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Socio-economic profile and constraints faced by agripreneurs under PMFME scheme

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Abstract

The present study was undertaken to assess the socio-economic profile and constraints faced by agripreneurs under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme in Kolhapur district of Maharashtra. The study was conducted in four purposively selected talukas, namely Karveer, Hatkanangale, Gadhinglaj and Ajra, covering 140 PMFME beneficiaries. Data were collected through a pre-tested interview schedule and analysed using appropriate statistical measures. The findings revealed that the majority of agripreneurs were middle-aged (50.71%), had secondary-level education (33.56%), medium social participation (56.43%), medium annual income (30.71%) and marginal landholdings (54.29%). Most respondents generated employment for 1-4 workers (64.29%) and exhibited medium levels of risk orientation (62.86%), achievement motivation (56.42%), innovativeness (63.57%), economic orientation (64.29%) and market orientation (62.14%). Further, 71.43% of agripreneurs had attended one entrepreneurship development training programme. The major constraints reported were delay in disbursement of subsidy (80.71%), lengthy and complicated documentation (74.28%), non-product-specific training sessions (72.14%), lack of assured market linkage (69.28%) and insufficient subsidy amount (64.28%). The study concluded that timely subsidy disbursement, simplified documentation, product-specific technical training, improved market linkages and adequate financial support are essential for enhancing the effectiveness of the PMFME Scheme and strengthening sustainable rural entrepreneurship, employment and income generation.

Keywords: Agripreneurship, PMFME scheme, entrepreneurship, constraints, agripreneurs

1. Introduction

Agriculture is an important sector of the Indian economy and provides livelihood opportunities to a large proportion of the rural population. However, the sector is increasingly confronted with challenges such as low profitability, rising input costs, post-harvest losses, inadequate value addition and limited employment opportunities. In this context, entrepreneurship in agriculture has emerged as an important approach for diversifying rural livelihoods, generating employment, improving income and promoting value addition to agricultural produce. Agripreneurship combines agricultural activities with entrepreneurial skills and enables farmers and rural individuals to utilize available resources for establishing and managing income-generating enterprises. Agripreneurship can therefore contribute to rural economic development by creating employment and income opportunities and by encouraging the commercialization and diversification of agriculture (Unni & Balasree, 2025) ^[23].

The importance of entrepreneurship in rural areas is particularly significant because rural entrepreneurs contribute to employment generation, utilization of local resources and improvement in the standard of living. Jayadatta (2017) ^[10] reported that rural entrepreneurship can

promote balanced regional development and provide alternative employment opportunities, while also helping to reduce rural-urban migration. However, rural entrepreneurs frequently operate under conditions of limited financial resources, inadequate infrastructure, restricted market access and insufficient technical knowledge. These factors can adversely affect the establishment, survival and expansion of rural enterprises.

The socio-economic characteristics of entrepreneurs play an important role in understanding their entrepreneurial activities and capacity to manage enterprises. Age, education, land holding, family characteristics, annual income, social participation, risk-taking ability, innovativeness and information-seeking behaviour are among the characteristics that may influence entrepreneurial behaviour and enterprise-related needs. Nagar *et al.* (2019), while studying rural youth, found that the respondents were predominantly characterized by medium levels of land holding, social participation, annual income, risk-taking ability, innovativeness and information-seeking behaviour. The study further reported that land holding, source of income, annual income, information-seeking behaviour and innovativeness were significantly related to agro-based training needs.

Despite the potential of agripreneurship, entrepreneurs face several constraints that can restrict the development and sustainability of their enterprises. Rural entrepreneurs commonly encounter financial difficulties, inadequate infrastructure, marketing problems, difficulties in procuring raw materials, limited technical knowledge and complicated legal formalities. Jayadatta (2017) ^[10] identified lack of finance, inadequate infrastructural facilities, competition, marketing difficulties, dependence on middlemen, transportation and storage problems, legal formalities and lack of technical knowledge among the major problems faced by rural entrepreneurs.

Against this background, the Government of India introduced the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme under the Aatmanirbhar Bharat Abhiyan to provide financial, technical and business support for upgrading and formalizing micro food-processing enterprises. The scheme promotes access to credit, branding and marketing, common infrastructure and technical support. The scheme is particularly relevant to agripreneurs as food processing offers opportunities for value addition, diversification and rural employment. However, the effectiveness of such support depends on the socio-economic characteristics, resources, capabilities and constraints of beneficiaries. Therefore, the present study entitled "Socio-Economic Profile and Constraints Faced by Agripreneurs under PMFME Scheme" was undertaken to assess the socio-economic characteristics of PMFME agripreneurs and identify the major constraints faced by them, thereby providing useful insights for improving support, training and facilitation mechanisms for micro food-processing enterprises.

2. Methodology

In this study, Kolhapur district of Maharashtra State was purposively selected as the study area. Kolhapur district comprises twelve talukas, namely Karveer, Panhala, Shahuwadi, Kagal, Hatkanangale, Shirol, Radhanagari, Bhudargad, Ajra, Gadhinglaj, Chandgad and Gaganbawada. Among these, four talukas, namely Karveer, Hatkanangale, Gadhinglaj and Ajra, were purposively selected considering the presence of PMFME beneficiaries and micro food processing enterprises in these areas.

The primary list of beneficiaries was obtained from the concerned District Superintendent Agriculture Officer (DSAO) office, which served as the basis for further sampling and data collection. Different villages from the selected talukas were selected based on the availability and distribution of beneficiaries under the PMFME scheme. Seven villages from each selected taluka were purposively selected. From each selected village, five PMFME beneficiaries (agripreneurs) were selected by using a purposive sampling method. Thus, 35 agripreneurs from each taluka and a total of 140 agripreneurs were selected for collection of the required information.

The ex-post-facto research design was adopted for the present study since the phenomenon under investigation had already occurred and was continuing without any manipulation by the researcher. Ex-post-facto research is a systematic empirical

inquiry in which the researcher has no direct control over the independent variables because their manifestations have already occurred or are inherently non-manipulable. Therefore, relationships among the selected variables were studied without direct intervention by the researcher.

3. Results and Discussion

The socio-economic and entrepreneurial profile of agripreneurs provides an important basis for understanding their participation and performance under the PMFME scheme.

A) Socio-Economic and Entrepreneurial Profile of Agripreneurs

3.1 Age

Age is an important socio-economic characteristic that may influence the entrepreneurial behaviour, risk-taking ability, decision-making and willingness to adopt new technologies among agripreneurs. The data presented in Table 1 revealed that half of the agripreneurs (50.71%) belonged to the middle-aged category (36 to 55 years). This was followed by 25.00% of the agripreneurs belonging to the young age category (up to 35 years), while 24.29% belonged to the old age category (56 years and above). (Devi *et al.* 2019) ^[8].

The predominance of middle-aged agripreneurs may be attributed to their greater work experience, financial stability and entrepreneurial maturity, which help them manage enterprises effectively and take informed decisions. Young agripreneurs may be more enthusiastic towards establishing food processing enterprises, while older agripreneurs may benefit from their accumulated experience and established social networks.

Sr. No.	Category	Years	Frequency (N=140)	Percentage (%)
1.	Young	Up to 35 yrs.	35	25.00
2.	Middle	36 yrs. to 55 yrs.	71	50.71
3.	Old	56 yrs. and above	34	24.29
Total			140	100.00
Min = 24 Max = 59				

3.2 Education

Education plays an important role in improving an individual's knowledge, awareness, decision-making ability and willingness to adopt new technologies. In the case of agripreneurs, education may help them understand enterprise-related information and manage business activities more effectively.

The data presented in Table 2 revealed that the highest proportion of agripreneurs (33.56%) had completed secondary education, followed by 30.00% who had completed higher secondary education. Further, 22.86% of the respondents were graduates, while 9.29% had education up to the primary level and 4.29% had postgraduate qualifications. None of the respondents was illiterate. Thus, the findings indicate that the majority of agripreneurs possessed a moderate level of formal education. (Rempuii 2022) ^[20].

Sr. No	Category	Standard of Education	Frequency (N= 140)	Percentage (%)
1.	Illiterate	Can't read / write	00	00.00
2.	Primary Education	1 st to 7 th Std.	13	09.29
3.	Secondary Education	8 th to 10 th Std.	47	33.56
4.	Higher Secondary Education	11 th to 12 th Std.	42	30.00
5.	Under Graduation	UG degree	32	22.86
6.	Post-Graduation	PG degree	06	04.29
Total			140	100.00

3.3 Social Participation

The data presented in Table 3 revealed that the majority of agripreneurs (56.43%) had a medium level of social participation, followed by 30.71% who had a low level of participation. Only 12.86% of the respondents had a high level of social participation. Thus, the findings indicate that most agripreneurs had a medium level of social participation, reflecting moderate involvement in social organizations and community activities. (Baindha *et al.* 2017) ^[4].

Sr. No.	Category	Score	Frequency (N=140)	Percentage (%)
1.	Low	Up to 4	43	30.71
2.	Medium	5 to 6	79	56.43
3.	High	7 and above	18	12.86
Total			140	100.00
Range = 02 Min = 02 Max = 08				

3.4 Annual Income

The data presented in Table 4 revealed that the highest proportion of agripreneurs (30.71%) belonged to the medium annual income category (₹15,30,001 to ₹19,70,000), followed by 22.14% in the low-income category (₹10,90,001 to ₹15,30,000). Further, 20.71% of the respondents belonged to the high-income category (₹19,70,001 to ₹24,10,000), while 13.58% were in the very-low-income category (up to ₹10,90,000). Only 12.86% of the agripreneurs belonged to the very-high-income category (above ₹24,10,000). This study indicates a moderate economic position among the respondents, with scope for improving their income through better enterprise management, value addition and market opportunities. (Mubeena *et al.* 2020) ^[18].

Sr. No.	Category	Income (Rs.)	Frequency(N=140)	Percentage (%)
1.	Very Low	Up to 10,90,00 /-	19	13.58
2.	Low	10,90,001 /- to 15,30,000 /-	31	22.14
3.	Medium	15,30,001 /- to 19,70,000 /-	43	30.71
4.	High	19,70,001 /- to 24,10,000 /-	29	20.71
5.	Very High	Above 24,10,000 /-	18	12.86
Total			140	100.00
Range = 7,33,333 Min = 6,50,000 Max = 28,50,000				

3.5 Employment Generation

The data presented in Table 5 revealed that the majority of agripreneurs (64.29%) generated employment for 1-4 workers, followed by 22.14% who provided employment to

5-10 workers. Further, 7.86% of the respondents generated employment for 11-15 workers, while only 5.71% provided employment for 16-20 workers. (Kowsalya 2017) ^[14].

Sr. No.	Category	Frequency (N=140)	Percentage (%)
1.	1-4 Employees	90	64.29
2.	5-10 Employees	31	22.14
3.	11-15 Employees	11	07.86
4.	16-20 Employees	08	05.71
Total		140	100.00

3.6 Size of Land Holding

The data presented in Table 6 revealed that the majority of agripreneurs (54.29%) belonged to the marginal landholding category with up to 1.00 ha of land, followed by 28.57% who had small landholdings of 1.01 to 2.00 ha. Further, 10.71% of

the respondents belonged to the semi-medium category (2.01 to 4.00 ha), while 4.29% and 2.14% belonged to the medium (4.01 to 10.00 ha) and large (more than 10.00 ha) categories, respectively. (Nigade 2022) ^[19].

Sr. No.	Category	Frequency (N = 140)	Percentage (%)
1.	Marginal (up to 01.00 ha)	76	54.29
2.	Small (01.01 to 02.00 ha)	40	28.57
3.	Semi Medium (02.01 to 04.00 ha)	15	10.71
4.	Medium (04.01 to 10.00 ha)	06	04.29
5.	Large (more than 10.00 ha)	03	02.14
Total		140	100.00
Max = 11 Min = 0.2			

3.7 Risk Orientation

The Data observed in Table 7 revealed that the more than half (62.86%) of agripreneurs had a medium level of risk

orientation, whereas 22.85% showed a low level and 14.29% had a high level. The higher proportion of medium risk orientation could be attributed to the respondents'

educational levels, as most had completed secondary and higher secondary schooling and their belonging to the middle-aged category. These aspects may have influenced them to adopt a more cautious and balanced approach to risk-taking. (Kolgane *et al.* 2018) ^[13].

Sr. No.	Category	Score	Frequency (N=140)	Percentage (%)
1.	Low	Up to 17	32	22.85
2.	Medium	18 to 21	88	62.86
3.	High	22 and above	20	14.29
Total			140	100.00
Range = 4.3 Min = 12 Max = 25				

3.8 Achievement Motivation

The data presented in Table 8 revealed that more than half of the agripreneurs (56.42%) had medium achievement motivation, followed by 29.29% with high and 14.29% with low achievement motivation, which may be attributed to their desire for economic stability, enterprise growth and better outcomes. (Siddeswari *et al.* 2021) ^[22].

Sr. No.	Category	Score	Frequency (N=140)	Percentage (%)
1.	Low	Up to 25	20	14.29
2.	Medium	26 to 30	79	56.42
3.	High	31 and above	41	29.29
Total			140	100.00
Range = 4.3 Min = 21 Max = 34				

3.9 Innovativeness

The data in Table 9 results demonstrated that in (63.57%) of agripreneurs had a medium level of innovativeness, followed by 22.14% with high and 14.29% with low innovativeness. This medium level may be attributed to their willingness to adopt improved practices and new ideas, while financial constraints, risk associated with new technologies and limited technical knowledge may have restricted higher

Sr. No.	Category	Score	Frequency(N=140)	Percentage (%)
1	Low	Up to 17	23	16.43
2	Medium	18 to 21	87	62.14
3	High	22 and above	30	21.43
Total			140	100.00
Range = 4 Min = 13 Max = 25				

3.12 Entrepreneurships Development Programme Participation

The data presented in Table 12 studied that (71.43%) of agripreneurs had attended one training programme, followed by 23.57% who had not received any training, while only 5.00% had attended two or more training programmes. The

Sr. No.	Training Received	Frequency (N=140)	Percentage (%)
1	Training Not receive	33	23.57
2	One Training receive	100	71.43
3	Two & more training	07	05.00
Total		140	100.00

B) Constraints Faced by Agripreneurs under PMFME Scheme

The data presented in Table 13 evaluated that delay in disbursement of subsidy (80.71%) was the major constraint

innovativeness. (Devi *et al.* 2019) ^[8].

Sr. No.	Category	Score	Frequency (N=140)	Percentage (%)
1	Low	Up to 18	20	14.29
2	Medium	19 to 23	89	63.57
3	High	24 and above	31	22.14
Total			140	100.00
Range= 5 Min = 13 Max = 28				

3.10 Economic Orientation

The data presented in Table 10 revealed that (64.29%) of agripreneurs had a medium level of economic orientation, followed by 20.71% with low and 15.00% with high economic orientation. This medium level may be attributed to their focus on stable income and self-employment, while limited financial resources and risk-bearing capacity may have restricted them from pursuing higher economic opportunities. (Bhargavi *et al.* 2024) ^[5].

Sr. No.	Category	Score	Frequency (N=140)	Percentage (%)
1	Low	Up to 20	29	20.71
2	Medium	21 to 25	90	64.29
3	High	26 and above	21	15.00
Total			140	100.00
Range = 4.3 Min = 16 Max = 29				

3.11 Market Orientation

The data presented in Table 11 observed that (62.14%) of agripreneurs had a medium level of market orientation, followed by 21.43% with high and 16.43% with low market orientation. This medium level indicates that most agripreneurs had moderate awareness of market trends and consumer preferences, while limited market information and marketing skills may have restricted higher market orientation. (Kale 2020) ^[11].

higher participation in one training may be due to the usefulness of training in developing basic entrepreneurial and technical skills, whereas limited awareness, lack of timely information and fewer product-specific training opportunities may have restricted participation in multiple programmes. (Shirke *et al.* 2025) ^[21].

(69.28%) and insufficient subsidy amount (64.28%) ranked fourth and fifth.

Further, non-availability of quality raw materials throughout the year (61.42%), lack of advanced technical knowledge (59.28%), unavailability of skilled labour (57.14%) and lack

of advance training schedules (55.00%) ranked sixth, seventh, eighth and ninth, respectively. Overall, financial support, documentation, training and market-related issues were the major constraints faced by agripreneurs. (Logu 2021) [16].

Sr. No	Constraints	Frequency (N=140)	Percentage (%)	Rank
1.	Delay in disbursement of subsidy	113	80.71	I
2.	Lengthy and complicated documentation process	104	74.28	II
3.	Training sessions are not focused on each specific product	101	72.14	III
4.	Lack of assured market linkage for processed products	97	69.28	IV
5.	Insufficient subsidy amount to meet enterprises needs	90	64.28	V
6.	Good quality raw materials are not available throughout the year	86	61.42	VI
7.	Lack of advance technical knowledge regarding food processing technologies	83	59.28	VII
8.	Unavailability of skilled labour in rural areas	80	57.14	VIII
9.	Lack of advance schedule of the training programme	77	55.00	IX

4. Conclusion

The study revealed that the majority of agripreneurs under the PMFME scheme were middle-aged, moderately educated and had medium levels of social participation, risk orientation, achievement motivation, innovativeness, economic orientation and market orientation. Most agripreneurs belonged to the medium-income category, had marginal landholdings and generated employment for 1-4 workers. Further, 71.43% of agripreneurs had attended one entrepreneurship development training programme, indicating moderate exposure to capacity-building activities. The major constraints faced by agripreneurs were delay in disbursement of subsidy, lengthy and complicated documentation, non-product-specific training, lack of assured market linkage and insufficient subsidy support. These findings indicate that although PMFME has provided opportunities for entrepreneurship development and employment generation, its effectiveness can be enhanced through timely subsidy disbursement, simplified documentation procedures, product-specific technical training, improved market linkages and adequate financial support. Strengthening these aspects would help agripreneurs improve enterprise performance, increase value addition and contribute to sustainable rural employment and income generation.

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