CHAPTER III

METHODOLOGY

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3. METHODOLOGY

The methodology adopted by a researcher is as significant as the problem itself. It is the vital aspect in the research work. The methodology for any research is drawn in the careful examination of the available literature and depending to a large extent, on the imagination and a long term vision and understanding of the researcher. A purposeful land workable methodology is a strong pillar of the research structure. This chapter is devoted to state the methodology adopted in this research exercise.

3.1 Statement of the Problem:

Women were looked upon as inferiors in almost all societies. But there is a recent recognition of women in all progressive societies and groups. With the worldwide acceptance of the participative philosophy in development, planners and policy-makers were giving equal thrust to women's participation which is accepted as an essential input for development by governmental organisations and non-governmental organisations. Involvement of women has turned out to be a moral compulsion. As a sequel to the welcome accorded to the participation of women as a sound philosophy and useful strategy, there is an increase in the involvement of women in development programmes and projects. It was as a results of the acceptance of the role of women in the production process and the attempt to
improve the plight of the neglected women folk, that has arrested the age-old subordination of women in the society and taken them to the mainstream of the development process. It will not only boost up their monetary standard and quality of life but will also ensure for them values of democracy and equality in the society. No development is complete without women. But their role was ignored generally. It culminated in the criminal wastage of half of the human resources. It slowed down the pace of progress and even reduced the progress.

Life Insurance has become an integral part of modern life throughout the world. The schemes and programmes associated with life insurance have been regarded richly. Life Insurance Corporation is a custodian and a trustee of the funds of millions of policyholders. 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. It is both interesting and relevant to study the participation of women in Life Insurance Corporation of Tirunelveli Division. It is a study about the participation of women in three forms as administrative staff, as agents and as policyholders. At the administrative level there are totally 233 female staff in the Tirunelveli Division. The total number of staff is 956 and women constitute 24 per cent of it. Total number of agents of the division as on March 2000 is 6082. Out of this, 2198 were women agents. It is nearly 36 per cent of the total. The number of policyholders of the division as on March 2000 is
118027. From this there were 42644 women policyholders. It comes to 26.52 percentage.

This study concentrates on women staff, women agents and women policyholders of the division. The researcher attempts to study the participation of women in Life Insurance Corporation of Tirunelveli Division and to analyse and interpret the position, performance problems and progress in terms of women empowerment.

This research exercise enjoys both theoretical and practical importance. Though many progressive theories and hypotheses have been advanced in favour of the active role and upliftment of women at large, several shackles of the past shake the very fundamentals of the concepts of equality and empowerment of women in a male dominated panorama. Still a keen observer cannot ignore the fact that the positive role and praiseworthy performance of women in a number of fields from cooking to space explorations has been commendable. It seems to be a healthier trend. The days when women just formed and informed among themselves have rolled out and the times of reformation and transformation have succeeded. Thus the study enjoys much significance and justification these days. Therefore the basic problem of the present study can be stated as an enquiry into the existing degree and determinants of participation of women in Life Insurance Corporation of Tirunelveli
Division and to study the progress of women through Life Insurance Corporation in terms of women empowerment.

3.2 Scope of the Study:

In this section, conceptual and analytical scopes of the study are examined. The concept of participation is more than two decades old and classificatory knowledge on definition, type and method of participation is also developed. United Nations Research Institute for Social Development (UNRISD) and many others sister organisations of the UNO have participatory endeavours as a relevant topic still in their agenda. This is the case with many governments and other development organisations. But a theoretical model of the factors and forces, which determine the degree of participation, is not examined. The present study is an attempt in this direction. The plight of women has not changed drastically even after many years of planning. In an era of contemporary significance to the concept of participation and the role of organisational input of development and their interrelation with women need not be exaggerated.

Many organisations are actively participating in the process of development. Life Insurance Corporation, one among the development organisations is not evolved completely. The study has utility in formulating a theoretical review of the role of Life Insurance Corporation in development, organisational input for participatory
development and empirical investigations examining the differential impact on women's empowerment.

This study about women in Life Insurance Corporation will not only add to the pool of scientific knowledge in social sciences but will also result in meaningful conclusions with policy implications. They will help the organisers to frame policies to promote women's participation in the development programmes, particularly in empowering women. It can be modified realistically on the basis of the conclusions and recommendations of the study. This will help to identify the existing research gap in the field and will highlight the scope for further research. The emphasis of the study is on the rate of women's participation at different levels in Life Insurance Corporation. Participation of women was defined as the involvement of women in the affairs which affects them.

3.3 Hypotheses:

Hypothesis is usually considered as the principal instrument in research. It may be defined as "a proposition or a set of propositions set forth as an explanation for the occurrence of some specified group of phenomena either asserted merely as a provisional conjecture to guide some investigation or accepted as highly probable in the light of established facts". A research hypothesis is a predictive statement capable of being tested by scientific methods that relates an independent variable to some
dependent variable. In this research work the investigator framed two working hypotheses as below:

a. There is a negative relationship between women's participation in Life Insurance Corporation and women's empowerment through Life Insurance Corporation.

b. Women's education is a significant factor in determining women's participation and women's empowerment.

3.4 Objective of the Study:

The present study is intended to estimate the existing rate of participation of women in Life Insurance of Corporation Tirunelveli Division in three forms. It would enable one to understand whether women participation of the Division is at the satisfactory level or not. Besides the actual rate of participation of women in the division, the other major determinants of women's participation such as their socio-economic characteristics, psychological make up are also highlighted. Thus the basic objectives of the study is women participation in Life Insurance Corporation of Tirunelveli Division and their empowerment through Life Insurance Corporation of Tirunelveli Division. The major objectives of the study are the following:

a. To examine women's participation in Life Insurance Corporation of Tirunelveli Division.
b. To study the comparative performance of women at different levels.
c. To evaluate the performance of women in their respective cadres over the period.
d. To analyse the nature of empowerment of women through Life Insurance Corporation.
e. To identify the factors influencing women empowerment in Life Insurance Corporation.
f. To identify problems faced by women staff, agents and women policyholders.
g. To suggest a few measures in the light of the findings made for the functional improvement of women staff and also for the expansion in their number in future.

3.5 Sources of Data:

The study needs both primary and secondary data for the investigation of all aspects under consideration.

Secondary Data:

Major sources of secondary data used to analyse the problem are publications of Life Insurance Corporation, women's Organisation, report of the government. Information related to the three segments of women under study has been collected from the documents published by the Life Insurance Corporation at various levels.
The Corporation's periodical magazines provided the necessary information and are collected from the corporation itself. Data published in book journals and newspapers were also used for the analysis. The key variables of the study were related to different dimensions of participation. Indicators of women's empowerment, the number of beneficiaries, the nature of work participation, financial outlay, physical achievements, the number of people involved were collected from secondary sources. The present study pertained to the period of 6 years from 1994-2000.

**Primary Data:**

The total population of the division is 55,58,100 as per 1999 census wherein the female comes to 28,14,600. The percentage of tapped potential on insurable population is 29.66. 70.33 percentage of the divisional population is available to be insured. The untapped available potential of the divisions in 18,88,570 in total.

The researcher intended to study the participation of women in Life Insurance Corporation, and also their empowerment through Life Insurance Corporation. Accordingly, the questionnaire is framed to collect the necessary information.

Thus 75 women staff, 100 women agents and 100 women policyholders have been selected as sample for the study. The structured questionnaires for the three groups have been given to them individually after explaining the purpose of the
research study. Some of them were contacted over the phone. Each of the respondents was personally approached.

Data were collected on many biographical details such as age, education, family status, family income, assets, job, facilities at home and details on 13 avenues for women empowerment were also collected such as who gives the idea, whether the idea was discussed or not and who takes the final decision from various tasks listed below:


3.6 Sample Design:

Women in Life Insurance Corporation have been grouped into three namely women office staff, women agents and women policyholders a) Women administrative staff: In the Tirunelveli Division, there are 946 staff including men and women. In the last year of the study period, the women staff strength was 233.
Women as administrative staff are employed in the Divisional office and in all the 16 branches from 3 districts. There are 8 branches in Tirunelveli district, 4 in Tuticorin District and another 4 in Kanyakumari District. There is a sales training centre at Courtallam, which also includes women staff. A sample of 75 women staff from the total women staff strength of 233 in the division, has been selected using purposive sampling technique -quota sampling.

The investigator fixed the women in divisional office as first quota, followed by women in Sales Training Centre as Second Quota and included women in all 16 branches from third quota to 18 quotas, i.e.

Women in Divisional Office - 1 Q
Women in Sales Training Centre - 2 Q
Women in First Branch - 3 Q
----------16th Branch - 18 Q

So then from the 18 Quotas fixed, a sample of 75 is selected. on personal judgement and with the co-operation from the respondents, the sample has been selected by the researcher.

Women Agents:

Out of 6082 agents in the Division, women constitutes 2756 in it. Nearly 45 percentage of the total agents are women. But by nature agents are of two types 1.
Direct agents and 2. Agents under Development officers. For analytical comfort, they are grouped together and are considered as the same because there are differences between them only in the working conditions lay from the corporation. A sample of 100 from them is selected using random sampling technique.

All the agents are assigned a number and are selected from the starting point decided by the researcher itself followed by a systematic style ie starting from No 10 as first and then to select all the 25\(^{th}\) items as sample.

Women Policyholders:

There are 36028 women policyholders in the division. A sample of 100 has been selected by cluster sampling technique. Total women policyholders are formed into 300 geographical clusters. Then small clusters are included to have 100 as sample. Personal visits were made to all branches of the division after making prior appointments. A total of 73 women staff, 87 agents and 91 policyholders responded immediately and again 2 more women staff 13 women agents and 9 women policyholders were contacted again to have the decided sample size. The total sample is 275, which consists of 75 women staff, 100 women policyholders and 100 women agents.
3.7 Method of Analysis:

The analytical design of the study is descriptive and diagnostic in nature to find out the level of women's participation and the various factors influencing women empowerment through Life Insurance Corporation of Tirunelveli Division. The data are analysed in three sections. The first section of the analysis deals with the secondary data. It examines the women's participation in Life Insurance Corporation as policyholders, agents and staff. The performance of these groups of women is also studied on the basis of the available information. The performance of women in terms of the number of policies taken, credit club membership for agents and the high position or rank of administrative staff is evaluated. As this section deals with the secondary data alone, it presents the actual rate of participation of women in Life Insurance Corporation Tirunelveli Division for the study period. The compound growth rate is calculated for certain variables to assess the performance of women in Life Insurance Corporation.

The second section deals with primary data, collected through structured questionnaires. It analyses in particular various factors influencing women empowerment. To identify, the significant and insignificant factors having impact over women empowerment the mean score for various factors has been calculated for all the three groups of women under study. Then based on the background variables and their mean value, the beta co-efficient is calculated. On the basis of the
regression results of background variables the Anova technique is applied to know the level of significance in influencing women's empowerment. Anova equation helps in identifying the factors influencing women's empowerment.

In the third section of the analysis, an attempt has been made to identify the other factors associated with the performance and participation of women in Life Insurance Corporation on the basis of primary data and also by studying the problems faced by women in Life Insurance Corporation.

3.8. PROFILE OF THE STUDY AREA

Life Insurance Corporation of Tirunelveli Division

It is presented to enable quick understanding of the area of study. The organisational administrative, business and other relevant socio-economic aspects have been summed up as background material.

Life Insurance Corporation of Tirunelveli Division comprises three districts- Tirunelveli, Tuticorin and Kanyakumari. The Tirunelveli division has many leading and pioneering features to its credit. This area is economically sound and socially dynamic. It enjoys political pride and historical significance also. Culturally too it has been enjoying a dominating place.
Tirunelveli has a rich and varied tradition and it is ‘two thousand years young’. The popular and perennial river Thambarabarani is almost the lifeline of the area. Its water is said to have rare and unique medicinal effect.

There are a number of centres of tourist attraction here. For example, Courtralam, ‘the spa of the south’, is in Tirunelveli district. Its waterfalls, life-giving climate and enchantingly elegant natural gifts serve as a tender cradle to the strained souls providing the magic touches of a mother. Churches, Temples, Gardens and commercial complexes add charm and peace.

The twin cities of Tirunelveli and Palayamkottai enjoy a high educational profile, which has won the venerable and popular name of ‘the Oxford of the South’.

One of the four internationally reputed science centre is in Tirunelveli district. Though mainly agricultural based, business and industrial ventures have been thriving on sound lines.

Tuticorin is one of the outstanding industrial centres of South India. It may be called ‘a miniature Japan’. Tuticorin is the only pearl fishing harbour in the whole of India. The salt, chemical, heavy water industry and import and export industries enrich the industrial civilization and has won a significant place for Tuticorin in the industrial map of India. This harbour town is economically sound enough to strengthen the service sector.
Kanyakumari district is the third segment of this division. As most of the places of Kanyakumari district were with the erstwhile state of Travancore, one can find a pleasing mixture or blend of the dual cultures of Malayalam and Tamil. Kanyakumari, the southernmost tip of India, is a proud possession of nature and man. It is one of the most attractive tourist spots. People from distant places of India and other countries visit this town for sheer fun and for religious reasons. It is really a feast to the eyes to witness the sunrise and sunset at a place where the Bay of Bengal, the Arabian Sea, and the Indian Ocean mingle majestically. The dancing waves and the caressing breeze provide a wonderful setting to the solemn peace and tranquillity the moments.

**Sales Training Centre**

Training center at Courtrallam was started on 21.9.1987 to impart training to Development officers and Agents from 5 Divisions Viz, Chennai-I, Chennai II, Madurai, Kottayam, and Tirunelveli.

Since inception of sales training centre, till 2000, a total number of 16097 candidates were imparted training through 580 sessions. It has 4 class I staff, 4 class III staff, and 2 class IV staff. In 1999-2000, the centre from Tirunelveli Division sponsored 389 Agents. It was only 261 in 1998-99. From 389 Agents, 103 are female. It is 27 per cent from the total number of agents trained.
Organisation

Life Insurance Corporation of India is having its head quarters at Mumbai. A Board of twelve numbers governs it. There are 7 zonal offices - Central, North-Central, Eastern, Northern, South-Central, Southern and Western. There are 7 zonal Engineer's offices and 7 zonal training centres also. Each zone consists of divisional offices. The central zone has 7 divisional offices, the North-Central zone has 11, the Eastern zone has 18, Northern zone has 15, South-Central zone has 16, Southern zone has 12 and the western zone has 22 divisional offices. Life Insurance Corporation of India has 2 branch offices, one each in UK and Mauritis and two in Fiji.

The study has been undertaken on Tirunelveli division of Life Insurance Corporation, which comes under the southern zone. The zonal office is at Chennai, Tirunelveli division was carved out from Madurai division on 1.4.92 as seventh in Tamil Nadu and Eleventh in south zone. Having its head quarters at Tirunelveli, this division comprises three districts - Tirunelveli district, Tuticorin district and Kanyakumari district.

The Tirunelveli division has 16 branch offices - 8 in Tirunelveli district, 4 in Tuticorin district and 4 in Kanyakumari district and sales training centre at Courtallam. The total area of the division is 13,103 sq. kms with a population of 55,58,000 as per 1991 census. The divisional area and its branches have been shown in the following maps.
MAP 6
BLOCK WISE

TUTICORIN DISTRICT Map Showing Branch Areas of Kovilpatti, Tuticorin, Tiruchendur and Sivakuntam Branches.
MAP 7

BLOCK WISE

KANYAKUMARI DISTRICT Map Showing Branch Areas of Nagercoil I & II. Thuckalay, Kuzhithurai.
Administration

There is a divisional Manager and Marketing Manager to administer the divisional activities. The total staff of the division as on March 2000 was 946 of which 713 were male and 233 were female. The staffs are in 4 categories. Class I includes Senior Divisional Manager, Divisional Manager, Marketing Managers, Senior Branch Manager and Administrative officers. Class II staff includes the Development officers. Class III staff includes Steno, Cashier, Typist, Assistant, Building Supervisor, Telephone Operator and Record clerk and Class IV staff includes sub staff, building staff, driver, cleaner and sweepers.
<table>
<thead>
<tr>
<th>Class</th>
<th>Category</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Sr.D.M.</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>MM</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>A.D.M./Sr.B.M</td>
<td>16</td>
<td>-</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>A.O/B.M</td>
<td>26</td>
<td>1</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>A.A.O</td>
<td>40</td>
<td>11</td>
<td>51</td>
</tr>
<tr>
<td></td>
<td>A.B.M.</td>
<td>10</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>A.A.O (Prog)</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>A.A.O (DA)</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Development Officers</td>
<td>119</td>
<td>2</td>
<td>121</td>
</tr>
<tr>
<td>II</td>
<td>H.G.A</td>
<td>116</td>
<td>55</td>
<td>171</td>
</tr>
<tr>
<td></td>
<td>H.G.A (Steno)</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>H.G.A (Prog)</td>
<td>12</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Engineering</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Assistant II</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stenographer</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Cashier</td>
<td>24</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Typist</td>
<td>12</td>
<td>23</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>M.P.O</td>
<td>13</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Assistant</td>
<td>176</td>
<td>126</td>
<td>302</td>
</tr>
<tr>
<td></td>
<td>Record Clerk</td>
<td>73</td>
<td>-</td>
<td>73</td>
</tr>
<tr>
<td>III</td>
<td>Sub staff</td>
<td>57</td>
<td>2</td>
<td>59</td>
</tr>
<tr>
<td></td>
<td>Building staff</td>
<td>7</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Driver</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Cleaner / Sweeper</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>IV</td>
<td>Total</td>
<td>713</td>
<td>233</td>
<td>946</td>
</tr>
</tbody>
</table>
Apart from this staff strength each development officer is having agents under his or her control and as in March 2000 there were 6082 agents in the division.

Business Performance:

As in March 2000 the division sold 160816 policies and it was 0.95 per cent of the National level, and 6.35 of the zonal level. Regarding the sum assured in crores by the division, it is 747.45 in total, which comes to 0.82 per cent of the National level and 5.64 per cent to the zonal level. Female insurance in the division comes to 158.09 crores from the total business of 7046.62 and it is 21.15 per cent.

**TABLE 3.2**

DIVISION'S SHARE TO SOUTH ZONE AND ALL INDIA

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Division</td>
<td>95569</td>
<td>96072</td>
<td>105221</td>
<td>105224</td>
<td>131931</td>
<td>160816</td>
</tr>
<tr>
<td>South Zone</td>
<td>1635008</td>
<td>1652137</td>
<td>1818290</td>
<td>1939999</td>
<td>2169821</td>
<td>2532416</td>
</tr>
<tr>
<td>All India</td>
<td>5.85</td>
<td>5.82</td>
<td>5.79</td>
<td>5.93</td>
<td>6.08</td>
<td>6.35</td>
</tr>
<tr>
<td>Share to Zone (%)</td>
<td>0.88</td>
<td>0.87</td>
<td>0.86</td>
<td>0.86</td>
<td>0.89</td>
<td>0.95</td>
</tr>
<tr>
<td>Share to all India (%)</td>
<td>0.88</td>
<td>0.87</td>
<td>0.86</td>
<td>0.86</td>
<td>0.89</td>
<td>0.95</td>
</tr>
<tr>
<td>Female Insurance</td>
<td>17695</td>
<td>19757</td>
<td>24547</td>
<td>28145</td>
<td>34024</td>
<td>42655</td>
</tr>
</tbody>
</table>
This division contributes 0.95 percentage of business to the business of the south zone and 0.95 percentage in the All India level. It is calculated and presented in terms of the number of policies sold from the division. From the year 1994-95, the policies sold, in its number, have been continuously increasing. The female insurance of the division also gradually maintained an increasing trend. In such a progressive division of the Life Insurance Corporation, the researcher made an attempt to study the role of women's participation and their empowerment.

Tirunelveli division of the Life Insurance Corporation provides a safe and secured coverage to the policyholders directly. The returns from the policies in the form of loans, bonus, periodical installments and financial settlement amounts give benefits to a number of dependants both directly and indirectly.

Apart from monetary benefits, a sense of security and a spirit of saving are also generated among the public by Life Insurance Corporation. A praiseworthy point of this division is its progressive drive towards modernisation and development. It involves more women within it.