IMPACT OF ECONOMIC EMPOWERMENT ON ECONOMIC WELLBEING OF WOMEN COIR WORKERS IN RURAL AREAS OF ALAPPUZHA

***Dr. Sreeja A**

Abstract

Economic empowerment is in primary phase where women are considered with men in all area of economic activity. Kerala is a state where coir units are a part of its traditional culture and it is a female intensive industry in rural areas of Kerala. The aim of this article is to find out the factors associated with the economic empowerment associated with mechanization and its impact on economic wellbeing of women workers in rural areas of Alappuzha. This study was conducted in capital of coir units in Kerala, Alappuzha with a sample of 100 respondents selected through Multi stage sampling method. The main variables in this study identified through factor analysis comprised of financial management, women participation, financial independence, skill development on economic wellbeing of women workers. Percentages, mean comparison, ANOVA and regression are used for data analysis in this study. The study found that the replacement of old machines to new machines with innovative technology helped the women workers to achieve the economic empowerment which positively contributed in economic wellbeing of women workers in rural area of Alappuzha.

Keywords:- Economic wellbeing, Economic empowerment, Mechanization, Women worker.

Ensuring that women have equal access to fair labor and social protection, as well as more voice, autonomy, and meaningful involvement in economic decision-making at all levels is essential to women's economic empowerment. Women must also be able to access markets and make choices about their own time, lives, and resources.

A country's socio-economic development isn't going to be accomplished until all of its citizens experience human development without gender discrimination. India has made impressive strides toward eliminating

**Dr. Sreeja A, Assistant Professor, Department of Commerce, NSS College,Cherthala, E-mail:sreejaanandavally@gmail.com.*

gender disparity. The general level of living and the standard of living for each individual within an economy are referred to as economic wellbeing. It includes a number of factors, including as wealth, income, employment prospects, accessibility to essential products and services, social support, and overall satisfaction. The coir business is regarded as the classic representation of Kerala's rural industry, which is made unique by the significant involvement of women in it. For many years, the coir industry delayed adopting technology out of concern for factors such infrastructural deficiencies, high investment costs, and worker relocation. Kerala is still far from achieving a proper implementation of technology in the coir business, despite the fact that mechanization was started in response to the low productivity in the coir sector. It should be mentioned, however, that coir businesses that have embraced mechanization have created new products and enhanced and standardized products at a fair price. These units have been able to provide workers with greater opportunities because of technological advancements.

Statement of the Problem

The coir industry, which employs a large number of women rather than men and is mostly based in Kerala's rural regions, is a labor-intensive sector. Due to low operational productivity brought on by the delayed growth of mechanization, women workers found it difficult to meet their financial demands. Employees in the Coir industry are considered economically disadvantaged due to their lower pay, irregular work schedules, and unequal access to financial services. Rural women's empowerment is fueled by modernization and technological growth. This study examines the extent to which the mechanization of the coir industry has promoted the economic empowerment and economic wellbeing of women employed in coir units of rural area of Alappuzha.

Significance of the Study

This study is particularly pertinent in the present scenario, as Kerala's coir industry is primarily concentrated in rural areas and continuously contributes to the empowerment of rural women.. Although mechanization has been around for a while, in recent years it has undergone effective progression. The government of Kerala has started a coir machine manufacturing facility in Alappuzha to produce machines using indigenous technology. The availability of better quality machines enables rural women workers to boost their output and increase their earnings. This study is very helpful to policy makers how far the present mechanisation prompted economic empowerment among women coir workers and also helps in bringing awareness on the improvement required for enhancing the economic wellbeing of workers.

Scope of the Study

The study was designed to anlyse the effect of mechanisation progress on economic wellbeing of women coir workers in Kerala. The study is limited to explore the effectiveness of mechanisation practices and experience of coir workers on their economic empowerment.

Women Coir workers belongs to mechanised units in rural area of Alappuzha district constitute the population of the study.

Objectives of the Study

- To identify the main factors associated with the economic empowerment of women workers associated with mechanization.
- To assess the influence of economic empowerment on economic wellbeing of women workers in the rural areas ofAlappuzha.

Hypotheses

The main hypotheses formulated for this study are as follows;

H01: Experience of women workers has no significant impact on their financial independence.

H02: Experience of women workers has no significant impact on their skill development.

H03: Economic empowerment of women workers has no significant impact on their economic wellbeing.

Data & Methodology

Primary data were collected through a scheduled questionnaire. In addition, the researcher examined websitesof institutions operating in coir industry and secondary sources including books, journals, papers, and reports. The nature of the study is both analytical and descriptive.The researcher employed the multi-stage sampling method as the data collection method. The researcher has selected Alappuzha district for the study through Judgment sampling, as Alappuzha was the base centre of coir in Kerala and its contributions to the export market and has the greatest number of mechanized coir units in Kerala. The main variables in this study identified through factor analysis comprised of financial management, women particpiation, financial independence, skill development on economic wellbeing of women workers. Percentages, mean comparison, ANOVA and regression are used for data analysis in this study.

Review of Literature

In the study conducted by (Aswathy, 2018) looked at the socio-economic characteristics of workers in Cherthala thaluk of the Alappuzha district. The paper discusses how the coir industry, which is a women-intensive sector, might facilitate women's empowerment. According to the study, regulations that encourage employee savings plans, infrastructure development, and government initiatives to enhance working conditions for potential coir workers are necessary. According to (Chandaran, 2005), the high cost of labor in Kerala is a major factor in the downgrading of the state's coir sector. As a result, the state is forced to transport coconut husks to neighboring states for defibering and then bring them back to Kerala as fiber, which drives up the cost of fiber. (Gouri, 2005) observes that mechanization of coir units contributed to the growth of jobs in rural areas. The industry began in a rural location, and as women made up the majority of workers at various stages of production, mechanization has enabled these workers earn more money and improve their standard of living.

The concerning state of husk utilization in India was noted by (Kumarasamy, 2005). According to him, the underutilization of husk due to an unscientific husk collection method, high transaction costs, and a lack of knowledge among consumers and coconut growers about the economic potential of husk causes a shortage of fiber in the sector.(Sabarinath, 2000) noted that in order to address the problem of labor displacement due to mechanization, the government have to to come up with creative ways to keep traditional workers in the workforce. Additionally, he stated that in order to maintain a favorable position in the market, rapid mechanization should be fostered. According to (Joseph, 1999), the coir industry is crucial to the upliftment of rural areas because the majority of its workers come from economically disadvantaged and dalit communities.

Results and Discussion

Analysing table 2, which was derived from tabulating the statements relating to economic wellbeing a high mean score was attached to the statement regarding "Increased number of work days". It showed a mean score of 4.66 with a standard deviation of .79417 which means that almost all of the respondents highly agreed with the statement even though there are respondents who marked a minimum score of 1. It was followed by improved economic status with the highest standard deviation of 1.5362. From this we can understand that, even though the mean score was fine, the high SD signifies that there are many respondents who have a clear objection

Table 1

Socio-economic Characteristics

Criteria	Category	Percentage
Age	Upto 30 years	22
	31-50 years	34
	51-70 years	22
	Above 71 years	22
Educational Qualification	Upto Plus two	60
	Graduate	35
	Post graduate	5
MaritalStatus	Married	55
	Unmarried	45
Monthly Income	Upto 15000	25
	15001-25000	40
	25001-35000	20
	Above 35000	15
Experience	Upto 2 years	18
	2-5years	32
	5-10 years	22
	Above 10 years	28

Source: Primary Data

Table 2

Descriptive Statistics on Economic Wellbeing

Statements	Minimum	Maximum	Mean	Std. Deviation
Increased number of work days	1.00	5.00	4.6600	.79417
Improved economic status	1.00	5.00	4.4100	1.5362
Improved living conditions	2.00	5.00	4.2400	.65320
Enhancement of wages	2.00	5.00	4.1600	.77486
Improved purchasing power	1.00	5.00	3.9200	1.11627
Improved economic security	1.00	5.00	3.6500	1.21751
Improved savings	2.00	5.00	3.1800	.98365
Improved financial knowledge	1.00	5.00	3.0400	1.21339

Source: Primary Data

Table 3

Descriptive Statistics on Women particpiation

Statements	Min	Max	Mean	Std. Deviation
Mechanisation helped in increase of overall employment days	1.00	5.00	3.9200	1.24278
Mechanisation helped in increase of overall women workers	1.00	5.00	3.7600	1.42227
Mechanisation helped in participating firm's decision making	1.00	5.00	3.6600	1.28746
Mechanisation helped in providing more training for women	1.00	5.00	3.6200	1.30759
Mechanisation helped in joining vocational training programmes	1.00	5.00	3.7800	1.21706

Source: Primary Data

Table 4

Descriptive Statistics on Skill development

Statements	Min	Max	Mean	Std. Deviation
I had started to invest in more profitable avenues in stock market recently.	1.00	5.00	4.3000	.81441
Increase in wages helped in dealing more with banks and FI's.	2.00	5.00	4.6800	.58693
Gained quality training at no cost.	1.00	5.00	3.4800	1.44618
After the advent of mechanisation, HRD in organistaion had gone for a significant change.	1.00	5.00	3.5800	1.38638
Mechanisation helped workers in becoming muti-skilled.	1.00	5.00	3.6000	1.34012

Source: Primary Data

Table 5

Descriptive Statistics on Financial independence

Statements	Min	Max	Mean	Std. Deviation
I spend money according to my plan	1.00	5.00	4.2400	1.13497
Mechanisation helped in increasing my investments in my prefered plans	1.00	5.00	4.0800	.92229
I have a say in celebrating special occasions in my family	1.00	5.00	3.8600	1.30946
I am taking decisons regarding domestic expenditures in my family	1.00	5.00	3.8200	1.06311
My family started to ask for my opinion while making economic decisions	1.00	5.00	3.7400	1.20898

Source: Primary Data

or sense of disapproval to this statement which makes the totality of this statement unstable. Improved living conditions, Enhancement of wages, Improved purchasing power, Improved economic security comes aftermath with mean scores of 4.24, 4.16, 3.92, 3.65 respectively. Improved savings and Improved financial knowledge came at the bottom with a mean score of 3.18 and 3.04 respectively. From this, we can clearly understand that despite an increase in job days many of them are still lacking a better financial savings.

Hypothesis Testing

H0: Monthly income of women workers**has no significant impact on their** financial independence.

H1: Monthly income of women workers**has significant impact on their** financial independence.

Table 6

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.84	8	.325	3.318	0.000*
Within Groups	15.60	91	.246		
Total	**18.44**	**99**			

Since the significance value 'p' of the test is less than the significancelevel 0.05, we reject the null hypothesis and infer that the monthly income of women workerswomen workers has significant impact on their financial independence.

H0: Experience of women workers**has no significant impact on their** skill development.

H1: Experience of women workers **has significant impact on their** skill development.

Table 7

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.93	13	.993	5.571	0.032
Within Groups	6.60	86	.178		
Total	**16.53**	**99**			

Since the significance value 'p' of the test is less than the significancelevel 0.05, we reject the null hypothesis and infer that the experience of women workers has significant impact on their financial independence.

H0: Financial indepenedence **has no significant impact on their** Financial management.

H1: Financial indepenedence **has significant impact on their** Financial management.

Table 8

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	30.771	11	7.693	4.768	.003
Within Groups	72.609	88	1.614		
Total	103.380	99			

Since the significance value 'p' of the test is less than the significancelevel 0.05, we reject the null hypothesis and infer that the financial independence of women workers has significant impact on their financial management.

Regression Analysis

The following hypothesis is tested at 5 per cent level of significance to evaluate extent of the effect of economic empowerment on economicwellbeing of women workers.

H0: Economic empowerment of women workers **has no significant impact on their** economic wellbeing.

H1: Economic empowerment of women workers **has significant impact on their** economic wellbeing.

Multiple regression analysis (stepwise) is performed to assess the degree of impact of economic empowerment (predictor variable) on economic wellbeing (dependant variable). Stepwise multiple regression includes all independent variables at each step of analysis. The final model gives the total variation explained by the predictor variables identified by the model. Summary of the multiple regression analysis along with R2 and adjusted R2 values are indicated in the table given below.

Table 9

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.476[a]	0.226	0.225	0.3835	2.045

a. Predictors: (Constant), (Financial Management, Women Particpiation, Financial Independence and Skill Development

b. Dependent Variable: Economic Wellbeing

As per the above Table, R value is 0.476 R2 value is 0.2226 and the adjusted R2 value is 0.225. Adjusted R2 score indicates the per cent of total variation explained by all the predictor variables. Here, the variation is 23 per cent. Financial management, women particpiation, financial independence and skill development are evolved as the predictor variables. It means that 23 per cent variation in economic wellbeingis explained by these four sources of economic empowerment. Autocorrelation value is 2.045 as per Durbin-Watson test. As the value lies between 1.5 and 2.5, there is no autocorrelation between the variables and are found to be independent observations. Suitability of the model is judged in terms of F value at 5 per cent level of significance as indicated in the table.

As seen from table 10, regression model fit is statistically significant at 5 per cent level of significance ($p < 0.05$). The predictability of Economic wellbeing in terms of financial management, women particpiation, financial independence, skill development is confirmed from the

Table 10

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.12	4	9.07	64.61	0.000*
	Residual	61.08	95	0.14		
	Total	79.2	99			

a. Dependent Variable: Economic.Wellbeing

b. Predictors: (Constant), (Financial Management, Women Particpiation, Financial Independence, Skill Development

Table 11

Coefficients

Model		Beta	t	Sig.	Collinearity Statistics	
					Tolerance	VIF
1	(Constant)		13.84	.000*		
	Women Particpiation	0.436	10.47	0.018*	0.817	1.220
	Skill Development	0.126	2.69	.008*	0.804	1.244
	Financial Independence	0.110	2.36	.000*	0.946	1.049
	Financial Management	0.107	2.31	0.022*	0.918	1.089

a. Dependent Variable: Economic Wellbeing

ANOVA table. However, to find out the per cent variation in job performance for a given variation in the predictor variables, â values are calculated and its significance is analysed through t-test. â values, t-statistics, significance levels and collinearity statistics are given in table 11.

It is clear from Table 11 that the â value for women particpiation 0.436 (t = 10.47), skill.development= 0.126 (t = 2.69), financial independence = 0.110 (t = 2.36) and financial management= 0.107 (t = 2.31) are significant at 5 per cent level ($p < 0.05$). Therefore, the null hypothesis is accepted for these four sources of economic empowerment and concluded that financial management, women particpiation, financial independence, skill development have significant positive impact on economic wellbeing of women workers in mechanised units of Alappuzha. Considering the impact of sources of economic empowerment on the economic wellbeing, â is the highest for financial independence (0.436). Therefore, it is emerged as the strongest predictor of economic wellbeing followed by skill development, women particpiation and financial management. T-test reveals that all the values related to economic empowerment are significant at 5 per cent significance level ($p < 0.05$). Therefore, the null hypothesis that economic empowerment have no significant impact on economic wellbeing is rejected and concluded that both the constructs have significant positive impact on economic wellbeing. Tolerance and

VIF values are calculated as indicated in table, where tolerance values for the constructs - economic empowerment are in between 0.80-0.950 and is much above the threshold 0.20. VIF are in between 1.089-1.244. It is much lower than the maximum value of 5. Hence, there is no multi-collinearity between the factors.

Findings of the Study

The majority of participants expressed that mechanization has positively contributed to the economic empowerment. The economic empowerment of women and mechanization in the coir sector found related. It is also evident that there is a direct relationship between usefulness of mechanization to economic empowerment of women workers in coir units. Women workers have also benefited from the introduction of new technologies in coir sector. Adoption of mechanization has improved their income level, reduced their workload, and enabled low-income households to participate in the market economy

The main findings of the study are summarized below;

- Monthly income of women workers has significant impact on their financial independence.
- Unmarried women workers found to have a better financial management.
- Experience of women workers has significant impact on their financial independence.
- Skill development of women workers positevely contribute towards financial management.
- Economic empowerment of women workers has significant impact on their economic wellbeing.
- Financial independence emerged as the strongest predictor of economic wellbeing.
- Experience of women workers has significant impact on their managing finance.
- Women workers participation in organisational decision making process has significantly contributed in developing their financial skills.

Suggestions

The following recommendations are made to enhance the contribution of coir mechanization to economic wellbeing of workers..

- Women workers have to provide skill-upgradation training to boost their occupational skills. Employees that perform below expectations ought to receive priority in the training. On-the-job technical training in equipment management and maintenance are to be provided for improving their operational efficiency.
- To increase the economic empowerment of mechanised workers, social security policies have to be enhanced. Based on the performance, standard grade to be fixed for workers and better remuneration schemes by incorporating overtime allowance and bonus schemes to be introduced.

- Modern equipment ought to be given to employees with government assistance. Timely technological upgradation and accessibility of sophisticated machines and availability of service centers will enhance the productivity of workers and encourage fresh talent into the sector.

- Policies pertaining to human resources have to be modified in the light of changing demographics and the economy. Women workers should be given the chance to raise their opinions and offer suggestions for implementing mechanization in a sustainable way. Policies pertaining to mechanization should be strengthened in a planned manner after taking into account the interests of all stakeholders.

Conclusion

The vast majority of the disenfranchised social groups employed by the sector are women, primarily from lower castes and outcasts. In view of the current state of the sector, this study is a meek attempt to shed light on a few key aspects of how the mechanization practices in coir segment supports the women in rural area of Alappuzha region. The study's conclusion is that women workers in coir units now have a better quality of life than they had before mechanization. The mechanization of the coir units allowed them to increase their production capacity, which increased the workers' monthly pay. In a state such as Kerala, where the Coir industry is a traditional symbol, any advancement in that industry might contribute to the state's ECONOMIC prosperity. According to their opinion, mechanization had positively contributed to the economic wellbeing of women workers in Alappuzha.

References

1. *Aswathy. J. (2018). Socio-economic profile of workers in Kerala-A Case study of Cherthala taluk in Alappuzha district.Shanlax International journal of Arts, Scienc and Humanities, 5(4), 311-313.*
2. *Chandaran.C.(2005). The Indian Coir Industry?, Agriculture and Industry Survey, 15(2), 16-22.*
3. *Coir Board.(2016). Executive Summary, Status of Coir Industries in India.Cochin.*

Government of Kerala. (1973). Report of study group in mechanisation of coir Industry In Kerala. State planing Board, Trivandrum.

4. *Joseph P.T.(1999). Schemes implemented by coir Board witn special reference to public service facilities. Indian Coconut Journal, 2, 16-18.*
5. *Menon, N. M. (2002). Technological changes in the coir industry in Kerala and Tamil Nadu (Unpublished master's thesis). Mahatma Gandhi University.Retrieved January 02, 2018, from http://shodhganga.inflibnet.ac.in/handle/10603/6375.*
6. *Sabarinath, K. (2000). Modernisation of coir industry in Kerala: a multidimensional impact analysis (Unpublished master's thesis). Pondicherry University. Retrieved January 02, 2018, from http://shodhganga.inflibnet.ac.in/handle/10603/1194*
7. *Shiny Philip. (1998). Study of Manpower Resource Management In Coir Industry . Tamil Nadu: Gandhigram Rural Institute .*
8. *Srimannarayana.M. (2006). Human Resource Managementin Small Business. Indian Journal of Industrial Relations, 41(3), 313-327.*
9. *Sudalaimuthu, S. and Anitha, R.(2007). Coir Industry in India: An overview, Kisan World, 34(11), 44-46*