CHAPTER I

INTRODUCTION

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1.1. Introduction:

Human civilization has been undergoing steady and systematic changes over the years. Change has become an inevitable aspect of modern living and any dynamic society must accept changes and generate the necessary potential to promote them further. Modern life has been complex faster, richer and varied in character. The resources available and the constraints, which challenge the life also, have grown in number and character.

India is a paradox in many ways. It is rich in natural resources, possesses a thriving industry and has a large pool of technical manpower but the large mass of its people are illiterate and poverty stricken and in terms of human debt indices, it is among the worst-off nations. The goal is not an unrealistic one. Extrapolating from current growth rates, and trends and suggesting various improvement and directions to boost debt show that India can soon be well on the way to providing our citizens with a decent standard of living. "India started well enough after independence, that is why we were able to produce enough food for our growing population through the green revolution although many international experts scoffed at the notion that India could ever be without a begging bowl" (Abdul Kalam-1998).

As the United Nations' Human Development Report of 1995 makes clear that, massive investments in human capital and development of managerial and
technological skills are needed in developing countries if they are to improve their people's living standards.

Our country suffers from the two greatest evils, the oppression of women and the exploitation of the poor. **Real Development would dawn on our country only with the emancipation of women and awakening of the masses.** Emancipation of women is nothing but giving power or authority to act independently. This freedom for women needs empowerment. The process of challenging existing relations and gaining greater control over the forces of power may be termed as empowerment. To emancipate women, they must be empowerment first. Empowerment of women must be an integral part of sustainable human development as women are the center of attraction to-day.

The term Emancipation of women 'may seem now somewhat anachronistic, but this has come only after long years of bitter struggle.' Emancipation of women is a process of economic and social activities that may alter the position, participation and performance of women. So **to develop a nation an important prerequisite is the development of its women.** Women are well developed only when they are empowered. Empowerment of women may take place in any economy at any stage, but it requires development of women in terms of their status i.e
India has been among the less literate societies of the world. The opportunities for education were not open to all sections of the society even in British days. Even though it was formalized and relatively secularized only the higher castes and the affluent people took advantage of the new opportunities. If the spirit of the age demands equality, the primary necessity is to provide education, which can only lead to economic well-being.

Women have suffered enough from the heterogeneous nature of the Indian society with its basic pattern of economic and social inequalities. It is true that in the pre-independent and even in the post-independent, Indian women enjoyed several rights and privileges. But most of them being illiterate and living in villages were hardly aware of the rights and privileges provided to them by the Constitution.
1.2 Women:

Modern economists give much importance to Human Resource Development. As far as economic growth and development are concerned, the contributions made by human beings are significant. In a highly progressive country like Japan, human capital is regarded as the real asset, particularly their women. This fact is true to the developing economies also. To remove economic backwardness and instill the capacities and motivations to progress it is necessary to increase the knowledge and skills of women. In fact without an improvement in the quality of human factor, no progress is possible in an under developed country (Jhingan, 1997).

It is an accepted fact that a women plays a matchless role in the progress of a man and the family. She is the Jeevan Sakthi of the family. The family, the society and even the country can draw valuable benefits from a woman. She assumes the roles of the leading force and a balancing factor in the society. The fraternal fragrance which emanates from a women in a country is endowed with the propensity to make her dependents dynamic and economically prudent.

But for long the status of women was different from that of men in terms of their roles and responsibilities both in family and the society. Many of their tasks and responsibilities as well as their needs and constraints had been seriously
undervalued. They have to spend excessive amounts of time and energy in unpaid domestic work such as child care and kitchen work.

The cultural, environment, social values and legal systems are often biased against women. In contrast, a male is considered as a guarantee of power, prestige authority and responsibility in the family and society. This discrimination against women adversely affects the distribution of economic, social and political powers throughout the world.

In the past, poor women's lives were nothing but the stories of pain, suffering humiliation and broken dreams. The recent and rapid change in women's roles and responsibilities has shown that if women are properly guided towards productive and useful skills, they can be a formidable resource for national development. The last hundred years may rightly be called 'the age of woman's awakening' in this world. Any exploited society needs urgent correction. Weaker sections should not be converted into tortured pockets. The status of a better half is met not just socially but also emotionally and economically. A coin is valid only when both sides are good and a scissors is effective only when both a blades are fine. Otherwise erosion and ineffectiveness are the result. A woman is both valuable and almost inevitable.

In recent days, women have claimed every height. The hand that rocks the cradle rule the entire world. They contribute towards the advancement of education
capabilities physical resourcefulness, psychological strength, environmental enchantment, channeling wealth and income and above all the disciplined style of living.

1.3. Women in Global Level:

The nineties was the decade of the woman. There is no avenue she had not trodden on, no obstacle she had not overcome and no job that was still taboo for her. Today's woman has scaled every peak, both literally and figuratively. Two decades ago, most women did not work outside their home but to-day they pursue a career also for the challenge and satisfaction a job provides. It is this transformation in the social scene that has enabled women to rightly take their place pouring into the economy an immense flow of brain, power and energy. (Year Book, 1999)

One of the memorable changes that have taken place in recent times in the world is the growing status of women. Socio-economic advancement of a country can be best judged by the status and position that it can bestow on its women. The level of economic equality and independence are the real indications to measure the status of women in any society. She alone knows how to save the erring from humiliation, how to educate disadvantaged children and many such things. Women are needed in all spheres of life and living.
Women in general do paid and unpaid work. They may fight for equality with men. But they are reluctant to overstep the limits and tread on areas that are alien to their pristine feminine domains.

The declaration of the year 1975' as the International Women's year' and 'the period 1976-85' as the 'International Decade of Women' and several national and international conferences reflect the concern shared globally on the status of women. On November 1, 1995, the world poverty day, it was estimated that women comprise almost 70 per cent of the, more than 1.3 billion, poor in the world. So any economic upliftment policy that targets the poor has to specifically target women.

The implication is that development should ultimately become a process of empowerment of women. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by 'economic independence' which implies access to and control over production resources. A second component of empowerment is 'knowledge and awareness', the third is 'self-image' and the final is 'autonomy' (Koteswara Rao, 2000).

If any one goes back to the world history may notice the fact that there is always a place reserved for and by women. The first woman to climb Mount Everest is Mrs. Junko Tabel from Japan. 19 years old Gertrude Ederle was the first woman to swim the English Channel in 1926. An American lady Anne Ban Croft was the first
A woman to reach north pole of the world. Kalpana Chawia is the first Asian woman to go to space.

Politics also were not neglected by women. Siromao Bandara Nayake was the first woman Prime Minister in the world. Finland in Europe was the first country to elect women as members of Parliament. Jannettee Rankin was the first woman member of U.S. Congress. A Research Chemist in an industry became Prime Minister of England called Margaret Thatcher. Queen Victoria ruled Great Britain for a long period of 64 years. Vijayalakshmi Pandit from India was the first woman to be elected as President of United Nations Assembly. A remarkable woman, Princess Diana, captivated the hearts of people all over the world. The great woman Madam Curie won Nobel Prize twice. A humble woman Florence Nightingale organised the modern system of nursing. In 1998, Groharlem from Brundtland was elected as the Director General of World Health Organisation. In 1917, the first Women's Army Battalin was formed in Russia. The first woman to receive a pilot's licence was Baroners de Laroche of France. Valentina Thershekova was the first woman cosmonaut. An endless list may be given in this aspect. But the above statements express the view that women are actively taking part in all economic, social, cultural and political events both directly and indirectly. They are part of the society who are active enough to be recognized by others as members of the society. Such an element cannot be neglected on any grounds.
1.4. Women in India:

Immediately after independence in 1947, women stood for Administrative and Foreign Service on a par with men. Women do a vast amount of unpaid service in many fields ranging from child welfare, education, scouting and guiding, women’s welfare and care of all categories of the destitute and handicapped.

The senior women in the government of India reached their present status by no grace and favour, but in straight competition with men. In the Indian Foreign service there are many women today. Leilamani Naidu, daughter of the revolutionary and poetess, Sarojini Naidu, served for several years as a Deputy secretary in the Foreign Service. Among journalists, several women have distinguished themselves and did duty as correspondents for foreign papers too, such as Razia Ismail who sends regular articles to the Christian Science Monitor, and Amita Malik, a film critic. Rami Chabra was the first woman correspondent to cover Vietnam her dispatches being printed in Indian Dailies. Uma Vasudev is the author of the fine portrait on Indira Gandhi and her sister Aruna is a TV producer in Sweden and France.

For about 40 years Radio has been with us. The most senior woman official who retired recently was Mehra Masane whose career covered thirty years of service. She also attained the highest rank for a woman Deputy Director – General. To-day
she is one of the two Indian Trustees of the International Broadcast Institute which is strictly concerned with professional questions of international communications.

The business field has attracted many enterprising women. The Indian Government's state Trading Corporation handles imports and exports of raw materials. The chief economist of this huge enterprise is Shaila Ambegaonkas, who heads the important Management Division and Mrs. Sujatha, Secretary to the Board.

Some Indian women have also pioneered in farming and poultry rearing. One of the most successful was Mrs. Nehru, wife of a former General, whose chicks are air - lifted by thousands to poultry breeders even in neighbouring countries. Amrita Batel in Bombay is an established agronomist, and a member of the National Dairy Development Board at Baroda.

In the Army Medical services, there are a large number of women of high military rank now in service, serving on the same terms and conditions as men. In Medicine, not only Indira Amla, Principal of men's Medical College in Mysore, but in Delhi alone, four Heads of Orthopaedic Department in the leading Six hospitals are women. In International women's year, five out of the twelve scientists honoured with awards in the field of bio-medicine are women.

Women have excelled themselves in classical dance, music, and singing in the films. Many of them are famous all over the world. The greatest of the concert
Singers were undoubtedly Miss M.S. Subbulakshmi from the South and Begum Akhtar from the home of classical North Indian music, Lucknow.

Santhosh Yadav was the first woman to reach the world’s highest peak Mount Everest on 10th May 1993 for the second time.

For the incomparable social services, Mother Theresa received Bharat Ratna award in 1980. Women have neglected no sector in Indian history.

The First Indian Women IPS Officer is Kiran Bedi. Her well-known autobiography is "I Dare". Razia Begam was the first sultana and the only Muslim lady who ever sat on the throne of Delhi.

Tamil Nadu has the distinction of having many celebrities from the female sex. The Chief Minister of Tamilnadu Ms. Jayalalitha stands out is this glamorous galaxy. Her individuality shine, as she knows many languages. She is endowed in splendid qualities of body and mind. She has guts and dominates all her male rivals. She safeguards the interests of women in all possible ways.

The only women’s University in India, Shri Nathibai Damodas Thackersay Women’s University, Bombay had a big programme for the International Women’s year. The programme included collecting information of women by the University’s
research unit on women, publication of a newsletter every three months, exhibition and the publication of a bibliography of educated women.

The celebration of IWY in India gave an opportunity to establish contacts with thousands of women in the rural and urban areas.

The establishment of the women’s Indian Association was the first attempt to organize women on an all India basis in 1921. “Indian women have more rights than women of other countries, but there are large areas where women are suffering, where, may be they are not conscious of their rights,” said Indira Gandhi, Prime Minister of India, in April 1975.

Bipin Chandra Pal, in his “Memories of Life and Times” wrote that “Our youthful intellectuals were not only anxious to acquire political freedom, but also equally, if not more, anxious to break through every shackle that interfered with their freedom of thought and action. In those early days the consciousness of social bondage was far keener than the consciousness of political bondage. “Truly, this socio-political consciousness of the 19th C prepared the masses to think seriously and effectively about the emancipation of Indian women from her social bondages.

The entry of Mrs. Annie Besant into Indian Politics in 1914 accelerated the process of Women’s association with the freedom struggle. Her attitude to the emancipation of women was quite unequivocal. She maintained that the progress of
India depended on women's emancipation. She stimulated political consciousness amongst women in various parts of the country. Sarojini Naidu was the first Indian woman to make politics as her full-time occupation. Mrs. Annie Besant was elected president of the congress in 1917, Sarojini Naidu in 1925 and the next woman President was Mrs. Indira Gandhi in 1959–60.

Mrs. Indira Gandhi was an able administrator and a gifted leader. She did many things for the upliftment of women in India. This burning desire to elevate women had its roots even in earlier days. One can recall Magda, Queen of Sheba, a restless woman who went from her own country to Palestine, to learn wisdom from King Solomon. She knew that there was more knowledge to be obtained than the wise men were able to impart. Thus grew the strong desire within her intelligent mind to learn this wisdom and to teach it to her people. This thirst for knowledge and the daring to tread unknown domains is characteristic of women like Indira Gandhi.

The problem of the economic independence of women is an aspect of the egalitarian struggle. Women have to struggle for two principal rights 1) Equal access to all occupations including professions. 2) Equal pay for equal work. A controversy is still raging over the question whether women should take to extra-domestic occupations at all. The present economic situation in the country is such that even if it is not proper for women to step out of home and take jobs, or even if
women themselves are reluctant to do so, the rising cost of living would compel them to step out of their home in search of lucrative jobs.

Recently the number of women engaged in various occupations has been steadily increasing in India.

The entry of woman in the occupational field is an event of tremendous social significance. From the standpoint of woman, it brings to her the advantage of enlarging her vision, widening her outlook and developing her social personality.

In the interest of efficiency, women workers should be provided with such facilities as maternity leave, creches and canteens, providing cheap and nutritive food. Further labour-saving devices involve the male members of the family who should be persuaded to share the domestic work. Otherwise, the modern woman will be doubly exploited. She will be at her wills end, performing official duties followed by much back-breaking work at home. For those with a penchant for flying, here is a career, where only the sky is the limit. Another high-flying career for women is as a commercial pilot with a civil airline. In recent years, the national and international airlines have been recruiting women pilots for their commercial aircrafts. Since 1992 women pilots have been recruited in India.

The Indian Navy was the first among the services to induct women in its non-combatant cadres. There are increasing number of women in the Army too.
While the earlier women preferred to start a business in traditional areas like handicrafts, food products and the beauty business, today’s women have gained the confidence and the expertise to venture into new and lucrative fields such as floriculture, bio-technology, agro-processing, herbal cosmetics, computer software, leatherware and gems and jewellery. So the time is right for women to put their skills and talents to good use and to follow their instincts in carving out a rewarding and successful career.

India is one of the very few countries, which kept women on a pedestal and even worshipped them. But there exists a big gap between social laws and social practices in the country. The inefficiency of weak enforcing machinery has obstructed their empowerment.

By the beginning of the 1990s the meek and timid low-voiced slogans and feeble grumblings of women activities had turned into strong, loud and bold protests. In the early 1990s, the strategies of socio-economic development were redesigned and the emphasis shifted from 'development' to 'empowerment'.

There was a realization that women have limited access to capital market, education, extension, advice and participation in the decision-making process. The Indian Constitution's 73\textsuperscript{rd} and 74\textsuperscript{th} Amendments Acts of 1992 constitute a major milestone on the road to empowerment of women in India.
Since women in India constitute half of the segment of population, they cannot be kept out of the mainstream. According to 1991 census, there are 407.1 million females against a total population of 846.3 million. 297.8 million women live in the rural areas and 27 per cent of the rural women live below the poverty line. They make one third of the labour force (DEAR, 1997-98). The poorer the family, the greater is the dependence on women's economic productivity. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million India homes below the poverty line.

Women's earnings have a positive correlation with child health, nutrition levels and education. Indian working women contribute a large share of their earnings to basic family needs. Increase in women's income leads to better health and nutrition for children.

Gandhiji predicted that "Confinement of women to routine households and the denial of opportunities for productive work and decision-making would do irreparable damage to nation".

1.5. Women in Tamil Nadu:

South Indian women particularly Tamilian women, have more autonomy than their northern sisters. But it is far more limited than that of women in other parts of
Asia. A woman assumes the role of the leading force and a balancing factor in the society. She works; she teaches; she feeds; she saves; she uplifts her family. She is a sure and veritable source of strength and inspiration to her family. Very often women in Tamil Nadu shoulder responsibilities and burdens but rarely enjoy rights and privileges. The needs to empower women economically and make them self-reliant was keenly felt in Tamil Nadu.

Recognising the advantages that go with their empowerment, multi-dimensional policy measures have been taken by the government to uplift their socio-economic status. Major indicators of women development in Tamil Nadu have been presented in the following table.

**TABLE 1.1**

**WOMEN DEVELOPMENT: MAJOR INDICATORS**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Female population (Million)</td>
<td>16.8</td>
<td>23.9</td>
<td>27.6</td>
</tr>
<tr>
<td>2</td>
<td>Literacy Rate (%)</td>
<td>18</td>
<td>35</td>
<td>52</td>
</tr>
<tr>
<td>3</td>
<td>Life Expectancy (years)</td>
<td>39.2</td>
<td>51.9</td>
<td>59.3</td>
</tr>
<tr>
<td>4</td>
<td>Women Labour Force (Lakhs)</td>
<td>52.6</td>
<td>53.5</td>
<td>69.3</td>
</tr>
<tr>
<td>5</td>
<td>Participation Rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>37.1</td>
<td>27.9</td>
<td>31.4</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>14.9</td>
<td>11.0</td>
<td>11.3</td>
</tr>
</tbody>
</table>

Tamil Nadu's female population had increased from 16.8 million in 1961 to 27.6 million in 1991. According to census 1991, only 51 per cent of females were literate and this was lower when compared to 74 per cent obtained for men. But the national female literacy rate is 39 per cent only. The female work participation rate comes to 38.5 per cent in rural Tamil Nadu and 13.1 per cent in urban Tamil Nadu. (Tamilnadu - An Economic Appraisal, 1997-98)

With a view to enhancing the capabilities of women and ultimately pouring the way for equipping themselves socially and economically, various training programmes have been organised by different departments. The social welfare department has also been implementing schemes for the welfare of women and female children in the state.

The following table expresses the structure of Female Employment in Tamilnadu.
TABLE 1.2

EMPLOYMENT STATUS OF FEMALE WORKERS

IN TAMILNADU (1993-94)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Status of Employment</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>WPR %</td>
<td>No of Workers</td>
</tr>
<tr>
<td>1987-88</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Self-employed</td>
<td>46.0</td>
<td>36.80</td>
</tr>
<tr>
<td>2</td>
<td>Salaried</td>
<td>6.9</td>
<td>5.52</td>
</tr>
<tr>
<td>3</td>
<td>Casual</td>
<td>47.1</td>
<td>37.68</td>
</tr>
<tr>
<td></td>
<td>All</td>
<td>100.0</td>
<td>80.00</td>
</tr>
<tr>
<td>1993-94</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Self-employed</td>
<td>41.9</td>
<td>37.42</td>
</tr>
<tr>
<td>2</td>
<td>Salaried</td>
<td>5.2</td>
<td>4.64</td>
</tr>
<tr>
<td>3</td>
<td>Casual</td>
<td>52.9</td>
<td>47.24</td>
</tr>
<tr>
<td></td>
<td>All</td>
<td>100.0</td>
<td>89.30</td>
</tr>
</tbody>
</table>

Source: NSS 43rd and 50th Rounds, Department of Statistics New Delhi.

As is given in the Table No 1.2, the work participation rate in percentage is 41.9 for self-employed women, 5.2 for salaried women and for others it is 52.9. It was the condition of women status of employment in 1987-88. But the situation has improved in 1993-94. The work participation rate for self-employed women decreased to 41.9 per cent, for salaried employed women again declined to 5.2 per cent but for casual it increased to 52.9 per cent. This was the position of women employment rate in rural area.
Considering the urban areas of Tamil Nadu, in 1987-88, the self-employed women's work participation rate was 45.4 per cent, for salaried women 30 per cent and for casual employees among women 24.6 per cent. But in 1993-94, self-employment rate for women decreased to 39.7 per cent, the salaried women participation rate was 30.1 per cent and the casual employment of women stood at 30.2 per cent. Comparing the population structure, the work participation rate of women in Tamil Nadu maintains more or less the same position with no much improvement.

It is only through systematic and effective Human Resource Development system that 'ordinary' women can be converted into 'extraordinary' performers. Therefore it needs more attention to-day, particularly in Tamilnadu.

1.6 Empowerment of Women:

After identifying the position of women, it is realized that empowerment of women is important because the benefits will be felt not only by the women themselves but by their households as well. It may look like a more enlightened approach to ensure the empowerment of women but the returns to their families and even the societies as a whole will be worth it.
It is a question to think that why are women as a group distinguished from the poor mass including both men and women. It is mainly because of the reason that women are systematically excluded from the full economic and political participation in the production and benefits of development. But the responsibilities for women to contribute to the household food security and also meet the other needs of the family are increasing without giving them greater access of resources to meet these needs. All the women may not be included under this consideration but only the women who are poor in resources and lack the ability to improve their standard of living. It is a fact that women need empowerment and they may be benefited and become more productive if empowered.

Women make up 50 per cent of the world's population, comprise 33 per cent of the official labour force, perform nearly 66.6 per cent of all working hours, receive 10 per cent of the world's income and own less than 1 per cent of world's property (Shanthi, 1998). The story of woman is a story of hope and sustained efforts. Woman has been developing within herself an image of self-sacrificing person devoid of any individuality with the role of a slave or servant obeying only the order of her master.

But to day, power and empowerment are concepts that are of considerable importance to people thoughout the globe. This era is the "power shift era" (Alvin Toffler, 1991) which implies a deep level transformation in the nature of power.
The concept of human development has assumed the centre stage in a number of world summits and global conferences. Particularly the Vienna Conference urged the eradication of all forms of discrimination against women.

Development must put people at the centre of its concerns. The purpose of development is to enlarge all human choices, so that the human development concept focuses on the entire society, not just the economy. It is also concerned both with expanding human capabilities and ensuring the full use of these capabilities. Human Development is erected on essential pillars-productivity, equity, sustainability and empowerment.

The women of the third world countries are major caretakers of family and its homestead activities. The practice all over the third world is that the women are designated as wives mothers sisters and homemakers. However in the recent past, this trend is changing with the changing socio-political and economic scenario throughout the world. The society has started recognising the women's ability in decision making in developmental activities relating to agriculture, forestry and its allied areas and economic aspects of home, family management and also community development.

It is widely recognised that apart from managing the household, bearing children, women bring home income with productive activities ranging from
traditional work in the fields to working in factors or running small business. They have proven that they can be better entrepreneurs and development managers in any kind of activities. Therefore it is important and necessary to make women empowered in taking a decision to enable them to be in the central part of developmental process. There are no two opinions that women should be put in the country's development agenda to achieve its desired goal. **Women should be partners in development and development ultimately becomes a process of empowerment.** The advancement of women and the achievement of equality between women and men are a matter of human rights and a condition for social justice. Therefore women need empowerment.

The Finance Minister of India stated that growth is not just an end in itself. It is the critical vehicle for increasing employment and raising the living standard of the people, especially of the poorest. Substance, broad-based growth combined with all our Programmes for accelerating rural development, building knowledge based industries and enhancing the quality of human reasons, will impart a strong impetus to employment expansion. There can be no better cure for poverty than this in India. One of the important objectives laid down by the Finance Minister for implementation of the second generation reforms is 'according the highest priority to HRD and other social Programmes and policies in education, health and other social services with special emphasis on the poorest and weakest sections of society.
The World Development Report (2000-2001) has quantified that in India in 1997, 44.2 per cent of the population was living below the poverty line (using $1 per day as the measure for international poverty line). This implies that 419 million persons are living in extreme poverty in India. Since the World Development Report has estimated that 119 million were living in poverty in the world, the share of India in the world's total poor works out to be 34.95 per cent a very grim scenario indeed. This poverty stricken population of India consists mainly of its women.

1.7 Insurance:

The idea of insurance can be traced back thousands of years. The insurance principle of building reserves for the future is illustrated by the Biblical story of Joseph and the famine in Egypt. Joseph ordered the grain to be stored during the seven good years to relieve shortages during the seven years of famine. The code of Hammurabi, a collection of Babylonean Laws of the 1700’s B.C, included a form of credit insurance. Life insurance dates back to the Roman times. In Rome an organisation called the ‘Collegia Tenuiorum’ provided money for the burial of its members. It consisted of slaves and wage earners. Another organization, called, ‘The Collegia' provided the same service to the military. These organizations provided old – age pensions and disability insurance as well as burial costs.
Guilds formed by craftsmen during the Middle ages offered insurance similar to that of the Roman burial societies. In addition, the guilds provided property insurance against such hazards as fine and theft.

Modern fire insurance began with Nicolas Barbon, who opened the first fire insurance office in London after the Great fire of London in 1666.

Benjamin Franklin helped to found the first life and fire insurance Companies in the American colonies. In 1752, he aided in founding the first mutual fire insurance company, the Philadelphia contributorship for the Insurance of Houses from loss of fire. In 1759, he helped found a life insurance company now known as the "Presbyterian Ministers" fund. Both companies still exist.

During the first world war "the war Insurance Act" was passed in U.S and during world war II, "National Service Life Insurance Act" was passed to write insurance on military personnel. From 1960 onwards, throughout the world, the insurance industry has been established with all the modern techniques now available.

Insurance is a means of protection against money loss from many kinds of hazards. Insurance companies make it possible for millions of people to put together money to protect each other from large losses, Insurance can also be a rewarding investment that can help pay for a college education or provide retirement benefits.
There is no way of knowing who will have a loss or when a loss may happen. But at least some of the monetary hardship can be met by insurance. Losses cannot be measured in terms of money alone, but insurance money received to cover a loss is a heaven-sent boon.

Without insurance a man may lose all his earning power by a sudden trouble. The well-insured man has a certain peace of mind. He can feel secure in the knowledge that neither he nor his family will have to bear the entire loss of sudden misfortune.

1.8 How Insurance Works:

Insurance works by having many persons share the cost of risk from certain dangers. The many individuals are represented by the insurance company, which is a sort of middleman handling the money and charging a fee for its services. An agreement between an insurance company and an individual taking out insurance is called an insurance policy.

There are many kinds of insurance. In all kinds of insurance a number of persons agree that they shall pay money to the insurance company at regular times. These payments are called ‘Premiums’. Insurance Company mathematicians called
'actuaries', figure out the premium rates, or how much must be paid for a certain amount of insurance coverage.

Life Insurance Premiums are based on 1. The mortality rate (the number of persons dying out of 1000 each year in each age group). 2. An interest rate which the company expects to earn on the funds it has to invest and 3. The loading, consisting of the cost of doing business.

An Insurance Company agrees to pay a certain amount for losses covered by an insurance policy. When a policyholder has a loss covered by his insurance, he made a 'Claim'. This means that he asks the company to pay his nominee or beneficiary, the person named in the policy, to receive the benefits. In figuring out how much money the policyholder should be paid, the company is represented by an employee called "an adjuster". He arranges for the payment of the claim.

Insurance Company officials called 'Under writers' set the standards which applications for policies must meet. The underwriters review the applications for insurance policies to make sure that such standards have been met.

Families need funds to help replace the income lost when the heads of the family dies. As the family grows, the need for Life insurance increases. When the children grow up and can provide for themselves, this need lessens. But the parents themselves often need an income from their life insurance when they become too old
Families, which can, do so often plan to have enough insurance to provide an income for the mother after the children grow up. Her happiness will be more secure if she has at least some insurance income.

Insurance on female lives has become increasingly important. Today, a large number of mothers work to increase the family income. This insurance can help provide for the expenses of childcare if the mother dies before the children can support themselves. Most life insurance policies provide cash values, which the policyholder may use in different ways. The cash value is the amount of money the policyholder can obtain if the policy is turned into the insurance company. The cash value begins when the policy is one or three years old, and increases with the age of the policy.

Policyholders may either borrow or surrender his life insurance to meet major expenses. He can surrender the policy for its cash surrender value. He can also keep the insurance and borrow its loan value by paying the premiums, plus interest on the loan. If a claim is made on a policy before the loan is repaid, the amount of the loan is deducted from the benefits paid to the beneficiary. The policyholder can keep the money as long as he pays the premiums and interest.
When the children have grown up, the cash values of policies no longer needed for protection may be converted into retirement income for the head of the family.

Life Insurance is increasingly used for business purpose. Business partners often carry line insurance policies. If one of the partners dies, the insurance made out to the others makes it possible for them to buy out his share of the business and so continue to retain control.

A life insurance policy states that a sum of money will be paid as the benefit upon the death of the insured. The payment is made in a lump sum or in installments. The provisions of the policy that state these rights are known as 'Settlement Options'.

An agent or broker who discusses a person's insurance problems with him in person usually sells life insurance on an individual basis. The individual's health, age and occupation are some of the factors an insurance company considers before issuing a policy and determining its cost. Life insurance companies usually require physical examinations for large amounts of insurance, or for policies issued on the lives of persons over 35 years. Because of poor physical condition, or because they have hazardous jobs, some persons have to pay extra premiums to obtain life insurance. These persons are called “substandard risks”. In rare cases, a person’s
health may be so poor, or his occupation so hazardous, that he cannot obtain life insurance. Occupational restrictions are extremely rare, and even astronauts have obtained life insurance.

Insurance money plays an important part in the social and economic life of the people in the world. Policyholders and beneficiaries receive money every year. These benefits may be used to keep families together or to help them carry out cherished plans. The insurance companies invest money in real estate, commerce, government bonds and industry. This money yields interest and it also helps provide housing, create jobs and increase production.

1.9 Life Insurance Corporation of India:

The Insurance sector in India was nationalised in two stages. The Life Insurance Corporation was established on September 1, 1956, after nationalising the existing private insurance companies. Life Insurance Corporation has a monopoly on Life Insurance. It has a strong social security scheme, which is funded by the Social Security Fund (SSF) set up and administered by it since 1989-90.

A committee under the Chairmanship of R.N. Malhotra was set up in April 1993, to examine the insurance sector and assess its strengths and weaknesses. The committee was also required to scrutinise the existing regulatory set-up and make
recommendations on the role and functioning of surveyors, intermediaries and other ancillaries.

The council's recommendations included drastic changes in the present set-up. As a follow-up of the Malhotra Committee, the government set up an Interim Insurance Regulatory authority with Shri.Rangachary as Chairman to suggest suitable legislation for an autonomous Insurance Regulation Act. The chairman may be the controller of Insurance under the Insurance Act, 1938.

A well thought out and scientific administrative frame is one of the merits of the Life Insurance Corporation of India. The management of men and matters; the retrospective stocktaking and the prospective planning depend on the system and style of the administrative arrangement.

In keeping with the requirements of optimisation of welfare, the Life Insurance Corporation of India provides an able and effective administrative structure. The elements of centralisation and decentralisation have to be cautiously blended to maximise efficiency.

The Board of Life Insurance Corporation, ie. The corporate governing body was strengthened with seven non-official members representing various walks of life and disciplines. This is bound to qualitatively enrich the corporate decision making and significantly add to the organisational initiatives.
The Life Insurance Corporation of India has been following a national recruitment policy based on pure merit and competence.

There are different types of polices catering to the needs and requirements of women. Common policies are there for both men and women. There are about 18 schemes working successfully. But for women lives Life Insurance Corporation introduces a scheme called Jeevan Sneha. It is a money back plan exclusively for women. There is a provision for Guaranteed Additions and Loyalty Additions, if any, payable on maturity or earlier death.

Jeevan Sukanya is a plan designed exclusively for female children aged between 1 and 12 years. This is a limited premium payment plan which provides risk cover, after a certain deferment period, on the life of the female child and when she gets married, extends the risk cover to the life of her husband also.

Times are changing. Risks abound everywhere. Wants also proliferate in plenty. Competition has become a hallmark for modern living. Challenges are met carefully. Impossibles are made possible. Dreams are turned into realities. Men and women vie with each other. The much ado of life is made marginal. The trial and tribulations are transformed into joys and jubilation. Opportunities and accidents of life are well utilised and guarded. Impulse of youth and wisdom of age pave the way to bliss and plenty. Rarity is made rare. Intricacies are made ecstasies.
This philosophical note of modern times highlighting the fundamental changes to cross and surpass hurdles and muddles seemed to have been richly reflected in the earnest efforts of Life Insurance Corporation.

It is obvious that the insurance policies provide a safe and secure coverage to policyholders directly. But another noteworthy dimension is that the return from the policies in the form of loans, bonus, periodical installments and financial settlement amounts give benefits to a number of dependents both directly and indirectly.

The Life Insurance Corporation also generates apart from monetary benefits, a sense of security and a spirit of saving among the public. Timely loans are made available without much delay or complex procedures.

Another very significant feature of Life Insurance Corporation is that it is one of the very few organisations where corruption of any type is banned totally.

The next remarkable benefit is the huge loans advanced by the Life Insurance Corporation to government and quasi-government bodies at nominal interest rates. Life Insurance Corporation is to participate in the grand endeavour of constructive nation building through the advancement of repayable loans. Life Insurance Corporation becomes one of the major state undertakings in India.
Its objective will be to serve the Individual as well as the state. The profit motive goes out of it and the service motives become much more dominant.

There are a number of types of policies that meet the pressing needs of various sections of society. Among them Mutual Funds policies meant for Non-Resident Indians (NRIs) are noteworthy.

Mention should be made about the liberal Housing loan facilities provided by Life Insurance Corporation to policyholders. After imposing certain conditions substantial loans are given to policyholders at short notice and also at comparatively low interest rates. A system of monthly or periodical repayment of loans also is made available. In an underdeveloped country these loans are a boon particularly to the middle class policyholders.

1.10 Role of Life Insurance Corporation in Empowerment of Women:

For empowering this percentage of population particularly women the state should mobilise poor people so that they can force the state institutions to become more accountable to the poor. In case of schools, hospitals, banks and other institutions which can help the poor, they should be asked to make use of the facilities available in them. Then the organisations of the poor through democratic interventions should influence the state to take care for them. Such a policy will strengthen empowerment of the poor in the society. At the family level, ill health of
the breadwinners is the biggest risk. The main role of the state is to protect the poor against risks and minimise their impact on the poor. This can enhance security for the poor from shocks of illness, accidents and natural calamities. In this challenging responsibility, the government of India gets support from NBFIs. NBFIs are a heterogeneous category of financial institutions. There are organised and unorganised types of NBFIs. The organised sector includes (1) Development Banks - Industrial as well as Agricultural at all India and state level- IDBI, ICICI (2) Finance corporations and (3) Specialised institutions like Life Insurance Corporation, Unit Trust of India, General Insurance companies etc., Among Unorganised sector there are loan companies, hire-purchase finance companies, chit funds etc., As the Banking commission puts "the place of NBFIs in the economy really depends on whether as a class they are performing some functions which can not be performed by banks efficiently". In this ground Life Insurance Corporation bridges the gap between the people and the state. Life Insurance Corporation represents the state and it takes the responsibility of providing security to the people in different forms through its policies and new schemes. It helps women in many ways. It involves women in its activities.

T.G Gurley and E.S Shaw have laid stress on the role played by certain NBFIs like insurance companies in addition to the government activities in making life more secured and tension-free throughout the world. Life Insurance is universally
acknowledged for substituting certainty for uncertainty and coming to the aid of the family in the unfortunate event of the death of the breadwinner.

Insurance is a contract by which the insurer in consideration of the payment of a sum of money called premium agrees to pay a specified sum to the insured on the happening of a certain event. The insurer undertakes to indemnify the assured for the consideration the form of money (premium)

The grand philosophy of Life Insurance Corporation is built on the bedrock of social security, harmony and welfare. The weaker sections, the common men and women are provided with a cover of safety and security leading to plenty and prosperity. The philosophy of Life Insurance Corporation has been pregnant with certain immediates and ultimate benefits. Every immediate is a considered contraction of an ultimate and every ultimate is a continuous culmination of many immediates. Promoting the habit of saving may be a small immediate but making prosperous is a grand ultimate. Similarly imparting a sense of security in the minds of individuals is a solacing immediate and introducing elements of adequate wealth in case of unforeseen events is a cautious ultimate. Just like other institutions like democracy, insurance schemes in India have also been modeled on the western lines.

This Life Insurance in its rudimentary form has a very early start in the India soil. It grew steadily in India in the first half of the 20th century. In 1938, a new
Insurance Act was passed. It was a comprehensive law governing not only life but also non-life branches of insurance and provided strict state control over the insurance business. But lack of awareness about life insurance restricted the business to cities and certain segments of society. By 1955, over 245 insurance companies, both Indian and foreign were operating in India.

Life Insurance is concerned with two hazards that stand across the life-path of every person; that of dying prematurely leaving a dependent family to an end for itself and that of living to old age without visible means of support. It was nationalised in 1956 to take the benefits of it to the weaker sections of the Indian population at a reasonable cost.

Life Insurance Corporation of India is consistently fulfilling its mission of socio-economic development with a steady growth in the annual business over the years. The number of policies serviced have been steadily increasing and the number of offices have also considerably increased. It not only touches the daily lives of millions of people but is a great force for economic and social betterment. It has been investing a major part of its funds primarily in the socially oriented sectors. It offers life insurance protection under group policies to various groups such as employer, employee, professionals, co-operatives and weaker sections of the society also.
The Government of India is favouring the development of women folk in the country by readily implementing many projects through which it can improve their status. To-day women are employed in all sectors. With the growth of population, the women force has increased and so women competing with men on equal terms in all the fields.

Life Insurance Corporation is one of the very successful government sectors, which welcomed large number of women in its wings. The outstanding credit has been its positive, progressive and non-discriminatory policy towards men and women. It offers security, income, and opportunities to earn and save, providing funds to the needy in the form of loans and aids and creates employment opportunities to millions. It is a wonderful combination of several desirable socio-economic aspects. Many impossibles have become possible and ideals real under its rewarding roof.

The administrative, operational and functional avenues of the Life Insurance Corporation are able to accommodate men and women at different capacities and levels.

Three clear-cut segments can be identified in it as administrative staff, field staff and beneficiaries or policyholders. In all the three segments women are there.
At the administrative level, there is the Chairman, Zonal Manager, Divisional Managers, Marketing Manager, Manager-Sales, Branch Managers, and Administrative Officers, Clerks and sub-staffs. In the field, there are development officers & agents. And the vast chunk of policyholders could be rated as the be-all and end-all of the life insurance Corporation. The entire dynamics of the Life Insurance Corporation revolve round the policyholders. They are central to the success of the Life Insurance Corporation.

Though the male staff and policyholders form the majority in Life Insurance Corporation, the participation and contribution of female members have been consistently expanding over the years.

Realising the importance of women, Life Insurance Corporation has designed many insurance facilities and plans for women. Keeping in view the rapid social changes, medical advancements and other related factors, Life Insurance Corporation has liberalised many procedures so that women are benefited.

Once insurance was considered to be the prerogative of the men who are the family heads. With changing times, these concepts have also changed and many women policyholders are there. Life Insurance Corporation has designed several proposals to meet the need of women by way of insurance against the unfortunate events as well as through income in the event of a blessed long life thus making them
financially independent under all situations. It provides women adequate protection and acts as a source of mental courage and comfort.

Prior to Nationalisation of Life Insurance Corporation in 1956, many of the private insurance companies used to offer insurance to female lives with some extra premium or on restrictive conditions. After nationalisation, the terms have been reviewed and at present, women with earned income are treated on par with male lives.

Women constitute a very significant portion of the Life Insurance Market worldwide. In India also Life Insurance Corporation is having very close links with the women folk. It has shown imaginative awareness of the special needs of women by launching novel schemes that offer rich benefits to the women.

1.11 Organisation of the Study:

The present study is organised into seven chapters.

1. Introduction, women in Global level, women in India and in Tamilnadu, women in Life Insurance Corporation - Empowerment of Women, Life Insurance Corporation of India and - Empowerment of women through Life Insurance Corporation.


3. Methodology and design of the study - A profile of the Study area.

5. Analysis of factors influencing women's empowerment - comparison of women's participation and women's empowerment - verification of hypotheses.

6. Analysis of background variable - problems of women's.

7. Summary of findings and suggestions.

The subject matter of the first chapter starts with a general introduction about emancipation and empowerment of women, followed by women in globe and women in India. It also highlights the role of LIC in emancipation of women and an account of working of Insurance Corporation of India has been presented.

The second chapter deals with the review of literature collected regarding women, their participation in economic and social activities, and also their empowerment. It also presents the literature associated with life Insurance Corporation and particularly about women in Life Insurance Corporation. This chapter also provides the sound theoretical base for the present study and a brief note about concepts used in the study.

The Third chapter comprises of Methodology adopted for study. It has the statement of the problem, scope of the study, Hypotheses, objectives of the study
sources of data, sample design and method of Analysis. A profile of study area also has been presented.

In the fourth analysis chapter, Participation of women and also performance of women in 3 cadres have been studied. The compound growth rate also calculated. It also highlights the rate of participation and the degree of performance of women in Life Insurance Corporation of Tirunelveli Division.

Fifth chapter deals with women empowerment. It examined the various factors influencing women empowerment. Women participation has been compared with women empowerment. Finally the hypotheses framed has been verified and justified. In the Sixth chapter various general factors influencing women empowerment have been studied. An attempt has been made to identify the problems faced by women in Life Insurance Corporation of Tirunelveli Division. In the last seventh chapter a summary of findings and the necessary suggestions have been listed.
REFERENCE


