



A STUDY ON AWARENESS AND SATISFACTION OF EMPLOYEE'S STATE INSURANCE POLICY HOLDERS IN COIMBATORE CITY

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ABSTRACT:

This study investigates the awareness and satisfaction levels of Employees' State Insurance (ESI) policyholders in Coimbatore, Tamil Nadu. It explores the extent of employees' knowledge about ESI benefits and evaluates their perceptions and experiences with ESI services. Using descriptive research and purposive sampling of 154 respondents, the study highlights gaps in awareness, challenges in service delivery, and employee preferences regarding medical care. Findings suggest that although many are aware of ESI, understanding of its benefits remains limited. Recommendations include enhancing awareness campaigns, improving healthcare infrastructure, and streamlining the claim process to ensure optimal utilization and satisfaction.

Keywords: Employees' State Insurance (ESI), Employee Satisfaction, Awareness Level, Social Security, Coimbatore, Healthcare Services, ESI Benefits, Policyholder Perception, Claim Process, Employee Welfare.

INTRODUCTION

The Employee's State Insurance (ESI) scheme is an important part of India's social security system, offering financial stability and health protection to employees. It covers various benefits such as medical care, sickness, maternity, and disability support. Despite its significance, many employees are unaware of the full scope of benefits available under the ESI scheme.

This study focuses on understanding the awareness and usage of ESI benefits among employees. It aims to identify the challenges faced in accessing these services and evaluates satisfaction levels. The research will help suggest ways to improve awareness, communication, and service delivery, contributing to better employee well-being and more effective implementation of the ESI system.

REVIEW OF LITERATURE :

1.Sampath Kumar (2000):

Sampath Kumar examined the performance of the Employees' State Insurance Corporation during the period from 1980–81 to 1987–88. His study found that the scope of the scheme, in terms of the number of covered employees and insured persons, remained largely stagnant and even declined in some cases. He emphasized the need for policy revisions and stronger implementation to enhance scheme effectiveness.

2.S.Thomas(2005):

Thomas, in his editorial role for *ESI Samachar*, pointed out that despite efforts by the Corporation to improve services, public perception of the ESI scheme remained unsatisfactory. He noted inefficiencies in service delivery and called for mechanisms to assess beneficiary satisfaction and close performance gaps.

3. Ramesh Verma, Neelam Kumar & RajKumar(2012):

This study focused on the utilization of healthcare services under the ESI scheme in Rohtak district, Haryana. It revealed that many insured persons avoided ESI services due to facility distance and inconvenient OPD timings. The study also found a positive correlation between literacy levels and the utilization of healthcare services, suggesting that greater awareness leads to better use of benefits.

OBJECTIVES

- To study the awareness level of Employee's State Insurance Policy holders.
- To evaluate employee satisfaction level of Employee's State Insurance policies.

STATEMENT OF PROBLEM:

A Employee are contribution to ESI but not aware what are the services render by ESI and clarity Benefits this such helps to identity benefits this such helps to identity and wants , needs to public.

RESEARCH METHODOLOGY

The study is descriptive in nature. Primary data has been collected from respondents who are employees of using a questionnaire. Secondary sources are also utilized, including information from various journals and ESI websites. Employees are chosen as the sampling unit. A total of 154 responses were collected who are considered the sample for the study. The Purposive Sampling technique is employed to gather responses from the ESI benefit

STATISTICAL TOOLS USED

Tool used for the study are as follows:

1. Simple percentage analysis
2. Weighted Average and Rank Score Method

ANALYSIS AND INTERPRETATION**Awareness about the ESI Scheme of the Respondents****Table 1****Awareness about the ESI Scheme of the Respondents**

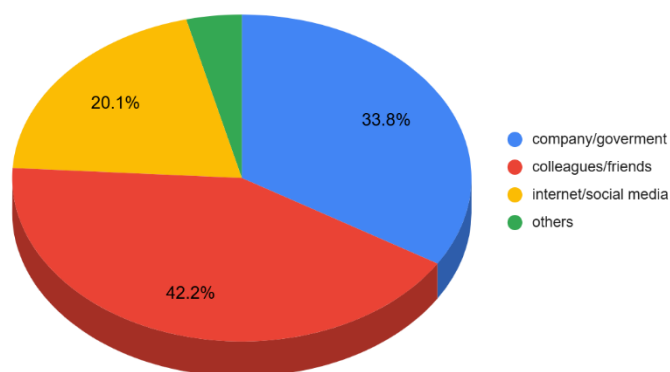
How did you aware about the ESI Scheme	No of respondents	Percentage
Company/government	52	33.77
Colleagues/friends	65	42.21
Internet/social media	31	20.13
Others	6	3.90
Total	154	100.00

Source: Primary Data

INTERPRETATION:

The above table indicates age of respondents with 33.77% Company/government and 42.21% Colleagues/friends and 20.13% Internet/social media and 3.90% Others.

It is found that most of respondents belongs to Colleagues/friends category with 42.21%.



Factor influence satisfaction level of ESI

Table 2

Factor influence satisfaction level of ESI

Factors	5	4	3	2	1	Total
ESI deduction	600	52	48	16	20	736
ESI dispecsery	70	340	172	40	8	630
ESI hospital	110	104	340	64	20	638
Sickness benefit	90	144	172	212	16	634
Maturity benifit	95	156	176	120	120	667
Disablement benefit	90	144	192	164	44	634
Funeral benefit	100	136	248	124	28	636
Other service	125	196	192	104	24	641

Source: Computed Data**INTERPRETATION**

The survey shows highest satisfaction with ESI Deduction, followed by general approval for services like the ESI Dispensary and Other Services. Benefits like Funeral, Maternity, and Hospital services received mixed feedback, indicating areas for improvement. Sickness and Disablement Benefits had the lowest satisfaction, suggesting the need for significant enhancements.

CONCLUSION

The study on ESI policyholders in Coimbatore city highlights a gap in awareness and mixed satisfaction levels. While many employees know about the ESI scheme, understanding of its benefits and processes is limited. Satisfaction is affected by issues like healthcare quality, long waiting times, and administrative inefficiencies. To improve, ESIC should focus on better awareness campaigns, enhance service quality, and streamline processes. Addressing these concerns will boost policyholder satisfaction and strengthen the ESI scheme's effectiveness as a social security measure.

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