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## GENDER EQUALITY FOR A BETTER INDIA

Shreya Bhattacharya

March 8 marks the International Women's day, a day to celebrate the social, economic, cultural and political achievements of women, a day to evaluate the status of women in the society, and also a day to call for accelerating gender equality. The theme for this year is "Think equal, build smart, innovate for change". It focuses on innovative ways in which we can advance gender equality and the empowerment of women, particularly in the areas of social protection systems, access to public services and sustainable infrastructure. Gender Equality has become one of the most central concerns of the 21st century. This article will look into the issue of gender equality and women empowerment and their various aspects in the present scenario.

### Gender

Gender refers to socially constructed identities, and roles for women and men. They are



not just personal identities; rather these are social identities. They arise from our relationships to other people, and depend upon social interaction and social recognition. It is learnt from birth through childhood socialisation. One example of socially constructed differences is, women's role in most societies has traditionally been to take care of the household, and the children, whereas the role of men has been to work outside home, be the bread-earner for his family, and thus, becoming head of the family. Gender constructions are, however, not

static, but dynamic and fluid; they vary from culture to culture, and also keep changing over time. We learn what is expected of our gender from what our parents teach us, as well as what we pick up at school, through religious or cultural teachings, in the media, and various other social institutions. The political, social, economic, cultural, religious and other factors create hierarchical relationships between women and men in a society. Historically, the distribution of resources, power and rights has been in favor of men, while disadvantaging women. They

have been excluded from the decision making process. From the beginning of time, they have been denied even such basic rights as access to literacy and property.

### Glaring Inequalities

Inequality on the basis of gender constitutes one of the history's most persistent and widespread forms of injustice. Women and girls continue to suffer discrimination and violence in every part of the world. This inequality exists in every sector. In South Asia, only 74 girls were enrolled in primary school for every 100 boys in 1990. However, by 2012, the enrolment ratios were the same. Instead of attending class, millions of girls and women around the world spend 200 million hours each day fetching water that is often dirty and dangerous to their health. In 155 countries, at least one law exists which impedes women's economic opportunities. The gender pay gap costs global economy \$160 trillion. Only

23.7% of all national parliamentarians are women. One in three women experience some form of physical or sexual violence in their lifetimes. The International Labour Organization (ILO) estimates that there are 20.9 million victims of human trafficking globally; 55% of whom are women and girls.

As per the Gender Gap Report, 2018 published by World Economic Forum, when it comes to political and economic leadership by women, the world still has a long way to go. Across the 149 countries assessed, there were only 17 that had women as heads of state, while, on average, just 18% of ministers and 24% of parliamentarians globally were women. Similarly, women held just 34% of managerial positions across the countries where data was available, and less than 7% in the four worst-performing countries (Egypt, Saudi Arabia, Yemen and Pakistan).

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### JOB HIGHLIGHTS

#### NCRTC

National Capital Region Transport Corporation Ltd. invites applications for various posts.

Last Date: 15 days after publication

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#### INDIAN NAVY

The Indian Navy requires 554 Tradesmen Mate

Last Date : 15.03.2019

Page : 26-27

#### IIT

Indian Institute of Technology, Jodhpur requires 23 Registrar, Senior Executive Engineers etc.

Last Date : 15.3.2019

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## CAREER IN ACTUARIAL SCIENCE

Usha Albuquerque & Nidhi Prasad

Actuaries are experts in evaluating the likelihood of future events using numbers, not crystal balls.

If you enjoy Playing with numbers and Analyzing data, interpreting statistics and you are ambitious, then a career in Actuarial Science might be just what you are looking for. A choice that promises a successful career and a handsome salary.

Actuarial science is the discipline that applies mathematical and statistical methods to assess risk in insurance, finance and other industries and professions. Actuarial Science as a field is all about analysis, computation, logic and data. From designing insurance policies to solving business problems, Actuaries are in demand.

A course in actuarial sciences equips you to scientifically assess risk in various fields, but mainly in insurance, business and finance. Actuaries are an important component of risk-assessment as well as risk-

management for any organization. They use various statistical, mathematical and computational methodologies to give their assessment. Some of the job responsibilities of this job profile in life and general insurance business include designing and pricing of policies, monitoring the funds, recommending fair rate of bonus where applicable, insurance risks like legal liability, loss of profit, etc

Actuaries are professionals trained in this discipline. An actuary is a business professional who analyzes the financial consequences of risk. Actuaries use mathematics, statistics, and financial theory to study uncertain future events, especially those of concern to insurance and pension programs. Actuarial science is one of highly paid profession.

### What Actuarial Scientist Do?

If you have a car, you would have car insurance. How old are you? How old is your car? With every successive year, as the car ages, the value of the car also goes down. How does the rising price of petrol affect the usage of

the car? What is the popularity with thieves, cost to repair etc. All these and more factors are considered by an Actuary.

Actuaries analyze different types of data to calculate and manage risk. They, thus, help companies form efficient policies by protecting themselves from uncertain and undesirable future events. Actuaries are required in any field where risk is involved, including banking, insurance, healthcare, and even non-financial areas.

Their ability to analyze data to understand risk makes them especially useful in the field of Insurance. Actuaries are the masterminds behind insurance policies. They analyze facts, figures, and trends to formulate various insurance programs.

### The work responsibilities of Actuaries include the following:

- Designing financial policies and monitoring if there are enough funds in the company.
- Determining the rate of interest to be given to customers for insurance policies.
- Keeping a check on

insurance risks to minimize losses.

- Predicting the occurrence of various illnesses such as heart disease, cancer, etc., among different groups, to incorporate these risks when designing insurance policies.
- Assessing risk for the financial planning of the company.

An actuary in India works in the following fields:

- Life Insurance
- General Insurance
- Health Insurance
- Reinsurance Companies
- Pension Funds
- Consultants
- Investments
- Government
- Academics
- Risk Management

The role that an actuary can perform in each of these sectors can be quite varied, such as product pricing, financial modelling, valuations, risk management, carrying out peer reviews, designing social security schemes, advise on the premium to be charged etc.

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# TRAI's NEW TARIFF RULES EMPOWER CONSUMERS TO MAKE RIGHT CHOICE OF THEIR TV CHANNELS

Dr. Sheetal Kapoor

In order to make the broadcasting market more competitive Telecom Regulatory Authority of India (TRAI), has issued new tariff plans for cable and DTH operators. The new rules try to empower the consumers to make their own choices regarding TV channels and no operator can force them to watch channels/bouquet of packages whose content they don't like. In this backdrop TRAI's new framework came into effect from 29th December 2018 but the deadline was again extended to 31st January 2019, in order to provide sufficient time to subscribers to make channel selection. Further in a Press Release dated 12th February the Authority extended the time limit for the subscribers who have not exercised their option up to 31st March 2019. It is believed that if consumer's exercise their option wisely and select their channels on the basis of quality of content they will get value for money and their existing bill on TV watching would also come down.

Chamberlin in his book on "The Theory of Monopolistic Competition" has also written



about markets where there are large number of players selling differentiated products, consumer welfare is maximum. Although in the history of broadcasting it is the first time that the Indian consumer has been given the freedom to watch TV channels which they like and pay accordingly, it is believed that it would be a win-win situation for both sellers and consumers.

There are around 100 million cable service TV homes and 67 million DTH TV homes as reported on 12th February 2019, out of which around 65 per cent of the subscribers of the cable services and 35 per cent of the DTH subscribers

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have exercised their channel choices. Many subscribers approached TRAI that they were facing difficulties in selecting channels as the system of selecting channels has been introduced for the first time in the country.

TRAI in its statement reported that in some cases, local cable operators (LCOs) have not been able to reach out to subscribers to create awareness among them and collect the options. Many subscribers reported that they were not made aware about this switch over by their operators and they did not have IT facility or are not comfortable in using IT system to exercise their

options. A few cases have been reported recently where pay channels of the subscribers who have not exercised the options have been deactivated. Such incidences are causing hardship to the subscribers.

TRAI has requested all the DPOs to create a 'Best Fit Plan' for their subscribers who have not exercised their options yet and has extended the time upto Mar 31st 2019. The plan shall be designed based on consumers' usage pattern, language spoken and popularity of channels. While designing the plan, DPOs should ensure that payout per month generally does not exceed the payout per month of existing tariff plan of the subscriber.

TRAI in a press release on January 10 stated that customers have complete freedom to choose the 100 free channels (SD resolution), which would be offered in the base pack of Rs 130 (exclusive of taxes). The chosen channels could be in a-la-carte, Free to Air channels, or Pay channels or bouquet of pay channels or any combination thereof. Consumer is open to make choices amongst them. After the TRAI order, all broadcasters like Sony, Zee, Star, Discovery, Sun, Turner and Viacom have declared prices of their individual pay channels as well as those of bouquets. Thus, a major change now is that the customers have the right to choose between a-la carte and

bouquet TV channels. TRAI has further clarified that the Network Capacity Fee for second television/additional television in same home or location is not mandatory. The operators are free to offer discount or waiver the entire fee but the same discount would be the same for a particular target area with regard to Network capacity Fee (NCW) on second/additional TV connections at home.

The new framework also allows the consumers to change their plans if they feel that a particular package/plan is not working. Customised packages and a-la-carte are some new things which would add to customer's experience. TRAI has even elucidated that there would be no 'lock-in period' for the subscribers till March 31, 2019 who have been migrated to 'Best Fit Plan' by the operators. Thus, the operators cannot force subscribers to continue with the Best Fit plan, if they choose their own customised plan. However, this is a beginning and the situation may evolve with prices charged by broadcasters and operators declining depending on market forces, viewership and competitive intensity and the consumers would be benefitted by getting fair price.

(The author teaches at Kamla Nehru College, University of Delhi, email: sheetal\_kpr@hotmail.com)

Views expressed are personal.



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Deputy Registrar

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