CHAPTER-II

METHODOLOGY
The methodology adopted by a researcher is as significant as the problem itself. Many successful research-scholars feel that the selection, of the right type of a method is a vital aspects in the research work. This chapter is devoted to state the methodology adopted in this research exercise.

Selection of proper research method is a very crucial problem. If a wrong methodology has been adopted for completing a piece of research, the results are bound to be vague, implausible and unscientific. (The methodology for any research study is drawn in a 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.\(^1\))

This part of the research design outlines the entire research plan. It describes just what must be done how it will be done, what data will be needed, what data gathering devices will be analysed and conclusions reached.²

A purposeful and workable methodology is a strong pillar of the research structure.

2.1 STATEMENT OF THE PROBLEM:

Life Insurance has become an integral part of modern life throughout the world. Its basic philosophy is well understood by the people.

Its objectives are Universally acclaimed. Its work has won many a heart. The schemes and programmes associated with life insurance have been regarded richly. There are morals and the marvels also in the ‘modest apprentice of this matchless movement. It is more a movement than an organisation because it is more dynamic than static. It is a people’s movement ably assisted by the state, a politically organised society.

In short any well informed individual is bound to enjoy the services and benefits of life insurance which has a fairly lengthy history influenced by the 'Songs and the pangs' of life.

In simple terms, Life Insurance means a security against the uncertainties of life for the people. For example, death is inevitable. Accidents are common. Thefts are rampant. All these pains of life do not go in vain. Life insurance adds some gain. Let it be rain or sunshine, a protective cover is offered by Life Insurance Corporation.

V.S.R. Rao\(^3\) describes, “The Life Insurance Corporation (LIC) as a custodian and a trustee of the funds of millions of policyholders” R.Wilfred Welsey and Arthur C.Daniel\(^4\) say, “Life Insurance is a cooperative risk-sharing plan based on the incentives of individual thrift and initiatives”.


Much importance has been attached to Human Resource Development these days by all governments. As ordinarily said in Japan, the people of the nation are their real assets, human wealth is regarded better than even natural wealth. The historical landmarks, political supermacies, social syntheses, cultural excellence and economic miracles have been considerably designed and determined by the racial endowments, mental make-up, physical fitness and psychological attitudes and the incision and aspiration of the human fold.

The development of Human Resources is an established precondition for the development of any economy. Right from the days of Adam Smiths, the basic instincts “to truck, barter and exchange” to the most recent economic endeavors of the Humanonics, expert, the energetic proliferation of human skill and will can be noticed easily. The enrichment of Human Resources is an inevitable aspect of any strategy towards economic progress.

Human Resource Development is not only an end in itself but only alternative to deal with all Problems involving the human
element and since human element is universal, Human Resource Development is undoubtedly an universal panacea.5

Human Resource Development is the integrated view of training and development, organizational development and Carrier development to improve individual, group and organizational effectiveness. It is a continuous process to ensure the development of employee competence, dynamism, motivation and effectiveness in a systematic and planned way.6

The life insurance corporation has a scientific structure of administration and also field performance. The administrative system, the world of policyholders (Beneficiaries) form the ‘TITANIC TRIO’ of the Life Insurance Corporation in India. One is inspired to find that both men and women have been associating with a spirit of co-operation and Competition, almost at all stages of the functions of Life Insurance Corporation right from the early days.

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 staff at administrative offices and field work area. In addition, a huge number of women policyholders are also there. Women occupy top positions such as in the policy formulation bodies.

Then the administrative hierarchy possesses women Branch Managers, Assistant Branch Managers, Women Development officers, Assistants and the sub-staff members. Similarly there are women development officers and women agents in the field. There are women policyholders who are equally important. In this manner, the entire Life Insurance Corporation enjoys the services of women with an ever expanding dimension.

It is both interesting and relevant to study the performance of women staff in the Life Insurance Corporation of India. Generally performance includes the contribution made, achievements won, problems tackled and the congenial co-operation conferred with a sense of true dedication and involvement. A few challenges have been met but they had been dealt with.)
Considering certain feasibilities and necessities in the stipulated time frame, this work attempts to study the performance of women in Life Insurance Corporation of India with special reference to the Tirunelveli Division in the light of Human Resource Development. Tirunelveli Division was born on first April 1992 and originally it was under the Madurai division. The steadily increasing volume of business and the needs of administrative viability paved the way for the formation of this new Tirunelveli Division. This division consists of the present Tirunelveli, Tuticorin and Kanyakumari districts. There are necessary Branch Offices to enjoy the benefits of decentralisation.

In sum, a humble attempt is made by this researcher to analyse and interpret, the position performance, problems and progress with respect to women, as an integral part of Human Resource Development, in a micro unit of the Life Insurance Corporation of India.
2.2 JUSTIFICATION OF THE STUDY:

This research exercise enjoys both theoretical and practical importance. This micro study is about the performance of women in Life Insurance Corporation as seen from the broad spectrum of Human Resource Development. In a way it is a novel area.

Life Insurance is able to generate many benefits. The generation of employment opportunities is an urgent need of the economy. That becomes all the more important in an over populated developing economy like India.

Though many progressive theories and hypotheses have been advanced in favour of the active role and upliftment of women at large and particularly in India, several shackles of the past shake the very fundamentals of the concepts of equality and empowerment of women in a male dominated panorama. Tradition takes its own time to change and accommodate modernism. A well established value system is these that also should change in favour of women work force.
Still a keen observer cannot ignore the fact that the positive role and praiseworthy performance of women in a number of fields—right 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.

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.

This study raised to the general scene available and the special problems faced by women staff and beneficiaries in Life Insurance Corporation of Tirunelveli division from 1987 to 1997. Certain adjustments and improvements seem to be needed. They are being explored in a modest manner in this study.

Above all, an attempt to estimate or forecast the possibles and the probables of the problem in AD 2006-'07 will also be made.
Another vital fact that adds immense significance is the ever-increasing popularity of the role of women in society. In a distant past, similar problems relating to women were considered to be obscured and irrelevant.

But they have rightly become not only popular and relevant but also imperatively interesting and inspiring innovative so investigations, analyses, interpretations and forecasts are pouring in Perennially. Thus the study enjoys much significance and justification these days.

2.3 OBJECTIVES OF THE STUDY

The following are the specific objectives of the study.

(i) To highlight the participation of the women in Life Insurance Corporation of Tirunelveli division.

(ii) To study the several positions of women in Life Insurance Corporation.

(iii) To compare men and women in Life Insurance Corporation of Tirunelveli division and identified differences between them, if any.
(iv) To find out the problems faced by women staff, field force and policyholders. To estimate the trend and compound growth rates relating to women staff, field force and policyholders during the study period.

(v) To analyse the opinions and views expressed by women in their respective cadres and

(vi) To make a simple forecast of the leading variables in AD 2006-‘07 and a few suggestions for the betterment of women in Life Insurance Corporation of Tirunelveli division.

2.4 METHODOLOGY ADOPTED:

This is a descriptive and diagnostic research exercise at the micro level. It includes analyses and forecasts also.

But primary and secondary data are made use of in this work. The technique of opinion collection and drawing inferences also is used.
Several popular statistical tools like tables, Diagrams, Average, Percentages and simple and compound rates of growth are employed wherever possible and necessary.

To fit a time series trend and to estimate Compound growth rate of different aspects, a linear regression model $Y = a + bx$ and a log liner regression model $Y = a + b \text{ (alpha + beeta)}$ are used where $x$ is the time period and 'a' and 'b' are parameters to be estimated.

The statistical data used in several sections relating to Tirunelveli Division of Life Insurance Corporation are mainly drawn from (a) Several reports of Life Insurance Corporation pertaining to several years .(b) magazines published by the Life Insurance Corporation periodically and c) pamphlets issued by the Life Insurance Corporation.

(A number of secondary data are taken from the documents published by the government departments periodically.

Views and opinions of the staff and beneficiaries have been collected and analysed suitably. Structured questionnaires have been used for the purpose. Suitable sampling techniques are used.)
The research could discuss the problems and issues with the concerned staff and policyholders and tried to have an objective insight into the problems.

The researcher has made an attempt to estimate the possible expansion in AD 2006-'07 as far as some key variables studied in the work, 'ceteris paribus'. For that a simple Linear growth rate is used. The formula is as follows:

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\text{Value to be} = \text{Estimated in AD 2006-'07} + \text{Maximum} + \text{Maximum - Minimum GAP} \times 10
\]

2.5 Scope of the study

This micro level empirical study began with an investigative stress covers all cadres of staff and all types of beneficiaries in the Tirunelveli Division of Life Insurance Corporation. Yet it is not a Complete Survey. It is based on suitable samples. At the same time a modest attempt is made to cover leading aspects and issues. The study period covers 10 years from 1987 to 1997, a decade that had proceeded immediately.
The Tirunelveli division of Life Insurance Corporation was born in 1992 but the study period begins in 1987. So, the researcher has adopted the 'area adjustment technique'.

Adequate care is taken to given importance to the aspects of Human Resource Development in this work.

2.6 A FEW CONSTRAINTS

The researcher is able to collect almost all needed primary and secondary data. A high degree of co-operation was there from the side of authorities and samples. Still, some published documents could not be raised out immediately. Similarly, a few women staff have slightly become skeptical and hesitated to present their views and problems fully. But the constraints were minor and simple in character. The researcher could collect the essential and relevant data and analyse them accordingly.

2.7 REVIEW OF LITERATURE

A study of women and the aspects of Human Resource Development 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.

The life Insurance Corporation is one of the major areas, in India, in which the role and performance of women have been worthy of notice. A number of official level appraisals and reports are being published in this subject in this subject periodically. Modern research scholars also have been evincing great interest in applying their research tools to the pattern of performance and problems faced by women in Life Insurance Corporation at various levels.

Consequently, the general literature relating to Human Resource Development and working women has been adequately adjusted. Still the present work is a pioneering one.

No serious research effort has been initiated to study the role of women in Life Insurance Corporation in Tirunelveli Division earlier. Hence the review of literature and also the Bibliography in this work are bound to be a little modest to large extent.

A number of books and articles have appeared over the years. R.S. Sharma had studied the role and importance of women in administrated business in India and come out with the candid
conclusion that women could ordinarily equal and often excel men under testing and intricate circumstance\(^7\).

Era. Chelzian headed a parliamentary committee in 1982 to review the operations of Life Insurance Corporation 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.

A paper entitled, “Improvement in productivity of administrative personnel in the field of Insurance” was submitted by M. Srinivasamoorthy\(^8\).

He had come out with his findings relating to major issues like productivity of administrative staff in Life Insurance Corporation.

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(L.D. Gupta⁹ made a brilliant research work on the role of women staff members in the progressive episodes of Life Insurance Corporation in Gujarat. His work brought out, the ‘difficulty syndrome’ found in Life Insurance Corporation as far as women were concerned. He had offered suitable remedial suggestions also.)

K.S. Singh¹⁰ did a systematic analysis in his research relating to Human Resource Development and the outstanding issues relating to it. His emphasis was on the congeniality of the environment as a favourable input for women workforce.

He had come out a number of suggestions for making basic changes right from recruitment, Training, transfer and promotion.

R.M. Ray¹¹ 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 can not be ignored by any functional government and society.

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S.V. Ramani Rao, Sharmila Gahosh, Geetha Joshi and Sutha Achgariya\textsuperscript{12} have studied the prospects and problems of working women in a detailed manner. Their contribution is regarded significant for its objective analysis and correct subjective evaluation to a large extent.

R.H. Cassen\textsuperscript{13} 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.

G. Sujatha\textsuperscript{14} had discussed in a lucid manner the life, work and struggle of women in the health care industry cutting parallels in other areas also.

\begin{itemize}
\item \textsuperscript{12}S.V. Ramani Rao, \textbf{Women at work in India}, Indian Journal of social work, 1994, p. 12.
\item \textsuperscript{13}R.H. Cassen, \textbf{Indian Population Economy and Society}, Mc Milan, 1979, p. 234.
\item \textsuperscript{14}G. Sujatha, \textbf{On the households of Change}; Life work and Struggle of Women in Healthcare Industry (Monograph) 1997.
\end{itemize}
Padmini has discussed the problems of working women in India recently. She has thrown light on some of the so far neglected areas pertaining to the work and welfare of women.

Nirmala Banerjee has analysed the tempo and trends in women's employment during the decade between 1971-1981 with a macro perspective. The suggestions and recommendations made by the author seemed to be purposeful and encouragement.

Kalpana Bharathan has studied the work welfare and status of women over the years. She has aptly analysed the forces of tradition and change in India in this context. Some of the criticisms made by the author can serve as eye-openers as far as the core conservatives are concerned.


Sri Latha Batlivala\textsuperscript{18} has discussed the hazards confronted by women from a much relevant angle. Her findings enjoy both theoretical and practical importance as far as the Human Resource Development is Concerned.

The Ministry of Social Welfare of the Government of India\textsuperscript{19} has come out with the report on the policy implications relating to women in the world of modern science and technology.

A light throwing work has come from Jamuna Ramakrishna.\textsuperscript{20} She has brought out the psychological ups and downs and the positives and negative in her work.


\textsuperscript{20} Jamuna Ramakrishna, \textit{The enemy Within}, Vibrant Publications, 1996, p. 91.
Dina Agarwal\textsuperscript{21} has explained the inter-relationship and the intra-relationship between women and poverty in India’s rural sector. The non-availability of opportunities to learn, equip and work has been sharply pointed out.

Bagawathi Sundaram\textsuperscript{22} has worked on the present conditions of women staff in Life Insurance Corporation and the scope for improvements in her research work. She has analysed the objective and subjective factors and forces relating to the quality and quantity of the working women force with meticulous care. The several suggestions made by this scholar are innovative in character and more productive in nature. The samples used seemed to be scientific and the findings are greatly useful.

A study on women in Life Insurance Corporation analysed all important problems of working women in general.

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“Women labour in India is one of the most fascinating subjects for advanced study and research as it directly concerns itself with the problems and prospects of a distant group in the present day society, noted for their destructive attitude and actions.”  

In the ancient vedic period, education was quite common among women and educated women generally used to follow a teaching career either out of love or out of necessity. A special work was used for women who were teachers.

Occupations believed to require qualities of coolness, detachment, analytic objectivity or objective orientation, such as law, military and engineering are male occupations. Man did the heavy physical labour while women did much of the house hold work.


25. Ibid p. 99
“Though women have been enfranchised, their agelong social subordination prevents them from playing their role in social progress”.  

In India, the first woman joined the Indian Administrative service only in 1951, The first woman joined the Indian police service only in 1992. According to the 1991 census, the proportion of women is 6 percent in all civil services, 7.5 percent in I.A.S and 10 percent in the foreign services. Women entered the corporate sector in the managerial positions only during the Sixties. But most of them worked in the area of public relations and labour welfare. As women do not get challenging jobs they are not able to prove their worth and move up the ladder, they get stuck in the dead and ‘female’ jobs. The organisations cling on to sterotype beliefs such as ‘women do not want to travel’, women prefer secure, low risk jobs”.

As women are more adjusting, sensitive and compliant, more patient and understanding, meticulous and responsible, they are better people managers”. It is the person’s competence that matters; If a person is hardworking, sincere, earnest and willing to learn, gender is irrelevant”27.