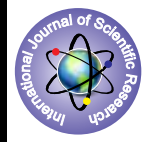


Gender Inequality in Life Insurance Sector Of Jalgaon District



Management

KEYWORDS : LIC, Talukas, Gender, Inequality.

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ABSTRACT

Gender equality is now-a-days a grooming topic of study. While the business case for gender diversity at all levels is compelling, progress has been glacial. A preliminary investigation was conducted in Life Insurance Companies (LIC) in talukas of Jalgaon district regarding Gender inequality/ discrimination. Systematic Sampling technique was adopted to collect the data from various branches of Life Insurance Companies. According to the data analysis, it was observed that in LIC of all the talukas of Jalgaon district, majority of employees are males and also males were at high designations. Hence, it can be concluded that gender inequality persists in life insurance sector of Jalgaon district.

INTRODUCTION

The systematic, unfavourable treatment of individuals on the basis of their gender, which denies them from rights, opportunities or resources, is gender discrimination. Gender discrimination is covered by the second meaning and presupposes a discriminatory treatment, based on subjective criteria (gender), in the processes of selection, compensation, promotion, professional training and recognition of professional merits (Macarie, 2012). Across the world, women are treated unequally and less value is placed on their lives because of their gender. Women's differential access to power and control of resources is central to this discrimination in all institutional spheres, i.e. the household, community, market, and state (Reeves and Baden, 2000). In the labour market, unequal pay, occupational exclusion or segregation into low skill and low paid work limit women's earnings in comparison to those of men of similar education levels. Women's lack of representation and voice in decision making bodies in the community and the state perpetuates discrimination, in terms of access to public services, such as schooling and health care or discriminatory laws (Kabir, 2011). Worse still is the fact that the work of women is neither recognized nor appreciated. Furthermore, men's activities are regarded as more important than women's, quite irrespective of what those activities are; men may be involved in activities of hunting, weaving or cooking, and if accepted as appropriate by society, then both women and men consider these activities to be important, but these same activities are perceived as of less importance when women perform them (Richards, 1980). This also demonstrates that the inequality of work is reinforced by both men and women alike.

The Convention on the Elimination of all forms of Discrimination against Women (CEDAW) in 1979 brought into international focus the rights of women as human rights, including the right to be free from discrimination. The law is assumed to be gender-neutral when in fact it may perpetuate gender discrimination, being a product of a culture with oppressive gender ideologies. Even where constitutional or national legal provisions uphold gender equality principles, religious or other customary laws that privilege men may take precedence in practice (Women's human rights, Social justice, Intra-household resource allocation). However, the law, when reformed with women's input, can be a potent tool for challenging discrimination, if combined with other strategies, including capacity-building to overcome barriers to claiming rights.

This paper intends to study gender inequality in LIC in various talukas of Jalgaon district.

RESEARCH METHODOLOGY

The study is on "Gender Inequality in Life Insurance Sector of Jalgaon District". The sample was selected from LIC's of all the talukas of Jalgaon district by systematic sampling technique. The primary data was collected through primary investigation from the manager of LIC of all talukas of Jalgaon district. The secondary data was collected from websites, newspapers and various research papers.

DATA ANALYSIS AND INTERPRETATION

Table 1: Total number of employees in LIC in different talukas of Jalgaon district.

Name of taluka	Total number of employees	Percentage
Jalgaon	58	27
Bhusawal	42	19
Amalner	38	17
Chalisgaon	37	17
Chopada	36	17
Jamner	4	2
Pachora	3	1

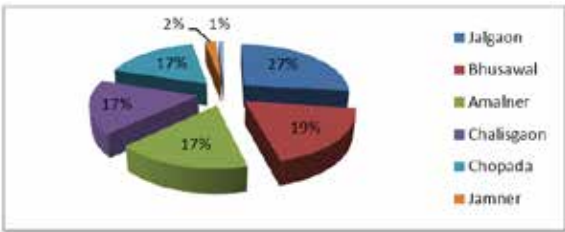
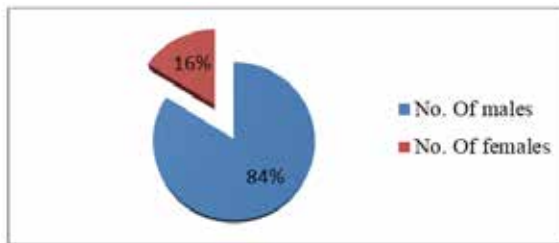


Fig. 1: Showing total number of employees in different talukas of Jalgaon district.

Interpretation: From fig.1, it is observed that majority of employees i.e., 27% of employees belong to Jalgaon whereas only 1% of employees belong to Pachora taluka.

Table 2: Number of employees in LIC in Jalgaon.

No. Of males	49	84%
No. Of females	9	16%

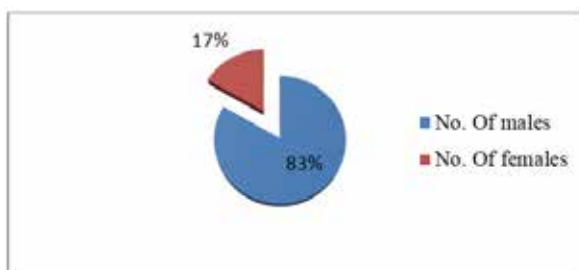


**Fig. 2:** Showing ratio of male and female employees in LIC of Jalgaon.

**Interpretation:** From fig. 2, it has been observed that out of total number of employees, 84% of employees were male and 16% of employees were female.

**Table 3: Number of employees in LIC in Bhusawal taluka of Jalgaon district.**

No. Of males	35	83%
No. Of females	7	17%

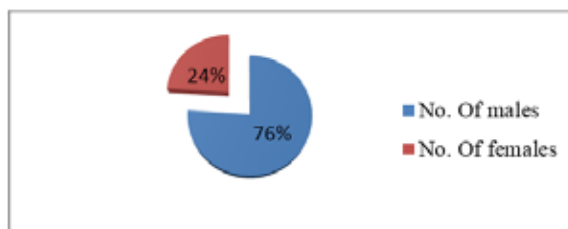


**Fig. 3:** Showing ratio of male and female employees in LIC of Bhusawal taluka.

**Interpretation:** From fig.3, it was seen that out of total number of employees, 83% of employees were male whereas 17% were females.

**Table 4: Number of employees in LIC in Amalner taluka of Jalgaon district.**

No. Of males	29	76%
No. Of females	9	24%

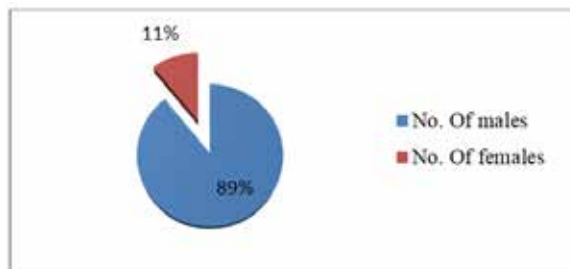


**Fig. 4:** Showing ratio of male and female employees in Amalner taluka

**Interpretation:** Fig.4 reveals that out of total number of employees, 76% of employees are male whereas 24% are female.

**Table 5: Number of employees in LIC in Chalisgaon taluka of Jalgaon district.**

No. Of males	33	89%
No. Of females	4	11%

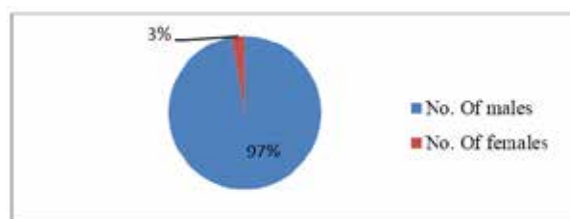


**Fig.5 :** Showing ratio of male and female employees in LIC of Chalisgaon taluka

**Interpretation:** From fig.5, it is clear that out of total number of employees, 89% of employees were male and 11% of employees were female.

**Table 6: Number of employees in LIC in Chopda taluka of Jalgaon district.**

No. Of males	35	97%
No. Of females	01	3%

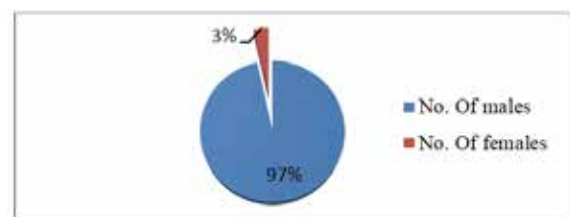


**Fig.6:** Showing ratio of male and female employees in LIC of Chopda taluka

**Interpretation:** From fig.6, it is observed that out of total number of employees, 97% of employees were male and 3% of employees were female.

**Table 7: Number of employees in Savda taluka of Jalgaon district**

No. Of males	28	97%
No. Of females	1	3%

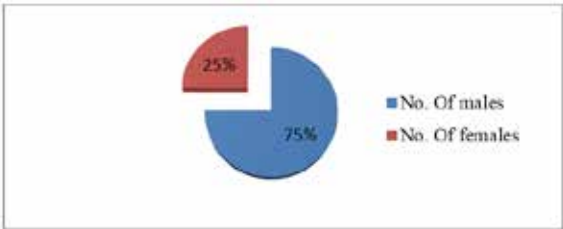


**Fig.7:** Showing ratio of male and female employees in LIC of Savda taluka

**Interpretation:** From fig.5, it is clear that out of total number of employees, 97% of employees were male and 3% of employees were female.

**Table 8: Number of employees in LIC in Jamner taluka of Jalgaon district.**

No. Of males	03	75%
No. Of females	01	25%

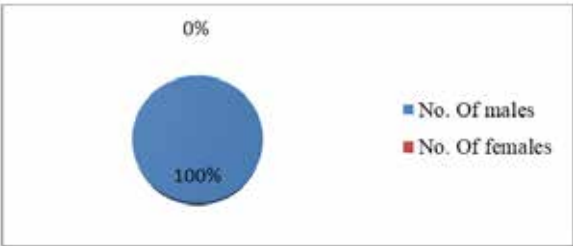


**Fig.8:** Showing ratio of male and female employees in LIC of Jamner taluka

**Interpretation:** Fig.5 reveals that out of total number of employees, 75% of employees were male whereas 25% were female.

**Table 9: Number of employees in LIC in Pachora taluka of Jalgaon district.**

No. Of males	03	100%
No. Of females	00	



**Fig.9:** Showing ratio of male and female employees in LIC of Pachora taluka

**Interpretation:** From fig.9, it is clear that no female employee is present.

**FINDINGS**

- Majority of employees working in Life Insurance Corporation in all talukas of Jalgaon district were males.
- Females were few in number.
- In Pachora taluka, only male employees are present.
- Among the employees working therein, mostly males were at higher designations.

**CONCLUSION**

From the primary investigation conducted, it can be concluded that gender inequality persists in Life Insurance Corporation of all talukas of Jalgaon district. Also, for higher positions, females are given less priority than males and hence, mostly males are at higher designations.

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