



A STUDY OF AWARENESS AND UTILIZATION OF MATERNITY BENEFIT UNDER THE ESI SCHEME AMONG INSURED PERSON WORKING IN A TERTIARY CARE GOVERNMENT TEACHING HOSPITAL LUCKNOW

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ABSTRACT

Background: The Employees' State Insurance (ESI) Scheme provides comprehensive social security benefits, including maternity benefits, to insured persons. Maternity benefits are especially important for working women, as they ensure financial protection and access to healthcare during pregnancy, delivery, and the postpartum period. However, limited awareness and suboptimal utilization of these benefits have been reported in various settings. **Objective:** To assess the level of awareness and utilization of maternity benefits under the ESI Scheme among insured persons working in a tertiary care government teaching hospital in Lucknow. **Methods:** A cross-sectional descriptive study was conducted among 461 insured employees of the selected teaching hospital. A structured questionnaire was administered to collect data on socio-demographic characteristics, awareness of maternity benefits, and utilization practices. Data were analysed using descriptive statistics. **Results:** Awareness of maternity benefits varied across demographic groups and was generally higher among women, those with higher education levels, and longer duration of employment. Despite moderate awareness, actual utilization of maternity benefits was very low. Barriers to utilization included lack of procedural knowledge, perceived complexity of administrative procedures and work constraints. **Conclusion:** Although awareness of maternity benefits under the ESI Scheme among insured hospital employees is moderate, actual utilization remains suboptimal. Enhanced informational outreach, targeted counselling, and streamlined administrative procedures are recommended to improve the uptake of maternity benefits.

KEYWORDS

ESI (Employees' State Insurance) Scheme, Insured person (IP), Awareness, Utilization, Maternity Benefit.

INTRODUCTION:

The maternity benefit component of the ESI Scheme is designed to safeguard the health of insured women during pregnancy and confinement and to provide cash compensation during the period when they are unable to work. An eligible insured woman is entitled to paid leave and medical services for prenatal, delivery, and postnatal care, which are intended to reduce maternal morbidity and mortality and enable safe childbirth without imposing financial hardship.

However, awareness of entitlements and the actual utilization of maternity benefits are often inconsistent, even among populations working in healthcare environments. Awareness defined as accurate knowledge of eligibility, benefit entitlements, and access procedures is a prerequisite for effective utilization. Without sufficient awareness, even well-designed social security programs may fail to deliver their intended benefits. Utilization, on the other hand, reflects the actual engagement of eligible beneficiaries with the available services and may be influenced by personal, organizational, and systemic factors. This study focuses on insured employees working in a tertiary care government teaching hospital in Lucknow, a setting where awareness might be expected to be relatively high due to proximity to health services. The study seeks to assess the level of awareness and utilization of maternity benefits among this group and to identify the demographic determinants of awareness and utilization.

AIM:

To study awareness & utilization of ESI Scheme, Maternity benefits among Insured Persons working in a Tertiary Care Government Teaching Hospital, Lucknow.

METHODOLOGY:

It was an observational study. Study was conducted in King George's Medical university, Lucknow. Total sample size collected was 461. All the Data were collected through a structured Questioner and analysed accordingly.

OBSERVATION AND DISCUSSION:

Data were collected using structured Questioner with the demographic profile such as age group, education status, Gender, Residence, Marital status, No of Dependents of Insured person (IP), Employment duration and Monthly income taking into consideration. Observation was as under.

A. Awareness of Maternity Benefit:

Awareness of maternity Benefit on the basis of Gender-

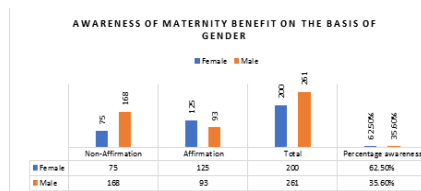


Figure-1 awareness of 'Maternity Benefit' across different gender groups.

The data shows that among total 461 respondents' awareness levels for 'Maternity Benefit' among Females was 65.5% (125) out of 200 while in male was 35.60% (93) out of 261.

This infers that females are more aware 65.5% than male 35.60% probably due to benefit applied to female only.

Awareness of maternity Benefit on the basis of Education-

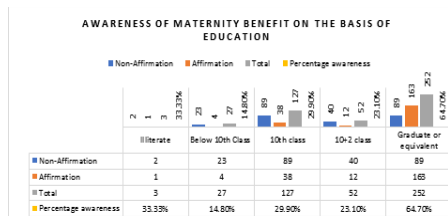
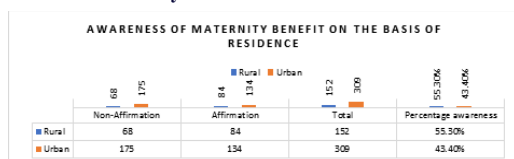


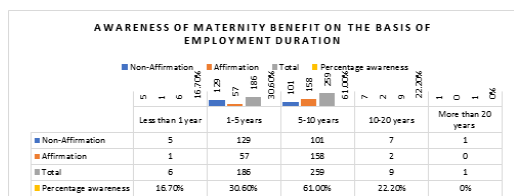
Figure-2 awareness of 'Maternity Benefit' across different education groups.

The data shows that among total 461 respondents awareness levels of 'Maternity Benefit' for IP who was Illiterate were 33.33% (1) out of 3, educated Below 10th Class were 14.80% (4) out of 27, 10th Class were 29.90% (38) out of 127, 10+2 Class were 23.10% (12) out of 52 and Graduate or Equivalent were 64.70% (163) out of 252.

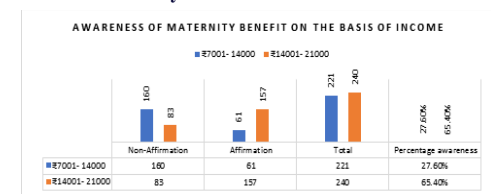
Awareness of maternity Benefit on the basis of Residence-

Awareness of maternity Benefit on the basis of Residence-**Figure-3** awareness of 'Maternity Benefit' across different residence groups.

The data shows that among total 461 respondents awareness levels of 'Maternity Benefit' among urban was 43.40% 134 out of 309 while in rural is 55.3% 84 out of 152.

Awareness of maternity Benefit on the basis of Employment Duration-**Figure-4** awareness of 'Maternity Benefit' across different employment duration groups.

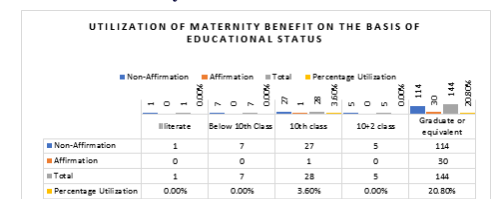
The data shows that Among total 461 respondents' awareness levels of 'Maternity Benefit' for IP having Employment duration Less than 1 year were 16.70% (1) out of 6, 1-5 years were 30.60% (57) out of 186, 5-10 years were 61% (158) out of 259, 10-20 years were 22.20% (2) out of 9 and more than 20 years were 0.00% (0).

Awareness of maternity Benefit on the basis of Income-**Figure-5** awareness of 'Maternity Benefit' across different income groups.

The data shows that Among total 461 respondents' awareness levels of 'Maternity Benefit' for IP having monthly income of 7001- 14000 were 22.60% (61) out of 221 and having monthly income of 14001-21000 were 65.40% (157) out of 240.

Utilization Maternity Benefits:

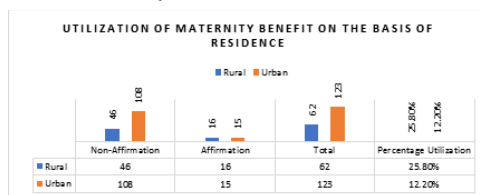
*Note-This benefit applied only to female and married Insured Persons. The total married female insured women was 185.

Utilization of Maternity Benefit on the basis of educational status:**Figure-6** utilization of 'Maternity Benefit' across different education status groups.

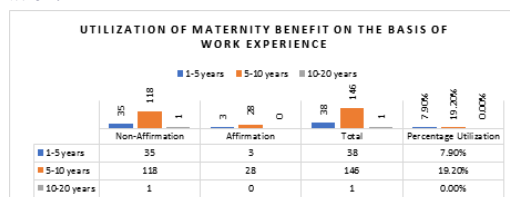
The data shows that among a total of 185 respondents, utilization of 'Maternity Benefit' varied across education levels as follows:

- Illiterate respondents showed a utilization rate of 0% (0) out of 1.
- Respondents educated below 10th class reported 0% utilization (0) out of 7.
- Respondents educated up to 10th class had a utilization rate of 3.60% (1) out of 28.

- Respondents with 10+2 class education showed a utilization of 0% (0) out of 5.
- Respondents who were Graduate or equivalent recorded a utilization rate of 20.80% (30) out of 144.

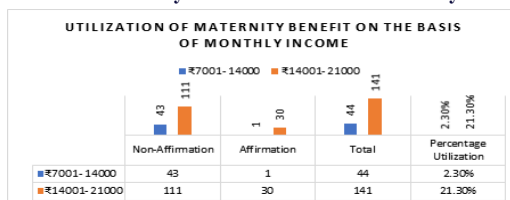
Utilization of Maternity Benefit on the basis of residence:**Figure-7** utilization of 'Maternity Benefit' across different Residential groups.

The data shows that among a total of 185 respondents, utilization of 'Maternity Benefit' among Rural insured persons was 25.8% (16) out of 62, whereas among urban insured persons it was 12.20% (15) out of 123.

Utilization of Maternity Benefit on the basis of Employment Duration:**Figure-8** utilization of 'Maternity Benefit' across Employment Duration groups.

The data shows that among a total of 185 respondents, utilization of 'Maternity Benefit' varied across Employment Duration of IP as follows:

- Respondents having 1-5 Years of employment Duration had a utilization rate of 7.90% (3) out of 38.
- Respondents with 5-10 Years of employment Duration showed a utilization of 19.20% (28) out of 146.
- Respondents with 10-20 Years of employment Duration showed a utilization of 0% (0) out of 1.

Utilization of Maternity Benefit on the basis of Monthly Income:**Figure-9** utilization of 'Maternity Benefit' across different Income groups.

The data shows that among a total of 185 respondents, utilization of 'Maternity Benefit' among insured persons who had monthly income 7001- 14000 was 2.30% (1) out of 44, whereas among 14001-21000 per month income group insured persons it was 21.30% (30) out of 141.

RESULT:

The result of the study conducted among 461 respondents was as under-

Awareness of Maternity Benefit among Insured Person-

- Females are more aware (65.5%) than 35.60% male probably due to benefit applied to female only.
- Awareness of 'Maternity Benefit' was highest 64.70% among Graduate or equivalent
- Person residing at rural areas were more aware 55.3% than urban 43.40%.

- IP with 5–10 years of employment duration report the highest 61% awareness of 'Maternity Benefit'.
- IP having monthly income of 14001- 21000 had the highest awareness of 'Maternity Benefit' 65.40%.

Utilization of Maternity Benefit among Insured Person-

- Utilization of 'Maternity Benefit' services was highest among Graduate or equivalent 20.80%.
- Rural insured persons reported a higher utilization (25.8%) of 'Maternity Benefit' services compared to Urban respondents (12.20%).
- Utilization of 'Maternity Benefit' services was highest among respondents having 5-10 Years of employment Duration (19.20%).
- Insured persons reported highest utilization who had monthly income 14001-21000 (21.30%).

CONCLUSION:

Awareness of maternity benefits was found to be higher among female insured persons, graduates, and those with longer employment duration, suggesting that education and work experience positively influence knowledge of benefit entitlements. However, awareness alone did not necessarily translate into utilization.

Lower utilization was influenced by factors such as inadequate understanding of claim procedures, lack of guidance at the workplace, time constraints, and preference for private healthcare facilities. The findings also suggest that even in a healthcare-oriented work environment, insured persons may not fully access statutory benefits unless targeted information and institutional support mechanisms are in place.

RECOMMENDATIONS:

Due to large gap between awareness and utilization following things are recommended-

- Regular orientation and awareness sessions should be conducted for insured persons at workplaces
- Training of ESI Healthcare Staff.
- Educate insured persons during visits.
- Explain benefit eligibility and procedures clearly.
- Encourage utilization of entitled services.
- Simplification of Procedures and provide- step-by-step guidance for utilization.

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