% 74% Not Applicable 13% 10% 23%, Factors Male Female Total Respondents Fully Aware 15% 10% 25% Partially Aware 31% 24% 55% Interpretation: Above mentioned graph shows that awareness about ESI scheme amongst respondents. Out of 100 responses which received by researcher, 25% respondents means 25 Employees i.e. 15% male and 10% female employees are fully aware of ESIC Scheme, 55% respondents means 55

Employees i.e. 31% male and 24% female employees are Partially aware about ESI Scheme, and 20% respondents means 20 Employees i.e. 13% male and 7% female employees are not aware about ESIC under ESI Scheme.

9.

Satisfaction Level Of The Respondents About ESIC Information Providing System Interpretation: Above mentioned graph represents the satisfaction level for the steps taken by the corporation for supplying information about the ESI Scheme. Out of 100 responses, 24% respondents means 24 Employees i.e. 13% male & 11% female employees are highly satisfied with steps taken by the corporation for supplying information about the ESI Scheme, 58% respondents means 58

Employees i.e. 34% male & 24% female employees have No opinion about the 10% means 10 Employees are neutral with the steps taken by Corporation regarding providing information about ESI Scheme and 58% means 58 Employees are not willing to say anything about it. Not At All 13% 7% 20% Factors Male Female Total Respondents Highly Satisfied 13% 11% 24% No Opinion 34% 24% 58% Not Satisfied 7% 1% 8% Satisfied 5% 5% 10%

10. Preference Of Using ESIC Hospitals –Wise Grouping Interpretation: Above mentioned graph represent that the respondent’s reason for using ESIC Hospitals when employees were ill. Out of 100 responses, 43% means 43 Employees i.e. 22% male & 21% female employees prefer ESIC health care service for Free Medical Care, 18% respondent’s means only 18 Employees i.e. 11% male & 7% female employees prefer the

ESIC hospitals service for its Good treatment quality and 39% means 39 Employees i.e. 26% male & 13% female employees prefer the ESIC hospitals because they other options available. 11. Hard Cash Reimbursement Claim – Wise Grouping Factors Male Female Total Respondents Free Medical Care 22% 21% 43% Good Treatment 11% 7% 18% No Other Option 26% 13% 39% Factors Male Female

Total Respondents Sickness Benefits 5% 4% 9% Maternity Benefits 2% 4% 6%, Disablement Benefits 1% 00 1% Other Benefits 6% 1% 7% Not Applicable for any 45% 32% 77%

Interpretation: Above mentioned graph represents that claim availed for hard currency ESIC under ESI Scheme. Out of 100 respondents, 9% means 9 Employees i.e. 5% male & 4% female employees had claimed for hard currency against Sickness Benefits 6% means 6

Employees i.e. 2% male & 4% female claimed for Maternity Benefits, 1% means 1 employee i.e. 1% male employee had claimed for Disablement benefits and 7% means 7 employees i.e. 6% male & 1% female employees claimed for Other Benefits avail

but a big crowd i.e. 77% employees means 45% male & 32% female

employees due to some reason had not eligible for any benefits

12. Finding Difficulties in Receiving Payment under ESI Scheme- Wise Grouping. Interpretation: Above mention graph represents that finding difficulties of receiving cash benefits under ESI Scheme of the respondent. Out of 100 responses, 25% respondent’s means 25 Employees does not find any difficulties receiving Cash Benefits provided under ESI Scheme, 7% means 7 Employees find difficulties in receiving cash benefits, while 68% means 68 Employees had No sentiments for the scheme provided under ESIC Act. HYPOTHESIS - I Factors Male Female Total Respondents Yes 6% 1% 7% No 15% 10% 25% No Sentiments 38% 30% 68%

H0 - There is No relation between the Gender and satisfaction level for Sickness Benefits 18 provided under ESI Scheme.

H1 - There is relation between the Gender and satisfaction level for Sickness Benefits provided under ESI Scheme.

Factors Male Female No Not Satisfied 8 2 No sentiment 38 29 Satisfied 1 3 Yes Highly

Satisfied 12 7 P (F<=f) one-tail - 0.351885099 0.351885099 > 0.05 Interpretation & Conclusion:
- From the above table, the significant value is 0.351885099, which is greater than 0.05 Hence null hypothesis (H0) accepted. Therefore it can be concluded that, there is No relation between the Gender and satisfaction level for Sickness Benefits provided under ESI Scheme is true. F-Test Two-Sample for Variances 8 2 Mean 17 13

Variance 361 196 Observations 3 3 Df 2 2 F 1.841836735 P(F<=f) one-tail 0.351885099 F Critical one-tail 19

CONCLUSION, FINDINGS & RECOMMENDATIONS 7.1- FINDING OF THE RESEARCH –

These findings may indicate existing problems in the awareness level and effective utilization reimbursement and the system adopted by the scheme. 1. ESI Scheme protects lower income workers against critical illness and provides coverage them for medical, sickness, disablements, maternity, dependents and provides many more benefit. But Lower income workers are mostly poor and uneducated due to this reason the workers are not aware about ESI scheme and its benefits. 2. Researcher found out that 55% of employees are partially and 20% employees are not aware about the ESI scheme. Hence it is shown that after so many years of this scheme launched, a big crowd of workers are not fully aware about the Scheme and its benefits. 3. Researcher found out that 42% employees are partially and 36% employees are not at all aware about the formalities of benefits claiming procedure In that case, due to this reason a big crowd of employees are away from taking benefits of the scheme. 4. 79% employees and more employees are not avail for any benefits provided by ESIC as the scheme protects only those workers whose income is below 21,000 per month and the firm who is having is not eligible to get the benefits under this ESIC's scheme. 5. 39% employee's source of information is interpersonal communication. Only 18% employees got to know about the scheme from ESIC and 19% from their employers. It shows that interpersonal communication is the main source of information about ESI scheme of workers. Awareness program organized by Employees State Insurance Corporation for the scheme's publicity is not so effective.

7.2- CONCLUSIONS – Today's the cost of Medical treatment in the private sector is quite expensive comparatively Government Sector and Employees State Corporation has played a significant role in providing social security to the millions of workers. The ESIC is one of the most effective and sustainable social security, providing medical/ Dependent care to the labour industrial and commercial establishments. It is only social security organization in the country which provides insurance coverage health, maternity, disablement, death and employment to

insured persons as well as their dependents. But the implementation of ESI Scheme 26 is not up to the expected level of employees. Researcher tried 32 to understand the ground reality of awareness and utilization about ESI Scheme and its benefits in the study area, especially in the south Mumbai district. During this study researcher had experienced that some people benefited

by the ESI Schemeresearcher realized that awareness and utilization of ESI scheme amongst the employees is very poor.

7.3- RECOMMENDATIONS

– Based on the responses of this survey, here some suggestions 1. The organization and or workers can go for treatment. 2. The existing basic infrastructure should improve to provide high quality this includes providing basic diagnostic equipment, providing more and skilled nursing staff, laboratory services and making hospital more hygienic. 3. Documentation is the reasons for the private insurance provider’s popularity; ESIC should work on the less documentation as well ‘service comes first’. 4. A multiple card system can be introduced so that the beneficiaries can get convenient facilities when they required; this will help to those employees whose family members or dependents do not live with them.

5. The eligibility terms of implementations (10 Employees) should be reduced. 6. Every organization should force to impanel with ESI scheme so that those small companies who has less than 10 workers, will be also the part of this scheme and more workers can get benefit of it. 7. The Employers should needs to focus on the benefits providedpolicy to the Employee of the company. 8. The government should implement ESI Scheme to private sector too. So the major number of employees can be

LIMITATIONS OF THE RESEARCH – 1. The preference and perception of employees change day to day, Also the study is focused on present arrangements of the ESI Schemes and its benefit. Hence the result of the project may be applicable at present period only. 2. The sample size is limited to 100 respondents, so findings may not represent the entire population of employees and it may be not applicable to others cities. 3. The study was conducted only in Mumbai, which compelled to neglect several potential samples outside this area, so findings may not be applicable for another cities. **EXPECTED CONTRIBUTION** – The ESI Scheme gives protection and security to workers according to the ESI Act-1943. The research will help to find out awareness level and utilization amongst the Employees about policies. The research also will help to find about the employees are using the ESIC benefits appropriately and they are having the knowledge and awareness about the benefits at selected place of South Mumbai Area (Mumbai City).

BIBLIOGRAPHY:

Books & journals: 1. Ms. C. Mohna Priya & K. Harish Kumar (April

2021, e-ISSN: 2319-8753, p-ISSN: 2320-6710| www.ijirset.com | Impact Factor: 7.512,

International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 4, DOI:10.15680/IJIRSET.2021.1004106). 2. Sai Sowmyia S and Dr. N. Kumar (April, 2021)

3. Sneha Sasidharan, Dr. T. G. Manoharan (2021- Employees awareness and utilization towards employee's state insurance scheme with special reference to Thrissur City, 6766-6772).

Research in Engineering, Science and Management Volume 4, Issue 4, April 2021 <https://www.ijresm.com> | ISSN (Online): 2581-5792, April, 2021) 5. Dr. M. Prakash and M.

Ragavi (February 2020, © 2020 JETIR, 28 Volume 7, Issue 2, www.jetir.org

(ISSN-2349-5162), Journal of Emerging Technologies and Innovative Research (JETIR) 6.

Ms. Arthi, R.R. Israel 24 (May – 2020, International Journal of Innovative Science and Research Technology, ISSN No:-2456-2165, Volume 5, Issue 5) 7. Dr. S Vijayalakshmi and S Saranya, (2020, Asian Journal of Management and Commerce 2020; 1(2): 17-21) 8. Dr. Mamta Jain, Kanika Kaondal (2019) 30 (International Journal of Management,

Technology and Engineering, ISSN NO: 2249-7455, Volume IX, Issue I, JANUARY/2019) 9. Prerna Gard and Dr. Dileep Singh (March 2019, an 21 evaluation of the effectiveness of medical benefits: a study of the Satisfaction level of insured Persons regarding ESI hospital & Dispensaries (E-ISSN-2348-1269, P-ISSN 2349-5138) @2019 IJRAR,