



A study on awareness and effective usefulness of employee state insurance (ESI) among teachers with special references to Coimbatore city

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Abstract

Employee State Insurance (ESI) plays a crucial role in providing financial security and peace of mind to employees, including teachers. This study aims to investigate the level of awareness and the perceived effectiveness of employee state insurance among teachers. The research involves a comprehensive survey of teachers from various educational institutions to gather insights into their knowledge and understanding of insurance benefits and whether they find these policies helpful in times of need. The result of this study will aid in identifying potential gaps in awareness and usage, ultimately contributing to improving the overall insurance coverage and financial well-being of teachers.

Keywords: Employee, ESI benefits, awareness, security, teachers

Introduction

Human Resources Management (HRM) is the strategic approach to managing an organization's most valuable assets- its employees. It is a vital function within an organization that focuses on effectively recruiting, hiring, developing, and retaining employees to achieve the organization's objectives and goals. HRM plays a crucial role in aligning the workforce with the overall business strategy, creating a positive work environment, and fostering employee engagement and productivity.

Employee state insurance (ESI) is a crucial aspect of any employee benefits package, offering financial protection and support during unforeseen circumstances. In the context of teachers, who play a vital role in shaping future generations, ensuring their well-being is of utmost importance. This study aims to investigate the level of awareness and the perceived effectiveness of ESI among teachers.

Objectives of the study

- To assess the level of awareness among teachers about the existence and details of employee state insurance (ESI).
- To identify the types of ESI benefits coverage available to teachers and their preferences.
- To evaluate the perceived effectiveness and usefulness of employee state insurance (ESI) during times of need.

Scope of the study

- Investigation of the level of awareness that teachers have regarding the ESI benefits offered by them by their employers.
- Explore the factors that influence teachers' awareness of their ESI benefits.
- Examine the percentage of teachers who actively enroll in the available ESI plans and those who do not.

Limitation of the study

- If the sampling process does not adequately represent the diverse population of teachers, the findings may not be generalizable to all teachers.

- Respondents may overstate or understate their awareness or experiences with ESI, leading to inaccurate results.
- Teachers may answer survey questions in a way they believe is socially acceptable or expected, leading to potential inaccuracies in their responses.
- Relying solely on survey data without access to complementary secondary data might limit the depth of analysis and contextual understanding.
- The research may identify a correlation between awareness of ESI benefits and usage, but it may not be possible to determine if one causes the other.

Statement of the problem

The problem addressed in this study is the lack of comprehensive awareness and the perceived effectiveness of Employee State Insurance (ESI) among teachers. Despite the importance of insurance in providing financial security during challenging circumstances, many teachers may not be fully aware of the ESI benefits available to them. This lack of awareness could lead to teachers being underinsured or not taking advantage of the coverage that could benefit them in times of need.

Review of literature

- Dr. M. Prakash & M. Ragavi (2020). Employees' Awareness and Effective Utilization of ESI Benefits.
- Arthi & Israel R R 2020, 'A study on Awareness and Effective Utilization of ESI Benefits among Employees, In One of the Leading Hospitals in Bangalore', International Journal of Innovative Science and Research Technology, Vol.5, Issue.5.
- Dr. Mamta Jain, Kanika Kaondal (2019). A Study on Satisfaction of Beneficiaries by Employees Insurance Scheme, International Journal of Management, Technology, and Engineering, IX (I), ISSN NO: 2249-7455.
- Dr. Enid Masih, Aamir Abidi, (2018). Medical Care under Employee State Insurance, International Journal

of Management Studies ISSN (Print) 2249-0302 ISSN (Online) 2231-2528.

- Nayana S, (2017) in his research paper on “Employees’ Satisfaction and ESI Benefits among Public Sector Textile Workers in Kerala” focused on various social security schemes. This study said that social security schemes have the objective of helping the human at the time of death, diseases, and any kind of disability. ESI schemes protect the manpower and increase their productivity to achieve better results. So, the ESI Scheme had a great role in India
- Umesh Maiya (2016) in his study “Nurses perception towards ESI scheme: A study with reference to selected hospitals in Udupi district”, showed that there was no significant association between the level of satisfaction and the monthly family income, and there is also no association between level of satisfaction and other demographic variables such as age, gender, religion, dependent members and awareness about ESI.
- Muthu Lakshmi. G (2014). A Study on the Performance of the Employees State Insurance Scheme (ESI) With Special Reference to Tuticorin District, Golden research thoughts, 1-7.
- Hajizadehs.*et al.* (2012). Unmet need and met unneeded in health care utilization in Iran, International Journal of Social Economics, 39(6). 400-422.
- Dembe, Allard. *Et al.* (2011). Employees’ Satisfaction with employer–sponsored elder – care programs. International Journal of Workplace Health Management, 4(3), 216-227.
- Hlaing, Swe and Michael, Ross. (2010). Refugees from Myanmar and their health care needs in the US: a qualitative study at a refugee resettlement agency. International Journal of Migration, Health and Social Care, 6(1), 15-25.

Research methodology

Research methodology refers to the systematic process and techniques used to conduct research. It involves a structured approach to gathering, analyzing, and interpreting data to answer research questions or hypotheses. Common research methodologies include qualitative and quantitative methods, experimental designs, surveys, case studies, and more. The choice of methodology depends on the research objectives and the nature of the research topics. It’s essential to select an appropriate methodology to ensure the validity and reliability of the research findings.

Method of data collection

The data collected for this study is

Primary Data: The primary data are those which are collected from the teachers by use of google form primary.

Secondary Data: Secondary Data is data collected from the internet, books, journals, etc.

Area of study: The area of study is through Coimbatore city.

Sample size: Nearly 50 respondents from teachers of Coimbatore city were selected.

Tools used for Analysis: Data analysis tools are simple percentages and chi-square tests.

Data analysis and interpretation

Simple percentage analysis

Table 1: Showing the age of the respondents

Teaching experience	Percentage	Respondents
Below 1yr	40%	23
1-5yrs	22%	15
6-10yrs	28%	8
Above 10yrs	10%	4

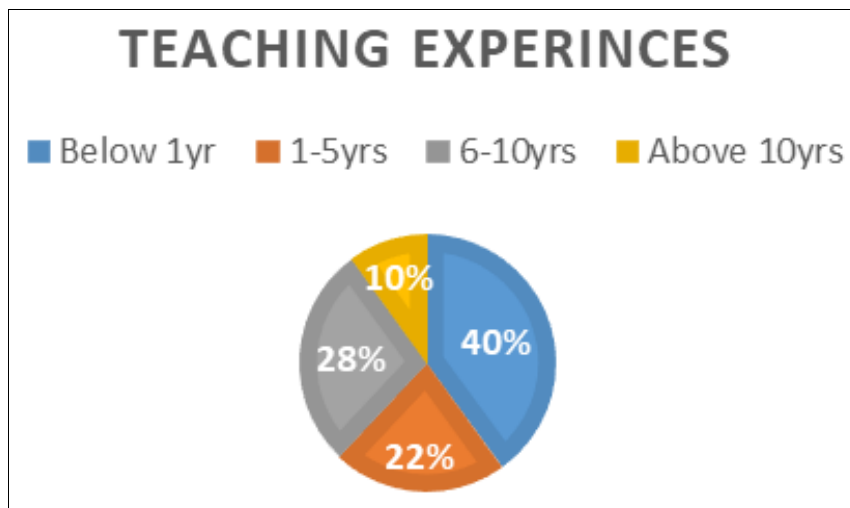


Fig 1: chart showing the age of the teachers

Interpretation

It is interpreted that it was found that the majority (58%) of the respondents are in the age group of 25-30.

Table 2: Showing effectiveness of ESI benefits in teachers' experience

Effectiveness rate	Percentage	Respondents
5-Extremely effective	22%	11
4-effective	52%	26
3-neutral	22%	11
2&1-not effective	4%	2

Interpretation

It is interpreted that most (52%) of the respondents rate the effectiveness as 4-effective and the least (4%) is 2&1- not effective.

CHI-SQUARE ANALYSIS

Chi-square analysis formula: $=\sum (O_i - E_i)^2 / E_i \chi^2$

Degree of freedom = (r-1) (c-1)

Ho: There is a significant relationship between marital status and usage of ESI benefits.

Table 3

Particular	Medical benefits	Maternity benefits	Sickness benefits	Grand total
Married	7	4	9	20
Single	23	4	3	30
Grand total	30	8	16	50

Table 4: chi-square

O	E	O-E	(O-E) ²	(O-E) ² /E
7	12	-5	25	2.08
23	18	5	25	1.39
4	3.2	0.8	0.64	0.2
4	4.8	-0.8	0.64	0.13
9	6.4	2.6	6.76	1.06
3	1.8	1.2	1.44	0.80
			TOTAL	5.66

Source: Primary
Significance level = 0.05

Result

The calculated chi-square value of 5.66 is less than the table value of 5.991. Hence the hypothesis is accepted and it is a Null hypothesis.

FINDINGS

- The majority of respondents (58%) are aged 25-30.
- The majority of respondents (66%) are female.
- The majority of respondents (58%) are single.
- The majority of respondents (40%) monthly income 5000-10000.
- The majority of respondents (46%) teaching experience is below 1 year.
- The majority of respondents (70%) work in private schools.
- The majority of respondents (86%) are aware of the ESI Act.
- The majority of respondents (36%) become aware of colleagues or co-workers.
- The majority of respondents (72%) are getting benefits in their workplace.
- The majority of respondents (62%) have used the medical benefits.
- The majority of respondents (54%) said that ESI is important.
- The majority of respondents (52%) have rated the effectiveness of ESI as 4-effective.
- The majority respondents (42%) have said that ESI is access to quality health care for teachers.
- The majority of respondents (46%) visit the ESI dispensary.
- The majority of respondents (58%) are aware that sickness benefits are extendable up to two years.

- The majority of respondents (52%) are neutrally aware of the Rajiv Gandhi Shramik Kalyan yojana under ESI policy.
- The majority of respondents (40%) are neutrally satisfied with cash benefits.
- The ESI benefits are easily available neutrally (62%) majority of respondents.
- The majority of respondents (64%) are getting ESI benefits in moderate delay in their workplace.
- The majority of respondents (58%) have no queries about ESI policy.
- The majority of respondents (44%) are satisfied with the services of the administrative staff claiming the benefits

Suggestions

- Encourage employers to actively participate in ESI awareness programs, assist their employees in the registration process, and provide necessary documentation.
- Organize health camps at workplaces or nearby locations to facilitate health check-ups and create awareness about ESI benefits.
- Send regular updates and reminders about ESI benefits via email, SMS, or physical notices to keep employees informed.
- Provide information in multiple regional languages to ensure that all employees can understand their ESI benefits.
- Host regular workshops and seminars for both employers and employees to explain the benefits of ESI, the registration process, and how to avail the benefits.

Conclusion

The findings of this study will contribute to a better understanding of the awareness and effective usefulness of employee state insurance among teachers. The results will have practical implications for educational institutions, insurance providers, and policymakers, guiding them in designing and implementing insurance programs that meet the specific needs of teachers and foster a sense of financial security among them. ESI benefits always play an important role in improving the financial situation of teachers.

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