

[Managing the work-life balance](#)



Bajaj Allianz General Insurance's Ms Alpana Singh has spent over three decades in the Indian insurance industry. She says the biggest challenge for women is women themselves. Women often underestimate themselves and fear taking up new roles.

The insurer's senior president and head bancassurance Alpana Singh said, "There has always been an unconscious bias about women that we can't handle a direct sales portfolio."

She said, "My experience has been that women consistently underestimate themselves. They hold themselves back and choose to remain on the sidelines. Many women misjudge themselves and are hesitant to put their best foot forward to create a new benchmark. Hence, very often they are unable to perform well in the new role. This is vastly different for men who may go ahead and take up challenges. We need to break this chain of fear."

Speaking about how insurance industry could encourage more women to enter the industry,

Ms Singh said, "We need to make bold and sustained efforts to recruit more women and support them along the career progression so that they can gradually take up more responsibilities and assume leadership roles in the future."

She said present women leaders should take up the responsibility to ensure that talented women in the organisation are adequately mentored and are successful in breaking the barriers and biases.

"For women who are embarking on their first career moves, the role of HR is crucial. The job description should always appeal to diverse talent. Senior women leaders should be involved during the hiring process to ensure that a talented woman does not miss out due to any gender bias," said Ms Singh.

She said the insurance industry, unlike others, requires professionals with diverse skills and specialties where a common approach is required for all problem-solving, creative thinking, with a desire to help others. Sales function too requires communicating and collaborating with customers from different diverse backgrounds and genders.

"Women's abilities to align themselves well with such diverse roles and needs makes insurance industry a good career choice for them. There are many stimulating challenges and much room for advancement for women in a career in the insurance industry."

“Women need to grab all the opportunities that come their way. Very often we forgo opportunities to move up the ladder simply due to unfounded apprehensions - family issues, fear of taking up risks and new challenges due to a gap in the ambitions for leadership roles.”

Ms Singh said it is a very common prejudice that we women must choose between our family and career.

She said, “I sincerely believe that women can simultaneously thrive being both - a competent professional and a good mother. My advice to women is to be guilt-free. I assure you that children of working women grow up to be smart, independent and wonderful people who learn to appreciate all the working women in their lives.

“I would advise women to start by aspiring to lead and by believing in their own abilities to achieve.” She said we should start speaking up for ourselves and what we believe in especially if we feel we are not heard.