

AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

SAI SOWMIYA S

39410179



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119

April – 2021



SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)

Accredited with "A" grade by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, Rajiv Gandhi Salai, Chennai – 600 119

www.sathyabama.ac.in

SCHOOL OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **SAI SOWMIYA S39410179** who have done the Project work entitled **AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL** under my supervision from January 2021 to March 2021.

Dr. N. KUMAR, M.A., M.Phil., PhD., MBA.

Dr. BHUVANESWARI G MBA., Ph.D

Dean – School of Business Administration

Submitted for Viva voce Examination held on _____.

Internal Examiner

(Name in Capital Letters
with signature)

External Examiner

(Name in Capital Letters
with signature)



TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. S. Sai Sowmiya** has completed her project on **Awareness and Effective Utilization of ESI Benefits** in fulfillment for completion of Master of Business Administration as prescribed by Satyabama Institute of Science & Technology, Chennai.

This project report is carried out by the student with relevant department.

We wish Ms. Sai Sowmiya all the very best in her future endeavors

For TATA INTERNATIONAL LIMITED

A handwritten signature in blue ink, appearing to read 'Senthil R'.

Senthil R

Sr. Manager - HR

DECLARATION

I **SAI SOWMIYA S 39410179** hereby declare that the Project Report entitled **AWARENESS AND EFFECTIVE UTILIZATION ESI BENEFITS** done by me under the guidance of **Dr. N. KUMARM.A., M.Phil., PhD., MBA.,** (Internal Guide) at **Tata International- Bachi shoes Division, Sipcot, Ranipet** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

SIGNATURE OF THE CANDIDATE

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **Dr. BHUVANESWARI G.**, Dean, School of Business Administration and **Dr. PALANI A.**, Head, School of Business Administration for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **Dr. N. KUMAR** for his valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the School of Business Administration who were helpful in many ways for the completion of the project.

SAI SOWMIYA S

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO
	ABSTRACT	i
	LIST OF TABLES	ii
	LIST OF CHARTS	iii
1	INTRODUCTION	1
	1.1 Introduction	1
	1.2 ESI Benefits	2
	1.3 Industry Profile	5
	1.4 Company Profile	8
	1.5 Need for the Study	14
	1.6 Objectives of the Study	14
2	REVIEW OF LITERATURE	15
3	RESEARCH METHODOLOGY	22
	3.1 Research Design	22
	3.2 Data collection	22
	3.3 Sources of Data	22
	3.4 Area of Study	23
	3.5 Sample Size	23
	3.6 Questionnaire preparation	23
	3.7 Tools used for Analysis	23
4	DATA ANALYSIS AND INTERPRETATION	26
	4.1 Percentage Analysis	27
	4.2 Correlation Analysis	50
	4.3 ANOVA Analysis	51
	4.4 Chi-Square Analysis	52
	4.5 Paired T-Test	53
5	FINDINGS, SUGGESTIONS AND CONCLUSION	54
	5.1 Findings of the Study	54
	5.2 Suggestions	56
	5.3 Conclusion	57
	REFERENCES	58
	APPENDIX – I (Questionnaire)	61
	APPENDIX – II (Article)	67

ABSTRACT OF THE WORK:

Employee State Insurance (ESI) Scheme is a huge social security. It is different from other types of insurance. It supports comprehensive full medical care and reasonable economic assistance to the beneficiaries in contingencies like hazards of sickness, maternity, disablement and death due to employment injury. It is one of the most effective and continual social measures available to the employees in working environment. The purpose of the study is to analysis the awareness and satisfaction with the level of Utilization of Employee State Insurance (ESI) policy. The study also attempts to review the various Employee State Insurance (ESI) benefits available to the Employees. A study questionnaire was framed and given to them to find awareness and to find the effects of utilization of Employee State Insurance (ESI) policy using some tools through SPSS software.

Simple random sampling method has used in the research work. Multiple choice and Rank questions have been chosen to collect the responses from 160employees of TATA INTERNATIONAL- BACHI SHOES DIVISION. The data collected has been analyzed through various statistical tools like Anova, Chi-square, Correlation and Paired t- test. Numerous new findings have been derived from this research has helped to provide few suggestions to improve ESI benefits among employees in the organization.

LIST OF TABLES

TABLE NO.	CONTENT	Page No.
4.1.1	Age of Respondents	27
4.1.2	Gender of Respondents	28
4.1.3	Education of Respondents	29
4.1.4	Marital status of Respondents	30
4.1.5	Monthly Income of Respondents	31
4.1.6	Experience of respondents	32
4.1.7	Designation of Respondents	33
4.1.8	Department of Respondents	34
4.1.9	Awareness of ESI Benefits	35
4.1.10	Source of ESI	36
4.1.11	Benefits in Organization	37
4.1.12	Measure by Corporation	38
4.1.13	Service for Claiming	39
4.1.14	Service of Employer	40
4.1.15	Opinion for Claiming	41
4.1.16	Benefits After Retirement	42
4.1.17	Facility in ESI	43
4.1.18	Dependent Benefit	44
4.1.19	Extension of Sickness Benefit	45
4.1.20	Medical Benefit for Family	46
4.1.21	Delay in Benefits	47
4.1.22	Overall Opinion	48
4.2.1	Correlation Analysis of Monthly Income and Age	50
4.3.1	Service for claiming and Benefit after retirement	51
4.4.1	Awareness of ESI Benefits and Facility in ESI	52
4.5.1	Dependent Benefit and Medical Benefit	53

LIST OF CHARTS

TABLE NO.	CONTENT	Page No.
4.1.1	Age of Respondents	27
4.1.2	Gender of Respondents	28
4.1.3	Education of Respondents	29
4.1.4	Marital status of Respondents	30
4.1.5	Monthly Income of Respondents	31
4.1.6	Experience of Respondents	32
4.1.7	Designation of Respondents	33
4.1.8	Department of Respondents	34
4.1.9	Awareness of ESI Benefits	35
4.1.10	Source of ESI	36
4.1.11	Benefits in Organization	37
4.1.12	Measure by Corporation	38
4.1.13	Service for Claiming	39
4.1.14	Service of Employer	40
4.1.15	Opinion for Claiming	41
4.1.16	Benefits After Retirement	42
4.1.17	Facility in ESI	43
4.1.18	Dependent Benefit	44
4.1.19	Extension of Sickness Benefit	45
4.1.20	Medical Benefit for Family	46
4.1.21	Delay in Benefits	47
4.1.22	Overall Opinion	48

CHAPTER- 1

INTRODUCTION

1.1 INTRODUCTION OF THE STUDY

The promulgation of the ESI Act by the Parliament in 1948 was the first major legislation on social security for workers in India. The Act envisages protection to workers in the organized sector in the case of sickness, maternity and death or disability due to injury at work. Based on the principle of pooling of risks and resources, this health insurance scheme provides medical facilities to beneficiaries and cash compensation for loss of wages or earning capacity while in service. The ESI Act applies to non-seasonal factories or manufacturing units employing ten or more people in a power using factory and twenty or more people in a non-power using factory. Employees drawing wages of up to Rs.10,000 per month (as on Jan 2009) are currently entitled to a health insurance scheme. However, the wage ceiling for the purpose of coverage is revised from time to time. To increase the coverage the ESI Act has also been extended gradually to other establishments such as shops, hotels and restaurants, road and motor transport undertakings, newspaper establishments and cinema halls.

The ESI Act however, is not applicable to factories or establishments run by the State Governments/Central Government whose employees receive other social security benefits. Under the ESI scheme, employees contribute 1.75% of their wages and the employers contribute 4.75% of the wages of eligible beneficiaries/employees towards premium payments. Employees earning less than Rs. 50 per day are exempted from contribution towards premium payments. The contributions made by the employees and the employers are deposited in a common pool known as the ESI Fund, which is used for meeting administrative expenses as well as cash and medical benefits to insured persons (IP) and their dependents. The state governments, as per the ESI Act, contribute 12.5% of the total expenditure (within the per capita ceiling of Rs.1000 per annum) incurred by the ESIC on medical care in respective states.

Employees' state Insurance Corporation of India is a multidimensional social system tailored to provide socio-economic protection to worker population and immediate dependent or family covered under the scheme. Besides full medical care for self and dependents, that is admissible from day one of insurable employment, the insured persons are also entitled to a variety of case benefits in times of physical distress due to sickness, temporary or permanent disablement etc. resulting in loss of earning capacity, the confinement in respect of insured women, Dependents of insured persons who die in industrial accidents or because of employment injury or occupational hazard are entitled to a monthly pension called the dependents benefit.

In the beginning, the ESI Scheme was implemented at just two industrial centers in the country in 1952, namely Kanpur and Delhi. There was no looking back since then in terms of its geographic reach and demographic coverage. Keeping pace with the process of industrialization, the Scheme today, stands implemented at over 830 centers in 31 States and Union Territories. The Act now applies to over 7.23 lakhs factories and establishments across the country; benefiting about 2.03 cores insured persons/ family units. As of now, the total beneficiary stands at over 7.89 cores. At an average the ESI Corporation makes 40 lack individual payments each year amounting to about Rs.300 cores through its wide spread network of branch Offices in the implemented areas. For availing cash benefit in different contingencies insured persons or their dependants have to complete some minimal formalities and follow certain set procedures. Therefore, to ensure smooth and straight flow of benefits, an attempt has been made in the following paragraphs about the procedure to be followed by the ESI beneficiaries for claiming the benefits as and when the need arises.

1.2 ESI Benefits

For all employees earning ₹25,000 or less per month as wages, the employer contributes 3.25% and the employee contributes 0.75%, total share 4%. This fund is managed by the ESI Corporation (ESIC) according to rules and regulations stipulated there in the ESI Act 1948, which oversees the provision of medical and cash benefits to the employees and their family. ESI scheme is a type of social security scheme for employees in the organized sector.

The employees registered under the scheme are entitled to medical treatment for themselves and their dependents, unemployment cash benefit in certain

contingencies and maternity benefit in case of women employees. In case of employment-related disablement or death, there is provision for a disablement benefit and a family pension respectively. Outpatient medical facilities are available in 1418 ESI dispensaries and through 1,678 registered medical practitioners. Inpatient care is available in 145 ESI hospitals and 42 hospital annexes with a total of 19,387 beds.

Broadly, the benefits under this scheme are categorized under two categories, 1) cash benefits (which includes sickness, maternity, disablement (temporary and permanent), funeral expenses, rehabilitation allowance, vocational rehabilitation and medical bonus) and, 2) non-cash benefits through medical care.

The insured person and his family are entitled to the Medical Benefit from the very first day of his/her joining the insurable employment. A person who is just covered under the scheme for the first time is eligible for primary and secondary medical care for self and family for three months.

1.2.1 Dependant benefit:

ESI benefits extend not only to the employees but to their dependents as well in case of the employee's death. Such death, however, must occur in the course of an employment injury or an occupational hazard. This compensation is generally 90% of the dead employee's wages in the form of monthly payments.

1.2.2 Medical benefit

Every insurable employee under the Act gets medical benefits the day he becomes an employee. This benefit extends to his family members as well. This medical benefit has no ceiling in terms of expenditure on healthcare. Hence, the ESI Corporation takes care of all treatment expenses as per its rules. Apart from general healthcare benefits, retired and permanently disabled workers also get an annual premium of Rs. 120. This benefit extends to the spouses of the workers as well.

1.2.3 Sickness benefit

Insurable employees under the Act can draw some cash compensation in case they fall sick. This compensation is generally 70% of their wages during the period of sickness for a maximum of 91 days in a year. In order to avail this sickness benefit, a

worker must pay his contribution for 78 days out of 6 months. Hence, he cannot seek this benefit if he contributes for less than 78 days.

1.2.4 Maternity benefit

All female insurable employees can avail maternity benefits under the Act in cases of pregnancy or confinement. Confinement, in this case, means labour which results in the birth of a living child. It can also mean birth after 26 weeks of pregnancy, whether the child is living or not. This maternity benefit is generally payable to employees for three months. It may, however, be extendable for one more month depending on medical advice. The compensation amount in such cases is the full wage amount of the employees. This is payable only if the employee makes a contribution for 70 days in the preceding year.

1.2.5 Disablement benefits

In case an employee suffers some disablement due to an employment injury, he can seek disablement benefits. Such disablement may be either temporary or permanent. In the case of temporary disablement, the compensation is generally 90% of the wage amount until the disablement continues. The employee can claim this benefit irrespective of whether or not he paid his contribution. As far as permanent disablement is concerned, the compensation amount depends on the extent of the injury. The Medical Board first determines the extent of the employee's loss of earning capacity and then decides it. For temporary disablement, benefit is given from day one of entering insurable employment at the rate of 90 per cent of wage is payable so long as disability continues. This is irrespective of having paid any contribution in case of employment injury. For permanent disablement, the benefit is paid at the rate of 90 per cent of wage in the form of monthly payment depending upon the extent of loss of earning capacity.

1.3 INDUSTRY PROFILE

Bachi Shoes division of Tata International based in Ranipet, in Tamil Nadu, India, has reached another milestone. On November 13, 2019, Mr. V Muthu Kumaran, Head – Leather Products, along with Mr. Marc Bahr, Sourcing Head for one of Bachi Shoes' customers, inaugurated a Design Studio.

Mr. MuthuKumaran, during his address, thanked Mr. Ratan Tata, Managing Director of Tata International, for his direction under which the studio was established and the Board members and management team for their approval of the same. He also recollected the business division's association with the customer, which was mutually enriching and has flourished over 17 years. He encouraged employees to focus on delivering quality products on time and thereby achieve business objectives. Mr. Bahr also addressed the audience, assuring continued support to Tata International.



Tata International, through Bachi Shoes division, is constantly increasing its customer base, bringing new customers on board every season. With the studio, the team hopes to help customers better understand the division's capabilities by providing a holistic view of its samples and products.

Bachi Shoes, a Tata International subsidiary, launched a new range of footwear called 'Feet Science' on January 20, 2016, in Chennai, Tamil Nadu (India).

The range is scientifically designed to keep feet happy and healthy, and will be available through online and direct sales. In the first stage of the launch, the products will be available on the company's website – www.feetscience.in – followed by other online shopping portals. The new range will be priced from Rs800 to Rs3,000.

The brand emphasizes three core attributes – scientific, energetic and empathetic – considering the importance of foot health to provide comfortable, stylish and health-centric products. The company has designed and customized offerings for different applications and usages that enable and enhance foot movement.

“We believe that the well-being of one’s feet affects the overall posture, bone growth and ultimately the health of a person. School children and working professionals spend maximum amount of time on their feet and it is imperative for them to choose the right pair of footwear designed and engineered to be more comfortable and deliver more,” said Mr. Muthu Kumaran V, CEO, Bachi Shoes.

“With the vision to be a leader in scientifically designed footwear for schools and institutions in India, we are extremely proud and excited to introduce ‘Feet Science’ to consumers,” he continued.

Bachi Shoes has been a forerunner in kid’s footwear for over 40 years. The company follows world-class processes for sourcing raw materials and ensures complete quality at all points of the supply chain.

Bachi Shoes (BSL) — based in Chennai — is a leading manufacturer of footwear, and a subsidiary of Tata International. Excerpts from an interview with V Muthu Kumaran, the CEO of BSL

Could you take us through the journey of Bachi Shoes — from inception to 2010, when it was acquired by TIL, and post-acquisition till today?

The history of Bachi Shoes goes back to 1974 when PS Rajagopal Naidu established Jai Bharat Tanners at Ambur, Tamil Nadu. The tannery, manufacturing and exporting finished leather, soon gained recognition and became a trusted name in the industry.

In 1985, Mr. Naidu’s son PR Varadarajalu initiated the manufacture and export of leather shoe uppers from Ranipet, about 74km from Ambur. He floated a company under the nickname of his son PV Gopalakrishna, fondly called ‘Bachi’. Bachi Shoes grew rapidly under the founder’s and his brother PR Vishwanth’s able direction.

Mr. Bachi began working in the factory at a young age; he standardized the manufacturing process. To hone his technical skills, he left for Germany to specialize in shoe technology at Deutsche Schuhfachschule, the German College of Footwear Design and Technology.

On his return to India eight years later, in 1998, he decided to concentrate on manufacturing children's shoes, besides focusing on design, product development, increasing the manufacturing base and 'corporatizing' operations. Bachi Shoes started manufacturing full shoes in 2002.

In 2005, the group set up Euro Shoe Component to manufacture soles for in-house requirements. In 2010, Tata International (TIL) acquired a 76 percent stake in the group. Following the acquisition, the tannery and two manufacturing units became a public limited company called Bachi Shoes and the soles manufacturing entity became Euro Shoes.

Bachi Shoes is a gold status export house and India's largest manufacturer of children's footwear. It was awarded for excellence in export performance for 1990-91, 1997-98 and 2013-14 by the Council for Leather Exports. It is among the first shoe companies to acquire ISO 9001:2008 accreditation and one of the few to acquire SA 8000:2008 certification. In 2011, BSL acquired two manufacturing units in Ranipet and Ambur to expand its manufacturing base.

Currently, Bachi Shoes — with 4,000 employees of which 80 percent are women — has 15 units, with a production capacity of 2.5 million pairs per annum, catering to clients in Europe, the UK and America.

1.4 COMPANY PROFILE

Tata International Limited is a premier trading and distribution company with a network of offices and subsidiaries spanning more than 29 countries in Africa, Asia, Europe and the Americas. As a member of the reputed business conglomerate the Tata Group, we pride ourselves in upholding the highest ethical standards in the way we conduct our businesses. Supported by a 7,000+ strong employee base, we are strongly driven by customer centricity, and have, over the years, formed strategic alliances and partnerships with market leaders that have reinforced our role as preferred partners in international trade and business.

Our worldwide revenues of US \$2.29 billion in FY20 have set us firmly on a path of sustained growth even as we continue to focus on value-added offerings for our customers, backed by strong compliance of global norms within the sectors in which we operate. We leverage our worldwide presence along with sourcing and marketing competencies to deliver what we promise to customers across our five key business verticals.

Supported by global sourcing, deep market knowledge and supply chain management of various steel and related products, our metals trading business serves customers across 50 countries. Recent investments in downstream activities in Africa have enabled us to widen our product offering and increase customer retention.

Key products offered include steel; metallic's and rolls; and customized engineering products for the aluminums industry. We commenced automobile distribution in Africa way back in 1977 and have since evolved into a leading distributor of Tata Motors vehicles in the continent with operations in more than 12 countries. Our business spread is marked by sophisticated showrooms, workshops with trained personnel and responsive after-sales service. We have added the prestigious Jaguar Land Rover dealership to our stable for select geographies.

Our current operations have expanded to include long-term representation agreements, marketing and distribution tie-ups for farm machinery. We have an association with the illustrious manufacturer John Deere. We have recently also partnered with Massey Ferguson.

Leather and Leather Products

We are India's leading exporter, manufacturer and supply chain integrator of leather and leather products with exports to over 35 countries. Our diversified product basket comprises a large range of footwear, finished leather and garments, all of which reflect contemporary trends in design and colour palette.

We operate India's only performance leather facility, supplying to global customers that include Jeep Compass, Honda, Alpine Stars, Merrell and Maruti Genuine Accessories. Our quality and customer orientation have helped us build enduring associations with major global footwear brands like Clarks, Caleres, Deichmann, Gabor, Hushpuppies, Zara, H&M, Marks & Spencer, Timberland, and apparel brands like Alpine Stars, Cole Haan, Deisel, Fossil, and Giorgio Armani.

Our state-of-the-art manufacturing facilities in India (Chennai and Dewas) and development centers in China and Portugal, besides a design studio in Italy put us ahead of our peers in terms of capabilities and the breadth of our offerings. We are also the largest exporter of children's shoes from India and have a major stake in Move-On Shoes, a leading Portuguese footwear retailer.

Minerals Trading

With the aim to cater to Asian energy needs, we are primarily engaged in coking and thermal coal imports into India, China and Vietnam, besides trading of base metals and ferro alloys.

With presence across various geographies, our team carries strong expertise in international sourcing; marketing and distribution; shipping and logistics; and financing, to deliver value to our trading partners.

We are currently amongst the top three imported coal traders in India and aspire to achieve a position of similar significance in Asia.

Agri Trading

The vision for the business is to tap into the ever-increasing global trade in agricultural commodities and create efficient linkages for a select presence across the value chain. Our teams create efficient linkages across the commodity value chain, offering end-

to-end solutions to customers, growing our sourcing base while adhering to quality and food safety standards.

We are exploring further collaborative opportunities of trading in sugar and sugar products, pulses and grains, and oil and oilseeds. Our teams leverage our strong network in ASEAN and Africa to grow this customer-oriented business.

Subsidiaries and Joint Ventures

Tata International's largest subsidiary, Tata Africa Holdings has served as the flag bearer of the Tata Group in the continent since 1977 and is headquartered in South Africa. It has facilitated several business collaborations and has successfully created a niche for the Tata brand, its values and commitment to the larger community.

Through subsidiaries and joint ventures worldwide, we also have business interests in luxury hotels, bicycles, bus body building and vehicle assembly.

Corporate Sustainability

At Tata International, we are deeply committed to being a proactive and responsible member of the community and the environment in which we are present. Stringent goals for the reduction of carbon footprint and greenhouse gases in our leather plant and other facilities, coupled with initiatives for empowering local communities in equal measure, drive our long-term sustainability agenda. We have won several prestigious national awards and international certifications for environment and quality.

Vision

To be globally significant in each of our chosen businesses by 2025.

Mission

To be the most reliable global network for customers and suppliers, that delivers value through products and services. To be a responsible value creator for all our stakeholders.

Integrity

We will be fair, honest, transparent and ethical in our conduct; everything we do must stand the test of public scrutiny.

Excellence

We will be passionate about achieving the highest standards of quality, always promoting meritocracy.

Unity

We will invest in our people and partners, enable continuous learning, and build caring and collaborative relationships based on trust and mutual respect.

Responsibility

We will integrate environmental and social principles in our businesses, ensuring that what comes from the people goes back to the people many times over.

Ethics

We believe in upholding the highest ethical standards in line with the Tata Group's philosophy. Our business conduct is guided by the tenets of the Tata Code of Conduct (TCoC), and our employees and associates are expected to be aligned to the Code in letter and spirit so as to preserve our legacy, protect the group reputation and continuously earn the TRUST of our stakeholders.

Keeping in mind our company's globally dispersed organization structure, we have reinforced our Ethics management structure to facilitate effective cascading of the Ethics process, guide stakeholders in upholding the Tata Code of Conduct and reinforce Tata values.

We have an Ethics Council comprising a Chief Ethics Counsellor, Locational Ethics Counsellors in our key geographies as well as Lady Ethics Counsellors at various locations who address the requirements of women employees globally. Ethics Council members can be freely accessed by anyone who wishes to raise a concern. To facilitate the process, concern boxes are placed at various locations.

Governance

Tata International Limited is governed and managed by professional Board of Directors comprising eminent members of proven credentials and domain expertise. The positions of the Chairman and Managing Director are separate as per the Tata

Governance policy. The Board is assisted by specialized Committees of the Board – Executive cum Investment Committee, Audit Committee, Nomination and Remuneration Committee, and CSR Committee.

The company management adheres to Board directives, group guidelines, applicable statutory provisions and laws, risk management processes and has in place internal Standard Operating Procedures for its various businesses.

As a member of the Tata Group of companies, Tata International believes in enhancing stakeholder value through sound corporate governance, involving empowerment, accountability and integrity, moving beyond compliance.

The operations of our various global businesses are largely guided by the common threads of Tata Code of Conduct, high level of adherence to regulatory compliance and business excellence, all of which essentially reflect the Tata Group philosophy of ethical conduct and business practices at all times.

Besides the statutory bodies and committees that lend to sound governance practices, Tata International also has well-enunciated policies that are meant to provide a robust framework for building a world-class organization, and a workplace where employees are valued and encouraged to contribute to sustainable growth.

Business Excellence

Operating in the international arena, we at Tata International have undertaken the business excellence journey through the Tata Business Excellence Model (TBEM) to constantly work towards meeting the exacting quality standards of our customers in terms of both products and services. TBEM is a Business Excellence framework adopted by the Tata Group, which is based on the Malcolm Baldrige National Quality Award of USA. TBEM is a tool that can be used to assess the maturity of the key business processes and results, which help an organization to achieve its aspirations. Through the TBEM framework, we are working on building a process-centric approach at an enterprise-level in Tata International. We are driving business excellence through continuous improvement, innovation and teamwork across the organization, with a special focus on sustainability.

Awards & Certifications

Over the years, Tata International has been the recipient of several prestigious awards and international certifications for quality, sustainability projects and export performance. Some of the coveted awards received include:

Awards

- Tata Affirmative Action Program Jury's Best Practice Recognitions 2014
- Council for Leather Exports (CLE) Export Award for Overall Exports, Finished Leather, Footwear and Garments for 2018-19, 2017-18, 2015-16, 2014-15, 2013-14, 2012-13, 2011-12
- Tata Business Leadership Award 2013
- MP State Kaizen Award 2013
- ECOMARK for Finished Leather
- TERI Corporate Environment Award – Across Industries
- MP State Award for Best Practices in Environment
- Rajiv Gandhi National Quality Award

Certifications:

- ISO 26000 for Footwear unit
- Gold Rated Audited Against Leather Working Group Standards
- ISO 9001:2008 for Finished Leather
- ISO 14001:2004 The first in India for Finished Leather
- ISO 9001:2008 for sale of Tata vehicles and spare parts and servicing of Tata vehicles (Kenya).

1.5 Need for the Study

- To know about the Importance of Employee State Insurance (ESI) policy in tata international- bachi shoes division.
- To view the level of maturity towards the Employee State Insurance (ESI) policy.
- To study on the concern benefits utilized by the employee in organization.
- The preference given within the organization rules & regulations.

1.6 Objectives of the study

1.6.1 Primary Objective:

- To study about the awareness and effective utilization of ESI benefits in tata International.

1.6.2 Secondary Objective:

- To find out the awareness of ESI Scheme among the workers;
- To find out the Level of Satisfaction of the beneficiary employee towards Employee State Insurance (ESI) Policy.
- To evaluate the level of utilization of Employee State Insurance (ESI) Policy.

CHAPTER-2

REVIEW OF LITERATURE

1. **P.B. Kamath (1972)**, Secretary to the Government of Maharashtra, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that the Corporation should consider financial aid from the Central Government, at least as far as capital expenditure and administrative expenditure on the Employees' State Insurance Scheme is concerned; so that the amount recovered from contribution of employers and employees can be spent purely on their needs for medical benefit and cash benefit. He also suggested that 'No claim bonus' should be incorporated in the ESI Act, which is likely to reduce the present complaints from industries about increasing absenteeism of workers.

2. **K. Mohan Chandran (1972)**, Secretary to the Government of Kerala, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that it may not be possible for the State Government to give financial assistance to the Employees' State Insurance Corporation. The financial assistance whether in the form of grant or loan may come from the Central Government. He also suggested that the 'No claim bonus scheme' is to be introduced very soon. This will be an incentive to those employees who do not avail of any benefit under the Employees' State Insurance Scheme.

3. **N.M. Vakil (1972)**, Secretary of the Employers' Federation of India, in a letter to the Member-Secretary, Committee on Perspective Planning, Employees' State Insurance Corporation, New Delhi, pointed out that the tendency of the Employees' State Insurance Corporation so far has been to extend the coverage of the Employees' State Insurance Scheme without any regard for the quality of services and benefits provided to insured employees and their families. The recommendations of the Employees' State Insurance Scheme Review committee on the subject of quality of medical care have remained unattended. As a result, there is discontent among employees. It has also had an adverse impact on industrial relations in many factories and establishments. So, the Federation strongly opposed any extension of the Employees' State Insurance Scheme (both geographical and to new industries) until the present standard of benefits and services is improved upon. The progress achieved so far

needs to be consolidated before undertaking any extension. The Federation also mentioned that many workers who go on strike feign illness and secure medical certificates from the Employees' State Insurance Scheme doctors to cover their days of absence. It is submitted that such improper use of the Employees' State Insurance Scheme benefits should be eliminated before the Corporation considers an extension of the Scheme.

4. **P.M. Nayak (1972)**, Secretary of the All-India Organization of Employers, in a letter to the Member-Secretary, Committee on Perspective Planning, Employees' State Insurance Corporation, New Delhi, suggested that for a social security scheme like the Employees' State Insurance, the first priority should be given to improving the existing medical benefit and providing them uniformity in the entire implemented area. The standard of medical care will depend on available finance as well as on utilization of funds. The quality of administration will have a great influence on the standard of medical service. He also pointed out that despite the frequent increases in employer's contribution neither the finances available for medical care nor the standard of medical care has improved. Obviously, the additional revenue has been frittered away without any benefit to the insured employees.

5. **Sinha, P.K. (1980)** studied the historical causation of the concept of the social security from the origin and to trace the history of social security measures in India. He examined its object, scope, administration, source of finance, benefits with stress on operational results. He also discussed the structure of Social Security Acts. I.e. Employees State Insurance Act, 1948, Employees Provident Fund Act 1952, Maternity Benefit Act 1961.

6. **Sarma, A.M. (1981)** studied the social security scheme in detail and different social security legislations in India including a comprehensive selection of recent case laws bearing on this subject. His study stated that Employees' State Insurance Scheme neither covered all risks nor was it applicable to all the working populations.

7. **Monga, M.L. (1984)** focused on the social security legislation and analyzed the Employees State Insurance Act, 1948 and Employees Provident Funds and Family Pension Fund Act 1952.

8. **Punekar S.D., Deodhara S.B. and Saraswati Sankaran (1984)** analyzed the social security measures in India. They stated that Employees' State Insurance and Employees Provident Fund Scheme were the most important Acts giving the maximum coverage of social security.

9. **K.V. Rajappan Nair (1988)**, Director, Employees' State Insurance Corporation Regional Office, Trichur, Kerala commented that the level of utilization of physical infrastructure available in various hospitals and dispensaries under the Employees' State Insurance Scheme in Kerala is very low due to factors such as increase in administrative expenses per insured person, non-availability of specialists and non-availability of any arrangement for availing the service of qualified known part-time specialists. Even the equipment provided in the hospital is not being maintained properly, thereby causing difficulties in providing better service to the Employees' State Insurance insured persons.

10. **K.J. Joseph (1988)**, Secretary of Keltron Employees Association, Kerala, in a memorandum submitted to the Employees' State Insurance Corporation stated that medicines are not available in the Employees' State Insurance dispensaries, the reimbursement claim takes many years to be settled, the standard of drugs used is poor and sometimes they lead to adverse reactions, the behavior of the doctors and staff towards the insured persons is not good and the Employees' State Insurance Corporation dispensaries and hospitals are not maintained hygienically. He suggested that the Corporation should examine the feasibility of not deducting the two days sickness benefit and the coverage under the Employees' State Insurance Scheme should be made voluntary

11. **G. Muthu Lakshmi (2014)** conducted a study on the performance of Employees state insurance scheme with special reference to Tuticorin district, Tamilnadu. The study scrutinizes the performance of ESI Corporation and also the perception of employees on ESI hospitals. The primary data were analyzed with the help of various statistical measures such as simple percentage analysis, Averages, F-statistic, Chi-square test, Garrett ranking and percentage analysis. The study found out that ESI dispensaries/hospitals were not functioning up to the satisfaction of insured persons. The study also reveals the scope to improve its functions and turn into a highly trustful and reliable corporation, implementing better services.

12. **Mayer. Brown (2013)** “Asia Employment Law” quarterly review 2013 Employee State Insurance revised ESI inspection guidelines, prosecution and survey and complaints updated on 1st April 2012 and in 7th May 2012 disabled employees and dependents: ESI claims procedures also updated as published in the said journal.

13. **Richard Mitchell, Petra Mahy and Peter Gahan (2012)** worked on “The evolution of labor law in India: an overview and commentary on regulatory objectives and development” In this paper we are aiming to provide a broad overview of the development of labor law in India. Two notes of caution are due. First, the Indian system of labor laws is very extensive and dauntingly complex. Our descriptions of the laws (mainly legislation) are very general, and are intended only to sketch out the broad parameters of Indian government policy in the regulation of employment relationships and labor markets. Secondly, we are drawing basically from secondary sources, and attempting to put the development of the law into a broader socio-political context. In particular we intend to examine the evolution of Indian labor law from two perspectives. The first of these deals with the important time periods through which the law has progressed since the earliest regulation of the nineteenth century. The second deals with the quality, purpose and impact of Indian labor law. Here we are interested not merely in what we think Indian labor law sets out to do, but also particularly in the various uncertainties and ambiguities which seem to characterize the way in which Indian labor law has been perceived by scholars and experts over the course of its development. We conclude with a consideration of what particular aspects of the Indian political economy have meant for Indian labor law, and what this might mean for the study of labor law more generally

14. **Satpathy, I., Patnaik, B.C.M. and Dev Padma (2011)** stated that the Employees State Insurance Scheme is an integrated multi-dimensional Health Insurance and Social Security Scheme. It is one of the most effective and sustainable social measures available to the workmen employed in industrial and commercial establishments of varying sizes and nature. It provides comprehensive full medical care and reasonable economic assistance to the insured persons in contingencies like hazards of sickness, maternity, disablement and death due to employment injury. In the present paper, an attempt to understand the ground reality of the role of ESI in the study area has been made. The government spends a lot of money in this direction and how far the benefits are being reached to the insured persons of the scheme is

the objective of the paper. For this purpose, 14 variables were identified after the pilot study and perception score method was used for the better understanding of the issues related to the ESI.

15. **Srinivasan (2006)**⁷⁸ has studied the economics of health insurance in India. The author concluded that the increased public health spending and revamping of public health facilities are a must for the success of the community-based health insurance scheme in India.

16. **S. Thomas (2005)**, the editor of 'ESI Samachar', says despite all the endeavors made by the Corporation for the effective functioning of the ESI Scheme in the country, the public perception of the Corporation has not been very positive. The Employees' State Insurance Corporation is a service organization and admittedly, there are pockets of inefficiency, which, to a certain extent, is expected as well. Improving the quality of service at the ground level as is demanded in all for a discussion is a must. A mechanism should be devised to gauge the satisfaction level of the insured persons so that performance gaps are identified and remedial measures were taken.

17. **Valsamma Paul (1995)**, in her study, suggested that the ESI Act, 1948 and the Rules may be amended, binding the employers to provide the employees with necessary information about the employment injury benefits available under the ESI Act, 1948 and the formalities for obtaining the same. This will help the illiterate employees, especially the casual one's avail of employment injury benefits. She also suggested that administration of medical benefit should be undertaken by the Employees' State Insurance Corporation from the State Government.

18. **G. Ramanujam (1996)**, Veteran trade unionist and the former Governor of Orissa, had voiced his concern about the shoddy working of the ESI hospitals. In a statement, he said "labour has been all along complaining about the poor quality of medical benefits under the Employees' State Insurance Scheme".

19. **S. K. Sharma (1997)**, former Director General of the Employees' State Insurance Corporation, pointed out that the ESI Corporation of India, dedicated to extension of social security benefits to a specific segment of worker class has the potential, expertise and a massive broad-based infrastructure that still remain unexploited and underutilized.

20. **B.K. Gupta (1997)**, former Insurance Commissioner of the Employees' State Insurance Corporation, pointed out that the Employees' State Insurance Scheme is the country's major multidimensional social insurance program that has over the last four and a half decades emerged as the largest social security set up in South-East Asia with a phenomenal coverage and an infrastructure that has no parallel. The ESI Act as on date is applicable to over two lakhs industrial units, across the length and breadth of the country. In the ESI Scheme, employer is the only link between the administrative machinery and its service system on one hand and the workers on the other hand. The admissibility and straight flow of benefits to the deserving is, by and large, determined by the level of employers' involvement in this welfare measure, and its functional aspects.

21. **G.K. Suresh Babu (1990)** stated that the authorities of the ESI Corporation consider the ESI Scheme as a sort of industry driven primarily by profit motive, whereas it has to be regarded essentially as a great social security Scheme. Consequently, the authorities are keen on reducing amenities and benefits available to employees. This is obvious when we examine the statistics released by the Corporation itself. In the financial year 1987-88, the Corporation had sanctioned Rs.62.68 lakhs in the category of monetary benefits to employees that was reduced to Rs.53.89 lakhs in 1988-89: Percentage-wise, the beneficiaries were reduced from 1 to 0.88. In fact, the National Institute of Health and Family Welfare, after a comprehensive study in 1985 had recommended a minimum of Rs.300 yearly, subject to 15 percent increase every succeeding year, to every employee for health care.

22. **A.J Patel (1972)**, Secretary to the Government of Gujarat, in a letter to the Member-Secretary, Committee on Perspective Planning, Employees' State Insurance Corporation, New Delhi, pointed out that the standard of medical care provided under the Employees' State Insurance Scheme is at present low on account of inadequate ceiling prescribed by the Employees' State Insurance Corporation. If the Government of India starts contributing towards the Employees' State Insurance Scheme, it may be possible to improve the standard. He also mentioned that in view of the restraint on the financial resources of the State Government, it is not possible for it to agree to give financial assistance to the Employees' State Insurance Corporation by way of grants/loans for the construction program.

23. **Sampath Kumar (2000)** examined the performances of the Employees' State Insurance Corporation during the period 1980-81 to 1987-88. The scope of the scheme in terms of the number of employees and the number of insured persons covered under this scheme had largely remained stagnant and decreased during the period.

24. **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.

25. **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.

CHAPTER-3

RESEARCH METHODOLOGY

Research is a diligent and systematic inquiry or investigation into a subject in order to discover or revise facts, theories, applications, etc., Methodology is the system of methods followed by a particular discipline. Thus, research methodology is the way how we conduct our research.

3.1 Research Design

Research design refers to the overall strategy utilized to carry out research that defines a succinct and logical plan to tackle established research question through the collection, interpretation, analysis, and discussion of data.

Descriptive Research

Descriptive research has been used in this study, it involves survey and fact-finding enquiries of different kinds, the purpose of descriptive research is the descriptive of state of affairs, as it exists at present.

3.2 Data Collection

Data collection is one of the most important aspects of research. The information in the research methodology must be accurate and relevant.

3.3 Source of data

The source of data can be classified into

- i. Primary data
- ii. Secondary data

3.3.1 Primary Data

Primary data are original sources of data from which the researcher directly collects data that have not been previously collected. Primary data are first-hand information collected through various methods such as observation, interviewing, mailing, through questionnaire, etc. In this study the primary source of data is collected through questionnaire.

3.3.2 Secondary Data

Secondary data means data that are already available i.e., they refer to data which has already been collected and analyzed by someone else. The secondary data for the study was collected from book, company websites, magazines and other sources.

3.4 Area of the study

The study mainly focuses on employee's awareness and effective utilization of ESI benefits in Tata International- Bachi shoes division.

3.5 Sampling size

160 samples were collected from the ESI employees belonging to Tata International- Bachi shoes division was consider as sample of the study.

3.6 Questionnaire Preparation

The basic requisite of any research study is the appropriate data which can be collected with the help of a schedule or questionnaire. With the help of questionnaire, it is easy to determine the involvement level of so many employees in the

organization. A questionnaire consists of a number of questions printed or typed in a definite order on a form. Here, open ended and close ended questions; rank order and rating scale are used in the questionnaire.

3.7 Tools used for analysis:

- One way Anova
- Chi-square
- Correlation
- Paired Sample test

PERCENTAGE ANALYSIS

Percentage is referred as a special kind ratio. Percentage is used in making comparison between two or more series of data. They are used to describe

relationship. More over percentages can be used to compare the relative terms of the distribution of two or more series of data.

Number of Respondents

Percentage of Respondents = ----- x 100.

Total Respondents

One Way Anova

A one-way ANOVA is a type of statistical test that compares the variance in the group means within a sample whilst considering only one independent variable or factor. It is a hypothesis-based test, meaning that it aims to evaluate multiple mutually exclusive theories about our data. Analysis of variance is a statistical analysis tool that separates the total variability found within a data set in to two components random and systematic factors. The random factors do not have any statistical influences on the given data set, while the systematic factors do. The ANOVA test is used to determine the impact independent variables have on the dependent variable in a regression analysis.

Chi- Square

A chi-square (χ^2) statistic is a test that measures how a model compares to actual observed data. The data used in calculating a chi-square statistic must be random, raw, mutually exclusive, drawn from independent variables, and drawn from a large enough sample. Chi-square tests are often used in hypothesis testing.

The chi-square statistic compares the size any discrepancies between the expected results and the actual results, given the size of the sample and the number of variables in the relationship. For these tests, degrees of freedom are utilized to determine if a certain null hypothesis can be rejected based on the total number of variables and samples within the experiment. As with any statistic, the larger the sample size, the more reliable the results.

Correlation

Correlation Analysis is statistical method that is used to discover if there is a relationship between two variables/datasets, and how strong that relationship may be.

In terms of market research this means that, correlation analysis is used to analyse quantitative data gathered from research methods such as surveys and polls, to identify whether there is any significant connections, patterns, or trends between the two.

Essentially, correlation analysis is used for spotting patterns within datasets. A positive correlation result means that both variables increase in relation to each other, while a negative correlation means that as one variable decreases, the other increases.

Paired Sample T-Test

The Paired Samples T Test compares the means of two measurements taken from the same individual, object, or related units. These "paired" measurements can represent things like: A measurement taken at two different times.

The paired sample *t*-test, sometimes called the dependent sample *t*-test, is a statistical procedure used to determine whether the mean difference between two sets of observations is zero. In a paired sample *t*-test, each subject or entity is measured twice, resulting in *pairs* of observations. Common applications of the paired sample *t*-test include case-control studies or repeated-measures designs.

CHAPTER-4

DATA ANALYSIS AND INTERPRETATION

Data analysis is a process of inspecting, cleansing, transforming, and modeling data with the goal of discovering useful information, informing conclusions, and supporting decision-making. Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, and issued in different business, science, and social science domains. In today's business world, data analysis plays a role in making decisions more scientific and helping businesses operate more effectively.

Data mining is a particular data analysis technique that focuses on modeling and knowledge discovery for predictive rather than purely descriptive purposes, while business intelligence covers data analysis that relies heavily on aggregation, focusing mainly on business information. In statistical applications, data analysis can be divided into descriptive statistics, exploratory data analysis (EDA), and confirmatory data analysis (CDA). EDA focuses on discovering new features in the data while CDA focuses on confirming or falsifying existing hypotheses. Predictive analytics focuses on application of statistical models for predictive forecasting or classification, while text analytics applies statistical, linguistic, and structural techniques to extract and classify information from textual sources, a species of unstructured data. All of the above are varieties of data analysis.

Statistician John Turkey defined data analysis in 1961 as: "Procedures for analyzing data, techniques for interpreting the results of such procedures, ways of planning the gathering of data to make its analysis easier, more precise or more accurate, and all the machinery and results of (mathematical) statistics which apply to analyzing data."

There are several phases that can be distinguished, described below. The phases are iterative, in that feedback from later phases may result in additional working earlier phases.

Percentage Analysis:

Table: 4.1.1

Age of Respondents

AGE	NO.OF. RESPONDENTS	PERCENTAGE
below 20	31	19.4
21-30	53	33.1
31-40	51	31.9
above 40	25	15.6
Total	160	100.0

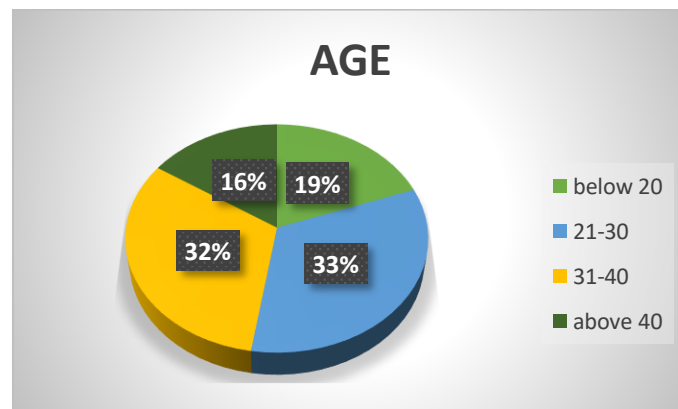


Figure 4.1.1 Age of Respondents

INTERPRETATION

The above table shows that, 33% of the respondents are between age 21-30, 31% of respondents are from 31-40, 19% of respondents are below 20 years, 15% of respondents are above 40.

INFERENCE

Majority (33%) of the respondents are between age 21-30 years.

Table: 4.1.2

Gender of Respondents

GENDER	NO.OF. RESPONDENTS	PERCENTAGE
Male	67	41.9
Female	93	58.1
Total	160	100.0

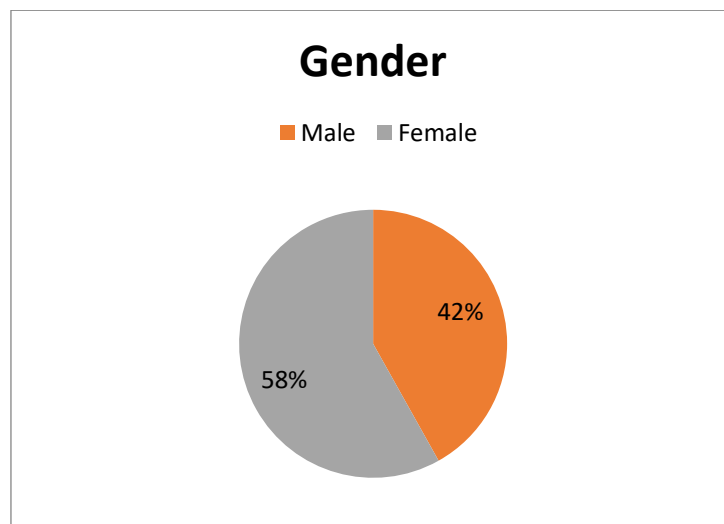


Figure: 4.1.2 Gender of Respondents

INTERPRETATION

From the above table it is interpreted that, 58% of the respondents are female, 41% of the respondents are male.

INFERENCE

The majority (58%) of the respondents are female.

Table: 4.1.3

Education of Respondents

EDUCATION	NO.OF. RESPONDENTS	PERCENTAGE
below 10 th	8	5.0
SSLC	15	9.4
HSC	21	13.1
ITI/ Diploma	47	29.4
Graduate	65	40.6
Others	4	2.5
Total	160	100.0

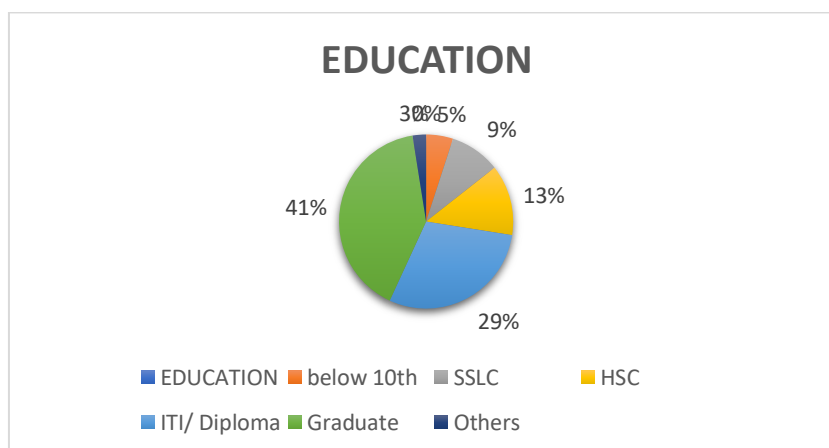


Figure: 4.1.3 Education of Respondents

INTERPRETATION

From the above table it is interpreted that, 40.6% of respondents are graduate, 29.4% are ITI/Diploma, 13.1% are HSC, 9.4% are SSLC, 5% are below 10th, 2.5% are others.

INFERENCE

The majority (40.6%) of the respondents are graduate.

Table 4.1.4

Marital Status of Respondents

MARITAL STATUS	NO.OF. RESPONDANTS	PERCENTAGE
Married	115	71.9
Unmarried	45	28.1
Total	160	100.0

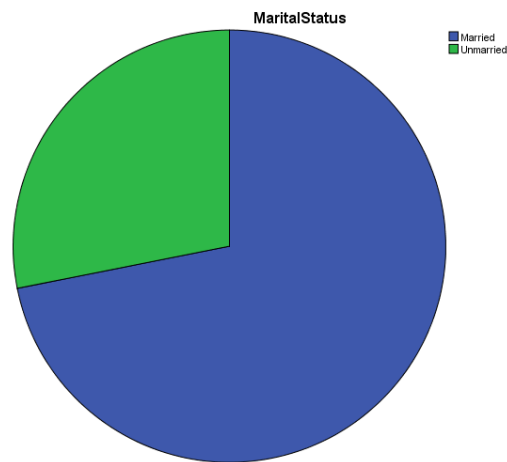


Figure: 4.1.4 Marital status of Respondents

INTERPRETATION

From the above table, 71.9% of the respondents are married, 28.1% of the respondents are unmarried.

INFERENCE

Majority (71.9%) of the respondents are married.

Table: 4.1.5 Monthly Income of Respondents

MONTHLY INCOME	NO.OF. RESPONDENTS	PERCENTAGE
Less than 10000	42	26.3
10000-15000	52	32.5
15001-20000	35	21.9
20001-25000	31	19.4
Total	160	100.0

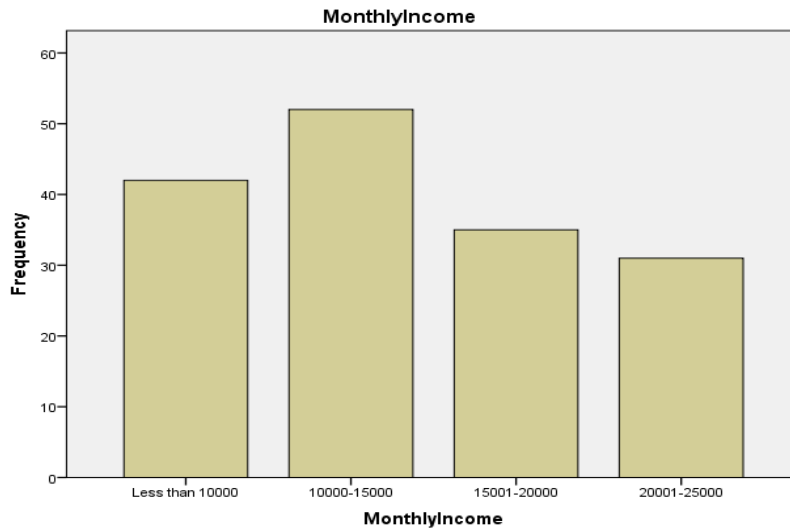


Figure: 4.1.5 Monthly income of Respondents

INTERPRETATION

From the given table, 32.5% of the respondents are earning 10000-15000, 26.3% of respondents are earning below 10000, 21.9% are earning from 15001-20000, 19.4% are between 20001-25000.

INFERENCE

The majority of 32.5% of respondents are earning between 10000-15000.

Table: 4.1.6 Experience of Respondents

EXPERIENCE	NO.OF. RESPONDENTS	PERCENTAGE
less than 1 year	50	31.3
1-3 year	60	37.5
4-6 years	33	20.6
more than 6 years	17	10.6
Total	160	100.0

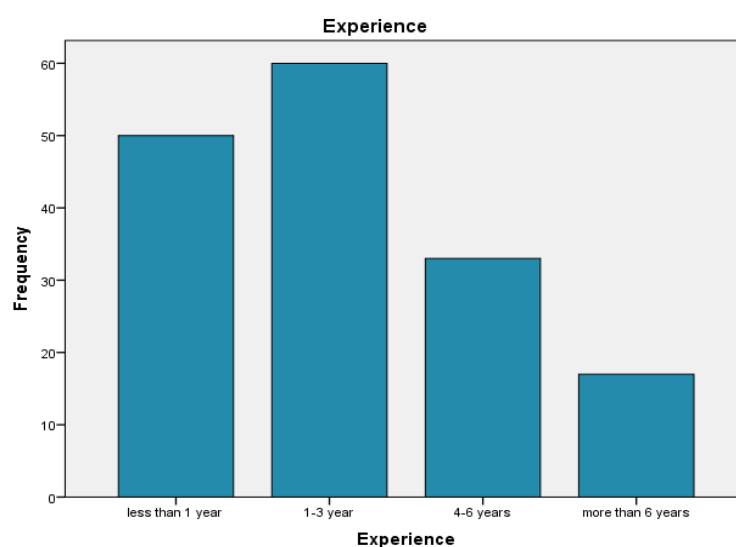


Figure: 4.1.6 Experience of Respondents

INTERPRETATION

By seeing the above table, 37.5% of respondents have an experience of 1-3 years, 31.3% of them have experience less than 1 year, 20.6% of respondents have an experience between 4-6 years, and 10.6% of them have experience more than 6 years.

INFERENCE

The majority 37.5% of the respondents have an experience of 1-3 years.

Table: 4.1.7 Designation of Respondents

DESIGNATION	NO.OF. RESPONDENTS	PERCENTAGE
Worker	46	28.8
Supervisor	48	30.0
Quality controller	34	21.3
Others	32	20.0
Total	160	100.0

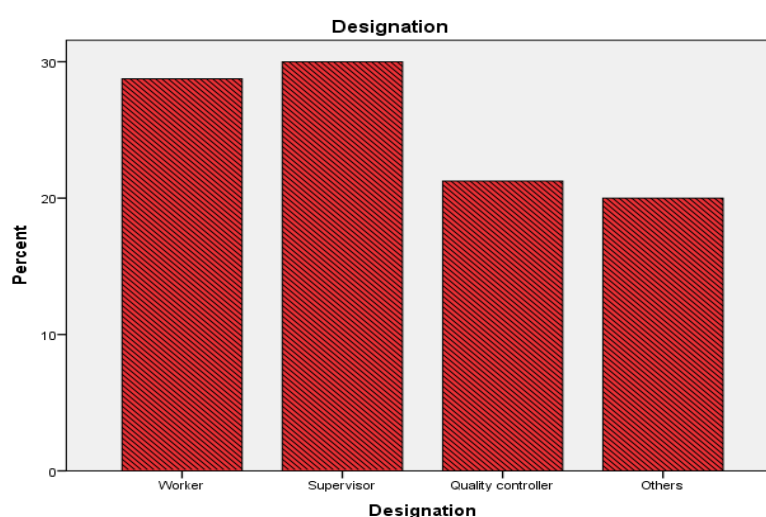


Figure: 4.1.7 Designation of respondents

INTERPRETATION

The above table and the chart show that, designation wise distributions of the respondents in the study area. Among 160 respondents 30 percent of the respondents were supervisor, 28.8 percent of the respondents were workers, 21.3 percent were quality controller, and 20 percent respondents were others.

INFERENCE

The majority (30%) of the respondents are supervisors.

Table: 4.1.8 Department of Respondents

DEPARTMENT	NO.OF. RESPONDENTS	PERCENTAGE
Personnel	35	21.9
Finance	31	19.4
Production	62	38.8
Quality control	32	20.0
Total	160	100.0

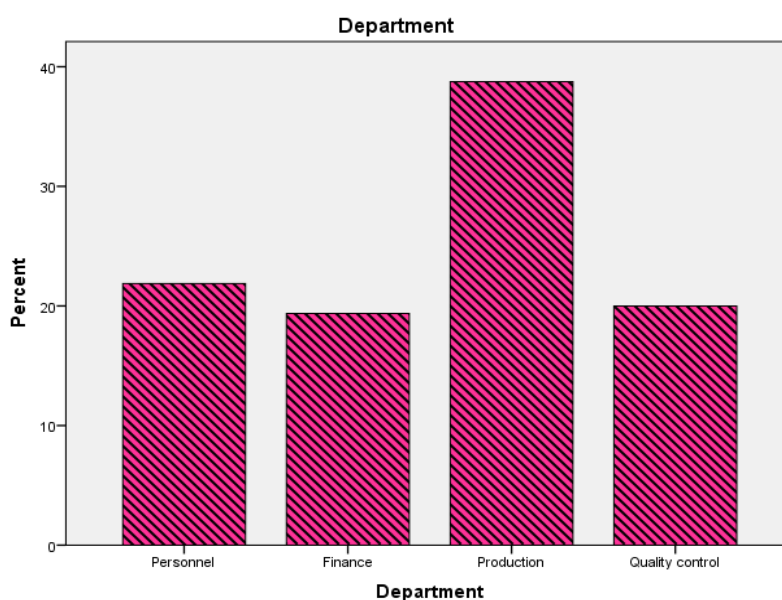


Figure: 4.1.8 Department of respondents

INTERPRETATION

In the given table, 38 percent respondents are from production department, 21 percent of respondents are from personnel department, 20 percent of them are from quality control department, 19 percent are finance department.

INFERENCE

The majority (38%) of the respondents are from production department

Table: 4.1.9 Awareness of ESI benefits

AWARENESS OF ESI BENEFITS	NO.OF. RESPONDENTS	PERCENTAGE
Not at all aware	22	13.8
Slightly aware	34	21.3
Somewhat aware	29	18.1
Moderately aware	31	19.4
Extremely aware	44	27.5
Total	160	100.0

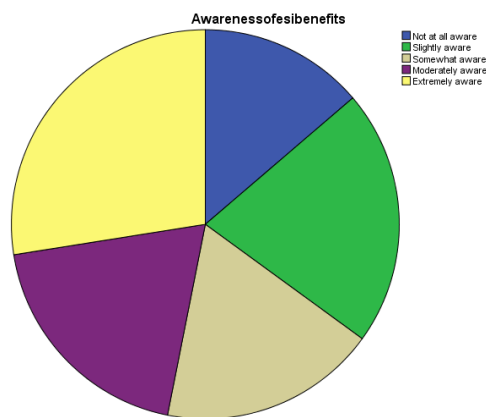


Figure: 4.1.9 Awareness of ESI benefits

INTERPRETATION

From the given table it is shown that, 27.5% of respondents are extremely aware of ESI benefits, 21.3% are slightly aware, 19.4% are moderately aware, 18.1% of respondents are somewhat aware, 13.8% are not at all aware of ESI benefits in the organization.

INFERENCE

The majority 27.5% of the respondents are extremely aware of the ESI benefits in the organization.

Table: 4.1.10 Source of ESI

SOURCE OF ESI	NO.OF. RESPONDENTS	PERCENTAGE
Broachers	25	15.6
Employers	49	30.6
Trade union officials	26	16.3
Co-workers/friends	17	10.6
Newspaper/TV/Radio	33	20.6
Others	10	6.3
Total	160	100.0

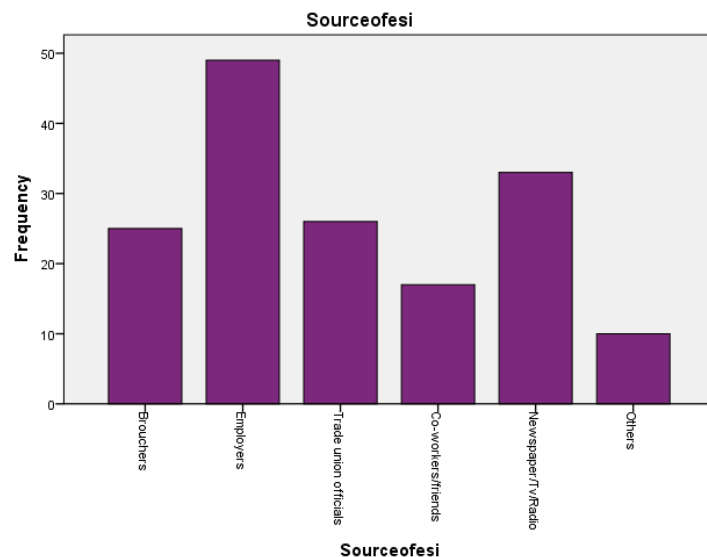


Figure 4.1.10: Source of ESI

INTERPRETATION

From above table it is interpreted that, 30.6% of respondents know through employer, 20.6% know through TV/Radio/Newspaper, 16.3% know through trade union officials, 15.6% of respondents came to know through Broachers, 10.6% know through co-workers, 6.3% know through others

INFERENCE

The majority 30.6% respondents know about source of ESI through employer.

Table:4.1.11Benefits in organization

BENEFITS IN ORGANIZATION	NO.OF. RESPONDENTS	PERCENTAGE
Medical benefit	32	20.0
Sickness Benefit	5	3.1
Maternity benefit	27	16.9
Disablement benefit	1	.6
Funeral Benefit	3	1.9
Dependent benefit	3	1.9
All given benefits	89	55.6
Total	160	100.0

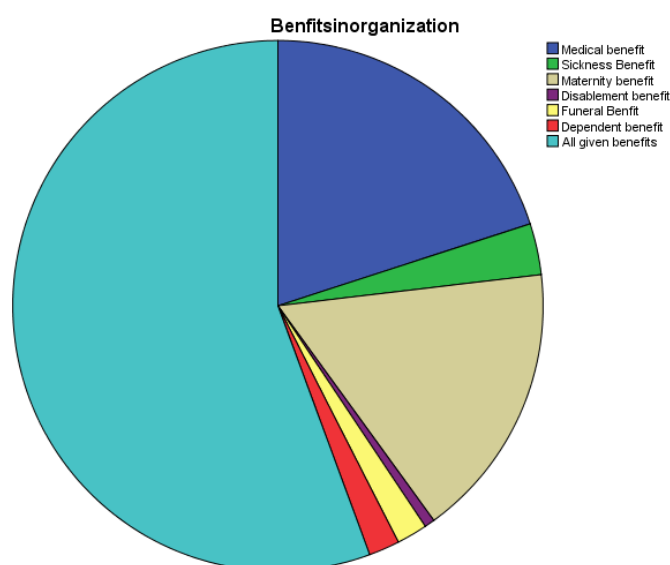


Figure: 4.1.11 Benefits in the organization

INTERPRETATION

From the table, 55.6% of the respondents get all the given benefits, 20% of them get only medical benefit, 16.9% of them get maternity benefits, 3.1% of respondents states they get only sickness benefit, 1.9% of respondents get both funeral and dependent benefit, 0.6% get disablement benefit.

INFERENCE

The majority 55.6% of the respondents get all the benefits give.

Table: 4.1.12 Measure by corporation

MEASURE BY CORPORATION	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	9	5.6
Dissatisfied	9	5.6
Neutral	30	18.5
Satisfied	46	28.4
Highly Satisfied	66	40.7
Total	160	100.00

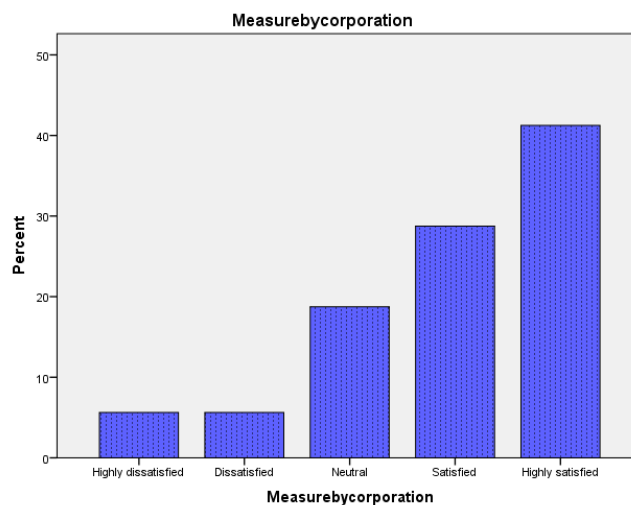


Figure: 4.1.12 Measure by corporation

INTERPRETATION

From the given table it is shown that, 41.3% of respondents are highly satisfied by measures taken by corporation, 28.8% are satisfied, 18.8% are neutral, and 5.6% of the respondents are dissatisfied and highly dissatisfied by the measure taken by the corporation.

INFERENCE

The majority 41.3% of respondents are highly satisfied with the measure taken by corporation

Table: 4.1.13Service for claiming

SERVICE FOR CLAIMING	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	8	5.0
Dissatisfied	11	6.9
Neutral	27	16.9
Satisfied	52	32.5
Highly satisfied	62	38.8
Total	160	100.0

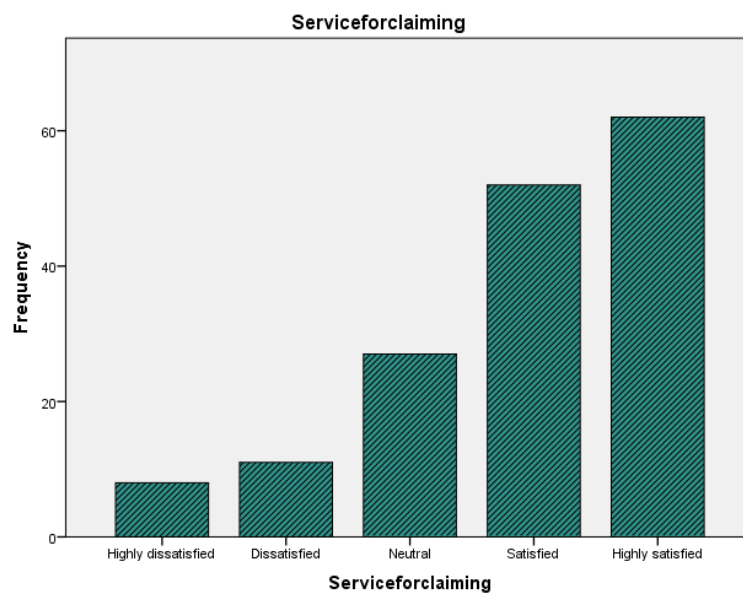


Figure: 4.1.13 Service for claiming

INTERPRETATION

From the table it is shown that, 38.8% of respondents are highly satisfied with the service for claiming benefits, 32.5% are satisfied, 16.9% are neutral, 6.9% are dissatisfied 5.0% are highly dissatisfied by the service for claiming.

INFERENCE

The majority 38.8% of the respondents are highly satisfied with the service for claiming the benefits in the organization.

Table: 4.1.14 Service of employer

SERVICE OF EMPLOYER	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	9	5.6
Dissatisfied	10	6.3
Neutral	33	20.6
Satisfied	53	33.1
Highly satisfied	55	34.4
Total	160	100.0

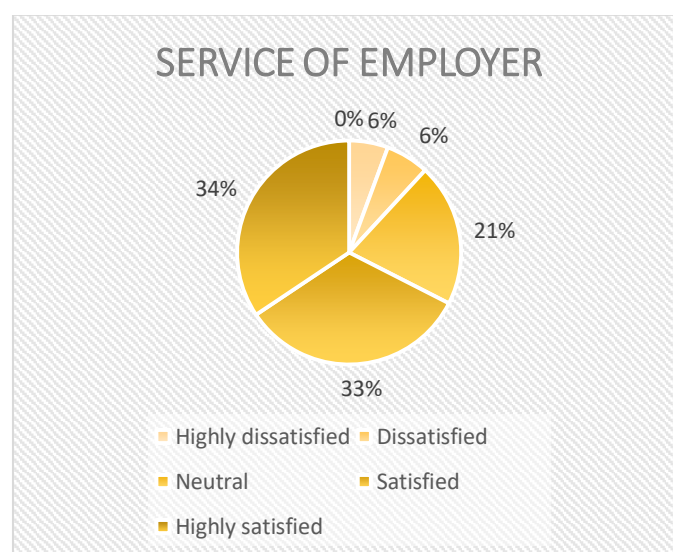


Figure: 4.1.14 Service of Employer

INTERPRETATION

From the table it is shown that, 34.4% of respondents are highly satisfied with the service of employer, 33.1% are satisfied, 20.6% are neutral, 6.3% of respondents are dissatisfied, 5.6% are highly dissatisfied by the service for claiming.

INFERENCE

The majority 34.4% of the respondents are highly satisfied with the service of the employer for claiming the benefits in the organization.

Table: 4.1.15 Opinion for claiming

OPINION FOR CLAIMING	NO.OF. RESPONDENTS	PERCENTAGE
Extremely unlikely	9	5.6
Unlikely	8	5.0
Neutral	32	20.0
Likely	58	36.3
Extremely likely	53	33.1
Total	160	100.0

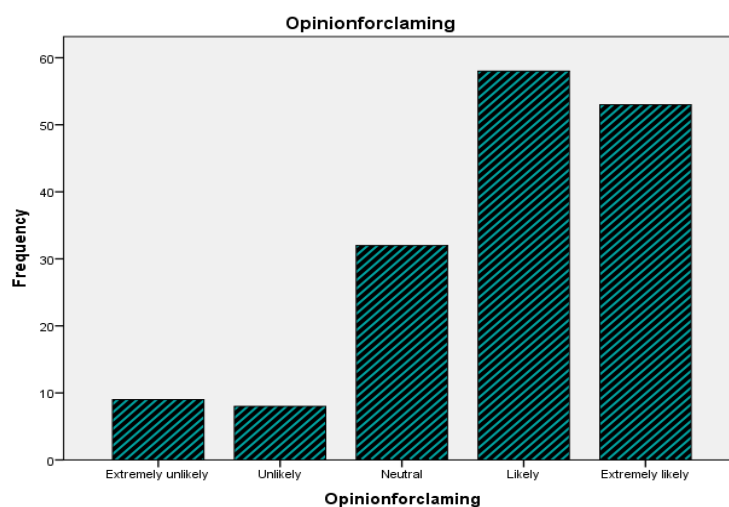


Figure: 4.1.15 Opinion for claiming

INTERPRETATION

From the table it is interpreted that, 36.3% of respondents are likely for opinion on claiming ESI, 33.1% are extremely likely, 20.0% are neutral, 5.6% are extremely unlikely, 5.0% are unlikely for opinion for procedure for claiming ESI.

INFERENCE

The majority 36.3% of respondents are likely for the opinion for procedure for claiming the ESI benefits.

Table: 4.1.16 Benefit after retirement

BENEFIT AFTER RETIREMENT	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	11	6.9
Dissatisfied	6	3.8
Neutral	30	18.8
Satisfied	51	31.9
Highly satisfied	62	38.8
Total	160	100.0

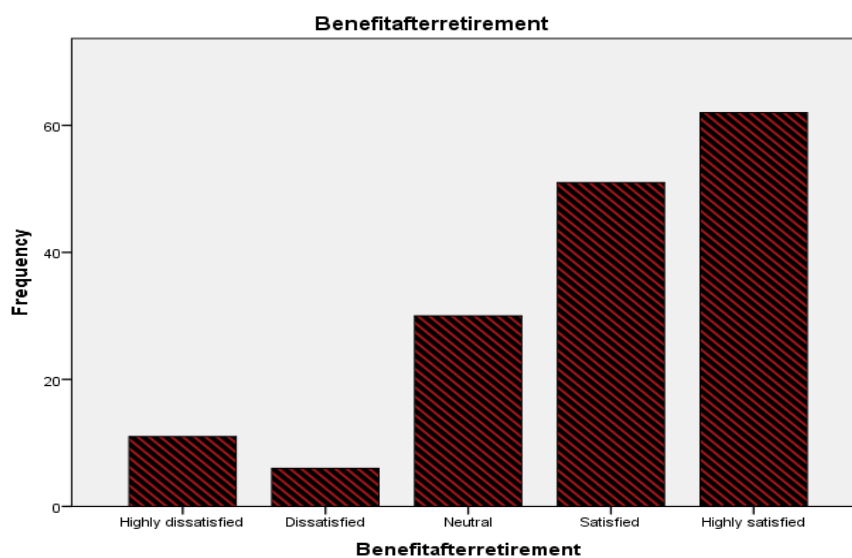


Figure: 4.1.16 Benefit after retirement

INTERPRETATION

From the table it is given that, 38.8% of respondents are highly satisfied with the benefit after retirement, 31.9% are satisfied, 18.8% are neutral, 6.9% of respondents are highly dissatisfied, 3.8% are dissatisfied by the benefit after retirement.

INFERENCE

The majority 38.8% of the respondents are highly satisfied with the benefit after retirement in the organization.

Table: 4.1.17 Facility in ESI

FACILITY IN ESI	NO.OF. RESPONDENTS	PERCENTAGE
Very bad	8	5.0
Bad	11	6.9
Neutral	29	18.1
Good	49	30.6
Very good	63	39.4
Total	160	100.0

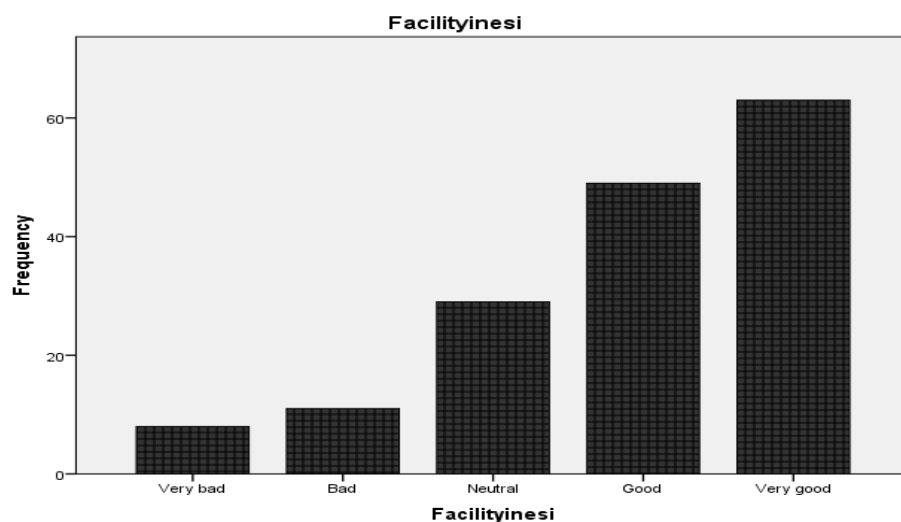


Figure: 4.1.17 Facility in ESI

INTERPRETATION

From the table, 39.4% of respondents says facility are very good, 30.6% are good, 18.1% are neutral, 6.9% of respondents says it is bad, 5.0% says the facility in ESI are very bad in the organization.

INFERENCE

The majority 39.4% of the respondents states that the facility of ESI in the organization is Very Good.

Table: 4.1.18 Dependent benefit

DEPENDENT BENEFIT	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	7	4.4
Dissatisfied	10	6.3
Neutral	37	23.1
Satisfied	45	28.1
Highly satisfied	61	38.1
Total	160	100.0

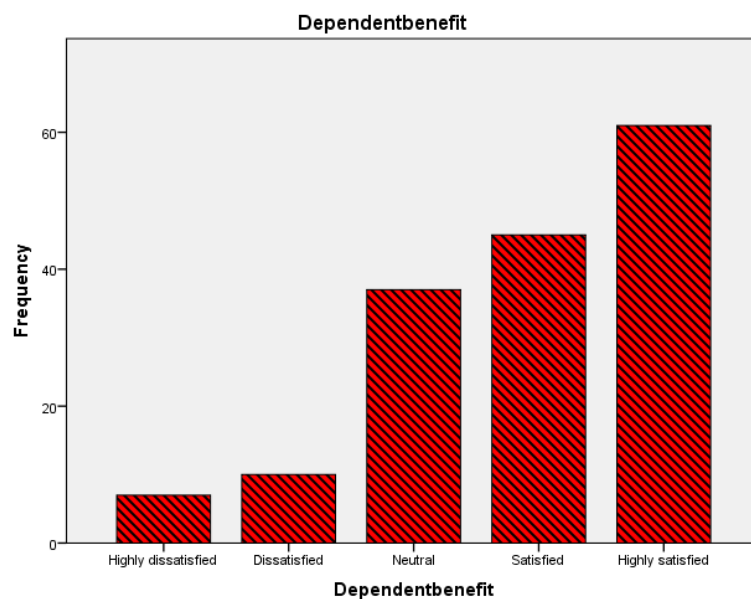


Figure: 4.1.18 Dependent benefit

INTERPRETATION

From the table it is given that, 38.8% of respondents are highly satisfied with the dependent benefit, 28.1% are satisfied, 23.1% are neutral, 6.3% of respondents are dissatisfied, 4.4% of respondents are highly dissatisfied by the dependent benefit.

INFERENCE

The majority 38.8% of the respondents are highly satisfied with the dependent benefit in the organization.

Table:4.1.19 Extension of sickness benefits

EXTENSION OF SICKNESS BENEFITS	NO.OF. RESPONDENTS	PERCENTAGE
Not at all aware	10	6.3
Slightly aware	14	8.8
Somewhat aware	27	16.9
Moderately aware	56	35.0
Extremely aware	53	33.1
Total	160	100.0

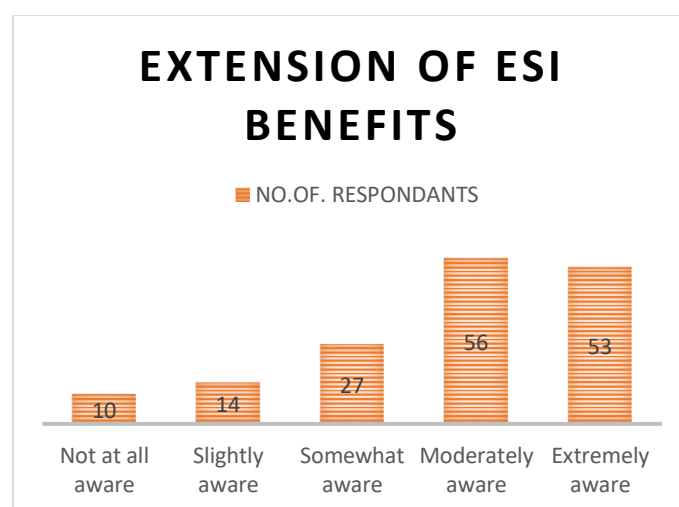


Figure: 4.1.19 Awareness of extension of sickness benefit

INTERPRETATION

From the given table it is shown that, 35% of respondents are moderately aware of extension of sickness benefits, 33.1% are extremely aware, 16.9% are somewhat aware, 8.8% of respondents are slightly aware, 6.3% are not at all aware of extension of sickness benefits in the organization.

INFERENCE

The majority 35% of the respondents are moderately aware of the extension of sickness benefit in the organization.

Table: 4.1.20 Medical benefits for family

MEDICAL BENEFIT FOR FAMILY	NO.OF. RESPONDENTS	PERCENTAGE
Highly dissatisfied	14	8.8
Dissatisfied	15	9.4
Neutral	23	14.4
Satisfied	47	29.4
Highly satisfied	61	38.1
Total	160	100.0

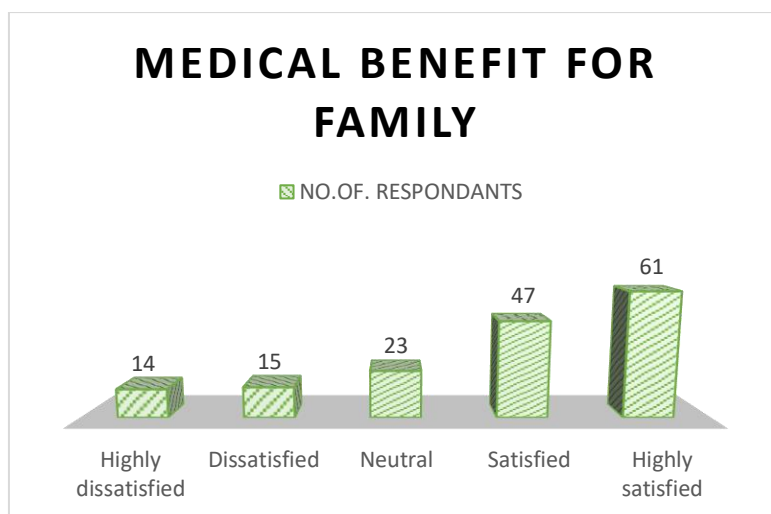


Figure: 4.1.20 Medical benefit for family

INTERPRETATION

From the table it is given that, 38.1% of respondents are highly satisfied with the medical benefit for family, 29.4% are satisfied, 14.4% are neutral, 9.4% of respondents are dissatisfied, 8.8% of respondents are highly dissatisfied by the medical benefits for family in the organization.

INFERENCE

The majority 38.1% of the respondents are highly satisfied with the medical benefit given for family in the organization.

Table:4.1.21 Delay in benefits

DELAY IN BENEFITS	NO.OF. RESPONDENTS	PERCENTAGE
Delay	39	24.4
Moderate delay	43	26.9
No delay	30	18.8
No opinion	48	30.0
Total	160	100.0

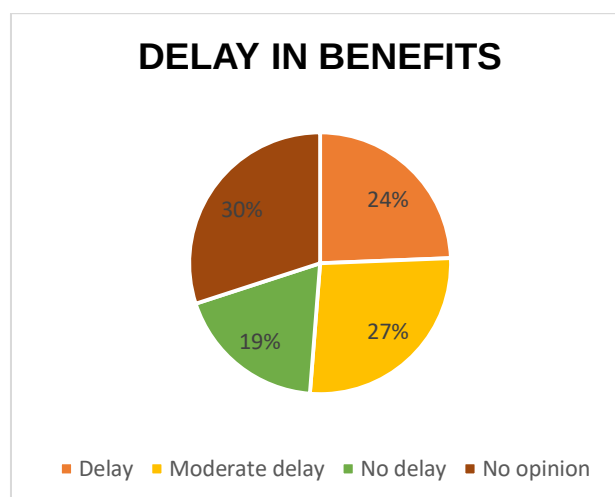


Figure: 4.1.21 Delay in benefits

INTERPRETATION

From the table it is given that, 30% of respondents have no opinion on delay in getting benefits, 26.9% have moderate delay, 24.4% have delay in getting benefits 18.8% of respondents have no delay in getting benefits.

INFERENCE

The majority 30% of the respondents have no opinion about the delay in benefits in the organization.

Table: 4.1.22 Overall opinion

OVERALL OPINION	NO.OF. RESPONDENTS	PERCENTAGE
Very bad	13	8.1
Bad	13	8.1
Neutral	38	23.8
Good	49	30.6
Very good	47	29.4
Total	160	100.0

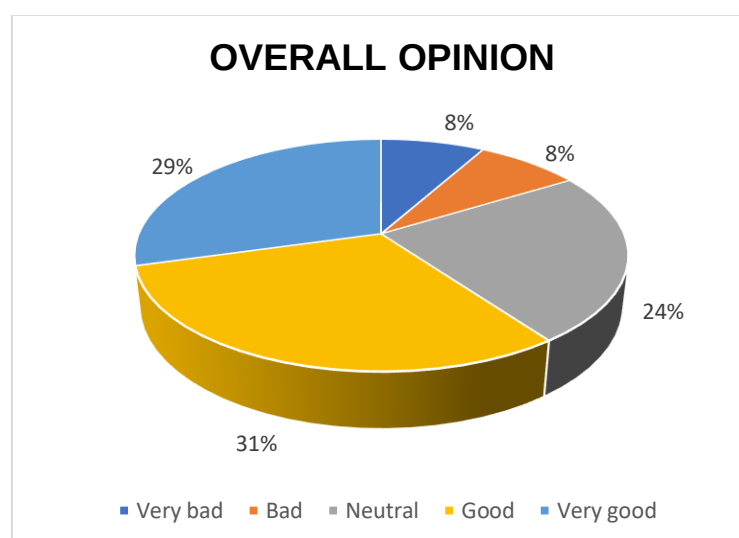


Figure: 4.1.22 Chart for overall opinion

INTERPRETATION

From the table, 30.6% of respondents says overall opinion is good, 29.4% are very good, 23.8% are neutral, 8.1% of the respondents say the overall opinion of ESI benefits is Bad and Very bad in the organization.

INFERENCE

The majority 30.6% of the respondents states that the overall opinion of ESI in the organization is good.

4.2 Correlation Analysis

Table: 4.2.1

Correlation analysis of Monthly income and age

		Monthly Income	Age
Monthly Income	Pearson Correlation	1	.114
	Sig. (2-tailed)		.151
	N	160	160
Age	Pearson Correlation	.114	1
	Sig. (2-tailed)	.151	
	N	160	160

INTERPRETATION

From the give correlation analysis of the monthly income and the age of respondents, it is clear that the respondents get proper monthly income based on their age. It is highly correlated with a correlation value of 0.114 and it is positively correlated.

4.3 ONE WAY ANOVA Analysis

H0: There is no significance difference between services for claiming and benefit after retirement.

H1: There is significance difference between services for claiming and benefit after retirement.

Table: 4.3.1

Service for claiming and benefit after retirement

	Sum Squares	Df	Mean Square	F	Sig.
Between Groups	13.452	4	3.363	2.732	.031
Within Groups	190.792	155	1.231		
Total	204.244	159			

INTERPRETATION

From the above table, the significant value is 0.031 which is less than 0.05; hence we reject H0 and accept H1. Thus, there is significance difference between services for claiming and benefit after retirement.

INFERENCE

$0.031 < 0.05$

We reject null hypothesis. There is significant difference in the table.

4.4 Chi-Square Analysis

Ho: There is no significance difference between Awareness of ESI benefits and Facility in ESI.

H1: There is significance difference between Awareness of ESI benefits and Facility in ESI.

Table: 4.4.1

Awareness of ESI benefits and facility in ESI

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.651a	16	.884
Likelihood Ratio	10.612	16	.833
Linear-by-Linear Association	.010	1	.919
N of Valid Cases	160		

INTERPRETATION

By seeing the above output, the value is 0.884 which is greater than 0.05. So, we accept null hypothesis. That is there no significance between Awareness of ESI benefit and Facility ESI.

INFERENCE

$0.884 > 0.05$, There is no significant difference, so we accept null hypothesis (H_0).

4.5 Paired T-Test

H0: There is no significance difference between dependent benefit and medical benefit.

H1: There is significance difference between the dependent benefit and the medical benefit.

Table: 4.5.1

Dependent benefit and medical benefit

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Dependent benefit – Medical benefits for family	.106	1.635	.129	-.149	.362	.822	159	.412

INTERPRETATION

From the given output, we can see the significant value is 0.412 which is greater than 0.05. From this we can find that there is no significance difference between the dependent and the medical benefit.

INFERENCE

$0.412 > 0.05$, There is no significant difference. So, we accept null hypothesis (H0).

CHAPTER-5

FINDINGS, SUGGESTION AND CONCLUSION

5.1 FINDINGS

- Employees are aware about the medical benefit which are provided by the social security scheme.
- Employees are aware of the maternity benefit provided by the organization.
- Employees are aware of the sickness benefit provided in the organization.
- Most of the employees in the organization are extremely aware of the ESI benefits provided.
- The source of ESI benefits for the employees are mostly from the employers in the organization.
- 55% of the employees are aware about all the benefits provided by the organization.
- 41% of the respondents are highly satisfied with the measures taken by the corporation.
- 38% of the respondents are highly satisfied with the service for claiming of ESI benefits in the organization
- Most of the employees in the organization are highly satisfied with the dependent benefit.
- Some employees are not satisfied with the service provided by the employer in the organization.
- From the Anova analysis, it is shown that many people are not satisfied with service for claiming.
- In the Anova analysis made, most of the people do not get the benefits after the retirement.

- 24% of the respondents feel that there is delay in giving the benefits, majority of respondents feel there is no opinion in delay.
- The majority of the employees are fully aware about the formalities for claiming various benefits provided by the ESI Corporation.
- Most of the employees are moderately aware of the extension of the sickness benefit by the ESI.
- The employees believe that procedure for claiming the benefits is simple.
- 33% of the respondents are between the age group 21 to 30.
- 58% of the respondents collected are female.
- Majority of the employees are graduated.
- Majority 71 percent of respondents are married.
- 37% of the respondents have experience of 1 to 3 years.
- Most of the employees are not aware of the funeral benefits.
- The overall opinion of the ESI benefit in the organization is good.

5.2 SUGGESTIONS

- The organization is supposed to place the details of ESI benefits in the notice board.
- Employees should get the benefits even after the retirement.
- The company needs to focus under the benefits of Employee State Insurance (ESI) policy to the Employee of the company.
- The organization should give more awareness about the funeral benefits to the employees.
- Free medical camp should be organized by the employer.
- Most of the employees know about all the benefits under ESI but those who all joined new in the organization they are not aware about all benefit under ESI, so employer should give them proper knowledge about all the benefits.
- There must be increase in the number of ESI dispensaries.
- Employees have to attend seminars about the ESI benefits.
- The delivery of services in social security through the Employees' State Insurance Scheme (ESIS) should be improved with the help of Information Technology (IT) in order to adopt the transparency and good governance in services of the ESIC.
- The bottleneck procedures can be avoided.
- The Employee should be properly educated under the Employee State Insurance (ESI) policy.

5.3 CONCLUSION

The working environment will be healthy only when the Organization and the Employees together have a growth so that it will be Healthy Organization. Employees need to focus on Awareness and Utilization of ESI policy more familiar. Employers have to provide proper awareness to employees on Employee State Insurance. Social Security measures have introduced an element of stability and production in the midst of distress and strain of modern life. The ESI scheme is financed by the ESI fund consisting of contributions from employers, employees, grants, donations and gifts of Central and State governments and Local authorities. The organization will be healthy only when the employee and the organizations together have a growth so that it will be healthy organization. The present study reviewed the existing available literature on ESI benefits since 1972 to 2014 All the employee's should aware about employee state insurance scheme (ESI) so that it will be beneficiary for their medical problems. From this study it is founded that maximum number of workers are aware and majority of the workers are utilizing the benefits of ESI services.

REFERENCES

- **Amaghinyeodiwe, Lloyd, Ahamefule. (2012).** Government Health care spending and the poor; evidence from Nigeria. *International Journal of Social Economics*, 36(3). 220-36.
- **Asia Law House,** Employees' State Insurance Act and Rules, Asia Law House, Hyderabad, 2001.
- **Dembe, Allard. et al. (2011).** Employees' Satisfaction with employer – sponsored elder – care programs. *International Journal of Workplace Health Management*, 4(3), 216-227.
- **Diane, Whitaker. (2007).** The relationship of duration of time without health insurance to access and utilization of health care in the State of Kansas.
- **Enid Masih, AamirAbidi, (2018).** Medical Care under Employee State Insurance, *International Journal of Management Studies* ISSN (Print) 2249-0302 ISSN (Online) 2231-2528.
- **Hajizadehs.et al. (2012).** Unmet need and met un need in health care utilization in Iran, *International Journal of Social Economics*, 39(6). 400-422.
- **Hedden, Erika. M. (2011).** Immunization Information Systems in Health Services: the role of State and Federal policies. *Journal of Health Administration*.
- **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.
- **Joe, William. (2006).** Health inequality in India: evidence from NFHS 3. *Economic and Political Weekly*, 25(3), 510-525.
- **Mahal A, Sakthivel S & Nagpal S,(2005).** National Health Accounts for India. Back ground papers National Commission on macroeconomics and Health.

- **Mamta Jain, KanikaKaondal (2019).** A Study on Satisfaction of beneficiaries by Employees' State Insurance Scheme, International Journal of Management, Technology and Engineering, IX (I), ISSN NO: 2249-7455.
- **Mohan Chandran K,** "ESI Scheme-Views on the Terms of Reference of the Committee on Perspective Planning", Government of Kerala, Trivandrum, 1972, pp. 3-5.
- **Muthulakshmi.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.
- **O'Brein, J. A. (1994).** Management Information System: a managerial end user perspective, New Delhi: Galgotia publications, 7-8.
- **Ramanujam G, (2003).** ESI Scheme a Waste, Fear Junior Executives, The Indian Express,128, p. 8.
- **Renaud, Karen and Goucher, Wendy. (2012).** Health Service Employees and Information security policies: an uneasy partnership. Information Management and Computer Security, 20(4). 296-311.
- **Saranya R, ArunPrasath S, Kavin S (2018).** Employees Awareness towards ESI Benefit, IJSRD - International Journal for Scientific Research & Development, 6(05), 242-245
- **Satpathy I, Patnaik. B.C.M & Dev Padma(2011).** Role of Employees State Insurance (ESI) in the district of Cuttack- Asurvey, International Journal of Research in IT & Management (IJRIM), 1(7), (ISSN 2231-4334).
- **Sumitra Pujari (2018).** A Study on Welfare Schemes of ESI, International Journal of Engineering Technology Science and Research IJETSR www.ijetsr.com, 5(1), ISSN 2394 – 3386.
- **Sumner, Jennifer. et al. (2011).**Information sharing among health care employers: using technology to create an advantageous culture of sharing. Advances in Health care Management, Freidman, H. et al. (ed.), 13, 123-415.

- **Valsamma Paul**, "Compensation to Workmen for Industrial Injuries", Ph.D. Thesis, Cochin University of Science and Technology, Kochi, 1995.
- **Venkatachalan, A. and Sivakumar, A. (2010)**. A study on rural insurance Policyholders' satisfaction in Dindigul, Tamil Nadu. *International of Marketing*, 15(3), 57-62.
- **Webster. et al. (2011)**. The relationship between Medicare enrollee knowledge of their Medicare health insurance and socio-economic factors. *International Journal of Health Science*, 50(5), 355-370.

APPENDIX- I (QUESTIONNAIRE)

AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL

Questionnaire

Name:

DEMOGRAPHIC PROFILE:

1. Age: (in years)

- a) Below 20 b) 21-30 c) 31-40 d) above 40

2. Gender:

- a) Male b) Female c) Prefer not to say

3. Education:

- a) Below 10th b) SSLC c) HSC d) ITI/Diploma e) Graduate
f) Others

4. Marital Status:

- a) Married b) Unmarried

5. Monthly income: (in thousands)

- a) Less than 10,000 b) 10,000-15,000 c) 15,001-20,000
d) 20,001-25,000

6. Experience: (in years)

- a) Less than 1 year b) 1 to 3 c) 4-6 d) More than 6 years

7. Designation:

- a) Worker b) Supervisor c) Quality Controller d) Others

8. Department:

- a) Personal b) Finance c) Production d) Quality Control

Questions:

9. Awareness of ESI benefits provided by the ESI

- a. Not at all aware
- b. Slightly aware
- c. Somewhat aware
- d. Moderately aware
- e. Extremely aware

10. Source of the awareness and effective utilization of the ESI benefits

- a. Broachers/ Circulars of corporation
- b. Employers
- c. Trade Union officials
- d. Co-workers/ Friends
- e. Newspapers/ TV/ Radio
- f. Others

11. Did you get any such benefit in your Organization? (Select Multiple)

- a. Medical Benefit
- b. Sickness Benefit
- c. Maternity Benefit
- d. Disablement Benefit
- e. Funeral Benefit
- f. Dependent Benefit

- g. All benefits

12. Measures taken by the corporation for providing information on ESI Scheme

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

13. The services of the administrative staff for claiming the benefits

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

14. The services of the employer for claiming the benefits and effective utilization of ESI benefits in an organization

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

15. What is your opinion about the procedure for claiming the ESI benefit?

- a. Extremely Unlikely
- b. Unlikely

- c. Neutral
- d. Likely
- e. Extremely likely

16. How well you are satisfied with availing the benefits after retirement?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

17. How do you grade the facilities and amenities under the ESI act in your organization?

- a. Poor
- b. Very poor
- c. Good
- d. Very good
- e. Excellent

18. What is your satisfaction level about dependent benefit under ESI in your organization?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

19. Are you aware that sickness benefits are extendable up to two years in case of long-term diseases?

- a. Not at all aware
- b. Slightly aware
- c. Somewhat aware
- d. Moderately aware
- e. Extremely aware

20. How you are satisfied with the medical benefits for your family members provided by the organization?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

21. What is the Satisfaction level of working employee of ESI awareness and benefits?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly dissatisfied

22. Delay in getting benefits

- a. Delay
- b. Moderate Delay

c. No delay

d. No Opinion

23. What is your opinion about the following welfare measures?

S. No	Measures	Very Good	Good	Neutral	Bad	Very Bad
a.	Washing Facility					
b.	Sitting facilities					
c.	First aid appliances					
d.	Canteens					
e.	Shelters, rest rooms And lunch rooms					
f.	Facilities for storing					

24. What is your overall opinion about ESI benefits in the company?

a. Very Good

b. Good

c. Neutral

d. Bad

e. Very Bad

APPENDIX- II

AWARENESS AND EFFECTIVE UTILIZATION OF ESI BENEFITS IN TATA INTERNATIONAL- BACHI SHOES DIVISION

SAI SOWMIYA S,

sowmiyasuresh24@gmail.com

DEPARTMENT OF MBA,

SATHYABAMA INSTITUTE OF SCIENCE & TECHNOLOGY,

CHENNAI, 600119, INDIA

Dr. N. KUMAR,

kumar.soms@sathyabama.ac.in

DEPARTMENT OF MBA,

SATHYABAMA INSTITUTE OF SCIENCE & TECHNOLOGY,

CHENNAI, 600119, INDIA

ABSTRACT

Employee State Insurance (ESI) Scheme is a huge social security for the employees in the organization. ESI is completely different from insurance that is provided for general public. It supports full medical care and reasonable economic assistance to the beneficiaries for benefits like sickness, maternity, disablement and death due to employment injury. It is one of the most effective measures available to the employees in working environment. The purpose of the study is to analysis the awareness and effective Utilization of Employee State Insurance (ESI) policy in Tata International. The study also attempts to review the varied Employee State Insurance (ESI) benefits available to the workers within the organization. A study questionnaire was framed and given to the workers to seek out awareness and therefore the effects of utilization of Employee State Insurance (ESI) policy in Tata International using tools through SPSS software.

KEY WORDS: Employee state insurance (ESI), Awareness, Utilization, Employees, medical benefit, sickness benefit, maternity benefit.

I. INTRODUCTION

For all employees earning Rs. 25,000 or less per month as wages, the employer contributes 3.25% and thus the worker contributes 0.75%, total share 4%. The fund is managed by the ESI Corporation (ESIC) consistent with rules and regulations within the ESI Act 1948, which oversees the supply of medical and cash benefits to the

employees and their family. ESI scheme may be a sort of Social Security scheme for workers within the organized sector. Broadly, the advantages under this scheme are categorized under two categories, cash benefits (which include sickness, maternity, disablement (temporary and permanent), and funeral expenses) and, non-cash benefits through medical aid. The insured and his family are entitled to the Medical enjoy the very first day of his/her joining the insurable employment. A person who is simply covered under the scheme for the primary time is eligible for primary and secondary medical aid for self and family for 3 months.

II. OBJECTIVE OF THE STUDY

To study about the awareness and effective utilization of ESI benefits in tata International.

III. REVIEW OF LITERATURE

P.B. Kamath (1972), Secretary to the Government of Maharashtra, in a letter to the Member-Secretary, Committee on Perspective Planning, the Employees' State Insurance Corporation, New Delhi, pointed out that the Corporation should consider financial aid from the Central Government, at least as far as capital expenditure and administrative expenditure on the Employees' State Insurance Scheme is concerned; so that the amount recovered from contribution of employers and employees can be spent purely on their needs for medical benefit and cash benefit.

Sinha, P.K. (1980) studied the historical causation of the concept of the social security from the origin and to trace the history of social security measures in India. He examined its object, scope, administration, source of finance, benefits with stress on operational results. He also discussed the structure of Social Security Acts. I.e. Employees State Insurance Act, 1948, Employees Provident Fund Act 1952, Maternity Benefit Act 1961.

Sarma, A.M. (1981) has studied the social security scheme in detail and different social security legislations in India including a comprehensive selection of recent case laws bearing on this subject. His study state that Employees' State Insurance Scheme neither covered all risks nor was it applicable to all the working populations.

According to **Monga, M.L. (1984)**, he focused on the social security legislation and analyzed the Employees State Insurance Act, 1948 and Employees Provident Funds and Family Pension Fund Act 1952.

Punekar S.D., Deodhara S.B. and Saraswati Sankaran (1984) analyzed the social security measures in India. They stated that Employees' State Insurance and Employees Provident Fund Scheme were the most important Acts giving the maximum coverage of social security.

G. Ramanujam (1996), had voiced his concern about the shoddy working of the ESI hospitals. In a statement, he said "labour has been all along complaining about the poor quality of medical benefits under the Employees' State Insurance Scheme".

Sampath Kumar (2000) examined the performances of the Employees' State Insurance Corporation during the period 1980-81 to 1987-88. The scope of the scheme in terms of the number of employees and the number of insured persons covered under this scheme had largely remained stagnant and decreased during the period.

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.

S. K. Sharma (1997), former Director General of the Employees' State Insurance Corporation, pointed out that the ESI Corporation of India, dedicated to extension of social security benefits to a specific segment of worker class has the potential, expertise and a massive broad-based infrastructure that still remain unexploited and underutilized.

IV. RESEARCH METHODOLOGY

4.1 Research Design

Descriptive research has been used in this study, it involves survey and fact-finding enquiries of different kinds, the purpose of descriptive research are the descriptive of state of affairs, as it exists at present.

4.2 Sampling size

160 samples were collected from the ESI employees belonging to Tata International- Bachi shoes division was consider as sample of the study.

4.3 Data Collection

Primary data are original sources of data from which the researcher directly collects data that have not been previously collected. Primary data are first-hand information collected through various methods such as observation, interviewing, mailing, through questionnaire, etc. In this study the primary source of data is collected through questionnaire.

Secondary data means data that are already available i.e., they refer to data which has already been collected and analyzed by someone else. The secondary data for the study was collected from book, company websites, magazines and other sources.

4.4 Tools used for analysis:

- One way Anova
- Chi-square
- Correlation
- Paired Sample test

4.5 Questionnaire Preparation

The basic requisite of any research study is the appropriate data which can be collected with the help of a schedule or questionnaire. With the help of questionnaire, it is easy to determine the involvement level of so many employees in the organization. A questionnaire consists of a number of questions printed or typed in a definite order on a form. Here, open ended and close ended questions; rank order and rating scale are used in the questionnaire.

V Data Analysis and Interpretation

5.1 Demographic Profile

Factors	No. of Respondents	Percentage
Age		
below 20	31	19.4
21-30	53	33.1
31-40	51	31.9
above 40	25	15.6
Gender		
Male	67	41.9
Female	93	58.1
Educational Qualification		
below 10th	8	5.0
SSLC	15	9.4
HSC	21	13.1
ITI/ Diploma	47	29.4
Graduate	65	40.6
Others	4	2.5
Marital Status		
Married	115	71.9
Unmarried	45	28.1
Monthly Income		
Less than 10000	42	26.3
10000-15000	52	32.5
15001-20000	35	21.9
20001-25000	31	19.4
Experience		
less than 1 year	50	31.3
1-3 year	60	37.5
4-6 years	33	20.6
more than 6 years	17	10.6

Table 5.1 Percentage analysis of Demographic Factors

INFERENCE

33.1% of the respondents' come under the age category 21-30, 58.1% of the respondents are female, 40.6% are graduate, 71.9% of respondents are married, 32.5% of them get 10,000-15,000 monthly income, 37.5% of respondent's have 1-3 years of experience.

5.2 Correlation analysis of Monthly income and age

H0: There is no significance difference between monthly income and age.

H1: There is significance difference between monthly income and age.

		Monthly Income	Age
Monthly Income	Pearson Correlation	1	.114
	Sig. (2-tailed)		.151
	N	160	160
Age	Pearson Correlation	.114	1
	Sig. (2-tailed)	.151	
	N	160	160

Table 5.2 Correlation Analysis of monthly income and age

INFERENCE

From the give correlation analysis of the monthly income and the age of respondents, it is clear that the respondents get proper monthly income based on their age. It is highly correlated with a correlation value of 0.114 and it is positively correlated.

5.3 ONE WAY ANOVA Analysis for Service for claiming and benefit after retirement

H0: There is no significance difference between services for claiming and benefit after retirement.

H1: There is significance difference between services for claiming and benefit after retirement.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	13.452	4	3.363	2.732	.031
Within Groups	190.792	155	1.231		
Total	204.244	159			

Table 5.3 ONE WAY ANOVA Analysis for Service for claiming and benefit after retirement

INTERPRETATION

From the above table, the significant value is 0.031 which is less than 0.05, hence we reject H₀ and accept H₁. Thus, there is significance difference between services for claiming and benefit after retirement.

INFERENCE

$$0.031 < 0.05$$

We reject null hypothesis. There is significant difference in the table.

5.4 Chi-Square Analysis for Awareness of ESI benefits and facility in ESI

H₀: There is no significance difference between Awareness of ESI benefits and Facility in ESI.

H₁: There is significance difference between Awareness of ESI benefits and Facility in ESI.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.651a	16	.884
Likelihood Ratio	10.612	16	.833
Linear-by-Linear Association	.010	1	.919
N of Valid Cases	160		

Table 5.4 ONE WAY ANOVA Analysis for Service for claiming and benefit after retirement

INFERENCE

By seeing the above output, the value is 0.884 which is greater than 0.05. So, we accept null hypothesis. That is there no significance between Awareness of ESI benefit and Facility ESI.

$0.884 > 0.05$, So we accept null hypothesis (H_0).

5.5 Paired T-Test of Dependent benefit and medical benefit

H_0 : There is no significance difference between dependent benefit and medical benefit.

H_1 : There is significance difference between the dependent benefit and the medical benefit.

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Dependent benefit – Medical benefits for family	.106	1.635	.129	-.149	362	.822	159	.412

Table 5.5 Paired T-Test of Dependent benefit and medical benefit

INFERENCE

From the given output, we can see the significant value is 0.412 which is greater than 0.05. From this we can find that there is no significance difference between the dependent and the medical benefit.

$0.412 > 0.05$, So, we accept null hypothesis (H_0).

VI. CONCLUSION

The working environment will be healthy only when the Organization and the Employees together have a growth so that it will be Healthy Organization. Employees need to focus on Awareness and Utilization of ESI policy more familiar. Employers have to provide proper awareness to employees on Employee State Insurance. Social Security measures have introduced an element of stability and production in the midst of distress and strain of modern life. The ESI scheme is financed by the ESI fund consisting of contributions from employers, employees, grants, donations and gifts of Central and State governments and Local authorities. The organization will be healthy only when the employee and the organizations together have a growth so that it will be healthy organization. The present study reviewed the existing available literature on ESI benefits since 1972 to 2014 All the employees should aware about employee

state insurance scheme (ESI) so that it will be beneficiary for their medical problems. From this study it is founded that maximum number of workers are aware and majority of the workers are utilizing the benefits of ESI services.

REFERENCES

Amaghinyeodiwe, Lloyd, Ahamefule. (2012). Government Health care spending and the poor; evidence from Nigeria. *International Journal of Social Economics*, 36(3). 220-36.

Asia Law House, Employees' State Insurance Act and Rules, Asia Law House, Hyderabad, 2001.

Dembe, Allard. et al. (2011). Employees' Satisfaction with employer –sponsored elder – care programs. *International Journal of Workplace Health Management*, 4(3), 216-227.

Diane, Whitaker. (2007). The relationship of duration of time without health insurance to access and utilization of health care in the State of Kansas.

Dr. Enid Masih, AamirAbidi, (2018). Medical Care under Employee State Insurance, *International Journal of Management Studies* ISSN (Print) 2249-0302 ISSN (Online) 2231-2528.

Dr. Mamta Jain, KanikaKaondal (2019). A Study on Satisfaction of beneficiaries by Employees' State Insurance Scheme, *International Journal of Management, Technology and Engineering*, IX (I), ISSN NO: 2249-7455.

Hajizadehs.et al. (2012). Unmet need and met un need in health care utilization in Iran, *International Journal of Social Economics*, 39(6). 400-422.

Hedden, Erika. M. (2011). Immunization Information Systems in Health Services: the role of State and Federal policies. *Journal of Health Administration*.

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.

Joe, William. (2006). Health inequality in India: evidence from NFHS 3. *Economic and*

Political Weekly, 25(3), 510-525.

Mahal A, Sakthivel S & Nagpal S,(2005). National Health Accounts for India. Back ground papers National Commission on macroeconomics and Health.

Muthulakshmi.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.

O'Brein, J. A. (1994). Management Information System: a managerial end user perspective, New Delhi: Galgotia publications, 7-8.