

## Medical Care under Employee State Insurance

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### ABSTRACT

*Employees State Insurance is a self-financing social security and health insurance scheme for Indian workers. Study on the Working of the Employees State Insurance Corporation has been undertaken to examine the various aspects of the working of the Employees State Insurance (ESI) Corporation related to the administration and execution of the ESI Scheme in Allahabad. The study has examined Medical Care under Employee State Insurance with Reference to, Allahabad. Both primary and secondary data were used in the study. The primary data were collected from the 100 respondents and the secondary data were collected from the publications of the ESI Corporation, reports, books and periodicals. The data collected were suitably classified and analyzed keeping in view the objectives of the study. On the basis of the findings of the study, it is deduced that the ESI Corporation is not keen on giving adequate information to the insured persons and employers about the ESI Scheme, the quality of medical care provided to the insured persons through the ESI dispensaries and hospitals is rather poor, the insured persons do not get the services of the administrative staff for availing of the benefits.*

**Keywords:** Self – Financing, Insured person, Information, Data.

### INTRODUCTION:

Employees' State Insurance (abbreviated as ESI) is a self-financing social security and health insurance scheme for Indian workers. The promulgation of Employees' State Insurance Act, 1948 (ESI Act), by the Parliament was the first major legislation on social Security for workers in independent India. It was a time when the industry was still in a nascent stage and the country was heavily dependent on an assortment of imported goods from the developed or fast developing countries. The deployment of manpower in manufacturing processes was limited to a few select industries such as jute, textile, chemicals etc.

The scheme was inaugurated in Kanpur on 24th February 1952 (ESIC Day) by then Prime Minister Pandit Jawahar Lal Nehru. The ESI Act 1948 encompasses certain health related eventualities that the workers are generally exposed to; such as sickness, maternity, temporary or permanent disablement, Occupational disease or death due to employment injury, resulting in loss of wages or earning capacity-total or partial. Social security provision made in the Act to counterbalance or negate the resulting physical or financial distress in such contingencies, are thus, aimed at upholding human dignity in times of crises through protection from deprivation, destitution and social degradation while enabling the society the retention and continuity of a socially useful and productive manpower.

For all employees earning 21,000 or less per month as wages, the employer contributes 4.75 percent and employee contributes 1.75 percent, total share 6.5 percent. State government's share is 1/8th and that by central government is 7/8th. 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 organised sector.

In ESI scheme, a worker in insurable employment is called insured person (IP). Insured persons and their family are entitled to different type of benefits. It is a comprehensive Social Security Scheme designed to accomplish the task to protecting the 'employees' in the organized sector against the hazards of sickness, maternity, disablement and death due to employment injury and to provide medical care to the insured employees and their families.

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. Super Speciality Treatment through Private Tie up Network as well through its own Super Speciality Hospitals situated throughout India. Also ESI is constructing Medical and PG Medical, Dental Colleges in which it has set aside certain percentage of seats for children of Insured Persons.

### **REVIEW OF LITERATURE:**

Sharma (1978), in his study, "Working of the Employees' State Insurance Scheme: A Study in Two Units", has stated that a considerable number of respondents have dissatisfaction regarding the working time of dispensaries and procedures for receiving the benefits.

Bhatnagar (1983), in his article, "A Case Study of Employees' State Insurance Corporation in the Context of Labour Welfare Administration", has stated that cash benefits of the ESI scheme are more utilized by the insured persons than other benefits.

Joseph (1988), in his article, "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 beneficiaries 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.

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 ones 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.

Das (2016), in his article, "Casual workers too covered by ESI" This stated that in a decision giving a wide interpretation to the term 'employee', the Supreme Court stated that welfare schemes for social security and health insurance assured under the Employees State Insurance Act are available even to casual workers.

Joshi (2016), in this article, "7 lakh employees to benefit from ESI schemes" she stated that the Employees' State Insurance Corporation (ESIC) introduced a slew of reforms to improve social security and healthcare facilities across the country as part of its second generation reforms agenda – 'ESIC – 2.0'. Speaking to Dipta Joshi, Gaur Hari Das, Regional Director, Maharashtra, ESIC, elaborates on the corporation's growing reach and its plans for Maharashtra.

### **RESEARCH METHODOLOGY:**

This research is based on the primary and secondary data. The primary data has been collected through questionnaires and interview from 100 respondents, whereas, secondary data from published sources and websites. The research is of exploratory in nature and has employed non-probability sampling technique.

### **OBJECTIVE OF THE STUDY:**

The research is aimed to study the policies of Employee State Insurance (ESI) schemes. The objectives of this research study are to explore the individual awareness of employees and their satisfaction level regarding Employee State Insurance scheme.

### JUSTIFICATION OF THE STUDY:

The benefit scheme of Employee State Insurance Corporation (ESIC) plays a great role in influencing the employees to avail such benefits. The employees start to think about a particular benefit scheme when they are aware of it. Though the employees contribute to the ESI fund by the salary deduction, some of them are ignorant to the benefits. The reason is that there is no awareness of such schemes. Thus, the utilization of the ESI benefit schemes to a great extent depends upon the employees' awareness of such schemes. The degree of awareness of such benefits depends upon the age, gender, education, occupation and years of service of the employees, and the awareness level differs from employee to employee.

This study is conducted to learn about the fact whether all employees, whose salary is less than 21,000 are able to avail the benefits of this scheme. There have been lots of cases where the government has launched this scheme but the employees who are supposed to be benefited from the Scheme are left untouched and the company/ Institution or the government office which is supposed to act as a middleman take up all the benefits leaving the employees with nothing. This not only affects the employees but also affects the image of the government.

The study attempts to analyze the awareness of the respondents on Medical Care under Employee State Insurance with reference to SHIATS.

### RESULTS AND DISCUSSION:

#### Gender:

Gender	Respondents	Percentage
Male	86	86%
Gender	14	14%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Table 1 represents the data of Gender. It reveals that **86%** are **Male** and **14%** are **Female**.

#### Age:

Age (In years )	Respondents	Percentage
Below 25	1	1%
25 – 35	64	64%
35 – 45	29	29%
Above 45	6	6%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Table 2 represents the distribution of respondents with respect to their age group. It shows that maximum **64%** respondents belong to age group of **25 – 35 years**. After that, **29%** respondents belong to age group of **35 – 45years**, **6%** respondents belong to age group of **Above 45** and **1%** respondents belong to age group of **Below 25**.

#### Education:

Education	Respondents	Percentage
Below High School	20	20%
High School	29	29%
Metric	25	25%
Graduate	17	17%
Post Graduate	9	9%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Table 3 represents the distribution of respondents with respect to their education. It reveals that maximum **29%** respondents are **High School**, **25%** respondents are **Metric**, **20%** respondents are **Below High School**, **12%** respondents are **Graduate**, **9%** respondents are **Post Graduate** and **5%** are **UG**.

**Number of dependents:**

Dependents	Respondents	Percentage
Less than 2	26	26%
2 – 4	68	68%
4 – 6	5	5%
Above 6	1	1%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Table 4 represents the Number of Dependents of the respondents. It reveals that **68%** of respondents have **2 – 4 Dependents**, **26%** of respondents have **Less than 2 Dependent**, **5%** of respondents have **4 – 6 Dependent** and **1%** of respondent have **Above 6 Dependent**.

**Period of service:**

Service (In Years )	Respondents	Percentage
Less than 1	12	12%
1 – 10	57	57%
10 – 20	29	29%
Above 20	2	2%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 5 represents the Period of Service of the respondents. It reveals that **57%** of respondents have **1 – 10 years of Service**, **29%** of respondent’s have **10 – 20 years of Service**, **12%** of respondents have **Less than 1 year of Service** and **2%** of respondent have **above 20 years of Service**.

**Monthly income from employment:**

Monthly Income	Respondents	Percentage
Less Than 5000	2	2%
5000 – 10000	76	76%
10000 – 15000	18	18%
15000 – 20000	4	4%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 6 represents the Monthly Income of the respondents. It reveals that **76%** of respondents have **5000 – 10000 of Monthly Income**, **18%** of respondents have **10000 – 15000 of Monthly Income**, **4%** of respondents have **15000 – 20000 of Monthly Income** and **2%** of respondent have **Less Than 5000 of Monthly Income**.

**Are you aware of the benefits provided by the Institution under the ESI Scheme?**

Benefits	Respondents	Percentage
Fully Aware	30	30%
Partially Aware	44	44%
Not at all Aware	26	26%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 7 represents the awareness of the benefits provided by the Institution under the ESI Scheme. It reveals that **44%** of respondents are **Partially Aware** of the benefits provided by the Institution, **30%** of respondents are **Fully Aware** of the benefits provided by the Institution and **26%** of respondents are **Not at all Aware** of the benefits provided by the Institution under the ESI scheme.

**Are you aware that from your salary some amount is deducted for ESI?**

Salary Deduction	Respondents	Percentage
Yes	93	93%
No	7	7%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 8 represents the salary deduction of respondents for ESI. It reveals that **93%** of respondents are **Aware** about the Salary Deduction for ESI and **7%** of respondents are **Not Aware** about the Salary Deduction for ESI.

**Do you get regularly the informative material on ESI Scheme published by the Institution?**

Informative Material	Respondents	Percentage
Yes	28	28%
No	72	72%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 9 represents the Informative Material on ESI Scheme by the Institution. It reveals that **72%** of respondents don't get any Informative Material on ESI Scheme by the Institution and **28%** of respondents get Informative Material on ESI Scheme by the Institution.

**If yes, in which language do you get the material?**

Language	Respondents	Percentage
English	9	32.14%
Hindi	19	67.86%
Others	0	0%
<b>Total</b>	<b>28</b>	<b>100</b>

**Interpretation:** The Figure 10 represents the source of language in which the respondents get the information. It reveals that **67.86%** of respondents got the information in **English Language** and **32.14%** of respondents got the information in **Hindi Language**.

**Are you satisfied with the measures taken by the Institution for providing information on the ESI Scheme?**

S. No.	Measures for providing information	N	Mean	Std. Deviation
I1	Extremely Satisfied	1	2.00	0.000
I2	Satisfied	27	1.22	0.424
I3	Not satisfied	25	1.12	0.332
I4	Not at all satisfied	37	1.03	0.164
I5	No opinion	10	1.30	0.483
	<b>Total</b>	<b>100</b>	<b>1.14</b>	<b>0.349</b>

Interpretation: The table 11 shows the central tendencies measurement of measures for providing information about the ESI Corporation. Based on the result, I1 has the highest value of the mean value with 2.00. I5 has the second value of the mean value with 1.30. I2 was the third highest with 1.22 mean values; follow by the I3 with a mean value of 1.12. I4 is the lowest one with a mean value of 1.03.

According to the table above, I5 has the highest value of standard deviation with 0.483. I2 was second highest of standard deviation with 0.424, I3 was the third and I4 was the fourth with a respectively standard deviation value of 0.332 and 0.164. The lowest one was I1 with a value 0.000.

**Are you aware of the formalities for claiming various benefits provided by the Institution under the ESI scheme?**

Formalities for Claiming Benefits	Respondents	Percentage
Fully Aware	19	19%
Partially Aware	50	50%
Not at all Aware	31	31%
<b>Total</b>	<b>100</b>	<b>100</b>

Interpretation: The Figure 12 represents the formalities for claiming various benefits provided by the Institution under the ESI scheme. It reveals that 50% of respondents are Partially Aware of the formalities for claiming benefits, 31% of respondents are Not at all Aware of the formalities for claiming benefits and 19% of respondents are Fully Aware of the formalities for claiming benefits.

**Where do you prefer to go when you are sick?**

S. No.	Prefer when you are sick	N	Mean	Std. Deviation
S1	ESI Dispensary	10	1.10	0.316
S2	Government Hospital	2	1.00	0.000
S3	Private Hospital	86	1.50	0.707
S4	Others	2	1.14	0.349
	<b>Total</b>	<b>100</b>	<b>1.14</b>	<b>0.349</b>

Interpretation: The table 13 shows the central tendencies measurement to prefer when you are sick. Based on the result, S3 has the highest value of the mean value with 1.50. S4 has the second value of the mean value with 1.14; follow by the S1 with a mean value of 1.10. S2 is the lowest one with a mean value of 1.00. According to the table above, S3 has the highest value of standard deviation with 0.707, S4 was the second and S1 was the third with a respectively standard deviation value of 0.349 and 0.316. The lowest one was S2 with a value 0.000.

**If you prefer ESI Dispensary, please specify the reason:**

Prefer ESI Dispensary	Respondents	Percentage
Good treatment	3	10%
Free medical care	21	70%
Convenience to go	6	20%
Medical certification	0	0%
<b>Total</b>	<b>30</b>	<b>100</b>

**Interpretation:** The Figure 14 represents the preference of ESI Dispensary by the respondents. It reveals that **70%** of respondents prefer ESI Dispensary because of **Free medical care**, **20%** of respondents prefer ESI Dispensary as the **Convenience** is easy to go and **10%** of respondents prefer ESI Dispensary because of **Good Treatment**.

**If you don't prefer ESI dispensary, please specify the reason:**

Don't prefer ESI Dispensary	Respondents	Percentage
Lack of doctors	0	0%
Lack of medicines and other facilities for treatment	0	0%
Other Reasons	70	100%
<b>Total</b>	<b>70</b>	<b>100</b>

**Interpretation:** The Figure 19 represents that 100% of respondents don't prefer ESI Dispensary.

**In any time, have you got the treatment from ESI dispensary?**

Treatment from ESI Dispensary	Percentage	Percentage
Yes	30	30%
No	70	70%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** - The Figure 15 reveals that **70%** of respondents **have not** got the treatment from ESI Dispensary and **30%** of respondents **have got** the treatment from ESI Dispensary.

**If yes, are you satisfied with the following services/facilities provided in ESI dispensary for medical care?  
 Service of Doctors:**

S.No.	Service of Doctors	N	Mean	Std. Deviation
D1	Satisfied	13	1.15	0.376
D2	Not Opinion	6	1.00	0.000
D3	Not Satisfied	7	1.43	0.535
D4	Not at all Satisfied	4	1.50	0.577
	<b>Total</b>	<b>30</b>	<b>1.23</b>	<b>0.430</b>

**Interpretation:** - The table shows the central tendencies measurement of service of doctors. Based on the result, **D4** has the **highest** value of the **mean** value with **1.50**. **D3** has the **second** value of the **mean** value with **1.43**; follow by the **D1** with a **mean** value of **1.15**. **D2** is the **lowest** one with a **mean** value of **1.00**. According to the table above, **D4** has the **highest** value of **standard deviation** with **0.577**, **D3** was the **second** and **D1** was the **third** with a respectively **standard deviation** value of **0.535** and **0.376**. The **lowest** one was **D2** with a value **0.000**.

**i. Drugs and Dressings**

S.No.	Service of Drugs and Dressings	N	Mean	Std. Deviation
DD1	Satisfied	13	1.15	0.376
DD2	Not Opinion	6	1.17	0.408
DD3	Not Satisfied	7	1.29	0.488
DD4	Not at all Satisfied	4	1.50	0.577
	<b>Total</b>	<b>30</b>	<b>1.23</b>	<b>0.430</b>

**Interpretation:** The table shows the central tendencies measurement of drugs and dressings. Based on the result, DD4 has the highest value of the mean value with 1.50. DD3 has the second value of the mean value with 1.29; follow by the DD2 with a mean value of 1.17. DD1 is the lowest one with a mean value of 1.15. According to the table above, DD4 has the highest value of standard deviation with 0.577, DD3 was the second and DD2 was the third with a respectively standard deviation value of 0.488 and 0.408. The lowest one was DD1 with a value 0.376.

**Standard of Drugs:**

S.No.	Service of Standard of Drugs	N	Mean	Std. Deviation
SD1	Satisfied	13	1.15	.376
SD2	Not Opinion	6	1.00	.000
SD3	Not Satisfied	7	1.43	.535
SD4	Not at all Satisfied	4	1.50	.577
	<b>Total</b>	<b>30</b>	<b>1.23</b>	<b>.430</b>

**Interpretation:** The table shows the central tendencies measurement of standard of drugs. Based on the result, SD4 has the highest value of the mean value with 1.50. SD3 has the second value of the mean value with 1.43; follow by the SD1 with a mean value of 1.15. SD2 is the lowest one with a mean value of 1.00.

According to the table above, SD4 has the highest value of standard deviation with 0.577, SD3 was the second and SD1 was the third with a respectively standard deviation value of 0.535 and 0.376. The lowest one was SD2 with a value 0.000.

**Laboratory Tests:**

S.No.	Service of Laboratory Tests	N	Mean	Std. Deviation
L1	Satisfied	13	1.15	.376
L2	Not Opinion	6	1.00	.000
L3	Not Satisfied	7	1.43	.535
L4	Not at all Satisfied	4	1.50	.577
<b>Total</b>		<b>30</b>	<b>1.23</b>	<b>.430</b>

**Interpretation:** The table shows the central tendencies measurement of laboratory tests. Based on the result, L4 has the highest value of the mean value with 1.50. L3 has the second value of the mean value with 1.43; follow by the L1 with a mean value of 1.15. L2 is the lowest one with a mean value of 1.00.

According to the table above, L4 has the highest value of standard deviation with 0.577, L3 was the second and L1 was the third with a respectively standard deviation value of 0.535 and 0.376. The lowest one was L2 with a value 0.000.

**System of Medicine:**

S.No.	Service of System of Medicine	N	Mean	Std. Deviation
M1	Satisfied	14	1.21	0.426
M2	Not Opinion	7	1.14	0.378
M3	Not Satisfied	5	1.20	0.447
M4	Not at all Satisfied	4	1.50	0.577
<b>Total</b>		<b>30</b>	<b>1.23</b>	<b>0.430</b>

**Interpretation:** The table shows the central tendencies measurement of system of medicine. Based on the result, M4 has the highest value of the mean value with 1.50. M1 has the second value of the mean value with 1.21; follow by the M3 with a mean value of 1.20. M2 is the lowest one with a mean value of 1.14.

According to the table above, M4 has the highest value of standard deviation with 0.577, M3 was the second and M1 was the third with a respectively standard deviation value of 0.447 and 0.426. The lowest one was M2 with a value 0.378.

**Family Welfare:**

S.No.	Service Of Family Welfare	N	Mean	Std. Deviation
F1	Satisfied	13	1.15	0.376
F2	Not Opinion	8	1.25	0.463
F3	Not Satisfied	5	1.20	0.447
F4	Not at all Satisfied	4	1.50	0.577
<b>Total</b>		<b>30</b>	<b>1.23</b>	<b>0.430</b>

**Interpretation:** The table shows the central tendencies measurement of family welfare. Based on the result, F4 has the highest value of the mean value with 1.50. F2 has the second value of the mean value with 1.25; follow by the F3 with a mean value of 1.20. F1 is the lowest one with a mean value of 1.15.

According to the table above, F4 has the highest value of standard deviation with 0.577, F2 was the second and F3 was the third with a respectively standard deviation value of 0.463 and 0.447. The lowest one was F1 with a value 0.376.



**Health Improvement:**

S.No	Service of Health Improvement	N	Mean	Std. Deviation
H1	Satisfied	13	2.08	0.277
H2	Not Opinion	7	2.86	0.378
H3	Not Satisfied	6	3.83	0.408
H4	Not at all Satisfied	4	5.00	0.000
	<b>Total</b>	<b>30</b>	<b>3.00</b>	<b>1.083</b>

**Interpretation:** The table shows the central tendencies measurement of health improvement. Based on the result, H4 has the highest value of the mean value with 5.00. H3 has the second value of the mean value with 3.83; follow by the H2 with a mean value of 2.86. H1 is the lowest one with a mean value of 2.08. According to the table above, H3 has the highest value of standard deviation with 0.408, H2 was the second and H1 was the third with a respectively standard deviation value of 0.378 and 0.277. The lowest one was H4 with a value 0.000.

**Are your family members getting the Medical Care from ESI?**

Medical Care	Respondents	Percentage
Yes	14	14%
No	86	86%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The table 18 represents the Medical Care from ESI. It reveals that 86% of respondents are not getting Medical Care from ESI and 14% of respondents are getting Medical Care from ESI.

**Are you getting the Sickness Benefit?**

Medical Care	Respondents	Percentage
Yes	15	15%
No	85	85%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 19 represents the Sickness Benefit from ESI. It reveals that **85%** of respondents are **not getting Sickness Benefit** from ESI and **15%** of respondents are **getting Sickness Benefit** from ESI.

**Are you getting the Maternity Benefit? (For females):**

Maternity Benefit	Respondents	Percentage
Yes	5	35.71%
No	9	64.29%
<b>Total</b>	<b>14</b>	<b>100</b>

**Interpretation:** The Figure 20 represents the Maternity Benefit from ESI. It reveals that 64% of respondents are not getting Maternity Benefit from ESI and 36% of respondents are getting Maternity Benefit from ESI.

**Are you getting the Dependent Benefit?**

Dependent Benefit	Respondents	Percentage
Yes	12	12.76%
No	82	87.24%
<b>Total</b>	<b>94</b>	<b>100</b>

**Interpretation:** The Figure 21 represents the Dependent Benefit from ESI. It reveals that 87% of respondents are not getting Dependent Benefit from ESI and 13% of respondents are getting Dependent Benefit from ESI.

**Is Aadhaar card mandatory for ESI?**

Aadhaar card	Respondents	Percentage
Yes	90	90%
No	10	10%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 22 represents the Aadhaar card mandatory for ESI in which it reveals that 90% of respondents said Aadhaar card is mandatory and 10% of respondents said Aadhaar card is not mandatory.

**Should ESI wage limit be exceeded?**

Wage limit be exceeded	Respondents	Percentage
Yes	64	64%
No	36	36%
<b>Total</b>	<b>100</b>	<b>100</b>

**Interpretation:** The Figure 23 represents should ESI wage limit be exceeded in which it reveals that 64% of respondents says that ESI wage limit should be exceeded and 36% of respondents says that ESI wage limit should not be exceeded.

**CONCLUSION:**

Employees' State Insurance (abbreviated as ESI) is a self-financing social security and health insurance scheme for Indian workers. The Employees State Insurance scheme was first introduced in February 1952 in the industrial cities of Kanpur and Delhi to protect about 1, 50,000 employees. ESI protects the Employees against the hazards of Sickness, Maternity, Disablement or Death due to Employment injury and to provide full medical care to insured persons and their families.

An ESI is considered as a stepping stone at reforming and improving the health of the workers for better productivity at work place. It helps the employees as they get Free Medical Care in the ESI Dispensary. The employees earning 21,000 or less per month as wages get the benefit of Employee State Insurance Scheme. It provides financial assistance to compensate the loss of his/her wages during the period of his abstention from work due to sickness, maternity and employment injury. It is a worth full low income employees as they need these benefits in their hard time.

There was lack of awareness among the employees towards the benefits of the ESI, only a few percentages of employees are taking the benefits of ESI. The employees prefer Private Hospital than ESI Dispensary as the quality of Medical care is not good in Allahabad.

In this report I tried my best to identify level of satisfaction regarding ESI scheme among the employees of SHIATS. In this report I acquired knowledge that employees are Not Aware of the ESI benefits.

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