CHAPTER 7

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1 Introduction

This micro level study on women employment in the service sector in Kerala examined some of the key dimensions and determinants of women employment. The nature and extent of participation of women in economic activities are entirely different from that of men because of their dual roles within the household. The work participation rate of female main workers in the service sector in Kerala is on an increasing trend, while the same in agriculture sector declined sharply as per the Census reports. However, the proportion of women participating in some gainful employment in Kerala is still lesser compared to men. A mere increase in the work participation rate is not sufficient to enhance the position of women in the labour market, but the nature of jobs in which they are engaged is also a matter of concern. For ensuring gender equity at the workplace and at home, women should be provided with decent and economically productive jobs. It is the responsibility of the society to create a supportive environment for the women employees to ensure a better work-life balance as an acknowledgement for their unpaid family care work. The government should adopt gender sensitive budgeting to allocate funds to realize such social responsibilities and frame policy measures to attain gender parity. Such initiatives from the government or other institutions in the public and private sectors would increase the work participation and empowerment of women in literate states like Kerala. The chapter summarizes the findings of the analysis on the composition of women employment in the service sector in Kerala in comparison with the available theoretical formulations and offers some policy suggestions to enhance the position of women in labour market of the state.

Kerala has been different from the rest of the country in terms of the indicators of women’s development. The success of the Kerala model of development is closely related to the achievements in the areas of health and education where the contribution of women is particularly significant. The women in Kerala have a higher literacy, life expectancy and mean age at marriage compared to those in the rest of the country. Access to education for the women in Kerala from early times resulted in providing job opportunities to them or it even empowered the unemployed housewives. Empowering women can directly improve the well-being of men and children in the
household. The occupational status reveals that one-third of the respondents are teachers in colleges or schools. It confirms the fact that contribution of women to the education sector of the state could not be sidelined. Further, only a quarter of the respondents are lower category employees as per the classification based on the occupational status. The observation shows signs of relief in the midst of the statement that majority of the women employees in Kerala are casual informal workers.

7.2 Summary

The classification of women employees according to respondent’s profile and household profile revealed the diverse nature of women employment in the service sector in Kerala. The Christian employees in the study had attained better educational qualifications and were in a better position in the labour market. Christian household members were also well educated who might have guided the women members of such households in attaining higher education and entering into an employment with high remuneration. But in the case of SC/ST employees, most of them were in lower categories of service sector employment due to their low education levels. Their household members were also found to be less educated in spite of the reservation enjoyed by these communities and the wide spread educational facilities prevalent in Kerala. A significant number of women employees were in teaching profession because such jobs ensure them a better work-life balance. The gender composition of the sample households showed that female proportion was much higher than the overall sex ratio of Kerala. A hike in female proportion among the household members may be due to the absence of the male bread winners in some of the sample households.

The women constituting more than half the population of Kerala need to be provided with decent employment in order to utilize the untapped potential for the overall development of the state. Even though the emerging service sector in Kerala attracts educated women, wage differentials, casualization and feminization of jobs still persist in the women employment scenario. The work participation rate of women was also found to be less than that of men in Kerala as in almost all economies in the world due to the various socio-cultural reasons that determine their employment. The newly emerged preference theory offered a more realistic explanation for the low work participation of women, job preferences and wage differentials prevailing in Kerala. According to the theory, majority of working women sought a larger degree of work-life balance by choosing the adaptive life style compared to men. Such women were more likely to ask for shorter
work hours than to ask for higher pay or promotion. The empirical evidence of choosing an adaptive life style by the women employees in Kerala is clear as one-third of them in the service sector are in teaching professions which permit a good work-life balance.

In order to assure equitable employment opportunities to women in Kerala in the context of the household, the factors influencing them while selecting a service sector employment was identified in the study. The responses of women employees in the service sector regarding the various possible causes of their employment were collected. The level of influence of the 27 possible variables for employment was assessed by giving marks on a scale of 0 to 10 for each of the 300 sample employees. The large quantum of data obtained was processed and reduced to find the nine independent factors influencing the employment of women using the principal component factor analysis in multivariate technique. The nine principal components obtained were named according to the variables found associated with each component. As these principal components were found to be independent, the initial assumption that the data set is jointly normally distributed was true. Hence the output results of factor analysis, a method for the data reduction, must be reliable.

The composition of the women employment in the service sector in Kerala was explored by examining the various dimensions of it. The various dimensions of employment such as the economic aspects, effect of employment on family and society and the job satisfaction were included under the purview of this work. Under economic aspects, the income-expenditure pattern of women employees were examined by allocating the monthly income among four variables related to the monthly expenditure namely food expenditure, non-food expenditure, saving and repayment of loan. For better interpretation, the mean percentage allocation of income to the above four heads of expenditure were calculated for different sub-groups of employees and these values were compared by performing parametric tests.

In employment-family interface both the sides of the coin were explored namely the support from family and the effect of women employment on family. In most of the cases, since a woman employee has to play the dual role at home and at workplace, the extent of support she receives from the family is a matter of concern which will help in reducing the ‘double burden.’ The support from the family was assessed from the attitude and assistance of husband and family members in carrying out household work. The effect on the family due to the employment was
examined by enquiring the improvement in facilities or conditions of family like educational and healthcare facilities provided or child rearing practices, living conditions of family including the quality of house, educating the relatives, helping parental family, balancing work with good family life and reduction in family size. An attempt is also made to analyze whether women employment in service sector have facilitated the well-being of the society. Further, an investigation on the job-satisfaction, a sociological dimension of women employment, helped in revealing the working conditions for various categories of women in service sector.

When a woman is participating in an employment, her empowerment by virtue of the activity has drawn attention of scholars all over the world. The empowerment of women employees is essential to improve their position at the workplace as well as at home. In most of the earlier studies women empowerment was analyzed with the help of one or two important aspects such as role in decision making or power over economic resources. Apart from that, in this study efforts are made to measure the empowerment of women employees as a totality of ten aspects related to empowerment. These qualitative aspects were not directly measurable and hence difficult to find the level of empowerment of employees on a common scale or to compare the empowerment of various sub-groups of the sample employees. An index was therefore constructed to make the empowerment measurable by giving marks to the questions in schedule corresponding to each aspect. The empowerment index values form a frequency distribution and the extent of variation of the distribution from the normal distribution was analyzed by plotting the normal Q-Q plot, de-trended Q-Q plot and box-plot. The variation of the sampling distribution was found to be very low except the presence of a few outliers at the lower end. Hence the findings based on the empirical data could easily be extended to the women employees in the service sector of Kerala with a greater level of accuracy.

7.3 Testing of Hypotheses

The following hypotheses were tested for significance to establish the relationships between some of the key variables related to the employment of women in Kerala within the context of their household. It was assumed initially that the two underlying variables in each of the hypotheses were independent. The formulated null hypotheses were accepted or rejected on the basis of the empirical data collected during the household survey.
1. The educational levels of household members of the women employees are equal across different castes.

   The educational levels of household members were calculated in years of schooling in order to interpret the different types of educational qualifications on a common scale. In this study, the three different caste categories selected were General, OBC and SC/ST. The mean values of education of the household members including the respondents were calculated in years of schooling for different caste categories and then one-way analysis of variance test was applied to compare these three mean values. As the significance value in the F-test was 0.000, the hypothesis that educational levels (IEI) of the members of the respondents’ household are equal across different castes must be rejected. The average IEI was found to be the highest at 11.14 for General category respondents’ household members, while the same for members of SC/ST respondents’ households was the lowest at 7.34. The OBC respondents’ household members were in between the mean IEI of General and SC/ST household members. The lower levels of education of the members of SC/ST households of the service sector women employees were evident.

2. The Respondent’s Total Monthly Income (RTMI) is equal across religion.

   The women employees were categorized into three important religious groups namely Hindu, Muslim and Christian. As the significance value of F-test in the ANOVA was 0.000, the hypothesis that total monthly income of the women employees is equal across religion must be rejected. In other words, there are religious differences in income of women employees in service sector. The average total monthly income of the Christian employees was found to be the highest at ₹13000, while that of Hindu employees was the lowest in the group at ₹7535. The average total monthly income of the Muslim employees was in between the mean income of the Christian and Hindu employees.

3. The percentage allocation of Respondent’s Total Monthly Income (RTMI) for food, non-food and monthly savings are equal across the levels of employment.

   The women employees were classified as Level I, Level II, Level III and Level IV according to their levels of employment, Level I being the highest level of employment. The patterns of allocation of the Respondent’s Total Monthly Income (RTMI) to the different types of monthly
household expenditure namely food, non-food and savings were examined for the various levels of employment. The significance values of F-tests in the ANOVA were 0.000, 0.024 and 0.000 respectively for the mean percentage allocation of RTMI for food, non-food and monthly savings across different levels of employment. As these values were less than 0.05, the hypotheses that percentage allocation of RTMI for food, non-food and monthly savings of the women employees are equal across levels of employment must be rejected. However, the mean percentage of monthly repayment of loan, the other component of expenditure, was found to be equal across various levels of employment. The women employees in the lower levels of employment were forced to reduce their monthly savings because of spending a greater share of their income to food and non-food expenses as the share of monthly repayment of loan being unchanged.

4. The level of empowerment of women employees is unaltered irrespective of the levels of household education.

In the study, the households of the women employees were classified into five HEI categories according to the average education of its members in years of schooling with ‘0’ and ‘above 15’ as lowest and highest classes respectively. One-way ANOVA test was conducted to compare the empowerment of women employees among different household education index categories. The significance value of the F-test was 0.000 and hence the hypothesis must be rejected. The empowerment of women employees were varying across the levels of household education. It is seen that the empowerment of women employees belonging to illiterate households were the least with a value of 4.83, while those in the highest HEI category had the maximum value at 7.06. So the empowerment of women employees is directly proportional to the education of the household members.

5. The level of empowerment of women employees is unchanged across the levels of employment.

The values of empowerment of women employees under various levels of employment were calculated. These mean values of empowerment were compared using one-way ANOVA test. The significance value of the F-test was 0.000 and hence the null hypothesis has to be rejected. The levels of empowerment of women employees increase with the levels of
employment. The women employees at the highest level of employment was empowered to the maximum extent, while those at the lowest level was the least empowered. In other words, empowerment of women employees increases as their levels of employment in the service sector rises.

### 7.4 Findings and Conclusion

Theories on women employment of earlier origin pointed out the gender bias prevailing in the society by which women are in a disadvantageous position in labour market. After globalization women were able to get more jobs but the nature of jobs became more casual in nature or ones that men do not prefer to do or were left by them to move to higher or better jobs. Also it was observed that majority of women employees in India were in vulnerable employment in agricultural sector. The unpaid family care work had affected the participation of women in paid work outside the household. The move away from vulnerable employment into wage and salaried work is a major step towards economic freedom and self-determination for women.

In order to attain green or sustainable development for a nation or a state, the economic activities of women have to be promoted in spite of all the hurdles. If a favourable environment is created for women to engage in some economically productive jobs outside home, its impact on economy will be much greater in highly educated states like Kerala. Further, it is a proven fact that women contribute proportionately more towards family maintenance than men do from their earnings. Hence the well-being of the family members would be more improved when women have a better control over the economic resources within the household. The reason for the lower and falling levels of female work participation rates in Kerala in comparison to the all India is the longer years spent in schooling/higher education. However, when the women are highly educated the chances of obtaining a permanent employment are also high. Again, there exists a strong attraction to white-collar jobs among the women in the state. If educated women in Kerala are given opportunities to actively participate in employment, they would have at least joint control over the economic resources with the male bread winner within the household.

The study realized six objectives regarding women employment in the service sector in Kerala by making use of the empirical data collected from the primary and secondary sources. A huge quantum of data is obtained from the sample survey of the women employees and their
households. The multi-level classification of respondents and their households and a comprehensive data analysis using the latest statistical techniques yielded numerous valuable findings related to the women employment in the service sector in Kerala. Though an exhaustive discussion on the implications of all the findings from the empirical data is impossible in this session, description on the observations made in view of the objectives is only included.

The first objective of the study was to compare the trend and pattern of women employment in India and in some major states with special reference to the service sector in Kerala. In developing economies like India, though the contribution of the service sector to GDP is more than half, workforce in the agricultural sector is maximum compared to the other two sectors. The lesser GDP share of the agricultural sector is due to the lower productivity in the sector as a result of the continued use of inferior techniques. About two-thirds of women employees in such economies are still working in agricultural sector. The pattern of employment in Kerala was found to be different from the all India pattern since 2001. The share of male as well as female employment was the maximum in the agricultural sector of Kerala in 1981, but the service sector accounted for the maximum share in employment in 2001. Interestingly, at the all India level and in the major states taken in this study agricultural sector continues to be the source of maximum employment. The proportion of women working in the agricultural sector was much higher than that of men in the major states and at the all India level when compared with the state of Kerala. The highly educated women in Kerala might have opted better to be unemployed than to work in agricultural sector with low productivity and lesser wages. The job preferences of women prevailing in Kerala were clear from the low work participation rate and increase in their proportion in the service sector jobs. The employment pattern of women in Kerala resembles with many developed countries rather than that of India in general. The proportion of women in the service sector of the state was found to be increasing and the same was at a higher level when compared with the situation in all other major states studied except Tamilnadu. Even though the work participation rate of women was only one-fourth of that of men in service sector in Kerala as per the Census 2001, their proportion was nearly half in formal service sector jobs when compared to men.

The second objective of the study was to examine the socio-economic profile of women employees in the service sector in Kerala. There was no regional difference of women employees in service sector with respect to the base variables in the respondent’s profile except religion. Nearly
three quarters of rural women employees were Hindus, while their proportion in urban areas was only a little more than half. The women employees in the lower age group of 15-24 years was a minority among the samples collected, which may be due to the higher level of participation of women in higher education in Kerala. It was seen that highly educated women were more concentrated to the General category and around half of the Christian employees had PG or professional education.

The average household size of the sample employees was found to be less than the average household size of Kerala as per the 2011 Census. The reason for the smaller average household size of sample households may be the lower fertility rates of women employees than the unemployed women. The emergence of the nuclear family system in the state could also be another possible cause. The Muslim employees had the maximum household size, while the Hindu employees had the minimum. About two-thirds of the Christian households had HEI value more than 10, while only half of the Hindu or Muslim households were in the same situation. When comparing the HEI with caste, about two-thirds of the General category households had HEI more than 10, while more than three quarters of SC/ST households had HEI value below 10. It implies the lower educational levels of the members of SC/ST households compared to the General and OBC categories. The economic background of the respondents was assessed by finding out the household’s income excluding the income of the respondent. About one-third of households of the study had monthly income less than ₹5000 excluding respondent’s income and around 5 percent of households was depending only on the respondent’s income for their livelihood. Most of the Christian employees were at higher levels of employment due to their higher education level and HEI. At the same time, most of the SC/ST employees were in lower categories of service sector employment due to their low levels in education.

The third objective was to find out the major determinants of women employment in the service sector in Kerala. The gender inequality in employment in literate states like Kerala is not just because of the non-availability of jobs. In order to frame policies to accelerate the entry of women in Kerala towards economic activities, identification of key determinants of their employment in the context of household is essential. The factors found responsible for the women employment in the service sector of Kerala were summarized as follows according to their order of influence.
1. Education of father, motivation of father and teachers and the presence of relatives in the household
2. Interest in a particular job after education and the motivation to serve the community
3. Education and motivation of mother
4. Economic necessity
5. Self-motivation, aspiration for better standard of living and expectation of high social status
6. Sufficient leisure time and availability of easy local jobs
7. Monetary benefits
8. Husband’s education and motivation
9. Non-monetary benefits

Education and motivation of parents, presence of relatives in the household, interest in a job and motivation to serve the community were the factors with high level of influence on women employment. It is interesting to notice that the education and motivation of father was found to be more influencing the women employees than the education and motivation of mother. The existence of strong job preferences among women in Kerala was clearly visible from their interest in a particular job after education being one of the key determinants of employment. The higher priority of women to serve the community after entering into a job was remarkable, which underlines their concern to the society.

Self-motivation, expectation for a better standard of living or social status, leisure time and availability of easy local jobs were factors responsible for the women employment at medium level. The economic reasons like sudden drop in family income and insufficient income of male bread winner also had medium level of influence on women employment. The incidences of job selection for better standard of living or attaining high social status were also not uncommon among the Kerala women. But attraction of women towards easy local jobs with low salary was a matter of concern which shows their reluctance in mobility.

The factors with low level of influence on women employment were monetary benefits, education and motivation of husband and non-monetary benefits. It is interesting to notice that the monetary benefits or the influence of husband were factors of not much concern for the women
employees during their entry into the job market. Most of the women in Kerala especially in private sector opined that monetary benefits from employment were not of much concern. The education and motivation of husbands on employment of women in Kerala was found to have lesser influence than that of the parents. The higher age at marriage of girls in Kerala due to their prolonged term in education may be the reason for the same. Also they might have been employed before marriage and some of them are forced to give away employment after marriage when childcare responsibilities arise. The re-entry of such women into the labour market might have been influenced by their husband and hence the factor was found to be influencing the women employment in Kerala to a lesser extent.

The fourth objective of the study was to investigate the effect of women employment in the family and society in Kerala. Almost all married women employees in the service sector were able to give improved services to their family as a result of employment. However, it was observed that women employees with high educational qualifications engaged in service sector with high remuneration were able to make positive changes in her family to a great extent when compared with those employees in the lower hierarchies of employment. Further, a vast majority of women employees in the service sector were able to contribute to the well-being of the society. But, the role played by employed women in the society was more evident when the education level of the respondent or the household members rises. The contribution of the women employees to the society was more and more visible when their remuneration from employment increases. But women employed in unsecured jobs with low remuneration especially women in the SC/ST categories were not in a position to actively participate in the upbringing of the society due to their limited education and low economic output.

The fifth objective was to probe into the level of job-satisfaction among women employees in the service sector in Kerala. For a vast majority of women employees the working time was convenient and the response of their superiors or colleagues was favourable towards their employment. But one-third of the women employees in the highest level of employment category and a quarter of them in the highest monthly income category opined that there was hindrance in promotion being a woman. At the time of interview many such respondents revealed that they have rejected the chances of promotion to overcome difficulty in frequent travelling to distant places after promotion. So the main hurdle in promotion of women employees was the lack of
mobility due to household responsibilities. Also, around one-third of the temporary women employees and a quarter of women employees in the lowest monthly income category believed that they are not in a preferred employment. More than a quarter of post-graduate women employees opined that they have engaged in an employment not suitable according to their educational qualification. Even after attaining high educational qualifications, a reasonable proportion of them were not in a preferred job or in a suitable job according to their educational qualification. So women in Kerala should be encouraged to undergo job oriented education including professional education in order to enable them for better economically productive jobs in service sector.

Nearly two-thirds of the government employees or self-employed ones were satisfied with the salary to a great extent, while only one-third of private employees were in the same level of satisfaction in the salary. It may be due to the fact that in the private sector the payment is comparatively lower than in the other two sectors. It is interesting to notice that about 60 percent of the respondents will not encourage their children to accept the same job as theirs. Women with lesser educational qualifications employed in lower ladders of employment were never allowing their children to accept such jobs. It is worthwhile to mention that women now working in the lower ladders of employment are trying to motivate the next generation for a better employment which will improve the quality of workforce in Kerala in a longer run. Further, more than 80 percent of respondents had not taken maternity/childcare leave with salary. This may be either because of the non-availability of such leave for temporary employees and employees in private sector or the employees might not have yet availed such leave. Also, some of the government employees might have entered in to employment at a later stage after maternity. Whatever be the reason, childcare leave with salary should be extended to all types of women employees including those in the informal sector.

The sixth and final objective of the study was to examine the level of empowerment of women employees in the service sector in Kerala. The empowerment of women employees will ensure their equitable participation in the employment and in the household activities. The empowerment of the various sub-groups of women employees in the service sector were found to be varying. The findings on empowerment of women employees can be generalized to the women in the service sector in Kerala with a high level of precision as the sampling distribution closely
follows a normal distribution. Even though there were no regional or religious differences in women empowerment, wide variations were seen across the caste categories. The empowerment of SC/ST women employees were the lowest probably because of their concentration in lower ladders of employment and lower educational level. Empowerment of women employees were found to be directly related to the levels of employment or levels of income. Also women employees with higher education level or those belonging to households with high HEI were seen to be more empowered due to the positive link between education and empowerment.

7.5 Concluding Remarks

In Kerala, women employment in the service sector is increasing and the same in agriculture and industry is declining, even though the work participation rate of women is only one-fourth of that of men. The proportion of women employees in formal service sector in Kerala is nearly half in comparison to men employees. The regional difference in the socio-economic profile of the women in service sector is negligible. The women employees in the service sector of Kerala is more evenly scattered in the urban-rural areas as compared to the all India level and some of its major states. But, the caste differences of women employees with respect to education, occupation and income are substantial. The lower socio-economic profile and empowerment of SC/ST employees of the state is evident. The education and income of religious categories of women employees are varying. The Christian employees have a higher socio-economic profile among the religious groups. The presence of women in lower age group is much lesser among the respondents probably due to the prolonged term of education of women.

The education and motivation of parents, presence of relatives in the household, interest in a particular job and motivation to serve the community are a few major determinants of women employment in the service sector in Kerala. Even though women in Kerala try to enter in preferred jobs in service sector with an intention to serve the community after the completion of education, the economic returns from some of the jobs especially those in private sector is not satisfactory. Nearly two-thirds of the government employees or the self-employed ones are satisfied in the salary to a great extent, while only one-third of private sector employees are in the same level of satisfaction in the salary. It is also noticed that monetary and non-monetary benefits are factors of lesser influence on the women employees during job selection. Hence, an effective intervention of
government to eradicate the wage differentials in private sector jobs is essential as women employees are least bothered about the economic return from jobs.

The effect of women employment on family and society is considerable. The effect of women employment on family and society is more evident in situations where women possess higher levels of employment and income. The empowerment of women employees is also higher when they are at high levels of employment. But, nearly two-thirds of women employees in the study are not willing to send their children to similar jobs. The existence of difficult working conditions and lower wages of women in the emerging service sector of Kerala is clear from the above attitude of women employees. A considerable proportion of women at higher levels of employment or income opined that they have rejected the chance of promotion due to their restrictions in mobility and household responsibilities. In the process of orienting the women in Kerala and making them capable to receive jobs with high economic potential, it is necessary to provide job oriented education and training to enhance their skills using the services of various institutions in the state. Further, the women employees should be provided with support services such as childcare facilities, transport facilities, canteen facilities etc. in order to take the increased responsibilities at higher levels of employment. The cost of implementing such policy measures shall be met by the government or organizations in the public and private sector by making their budget allocations gender sensitive. Other employers in the state should also be persuaded to spend a fraction of their revenue to support the disadvantaged women workforce as a social commitment by adopting gender budgeting. Such initiatives from the government, institutions and other employers of Kerala in enhancing skills of educated women and creating a supportive environment for them to enter into economically productive jobs in service sector will indeed lead to equitable and sustainable growth of our state.

7.6 Recommendations

The state of Kerala is well known for its high human development and gender development. In Kerala, service sector accounts for a major share in the SDP and employment. The women in this state are highly educated, but their work participation in the service sector is only one-fourth of that of men as per the 2001 Census. Even though the vulnerable employment in the agriculture sector has declined in Kerala, some of the newly emerged jobs in service sector in which women are employed are temporary in nature. Even the permanent women employees are reluctant to receive
promotion due to their inability to travel distant places as a result of the household responsibilities. In order to ensure equal status of women with men and their increased participation in the economic activities in Kerala the following policy recommendations were made in view of the findings of the study.

1. The study reveals the existence of lower education and employment levels of respondents in the SC/ST category, even after having a reasonable quota of reservation for these communities in Kerala. The empowerment of respondents of SC/ST category and the education of their household members were also much lesser compared to the employees of other communities. So effective action plans of government to uplift the living conditions of the SC/ST women employees in Kerala is inevitable. The government should also ensure the efficiency of ongoing projects implemented for the well-being of SC/ST households in Kerala.

2. Even after getting inspiration from the father and teachers, the real opportunity for a woman to participate in an employment depends on the presence of relatives in the household. But, the recent transformation in the family structure from the joint family to the nuclear family poses a main hurdle in improving the participation of women in service sector. In order to execute their official responsibility more effectively in a nuclear family framework, women in Kerala should be provided with support services such as childcare facilities, transport services, laundry facilities, canteen facilities, paid help etc. The government should initiate action in framing rules to extend maternity leave to the women employees in private sector too including jobs in the informal sector.

3. Lower wages to women employees exist in the informal sector and even in some temporary or contract employment in the formal sector. For example, women employed as ASHA by NRHM, formulated as a part of national health policy for the welfare of households in every panchayath and municipal wards of Kerala, are receiving very low salaries. Even though the Kerala Women’s Commission studied this issue and submitted a report to the government, the revision of salary for them is yet to be realized. The government should strengthen the legal provisions by revising the minimum wages act and extending its applicability to the newly emerged jobs in private sector especially in the informal sector to assure reasonable salary or wages to women. The Non-Governmental Organizations (NGO’s)
and women’s organizations should support the government by conducting awareness programmes, providing legal aid services and counseling services to assist women in participating employment with reasonable remuneration.

4. Even though women in Kerala are highly educated, some of the courses in education they have undergone are not suitable for obtaining economically productive jobs. For example, a quarter of post-graduate women employees opined that they were in an employment not suitable according to the educational qualification. Hence, women in Kerala should be given job oriented or professional education and training to develop skills enabling them to be absorbed in jobs with reasonable remuneration. Some institutions in public or private sector in the state should be identified by the government for such purposes. Even though such initiatives from the government to support women has been launched in the state as flagship programs, the effectiveness of such projects need to be reviewed in the light of findings of the study.

5. Women employees in Kerala are still not adequately empowered due to their laxity in acquiring skills and restriction in mobility or social involvement. The policy makers should take initiative in conducting induction training programmes, providing special transportation facilities, implementing safety measures to prevent exploitation etc. for the women employees in the state to enhance their empowerment and thereby assuring equal status in employment.

6. Implementation of all the above the policy measures to enhance the economic participation of women in Kerala needs sufficient funds. The governments at the national and state levels should allocate sufficient funds in their budgets for empowering women and to propagate the concept of gender budgeting. The institutions and other employers in public and private sectors should be then gradually entrusted to keep apart a small percentage of their income to support women workforce under them, limiting the allocation of government funds to women in the informal sector.

7. It is highly desirable to open nodal centres for women in all district headquarters of the state by the government under the support of social organizations to settle the grievances of employed women. Such nodal centres should be entrusted to co-ordinate various government departments in the respective districts and monitor the impact of gender
budgeting. Further, the centres should take the responsibility of conducting awareness programs, seminars and workshops to insist the need of gender budgeting up to the grass-root level. It is highly appreciable that the Department of Social Welfare of the state is planning to establish a gender park at Kozhikkode in near future to address the problems of women in the state.

7.7 Scope for Further Research

Since the topic is broad and inter-disciplinary a number of channels are open for further research in women employment in the service sector in Kerala. A few of such areas are mentioned below.

1. During the primary data collection it was observed that a considerable number of households have migrant men and women. The effect of migration on work participation of women in service sector in Kerala is an interesting issue for further research.

2. Women are said to be overcrowded in certain occupations in the service sector related to their gender roles in society. The validity of this statement could be explored in the context of the newly emerged jobs in service sector in Kerala. The dimensions of women employment in such sub-sectors within the service sector could be further investigated.

3. The composition and inter-class comparison of women employees in the service sector is performed in this study. It would be interesting if a comparison on the gender dimensions of employment such as wages, expenditure patterns, levels of employment etc. is performed for some of the emerging sub-sectors in service sector rather than considering only the women employees.

4. The problems of women in the informal service sector of Kerala is not much clear in the present study as the work is focused on women employment in service sector as a whole. Hence the composition and dimensions of women employment in the informal service sector needs to be further explored.