

# Awareness of Social Security Legislations in the Industrial Sector

## *A Study of ESI Act, 1948*

Divya Verma and  
Anil Kumar\*

Assistant Professor, University School of Management  
Studies, Guru Gobind Singh Indraprastha University, Delhi;  
E-mail: divya.ipu@gmail.com

\* Associate Professor, Haryana School of Business,  
Hisar 125001, Haryana; E-mail: anil\_k6559@yahoo.co.uk

### Abstract

*The paper examines the extent of awareness among industrial workers of Employees' State Insurance Act, 1948. The study is based on a sample of 103 workers taken from districts of Gurgaon and Faridabad of the State of Haryana. The analysis reveals that awareness of different provision of Act has not percolated down to praxis level in the real sense. The workers are aware of only medical and sickness benefit provisions of the ESI Act. The level of awareness of workers in case of disablement, dependent and funeral benefits is very low. There is a need to increase the level of awareness of this important social security legislation among workers in industrial organisations. Modern communication media may be used to generate the required awareness among workers.*

### INTRODUCTION

An Industrial worker is exposed to various kinds of risks and dangers. These risks are such that an individual cannot afford to bear all types of risks at his own level. There is always a need for organizational support to effectively face all the risks at work place. It was in 1931 that the Royal Commission on Labour stressed the need for health insurance of the industrial workers in India.

In 1944, Prof. Adarkar submitted a plan, which later emerged as Workmen's State Insurance Bill, 1946. This bill was referred to the Select Committee in 1947, which changed its name to Employees' State Insurance Bill. The Employees' State Insurance (ESI) Act came into force from 19th April, 1948. This Act is designed to provide cash benefits in case of sickness and employment injuries, payment in the form of pensions to the dependents of workers and medical benefit to workers and their families. The present study examines the extent of awareness among industrial workers about the various provisions of Employees State Insurance Act.

## LITERATURE REVIEW

The literature cites various studies in the field of social security legislations, which have been discussed in the following paragraphs.

Aggarwal, (1980), stated that a policy of comprehensive social security and labour welfare would keep up industrial morale and efficiency and would be an indispensable means to production and productivity. He explained the various social security schemes operating in India and the difference between the schemes in India and abroad.

Sinha, (1987), had the view that social security to workers would ultimately accelerate the progress and prosperity. With the breaking down of the joint family system the need to provide greater social security, particularly in industrial and urban sectors had become all the more urgent.

Bhango, (1995), examined industrial relations in Cotton Textile Industry. Attention has been paid on exploring the nature and extent of industrial disputes, settlement machinery, working conditions, welfare facilities and social security measures. He concludes that low wages and bonus, poor working conditions, lack of welfare and social security measures continue to be the most important factors responsible for industrial disputes.

Carrin (2002) has analyzed the issue of feasibility of social health insurance in developing countries. It has been observed that there are substantial difficulties in implementation of social health insurance. The reason to this has been assigned to lack of debate and consensus about the extent of financial solidarity, problem with health service delivery and insufficient managerial capacity. The paper concluded that these problems can

be solved through substantial financial support from Government and donors.

Saini (2005) in his study has analyzed the basic features of Indian social security laws. An attempt has also been made to study problems in the working of formal social security system and possible solution to the various shortcomings. It has been observed in his study that key instruments of social security, i.e. the Employees' State Insurance (ESI) scheme suffers from various malaise. Keeping in view serious problems in administration of this Act, there is a need to separate medical benefits and cash benefits under the ESI scheme, so as to ensure better administration. A major part of finances of ESI corporation are spend on providing medical benefit. It was recommended that a National Social Security Authority of India (NSSAI) be set up to take care of administration of all cash benefits including unemployment benefits.

Van Ginneken (2007) has examined the experience of low, middle and high income group countries that have successfully extended social security coverage. The research has shown that strong and competent State is the first requirement for the extension of social security coverage. The author has also suggested that growing use of tax financing social pensions for the countries.

Cichon and Hagemeyer (2007) have reviewed social security coverage that the world has achieved along with economic and social benefits of national social security system. The authors have laid emphasis that social security systems are a necessary part of the institutional framework of any effective market economy. Introduction of basic and social protection in developing countries is both a desirable and affordable investment. There is a need to introduce a global social security floor.

Ghosh et al. (2007) have examined condition of work with reference to the importance of social security measures experienced by persons engaged in display board works. The study has observed that due to low income, workers involved in this occupation have no capacity to purchase insurance policies. The employers are also indifferent to their need for an adequate social security coverage. The government and employers should accord top priority to the provision of social security coverage to the thousands of hoarding and billboard workers spread across the country.

Kannan (2007) has argued that concept and coverage of social security be enlarged especially in the

developing countries to address the twin problems of deficiency and adversity. These twin problems can be tackled by covering the workers working in informal sector of the economies of developing countries. The author has also discussed various methods that has the potential for possible extensions.

All these studies have touched different areas relating to social security among workers. But none of the study seems to have touched the area like awareness of social security legislations in the industrial sector. The present study proposes to fill the gap in the existing literature. Thus, in this paper an attempt has been made to analyze the awareness of different provisions of Employees' State Insurance (ESI) Act, 1948 among workers in the industrial sector.

## OBJECTIVES AND METHODOLOGY

The study focuses on the following objectives:

- To study the awareness of medical and sickness benefit provisions of ESI Act among industrial workers.
- To examine the level of awareness of disablement benefit provisions among the workers in industry.
- To study the awareness of other provisions of the ESI Act.

A sample of 103 workers has been taken from the two districts i.e. Gurgaon and Faridabad of the State of Haryana. To analyze the awareness of Act, Likert five-point scale from 'outstanding' to 'poor' has been used. To find out association between the personal characteristics of respondents such as age, education, nature of job and background of workers and awareness of ESI Act provisions, the chi-square test has been used in the study.

## RESULTS AND DISCUSSIONS

Table 1 highlights the awareness of medical benefit provision among workers under ESI Act, 1948. Under this benefit the workers and their families are entitled for medical benefits. Around one-third of the workers are aware of medical benefit provisions and one-fourth workers do not possess information about this provision at all. Age-wise information further shows that the level of awareness is found to be more among the workers in the age group of 25-35 years as compared to other age groups. It shows that workers in this age group are more concerned with medical

benefit provision of the ESI Act. It may be due to more alertness and opportunity to get information from various sources. The value of chi-square is statistically found to be insignificant. Education-wise information further shows that workers possessing higher level of education are more aware of medical facilities under the ESI Act as compared to workers possessing lower level of education. Workers (78 per cent) having matric level of education have more awareness of this provision as compared to workers having primary level of education (31 per cent). It shows that education enhances the level of awareness among workers. There is a need to increase the level of education of workers through various vocational and general educational programmes. The value of chi-square is found to be statistically significant. It shows that these two variables vary significantly.

Nature of job of workers reveals that skilled workers influence their level of awareness about medical benefit provided under the Act. Skilled workers possess more awareness of medical benefit provision as compared to unskilled and semi-skilled workers. The results highlight that there is a need to improve the skills of workers to enhance their level of awareness. The value of chi-square is statistically significant. Background of workers reveals that workers hailing from urban areas possess more information about the medical benefit provision than those workers coming from rural areas. Workers (63 per cent) hailing from urban areas are relatively more aware of this provision as compared to workers (22 per cent) coming from rural areas. The value of chi-square is statistically insignificant. It reveals that these two variables vary significantly.

Table 2 shows the awareness of sickness benefit provision among workers in the industrial sector. Under this provision workers are entitled to get cash benefits which are approximately 60 per cent of their average wage when they are not able to perform work due to illness.

Only 37 per cent workers are aware of sickness benefit provision of the ESI Act. Age-wise information vividly reveals that workers in the age group of 25-35 years are more aware of sickness benefit provision than workers in other age groups. Workers (47 per cent) in the age group of 25-35 years are relatively more aware of this provision as compared to workers in the age group of less than 25 years (37 per cent) and more than

35 years (20 per cent). The value of chi-square is statistically insignificant. Education-wise information further depicts that only 8 per cent workers having no formal level of education are aware of sickness benefit provision, whereas this proportion is 78 per cent in the case of workers possessing matric level of education.

The value of chi-square is found to be statistically significant. It shows that these two variables are positively associated with each other. Skilled workers are relatively more aware of sickness benefit provision as compared to semi-skilled and unskilled workers. Only 16 per cent semi-skilled workers are aware of sickness benefit provision and none of unskilled worker possesses knowledge of sickness benefit provision. On the other hand, more than 55 per cent skilled workers have information about sickness benefit provisions. The value of chi-square is found to be statistically significant. Workers hailing from urban areas are more aware of sickness benefit provision (63 per cent) than workers coming from rural areas (24 per cent). The value of chi-square is statistically significant. It shows that these variables vary significantly. It reveals that level of awareness varies with background of workers.

Table 3 highlights the awareness of disablement benefit provisions among the workers in the industrial sector. During the period of employment injury the worker is entitled to get cash benefits equivalent to 70 per cent of their wage. Only 22 per cent workers are aware of disablement benefit provision of the ESI Act. The level of awareness of this provision is found to be low among all age groups of workers under consideration. 52 per cent and 68 per cent workers in the age group of less than 35 years and more than 35 years do not have awareness of disablement benefit provision. The value of chi-square is statistically insignificant. Education-wise analysis of disablement benefit provision further projects that 54 per cent to 70 per cent workers possessing middle to no formal level of education have poor knowledge of disablement benefit of provision. Only 39 per cent workers possessing matric level of education possessed knowledge of disablement benefit of provision. The value of chi-square is statistically significant at 5 per cent level of significance. Skilled workers are relatively more aware of this provision as compared to semi-skilled and unskilled workers.

More than 58 per cent semi-skilled and unskilled workers do not have knowledge of this Act. The value

of chi-square is found to be insignificant. 65 per cent workers coming from rural areas do not have awareness of this provision. On the other hand, only 15 per cent workers hailing from urban areas have no knowledge of this Act. The value of chi-square is statistically significant at 5 per cent level of significance. It shows that these two variables are positively associated with each other.

The families of workers are entitled to get dependent benefit under the ESI Act, which is equivalent to 70 per cent of their wage.

Table 4 shows that slightly less than one-fourth workers are aware of dependent benefit provision and more than 50 per cent workers have no awareness of this Act. Education-wise information highlights that awareness of dependent benefit provision is found to be low among different age groups under study. Only 32 per cent workers in the age group of 25-35 are aware of dependent benefit provision. Less than 20 per cent workers in the other age groups are aware of this benefit. The value of chi-square is statistically significant. It shows that these two variables are positively associated with each other.

Education-wise analysis further shows that level of awareness of this provision is found to be low among workers possessing education below matric level. The level of awareness varies from 6 per cent to 25 per cent in these age groups. On the other hand, slightly more than one-third workers possessing matric level of education have awareness about this provision. The value of chi-square is found to be statistically significant. It reveals that their exist positive correlation between these two variables. Nature of job of workers reveals that awareness of dependent benefit provision is more among skilled worker than semi-skilled and unskilled workers. 36 per cent skilled workers possess information about this benefit. The value of chi-square is statistically insignificant. Workers hailing from urban areas are more aware of this benefit than workers coming from rural areas. Only 15 per cent workers hailing from urban areas have no information about disablement benefit provision, whereas this proportion is 65 per cent in case of rural areas workers. The value of chi-square is statistically insignificant.

Table 5 highlights the awareness of funeral benefit of the ESI Act among industrial wokers. Under this benefit, workers' families are entitled to get ₹ 3000/- to perform last rites of worker. Less than 30 per cent

workers are aware of funeral benefit provision and 10 per cent workers have average level of awareness. Education-wise information vividly reveals that there is low level of awareness of this provision among workers in the industrial sector. 38 per cent workers in the age group of 25-35 years possess knowledge of this provision. The proportion of workers having no knowledge of this provision varies from 50 per cent to 73 per cent in the age group of less than 25 years and more than 35 years respectively. The value of chi-square is statistically significant. Awareness of this provision is found to be lowest among workers having primary and middle level of education. Only one-fifth respondents having no formal level of education are aware of this provision. On the other hand, 67 per cent workers having matric level of education possess information about this Act. The value of chi-square is found to be statistically significant. It shows that these two variables are positively associated. Skilled workers relatively possess more knowledge of this provision as compared to unskilled and semi-skilled workers. 45 per cent skilled workers have knowledge of this provision. On the other hand, less than 25 per cent semi-skilled and unskilled workers possess knowledge of this provision.

The value of chi-square is statistically insignificant. It shows that there is no association between these two variables. Workers hailing from urban areas have more awareness of this provision as compared to workers coming from rural areas. 61 per cent workers hailing from rural areas have no knowledge of this benefit, whereas this proportion is only 18 per cent in case of workers coming from urban areas. It may be due to more opportunity to get information. The value of chi-square is statistically significant. It shows that their exist significant variations between these two variables.

## SUGGESTIONS AND POLICY IMPLICATIONS

The foregoing analysis reveals that awareness of different provision of Act under study has not percolated down to praxis level in the real sense. Awareness level of provisions under ESI Act is found to be higher among industrial workers who have some access to formal education system, belong to urban areas or are skilled labourers as compared to workers who are illiterate, have rural background or are unskilled. It has also been highlighted from the above discussion that awareness about these provisions is more in younger population.

The workers are aware of only medical and sickness benefit provisions of the ESI Act (36 per cent each). The level of awareness of workers in case of disablement, dependent and funeral benefits is low. There is a need to increase the level of awareness of this important Social Security Act among workers. Modern communication media can be used to generate the required level of awareness among workers. The level of awareness can be enhanced by displaying abstract of the Act on the notice boards written in the language commonly understood by the workers. The awareness of Social Security Act can be increased by organizing worker's training programmes. Initiative is required on the part of regulatory agency to enforce and to create visibility of the benefits available under this Act among less skilled and illiterate workers. Labour union also can play an important role in increasing the awareness among workers and provide full support to those who need to avail these benefits.

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**Table 1: Awareness of Medical Benefit Provision of the ESI Act 1948**

Group	Outstanding	Good	Average	Below Average	Poor
All Data	13 (12.62)	24 (23.30)	16 (15.53)	23 (22.34)	27 (26.21)
<b>Age (years)</b>					
Less than 25	6 (12.5)	11 (22.9)	9 (18.8)	12 (25.0)	10 (20.8)
25 to 35	6 (16.7)	10 (27.8)	7 (19.4)	6 (16.7)	7 (19.4)
35 and above	1 (5.3)	3 (15.8)	-	5 (26.3)	10 (52.6)
Chi-square = 12.704; df = 8; Insignificant at 5 per cent level					
<b>Education</b>					
Illiterate	-	3 (12.5)	4 (16.7)	5 (20.8)	12 (50.0)
Primary	2 (12.5)	3 (18.8)	2 (12.5)	6 (37.5)	3 (18.8)
Middle	4 (11.4)	3 (8.6)	6 (17.1)	10 (28.6)	12 (34.3)
Matric	7 (25.0)	15 (53.6)	4 (14.3)	2 (7.1)	-
Chi-square = 41.188; df = 12; Significant at 5 per cent level					
<b>Nature of Job</b>					
Skilled	11 (21.2)	19 (36.5)	8 (15.4)	5 (9.6)	9 (17.3)
Semi-skilled	2 (4.7)	5 (11.6)	7 (16.3)	18 (41.9)	11 (25.6)
Unskilled	-	-	1 (12.5)	-	7 (87.5)
Chi-square = 40.465; df = 8; Significant at 5 per cent level					
<b>Background</b>					
Urban	4 (12.1)	17 (51.6)	7 (21.2)	5 (15.21)	-
Rural	9 (12.9)	7 (10.0)	9 (12.9)	18 (25.7)	27 (38.8)
Chi-square = 31.455; df = 4; Significant at 5 per cent level					
Note: * Figures in brackets show percentages.					

**Table 2: Awareness of Sickness Benefit Provision of the ESI Act 1948**

Group	Outstanding	Good	Average	Below Average	Poor
All Data	21 (20.38)	17 (16.51)	16 (15.54)	15 (14.57)	34 (33.00)
<b>Age (years)</b>					
Less than 25	11 (22.9)	6 (12.5)	11 (22.9)	5 (10.4)	15 (31.3)
25 to 35	9 (25.0)	8 (22.2)	5 (13.9)	6 (16.7)	8 (22.2)
35 and above	1 (5.3)	3 (15.8)	-	4 (21.1)	11 (57.9)
Chi-square = 14.146; df = 8; Insignificant at 5 per cent level					
<b>Education</b>					
Illiterate	2 (8.3)	-	5 (20.8)	3 (12.5)	14 (58.3)
Primary	3 (18.8)	2 (12.5)	3 (18.8)	5 (31.3)	3 (18.8)
Middle	8 (22.9)	1 (2.9)	4 (11.4)	6 (17.1)	16 (45.7)
Matric	8 (28.6)	14 (50.0)	4 (14.3)	1 (3.6)	1 (3.6)
Chi-square = 51.126; df = 12; Significant at 5 per cent level					
<b>Nature of Job</b>					
Skilled	17 (32.7)	14 (26.9)	7 (13.5)	3 (5.8)	11 (21.2)
Semi-skilled	4 (9.3)	3 (7.0)	8 (18.6)	11 (25.6)	17 (39.5)
Unskilled	-	-	1 (12.5)	1 (12.5)	6 (75.0)
Chi-square = 29.053; df = 8; Significant at 5 per cent level					
<b>Background</b>					
Urban	8 (24.2)	13 (39.4)	6 (18.2)	4 (12.1)	2 (6.1)
Rural	13 (18.6)	4 (5.7)	10 (14.3)	11 (15.7)	32 (45.7)
Chi-square = 26.868; df = 4; Significant at 5 per cent level					
Note: * Figures in brackets show percentages.					

**Table 3: Awareness of Disablement Benefit Provision of the ESI Act 1948**

Group	Outstanding	Good	Average	Below Average	Poor
All Data	12 (11.66)	11 (10.67)	12 (11.66)	17 (16.50)	51 (49.51)
<b>Age (years)</b>					
Less than 25	6 (12.5)	5 (10.4)	5 (10.4)	7 (14.6)	25 (52.1)
25 to 35	5 (13.9)	5 (13.9)	7 (19.4)	6 (16.7)	13 (36.1)
35 and above	1 (5.3)	1 (5.3)	-	4 (21.1)	13 (68.4)
Chi-square = 28.963; df = 8; Insignificant at 5 per cent level					
<b>Education</b>					
Illiterate	-	1 (4.2)	4 (16.7)	2 (8.3)	17 (70.8)
Primary	-	2 (12.5)	1 (6.3)	2 (12.5)	9 (56.3)
Middle	3 (8.6)	4 (11.4)	4 (11.4)	5 (14.3)	19 (54.3)
Matric	7 (25.0)	4 (14.3)	3 (10.7)	8 (28.6)	6 (21.4)
Chi-square = 20.350; df = 12; Significant at 5 per cent level					
<b>Nature of Job</b>					
Skilled	11 (21.2)	8 (15.4)	6 (11.5)	7 (13.5)	20 (38.5)
Semi-skilled	1 (2.3)	3 (7.0)	5 (11.6)	8 (20.9)	25 (58.1)
Unskilled	-	-	1 (12.5)	1 (12.5)	6 (75.0)
Chi-square = 14.520 df = 8 Insignificant at 5 per cent level					
<b>Background</b>					
Urban	6 (18.2)	8 (24.2)	5 (15.2)	9 (27.3)	5 (15.2)
Rural	6 (8.6)	3 (4.3)	7 (10.0)	8 (11.4)	46 (65.7)
Chi-square = 25.643; df = 4; Significant at 5 per cent level					
Note: * Figures in brackets show percentages.					

**Table 4: Awareness of Dependent Benefit Provision of the ESI Act 1948**

Group	Outstanding	Good	Average	Below Average	Poor
All Data	7 (6.79)	17 (16.50)	7 (6.79)	17 (16.51)	55 (53.40)
<b>Age (years)</b>					
Less than 25	4 (8.3)	6 (12.5)	1 (2.1)	7 (14.6)	50 (62.5)
25 to 35	2 (5.6)	10 (27.8)	6 (16.7)	8 (22.2)	10 (27.8)
35 and above	1 (5.3)	1 (5.3)	-	2 (10.5)	15 (78.9)
Chi-square = 21.753; df = 8; Significant at 5 per cent level					
<b>Education</b>					
Illiterate	-	4 (16.7)	-	4 (16.7)	16 (66.7)
Primary	1 (6.3)	-	4 (25.0)	2 (12.5)	9 (56.3)
Middle	3 (8.6)	6 (17.0)	1 (2.9)	4 (11.4)	21 (60.0)
Matric	3 (10.7)	7 (25.0)	2 (7.1)	7 (25.0)	9 (32.1)
Chi-square = 21.941; df = 12; Significant at 5 per cent level					
<b>Nature of Job</b>					
Skilled	5 (9.6)	14 (26.9)	5 (9.6)	8 (15.4)	20 (38.5)
Semi-skilled	2 (4.7)	2 (4.7)	2 (4.7)	8 (18.6)	29 (67.4)
Unskilled	-	1 (12.5)	-	1 (12.5)	6 (75.0)
Chi-square = 14.736; df = 8; Insignificant at 5 per cent level					
<b>Background</b>					
Urban	4 (12.1)	13 (39.4)	3 (9.1)	8 (24.2)	5 (15.2)
Rural	3 (4.3)	4 (5.7)	4 (5.7)	9 (12.9)	50 (71.4)
Chi-square = 32.879; df = 4; Significant at 5 per cent level					
Note: * Figures in brackets show percentages.					

**Table 5: Awareness of Funeral Benefit Provision of the ESI Act 1948**

Group	Outstanding	Good	Average	Below Average	Poor
All Data	10 (9.71)	22 (21.35)	11 (10.68)	11 (10.68)	49 (45.58)
<b>Age (years)</b>					
Less than 25	5 (10.4)	9 (18.8)	4 (8.3)	6 (12.5)	24 (50.00)
25 to 35	4 (11.1)	10 (27.8)	7 (19.4)	4 (11.1)	11 (30.6)
35 and above	1 (5.3)	3 (15.8)	-	1 (5.3)	14 (73.7)
Chi-square = 12.125; df = 8; Significant at 5 per cent level					
<b>Education</b>					
Illiterate	1 (4.2)	4 (16.7)	1 (4.2)	1 (4.2)	17 (70.8)
Primary	1 (6.3)	1 (6.3)	3 (18.8)	5 (37.5)	5 (31.3)
Middle	3 (8.6)	3 (8.0)	3 (8.6)	4 (11.4)	22 (52.9)
Matric	5 (17.9)	14 (50.0)	4 (36.4)	-	5 (17.9)
Chi-square = 46.004; df = 12; Significant at 5 per cent level					
<b>Nature of Job</b>					
Skilled	8 (15.4)	16 (30.8)	8 (15.4)	2 (3.8)	18 (34.6)
Semi-skilled	1 (2.3)	5 (11.6)	3 (7.0)	9 (20.9)	25 (58.1)
Unskilled	1 (12.5)	1 (12.5)	-	-	6 (75.0)
Chi-square = 22513; df = 8; Significant at 5 per cent level					
<b>Background</b>					
Urban	5 (15.2)	16 (48.5)	5 (15.2)	1 (3.0)	6 (18.2)
Rural	5 (7.1)	6 (8.6)	6 (8.6)	10 (14.3)	43 (61.4)
Chi-square = 30.596; df = 4; Significant at 5 per cent level					
Note: * Figures in brackets show percentages.					