



Insured Persons' Satisfaction on ESI Corporation – Special Reference to Dindigul

* Dr. A. Jeyapragash ** P. Padma Priya

* Associate Professor of Commerce G.T.N.Arts College, Dindigul - 624 001

** Research Scholar-Commerce G.T.N. Arts College, Dindigul – 624 005

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Introduction

The promulgation of the ESI Act, by the Parliament was the major legislation on social security for workers in independent India. The ESI Act encompasses certain health related eventualities that the workers are generally exposed to, such as sickness, maternity, temporary or permanent disablement, occupational disease or death due to employment injury, resulting in loss of wages or earning capacity - total or partial. Social security provisions made in the Act to counterbalance or negate the resulting physical or financial distress in such contingencies are, thus, aimed at upholding human dignity in times of crisis through protection from deprivation, destitution and social degradation while enabling the society the retention and continuity of a socially useful and productive manpower.

Thus, the ESI Scheme of India is an integrated social security scheme engineered to provide social protection to employees in the organized sector and their dependents in contingencies, such as, sickness, maternity or death and disablement due to an employment injury or occupational disease. The beneficiaries of the ESI Scheme include both the insured persons and their dependents. While the insured persons are eligible for all the social security benefits under the Scheme, their dependents are eligible only for the medical benefit.

Employees' State Insurance (ESI) Corporation

The ESI Corporation is a body corporate having perpetual succession and a common seal, set up by the Government of India on 24th February 1952, under the provisions of the ESI Act, 1948 to administer and execute the Scheme of Employees' State Insurance. The main source of fund of the Corporation is the contributions raised from employees covered under the ESI Scheme and their employers, as a fixed percentage of wages.

The monthly wage limit for coverage under the ESI act would be such as prescribed by the central government in the ESI [central] rules, 1950. The existing wage ceiling for coverage [excluding remuneration for over-time work] is Rs.10000 per month [rule 50 of ESI central rules, 1950]. An employee who is covered at the beginning of a contribution period shall continue to remain covered till the end of that contribution period notwithstanding the fact that his wages may exceed the prescribed wage ceiling at any time after the commencement of that contribution period.

The ESI Act envisages the setting up of various kinds of machinery for the effective functioning of the ESI Scheme in the country. Accordingly Inspectorates, Revenue Recovery Machinery, Employees' Insurance Court and Grievances Redress Cell have been set up and working in the Corporation.

The ESI Scheme in Tamil Nadu

In Tamil Nadu ESI Scheme has been implemented on 23.1.1955 in 5 centres (Ondipudur, Singanallur, Sowripa-

layam, Upplipalayam, Vellalore) in Coimbatore and then in Chennai on 20.11.1955 at 14 centres (Egmore, Kilpauk I & II, Kondithope, Choolai, Saidapet, Sembium, Tondiarpet, Triplicane, Harbour, Perambur I & II, Annasalai, Mylapore). From its inception, it has been gradually but steadily extended to new geographical areas in this state in a phased manner. Now this scheme is being implemented almost in all Districts and rendering medical facilities to the Labour Population (Insured Persons) through 190 ESI Dispensaries and 8+1 ESI Hospitals (8 ESI Hospitals under the control of Government of Tamil Nadu and 1 ESI Hospital functioning under the control of ESI Corporation, New Delhi)

There are four Regions viz. Chennai, Madurai, Coimbatore and Salem and having 42 ESI Dispensaries in Chennai Region, 57 ESI Dispensaries in Madurai Regions, 38 in Coimbatore Region and 53 Dispensaries in Salem Region.

For the purpose of disbursement of cash benefits and to control and monitor the implementation of the ESI Act in the State, Regional Office of the ESI Corporation is set up at Trichy. 63 Branch Offices are set up in different centers of the State to disburse the cash benefits to the insured persons and their dependents. Regional Director with supporting staff heads the Region and the Manager with supporting staff manages the Branch Offices. At the end of March 2009, 8896 factories and 3151 establishments (total 12047 enterprises) at 63 centers in all the districts of the Tamilnadu State had been brought under the coverage of the ESI Act benefiting 334150 employees and their dependents.

Thus, the ESI Scheme of India is an integrated social security scheme engineered to provide social protection to employees in the organized sector and their dependents in contingencies, such as, sickness, maternity or death and disablement due to an employment injury or occupational disease. The present study has been undertaken to examine the performance of the Employees' State Insurance Corporation. More specifically, the study attempts to study the insured persons' level of satisfaction on the functioning of ESI hospitals in Dindigul.

Selection of sample

For selecting the respondents (insured persons) for the study, multistage sampling framework was followed. In the first stage, the enterprises were selected from the two branch offices in Dindigul and Palani of the ESI Corporation were selected. In the second stage, insured persons were selected from the sample enterprises.

Selection of sample enterprises

The required numbers of enterprises for the study (120) were selected at random from the two branch offices, in the ratio of the total number of enterprises in the branch offices of Dindigul district. Thus, 72 enterprises from Dindigul branch

office and 48 from Palani branch office were selected. The enterprises selected consist of both factories and establishments. They were selected in the ratio of the total number of the factories and the establishments in the respective branch offices. Thus, the enterprises selected consist of 75 factories and 45 establishments.

Selection of sample insured persons

20 per cent of insured persons from each of the sample enterprises were selected at random. The selected insured persons consisted of both males and females on the basis of the total number in each category. Thus, the selected 520 insured persons consisted of 324 insured persons (230 males and 94 females) from 75 factories and 196 insured persons (124 males and 72 females) from 45 establishments.

Collection of data

Both primary and secondary data were used for the study. The primary data were collected from the respondents based on structured interview schedule. Discussions were also held with high-level officials of the ESI Corporation, the leaders of various trade unions and office bearers of the employers' association. The secondary data were collected from the publications of the ESI Corporation, reports, books and periodicals.

Tools of analysis

The data collected were suitably classified and analyzed keeping in view the objectives of the study. For the purpose of analysis, statistical tools like averages, Analysis of variance and 'F' test have been applied. In addition to this, the inter-relationship of each group was also calculated. For quantitative factors, co-efficient of correlation and partial regression analysis have also been worked out.

Insured Persons' Level of Satisfaction Related to Various Factors

Insured persons' level of satisfaction relating to the various factors influencing the ESI Corporation in Dindigul is abstract and qualitative. It can be measured only indirectly through their opinions or response to various factors in their ESI Corporation. A scale by name "Insured Persons' Satisfaction Scale" has been constructed to measure the level of satisfaction of each insured person respondent.

The responses of the sample respondents to the 32 items have been recorded. The Insured Persons' Satisfaction Scale has a maximum score of 160. The respondents have been grouped into three categories namely (i) Low-level of satisfaction (ii) Medium-level of satisfaction and (iii) High-level of satisfaction. This classification is done according to "Mean + SD" criterion. Their mean score is 125 and SD is 7.

ANALYSIS OF THE DATA

The sample insured persons are divided into three categories based on their respective scores. The distribution of respondents according to their levels of satisfaction is shown in the following table.

Distribution of Sample of Insured Persons on the basis of their Level of Satisfaction

S.No.	Level of Satisfaction	No. of Insured Persons	Percentage
1	Low	67	12.9
2	Medium	340	65.4
3	High	113	21.7
	Total	520	100.00

It is observed that 67 respondents have low-level of satisfaction. It works out to 12.9 per cent. There are 340 medium-level of satisfaction of insured persons. 21.7 per cent high-level of satisfaction respondents of insured persons are in ESI Corporation in Dindigul. It is found that around two third of the respondents have medium-level of satisfaction in ESI Corporation in Dindigul. The following is the essence of the analysis:

The average satisfaction score of the sample respondents is 125.52 out of the maximum of 160. The old-aged respondents have derived high level of satisfaction than the young and the middle.

The female respondents have high level of satisfaction than male respondents. The percentage of high-level of satisfaction is the highest among the Post Graduate level of education. The married respondents have high satisfaction than the unmarried respondents.

The percentage of high level of satisfaction is the highest among the insured persons belonging to joint families. The percentage of high level of satisfaction is the highest among the forward class respondents. The percentage of respondents with high level of satisfaction is the highest among permanent insured persons.

The percentage of respondents with higher level of satisfaction is the highest among the high income group. The insured persons who have been working for a medium period have high level of satisfaction. The percentage of high level of satisfaction is the highest among the insured persons who are member of the various trade unions.

The percentage of insured persons with high level of satisfaction is the highest among respondents of high performers. The percentage of insured persons who are aware of the ESI is the highest among the highly satisfied insured persons.

The simple correlation analysis made in the study is given below which shows that there is a significant relationship between eight factors with satisfaction.

Simple Correlation of Selected Factors with Satisfaction

S.No	Factors	Correlation Co-efficient	Table value $t_{(n-1)}$	Significance
1	Age	0.180	0.105	Significant
2	Sex	-0.123	0.105	Significant
3	Marital Status	0.338	0.105	Significant
4	Education	0.004	0.105	Not Significant
5	Community	0.044	0.105	Not Significant
6	Type of Family	0.024	0.105	Not Significant
7	Status of Employment	0.113	0.105	Significant
8	Monthly Income	0.109	0.105	Significant
9	Experience	0.032	0.105	Not Significant
10	Membership	0.122	0.105	Significant
11	Performance	0.193	0.105	Significant
12	Awareness	0.256	0.105	Significant

Twelve factors are identified and their influences on satisfaction have been analyzed. Among the factors tested, Age, Sex, Marital Status, Status of Employment, Income, Membership, Performance and Awareness are the significant influences on satisfaction:

The statistical tests have also proved that Education, Community, Type of Family and Experience factors do not influence satisfaction.

Stepwise multiple regression analysis of eight factors reveal that Age, Sex, Marital Status, Status of Employment, Income, Membership, Performance and Awareness have significant influence on satisfaction when the influence of other factors is kept constant.

CONCLUSION

The study stresses that the insured persons have to be provided with as many facilities as are necessary for their betterment and satisfaction. To create a cordial atmosphere and smooth relationship between enterprises, Employees State Insurance Corporation and insured persons, it is essential to satisfy the need of the later. It will definitely improve the efficiency of the ESI and will in turn; ESI becomes a machinery to protect insured persons in the organized sector and their dependents.

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