Women entrepreneurs in Floriculture – A study in Nilakottai block of Dindigul district

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Abstract
In India, 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in 2016 which was around 13.76 per cent of the total number of establishments. Indian women have taken up entrepreneurship in micro and small enterprises, over the past few decades. However women are yet to go a long way to be on par with men in the area of entrepreneurial activities. A micro level study on women entrepreneurs in jasmine cultivation in Nilakottai block of Dindigul district exposes the constraints faced by them. The analysis reveals that fluctuating price, lack of infrastructure, fraudulent practices and lack of export promotions are the factors affecting the marketing of jasmine.

Key words: Women entrepreneur, Floriculture, fluctuating price, infrastructure, fraudulent practices, Lock-down, Constraints in marketing, Monetary loss
1. Introduction

Entrepreneurship plays a premier role in the economic development of a country. Men have been the part of the entrepreneurial culture for long. It is only recently that Indian women joined their counterparts. They have steadily moved from the status of housewives to employed women and now women entrepreneurs. The banks, financial institutions, and other voluntary bodies are all adopting the policy of encouraging women entrepreneurs in the form of Entrepreneurial Development Programmes (EDP) and loans at lower interest rates.

Women entrepreneurs are those women who think about business enterprise whether farm or non-farm sector, initiate it, organize and combine the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise. Women entrepreneurs are their own masters. At present, women in many parts of the world have broken the monopoly of men and prove that they are not inferior to men. Over the past few decades women have changed traditional role of a mother or housewife to entrepreneur role. However, women are yet to go a long way to be on par with men in the area of entrepreneurial activities though entrepreneurial spirit is not a male prerogative.

2. Materials and Methods

The present study is descriptive one employing survey method. The study is based on both primary and secondary data. The secondary data was collected from All India Report of Sixth Economic Census 2016. The primary data was collected from women entrepreneurs who are Jasmine cultivators in Nilakottai block of Dindigul district. The primary data was collected from the women farmers with the help of structured interview schedules in addition to Focus Group Discussion.

2.1 Objectives of the study:

- To analyse distribution of total number of Establishments by nature of operation, source of finance under women entrepreneurship in India,
- To study the establishments under women entrepreneurship in TamilNadu,
- To investigate the marketing challenges of women entrepreneurs engaged in floriculture in Nilakottai block of Dindigul district
- To identify the constraints faced by women engaged in jasmine flower cultivation during lockdown period (COVID-19) and to suggest suitable measures to solve them.

2.2 Selection of sample

Jasmine is mainly cultivated mainly in Nilakottai block of Dindigul district. Nilakottaiblock was selected for this study from which fifteen villages where women jasmine cultivators are found in large number were selected purposively. From the selected villages, 300 women farmers were selected at the rate of 20 farmers per village by the simple random sampling method. For market studies, 50 commission
agents, 30 village merchants, 50 wholesalers and 25 retailers from the Nilakottai flower markets were contacted.

3. Women entrepreneurship at national level

Although in India, data on literacy of women, labour force, health aspects etc., are being generated regularly through regular surveys and Census, data and information on women entrepreneurship at national level is rather scanty. Therefore, during Sixth Economic Census, questions related to women entrepreneurship in proprietary ownership were covered. It covers gender, religion, social group, economic activity, number of workers employed (hired and not hired) and source of finance. It has been observed that 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in India which is around 13.76 per cent of the total number of establishments. (Sixth Economic Census, 2016)

Total workers engaged in women owned & run establishments were 13.48 million persons, which is 10.24% of the total number of workers engaged in India under different economic activities. (All India Report of Sixth Economic Census 2016).

Table.1
Five top states in India - number of women owned establishments

<table>
<thead>
<tr>
<th>States</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamilnadu</td>
<td>1087609</td>
<td>13.51</td>
</tr>
<tr>
<td>Kerala</td>
<td>913917</td>
<td>11.35</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>849912</td>
<td>10.56</td>
</tr>
<tr>
<td>West Bengal</td>
<td>831337</td>
<td>10.33</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>664300</td>
<td>8.25</td>
</tr>
</tbody>
</table>

Source: Sixth Economic Census 2016

In India Tamilnadu occupies the top place among the women owned establishments with 13.51 per cent followed by Kerala (11.35 per cent) (Table .1)

3.1 Nature of operations under women entrepreneurship

Nature of operations under women entrepreneurship at all India level reveals that 89.01 % of the workers work in perennial establishments and 9.02.% work in seasonal establishments and remaining 1.97% works in casual establishments. Perennial establishments were 93.71% in urban areas whereas it was 86.5% in rural areas. It is also found that in TamilNadu, 94.36 per cent of the women-owned establishments were perennial, 4.18 per cent seasonal and remaining 1.46 per cent of the women-owned establishments were casual (Table.2)
Table 2

Women entrepreneurship by nature of operation

<table>
<thead>
<tr>
<th>Nature of operation</th>
<th>TamilNadu</th>
<th>All India</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percentage</td>
</tr>
<tr>
<td>Perennial</td>
<td>1026273</td>
<td>94.36</td>
</tr>
<tr>
<td>Seasonal</td>
<td>45422</td>
<td>4.18</td>
</tr>
<tr>
<td>Casual</td>
<td>15914</td>
<td>1.46</td>
</tr>
<tr>
<td>Total</td>
<td>1087609</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Sixth Economic Census 2016

3.2 Source of Finance for women entrepreneurs in India and in TamilNadu

Almost 81.02 per cent of the women establishments in TamilNadu were self-financed which is marginally higher than at all India level. In TamilNadu, the financial support from Government sources, financial institutions, money lenders and SHGs constituted 2.39 per cent, 0.45 per cent, 0.44 and 0.42 per cent respectively (Table 3).

Table 3

Women Entrepreneurs by source of Finance

<table>
<thead>
<tr>
<th>Source of Finance</th>
<th>TamilNadu</th>
<th>All India</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percentage</td>
</tr>
<tr>
<td>Self financing</td>
<td>881274</td>
<td>81.02</td>
</tr>
<tr>
<td>Government sources</td>
<td>26046</td>
<td>2.39</td>
</tr>
<tr>
<td>Financial institutions</td>
<td>4868</td>
<td>0.45</td>
</tr>
<tr>
<td>Money lenders</td>
<td>4766</td>
<td>0.44</td>
</tr>
<tr>
<td>SHGs</td>
<td>4558</td>
<td>0.42</td>
</tr>
<tr>
<td>Others</td>
<td>166097</td>
<td>15.28</td>
</tr>
<tr>
<td>Total</td>
<td>1087609</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Sixth Economic Census 2016

3.3 Social group

Caste wise distribution of women owned establishments by social group of the owner in India reveals that 3.27 million establishments constituting 40.6 per cent were owned by OBCs followed by General category (40.2 per cent) establishments, SCs (12.18 %) and ST (6.97%).

Caste wise distribution of women entrepreneurs in TamilNadu is presented in Table 4. It is found that out of the total owners, 13.96 per cent belong to SC category. The women entrepreneurs in TamilNadu
belonging to ST community constitutes 2.8 per cent. It is observed that majority of the owners (64.04 per cent) belong to OBC community.

Table 4
Women Owned Establishments by Social Group of the Owner-Tamilnadu

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC</td>
<td>151826</td>
<td>13.96</td>
</tr>
<tr>
<td>ST</td>
<td>30434</td>
<td>2.80</td>
</tr>
<tr>
<td>OBC</td>
<td>696473</td>
<td>64.04</td>
</tr>
<tr>
<td>Others</td>
<td>208876</td>
<td>19.20</td>
</tr>
<tr>
<td>Total</td>
<td>1087609</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Sixth Economic Census 2016

4. Socio economic profile of women jasmine cultivators in the study area:

Jasmine is an attractive important commercial crop. It has got importance in all religious, social and cultural ceremonies and other functions performed by people. The sample jasmine farmers were post-stratified into four groups based on the size of operational holdings, namely, marginal farmers (up to 1.0 hectare), small (1.01 to 2.0 hectares), medium (2.01 to 4.0 hectares) and large (more than 4.0 hectares) farmers. The survey method of investigation was adopted for the collection of data. The data were tabulated and analysed using conventional analysis.

The study showed that 21.33 per cent, 35.67 per cent, 26 per cent and 17 per cent of the sample farmers were marginal, small, medium and large farmers respectively. The average size of the area operated was 0.69 hectare, 1.34 hectares, 2.56 hectares and 5.21 hectares in marginal, small, medium and large farms respectively with an overall average of 2.18 hectares. About 38 per cent of the sample farmers were in the age group of 41 to 50 years while 28.33 per cent fell in the age group of 31 to 40 years and the rest were above 40 years. Regarding educational status, 15 per cent of the sample farmers were illiterate and 26.67 per cent, 19.67 per cent, 20.00 per cent, 10.33 per cent and 8.33 per cent were educated up to primary school, middle school, high school, higher secondary school and college levels respectively.

4.1 Experience in jasmine cultivation

The results reveal that 37.17 per cent of growers have 6 - 9 years of experience in jasmine cultivation, 23.59 per cent of them have 3 - 6 years of experience in jasmine cultivation, 16.98 per cent of them have
9-12 years of experience, 13.77 per cent of them have less than three years of experience and 8.49 per cent of them have more than 12 years of experience in jasmine cultivation. It is apparent that 76.98 per cent of jasmine growers use their own money and the rest of 23.02 per cent of them use borrowed money.

### 4.2 Involvement of family members

The results of the study show that 39.67 per cent of the sample farmers engaged three to four members of their family in cultivation and 35.67 per cent utilized up to two members in the field work.

### 4.3 Cropping intensity

The cropping intensity which was considered an indicator of efficiency worked out to 132.46 per cent in all farms. The cropping intensity was higher in marginal and small farms with 152.22 per cent and 147.70 per cent respectively than in medium and large farms with 131.01 per cent and 122 per cent.

### 4.4 Cost of cultivation

The per hectare cost of cultivation of jasmine in the study area was Rs.1,11,731.28 for the entire sample farms. The variable and fixed costs shared 78.10 per cent and 21.90 per cent respectively in the total cost of cultivation. The total cost of cultivation per hectare was high in the marginal farms (Rs.1,14,711.27) followed by the small farms (Rs.1,12,125.23), the medium farms (Rs.1,11,225.15) and the large farms (Rs.1,07,939.25).

The various variable costs incurred in jasmine production, cover the cost of harvesting, the cost of manures and manuring and the interest on the working capital.

The study disclosed that the average yield of flowers per hectare was high in the marginal farms (4299.19 kg per hectare) followed by the small farms (4071.96 kg per hectare), the medium farms (3824.05 kg per hectare) and the large farms (3622.27 kg per hectare).

The average gross income realised from one hectare of jasmine garden was Rs.3,34,734.93, Rs.3,17,042.81, Rs.2,97,740.53 and Rs.2,82,029.94 in the marginal, small, medium and large farms respectively and it was Rs.3,09,846.21 for the entire sample farms.

### 4.5 Marketing cost

The marketing cost per hectare of jasmine flowers was Rs. 51,581.68, Rs. 47,065.83, Rs. 41,731.80 and Rs. 37,416.47 for the marginal, small, medium and large farms respectively with an overall average of Rs. 44,676.97 for the entire sample farms. From the results, it was concluded that marginal and small farmers made greater profits than medium and large farmers though the cost of cultivation and marketing cost were greater in the case of the marginal and small farmers. This might be due to higher yield. In the study area
4.6 Marketing channels

The following four marketing channels were identified in Nilakottaiflower markets.

- Producers – Commission agents – Wholesalers – Outstation Retailers – Consumers.
- Producers – Commission agents – Retailers (Domestic) – Consumers.
- Producers – Village merchants – Commission agents – Retailers (Domestic) – Consumers.

The marketing of jasmine was analyzed and the results are presented in Table-2.

<table>
<thead>
<tr>
<th>Marketing channel</th>
<th>Number of jasmine growers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Villagemerchants</td>
<td>45</td>
<td>15.00</td>
</tr>
<tr>
<td>Commission agents</td>
<td>200</td>
<td>66.67</td>
</tr>
<tr>
<td>Local market</td>
<td>31</td>
<td>10.33</td>
</tr>
<tr>
<td>Local shop</td>
<td>24</td>
<td>8.00</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: field data

The study demonstrated that majority 66.67 per cent of the sample farmers sold their flowers through commission agents followed by 15 per cent of the sample farmers who sold through village merchants. The advance received from the commission agents was the predominant factor for the marginal, small and medium farmers to sell their flowers through commission agents. Immediate cash disbursement persuaded large farmers to sell through commission agents.

During FGD the farmers ranked labour scarcity as their foremost problem in jasmine cultivation. Hence it is recommended that the farmers should be educated to use tractor operated ridges and furrow for main field preparation. It is also suggested that the farmers can be trained to apply herbicides for the control of weeds. Hence the labour scarcity may be reduced to some extent. The government should provide financial assistance to the farmers at a reasonable rate of interest to purchase tractor or power tiller along with necessary ploughing and ridges forming instruments. The government should make arrangements to supply herbicides at subsidised rates to the farmers.

The lack of water during critical periods was an important problem faced by the growers in the cultivation of jasmine. Irrigation was found to be an important factor for the production of flowers with a direct effect on the yield of flowers. Therefore there is urgent need to educate them on strategies to save water without affecting the yield of flowers. Investment in drip or sprinkler irrigation may help. But farmers are neither aware of the need for efficiency in water use, nor of its economic advantages. Therefore they are to be educated and assisted with institutional credit to invest in these new irrigation structures.
The study on marketing of jasmine has shown that growers are unorganised and scattered. Moreover, due to high perishability of the produce, the marketing needs quick disposal and involves large market risks. Distant markets are to be served quickly to avoid losses in flowers due to perishability. This involves much effort for quick assembling, and distribution. Therefore, the marketing of flowers needs personal involvement and quick decision, with readiness to accept risk in it. They sell the produce immediately after harvest to the commission agents or village merchants, at the low price that prevails at that time. Thus their due share of the consumer’s price is denied to them. In order to avoid the dominance of commission agents, the farmers have to set up their own co-operative society or association. In the study area, the co-operative marketing societies should be encouraged to improve the bargaining power of the jasmine producers and also to enable them to come out of the clutches of the superfluous middlemen. These societies may also take up the task of supplying necessary and adequate inputs at reasonable prices and arrange the transport of produce at reasonable rates and the sale of flowers maximising the producer’s share in the consumer’s rupee. These would also in turn help to augment the production of jasmine.

In order to eliminate wide price fluctuation, it is suggested that the government can construct multi cold storage plants at the Nilakottai flower markets. Cold storage facilities should be provided to the growers at a reasonable rate. During the peak season, the excess arrival of flowers can be stored in cold storage unit. Hence the price fluctuations can be reduced to some extent.

5. Constraints in marketing jasmine flowers

- Jasmine flower is highly perishable in nature and needs quick marketing.
- Price fluctuation is reported to be the main marketing constraint by all categories of farmers. The price of jasmine is fluctuating day by day even hour by hour. This makes the risk in marketing. During festival times the price is as high as Rs3000 per kg otherwise it is as low as Rs.200
- The high commission charge is major constraint of farmers. The farmers do not directly sell the flowers to consumers; they highly depend on commission agents and wholesalers. Some farmers get advance money from the commission agents for cultivation expenses. As result the farmers are forced to sell the flowers to the agents who charge high percentage of commission.
- The malpractice by the traders was another problem faced by the small farmers. The flowers are high value crops and farmers are cheated by the traders both in price and in quantity.
- High charge of transportation, lack of grading and storage facilities and spoilage are the other constraints faced by the farmers.
6. Factors affecting marketing of jasmine

Factors relating to Price

- Low price
- Credit sales
- Price fluctuation
- Delay in payment
- Lack of government support in price fixation

Infrastructure related factors

- High transport cost
- Lack of storage facilities
- Lack of organized market

Fraudulent practices

- Higher commission charges
- Malpractices in weighing
- Women farm entrepreneurs forced to sell
- Poor communication links
- Absence of export promotion
- Inadequate market information

7. Floriculture crumbles down in Nilakottai due to COVID 19

Due to COVID-19 the jasmine cultivation is hit hard. Jasmine cultivation is affected heavily as they highly depend on labour and produce perishable goods. It is hit even harder as the products are considered ‘non essentials’.

There has been a massive impact on jasmine growers after lockdown. It is one of the major commercial flower crops. Majority of jasmine flowers cultivation belongs to marginal and small farmer category. They were already facing many problems not only in cultivation but also in marketing the produce. The crop requires lot of manpower for picking flower and performing other operations. The flower blooms on particular seasons and it is seasonal crop. It is highly perishable in nature and needs quick marketing. Price fluctuation is reported as the main marketing constraint. Due to lockdown the jasmine growers were in more trouble as there was no income and they are forced to pick them and throw them away. In December 2019, the prices skyrocketed but in April 2020 the flowers were dumped as there were no buyers. There is high demand during wedding but during lock down all wedding functions were cancelled and all temples closed. Traders completely stopped buying jasmine flower leaving the marginal farmers helpless as their nine-month preparation and planning to raise variety of jasmine flowers came to nil and naught. “We are undergoing rough phase” said a woman cultivator.
7.1 Loss of income and employment

The lockdown from March 24, 2020 meant closure of entire flower market and flower procurement from the farmers. The entire supply chain was disrupted due to closure of transport. Lack of demand from public and the following stoppage of religious functions and restriction on private ceremonies. “Already we were fighting against the rampant use of artificial flowers and now it’s corona The grower’s backbone is completely gone…..how can we survive and sustain? The situation is so grave that flowers are being harvested and fed to animals or in some places; due to no labour to harvest, cattle are allowed in for grazing.” Said one woman jasmine cultivator. Besides immediate loss of income and employment, there are issues relating to field conditions and indebtedness.

7.2 Monetary loss

An example of monetary loss to the women entrepreneurs in jasmine cultivation is given below:

Yield during (30 days) during lock down . 4200 kg

One Kg of jasmine = Rs 300/kg

Total monetary loss =Rs. 300 x 4200 kg =Rs. 12,60,000

8. Conclusion and suggestion

Women farmers incurred huge loss of income due to disruption in the whole supply chain during the lock-down period. In order to improve the jasmine marketing, the Government should formulate and implement appropriate marketing and pricing policies. The Government should create adequate storage facilities for jasmine and should take strong actions against malpractices in the marketing of jasmine. The Government and Export Promotion Council should disseminate and communicate market information and export opportunities to the jasmine growers. In addition, Government should provide export facilities to women entrepreneurs in order to tap market potentials across the border and get more returns. It is suggested that scientific cold-storage-insulated vans may be arranged by the Government on a commercial basis to help the farmers to transport their produce to the distance markets. A proper marketing facility through cooperative network will go a long way in bringing better returns to the jasmine cultivators. This calls for the revitalizing the floriculture growers cooperative marketing and processing society for the advantage of jasmine cultivators.

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