A Study On Working Women In The Service Sector, With Special Reference To Tirunelveli District

Dr. P.Anici Subha[1] , Dr. N.Sahar Ban[2] , Dr. M.Neela Devi[3] , Dr. D.Sulthan Basha[4]

[1]*Assistant Professor of Economics Department of Economics, Sarah Tucker College (Autonomous),Tirunelveli - 627 007 (Affiliated to Manonmaniam Sundaranar University, Tirunelveli, and Tamil Nadu)*
[2]*Assistant Professor of Economics Sadakathullah Appa College (autonomous) Tirunelveli (Affiliated to Manonmaniam Sundaranar University, Tirunelveli, and Tamil Nadu)*
[3]*Associate Professor of Economics V.O.Chidambaram College, Thoothukudi (Affiliated to Manonmaniam Sundaranar University, Tirunelveli, and Tamil Nadu)*
[4]*Assistant Professor of Commerce Sadakathullah Appa College (autonomous) Tirunelveli (Affiliated to Manonmaniam Sundaranar University, Tirunelveli, and Tamil Nadu)*

The Indian Economy has moved from being dependent on agriculture to services, which are now the key driver of the Indian Economy. The Service Sector is important for accelerating the growth process in the economy as it helps in agriculture and industry. Also the employment elasticity in this sector is high. It explores various aspects of their work life, including challenges faced, opportunities available, and the impact of their professional roles on their personal well-being. The research aims to understand their contributions to the service economy and identify factors influencing their empowerment and job satisfaction. Findings will offer insights for policymakers and organizations to create more supportive and empowering environments for women in this crucial sector.

Keywords: Service sector, Private sector, Public sector, Working Women.

Introduction:

The service sector in India is a significant and rapidly growing part of the economy, contributing over 50% to India's GDP. It encompasses a wide range of activities, including finance, IT, healthcare, tourism, and more. The sector's growth has been steady, with an average growth rate of 8% before the COVID-19 pandemic, and rising to 8.3% in the post-pandemic period. The service sector is the largest contributor to India's Gross Value Added (GVA), accounting for around 55% of the economy. It provides employment to approximately 30% of the workforce. India is a major hub for outsourcing, particularly in IT and business process management (BPO). Services like IT, BPO, and medical tourism generate substantial foreign exchange for the country. The sector includes various sub-sectors like finance, IT, healthcare, education, tourism, and e-commerce. Factors like

increasing consumer spending, digital transformation, and government initiatives contribute to the growth of the service sector. While the sector has seen significant growth, challenges remain, including infrastructure constraints, labor productivity, and the need for increased employment generation. The government is implementing various measures to boost the service sector, such as the National Broadband Mission and incentives for service exports. In essence, the service sector is a vital engine of India's economic growth, driving employment, foreign investment, and global trade.

Statement of the Problem

Employment among women from the lower middle class and the poorer socio-economic groups is more common than it is among the elite. Female employment is essential both for national economy as well as for the domestic economy. Employment of women down the decades show the fact that the impact of unemployment falls more heavily on women than on men. There has been a good deal of discussion in recent years over the question of employment opportunities for women.   The status of women is closely associated with their economic position, which in turn, depends upon their access to productive resources of the country, and the opportunities for participation in economic activities.

At present the economic stresses and strains in the modern society bring forth and compel many women to come out to augment their family income. Their participation in gainful employment is mostly governed by the economic conditions of the family income. The reasons advances in favour of employment of women are inadequacy of the income of the husbands and also husbands' irresponsibility in family management. And hence this research work has been attempted to study the prestigious role of service sector in developing the nation through providing better livelihood for the socially disadvantaged group of women.

Objectives of the Study
1. To study the relationship between the level of job satisfaction and the socio-economic background of the working women in public and private sectors.
2. To examine the factors which influence the empowerment of working women in public and private sectors.

Hypotheses of the Study
1. There is no significant relationship between the socio-economic characteristics variables such as age, religion, marital status, type of family, family size, education, income and their total family income and their level of job satisfaction among the women employees in private and public sectors organisations.

2. There is no significant relationship between the socio-economic characteristics variables and their level of empowerment of women employees in private and public sector organisations.

Methodology

The present study is confined to women working in organized sector both public and private. In Tirunelveli district the information regarding the list of offices of both public and private sectors was obtained from various sources. Out of 25,012 female workers in Tirunelveli district, 30 per cent (600 workers) of working women were from telecommunication, and, banking and postal services were grouped into two numbers of cluster namely public (300) and private (300) sectors. Out of this, the researcher has selected 100 sample women workers each from telecommunication, banking and postal services respectively from public and private sectors by simple random sampling method.

Review of literature

Panel (2010) highlighted that women's work extends beyond paid jobs to essential, unpaid household and subsistence tasks, unlike men's work. Despite policy interventions, women globally exhibit lower labor market participation, higher unemployment, and greater prevalence in vulnerable, informal work. Crucially, when both paid and unpaid efforts are considered, women work longer hours but consistently receive lower pay than men. According to **Vanitha's (2014)** study, women's employment in several sectors, such as manufacturing, trade and commerce, and services, differs substantially in terms of overall employment, volume, location, and position. The data, which was retrieved on January 29, 2021 from the ILOSTAT database, revealed that the percentage of women employed in India has increased by 59.2 percent. Even though the sectors have opened employment sources for women, compared to manufacturing and trading, the service sector is the core sector where employment of women is consistent and growing at phenomenal standards. **Shaniba (2019)** investigated the nature of work in the IT industry and female employees' satisfaction with their working environment at Info Park, Kochi. From a population of over 12,000 women employees, 350 were selected from 15 IT organizations. Using a quantitative approach and self-administered questionnaires, the study revealed that women face immense pressure to simultaneously advance their careers and manage their personal lives, significantly impacting their physical, emotional, and social well-being. A study by **Lokganathan and Pramila (2020)** on 450 female IT employees in Coimbatore, Tamil Nadu, found that they experienced low work-life balance satisfaction. This suggests considerable difficulties in their personal lives and psychological well-being, an area recommended for future research. The researchers utilized convenience sampling for their evaluation of work-life balance and its impact on job satisfaction.

ANALYTICAL FRAMEWORK
The levels of job satisfaction of the 300 sample respondents each from pulic and private sector organizations in Tirunelveli District are given in Table 1

TABLE 1 - LEVEL OF JOB SATISFACTION

Sl. No.	Level of Job Satisfaction	Public Sector		Private Sector	
		No. of Respondents	Percentage	No. of Respondents	Percentage
1.	High	89	29.70	30	10.00

2.	Medium	176	58.60	194	64.70
3.	Low	35	11.70	76	25.30
	Total	300	100.00	300	100.00

It is clear from Table 1 that out of the 300 public sector employees, 89 (29.70 per cent) came under the category of high level of job satisfaction and 35 (11.70 per cent) came under the category of low level of job satisfaction. But nearly 176 (58.60 per cent) of the sample respondents from public sector had medium level of job satisfaction. In the case of private sector, out of the 300 employees, 30 (10.00 per cent) were in the category of high level of job satisfaction, 194 (64.70 per cent) came under the category of medium level of job satisfaction whereas 76 (25.30 per cent) respondents had a low level of job satisfaction.

TABLE 2- AGE AND LEVEL OF JOB SATIS FACTION – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	20.4008	23.0660
2.	Table Value of Chi-square at 5% level	18.307	15.507
3.	Degrees of Freedom	10	8
	Inference	Significant	Significant

Table 2 shows that the calculated chi-square test values are greater than the table value in respect to both private and public sector employees. Therefore, the null hypothesis is rejected for both sectors. Hence it could be concluded that the age factor influences the job satisfaction of public and public sector employees.

TABLE 3 - RELIGION AND LEVEL OF JOB SATISFACTION –
CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	3.3977	2.1472
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Not Significant	Not Significant

It is clear from Table 3 that in the case of public and private sector employees, the calculated chi-square value is less than table value. Hence the null hypothesis is accepted. Thus, the religion does not influence on the job satisfaction of both public and private sector employees.

TABLE 4 - EDUCATIONAL STATUS AND LEVEL OF JOB SATISFACTION –
CHI-SQUARE TEST

| Sl.No. | Particulars | Employees | |
| | | Public Sector | Private Sector |

1.	Calculated Value of Chi-square	4.4512	9.5839
2.	Table Value of Chi-square	9.49	12.592
3.	Degrees of Freedom	4	6
	Inference	Not Significant	Not Significant

Table 4 shows that the calculated values are less than the table values in respect of both public and private sector employees. Therefore, the null hypothesis is accepted. The educational qualification does not have any influence on the job satisfaction of employees of public and private sector organizations.

TABLE 5 - FAMILY SIZE AND LEVEL OF JOB SATISFACTION – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	3.4831	8.0883
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Not Significant	Not Significant

It is clear from Table 5 that in the case of public and private sector employees, the calculated chi-square value is less than table value. Hence the null hypothesis is accepted. Thus, the size of the family does not appear to have any influence on the job satisfaction of both public and private sector employees.

TABLE 6 - SALARY AND LEVEL OF JOB SATISFACTION – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	11.3909	7.8793
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Significant	Not Significant

Table 6 shows that the calculated value of Chi-square is greater than the table value for the public sector employees. It shows that the null hypothesis is rejected. It could be concluded that salary influence the level of job satisfaction of the public sector employees

In the case of the private sector employees, since the calculated value is less than the table value, the null hypothesis it accepted. Therefore it could be said that there exists no relationship between salary and level of job satisfaction of the employees in private sector organsiations.

TABLE 7 - FAMILY INCOME AND LEVEL OF JOB SATISFACTION – CHI-SQUARE TEST

Sl.No.	Particulars	Employees

		Public Sector	Private Sector
1.	Calculated Value of Chi-square	15.0012	11.9172
2.	Table Value of Chi-square	12.592	12.592
3.	Degrees of Freedom	6	6
	Inference	Significant	Not Significant

It is found from Table 7 that the calculated value of Chi-square is greater than the table value for the public sector employees. It shows that the null hypothesis is rejected. It could be concluded that total monthly income influence the level of job satisfaction of the public sector employees

In the case of the private sector employees, since the calculated value is less than the table value, the null hypothesis it accepted. Therefore it could be said that there exists no relationship between total monthly income and level of job satisfaction of the employees in private sector organsiations.

TABLE 8 - THE RESULTS CHI-SQUARE TEST BETWEEN LEVEL OF JOB SATISFACTION AND SOCIO- ECONOMIC FACTORS

Sl.No	Variable	Significant	
		Public Sector	**Private Sector**
1	Age	S	S
2	Religion	N.S	N.S
3	Marital Status	N.S	S
4	Type of family	N.S	N.S
5	Family size	N.S	N.S
6	Educational Qualification	N.S	N.S
7	Salary	S	N.S
8	Family income	S	N.S

S- Significant   N.S – Not Significant

It is clear from Table 8 that out of eight socio-economic variables, namely age, salary and family income have significant association with job satisfaction and the other variables have not significance in the public sector organisations. In the case of the private sector organisations, age and marital status are of significant level and the other variables are not significant in this sector. In the case of public sector, out of the 300 employees, 30 (10.00 per cent) were in the category of high level of job satisfaction, 194 (64.70 per cent) came under the category of medium level of job satisfaction whereas 76 (25.30 per cent) respondents had a low level of job satisfaction.

RELATIONSHIP BETWEEN SOCIO-ECONOMIC FACTORS AND LEVELS OF EMPOWERMENT

TABLE 9 AGE AND LEVEL OF EMPOWERMENT– CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	**Private Sector**
1.	Calculated Value of Chi-square	38.9144	18.0480
2.	Table Value of Chi-square at 5% level	18.307	15.507
3.	Degrees of Freedom	10	8
	Inference	Significant	Significant

Table 9 reveals that the calculated values of chi-square are greater than the table values in respect of both public and private sector employees. Therefore, the null hypothesis is rejected for both sectors. Hence it could be concluded that the age factor influences the empowerment of women in respect of public and private sector employees.

TABLE 10 - RELIGION AND LEVEL OF EMPOWERMENT – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	**Private Sector**
1.	Calculated Value of Chi-square	11.4293	28.2240
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Significant	Significant

Table 10 shows that the calculated chi-square test values are greater than the table value in respect of both private and public sector employees. Therefore, the null hypothesis is rejected for both sectors. Hence it could be concluded that the religion influences on the empowerment of women employees in both the public and private sector organizations.

TABLE 11 - MARITAL STATUS AND LEVEL OF EMPOWERMENT – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	**Private Sector**
1.	Calculated Value of Chi-square	28.5738	17.9421
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Significant	Significant

It could be seen from Table 11 that the calculated values of the Chi-square are greater than the table values in both public and private sector organizations. Hence, the null hypothesis is rejected for both the public and private sectors. It is concluded that there exists a relationship between marital status and level of empowerment in public and private sectors.

TABLE 12 - TYPE OF FAMILY AND LEVEL OF EMPOWERMENT –

CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	1.6354	9.7145
2.	Table Value of Chi-square	5.99	5.99
3.	Degrees of Freedom	2	2
	Inference	Not Significant	Significant

It is found from Table 12 that the calculated value of the Chi-square is less than the table value in public sector and greater than in the private sector. So the null hypothesis is accepted for public sector and rejected for private sector. Hence there exists no relationship between the type of family and the level of empowerment in public sector and exists in private sector employees in Tirunelveli district.

TABLE 13 -FAMILY SIZE AND LEVEL OF EMPOWERMENT –
CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	18.1287	7.7940
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Significant	Not Significant

Table 13 shows that the calculated value of the Chi-square is greater than the table value in public sector and less than in the private sector. So the null hypothesis is rejected for public sector and accepted for private sector. Hence there exists a relationship between the type of family and the level of empowerment in public sector and does not exist in private sector employees.

TABLE 14 - EDUCATIONAL STATUS AND LEVEL OF EMPOWERMENT –
CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	Private Sector
1.	Calculated Value of Chi-square	9.8585	18.6446
2.	Table Value of Chi-square	9.49	12.592
3.	Degrees of Freedom	4	6
	Inference	Significant	Significant

Table 14 reveals that the calculated values are greater than the table values in respect of both public and private sector employees. Therefore, the null hypothesis is rejected in both the sectors. Hence, the educational qualification influences on the empowerment of women employees in both the public and private sector organizations.

TABLE 15 - SALARY AND LEVEL OF EMPOWERMENT – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	**Private Sector**
1.	Calculated Value of Chi-square	15.9694	9.3660
2.	Table Value of Chi-square	9.49	9.49
3.	Degrees of Freedom	4	4
	Inference	Significant	Not Significant

It is found from Table 15 that the calculated value of Chi-square is greater than the table value for the public sector employees. It shows that the null hypothesis is rejected. It could be concluded that salary influence the level of empowerment of the public sector employees In the case of the private sector employees, since the calculated value is less than the table value, the null hypothesis it accepted. Therefore it could be said that there exists no relationship between salary and level of empowerment of the employees in private sector organisations.

TABLE 16 - FAMILY INCOME AND LEVEL OF EMPOWERMENT – CHI-SQUARE TEST

Sl.No.	Particulars	Employees	
		Public Sector	**Private Sector**
1.	Calculated Value of Chi-square	5.4808	14.6140
2.	Table Value of Chi-square	12.592	12.592
3.	Degrees of Freedom	6	6
	Inference	Not Significant	Significant

It is understood from Table 16 that the calculated value of the Chi-square is less than the table value in public sector and greater than in the private sector. So the null hypothesis is accepted for public sector and rejected for private sector. Hence there exists no relationship between the total monthly income and the level of empowerment in public sector and exists in private sector employees in Tirunelveli district.

TABLE 17 - THE RESULTS CHI-SQUARE TEST BETWEEN LEVEL OF EMPOWERMENT AND SOCIO- ECONOMIC FACTORS

Sl.No	Variable	Significant	
		Public Sector	**Private Sector**
1	Age	S	S
2	Religion	S	S
3	Marital Status	S	S
4	Type of family	N.S	S
5	Family size	S	N.S
6	Educational Qualification	S	S
7	Salary	S	N.S

| 8 | Family income | N.S | S |

S- SignificantN.S – Not Significant

It is clear from Table 17 that out of eight socio-economic variables, age, religion, marital status, family size, educational qualification and salary are significant association with level of empowerment and the other variables are not significant in the public sector organisations. In the case of the private sector organisations, age, religion, marital status, type of family, educational qualification and family income are of significant and the other variables are not significant in this sector.

FINDINGS
Out of the 300 public sector employees, 89 (29.70 per cent) came under the category of high level of job satisfaction and 35 (11.70 per cent) came under the category of low level of job satisfaction. But nearly 176 (58.60 per cent) of the sample respondents from public sector had medium level of job satisfaction. In the case of public sector, out of the 300 employees, 30 (10.00 per cent) were in the category of high level of job satisfaction, 194 (64.70 per cent) came under the category of medium level of job satisfaction whereas 76 (25.30 per cent) respondents had a low level of job satisfaction.

Regarding the Chi-square test, it is found that out of eight socio-economic variables, only three variables such as age, salary and family income are significant association with job satisfaction and the other variables are not significant in the public sector organisations.   In the case of the private sector organisations, age and marital status are of significant level and the other variables are not significant in this sector.

It is found that out of the 300 public sector employees, 44 (14.70 per cent) came under the category of high level of empowerment and 70 (23.30 per cent) came under the category of low level of empowerment. But nearly 186 (62.00 per cent) of the sample respondents from public sector had medium level of empowerment.

It is understood that in the case of private sector employees, out of the 300, 49 (16.30 per cent) employees were in the category of high level of empowerment, 201 (67.00 per cent) came under the category of medium level of empowerment whereas 50 (16.70 per cent) respondents had only a low level of empowerment.

From the Chi-square analysis, it is observed that out of eight socio-economic variables, six variables namely age, religion, marital status, family size, educational qualification and salary are significant association with level of empowerment and the other variables are not significant in the public sector organisations. In the case of the private sector organisations, age, marital status, type of family, educational qualification and family income are of significant and the other variables are not significant in this sector.

SUGGESTIONS
1. All initiatives aimed at encouraging participation must be seen through the lens of women's economic independence and empowerment. In India, women are often unable to contribute fully to the progress of society due to their marginalization in the fields of education, as well as in social, economic, and political domains.

2. High female illiteracy remains a major barrier to their progress, limiting workforce participation. The government must enhance efforts to involve women in employment by ensuring equal access to education, skill training, and leadership opportunities. Enforcing laws that guarantee gender equality in all job sectors is also essential for empowerment.

3. The study indicated that women employees in the public sector performed satisfactorily in all aspects related to quality of work life and empowerment, especially when compared to their counterparts in the private sector. Therefore, private sector organizations must make deliberate and focused efforts to enhance women's participation to a comparable standard.

4. It is recommended that the government promote dedicated organizations and programs aimed at enhancing women's participation. Support can also be extended to semi-governmental bodies, cooperatives, non-governmental organizations (NGOs), and self-help groups that focus on women's development. Furthermore, it is advised that government grants and financial assistance be channeled through women-centric organizations wherever they are established and active.

5. The present study is timely and relevant, considering India's rich cultural past that once revered women and celebrated motherhood. However, today's realities reflect persistent gender bias and male dominance, limiting women's roles in society. This study explores various pathways to empower women and support their active participation and decision-making. In doing so, it addresses a critical need of the time. The journey continues, and the best is yet to come.

Conclusion

With growing acceptance of women in the workforce, their skills and potential are increasingly recognized. In the study area, their participation aimed not just at improving life quality but also empowering family decision-making. Data analysis revealed satisfactory participation, especially in the public sector, where women showed stronger work involvement and quality of work life. Across both sectors, women displayed confidence in making independent decisions, contributing to greater empowerment within their families.

REFERENCES

1. R. Rakesh, "Role of Information Technology in Women Empowerment", Global Journal of Finance and Management , Vol.2, No.1, 2010, pp. 69-78
2. Sunita Kishor and Kamla Gupta, "Gender equality and Women's empowerment in India", National Family Health Survey (NFHS-3) India 2005-06, August 2009.
3. V. Panel, "Women's economic empowerment: the most vulnerable groups" , Rania Antonopoulos, 14 July 2010.
4. Randeep Sudan, Seth Ayers, Philippe Dongier, Arturo Muente-Kunigami and Christine Zhen-Wei Qiang, "Trends and Opportunities for Developing Countries", The International Bank for Reconstruction and Development, The World Bank, 2010.
5. Vanitha A. (2014) A Study on Women Employees' Attitude about Work Life Balance with special reference to Banking, Healthcare and IT/ITES Sectors in Kanchipuram District, Sri

Chandrasekharendra Saraswathi Viswa Mahavidyalaya, Kanchipuram.
http://hdl.handle.net/10603/44777

6. Lokganathan, E. T. and Pramila, C. (2020). Impact of Work Life Balance of Employees in IT Industry with Special Reference to Coimbatore Region of Tamilnadu. Gedrag&Organisatie Review, 33(02), 550. 2. Shaniba, M. H. (2019). Job Related Factors and Work Life Balance of Female Employees in Kerala - A Study of IT Sector. International Journal of Science and Research (IJSR), 8(6), 1331 – 1335.