2.1 REVIEW OF LITERATURE

Elevation of the position of women is an investment in the country's future with high rates of return. The ultimate goal of development is the achievement of economic growth with social justice which means throwing open the gates of opportunities to minimally acceptable life sustaining and life enhancing support system for all who are participants in the growth process. As Kindleberger (1958) aptly puts "Growth means changes, without changes growth is not possible". Such changes provide man with opportunities as well as challenges. The problem of insecurity and uncertainty also has been getting magnified in the modern world. Naturally people became more and more anxious to meet such problems. A study of women and the aspect of empowerment has been gaining lot of importance these days. The work done and the contribution made by women in several area have been systematically and continuously getting expanded.

Life Insurance Corporation is one of the major areas in India, in which the role or participation, performance, and problem of women have been worthy of notice. A number of official level appraisals and report are being published in the subject periodically. The literature reviewed regarding women, their participation empowerment of women, Life Insurance Corporation in general and women in Life Insurance Corporation has been presented below.
2.1.1 Women - General:

R.M. Ray (1985) conducted a survey study of the compromises and conflicts found in the world of working women in general. He stressed the fact that Human Resource Development cannot be ignored by any functional government and society.

Nimala Banerjee (1989) has analysed the tempo and trend in women's employment during the decade between 1971-81 with a macro perspective. The suggestions and recommendations made by the author seemed to be purposeful and encouraging.

There are many studies about widows. A work about self-image of widows reveals that self-image of women victims is affected by age, nature of violence against her, high education and high income but not by working status (Mukesh Ahuja, 1993). It was also found that self-image and self-esteem were also found to be correlated with adjustment in family and society.

As women are more adjusting, sensitive compliant, patient and understanding, meticulous and responsible, they are better people managers (Pillai, 1996). It is the person's competence that matters. If a person is hardworking, sincere, earnest and willing to learn, gender is irrelevant.
Padmini (1997) has discussed the problems of working women in India recently. She has thrown light in some of the areas pertaining to the work and welfare of women.

G. Sujatha (1997) has discussed in a lucid manner the life, work and struggle of women in the health care industry cutting parallels in other areas also. R.H. Cassen has drawn attention to the problems of population growth and employment opportunities particularly for women in his thought provoking work. He has discussed the problems of different working group and also their efforts to make both ends meet.

A work by S.K. Pandit explains the main reasons why most women work with low income. Not only that the impact of higher education of women on the society has also been discussed by him. He also mentioned the extent of the participation of women in social reform measures by pointing out the role played by various associations started by them in improving the social status of women (Pandit, 1998).

Argentina, India and South Africa have developed affirmative action policies for women to gain access. It is likely to have major benefits for the aspects of women's lives that are difficult to change more directly (Jacobson, 2000). In his work, he mentions 4 major political challenges.
a. Policies should address the major ideological threats to women's empowerment.

b. Policies for women's empowerment should include the search for alternatives and corrections to current macro economic trends.

c. A policy agenda for women's empowerment should ride the wave of a growing international civil society and

d. Policies should address men's identities, their economic roles and their participation as partners with women in family and society.

2.1.2 Women's Participation:

Tradition takes its own time to change and accommodate modernism. The days when juts formed and informed among themselves have rolled out and the times of reformation and transformation have succeeded.

The drama of life has started adding a number of more enchanting episodes with encouragingly active participation and intelligent interaction from the world of women.

K.S. Singh (1981) did a systematic analysis in his research relating to HRD and the outstanding issues relating to it. His emphasis was on the congeniality of the environment as a favourable input for participation of more women work force.
Kalpana Bharathan (1985) has studied the theme over the years. She has aptly analysed the forces of tradition and change in India in this context. Some of the criticisms made by her can serve as eye-openers as far as the core conservatives are concerned.

Increasing poor men's wages had no effect on child nutrition whereas increasing the wages of the mother had a positive effect. This fact is proved by several studies. Most men spend their earnings on consumer goods and prestige items or on entertainment whereas women particularly in countries like Jamaica, Srilanka and Ghana spend their income on nutrition and day to day subsistence (Daisy Dwyer & Judith Bruce, 1988)

In Tanzania men have not hesitated to say that without the economic activities of their wives, the family would not be properly fed (Marja-Lisa Swantz,, 1988) Since women become the key to end hunger, by directing their earnings to family needs, it becomes crucial to find ways to enlarge their productive capacities and income.

Women in general have a long daily schedule and are generally engaged in low-paying/Low-return jobs. In India nearly 10 to 35 per cent of households are headed by a female and majority of them are reported to be below the poverty line. A study made it clear that women who have a wide range of occupations often
undertake simultaneously or sequentially other jobs to meet the survival needs of their families. Poor women pay attention to expenditure-saving activities through free collection of fuel, fodder and other necessities. (Narayana Banerjee, 1990) Poor women have a very lengthy work life, which starts at a very young age.

2.1.3 Women - Empowerment:

The empowerment of women is about enabling them to know, have access and assert their reproductive and sexual rights. It is the absence or denial of the rights that deprives them of the autonomy, decision making power and control over resources that are essential to achieving the highest standards of sexual and reproductive health. This has been usefully conceptualized by Chatterjee, who posits 5 gates or barriers that stand between women and their access to health-care services.

Need
Perception of need
Permission
Ability
Availability

For women in many societies, according to his study, at least three of these gates are directly and indirectly controlled by the family and are often denied (Chatterjee, 1991)
Empowering women is a course of activity already started in different sides with different media. Institutions are playing an important role in helping women and also to empower them. Life Insurance Corporation of India is one among the many organisations through which women are empowered. An attempt has been made in this context, to review women and Life Insurance Corporation. A number of books and articles have appeared over the years. A survey on the role and importance of women in administered business in India comes out with the candid conclusion that women could ordinarily equal and often excel men under testing and intricate circumstances. (Sharma, 1993).

The process of challenging existing relations and gaining greater control over the forces of power may be termed as empowerment. Empowerment of women must be an integral part of sustainable human development. The goals of women's empowerment challenge the patriarchal ideology to transform the structure and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor rural women to gain access to and control of both material and informational resources (Lalitha 1997). She also contributes ideas about women in households. Women's traditional role as 'guarantor' of family survival means that, in times of economic crisis women must find way of coping by working harder. The poor women's contribution towards family survival in rural areas is higher than men's. It goes up to 100 per cent to meet the basic needs of households.
The role and conflicts of working women result to a great extent from the cleavage between the new social and economic goals and the rigid social structures above the family structure. A study reveals the fact that all living systems exhibit two processes in the course of change and development. One is differentiation, specialization and increasing complexity in their component parts. The other is integration and greater independence among the specialized parts. The traditions of life span research on women reflect both of these tendencies (Tandon, 1998). According to him of husband and wife can substitute for each other, whether in bread winning or child tending, if they are better able to respond to unforeseen circumstances such as loss of health or income, failure in school or work or some threat to the local economy.

The Government of India made it clear that there is an inverse correlation between household economic status and women's labour force participation and economic status of the rural household and proportional contribution of women to total family income. Therefore increasing women's income through enhancement of women's economic productivity is a strategic necessity (Ministry of HRD, 2000). The centrality of women and their potential as change agents however remains to be well understood.
In the Fourth world conference on women held in Beijing in September 1995, it is said that the human rights of women include their right to have control over and to decide freely and responsibly on matters related to their sexuality. Equal relationship between men and women is expected in all aspects including sex. (B. Presser & Gita Sen, 2000)

The importance of women's empowerment derives from the pervasiveness of the power relations within which women's lives are enmeshed. These relations operate at 4 levels (Srilatha Batliwala, 2000).

a. The household/family-gender-biased divisions of resources; biased access to health/education; weak role in decision making

b. The community/village (cast/race) class biases that are oppressive of women's social beliefs, norms and practices and are biased against women's reproductive and sexual autonomy

c. The market segmented and gender discriminatory markets for land, labour credit, technology or other resources and

d. The state-discriminatory legal systems or practices, poorly funded or poor quality government programmes and health services.
These four levels according the investigator are inter connected in their functioning power relations and take different forms and have different implications for women's health at different stages in women's lives.

The privilege of freedom in decision-making is an index showing the degree of empowerment. An individual may be relatively powerless or powerful in general depending on his or her situation advantage or disadvantage but a person's decision making autonomy can vary according to the significance to others of the specific behaviour of decision-making.

Female empowerment has been studied in different angles. Since the 1994 ICPD (International Conference on Population and Development) there has been increased interest in the nature and role of both advocacy for policy and programme change and women's participation and empowerment in the population field (Barbara Klugman, 2000)

Regarding women's autonomy it has been highlighted that Tamilian women have greater autonomy than women from Uttar Pradesh. Tamilian women are not only more involved in decision-making particularly those relating to child-rearing but also are more likely to believe that they are entitled to this authority (Jeejeebhoy, 2000)

Another study emphasises over migration of women. It says that changes in the role and status of women, especially as a result of increased participation in
formal education has undoubtably been a major casual factor in the increased levels of female migration in Less Developed Countries. Women, especially educated women, often leave the places of their origin to free themselves from traditional controls. (Graeme Hugo, 2000). Migration is most likely to be associated with some improvement in the autonomy of women.

The ICPD held in Cairo in September 1994 broke new ground by winning acceptance in the mainstream population policy discourse for a range of new concepts concerning women's health rights and women's empowerment.

Empowerment is the process by which the powerless gain greater control over circumstances of their lives. It includes both controls over resources and over ideology. Resources physical human, intellectual, financial; ideology beliefs, values, attitudes. It means not only greater extrinsic control but also a growing intrinsic capacity greater self confidence and an inner transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology.

2.1.4 Life Insurance Corporation - General:

A significant aspect relating to the insurance programme is the elements of familiarity and cordiality with which transactions are being carried out. Every
policyholder is given the signal significance and the worthy warmth with which he can thrive and feel elated. It is said that the convenience of the body is converted into the comfort of the mind and ultimately the conquest of the soul. This is the supreme goal of the Insurance Programmes.

C.D. Deshmukh (1956) the then Finance Minister pithily said, "Insurance is an essential service which a welfare state must make available to its people. It is a measure conceived in a genuine spirit of service to the people".

V.S.R. Rao (1976) describes "LIC as a custodian and a trustee of the funds of millions of policyholders". Life insurance is a co-operative risk-sharing plan based on the incentives of individual thrift and initiatives.

M. Srinivasamoorthy (1982) submitted a paper entitled "Improvement in productivity of administrative personnel in the field of Insurance" to the federation of Insurance Institute at Hyderabad. He had come out with his findings relating to major issues like productivity of administrative staff in LIC of India.

According to N. Narayanaswamy (1991) "An agent in LIC may not accumulate a fortune and with that endow a charitable institution, but his efforts make charity unnecessary for thousands of people. He does not compose symphonies which thousands hear and cheer, but he puts a song into the retirement days of thousands of men and women."
According to G.R. Desai (1993) "The Life Insurance system to-day suitably adjusted to the concept of individual enterprise, industrial growth trade and commerce began in the west European Countries, Canada and America. The British for the benefit of their countrymen who came to India to promote the interests of the East India Company introduced it.

2.1.5 Women and Life Insurance Corporation:

The role played by women in Life Insurance Corporation has been significant and a matter of pride even. Women play a highly complementary role with many awards and rewards. In Life Insurance Corporation one can find women in all areas. The entire Life Insurance Corporation enjoys the services of women with an ever-expanding dimension.

Life Insurance Corporation in India not only touches the daily lives of millions of people but at the same time, is a great force for economic and social betterment. It helps to keep countless home together, to educate children and to provide comfortable retirement incomes for man and women in their later years.

Era. Cheizian (1982) headed a Parliamentary Committee to review the operations of LIC of India. The findings of the Committee highlighted the place and performance of modern women in LIC and recommended certain measures to improve the connected contours.
L.D. Gupta (1989) made a brilliant research work on the role of women staff members in the progressive episodes of LIC in Gujarat. His work brought out, the difficulty found in LIC as far as women were concerned. He had offered suitable remedial suggestions also.

Bagawathi Sundaram (1992) has worked on the present conditions of women staff in LIC and the scope for improvements there. She has analysed the objective and subjective factors and forces relating to the quality and quantity of the working women force with meticulous case. Several of its findings are innovative in character and more productive in nature.

S.V. Ramani Rao, Sharmila Gahosh, Geetha Joshi and Sutha Achariya (1994) have studied the prospects and problems of working women particularly in Insurance industry in a detailed manner. Their contribution is regarded significant for its objective analysis and correct subjective evaluation to a large extent.

2.2 THEORETICAL BASE

For any problem on discussion a sound theoretical base is needed to have a strong foundation on which new ideas may be built. For the present concept of women's empowerment through Life Insurance Corporation, there are certain sound theories, which support and enlighten the new path for analysis. A mention may be
made about the sex-role orientation theory of Terborg and Illegen (1975). This theory was also called as socialisation theory. It focuses on the problem of pre-labour market discrimination. It is argued that women undergo a process of socialisation different from that of men, which in turn, is directly reflected in their occupational structure. Female socialisation encourages the acceptance of responsibility for domestic work and childcare and discourages authoritativeness, aggressiveness, and quantitative or mechanical aptitude.

Evidence indicates that women are generally over represented in occupations such as social work, teaching, nursing counseling and childcare. Women are underrepresented in occupations that require the exercise of power and authority over other workers supervisory and managerial jobs, jobs requiring out-of-town travel, professions that require substantial quantitative or mechanical skills-engineering, accounting and jobs that require substantial physical strength-fire fighting. But the sex-role orientation theory though, throw some light on pre-labour market discrimination, however makes no real attempt to explain why women undergo a particular process of socialization. But this theory provides a sound base about women's role in general and their actual position in the economy and paves the way for further analytical studies on the line.

Another model of discrimination developed by Becker (1975-76) also supports the present study. The model is based on the notion that some employers indulge in
their own sexual prejudices in making hiring and other personal decision. These employers have a 'taste' for discrimination that is not economically motivated. Indeed employers may actually have to pay for their taste for discrimination to the extent that it is more economical to hire women than men. By hiring only men, the employers' wage cost is greater than it is for employers who hire only women or both women and men, assuming both men and women are equally productive, since females tend to receive lower wages. This suggests that competitive markets would reduce discrimination resulting from prejudices because firms that discriminate would be at a disadvantage and thus not able to compete effectively.

Apart from the above two theories, a recent contribution by APJ. Abdul Kalam with Y.S. Rajan (1998) in his book 'India - 2020' supports this study. The book discusses two visions about India. The first vision is about the 'Freedom for India' which was successful and the second vision is about "Developed India". To attain the developed statuses according to Abdhul Kalam there are five major goals to be reached successfully. They are:

a. Largest economies in the world.

b. Countrymen live well above the poverty line.

c. Education and health to be improved

d. Security reasonably assured and

e. Core competence in certain major areas gets enhanced.
All the five goals of Abdhul Kalam directly and indirectly go with the main theme of the present study i.e. empowerment of women. It acts as a stimulus to study about women empowerment through Life Insurance Corporation of Tirunelveli Division.

2.3 CONCEPTS USED:

There are different concepts used in the study. For better understanding and correct interpretation, the important concepts used in the study are defined as below.

Woman:

Woman is the adult human female to family. She assumes multi-facted roles like daughter, sister, wife, mother giant mother and above all an enlightened leader of the society frequently.

Life Insurance:

It is a contract of life by which one insures in consideration of the payment of a sum of money called premium and agrees to pay a specified sum to the insured on the happening of a certain event or at its maturity period.
Empowerment:

Empowerment is a process, which has evolved in response to the trend towards a greater degree of responsibility and involvement. It means economic self-sufficiency.

Poverty:

Poverty is the denial of opportunities to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity self-respect and the respect of others.

Primary Data:

Data are information which are collected and for the first time and thus happens to be original in character.

Secondary data:

The information which has already been collected by some one else and which has already been passed through the statistical process.

Random Sampling:

It is one where each item in the universe has an equal chance of the opportunity of being selected.
Cluster Sampling:

It involves grouping the population and then selecting the groups or clusters rather than individual elements.

Purposive Sampling:

It is a method that involves a purposive or deliberate selection of particular units of the universe for constituting a sample which represents the universe.

Second Generation Reforms:

India now entered into the process of SGRs from first generation reforms. SGRs are framed by the new government from 2000 very clearly. One of the objectives laid down by the Finance Minister for implementing the SGRs 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".

Emancipation : Giving all the rights and opportunities that men have.

Participation : The act of taking part in doing something by a person

Performance : "Notable action by someone or shocking behaviour of person
REFERENCES


