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## **Awareness and Use of Employees' State Insurance Services in Dharmadam Panchayat, Kerala**

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### **Abstract**

*The paper discusses the level of awareness and use of Employees' State Insurance (ESI) services among the industrial workers. The study also identifies the source of information about the ESI services and its barriers for accessing them. The author conducted a survey method by using a semi structured questionnaires. There are seven industries registered in the ESI schemes at Dharmadam Panchayat. The Data was collected only from Dharmadam workers. They are very few in number hence the investigator has not used any sampling technique; the whole population was taken for this study. The study found that all workers are aware and majority is utilizing the benefits of ESI services. It was also found that interpersonal communication is the main source of information about ESI scheme for workers. The results also reveals that 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 are also made for the improvement of use of ESI schemes.*

**Key words:** Employees' State Insurance (ESI), Awareness; ESI, Use; ESI, Industrial workers, ESI dispensary, Dharmadam Panchayat.

## **1. INTRODUCTION**

Information is one of the basic vital resources that are need and utilized for the nation's well being. The use of the information, whether in the form of empirical data or in the developed form called knowledge, has become essential phenomena for the growth and development. Information is an aggregation or processing of data to provide knowledge and 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. The ESI applicability of industries is very large in number within the Dharmadam Panchayat.

## **2. 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. Amaghionyeodive (2012) in his study on government health care spending in Nigeria, found that despite the increase in most components of health care spending, the health status of the average Nigerian and the condition of health infrastructure has not improved appreciably. Hajizadehs.et al. (2012) conducted a study titled "Unmet need and met unneed in health care utilization in Iran". The investigator found that self-reported need for ambulatory and inpatient care is concentrated among the poor, whereas the utilization of ambulatory and inpatient care were generally distributed proportionally. Renaud (2012) investigated that how employees in a health board perceived and experienced information governance policies. They discovered that staff often felt subjugated by policies, they experienced a lack of support experienced pressure to comply and to motivate the staff they managed to comply with policy directives. Dembe et al.(2011) performed a study on Employees' satisfaction

with employer-sponsored elder-care programs. It was found that respondents were generally satisfied with the services provided by elder care provider organizations. However most respondents did not feel that the services help minimize care giving expenses. Hedden (2011) handled a study on Immunization Information System (IIS) in health services. IIS were developed to improve quality and efficiencies in health care management. IIS relevant statutes and regulations were identified through legal databases. Sumner (2011) focused a study on information sharing among health care employers using technology. The study was to determine the benefits, risks and past experiences of those involved in information sharing. The study presented that human resource professionals can utilize technology and existing theory to properly implement information sharing techniques into their organizations. Webster (2011) examined the relationship between medicare enrollee knowledge of their medicare health insurance and socio-demographic factors, health status and the use of health services. Hlaing Swe (2010) performed a study on refugees from Myanmar and their health care needs in the United States. The major issues identified were non-compliance with tuberculosis prevention medication due to barriers to obtaining medication refills, to accessing specialty care services; transportation issues etc. Venkatachalam (2010) investigated a study on rural insurance policy holders' satisfaction. Out of 370 villages, 4 villages had selected to be included in the sample as convenient sampling basis at the rate of one village from each of the four directions and name of the villages were selected. The study revealed that policy holders' awareness had influenced on their level of satisfaction. Diane (2007) examined the relationship of the duration of time without health insurance to access and utilization of health care. Joe (2006) conducted a study on health inequality in India.

### **3. OBJECTIVES OF THE STUDY**

The main objectives of the study are following:

1. To find out the awareness of ESI Scheme among the workers;
2. To know the use of ESI Scheme among the workers.
3. To identify the sources of information about this scheme.
4. To understand the services of Employees' State Insurance Scheme.
5. To assess the effectiveness and accessibility of ESI Scheme to the workers.

### **4. SCOPE AND LIMITATIONS OF THE STUDY**

The scope of the present study is limited to Industrial workers in Dharmadam Panchayat. 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 Kerala as a whole as the study is limited to Dharmadam Panchayat area. 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 Dharmadam Panchayat. So study has less relevance to universalisation of result.

## **5. 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 at Thalassery and gets the details about the ESI scheme and also gets the lists of ESI registered industries within the Dharmadam Panchayat. Secondary data were collected from various sources such as census reports, journals, government web sites etc.

The data was collected from different industrial sectors of workers at Dharmadam Panchayat. There are seven industries registered in ESI scheme. They are very few in number hence the investigator has not used any sampling technique; the whole population was taken for this study.

## **6. ANALYSIS AND INTERPRETATION OF DATA**

In order to study the awareness and use of Employees' State Insurance Services in Dharmadam Panchayat, the data collected were analyzed on the basis of workers in different industrial sectors.

### **6.1 The sample details**

The data was collected from different industrial sectors of workers at Dharmadam Panchayat. There are seven industries registered in ESI scheme.

**Table 1: Sample details of various Industries at Dharmadam Panchayat**

Name of Industry	Total number of workers	No. of workers in Dharmadam Panchayat	Number of beneficiaries surveyed
Gemini plastics	17	8	8
Lakshmi Engineering Enterprises	10	10	10
Indulekha	100	30	25
Karthika Match Industry	33	20	20
Karthika Pencil Slats	20	8	8
Rotary English Medium School	15	4	4
Holy Angels School	20	5	5
Total	215	85	80

Source: field study

## 6.2 Awareness of Services provided by ESI Corporation

The details of services such as sickness benefits, maternity benefits, temporary benefits, permanent benefits, dependence benefits, funeral expense, and leave benefits are shown in Table 2.

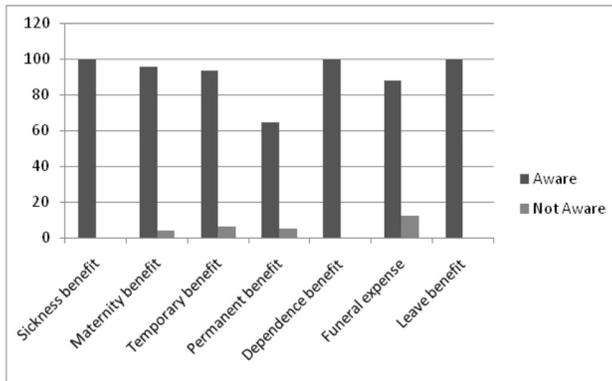
**Table 2: Awareness of ESI services among the workers**

Services	No. of workers				Total	
	Aware		Not aware		No.	Per cent
	No.	Per cent	No.	Per cent		
Sickness benefits	80	100	-	-	80	100
Maternity benefits	77	96	3	4	80	100
Temporary benefits	75	94	5	6	80	100
Permanent benefits	76	95	4	5	80	100
Dependant's benefits	80	100	-	-	80	100
Funeral expense	70	88	10	12	80	100
Leave benefits	80	100	-	-	80	100

As per the above table all workers are aware of the services provided by ESI Corporation like sickness benefits, dependants' benefits and leave benefits. About maternity benefits 96 per cent are aware, 95 per cent are aware of permanent benefits, 94 per cent are aware temporary benefits and 88 per cent are aware of funeral expense.

It is established that all workers are fully aware of sickness benefits, dependant's benefits and 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.



**Figure 1 Graphical representation of the awareness of ESI services by the workers**

### 6.3 Sources of Information about the ESI Scheme

There are various sources forgetting information about the ESI scheme. List of these Information sources are given in Table 3

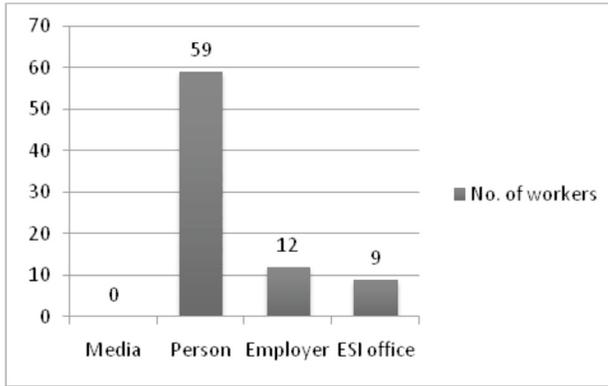
**Table 3: Sources of Information about the Scheme of ESI among the workers**

Sources	No. of workers	
	No.	Per cent
Media	-	-
Person	59	74
Employer	12	15
ESI office	9	11
Total	80	100

An attempt is made here to ascertain the sources of information such as media, interpersonal communication, the employer, and the ESI office. It is found that 74 per cent workers are getting information from interpersonal communication, 15 per cent are getting information from the employer and 11 per cent are getting from the ESI office. No employer has utilized the media for getting information of ESI scheme.

Majority of workers are getting information from interpersonal communication. Media is the least sought source of information.

Graphical representation of Sources of Information about the Scheme of ESI is given in figure 2.



**Figure 2 Graphical representation of Sources of Information about the Scheme of ESI by the workers**

#### 6.4 Utilization of services provided by ESI Corporation

##### 6.4.1 Utilization of medical benefits of ESI

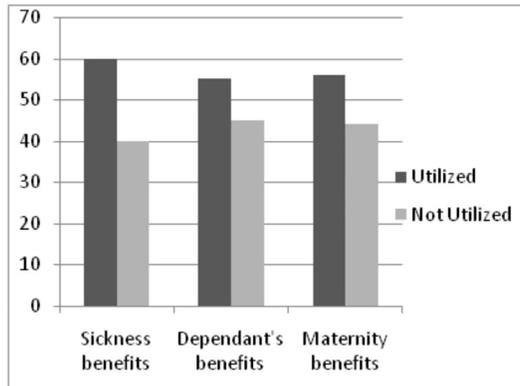
Medical benefits can be categorized as sickness benefits, dependant's benefits and maternity benefits. The utilization of these benefits as below

**Table 4: Utilization of medical benefits of ESI**

Medical benefits	No. of workers				Total	
	Utilized	Percent	Not utilized	Percent	No.	Percent
Sickness benefits	48	60	32	40	80	100
Dependant's benefits	44	55	36	45	80	100
Maternity benefits	45	56	35	44	80	100

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

Graphical representation of utilization of medical benefits of ESI is given in figure 3



**Figure 3 Graphical representation of utilization of medical benefits of ESI**

### 6.4.2 Utilization of Leave benefits under ESI scheme

The respondents were asked to indicate their utilization of leave benefits of ESI. The details regarding are shown in Table 4

**Table 5: Utilization of Leave benefits under ESI scheme**

Responses about services	No. of workers	
	No.	Per cent
Yes	80	100
No	-	-
Total	80	100

The analysis revealed that all the workers are utilizing the leave benefits provided by ESI Corporation.

### 6.4.3 Utilization of ESI Dispensary

The table shows the responses of workers regarding their utilization of ESI Dispensary.

**Table 6: Utilization of ESI Dispensary by the workers**

Responses about the use	No. of workers	
	No.	Percent
Yes	48	60
No	32	40
Total	80	100

The table depicts that 60 per cent of industrial workers are utilizing the ESI Dispensary and 40 per cent of workers are not utilizing ESI Dispensary. It is revealed that most of the industrial workers are utilizing ESI Dispensary.

### 6.5 Purpose of visiting the ESI Dispensary

The respondents were asked to indicate their purpose of visit to the ESI Dispensary. The workers preferred the ESI Dispensary for treatment of minor diseases; like cold, fever, etc and major diseases like heart diseases, cancer and also for occupational hazards.

**Table 7: Purpose of visiting the ESI Dispensary**

Purpose	No. of workers	
	No.	Per cent
Minor treatments	18	37.5
Major treatments	6	12.5
Occupational hazard	16	33.3
All the above	8	17
Total	48	100

Most of the industrial workers are visiting ESI Dispensary for treatment of major diseases. Very few are visit for all the treatments.

### 6.6 Barriers in accessing the services of ESI Dispensary

In order to find out the problems faced, the investigator were asked to the worker and record the problems faced by them, the data collected can be represented as follows

**Table 8: Barriers for Use of ESI Dispensary**

Barriers	No. of workers		Total	
	No.	Per cent	No.	Per cent
Distance to the ESI Dispensary	5	6	80	100
Lack of medicines	76	95	80	100
Lack of doctor	63	79	80	100
Lack of facilities	72	90	80	100
Bottleneck procedures	79	99	80	100

It is found that 99 per cent of workers feel bottlenecks in procedures. Lack of medicines is also a problem faced by 95 per cent of workers, 90 per cent of workers feels lack of medical facilities as barrier, 79 per cent feels that lack of doctor and 6 per cent feels distance as a barrier.

**7. 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.
- Media is the least sought source of information for getting the ESI.
- Majority of workers are utilizing the sickness benefits, maternity benefits and dependant's benefits provided by the ESI dispensary.
- All the workers are utilizing the leave benefits provided by ESI Corporation.
- Majority of workers are utilizing the ESI dispensary.
- Large majority of workers are utilizing the ESI dispensary for treatment of minor diseases and majority of them are for occupational hazard.
- Very few are visiting to the ESI dispensary for treatment of major diseases and all the diseases.
- 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.

## 8. SUGGESTIONS FOR IMPROVEMENT

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

- 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.

## 9. CONCLUSION

The present study deals with the awareness and se of Employees' State Insurance Scheme in Dharmadam Panchayat. The findings shows 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.

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