

**A STUDY ON AWARENESS AND EFFECTIVE UTILIZATION OF EMPLOYEE
STATE INSURANCE (ESI) AMONG EMPLOYEES'**

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ABSTRACT: Employee State Insurance (ESI) scheme is a very large social security. The scheme encompasses basic economic risks namely health, sickness, disability, death, maternity. It is different from other types of insurance like health insurance that it provides full amount of medical bill irrespective of the premium contribution. The purpose of the present study is to analyze the awareness and effective utilization of ESI among employees'. The study also attempts to review the various ESI benefits available to employees. For this purpose, 137 respondents are selected in purposive sampling technique. Statistical tools like ANOVA, chi square test, Descriptive statistics, Regression, Correlation have been applied for analysis purpose. The finding of the study shows that the most of employees are aware of the "Sickness benefit" and they are also aware of "availing of the ESI cards". "Medical benefits "are mostly utilized by the employees. Similarly, the employees' are satisfied with the emergency services provided in the ESI hospital. The study also reveals that the "Lack of facilities" is the major problem faced by the employees.

Keywords: *Employee State Insurance (ESI), Awareness of ESI benefits, Utilization and Satisfaction of ESI benefits and services.*

INTRODUCTION:

Social Security is the protection which society provides for its members through a series of public measure, against the economic and social distress that otherwise would be caused by the substantial stoppage of earning results. The welfare of employees will be in both monetary and non-monetary term. Employees' welfare includes monitoring of working conditions, creation of industrial harmony through infrastructure for health, industrial relation and Insurance against disease accident and unemployment for workers and their families. The Government of India has taken a historic decision to reduce the rate of contribution under the ESI act for employers from 6.5% to 4% and employees 1.75% to 0.75% during the year of 2018-19. This would be benefit to 3.6 crore employees and 12.85 crore employers. The reduced rate of contribution will bring a relief to the workers and it will facilitate further enrolment of worker under the ESI scheme and it will bring more workforce into the formal sectors.

STATEMENT OF THE PROBLEM:

The Employees State Insurance Corporation is a statutory body established as per the ESI provisions Act 1948, to administer and execute the ESI scheme in our country. The ESI scheme in India is a major social insurance programme that has over the last six decades emerged as the largest social security set up in India. Since there is a lack of awareness in various types of benefits among the employees' also they are unaware about the procedures and registration of ESI. Due to unaware of the various types of benefit the employees are also not utilized it properly. The employees are also not satisfied with the benefits and the services provided by the ESI hospitals. They also faces the problems like distance of ESI dispensary, lack of medicines, lack of doctors, lack of facilities, bottleneck procedures and delay in getting of claims. The study will help the employees to know about their level of awareness and the overall utilization of the schemes by the employees'.

SCOPE OF THE STUDY:

The employees' state insurance act is a major legislative on social security for workers in independent India. The employees' state insurance scheme as per the ESI act provides social protection to employees in the organized sector and their dependents. The present study has been under taken to examine the working of ESI. More specifically the study attempts to find out answers to the following:

- i. To what extend the employees are aware with ESI benefits?
- ii. Is the employees are utilizing the scheme effectively?
- iii. Are the employees are satisfied with the services and the schemes provided by the ESI?
- iv. What are the major problems faced by employees towards the ESI?

The study aims to analyze employees' awareness towards schemes and its benefits. The employees' satisfaction and problems faced by them towards ESI schemes and services provided in the ESI hospitals.

OBJECTIVES:

- ❖ To study the level of awareness of ESI benefits among the employees.
- ❖ To examine the level of utilization of ESI benefits and services among employees.
- ❖ To analyze the satisfaction and problem of employees towards ESI schemes

RESEARCH METHODOLOGY:

The research study has analyzed the awareness and effective utilization of Employee State Insurance (ESI) among employees'. The survey has been conducted on the basis of Purposive sampling method. The survey has been conducted in Coimbatore city with sample size of 137 respondents. The study is based on primary data. Primary data for this study are collected through the structured questionnaire method. The following statistical tools have been applied for the analysis purpose namely: Percentage analysis, Descriptive statistics, ANOVA, t-test, and Ranking.

LIMITATION OF THE STUDY:

- ❖ The co-operation of a few respondents did not come up to the expectation because the perception of employees will change day to day.

- ❖ Due to time constraints the sample size has been limited to 137 respondents

REVIEW OF LITERATURE:

- ❖ **Sumitra Pujari (2018)** states her study by saying that the ESI schemes are beneficial and provides positive impact. They are all aware about the certain benefits provided by the ESI act, still more the employers should create a awareness about the various benefits.
- ❖ **Dash and Muraleedharan (2011)** in their paper analyze overall trends in utilization and number of beneficiaries of ESIS over a period of time. In this study they tried to assess the utilization pattern of ESI facilities and to what extent the ESI scheme helps to protect the beneficiaries from the health expenditures. Therefore the studies reveal that there is a lack or low interest of employers and low awareness of ESI procedures.
- ❖ **Jeyapragash and Padma Priya (2013)** says that study stresses insured persons have to be provided with as many facilities as are necessary for their betterment and satisfaction and to create a cordial atmosphere and smooth relationship between enterprises, employee state insurance corporation and insured persons, it is essential to satisfy the need of the later.

Table: 1 Demographic Factors of the respondents

Demographic Factors	Particulars	Number of respondents	Percentage
Gender	Male	68	49.6
	Female	69	50.4
Age	20-30 years	37	27
	30-40 years	45	32.8
	40-50 years	40	29.2
	Above 50 years	15	10.9
Qualification	No formal education	24	17.5
	School level education	59	43.1
	Diploma/ Degree	54	39.4
Marital status	Married	100	73
	Unmarried	37	27
Nature of family	Joint	44	32.1
	Nuclear	93	67.9
Place of residence	Urban	30	21.9
	Semi urban	75	54.7
	Rural	32	23.4
Nature of employment	Temporary	45	32.8
	Permanent	92	67.2
Period of service	Less than 5 year	32	23.4
	5-10 years	57	41.6
	10-15 years	29	21.2

	Above 15 years	19	13.9
Monthly income	Less than Rs 5,000	7	5.1
	Rs 5,001-10,000	21	15.3
	Rs 10,001-15000	51	37.2
	Rs 15,001-21,000	58	42.3
TOTAL		137	100

From the above table it shows that 137 respondents, 50.4 per cent of respondents are female, 32.8 per cent of the respondents are belong to the age group of 20-40 years, 43 per cent of the respondents have completed their school level education, 73 per cent of the respondents are married, 67.9 per cent of the respondents are belongs to nuclear family, 54.7 per cent of the respondents are living in semi-urban area, 67.2 per cent of the respondents are in permanent job, 41.6 per cent of the respondents have 5-10 years of experience, 42.3 per cent of the respondents are earning above Rs 15,001 to 21,000.

Table-2 Demographic factor and Nature of Employment-Chi Square Analysis

Factors		Temporary	Permanent	Total	Chi sq	Sig.	S/ns
Gender	Male	24	44	68	0.367	0.545	NS
	Female	21	48	69			
Qualification	No formal education	10	14	24	2.750	0.253	NS
	School level education	15	44	59			
	Diploma/Degree	20	34	54			
Marital Status	Married	27	73	100	5.738	0.017	S
	Unmarried	18	19	37			
Nature of family	Joint	20	24	44	4.671	0.031	S
	Nuclear	25	68	93			
Place of residence	Urban	10	20	30	6.191	0.045	S
	Semi urban	19	56	75			
	Rural	16	17	32			

An analysis of gender wise distribution indicates that, among 69 female respondents, 48 respondents are permanent employees and 21 respondents are temporary employees. The analysis has been found that, there is no significant relationship ($\chi^2 = 0.367$, $p > 0.545$) between gender and nature of employment of the respondents. As the chi square sig. value ($p < 0.545$) is greater than 0.05, it indicates that there is no significant relationship between the gender and nature of employment of the respondents. Hence the null hypothesis is accepted at 5% level of significance.

An analysis of qualification and nature of employment shows that, among 59 respondents, 44 respondents are permanent employees and 15 respondents are temporary employees. It has been found that, there is no significant relationship ($\chi^2=2.750$, $p<0.253$) between

qualification and nature of employment of the respondents. As the Chi square sig. value ($p < 0.253$) is greater than 0.05, it indicates that there is no significant relationship between the qualification and nature of employment of the respondents. Hence the null hypothesis is accepted at 5% level of significance.

Table-3 Awareness towards ESI Benefits-Descriptive statistics

Level of awareness	Min	Max	Mean	Std.dev
Sickness benefits	1	3	2.88	0.404
Maternity benefits	1	3	2.58	0.537
Disablement benefits	1	3	2.53	0.642
Dependents benefits	1	3	2.42	0.650
Medical benefits	1	3	2.47	0.676
Funeral expenses	1	3	2.21	0.752
Old age medical care	1	3	2.33	0.729
Vocational rehabilitation	1	3	1.93	0.688
Physical rehabilitation	1	3	1.95	0.741
Confinement expenses	1	3	1.83	0.692
Rajiv Gandhi Shramik Kalyan	1	3	1.77	0.822
Total	11	33	24.9	7.332

(Source: Computed Data)

The total mean rating of employees' awareness towards ESI benefits is **24.9**. The highest mean score of **2.88** has been found for "Sickness benefit" with the standard deviation of 0.404, followed by **2.58** has been found for "Maternity benefit" with the standard deviation of 0.537. The lowest mean score of **1.77** has been found for the "Rajiv Gandhi Shramik Kalyan Yojna" with the standard deviation of 0.822

Table-4 Awareness towards ESI Procedures-Descriptive Statistics

Level of awareness	Min	Max	Mean	Std.dev
Aware of availing ESI cards	1	3	2.72	0.465
Aware of ESI Courts/tribunals	1	3	2.16	0.621
Procedures for claiming benefits	1	3	2.12	0.722
Registration through online	1	3	1.82	0.671
Aware of contribution period	1	3	1.93	0.769
Total	5	15	10.75	3.248

(Source: Computed data)

The total mean rating of the employees' awareness towards ESI procedures is **10.75**. The highest mean rating of **2.72** has been found for "Availing of ESI cards" with the standard deviation of 0.465, followed by **2.16** has been found for awareness about the "ESI Courts/tribunals for settlement of disputes" with the standard deviation of 0.621. The lowest mean rating of **1.82** has been found for Awareness of registering ESI through online with the standard deviation 0.671.

Table-5 Demographic Factor Vs Awareness of ESI Benefits Among Employees-ANOVA
H₀: “The average mean score of the awareness among employees’ towards ESI benefits does not differ significantly for the demographic factor”

Personal factors		N	Mean	SD	F Value	T Value	SIG.	S/NS
Gender	Male	68	2.2727	0.2848	-	0.263	0.528	NS
	Female	69	2.2596	0.3004				
Age Group	20-30	37	2.4275	0.3509	5.943	-	0.001	S
	31-40	45	2.2162	0.2749				
	41-50	40	2.1818	0.2198				
	Above 50	15	2.2424	0.2023				
Educational qualification	No formal education	24	2.3030	0.2944	1.657	-	0.195	NS
	School level education	59	2.2142	0.2888				
	Diploma/Degree	54	2.3064	0.2903				
Marital status	Married	100	2.2255	0.2550	-	2.743	0.005	S
	Unmarried	37	2.3759	0.3547				
Type of family	Joint Family	44	2.2190	0.2427	-	1.302	0.178	NS
	Nuclear Family	93	2.2884	0.3110				
Area of residence	Urban	30	2.2939	0.3063	0.429	-	0.652	NS
	Semi-Urban	75	2.2715	0.3154				
	Rural	32	2.2273	0.2141				
Monthly income	Below Rs.5,000	7	2.2987	0.1796	0.754	-	0.522	NS
	Rs.5,001-Rs.10,000	21	2.1905	0.2243				
	Rs.10,001-Rs.15,000	51	2.3012	0.3418				
	Above Rs.15,001 and upto Rs.21,000	58	2.2586	0.2760				
Total		137	58.875	7.0973				

(Source: Computed data)

S-significance at 5% level NS-not significance

ANOVA result indicates that there is no significant difference with the demographic factors like educational qualification, area of residence, monthly income and awareness of ESI benefits. Hence, the null hypothesis is accepted. ANOVA result indicates that there is significant difference with mean score of age and the awareness among employees’ towards ESI benefits at 5% level of significance. Hence, the null hypothesis is rejected. The paired t-

test shows that there is no significant difference in the mean score of awareness among employees' towards ESI benefits in respect of gender, type of family at 5% level of significance. Hence, the null hypothesis is accepted. The paired t-test shows that there is a significant difference in the mean score of awareness among employees towards ESI benefits and marital status at 5% level of significance. Hence, the null hypothesis is rejected. Hence, it is concluded that the age and marital status are highly influenced with the awareness level of ESI benefits among employees.

Table-7 Level of Utilization of ESI Benefits and Services- Descriptive Statistics

Level of utilization	N	Min	Max	Mean	Std.dev
Medical benefits	137	1	5	4.35	0.773
Maternity benefits	137	1	5	3.48	1.373
Disablement benefits	137	1	5	3.72	1.055
Dependents benefits	137	1	5	3.59	1.061
Funeral expenses	137	1	5	1.00	0.001
Cash benefits	137	1	5	3.25	1.020
Leave benefits	137	1	5	3.19	1.011
Utilize for minor treatment	137	1	5	3.58	0.838
Utilize for major treatment	137	1	5	3.56	0.890
Utilize for occupational hazard	137	1	5	3.39	0.965
Utilizing of medical benefit after retirement	137	1	5	3.36	1.124
Lab services	137	1	5	3.77	0.978
Ambulance service	137	1	5	3.32	0.931
Health check up camps	137	1	5	3.36	1.169
Total	137	14	70	46.92	13.188

(Source: Computed data)

The total mean rating for Utilization of ESI benefits and services is **46.92**. The highest mean rate **4.35** has been found for the “medical benefits” with the standard deviation of 0.773, followed by **3.72** has been found for “disablement benefits” with the standard deviation of 1.055. The lowest mean rate **1.00** has been found for “funeral expenses” with the standard deviation of 0.001. Hence, it is inferred that, the respondents are always prefer ESI for the medical benefits.

Table-8 Demographic Factor Vs Utilization of ESI Benefits and Services Among Employees-ANOVA

Personal factors		N	Mean	SD	F Value	T value	SIG.	S/NS
Gender	Male	68	3.3718	0.52002	-	0.450	0.174	NS
	Female	69	3.3344	0.45399				
Age group	20-30	37	3.3977	0.65390	0.321	-		
	31-40	45	3.3429	0.42602				

	41-50	40	3.3018	0.40519			0.810	NS	
	Above 50	15	3.4095	0.39352					
Educational qualification	No formal education	24	3.3601	0.50704	0.384	-	0.682	NS	
	School level education	59	3.3898	0.45531					
	Diploma/Degree	54	3.3095	0.51508					
Marital status	Married	100	3.3614	0.41759	-	0.333	0.000	S	
	Unmarried	37	3.3301	0.64315					
Type of family	Joint Family	44	3.2419	0.46373	-	-	1.855	0.527	NS
	Nuclear Family	93	3.4055	0.49050					
Area of residence	Urban	30	3.3024	0.50462	3.357	-	0.038	S	
	Semi-Urban	75	3.4429	0.46202					
	Rural	32	3.1897	0.49073					
Nature of employment	Temporary	45	3.2540	0.46951	-	-	1.677	0.628	NS
	Permanent	92	3.4014	0.48973					
Period of service	Less than 5 year	32	3.4263	0.50751	0.599	-	0.617	NS	
	6-10 years	57	3.3709	0.54137					
	11-15 years	29	3.2783	0.42616					
	Above 15 years	19	3.2895	0.35513					
Monthly income	Below Rs.5,000	7	3.5306	0.68618	1.019	-	0.387	NS	
	Rs.5,001- Rs.10,000	21	3.3776	0.34341					
	Rs.10,001- Rs.15,000	51	3.4062	0.50071					
	Above Rs.15,001 and upto Rs.21,000	58	3.2759	0.49096					
Total		137	87.1021	11.46485					

NS: Not significant at 5% level of significant

ANOVA result indicates that, there is no significant difference in the mean score of age, educational qualification, monthly income and the utilization of ESI benefits and services among employees at 5% level of significance. Hence, the null hypothesis is accepted. ANOVA result indicates that, there is a significant difference in the mean score of area of residence and the utilization of ESI benefits and services among employees at 5% level of significance. Hence, the null hypothesis is rejected. t-test result indicates that, there is

no significant difference in the mean score of gender, type of family and the utilization of ESI benefits and services among employees at 5% level of significance. Hence the null hypothesis is accepted. t-test result indicates that, there is significant difference in the mean score of marital status and utilization of ESI benefits and services among employees at 5% level of significance. Hence, the null hypothesis is rejected. Hence, it is inferred that, marital status and area of residence are highly influenced with the effective utilization of ESI benefits and services among employees.

Table-9 Level of Satisfaction towards ESI-Descriptive Statistics

Level of Satisfaction	Min	Max	Mean	Std.Dev
Emergency services	1	5	4.26	0.653
Ambulance services	1	5	3.72	0.737
Cash benefits	1	5	3.79	0.722
Medical benefits	1	5	3.96	0.680
Maternity benefits	1	5	3.73	0.862
Disablement benefits	1	5	3.69	0.745
Depend benefits	1	5	3.64	0.775
Old age Medicare	1	5	3.72	0.889
Rehabilitation expenses	1	5	3.46	0.891
Health check up camps	1	5	3.50	0.850
Patient preference	1	5	3.50	0.892
Service of doctors	1	5	3.44	0.969
Lab facilities	1	5	3.23	0.978
Availability of nurses	1	5	3.32	1.021
Availability of medicines	1	5	3.36	0.991
Answering queries promptly	1	5	3.21	0.988
Approach of the nurses	1	5	3.20	0.976
Response of doctor at emergency	1	5	3.20	1.063
Speed of work	1	5	3.22	1.110
Cleanliness of floors	1	5	3.92	1.078
Hygienic condition of rooms	1	5	3.68	0.795
Availability of rooms	1	5	3.57	0.898
Sanitation of the hospital	1	5	3.54	0.916
Procedural formality of registration	1	5	3.09	1.251
Total	24	120	84.95	20.73

The total mean rating of satisfaction among employees' towards ESI is 84.95. The highest mean rate of 4.26 has been found for the "emergency services" with the standard deviation of 0.653, followed by 3.96 has been found for the "medical benefits" with standard deviation of 0.680. The lowest mean rate of 3.09 has been found for the procedural formality of registration with the standard deviation of 1.251. Hence, it is inferred that the emergency services are highly satisfied by the respondents.

Table-10 Demographic Factor VS Satisfaction of ESI Benefits And Services Among Employees-ANOVA

Personal Factors		N	Mean	SD	F Value	t Value	Sig.	S/Ns
Gender	Male	68	3.5067	0.3646 4	-	-0.985	0.937	NS
	Female	69	3.5694	0.3799 8				
Age group	20-30	37	3.6014	0.3750 7	1.043	-	0.376	NS
	31-40	45	3.5509	0.3438 1				
	41-50	40	3.4562	0.3555 6				
	Above 50	15	3.5639	0.4804 9				
Educational qualification	No formal education	24	3.4288	0.4485 1	1.772	-	0.174	NS
	School level education	59	3.5282	0.3150 0				
	Diploma/Degree	54	3.5980	0.3883 6				
Marital status	Married	100	3.5225	0.3791 8	-	-0.816	0.510	NS
	Unmarried	37	3.5811	0.3549 1				
Type of family	Joint Family	44	3.4839	0.3901 7	-	-1.178	0.399	NS
	Nuclear Family	93	3.5641	0.3630 1				
Area of residence	Urban	30	3.5458	0.4728 4	0.015	-	0.985	NS
	Semi-Urban	75	3.5333	0.3171 0				
	Rural	32	3.5430	0.3988 8				
Monthly income	Below Rs.5,000	7	3.7143	0.2386 6	6.146	-	0.001	S
	Rs.5,001- Rs.10,000	21	3.7758	0.2395 3				
	Rs.10,001- Rs.15,000	51	3.5564	0.3672 2				
	Above Rs.15,001 and upto Rs.21,000	58	3.4152	0.3823 6				

Total		137	92.21	9.564				
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(Source: Computed data)

S-significance at 5% level NS-not significance

ANOVA result indicates that, there is no significant difference in the mean score age, educational qualification, area of residence and the satisfaction of ESI benefits and services among employees at 5% level of significance. Hence, the null hypothesis is accepted. ANOVA result indicates that, there is a significant difference in the mean score of monthly income and satisfaction of ESI benefits and services at 5% level of significance. Hence, the null hypothesis is rejected. t-test result indicates that, there is no significant relationship between the gender, marital status, type of family and the satisfaction of ESI benefits and services among employees at 5% level of significance. Hence, the null hypothesis is accepted. Hence, it is inferred that the respondents whose income is between Rs.5,001-Rs 10,000 are highly influenced with the satisfaction of ESI services and benefits.

Table-11 Problems Faced by the Employees Towards ESI Services -Friedman Ranking Analysis

Particulars	Mean Rank	Rank
Distance to the ESI dispensary	3.46	4
Lack of medicines	3.41	3
Lack of doctor	3.37	2
Lack of facilities	3.27	1
Bottleneck procedures	3.80	6
Delay in getting of claims	3.69	5

The table shows that, the respondents have given first rank for the lack of facilities which has the mean value of 3.27, second rank for lack of doctor which has the mean value of 3.37, lack of medicines has been given third rank which has the mean value of 3.41, distance to the ESI dispensary has been ranked fourth which has the mean value of 3.46, fifth rank is for delay in getting of claims which has the mean value 3.69 and sixth rank for bottle neck procedures which has mean value of 3.80. The ranking as per the above table is valid as the chi square values (7.966, $p < 0.000$) are statistically significant. Hence, it is inferred that lack of facilities is the main problem faced by the employees towards ESI services.

SUGGESTIONS:

- ❖ The basic infrastructure of the existing facilities should be improved to provide higher quality of service to the beneficiaries; this includes laboratory services, emergency services and making conditions more sanitary.
- ❖ There must be increase in the number of ESI dispensaries.
- ❖ The bottleneck procedures should be avoided.
- ❖ The employee should be properly educated about the various beneficial schemes under the Employee State Insurance (ESI) policy.

- ❖ The necessary steps to avoid the delay in payment of benefits. Proper guidance should be given to the employees about the formalities for claiming the benefits.

CONCLUSION:

The society was in need of protection, security and assistance. A lot of weakness has been found relating the proper implementation, inadequacy of benefits, long procedural of assigning benefits etc. The ESI has deals with both advantages and disadvantages for the employees'. The study deals with the awareness and utilization of ESI benefits among the Employees'. The finding shows that the employees' are not much aware about the ESI benefits and services due to lack of information. The employers should take necessary steps to provide the information about the various benefits and services to their employees. The study also reveals that the low income group of employees' is most satisfied with the ESI benefits and services. So the employers should take proper steps to provide the various benefits and services provided by the ESI Corporation. The necessary steps should be taken to avoid the delay in payment of various benefits. Proper guidance should be given to the employees about the formalities for claiming the benefits.

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