

**DYNAMICS OF EMPLOYMENT AMONG URBAN
EDUCATED WOMEN: A STUDY OF
ERNAKULAM DISTRICT**

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CHAPTER 6

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6.1 INTRODUCTION

In this chapter, the present study is summarized in the form of findings, conclusion and suggestions. These are achieved by the framework mode of study. The framework has touched all the areas like nature of employment based on education qualification, forms of employment and related professions, shift of location and employment by pull and push factors as well as problems and challenges of urban educated women related to various employment statuses. Such types of areas in the framework model are directed to find out objectives of the study. For instance, the first objective is to understand the employed urban educated women's present status in terms of nature and forms of employment in various sectors of domestic economy in Ernakulam district. This objective comes under the framework area like nature of employment based on educational qualification; forms of employment and related professions, shift of location and employment by pull and push factors. The second objective is to find out various issues related to employed urban educated women in different areas of employment and third one is to give valuable suggestions for the improvement in status of employed urban educated women in the study area. Herein, both objectives lead to framework areas as problems and challenges of urban educated women related to various employment statuses and its remedial solution are focused more in third objective. Therefore, objective based findings and its conclusion as well as suggestions are followed below.

6.2 FINDINGS ASSOCIATED WITH FIRST OBJECTIVE OF THE STUDY

Herein, first objective is to understand employed urban educated women's present status in terms of nature and forms of employment in various sectors of domestic economy in Ernakulam district. This objective is satisfied by first part of framework as it covers general profile of the respondent as well as education and employment status of the respondent in the district.

6.2.1 Findings from General profile

In primary survey, the study is directed through three taluks of Ernakulam district. Thus, the data shows that majority of the sample respondents are from Kanayannur taluk and followed by Kochi and Paravur as a part of primary survey. Considering religion and caste-wise distribution of respondents, majority of the respondents belong to Hindu religion and all types of castes are in General category which is followed by OBC, OEC and SC/ST. In addition, Christians and Muslims are included only in General and OBC categories. Then again, OBC caste is having more Muslims, whereas General caste has more Christian religion in the district. As a part of age and marital status profile, more women come under the age category of 20-35 years which is closely followed by the age category of 30-50 years in primary survey. Only minority of respondents belong to the age category of greater than 50 years. Taking the marital status of respondents, majority of them are unmarried women and they contain in age category of 20-35 years. At the same time, women who are in married category have 35-50 years of age, and it is followed by the category of 20-35 years. Almost all other marital status holders are very few in all age categories.

Family type and size of respondents are part of the district demographic nature. So in the primary survey, majority of women reside in nuclear family setup and it is followed by extended family setup. Besides, family type of women is reflected by size of the family as the study area more possesses number as 0-4 family member category, which is nearly imitated by 4-8 family member category. Only a few of them are in greater than 8 member category as part of joint family setup. The period of residence of sample respondents indicates that the duration of urban life is related to their family and employment. Herein, primary survey shows that majority of women has lived in their urban life between 1-10 years and it is followed by greater than 10 years. Dwelling status of the respondents unveils that majority of women live in their own house due to different status employment in the study area. Owned house is one of the signs of life security and financial soundness of the employed urban educated women.

The education attainment and present employment status of respondents are mutually interconnected. Of the 384 respondents, majority of women holds post-graduation which is followed by professional degree holders while the rest of them are graduates. Of the total sample respondents, majority of women are professionals and they are distributed among three categories as first in professional degree, second in post-graduation and third in degree; it is chased secondly by women who are included in associate professionals; of this category, majority of them are post-graduates and the rest are equally professional degree holders as well as degree holders. Thirdly, majority of women are in small scale services and this category is assigned by degree holders, post-graduates, and professional degree holders respectively. On the opposite side, minority representation is done by women who are craft and related trade workers and they are assigned by a few of women who are professional graduates and post-graduates. Second least category is almost equally distributed in the sales persons as well as police and excise officers. Then, again these categories are distributed in same manner by degree holders and the change has taken place with an exceptional case of a few post-graduates and professional degree holders who work as sale persons. Whereas, considering the teaching profession most women are teachers in higher education, then come high school teachers and HSST teachers as well as teachers in lower level respectively. Interestingly, this category is almost as same as small scale workers.

Considering the migration pattern, respondents show that most of the migration has taken place either from rural to urban or from urban to urban leading to increase in the number of urban employed women in the study area. Hereby, women get migration support from their house as they are ready to move to urban centres for seeking employment. Thus, considering the first migrant from the household, majority of women have migrated to urban centres by themselves along with their higher education and strong desire for employment. Likewise, among the dependent migrated categories, majority of them are motivated by their parents followed by husbands and only a few have migrated by other persons. At

the same time, the accompanying migrants from household depicts that employed urban educated women have been self-confident to migrate to urban areas for their livelihood due to attractive employment opportunities rather than other accompanying agents. Moreover, majority of women employed in urban centres get the information regarding their job by their own merit in the form of higher educational qualification rather than from friends, relatives or neighbors and advertisements respectively.

As being part of employment in urban areas, women confront shift in employment from previous employment and unemployment statuses. Therefore, majority of women who confront the shift have been previously unpaid women who possess professional degrees and post-graduation. Very notably, a few of them are coming from self-employment and family business with the same respective educational qualification. Besides, majority of women are shifted from private sector to private sector. Hence, majority of the shift take place in employment for unpaid family members and they are transformed from unemployed to employed category. On the other side, for the sectoral shift in employment, majority of employed urban educated women meet the shift to public sector employment as they have been working previously in either private sector or have not been working at all. Only few of self-employed are able to shift to public sector. In case of private sector, majority of women shift from those who haven't been working and those who have been working in other areas of private sector. Only a few of them shift from public sector or self-employed to private sector. Almost similar kind of employment shift has happened for respondents to co-operative sector from other sectors. Some of the respondents have shifted to self-employment from private sectors and unemployed sections. Herein, majority of women shift from private sector to private sector. This shows that majority of employment opportunities are available in private sector for educated urban women in the district.

Considering the change in income of respondent from previous employment status to present employment status, majority of women come under income category of less than ₹ 25000 and is chased by ₹ 25000-50000, and they come from not applicable category and less than ₹ 25000 respectively. Such type

of conditions of women indicate that majority of them have been either unemployed in previous job or are first time job seekers, and as a result, their income level has improved more in between less than ₹ 25000 and ₹ 25000-50000 rather than other income level improvement. So, there is a positive relationship between monthly income of previous job and present monthly income. Ultimately, drastic improvement happened in income level of employed urban educated women as compared to previous level income.

The push factors of migration are another crucial thing in determining the urban employment of women. Notably, therefore, outcome of table highlights that for marriage to an urban dweller, migration count is more from rural to urban and urban to urban for the negative response while for positive response migration happens more from rural to urban than urban to urban. Similarly, educational needs of children is another factor for which migration count is more from rural to urban than urban to urban for negative response and as for positive response, migration happens more from rural to urban than urban to urban. While considering the earning of higher or supplementary income as a push factor, most of the migration happens from rural to urban than urban to urban for the positive response and for the negative response, migration is more from rural to urban than urban to urban. Noticing the geographical location of family members as a push factor, the pattern of migration more happens from rural to urban than urban to urban for the negative response and for the positive response, migration is more from rural to urban than urban to urban. In addition, the burden of debt makes its own role more in migration as it happens from rural to urban than urban to urban for the negative response as for the positive response, migration is more from rural to urban than urban to urban in the study area.

Conversely, the pull factors of migration indicate that majority of women migrate due to attraction of urban area and attractive wages and migration count is more from rural to urban than urban to urban for the negative response while for the positive response, migration happens more from rural to urban than urban to urban. At the same time, for availability of better infrastructure facilities, migration

count is more from rural to urban than urban to urban for the negative response as for positive response, migration happens more from rural to urban than urban to urban. Another thing is passion for favorite job, which makes migration more from rural to urban than urban to urban for the positive response and for the negative response, migration happens more from rural to urban than urban to urban. As a part of getting social infrastructure facilities for better choices for higher education lead to migration which happens more from rural to urban than urban to urban for the negative response while for positive response, migration is higher from rural to urban than urban to urban. Moreover, for the purpose of earning attractive social status and a higher level of family well-being, migration takes place more from rural to urban than urban to urban for the positive response as for the negative response, migration happens more from rural to urban than urban to urban.

While considering marriage to an urban dweller in terms of push factor which causes migration, of the total sample respondents, only 60 (15.63 per cent) women belong to this type of migration and they are distributed as professionals, and are equally shared by small scale service as well as teachers. At the same time, such type of migration has taken place among police and excise officers, craft and related trade workers at very little rate. Educational needs of children as a push factor is the reason for migration of 104 (27.08 per cent) women out of the total respondents and they are apportioned by associate professional, teachers, senior officials or managers, and also small scale services respectively. At the same time, craft and related trade workers do not come under this type of migration. Necessity of higher income as a push factor is the reason for migration of 244 (63.54 per cent) women out of the total respondents and they are assigned as professionals, associate professional and small scale service. Only a few of them belong to craft and related trade workers and technicians. Geographical location of family members as a push factor is the reason for migration of 119(30.99 per cent) women of the total respondents and they are distributed as professionals, and are equally shared by teachers as well as small scale service and associate professional. Least number comes under police and excise officers, as well as craft and related trade workers. Finally, economic debt as a push factor is the reason for migration of

123(32.03 per cent) women and they were diversified by associate professional, professional and small scale services respectively. Least come under craft and related trade workers and police and excise officers. Other reasons (inner urge for self-independence and seeking of experience) as push factor for migration is expressed by 57(14.84 per cent) women of the total respondents and they are distributed associate professional, professionals, small scale services respectively. Unlikely, craft and related trade workers as well as clerical workers do not come under this.

When the attraction of urban area is viewed as a pull factor for migration, of the total sample respondents, only 31.77 per cent of women belong to this type of migration and they are distributed as professionals, associate professional and are equally shared by small scale service as well as clerical works. At the same time, such type of migration takes place among police and excise officers, craft and related trade workers at a little rate. Attractive wages as pull factor is the reason for migration which stated 30.46 per cent of women of the total respondents and they were professionals, associate professional, teachers and senior officials or managers respectively. At the same time, least category comes under craft and related trade workers, police and excise officers, salespersons and accountants and they equally share this type of migration. Availability of better infrastructure as a pull factor is the reason for migration of 41.67 per cent of women of the total respondents and they are professionals, teachers and associate professional. Only a few of them belong to salespersons and craft and related trade workers are not a part of the migration .Take the passion for favorite job as a pull factor for migration, of the total sample respondents, only 46.88 per cent of women belong to this type of migration and they are professionals, teachers and associate professional. At the same time, such type of migration is few in craft and related trade workers and salespersons. Better higher educational opportunities as a pull factor is the reason for migration of 14.84 per cent of women and they are professional and are equally shared by small scale services and accountants respectively. Whereas, salespersons and clerical workers, who come under this

type of migration, are very few in number and so does the craft and related trade workers as well.

Attractive social status as a pull factor is the reason for migration of stated 58.59 per cent of women of total respondents and they are professionals, associate professional and teachers. Only a few of the craft and related trade workers and salespersons take part in this type the migration. Considering higher level of well-being as a pull factor for migration, of the total sample respondents, only 50.52 per cent of women belong to this type of migration and they are associate professional, professionals and teachers. At the same time, such type of migration takes place only at a few rates among craft and related trade workers and salespersons. Other reasons (inner urge for self-independence and seeking of experience) as pull factor for migration which is expressed by only 13.02 per cent of women of the total respondents and they are small scale services, associate professional, professionals, respectively. Unlikely, craft and related trade workers and police and excise officers are very few in numbers.

As far as concerning external pressures in choosing current job, majority of women (33 per cent) respond with disagree to the inability to find suitable job, the second majority of women (32.29 per cent) respond with disagree to familial pressure and third majority of women (28.91 per cent) respond with disagree to the proximity to residence when fourth majority of women (27.60 per cent) respond with disagree to lack of alternatives. Though, on the opposite side, majority of the women are in agree category following lack of alternatives (23.69 per cent), proximity to residence (22.92 per cent), familial pressure (19.27 per cent), and inability to find suitable job (18.75 per cent) respectively.

Personal savings of respondents reveals the fact that majority of women (70.83 per cent) have got any others (capital market knowledge for investment in mutual funds, shares and securities). Second majority of women (70.05 per cent) are not member of traditional savings methods like chit funds or kuries. At the same time, employed urban women followed provident fund (65.10 per cent), LIC (61.97 per cent), bank deposits for saving (50.52 per cent). Considering

investments made by respondents it is revealed that most of the respondents have low investment in terms of rent from buildings or other property (7.03 per cent), interest earnings from deposits (6.77 per cent) as well as investments in bonds, debentures and shares (3.65 per cent). This is because of the subsistence level of income from the present job.

6.3 FINDINGS RELATED TO THE SECOND OBJECTIVE OF THE STUDY

Second objective is to find out various issues related to employed urban educated women in different areas of employment which is touched by second part of the framework as it examines the areas like perception regarding underemployment, employee's benefits and facilities based issues of employed urban educated women and workplace environment of urban educated women and its connected issues.

Taking into account employed urban educated women's perception regarding underemployment it is disclosed that majority of women choose their job irrespective of their qualification (61.45 per cent). Conversely, only 38.54 per cent of women has got job according to their qualification. This shows the gravity of underemployment among employed urban educated women.

When considering perception of employed urban educated women for doing a low paid job it is reveals that they want to have a deserving work status yet they are forced stay back at low salaried jobs. Therefore, more of women agreed that they are doing low paid job though they want to have higher job status. Thus, test already has shown the relationship between an individual's perception of doing a low-paid job and the want to raise self-esteem in their workplace.

Assessment of underemployment of respondents in terms of education has showed that of the total respondents, majority of employed urban educated women hold required qualification as degree but of the total respondents, many have higher educational qualification like post-graduation (arts and science and professional post-graduation). Hence, there exists a negative relationship between job's required qualification and respondent's education level.

Taking into account the extent of perceived job security, of the total respondent, majority of women are in secure state and neutral state respectively when their present job is concerned. Remaining women are either in a highly insecure or highly secure state. Only a few of them are in state of insecurity. When concerning to job security and sectoral distribution of women as workforce, majority of them who have high job security belong to private sector (68.75 per cent) and is followed by public sector (22.39 per cent). Of private employees, majority of them have secure job status (35.61 per cent), following neutral status (34.09 per cent) and highly insecure state (15.90 percent). At the same time, of the public sector employee, majority of them have secure job status (38.37 per cent) as well as highly secure status (27.91 percent). Thus, majority of them are involved in secure jobs both in private and public sector respectively.

Taking into account respondent's occupation and job security, majority of women (36.45 percent) work in secure job as per designation which is followed by neutral status holding women (27.86 per cent), highly insecure (15.36 per cent), highly secure (12.24 per cent) and insecure women (8.07 per cent). So there exists relationship between an individual's employment (job designation) and perceived job security. Thus, majority of women prefer to do their work as professionals, which is followed by associate professionals, teachers and small scale workers. At the same time, small scale workers, teachers and professionals are in highly insecure employment. In the case of job security and nature of work, majority of the women are secure, neutral and highly secure workers in permanent employment whereas minorities are contract employees who are highly insecure. Most of the highly insecure and insecure workers are either contract employees or temporary workers. There exists significant relationship between perceived job security and nature of work.

As taking job security and satisfaction with social security benefits, more women (36.46 per cent) are in secure jobs, which are shared by more satisfied persons (38.57 per cent) and followed by highly satisfied persons (25.71 per cent) with social security benefits. Whereas, 15.36 per cent of women hold insecure jobs, which are shared by dissatisfied (44.07 per cent) as well as highly dissatisfied

(35.59 per cent) persons. There exists relationship between employed urban educated women's perceived job security and social security benefits available to them. As we notice work timings and job security, women have working time (81.25 per cent) in between 8-16 hours as part of secure, neutral, insecure and highly secure jobs. While taking the length of leisure time and job security, majority of women have secure job with their leisure time less than 30 minutes and it is followed by leisure time between 30 and 45 minutes. Considering years of experience and job security of employed urban educated women, most of them have <2 years of experience and it is followed by 2-8 years' experience. Whereas, majority of women who are in secured job have 2-8 years' experience.

Considering, overtime benefits of the respondents, 54.42 per cent employed urban educated women do not have any overtime, 31 per cent women follow the overtime without pay and 14.58 per cent women come under the overtime with pay. As concerning overtime and impact on health of the women, majority of them (58.13 percent) have overtime and they are separated by with pay (16.87 per cent) and without pay (41.25 per cent) as they face different health issues like muscle pain and injury, allergies, ophthalmic issues, stress, hypertension, migraine, back pain, pulmonary issues, fatigue etc. Thus, working overtime has an influence on women's health status even though 41.87 per cent of the women have health issues even without any overtime. Taking into account overtime work and perceived job security of employed urban educated women, majority of the women have mean overtime in between 1.38 hours and 1.81 hours according to job security. So, there is no relationship between overtime work and perceived job security among employed urban educated women. In addition, majority women have average 1.58 hours as part of their overtime irrespective of job security.

While, looking into hourly overtime wages and perceived job security of employed urban educated women it is seen that there is not much difference between employed urban educated women's perceived job security and their average hourly overtime wages. In addition, the majority of women do not have much difference in overtime wages (113.26 Rupees) irrespective of job security.

Noticing, overtime working hours and nature of job of the employed urban educated women, majority of them have mean overtime in between 1.41 hours and 1.67 hours according to the nature of job. Therefore, majority women have an average of 1.58 hours as a part of their overtime working hours irrespective of nature of job. Therefore, in the case of employed urban educated women there is significant difference between overtime working hours and nature of job. As far as concerning overtime wages and nature of job of employed urban educated woman it is revealed that there is not much difference between employed urban educated women's overtime wages and nature of job. In addition, majority of women haven an average overtime wages of 113.26 rupees irrespective of nature of job. Concerning overtime working hours and sector of employment of employed urban educated women it is revealed that there is no significant difference between overtime working hours and sector of employment (public, private, co-operative and self-employed sectors). In addition, majority of women have an average of 1.58 hours as part of their overtime working hours irrespective of the sector of employment. Taking into account overtime wages and sector of employment (public, private, co-operative and self-employed sectors) of employed urban educated women it is revealed that there is no significant difference between overtime wages and sector of employment. In addition the majority of women have overtime wages around 113.26 rupees irrespective of nature of job.

While noticing job security and annual increment, majority of women (74 per cent) have annual increment and they are distributed by secure (40.14 per cent), neutral (26.76 per cent), highly secure (14.79 per cent), highly insecure (9.85 per cent) and insecure (8.45 per cent) jobs. Therefore, majority of women have annual increment in secure job which is followed by neutral (the women who are not satisfied in the increment of salary/wages) and highly secure job. Notably, annual increments in wages across various sectors of employment among employed urban educated women indicate that there is no significant difference among women who confront annual increment in respect of different sectors of employment.

Taking into account job security, nature of work, and provident fund benefits, employed urban educated women, (63.02 per cent) have provident fund

benefits as they are in more secure jobs and rest of them (37 per cent) do not have any benefits at workplace. Of the total respondents, majority of women (76.33 per cent) work in permanent job with provident fund benefits; of this category most of them have secure job. At the same time, contract (67.19 per cent) and temporary (54.67 per cent) jobs are not contained in these benefits; of these categories most of them have highly insecure jobs. At the same time, women (32.81 per cent) who are in contract job with provident fund benefits have a more secure job. Moreover, women (45.33 percent) who have temporary job enjoy provident fund benefits as they have a more secure job.

While indicating job security, nature of work, and gratuity benefits of employed urban educated women at workplace, majority of women (64.54 per cent) do not have gratuity benefits as women are more neutral as well as secure and rest of them (36.46 per cent) have gratuity benefits. While, women (52.24 per cent) in permanent job enjoy gratuity benefits; of this category most of them have more secure job, and contract (93.75 per cent) and temporary (89.33 per cent) jobs are not included in these benefits; of these categories, most of them have highly insecure job. At the same time (6.25 percent) women have contract jobs with gratuity benefits and (10.7 per cent) women have temporary job with gratuity benefits.

Considering job security, nature of work and insurance coverage of employed urban educated women at workplace, majority of women (52.86 per cent) have insurance coverage while rest of them (47.13 per cent) do not have any insurance coverage. Of the total respondents, majority of women (65.71 per cent) who work in permanent job enjoy insurance coverage, and rest of them (34.28 per cent) fail to enjoy such benefits; of this category most of them have secure job. At the same time, women (70.31 per cent) who have contract job do not have any insurance coverage as they are in highly insure job. Moreover, women (69.33 percent) who have temporary job do not have any insurance coverage as they have a highly insure job.

While noticing job security, nature of work and festival bonus payments of employed urban educated women, majority of women (60.93 per cent) do not have festival bonus payments as women are more neutral as well as secure and rest of them (39.06 per cent) have festival bonus payments. While, women (53.06 per cent) in permanent job enjoy festival bonus payments; of this category, most of them have more secure job, and contract (85.93 per cent) jobs and temporary (85.33 per cent) jobs are not included in these benefits; of these categories, most of them have highly insecure job. At the same time, women (14.06 per cent) who have contract job enjoy festival bonus payments and women (14.66 percent) who have temporary job enjoy festival bonus payments.

Taking into account job security, nature of work, and pension benefits of employed urban educated women, majority of the women (81.25 per cent) do not have pension benefits as women have secure as well as neutral jobs and rest of them (18.49 per cent) have pension benefits. While women (72.65 per cent) in permanent job do not enjoy pension benefits; of this category, most of them have more secure jobs, and contract (98.44 per cent) and temporary (96 per cent) jobs are not included in these benefits; of these categories, most are highly insecure jobs. At the same time, women (1.56 per cent) who have contract job enjoy pension benefits and women (4 percent) who have temporary job relish pension benefit.

While assessing job security, nature of work and entitlement to casual leave of employed urban educated women, the majority of women (77.34 per cent) have causal leave benefit as they are more secure and rest of them (22.66 per cent) do not have causal leave benefit. While (81.63 per cent) women are there in permanent job with causal leave benefits; of this category, most of them have more secure jobs, and contract (64.06 per cent) and temporary (74.67 per cent) jobs are included in these benefits; of these categories, most of them have secure job. At the same time, (35.95 per cent) women do not have contract job with causal leave benefit and (25.33 per cent) women do not have temporary job with causal leave benefit as both of them are highly insecure.

Notifying job Security, nature of work, and entitlement to sick leave of employed urban educated women, majority of women (60.94 per cent) have sick leave benefit as they have more secure job and rest of them (39.06 per cent) do not have sick leave benefit. While, (70.61 per cent) women are in permanent job with sick leave benefits; of this category, most of them have secure jobs. Contract (57.81per cent) jobs having women do not enjoy sick leave benefit because of being more highly insecure job and temporary (54.67 per cent) jobs also fail to enjoy sick leave benefit as they equally share secure as well as neutral. At the same time (42.18per cent) women have contract job with sick leave benefit and (45.33 per cent) women have temporary job with sick leave benefit.

Iterating job security, nature of work, and entitlement to earned leave employed urban educated women, majority of the women (64.06 per cent) have not earned leave benefit as women have secure jobs and rest of them (35.94 per cent) have earned leave benefit. While, (63.47 per cent) women are in permanent job without earned leave benefits; of this category, most of them have secure jobs, and contract (82.81 per cent) and temporary (82.67 per cent) jobs are not included in these benefits; of these categories, most of them have highly insecure job. At the same time, (17.18 per cent) women have contract job with earned leave benefit and (17.13 per cent) women have temporary job with earned leave benefit. Indicating job security, nature of work, and entitlement to leave on festivals and national holidays of employed urban educated women, majority of women (60.68 per cent) have leave on festivals and national holidays as women have more secure job and rest of them (39.32 per cent) have no leave on festivals and national holidays. 56.12 per cent of women are in permanent job with leave on festivals and national holidays; of this category, most are more secure jobs and (50 percent) contract employees have these benefits and remaining of them do not enjoy such benefits due to more highly insecure jobs. Whereas, (52 per cent) temporary jobs are included in these benefits; of this category, most of them are in secure job and rest of them (48 per cent) do not enjoy such benefits due to highly insecure jobs.

Unveiling job security, nature of work, and eligibility for pay according to pay commission recommendations of employed urban educated women, majority of women (67.45 per cent) have no eligibility for pay according to pay commission recommendations as women are more equally share secure as well as neutral jobs and rest of them (32.55 per cent) have eligibility for pay according to pay commission recommendations. While, women (65.92 per cent) are in permanent job without eligibility for pay according to pay commission recommendations, of this category, most of them have equally shared both secure jobs and neutral job. Similarly, contract (87.50 per cent) and temporary (88 per cent) are not included in these benefits; of these categories, most of the women have highly insecure jobs. At the same time, women (12.50 per cent) have contract job with eligibility for pay according to pay commission recommendations and women (12 per cent) have temporary job with such benefits.

Indicating job security, nature of work and punishments at workplace, majority of women (51.82 per cent) do not come under punishments as they have secure jobs and the rest of them (48.18 per cent) have punishment with more secure jobs. While, women (53.88 per cent) are in permanent employees without punishments as they have secure job and rest of them (46.12 per cent) confront the punishments with secure job. At the same time, majority of women in contract job (57.81 per cent) face punishment as they are more in highly insecure jobs and remaining of them (42.19 per cent) do not have any punishments as they are in secure jobs. Similarly, temporary job (53.33 per cent) do not suffer any punishments as they equally have secure and neutral jobs and remaining of them (46.67 per cent) confront punishments as they have highly insecure jobs. Notably in the matter of job security, nature of work, and wage deduction, majority of women (67.97 per cent) do not come under wage deduction as they are more in secure jobs and rest of them (32.03 per cent) have wage deduction because of more secure jobs. While, women (75.51 per cent) are in permanent job without wage deduction as they have secure job the rest of them (24.49 per cent) confront wage deductions though they have secure job. At the same time, majority of women in contract job or employment (53.12 per cent) confronts wage deduction as they

have highly insecure jobs and remaining of them (46.87 per cent) do not face wage deduction as they have neutral jobs. Similarly, temporary employment (61.33 per cent) do not face wage deduction as they equally have secure and neutral jobs and remaining of them (38.67 per cent) have wage deduction as they are in highly insecure jobs.

Assessment of job security, nature of work, and suspension of workers, reveals the fact that majority of women (69.27 per cent) do not face suspension as they have secure jobs and rest of them (30.73 per cent) face suspension though they have secure jobs. While, women (64.89 per cent) are in permanent employment without suspension as they have secure job and rest of them (35.10 per cent) confront the suspension with secure job. At the same time, majority of women are in contract employees (78.13 per cent) do not confront any suspension as they have more in highly insecure jobs while remaining of them (21.88 per cent) have suspension as they are in neutral jobs. Similarly, temporary employees (76 per cent) do not have suspension as they are more in secure jobs and remaining of them (24 per cent) have suspension as they are in highly insecure jobs.

As far as the job security, retrenchment of workers and nature of work are concerned (permanent), majority of women (93.46 per cent) do not confront any retrenchment as they work in secure permanent job (43.75 per cent) and followed by neutral permanent job (25 per cent). Remaining, of them have retrenchment (6.53 per cent) even though they are included in secure permanent job (42.79 per cent) and are followed by neutral permanent job (28.82 per cent). Thus, majority of women who stay back in secure permanent job do not confront retrenchment of their work compare to other nature of job and job security. Take into account the satisfaction of employed urban educated women at workplace atmosphere, the responses are distributed by strongly agree, agree, neutral, disagree and strongly disagree. Of the five responses, majority response contain in agree status with safety of employees, care and respect from peer groups, physical comfort at work, respect from superiors, satisfaction with working hours, and satisfaction with

transport facility. While, exceptional cases come by disagree with comparability of wages, reasonability of allotted work and followed by neutral with fair wages.

By taking discrimination with regard to wages, of the total respondents, majority of women work in permanent job category and their types of discrimination are distributed as very low discrimination (52.65 per cent), low discrimination (23.26 per cent), moderate discrimination (18.37 per cent) and high discrimination. Secondly, the women working in temporary job face different types of discrimination as high discrimination (37.33 per cent), moderate discrimination (36 per cent), very low discrimination (17.33 per cent) and low discrimination (9.33 per cent). Whereas, in the case of contract job, discrimination is separated by high discrimination (42.19 per cent), moderate discrimination (34.37 per cent), low discrimination (15.62 per cent), and very low discrimination (7.81 per cent). Thus, majority of women are working in permanent job with low discrimination compared to other nature of work. At the same time, contract and temporary jobs faced same level of high and moderate discrimination respectively. However, women who have contract job confront high discrimination compared to temporary job. As far as concerning on perception about overall discrimination among employed urban educated women, permanent employment have low discrimination (31.83%) which is chased by very low discrimination (24.08%). Similarly, temporary employment comes under the low discrimination (38.67%) which is followed by moderate discrimination (30.67%). While, contract employment confront moderate discrimination (35.94%) and it is imitated by high discrimination (28.13 %) at the workplace.

Indicating overall improvement due to job among employed urban educated women, responses are distributed by strongly agree, agree, neutral, disagree and strongly disagree. Of the five responses, majority response contain in agree status with better position in society, increase in living standard, better position in family, improved financial status, and greater saving. Whereas, exceptional majority responses come from disagree with improved asset and it is followed by neutral response with improved health. As taking satisfaction score and perceived job security, employed urban educated women have highly

secured jobs with mean score of satisfaction 23.8, secured job with mean score of satisfaction 22.09, neutral job security with mean score of satisfaction 20.17, insecure job with mean score of satisfaction 17.45 and also highly insecure job with mean score of satisfaction 16.14, and the total mean score of satisfaction 20.48 regarding the perceived job security. Therefore, there exists significant difference between the levels of satisfaction score and perceived job security.

While considering the satisfaction score and monthly income of employed urban educated women, for the women who come under monthly income of less than ₹ 25000 the mean score satisfaction is 19.16, for the women who have monthly income of ₹ 25000-50000 mean score satisfaction is 21.13, women with monthly income of ₹ 50000-100000 have the mean score satisfaction 24.33, and for those who have greater than ₹ 100000 mean score of satisfaction is 27 and the total satisfaction score is 20.48. Hence, there exists significant difference in satisfaction score between various levels of average monthly income of respondents. So, there is a proportional relationship between satisfaction score and monthly income. In addition, there is difference in mean score of satisfaction as the income increases from lower level to high level income among the employed urban educated women in the study area.

Taking into account the satisfaction score and nature of job, employed urban educated women engaged permanent jobs have a mean score of satisfaction 21.61, for those who are engaged in temporary job mean score of satisfaction is 18.99, and workers who are engaged in contract jobs have mean score of satisfaction 17.89, and the total mean score of satisfaction is 20.48. Therefore, there exists significant difference between levels of satisfaction experienced by individuals having different nature of job. While considering satisfaction score and impression about social security measures, employed urban educated women enjoy social security measures with mean score of satisfaction like highly satisfied score 22.66, neutral score 21.58, satisfied score 21.25, dissatisfied score 18.90 and highly dissatisfied score 16.33, and the total mean score 20.48. Therefore, there exists significant difference between levels of satisfaction score experienced by individuals having different levels of

impression about social security measures implemented in workplace. It means that satisfaction score of employed urban educated women increase as number of social security measures increases at work place.

While noticing satisfaction score and feeling of discrimination, employed urban educated women suffer the feeling of discrimination with mean score of satisfaction like high level discrimination with satisfied score 15.19, moderate level of discrimination with satisfied score 19.02, low level of discrimination with satisfied score 21.18, very low level of discrimination with satisfied score 23.03 and the total mean score 20.48. Therefore, there is a significant difference between levels of satisfaction experienced by individuals having different levels of perceived workplace discrimination. It means that satisfaction score of employed urban educated women increases as level of discrimination decreases at work place. Coming across betterment score and perceived job security, employed urban educated women are engaged in highly secured jobs with mean score of betterment 25.00, secured job with mean score of betterment 22.51, neutral job security with mean score of betterment as 19.95, insecure job with mean score of betterment as 16.71 and also highly insecure job with mean score of betterment as 13.95, and total mean score of betterment as 20.32 regarding perceived job security. Therefore, there exists significant difference between levels of betterment score experienced by individuals having different levels of perceived job security.

Taking the betterment score and monthly income of the employed urban educated women, those who come under the monthly income of less than ₹ 25000 have mean score of betterment 17.36, the women who have monthly income of ₹ 25000-50000 have a mean score betterment 22.79, the women who have monthly income of ₹ 50000-100000 have a mean score betterment 26.67, and the women who have monthly income of greater than ₹ 100000 have a mean score of betterment 31.50, and the total satisfaction score is 20.32. Therefore, there exists significant difference between the levels of betterment experienced by individuals having different levels of monthly income. It means that there is a proportional relationship between the betterment score and monthly income. In addition, there is

difference in mean score of betterment as the income increases from lower level to high level income among the employed urban educated women. Taking into account betterment score and nature of job, the employed urban educated women are engaged in permanent jobs with mean score of betterment 22.52, workers who are engaged in contract jobs have mean score of betterment 16.75, and those who are engaged in temporary job have the mean score of betterment 16.19, and the total mean score of betterment is 20.32. Therefore, there exists significant difference between the levels of betterment experienced by individuals having different nature of job.

While considering betterment score and impression about social security measures, employed urban educated women enjoy social security measures with mean score of betterment like highly satisfied score 22.88, satisfied score 22.02, neutral score 20.00, dissatisfied score 17.72 and highly dissatisfied score 13.75 and the total mean score 20.32. Therefore, there exists significant difference between levels of betterment score experienced by individuals having different levels of impression about the social security measures implemented in workplace. It means that betterment score of employed urban educated women increases as number of social security measures increases at work place. Indicating the betterment score and feeling of discrimination, employed urban educated women have the feeling of discrimination with mean score of betterment like high level discrimination with betterment score 14.93, moderate level of discrimination with betterment score 19.70, low level of discrimination with betterment score 20.72 and very low level of discrimination with betterment score 22.58, and the total mean score 20.32. Therefore, there exists significant difference between levels of betterment score experienced by individuals having different levels of perceived workplace discrimination. It means betterment score of employed urban educated women increases as the level of discrimination decreases at work place.

6.4 SUGGESTIONS

As per the study, third objective is to give valuable suggestions for improvement in status of employed urban educated women in the study area. This

is satisfied by findings related to first and second objectives of study. Therefore, most important suggestions related to policy implication are followed below:-

1. For the improvement of physical and mental health of women, employer should ensure adequate break time and leisure time in between the work. As a result, workload can be reduced and an increase in productivity can occur among employees at workplace. Moreover, reduction of higher workload will lead to taking care of family well-being and employees can manage their working time in a pleased manner. Therefore, every employer should be aware about the proper implementation of leisure time at workplace for the sake of both parties in all areas of employment.
2. To reduce the physical and mental stress of employees at workplace, firm should introduce various programs related to stress releasing and also implement more safety measures without any discrimination. In addition, firms should ensure facilities for proper time management and transportation to ensure effective participation of employees without physical and mental impediments at workplace. Likewise, employees can then manage their late night work, shifting of work, huge work pressure and proper association of family life as well as work life. Such type of action from the part of firms may lead not only to the reduction of all types of stress but also to the assurance of proper healthy arrival of employees as well as the creation of friendly work environment at workplace. Along with these, firms can save productive time and money as well as avoid obstacles behind transportation.
3. To ensure minimum wage to employees by proper implementation of labour laws in each workplace. For this task, government authorities should conduct frequent monitoring activities in each firm according to respective of nature and forms of employment. Gradually, these efforts from the part of concerned governmental authorities can reduce problem of low wage and exploitation at firms in terms of gender wise discrimination of wage, education wise discrimination and experience wise discrimination at

workplace. Moreover, co-operation of Labour Commission, Human Right Commission and Women Commission and other law maintaining authorities can reduce all types of exploitation in firms against the employed urban educated women at workplace.

4. By support of all types of law maintaining governmental bodies, right of employed urban educated women can be protected as they face the problems like low wages/salary, lack of break time, lack of leisure time, overload of work ,gender wise discrimination, lack of transport facilities, lack of infrastructure facilities and physical and mental abuse by employer/management. Similarly, those concerned governmental authorities should ensure minimum working days/ hours to avoid work pressure and to maintain personal as well as working life of women employees. Finally, it is the tasks of governmental authorities to get ride off problems of unemployment, lack of job security, bottleneck of appointment as well as promotion, and decline of employment opportunities irrespective of nature and forms of employment in the district. Besides, women get proper self-esteem as they confront different sectoral employment according to their educational qualification and experiences.
5. Considering social security measures and leave facilities provided by employer/management, concerned governmental authorities should check whether employed urban educated women get those facilities from concerned firm in proper manner according to their nature and forms of employment in urban centres of district. Such types of efforts assure the social wellbeing of women as they indulge in different unforeseen situations of life related to family and society. Therefore, authorities must give proper awareness programs about right of employees related to various social security measures and leave facilities.
6. To avoid underemployment and job mismatch among employed urban educated women, authorities should ensure whether those women employees are placed in their job based on required qualification or over qualification.

Such types of monitoring implemented by employer/management may aid the women to get ride off the underemployment and also channelize those women workforce in proper areas by creating suitable employment opportunities and their data bank in respective nature and forms of employment. Similarly, concerned authorities should use the mass media support to inform various characteristics of their favorite jobs according to availability of employment respective of its nature and forms. These will help employed urban educated women to avoid job mismatch to a certain extent in urban centres of district.

7. For permanent solution to wipe out underemployment and job mismatch among employed urban educated women, policy implementations should direct the creation of employment opportunities by co-operation of both private and public parties according to nature and forms of employment in the domestic economy. Such policy implications not only clear out underemployment and job mismatch but also reduce unemployment among urban educated women in the district. Besides, proper policy implication for urban educated women may lead to hike of self-esteem and self-reliance as they are willing to do different jobs in regard to nature and forms of employment.
8. To revamp existing policies and programs associated with urban educated women for utilization of their workforce in productive employment activities. At same time, if those current policies and programs are not enough to solve the issues of women, then make adequate changes and also provide new policies and programs connecting to employment and welfare according to their education attainments and nature and forms of employment in district. Such type of efforts may help the women to take proper decision in terms of shifts from rural to urban as well as urban to urban for seeking different employment opportunities and also they get family support to do their job in various sectors of economy.

6.5 FURTHER AREA OF RESEARCH

- ❖ The present study is focused only on the employed urban educated women in Ernakulam district. So, the study can be extended to other urbanized districts of the Kerala. As result, the various districts wise comparison is possible as regarding the issues of employed urban educated women in the state.
- ❖ The present research work take into account the degree plus employed urban female population in Ernakulam. Thus, the study can be extended into each individual age category among the female work population of the district as well as other districts of the state.
- ❖ Another research scope of the present study is the rural and urban comparison of the issues among the employed educated women (Those who hold degree plus educational qualification) in the state.

6.6 DISCUSSION RELATED TO FINDINGS

The General profile of Ernakulam district communicates the idea of blending socio-religious and cultural environment as majority of respondents belong to Hindu religion and all types of castes are there in General category which is followed by OBC, OEC and SC/ST. In addition, Christians and Muslims are only included in General and OBC categories. Then again, OBC caste is more in Muslim, whereas General caste is more in Christian religion in the district. District demographic structure contains more young women than middle young age women with majority being in the age category of 20-30 years and the presence of more unmarried women shows the mobility of employment or human labour to various sectors of domestic economy without bottleneck from family to a certain extent. The family type and size of respondents are the components of district demographic nature. Thus, family habitants show gradual changes in terms of transformation from joint family to nuclear family system by the reduction of family size due to present socio-economic conditions as well as demographic transitions that have taken place in the Ernakulam district in different decadal

census of India and it will be continued to next decades. It also reveals that deterioration of joint family system and culture shift in terms of extended to nuclear family setup by the predominance of urbanization and demographic transition in study area.

Period of residence of sample respondents is inferred that employed urban educated women has lived either for less than 10 years or for more than 10 years in district as they are contained in the clutches of urbanization for doing employment and also follow their urban life. Therefore, they are known as employed urban educated women in study area which is characterized by faster urbanization process that contains as general phenomenon. Likewise, dwelling status of the respondents notices that ownership of house give more power and role to employed urban educated women not only in the family but also outside of the family. The education attainment and present employment status of respondents reveal the fact that majority of women holds post-graduation and many others are professional degree holders and their job opportunities are in private sector oriented jobs as professionals as well as associate professionals and small scale services respectively. On the opposite side, opportunities from service sector like education has limited access and their prospects come down day by day. Higher educated urban women more engaged in sale services show the job mismatch in required qualification for job and their over qualification.

Taking into account the migration pattern of respondents, it is arrived at the fact that majority of women are willing to migrate to more urban centers rather than to rural areas for getting attractive employment and pay to maintain the decent standard of living as well as to empower themselves both inside and outside the family life. Through this migration, they search for more familial and societal acceptance in terms of financial independence and making of their own carrier. In short, majority of women are migrated by their own intrinsic motivation which is backed by their higher educational qualifications and are also chased by extrinsic motivation of family members, friends as well as others. At the same time, accompanying migrants from household reflect the fact that majority of employed urban women indicate signs of empowerment by support of their educational

qualifications and enormous employment opportunities in urban centres of district. In addition, majority of women who are employed in urban centres get information regarding their job by their own merit compare to external supportive factors which indicate the employability of employed urban educated women for getting suitable employment.

Notably, women confronting shift in employment from previous employment and unemployment statuses, infer that urban employment opportunities clear out the problem of educated unemployment among women who seek employment opportunities in urban centres when they want to shift to urban centres along with their academic qualifications. On the other side, sectoral shift in employment has arrived at the fact that majority of unemployed women are employed due the plethora of employment opportunities in urban centres of district. Here, also dominant role of private sector is highlighted as it provides employment opportunities for those educated women who have migrated from various sectoral employment areas. Conversely, among urban educated women, roles of public sector and other sector are very limited when it comes to providing employment opportunities in the district. While considering the change in income of respondent from previous employment status to present employment status an inference is derived that majority of employed urban educated women maintain average income status as they are in between less than ₹ 25000 and ₹ 25000-50000 when compared to previous level of employment.

Interestingly, push factors of migration which is a crucial thing in determining urban employment of women, arrive at a conclusion that majority of women migrate from rural to urban to earn a higher or supplementary income and it is followed by burden of debt as well as geographical location of family members. Whereas, urban to urban migration of women take place for the earning of a higher or supplementary income and it is followed by reasons like geographical location of family members, educational needs of children, and burden of debt respectively rather than others. In both cases the dominant reasons are need to earn a higher or supplementary income as well as the burden of debt and geographical location of

family members. Moreover, the majority of women want to improve their standard of living in terms of better income, housing by change in location, and the financial independence and these are common reasons for rural to urban and urban to urban migration as part of employment in district. In each individual the reasons behind pull factors of migration are the necessity of higher income followed by economic debt as well as geographical location of family members. Besides, reasons behind push factors of migration are marriage, education needs for children, necessity of higher income, geographical location of family members and economic debt. And other reasons (inner urge for self-independence and seeking of experience) are distributed by professionals, associate professionals, and small scale services. On the opposite side, major reasons behind push factor of migration are either negligible or not applicable in case of craft and related trade workers and police and excise officers.

On the other hand, pull factors of migration as another determinant of employment of urban educated women conclude that majority of women migrate from rural to urban due to attractive social status and it is followed by passion for favorite job as well as a higher level of family well-being. Whereas, urban to urban migration of women occur due to passion for favorite job and is imitated because of the reasons like attractive social status and a higher level of family well-being rather than others. In both cases, dominant reasons are attractive social status as well as a higher level of well-being and passion for favorite job. It concludes that majority of women want improvement in their overall well-being attractive social status by employment, a higher level of family well-being by their favorite job based salary and allied facilities and these are common reasons for the rural to urban and urban to urban migration that take place in district. In each individual, reasons behind pull factors of migration, like a attractive social status followed by higher level of well-being, passion for favorite job, availability of better infrastructure, attraction of urban area, attraction of wages, better higher education opportunities and other reasons (inner urge for self-independence and seeking of experience) are distributed by professionals, associate professionals, small scale services and teachers. On the opposite side, major reasons as push factor behind

migration are a few by craft and related trade workers, police and excise officers and salespersons.

As far as concerning response of employed urban educated women as they confront external pressures in choosing the current job, majority of them are in strongly agree as well as agree categories and they also state that reasons for choosing current job as lack of alternatives and the proximity to residence. At the same time, personal savings of respondents reveal that majority of employed urban educated women do not possess any personal savings like bank deposits, LIC, chit funds or kuries, provident fund savings, and others (capital market knowledge for investment in mutual funds, shares and securities). Because, majority of women not only get low salary but their salary is also used for day to day expenses along with higher urban consumption behavior. While considering investments made by respondents it is concluded that majority of employed urban educated women follow low investment behavior due to low salary from their current job. The employed urban educated women's perception regarding underemployment arrives at a view point that majority of women are in dilemma of underemployment due to lack of employment opportunities according to their higher educational qualification and immobility of labour in terms of bottlenecks related to proximity of work place, looking after of family members and other familial issues. Considering the perception of employed urban educated women on doing a low paid job, it is concludes that majority of women are doing low paid job and they want to attain higher job status.

Considering underemployment of respondents in terms of education a conclusion can be drawn is that majority of women employed in present job are overqualified as post-graduate degree holders, professional degree holders and degree holders respectively but they are forced to do jobs that suite lower qualification like SSLC, and PDC/Plus Two. In fact, majority of employed urban educated women confront underemployment in different low paid job in study area. Similarly, taking into account the extent of perceived job security, majority of women are in a secure state and also imitated by neutral state in present job. As far

as concerning to job security and sectoral distribution of women as workforce majority of them enjoy more secure job in public sector rather than in private sector. Taking into account respondent's occupation and job security it is arrived at a conclusion that designation based employment among the women may either be insecure or secure depending up on employer and the nature of firm. In the case of job security and nature of work, women who work in permanent employment confront the nature of either security or high insecurity and a vice versa situation is faced by contract and temporary employees. Interestingly, compared to contract employees, temporary employees are more secure in their employment.

Considering job security and satisfaction with social security benefits of employed urban educated women, it has been found that they are included in secure or highly secure job and enjoy social security benefits while a vice versa situation exists in the case of women who have insecure job with dissatisfied and highly dissatisfied status. Likewise, in the case of work timings and job security of women, majority have working time as 8 hours and above irrespective of job security. While taking the length of leisure time and job security, majority of women have leisure time by less than 30 minutes irrespective of their job security. Considering years of experience and job security, majority of women have > 2 years' experience and increase in their experience lead to a secure place in job. In the case of overtime benefits of respondents, majority are engaged in job without over time, but out of the women who have over time, majority of women do their over time without pay. As concerning overtime and impact on health of women, majority of employed urban educated women of total respondents confront health issues irrespective of overtime but many women, who do overtime without payment, have health issues.

Taking into account overtime work and perceived job security of employed urban educated women, majority of women are working with almost same overtime irrespective of job security. While, looking into hourly overtime wages and perceived job security of employed urban educated women, majority of them have almost same hourly overtime wages irrespective of job security. Noticing, overtime working hours and nature of job of employed urban educated women,

majority of them have almost same working hours irrespective of nature of job. As far as overtime wages and nature of job of employed urban educated women are concerned majority of them have almost same overtime wages irrespective of nature of job. Concerning overtime working hours and sector of employment of employed urban educated women, majority of them have almost same overtime wages irrespective of sector of employment. In the case of overtime wages and sector of employment (public, private, co-operative and self-employed sectors) of employed urban educated women, majority of women have almost same overtime wages irrespective of sector of employment (public, private, co-operative and self-employed sectors).

Considering job security and annual increment of women, majority of them have annual increment in their job, but most of annual increment takes place in secure job category. While noticing annual increments in wages across various sectors of employment among employed urban educated women, majority of women have annual increment and most of them in private sector.

Taking into account job security, nature of work, and provident fund benefits of women, majority of them are included in secure permanent job as they have provident fund benefits. At the same time, those who do not have any provident fund benefits belong to highly insecure contract and temporary jobs. Assessing job security, nature of work and insurance coverage of employed urban educated women at workplace, it is concluded that of permanent employees, majority are in insurance coverage where as in both contract and temporary jobs majority of women have no insurance coverage as they are in highly insecure jobs. While indicating job security, nature of work, and gratuity benefits of employed urban educated women at workplace, most of the employees do not have any gratuity benefits while only the permanent employees enjoy gratuity benefits with more secure job. Besides, in both contract and temporary jobs majority of women do not have gratuity benefits because they belong to insecure jobs.

While noticing job security, nature of work and festival bonus payments of employed urban educated women, most of employees have not received any

festival bonus payments while permanent employees enjoy festival bonus payments as they have more secure jobs. In the case of both contract and temporary jobs, majority of women fail to enjoy festival bonus payments because they are more in insecure jobs. Taking into account job security, nature of work and pension benefits of employed urban educated women, most of employees do not have received any pension benefits as permanent employees enjoy pension benefits with secure job. Moreover, in both contract and temporary jobs, majority of the women do not possess pension benefits because they are more in insecure jobs. Assessing job security, nature of work and entitlement to casual leave of employed urban educated women, most of employees have causal leave benefits as majority permanent employees enjoy causal leave benefits with secure job. In the case of both contract and temporary jobs, women have causal leave benefit as they are in secure jobs. Notifying job security, nature of work, and entitlement to sick leave of employed urban educated women, most of employees have sick leave benefits and among permanent employees majority enjoy sick leave benefit with more secure job. In addition, both contract and temporary jobs, majority of women do not enjoy sick leave benefit.

Iterating job security, nature of work, and entitlement to earn leave employed of urban educated women, most of employees haven't earned leave benefit as they are in permanent, contract or temporary jobs. Indicating job security, nature of work, and entitlement to leave on festivals and national holidays of employed urban educated women, most of employees have leave on festivals and national holidays as the permanent employees enjoy leave on festivals and national holidays with more secure job. In addition, for both contract and temporary jobs, majority of women have leave on festivals and national holidays though they are more in insecure jobs. Unveiling job security, nature of work, and eligibility for pay according to pay commission recommendations of employed urban educated women, most of employees do not have eligibility for pay according to pay commission recommendations as they belong to permanent, contract or temporary jobs .While indicating job security, nature of work ,and punishments at workplace among total employed urban educated women, most of

them do their job at workplace without punishment category and are nearly followed by punishment category. Moreover in permanent and temporary categories, employees do not have any punishments as they are in secure jobs. But, contract employees have punishments as they are in highly insecure jobs.

Taking into account job security, nature of work, and wage deduction of women, among total employed urban educated women, majority of them do not have any wage reduction at workplace. In addition, permanent and temporary category employees do not have wage reduction as they are in secure jobs. Besides, contract employees have wage deduction with more highly insecure jobs. Considering job security, nature of work, and suspension of workers among total employed urban educated women, majority of them do not have any suspension at workplace. In addition, permanent, contract and temporary categories employees do not have suspension at workplace. As far as concerning job security, retrenchment of workers and nature of work (permanent), if employed urban educated women have a secured permanent job then they are not a part of retrenchment in work. Taking into account the satisfaction of employed urban educated women at workplace atmosphere, responses has concluded that employed urban educated women confront various problems like absence of fair wages, comparability of wages and reasonability of allotted work. Considering gender discrimination with regard to wages, majority of the women have permanent job with low discrimination. But, contract and temporary jobs have high discrimination; especially in contract job there exist high discrimination.

As far as concerning perception about overall discrimination among employed urban educated women which concludes that number of discrimination increases in contract employees by moderate as well as high levels of discrimination. At the same time, permanent employees have low and very low level of discrimination at work place. Indicating overall improvement due to job among employed urban educated women, which arrive at conclusion that employed urban educated women stay back in their jobs due to overall improvement in terms of better position in society, increase in living standard,

better position in family, improved financial status, and greater savings. However, major driving forces behind existence of women in their jobs are better position in society and increased living standard as women's asset creation is very low. When taking satisfaction score and perceived job security of women, majority of them are satisfied with highly secure job and followed by secure job. As noticing satisfaction score and monthly income of the employed urban educated women which concludes that among urban educated women satisfaction of income increase as their level of income increase.

Taking satisfaction score and nature of job of employed urban educated women, majority of them have satisfied with permanent job which is followed by temporary job. Similarly, satisfaction score and impression about social security measures of employed urban educated women conclude that majority of them have satisfied with minimum social security measures in different employment areas. Noticing satisfaction score and feeling of discrimination among employed urban educated women, they want to do their job without any discrimination even though they face different levels of discrimination. Besides, women confront very low, low, moderate and high discrimination at the work place. Coming across betterment score and perceived job security of employed urban educated women, the finding fact concludes that women have high betterment with highly secure job and it is followed by secure job. As noticing betterment score and monthly income of the employed urban educated women, the fact concludes that among urban educated women betterment of life increase as their levels of income increase. Take into account betterment score and nature of job of employed urban educated women, the revealed fact comes to the conclusion that majority of women with permanent job have betterment. While noticing betterment score and impression about social security measures of employed urban educated women, the concluding fact is that majority of women want betterment with maximum social security measures in the different employment areas.

Indicating betterment score and feeling of discrimination among employed urban educated women, the concluded fact is that employed urban educated women want to do their job without any discrimination even though they face different

levels of discrimination. Moreover, women have very low, low, moderate and high discrimination at work place. Ultimately, the above concluded facts are directed the common idea that employed urban educated women have immense potential to raise their self-esteem via available employment opportunities especially more in private sectors irrespective their educational qualifications. On the opposite side, problems like underemployment, low salary/wage, lack of mobility among the women, lack of transport facilities, lack of infrastructure facilities at workplace, lack of social security measures, etc. Such types of issues more exist in insecure and highly insecure jobs irrespective of the nature of job among women as they approach various employment areas. Ultimately, the living standard, social status, financial status and overall betterment as well as satisfaction of employed urban educated women have improved at an average level.

6.7 CONCLUSION

In this study, it is observed that the employment of urban educated women meets challenges and opportunities when the urban centres of Ernakulam district make various employment activities in different sectors of the domestic economy. Thus, the employed urban educated women reveal their dynamics in various employment activities. In addition, the dynamics of employment among urban educated women has more occurred in private sector rather than in any other sectors. Therefore, the study concludes that the employed urban educated women have a higher level occupational attainment irrespective of the nature and forms of employment in the urban centres of Ernakulam district. Among the employed urban educated women, the majority with higher qualifications have underemployment problems. Thus, the women have poor income, savings and investments according to the nature and forms of employment in the study area.