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Profile characteristics of beneficiaries of Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme

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Abstract

The present study was conducted in Ratnagiri district of Konkan region of Maharashtra to analyze the socio-economic profile characteristics of PMFME beneficiaries. Data was collected from sample size of 60 PMFME beneficiaries from two tahsils Khed and Dapoli in Ratnagiri district. The study indicated that a majority of the beneficiaries belonged to the middle age group (68.33%), most had higher secondary to graduate-level education (56.66%), medium category of annual incomes (58.34%), lived in medium-sized families (61.67%), and most of the beneficiaries came from a business background (53.33%), and had marginal land holding (50.00%), majority of beneficiaries received one training (78.33%) and most reported an optimum level of resource availability (70.00%) While maximum number of the beneficiaries exhibited a medium level of market orientation (48.33%), had a medium level of use of social media (60.00%) and majority (46.66%) had medium level of experience in enterprise. The study concludes that PMFME beneficiaries represent a group with moderate socio-economic status, entrepreneurial potential, and access to resources. Strengthening skill-based training, enhancing market linkages, and promoting digital literacy are essential to further improve their enterprise sustainability and livelihood security.

Keywords: PMFME scheme, beneficiaries

1. Introduction

The food processing sector plays a vital role in strengthening the rural economy, generating employment, and ensuring value addition to agricultural produce. Recognizing its potential, the Government of India launched the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme in 2020 under the *Aatmanirbhar Bharat Abhiyan*. The scheme aims to support micro food processing enterprises through credit-linked subsidies, capacity building, skill training, and the promotion of Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), and cooperatives. Its key objectives are to enhance competitiveness, ensure standardization, and increase access to formal credit and markets for small-scale entrepreneurs.

Understanding the profile of beneficiaries under the PMFME scheme is essential for assessing the scheme's effectiveness. The socio-economic and enterprise characteristics of beneficiaries such as age, education, annual income, family size, family occupation, land holding, training received, resource availability, market orientation,

use of social media and experience provide insights into their strengths and constraints. Such profiles help in identifying gaps in implementation, evaluating the inclusiveness of the scheme, and suggesting suitable policy interventions for the sustainable development of micro food processing enterprises.

In this context, the present study focuses on analyzing the socio-economic profile of PMFME beneficiaries, highlighting their demographic, economic, and enterprise-related characteristics. This will not only reflect the present status of micro food processing units but also guide future strategies for strengthening the sector.

2. Methodology

In this study, Ratnagiri district of the South Konkan region in Maharashtra State was purposively selected. Ratnagiri district comprises of nine tahsils namely Ratnagiri, Khed, Dapoli, Rajapur, Sangameshwar, Chiplun, Mandangad, Lanja, Guhagar. Among these, two tahsils Khed and Dapoli were purposively selected because the presence of maximum number of beneficiaries who have availed support

under PMFME scheme in these areas. Primary list of beneficiaries obtained from SAO, Ratnagiri office, which served as the basis for further sampling and data collection. Different villages from Khed and Dapoli tahsils were chosen, as the beneficiaries under the PMFME scheme were scattered across various villages within these tahsils. From each of the selected tahsils, 30 PMFME beneficiaries were selected from Khed tahsil and 30 PMFME beneficiaries were selected from Dapoli tahsil. Thus, a total of 60 PMFME beneficiaries were selected for collection of required information.

The ex-post-facto research design was adopted for this study since the phenomenon has already started and is continuing. Ex-post-facto research is the most systematic empirical inquiry, in which the researcher does not have direct control over the independent variables as their manifestation has already occurred or as they are inherent and not manipulatable. Thus, inferences about relations among variables were made without direct intervention from concomitant variation of independent and dependent variables.

3. Results and Discussion

Analyzing the socio-economic profile of beneficiaries is crucial for evaluating the effectiveness of the PMFME scheme in achieving its objectives.

3.1 Age

The data presented in Table 1 revealed that majority (68.33 per cent) of the beneficiaries belonged to 'middle' age category i.e. between 33 to 51 years. This is followed by 16.67 per cent were in the 'young age group' and 15.00 per cent were in the 'old age group', respectively.

The average age of the beneficiaries was 42 years. This distribution indicates the predominance of middle-aged participants, who are generally characterized by a balanced combination of work experience, financial stability, and motivation to secure a sustainable income source.

Sl. No.	Age (Years)	Frequency	Percentage
1	Young (Up to 32)	10	16.67
2	Middle (Between 33 to 51)	41	68.33
3	Old (52 and above)	09	15.00
Total		60	100.00

3.2 Education

The data presented in Table 1 shows that one third (33.33 per cent) of the beneficiaries had completed their 'graduation', followed by 31.67 per cent who had finished 'secondary education'. Additionally, 23.33 per cent had 'higher secondary education' and 8.33 per cent had 'postgraduate degrees'. Only 1.67 per cent of the beneficiaries had education up to 'pre-primary' and

'primary' levels each, while none of the beneficiaries were illiterate. Thus it can be concluded that most of the PMFME beneficiaries have at least a moderate level of formal education due to the presence of adequate educational facilities and increasing awareness among rural families.

Sl. No.	Education (Std)	Respondents (N=60)	
		Frequency	Percentage
1.	Illiterate	00	00.00
2.	Pre-primary (Up to 4 th)	01	01.67
2.	Primary (5 th to 7 th)	01	01.67
3.	Secondary (8 th to 10 th)	19	31.67
4.	Higher secondary (11 th to 12 th)	14	23.33
5.	Under-Graduate	20	33.33
6.	Post graduation	05	08.33
Total		60	100.00

3.3 Annual income

From the Table 1 it could be seen that, more than half (58.34 per cent) of beneficiaries had annual income earning between Rs. 8,42,298 to Rs.11,27,703 annually. This was followed by 23.33 per cent of beneficiaries had income up to Rs. 8,42,297 and 18.33 per cent had income annually above Rs.11,27,703. This indicates that the average of the annual income was Rs.9,85,000.

Sl. No.	Annual income (Rs.)	Respondents (N=60)	
		Frequency	Percentage
1.	Low (Up to Rs.8,42,297/-)	14	23.33
2.	Medium (Rs.8,42,298 to Rs.11,27,703/-)	35	58.34
3.	High (Rs.11,27,703/- and above)	11	18.33
Total		60	100.00

3.4 Family size

The data revealed from Table 1 that majority (61.67 per cent) of the beneficiaries belonged to families with 4 to 6 members. Around 25.00 per cent had small families with up to 3 members. A smaller portion 11.67 per cent reported 7 to 9 family members, and only one respondent 1.66 per cent had a very large family with 10 or more members. This suggests that most beneficiaries belonged to medium-sized families, offering a balance of earning members and dependents with adequate support for small-scale enterprises.

Sl. No.	Family size (Categories)	Respondents (N=60)	
		Frequency	Percentage
1.	Small (Up to 3 members)	15	25.00
2.	Medium (4 to 6 members)	37	61.67
3.	Large (7 to 9 members)	07	11.67
4.	Very large (10 and above)	01	01.66
Total		60	100.00

3.5 Family occupation

Sl. No.	Family occupation (Categories)	Respondents (N=60)	
		Frequency	Percentage
1.	Farming	10	16.67
2.	Service	14	23.33
3.	Business	32	53.33
4.	Other	04	06.67
Total		60	100.00

It is observed from the Table 1, over half (53.33 per cent) of the beneficiaries belonged to business families, followed by 23.33 per cent from service backgrounds and 16.67 per cent from farming families. A small proportion 6.67 per cent reported other occupations such as shopkeeping, tailoring, driving, electrical work, plumbing, fishing, or nursery activities.

This indicates that most beneficiaries came from families already engaged in business-related activities, which may have influenced their choice to adopt food processing enterprises. The diversity of agricultural produce in the Konkan region could also encourage families to consider entrepreneurship as a sustainable source of livelihood.

3.6 Land holding

Sl. No.	Land holding (Categories)	Respondents (N=60)	
		Frequency	Percentage
1.	Marginal (<1 ha)	30	50.00
2.	Small (1-2 ha)	13	21.67
3.	Semi Medium (2-4 ha)	12	20.00
4.	Medium (4-10 ha)	03	05.00
5.	Large (>10 ha)	02	03.33
Total		60	100.00

The data from Table 1 revealed that half (50.00 per cent) of the beneficiaries were marginal farmers owning less than one hectare of land. This was followed by 21.67 per cent with small holdings (1-2 ha) and 20.00 per cent with semi-medium land holdings (2-4 ha). Only a small proportion 5.00 per cent belonged to medium land holdings and 3.33 per cent belonged to large land holding categories.

This clearly indicates that a majority of the beneficiaries operate with limited land resources may be attributed to the geographical features of the Konkan region, where fragmented plots, inheritance-based subdivision, and limited scope for expansion are common.

3.7 Training received

Sl. No.	Training received	Respondents (N = 60)	
		Frequency	Percentage
1.	Training not received	10	16.67
2.	One training received	47	78.33
3.	Two and more training received	03	05.00
Total		60	100.00

It is noticed from Table 1 that majority (78.33 per cent) of the beneficiaries attended one training program, while 16.67 per cent had not attended any training. Only 5.00 per cent participated in two or more trainings, reflecting limited exposure to repeated or advanced training opportunities.

3.8 Resource availability

Sl. No.	Resource availability (Score)	Respondents (N = 60)	
		Frequency	Percentage
1.	Poor resources (Up to 9)	07	11.67
2.	Optimum resources (Between 10 and 11)	42	70.00
3.	Rich resources (12 and above)	11	18.33
Total		60	100.00

The data presented in Table 1 shows that the majority (70.00 per cent) of the beneficiaries reported optimum resource availability, while 18.33 per cent had rich resource availability and 11.67 per cent faced poor resource availability. The average resource availability score was 10.6. This indicates that most beneficiaries had access to a reasonable level of resources.

3.9 Market orientation

Sl. No.	Market orientation (Score)	Respondents (N = 60)	
		Frequency	Percentage
1.	Low (Up to 24)	12	20.00
2.	Medium (Between 25-26)	29	48.33
3.	High (27 and above)	19	31.67
Total		60	100.00

It is observed from Table 1 that nearly half of the beneficiaries (48.33 per cent) had a medium level of market orientation (between 25-26), while 31.67 per cent exhibited a high level of market orientation (above 27). Only 20.00 per cent showed low market orientation category (Up to 24). The average score of market orientation was 25.55. This indicates that most beneficiaries were medium level of market-orientation due to limited exposure to competitive markets, branding strategies, and digital platforms such as e-commerce could be the reason for moderate levels of orientation among many beneficiaries.

3.10 Use of social media

Sl. No.	Use of social media (Score)	Respondents (N = 60)	
		Frequency	Percentage
1.	Low (Up to 11)	16	26.67
2.	Medium (Between 12 to 15)	36	60.00
3.	High (16 and above)	08	13.33
Total		60	100.00

It was seen from Table 1 that a majority (60.00 per cent) of the beneficiaries had a medium level of social media use, while 26.67 per cent fell under the low use category and only 13.33 per cent reported a high level of social media use. It could be seen that moderate digital engagement in accessing social media may be due to the limited access to smartphones, low digital literacy, and irregular internet connectivity in rural areas.

Further analysis of Table 11 shows that WhatsApp was the most widely used platform with 73.33 per cent of beneficiaries reporting 'Always' use, followed by 16.67 per cent using it 'Sometimes' and 10.00 per cent reporting 'Never' use. This indicates that WhatsApp is the most common and easily accessible medium of communication among PMFME beneficiaries.

3.11 Experience in enterprise

Sl. No.	Experience in enterprise (Year)	Respondents (N = 60)	
		Frequency	Percentage
1.	Low (Up to 6)	18	30.00
2.	Medium (Between 7-14)	28	46.66
3.	High (15 and above)	14	23.33
Total		60	100.00

It is noticed from Table 1, nearly half (46.66 per cent) of the beneficiaries had medium experience (7-14 years), while 30.00 per cent had low experience (up to 6 years) and 23.33 per cent reported high experience (15 years and above). The average value of the experience was 10 years. This indicates that most beneficiaries had been managing their enterprises for a considerable period.

This suggests that a majority of entrepreneurs had adequate exposure to handle challenges and opportunities in the food processing sector.

4. Conclusion

The study highlights that PMFME beneficiaries are largely middle-aged, moderately educated, and marginal farmers with medium levels of income, resources, and enterprise experience. These attributes indicate moderate livelihood opportunities; however, targeted policy interventions in resource access, market linkages, and skill development are essential to ensure sustainable growth and socio-economic advancement.

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