



Threads of Uncertainty: Social Insecurity among Coir Workers in Kerala

Dr.Sreevidhya S,

*Assistant professor, Department of Commerce, NSS College Pandalam, Pathanamthitta
Dist.*

Abstract

This study examines the issue of social insecurity among workers in Coir Vyavasaya Co- operative Societies (CVCSs) in Kerala. The analysis shows that most workers belong to socially and economically underprivileged sections. Despite various government initiatives aimed at improving their welfare, many workers continue to experience social, employment, income, and labour market insecurity. The study assesses workers' perceptions regarding the adequacy of social security benefits provided by the Coir Workers Welfare Board. Using seven statements measured on a five-point scale, the research evaluates both the sufficiency of these benefits and the level of workers' awareness about them. The findings highlight the continued vulnerability of coir workers and the need for improved social security support.

Keywords: CVCSs, Coir workers, Social insecurity, perception

Introduction

The coir industry is one of the oldest and most significant traditional industries in Kerala. Coir, a natural fibre extracted from the husk of coconut, has been produced in Kerala for centuries due to the state's abundant coconut cultivation and long coastal belt. Alappuzha (Alleppey) emerged as the historic centre of coir production and is often referred to as the "Coir Capital of Kerala." The industry developed as a labour-intensive, agro-based sector providing large-scale employment, particularly to women and economically weaker sections of society. Historically, the coir industry made a remarkable contribution to Kerala's export economy. During the colonial period, especially in the 19th and early 20th centuries, coir yarn, ropes, mats, and mattings were widely exported to European markets, particularly the United Kingdom. Coir products became one of the earliest export commodities from Kerala and contributed significantly to foreign exchange earnings. The industry played a crucial role in supporting rural livelihoods and strengthening the state's traditional industrial base.

Despite its historical importance and export contribution, the socio-economic condition of coir workers has remained weak. A majority of workers employed in Coir Vyavasaya Co- operative Societies (CVCSs)

belong to socially and economically underprivileged sections. The industry is largely labour-intensive and seasonal in nature, leading to irregular employment and unstable income. Workers often face labour market insecurity, employment insecurity, income insecurity, and work-related insecurity. Although the Government of Kerala has introduced several welfare measures through the Coir Workers Welfare Board, including pension schemes, health assistance, maternity benefits, and other social security provisions, the effectiveness and adequacy of these benefits remain a matter of concern. Low wages, delayed payments, lack of job stability, poor working conditions, and limited awareness about welfare schemes continue to contribute to social insecurity among coir workers.

Significance of the study

By assessing the socio-economic status of the workers in Coir Vyavasaya Co-operative Societies in Kerala and based on the available literature, it has been learned that workers in Coir Vyavasaya Co-operative Societies in Kerala mainly come from society's underprivileged strata. Despite the various efforts taken by the government for protecting the interest of the workers, the status of the workers has not changed so far. This means that these workers are not absolutely excluded from social insecurity and other insecurities of life. Therefore, examining the extent of social insecurity among workers in Coir Vyavasaya Co-operative Societies becomes essential to understand whether existing welfare mechanisms adequately address their vulnerabilities. Such an attempt to investigate in to what degree, workers in Coir Vyavasaya Co-operative Societies in Kerala are still under these problems, surely helps to address their problems properly. Therefore, this study attempts to assess workers' perceptions regarding the sufficiency and accessibility of social security benefits and to analyse the degree to which they continue to experience insecurity in their employment and livelihood.

Objectives of the study

1. To examine the perception of coir workers in the Coir Vyavasaya Co-operative Societies in Kerala on Social Insecurity.
2. To analyze the opinion of workers on various social security benefits offered to them.

Methodology

This study is a descriptive and analytical research based on survey method. Even though both secondary and primary data were used for the study, primary data was more extensively used for studying the social insecurity issues of coir workers.

The coir industry in Kerala is divided into ten project areas covering 14 districts. Hence, Kerala is divided into three regions namely Southern, Central and Northern Kerala. The population consists of 25332 workers. Multi stage random sampling method is used for the selection of workers for the study. A total of 552 sample workers were selected proportionately from the selected CVCSs from three different regions.

Tools used for analysis

The primary data collected through structured interview schedule is analysed with the help of SPSS computer software. One way and two way ANOVA were also used in the analysis.

Data analysis and interpretation

Opinion of workers on various social security benefits

This section communicates the respondent workers' opinion on various social security benefits which they get from the Coir Workers Welfare Board. The perception of workers on the insufficiency of various benefits and workers' awareness on these benefits was checked through seven statements and a five-point scale was used for the measurement to know whether they are facing social insecurity from their job at CVCSs. Table 1.1 presents the descriptive statistics of the perception of workers regarding social insecurity.

Table 1.1
Report - Social insecurity

Region		Pension amount after retirement is highly insufficient	Terms and conditions of disability pension is not fair	Insufficiency of children education allowance and marriage allowance	Insufficiency of maternity benefit to meet such needs	Retirement benefit per years of service is not attractive	Unemployment benefit is there during the period of unemployment	As a coir worker I have a good knowledge on the need of social security benefits
Southern	Mean	4.106***	3.688**	3.892***	3.314**	3.729***	2.633*	2.510*
	N	398	398	398	398	398	398	398
	Std. Deviation	.5157	.9434	1.1182	.9030	.6202	1.6142	1.1461
Central	Mean	4.071***	3.614**	3.843***	3.214*	3.757***	2.514*	2.486*
	N	70	70	70	70	70	70	70
	Std. Deviation	.4281	.9370	1.1501	.9151	.6241	1.6484	1.2247
Northern	Mean	4.095***	3.738***	3.964***	3.286*	3.738***	2.548*	2.464*
	N	84	84	84	84	84	84	84

	Std. Deviation	.5058	.8933	1.0915	.8441	.6036	1.6087	1.1242
Total	Mean	4.100***	3.687**	3.897***	3.297*	3.734***	2.605*	2.500*
	N	552	552	552	552	552	552	552
	Std. Deviation	.5032	.9341	1.1167	.8949	.6171	1.6154	1.1510

Source: Primary data; *-Low; **-Moderate; ***-High

The respondent workers in all the three regions, were rigorously opined that the pension amount that they get after retirement is not sufficient to meet the expenses at old age (southern 4.106 ± 0.516 , central 4.071 ± 0.428 , northern 4.1 ± 0.516). Similarly, irrespective of the region high level of agreement by the workers was observed in the insufficiency of 'children educational allowance, marriage allowance and retirement benefit per years of service'. However, in the case of 'fairness of terms and conditions of disability pension' the respondents from southern (3.688 ± 0.943) and central (3.614 ± 0.937) regions had a moderate level of agreement, but the northern respondents gave a high score (3.738 ± 0.893) on it. The respondents of the northern (3.286 ± 0.844) and central regions (3.214 ± 0.915) have given a low score on the inadequacy of maternity benefit provided by the welfare board; the moderate score was given by the respondents in the southern area (3.314 ± 0.903). Irrespective of region, workers gave a low level of agreement on the availability of unemployment benefit (2.633 ± 1.614 , 2.514 ± 1.65 , 2.548 ± 1.609). Similarly, irrespective of their region low mean value has been noticed in their opinion on their knowledge on the need of social security benefits which means that they are not much aware of these benefits.

Region wise analysis of the perception of workers on Social Insecurity

The present study is spread over the three regions of Kerala. So, a region wise analysis of the perception of workers is more relevant. The hypothesis proposed for the study is as follows:

H₀: There is statistically no significant difference in the perception of workers on Social Insecurity across the three regions of Kerala.

The statistical tool of ANOVA has been used to test whether the perception varies across the three regions. The result of ANOVA is presented in table 1.2

Table 1.2 ANOVA Results
Social Insecurity: Region wise analysis

Social insecurity Issues			Sum of Squares	df	Mean Square	F	Sig.
Pension amount after retirement is highly insufficient * Region	Between Groups	(Combined)	.071	2	.036	.140	.869
	Within Groups		139.449	549	.254		
	Total		139.520	551			
Terms and conditions of disability pension is not fair * Region	Between Groups	(Combined)	.590	2	.295	.337	.714
	Within Groups		480.191	549	.875		
	Total		480.781	551			
Insufficiency of Children education allowance and Marriage allowance* Region	Between Groups	(Combined)	.596	2	.298	.238	.788
	Within Groups		686.519	549	1.250		
	Total		687.114	551			
Insufficiency of maternity benefit to meet such needs * Region	Between Groups	(Combined)	.162	2	.081	.061	.941
	Within Groups		729.838	549	1.329		
	Total		730.000	551			
Retirement benefit per years of service is not attractive * Region	Between Groups	(Combined)	.050	2	.025	.066	.936
	Within Groups		209.803	549	.382		
	Total		209.853	551			
Unemployment benefit is there during the period of unemployment * Region	Between Groups	(Combined)	1.168	2	.584	.223	.800
	Within Groups		1436.737	549	2.617		
	Total		1437.906	551			
As a coir worker I have a good	Between Groups	(Combined)	.606	2	.303	.377	.686

knowledge on need of social security benefits * Region	Within Groups	440.670	549	.803		
	Total	441.275	551			

Source: Primary data

With the help of the ANOVA test, the statistical significance of the difference in the respondents' opinion on social insecurity across three regions of Kerala has been clarified. The value of p is above 5% for all the seven statements. Hence the null hypothesis cannot be rejected. Therefore, there is no statistically significant difference in the region-based perception on the issues leading to social insecurity faced by the workers in Coir Vyavasaya Co-operative Societies in Kerala.

Perception of Coir workers in CVCSs in Kerala on Social Insecurity issues

This section of the study discusses the perception of the workers in Coir Vyavasaya Co-operative Societies in Kerala on social insecurity faced by them on the basis of region and age. Here the dependent variable is Social Insecurity and the Region and Age group are the categorical variables. The statistical significance was further clarified with help of two-way ANOVA.

H₀: At Coir Vyavasaya Co-operative Societies in Kerala, the perception of coir workers on Social Insecurity is not substantially different across Regions, Age groups and Age groups within Regions.

For this study, the summative perception scores of all the seven statements are used. The summative scores of different regions, age group and different age groups within each region are used for the analysis. Table 1.3 presents the descriptive statistics in this regard.

Table 1.3
Descriptive Statistics - Social Insecurity

Dependent Variable: Social insecurity				
Region	Age group	Mean	Std. Deviation	N
Southern	<40	3.314**	.6029	44
	40-50	3.427**	.7788	107
	50-60	3.415**	.6703	247
	Total	3.407**	.6935	398
Central	<40	3.530**	.8301	10
	40-50	3.310**	.7016	24
	50-60	3.339**	.6909	36
	Total	3.353**	.7083	70
Northern	<40	3.317**	.7082	12
	40-50	3.339**	.4157	28
	50-60	3.466**	.7631	44
	Total	3.402**	.6549	84

Total	<40	3.347**	.6533	66
	40-50	3.392**	.7146	159
	50-60	3.414**	.6842	327
	Total	3.400**	.6886	552

Source: Primary data; *-Low; **-Moderate; ***-High

It is evident from the study that the Southern Region workers in the less than 40 years age group (3.314 ± 0.602), 40-50 years (3.427 ± 0.779) and 50-60 years (3.415 ± 0.670) have assigned a modest perception score on issues leading to social insecurity. In the below 40-years age group (3.53 ± 0.830), 40-50 years (3.310 ± 0.702) and 50-60 years (3.339 ± 0.691), the central region workers have assigned a moderate score on perception of social insecurity. The Northern Region workers in the 40-year age group (3.317 ± 0.708), 40-50 years (3.339 ± 0.416) and 50-60 years (3.466 ± 0.763) have also assigned a moderate perception score on the social insecurity.

The results of Two-way ANOVA applied to the data for testing the statistical significance of the difference in perception of workers are presented in table 1.4.

Table 1.4
Tests of Between-Subjects Effects - Social Insecurity

Dependent Variable: Social Insecurity					
Source	Type III Sum Squares	Df	Mean Square	F	Sig.
Corrected Model	1.386 ^a	8	0.173	0.362	0.940
Intercept	2668.882	1	2668.882	5575.710	0.000
Region	0.009	2	0.004	0.009	0.991
Age group	0.167	2	0.084	0.175	0.840
Region * Age group	0.973	4	0.243	0.508	0.730
Error	259.914	543	0.479		
Total	6641.060	552			
Corrected Total	261.300	551			
a. R Squared = .33 (Adjusted R Squared = -.324)					

Source: Primary data

The relevant significance value is greater than 5% in the case of regions (p value 0.991), age groups (p value 0.840) and age groups within regions (p value 0.730). Therefore, it fails to reject the null hypothesis which means there is no statistically significant difference in the perception of workers on Social Insecurity across Regions, Age groups and Age groups within Regions.

Conclusion

The strong opinion expressed by the respondent workers regarding the inadequacy of social security benefits such as pension, children's educational allowance, marriage allowance, and retirement benefits clearly indicates the high level of social insecurity faced by coir workers in Coir Vyavasaya Co-operative Societies (CVCSs). Most of these workers belong to socially and economically backward sections and struggle to meet their basic needs. A major issue faced by them is irregular employment caused by the shortage of fibre, which often results in days without work. The absence of unemployment benefits during such periods further worsens their living conditions. During their working periods, the workers receive only nominal wages, which are insufficient to generate any savings after meeting essential expenses and repaying debts. Under such circumstances, the social security benefits provided by the Coir Workers Welfare Board appear inadequate when compared with the actual needs of the workers. However, in the case of maternity benefits, the workers expressed only a moderate level of dissatisfaction. This is mainly because women from economically weaker sections receive free maternity care in government hospitals along with financial assistance from the government for the welfare of both mother and child. The study revealed that all the respondent workers belong to Below Poverty Line (BPL) families, which enables them to avail these government benefits. In addition, they also receive maternity assistance from the labour department. As a result, the maternity benefit provided by the Coir Workers Welfare Board is perceived as relatively adequate. Overall, the findings of the study clearly indicate that workers in CVCSs continue to experience significant social insecurity in their employment conditions.

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