



The PMFME Empowerment Dividend: An Institutional-Capability Framework for Women Micro Food Entrepreneurs

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ABSTRACT :

Purpose. Women's micro food enterprises may receive several forms of government assistance, but programme receipt does not by itself explain how women convert support into enterprise capability, institutional participation and empowerment. This paper develops the PMFME Empowerment Dividend Framework (PEDF), linking PMFME Policy Support, Entrepreneurial Capability, Formal Enterprise Integration, Women's Empowerment and Enterprise Sustainability, with Institutional Responsiveness as a boundary condition. **Design and approach.** The paper follows an integrative conceptual review of peer-reviewed literature and official PMFME and Government of India sources covering women's entrepreneurship, empowerment, resource-based theory, dynamic capabilities, institutional theory, social capital and enterprise sustainability. **Findings.** The framework proposes that PMFME support becomes more consequential when women can understand, combine and apply financial, technical, training, infrastructure and institutional resources. Entrepreneurial Capability is proposed as the first conversion mechanism, Formal Enterprise Integration as the institutional participation stage, Women's Empowerment as the agency-oriented outcome and Enterprise Sustainability as the longer-term outcome. **Originality/value.** The paper introduces the idea of an empowerment dividend and distinguishes programme support from the entrepreneur's capability to use that support. It also treats institutional responsiveness as a specific boundary condition rather than as another independent variable. Five postulates are developed for future CB-SEM, PLS-SEM and longitudinal research on women-led micro food processing enterprises in India.

Keywords: PMFME, women entrepreneurs, entrepreneurial capability, formal enterprise integration, women's empowerment, institutional responsiveness, enterprise sustainability

Introduction

Women's entrepreneurship is increasingly recognised as an important part of inclusive economic development because women-owned enterprises can contribute to household income, employment, local production and social participation. At the same time, the existence of a woman-owned enterprise does not automatically indicate economic independence or empowerment. Research on women-owned firms shows that enterprise performance is influenced by financial, social, institutional and psychological conditions along with conventional business resources (Srivastava & Pandita, 2025). A gender-aware approach also places women's businesses within family and institutional relationships rather than treating the enterprise as an isolated economic unit (Brush et al., 2009).

The issue is particularly relevant to micro food processing. Food processing can be linked with local agricultural resources, household skills and community markets, making it a practical entrepreneurial activity for many women. However, small food enterprises can also face constraints relating to working capital, equipment, quality standards, packaging, documentation, formal banking and market exposure. The Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme was introduced by the Government of India to strengthen and formalise micro food processing enterprises through a package of financial, technical, training, infrastructure and market-oriented support (Ministry of Food Processing Industries [MoFPI], 2026).

The scheme has a broad support architecture. Official PMFME information includes credit-linked capital subsidy, seed capital for eligible self-help group members, support for common infrastructure, training and handholding, and the One District One Product approach for procurement, common services and marketing. The scheme also provides support to SHGs and other collective structures along the value chain (MoFPI, 2026). The guidelines specify, among other provisions, seed capital of ₹40,000 per eligible SHG member for working capital and small tools and credit-linked support for individual SHG members and federations (MoFPI, 2021).

The implementation scale makes it important to ask what happens after support is received. Government information reported that 59,202 micro food processing enterprises had been formalised under PMFME by 31 December 2025 and that cumulative investment of ₹17,015.8 crore had been mobilised (Press Information Bureau [PIB], 2026a). Another official update states that the Ministry monitors the participation of women, SHGs and

other groups and reviews the use of common infrastructure and incubation facilities (PIB, 2026b). These figures demonstrate programme reach, but they do not by themselves explain how support changes the position of the woman entrepreneur.

The present paper argues that the missing link is the transformation of programme assistance into entrepreneurial capability and agency. Kabeer (1999) explains women's empowerment through resources, agency and achievements. Sen (1999) similarly emphasises the capabilities people have to pursue valued ways of living. From this perspective, a programme resource is an opportunity rather than an automatic outcome. The entrepreneur must be able to use the resource, make decisions around it and convert it into meaningful enterprise activity.

The resource-based view provides another foundation. Barney (1991) argues that resources can support sustained advantage when they have strategic value. For micro enterprises receiving public support, however, resources may originate outside the enterprise. Their contribution depends on how the entrepreneur combines them with knowledge, routines and relationships. Dynamic capability theory focuses on processes through which resources are coordinated and reconfigured as conditions change (Teece et al., 1997). Entrepreneurship research similarly links dynamic capabilities with entrepreneurial adaptation and value creation (Zahra et al., 2006).

Institutional conditions are equally important. Formal registration, banking relationships, records, licences, compliance and government linkages can change the opportunities available to a micro enterprise. North (1990) explains that institutions shape incentives and economic behaviour. Social capital also matters because relationships can provide information, trust and access to resources (Nahapiet & Ghoshal, 1998). Evidence from rural India shows that social capital can help women access finance and that empowerment becomes more evident when resources are used for entrepreneurial and self-determined purposes (Andriani et al., 2022).

Finance is a particularly important part of this process. Garg et al. (2025) found that better access to banking facilities increased women's entrepreneurship in rural India through greater institutional credit uptake. Peter et al. (2025) also show the importance of financial inclusion and financial literacy for women-owned enterprise performance in India. These findings suggest that access to finance is important, but financial access has to be translated into enterprise use. PMFME provides a suitable context for examining this resource-to-capability process.

This paper proposes a new conceptual framework titled the ****PMFME Empowerment Dividend Framework (PEDF)****. The framework consists of five core stages: PMFME Policy Support, Entrepreneurial Capability, Formal Enterprise Integration, Women's Empowerment and Enterprise Sustainability. Institutional Responsiveness is introduced as a boundary condition. The central idea is that PMFME may create an "empowerment dividend" when support is not merely received but is converted into capability, formal institutional participation and greater agency.

The framework differs from a simple model in which all PMFME components are treated as independent predictors. It focuses on a sequence of transformation. Programme support creates a resource base; entrepreneurial capability determines whether resources can be applied; formal enterprise integration connects the woman entrepreneur with recognised institutional systems; empowerment captures changes in agency and participation; and sustainability represents the longer-term enterprise outcome. Institutional responsiveness may strengthen or weaken the capability-to-formalisation relationship. Five postulates are developed around this logic.

Review of Literature

2.1. Women's entrepreneurship as an embedded process

Women's enterprises operate within households, markets, communities and institutions. Brush et al. (2009) proposed a gender-aware framework that extends the conventional markets-money-management view by recognising family and environmental relationships. This perspective is relevant to micro food processing because production, finance and family responsibilities may overlap. Recent review evidence likewise shows that women-owned firm performance is shaped by several interacting factors rather than by a single business resource (Srivastava & Pandita, 2025).

Kabeer's (1999) framework provides a useful distinction between having resources and being empowered by them. Resources include material, human and social assets; agency includes decision making and negotiation; achievements refer to outcomes. Sen (1999) similarly places capabilities at the centre of development. In the PMFME context, these perspectives suggest that scheme support should be examined according to what women are able to do with it, not only according to what they receive.

Indian evidence supports this interpretation. Andriani et al. (2022) found that social capital within microfinance groups helped women access resources, but empowerment was more evident when women used those resources for entrepreneurial and self-determined goals. This is important for PMFME because the scheme works through individual units as well as SHGs and other collective arrangements.

2.2. The PMFME support architecture

PMFME is conceptually different from a narrow credit programme because it combines several support mechanisms. The official scheme describes credit-linked capital subsidy, seed capital, common infrastructure, training, handholding and branding and marketing support. The ODOP approach is intended to support scale, procurement, common services and marketing (MoFPI, 2026). The scheme guidelines also provide specific provisions for SHGs, including seed capital and support for individual SHG members and federations (MoFPI, 2021).

2.3. Entrepreneurial capability and resource use

The resource-based view suggests that resources can contribute to enterprise advantage when they have strategic value (Barney, 1991). Dynamic capability theory moves the discussion towards processes of coordination, integration and reconfiguration (Teece et al., 1997). Zahra et al. (2006) connect this reasoning with entrepreneurship and show why capability development matters when entrepreneurs operate in changing environments.

In this paper, Entrepreneurial Capability refers to the ability to understand, combine and apply financial, technical, managerial, digital and institutional resources for enterprise purposes. It includes planning, costing, financial handling, problem solving, production decisions, opportunity recognition and interaction with support institutions. It is therefore different from training. Training is a possible input; capability is the ability to use knowledge and resources in actual business situations.

Dawa et al. (2021) show the relevance of entrepreneurial competences and absorptive capacity to the growth of female-owned enterprises. Jha (2018) identifies multiple performance-oriented dimensions in women entrepreneurship, while Deekshitha et al. (2026) connect strategic orientations, networking and resource-based explanations with marketing performance among women-led micro and small enterprises in regional India.

The PEDF therefore treats Entrepreneurial Capability as a conversion mechanism. The conceptual expectation is not that every form of support produces the same result, but that the value of support increases when women can absorb, combine and apply it.

2.4. Formal enterprise integration

Formalisation is central to the PMFME mandate, but it can be understood more broadly than registration. Formal Enterprise Integration in this framework refers to participation in recognised business and institutional systems, including registration, formal banking, documentation, record keeping, compliance, government networks and regular institutional interaction. North's (1990) institutional perspective suggests that such arrangements influence economic behaviour and the opportunities available to enterprises.

2.5. Empowerment beyond income

Women's empowerment is often discussed in terms of income, employment or enterprise ownership, but these indicators do not fully capture agency. Kabeer (1999) places decision making, negotiation and the ability to exercise choice at the centre of empowerment. The enterprise can become an important setting in which such agency develops when women influence pricing, purchasing, production, finance and relationships with institutions.

Digital capability is becoming another dimension of enterprise participation. Alhajri and Aloud (2024) identify digital entrepreneurship as a growing research area, while Rizwana et al. (2026) report practical barriers to digital marketing among rural women entrepreneurs in Karnataka. Sultana (2026) similarly links digital inclusion with women's entrepreneurship in rural India.

The PEDF consequently defines Women's Empowerment as an enterprise-linked outcome involving economic participation, decision-making influence, confidence, negotiation, institutional voice and social recognition. The construct is broader than income growth and is consistent with the resources-agency-achievements approach.

2.6. Enterprise sustainability

Enterprise sustainability represents the ability of a micro enterprise to continue operations, adapt to changing conditions and maintain livelihood value over time. Scoones (1998) emphasises the importance of assets and capabilities for sustainable livelihoods. For women-owned micro food enterprises, sustainability may involve maintaining production, managing input costs, retaining customers, learning new practices and adjusting to changes in household or market conditions.

Research on women entrepreneurs during crisis conditions shows the importance of innovation and adaptation. Sahi et al. (2023) examine product innovation during the COVID-19 crisis, while Matharu and Juneja (2024) examine resilience among women entrepreneurs in India. Kanth and Sinha (2025) connect sustainable entrepreneurship and business performance with entrepreneurial intention, social innovation and government support.

These findings suggest that sustainability is not simply the result of receiving finance. It involves continuing capability, learning and decision-making. The PEDF therefore places Enterprise Sustainability after Women's Empowerment, proposing that greater agency can support the ability to sustain and adapt the enterprise.

2.7. Institutional responsiveness

Institutional responsiveness refers to the accessibility, clarity, timeliness and problem-solving capacity of the institutions through which entrepreneurs receive support. North (1990) shows that institutions structure interactions and incentives, while Brush et al. (2009) emphasise the institutional embeddedness of women's entrepreneurship.

This dimension is particularly important for a scheme such as PMFME because support is implemented through banks, state agencies, local institutions, SHGs and other facilitation structures. An entrepreneur may possess the required capability but still find it difficult to complete a formal process when information is unclear or assistance is delayed. Dutta and Mallick (2023) and Rizwana et al. (2026) illustrate different structural and capability constraints affecting women entrepreneurs in India.

The PEDF therefore places Institutional Responsiveness as a boundary condition rather than another independent variable. Its proposed role is specific: it can strengthen or weaken the conversion of Entrepreneurial Capability into Formal Enterprise Integration.

Research Gap and Conceptual Contribution

Five gaps are identified from the literature. First, studies of women entrepreneurship frequently examine finance, training, digital capability, social capital and empowerment separately even though micro entrepreneurs often combine these resources. Second, government support is commonly evaluated through access, utilisation or implementation indicators without clearly explaining how programme resources become internal enterprise capability. Third, formalisation is often treated as an administrative outcome rather than as a process of institutional participation. Fourth, empowerment is sometimes reduced to income or employment, although the literature emphasises agency and the ability to make choices (Kabeer, 1999). Fifth, institutional conditions are often described as barriers without identifying the precise stage at which institutional quality changes the outcome.

The PMFME Empowerment Dividend Framework addresses these gaps through a sequential logic: PMFME Policy Support → Entrepreneurial Capability → Formal Enterprise Integration → Women's Empowerment → Enterprise Sustainability. Institutional Responsiveness is specified as a boundary condition between capability and formal integration. This arrangement provides a mechanism-oriented explanation of why similar programme exposure may produce different enterprise outcomes.

The framework also contributes by distinguishing programme support from entrepreneurial capability. A subsidy, seed capital facility, training programme or infrastructure facility is an external intervention. Capability is the entrepreneur's internal ability to use the intervention. Formal integration then represents the movement into recognised institutional systems, while empowerment captures the agency dimension of that movement. The final outcome is sustainability rather than only short-term business performance.

Theoretical Framework and Postulates

4.1. Theoretical foundation

The framework integrates four principal theoretical perspectives. Kabeer's (1999) resources-agency-achievements framework explains the empowerment pathway. The resource-based view explains why enterprise resources can create value (Barney, 1991). Dynamic capability theory explains how resources are coordinated and reconfigured (Teece et al., 1997; Zahra et al., 2006). Institutional theory explains the role of formal systems and rules in shaping enterprise participation (North, 1990).

The integration of these perspectives gives the PMFME framework a clear sequence. PMFME Policy Support represents the external support base. Entrepreneurial Capability represents the conversion process. Formal Enterprise Integration represents institutional participation. Women's Empowerment represents agency and achievement at the enterprise-household interface. Enterprise Sustainability represents the longer-term outcome. Institutional Responsiveness represents the condition under which capability is more or less likely to become formal participation.

Social capital provides an additional relational foundation. Nahapiet and Ghoshal (1998) explain the value of relationships for knowledge and resource exchange, while Indian research shows that social capital can help women access finance and entrepreneurial opportunities (Andriani et al., 2022; Mahato & Jha, 2025). This is relevant because PMFME includes SHG and group-based support.

4.2. Postulates

P1. PMFME Policy Support is positively associated with Entrepreneurial Capability.

PMFME provides financial assistance, seed capital, training, handholding, infrastructure and market-related support. These resources can expand the opportunity set of the entrepreneur and provide material from which enterprise routines can develop. Resource-based and dynamic capability perspectives indicate that the value of resources depends on how they are coordinated and used (Barney, 1991; Teece et al., 1997). Therefore, greater access to relevant PMFME support is conceptually expected to be associated with stronger entrepreneurial capability.

P2. Entrepreneurial Capability is positively associated with Formal Enterprise Integration.

Capability includes the ability to apply knowledge, maintain records, handle financial transactions, prepare documents, interact with banks and government agencies and use institutional opportunities. Evidence on entrepreneurial competences and absorptive capacity supports the importance of capability in female-owned enterprise development (Dawa et al., 2021). Thus, women with stronger entrepreneurial capability are conceptually expected to integrate their enterprises more effectively with formal institutional systems.

P3. Formal Enterprise Integration is positively associated with Women's Empowerment.

Formal integration can provide institutional recognition and create opportunities to participate in banking, government programmes and business networks. In Kabeer's (1999) framework, resources contribute to empowerment when they strengthen agency and choice. Evidence from rural India also indicates that entrepreneurial use of financial and social resources is important for empowerment (Andriani et al., 2022). Therefore, stronger formal enterprise integration is expected to be associated with greater economic agency, decision-making participation and institutional voice.

P4. Women's Empowerment is positively associated with Enterprise Sustainability.

Empowerment may support sustainability because women who exercise greater control over enterprise decisions can allocate resources, negotiate, seek information and respond to changing conditions. Research on women entrepreneurs during crisis and on sustainable entrepreneurship highlights innovation, networking, learning and support as important for continuity (Sahi et al., 2023; Matharu & Juneja, 2024; Kanth & Sinha, 2025; Mayanja et al., 2025). The postulate therefore expects stronger empowerment to be associated with stronger enterprise sustainability.

P5. Institutional Responsiveness positively moderates the relationship between Entrepreneurial Capability and Formal Enterprise Integration.

The conversion of capability into formal participation depends partly on how accessible and responsive institutions are. Clear information, local facilitation, timely assistance and problem resolution can help women apply their capability, whereas procedural complexity and weak responsiveness can reduce its practical effect. Institutional theory and evidence on structural constraints support this reasoning (North, 1990; Dutta & Mallick, 2023; Rizwana et al., 2026). Therefore, the positive capability-to-formalisation relationship is expected to be stronger when institutional responsiveness is high.

5. Objectives of the Study

The conceptual paper has the following objectives:

- i. To conceptualise PMFME Policy Support as an integrated support architecture for women-led micro food processing enterprises.
- ii. To explain Entrepreneurial Capability as the mechanism through which PMFME resources may be converted into enterprise action.
- iii. To examine conceptually the role of Formal Enterprise Integration in strengthening Women's Empowerment.
- iv. To explain the proposed relationship between Women's Empowerment and Enterprise Sustainability.
- v. To position Institutional Responsiveness as a boundary condition and provide a testable framework for future empirical research.

6. Research questions

- RQ1. How can the different PMFME support mechanisms be integrated into a common explanation of women's enterprise development?
- RQ2. How does Entrepreneurial Capability explain the conversion of PMFME support into enterprise-level action?
- RQ3. How can Formal Enterprise Integration contribute to the economic and social empowerment of women entrepreneurs?
- RQ4. How may Women's Empowerment support longer-term enterprise sustainability?
- RQ5. How can Institutional Responsiveness influence the conversion of entrepreneurial capability into formal enterprise integration?

7. Scope of the framework

The framework is intended for women who own, manage or substantially participate in micro food processing enterprises supported by or eligible for PMFME. It is particularly relevant to individual units, SHG-linked food processing activities and small community-based food enterprises.

The framework focuses on PMFME-related support and does not attempt to explain every determinant of women entrepreneurship. Its principal domains are programme support, entrepreneurial capability, formal institutional integration, women's empowerment and enterprise sustainability, with institutional responsiveness as a boundary condition.

The framework can be applied in rural, semi-urban and small-town settings where food processing is connected with local resources and household enterprise activity. It is especially suitable for future research in Karnataka, including the districts covered by the broader doctoral research.

The framework is conceptual and does not claim that the proposed relationships have already been statistically established. Future studies can develop measurement scales and test the postulates using CB-SEM, PLS-SEM or longitudinal designs.

Conceptual Method

This paper follows an integrative conceptual review approach. Peer-reviewed literature on women's entrepreneurship, empowerment, financial inclusion, entrepreneurial capability, dynamic capabilities, institutional theory, social capital, digital entrepreneurship and enterprise sustainability was reviewed. Official PMFME documents and Government of India releases were used to establish the scheme architecture and implementation context. The purpose was conceptual synthesis rather than statistical meta-analysis.

The literature was organised into six themes: women's entrepreneurship and empowerment; PMFME support architecture; entrepreneurial capability; formal enterprise integration; empowerment and sustainability; and institutional responsiveness. Sources were selected for conceptual relevance and verifiability, with preference given to peer-reviewed articles, established theoretical works and official government material.

The proposed unit of analysis for future empirical testing is the woman-owned or woman-managed micro food processing enterprise. The framework can be operationalised through a structured questionnaire. CB-SEM may be used for theory confirmation and model-fit assessment, while PLS-SEM can be considered for prediction-oriented testing. Longitudinal studies may examine whether capability and empowerment develop across different stages of scheme participation.

Proposed Conceptual Model

The proposed model is named the ****PMFME Empowerment Dividend Framework (PEDF)****. Its central proposition is that the impact of PMFME should not be understood only through the amount of support received or the number of enterprises formalised. The more important conceptual question is whether programme support develops entrepreneurial capability, encourages formal institutional participation, strengthens women's agency and contributes to enterprise sustainability.

PMFME Policy Support is the starting construct and covers financial support, seed capital, training and handholding, formalisation assistance, common infrastructure, branding and marketing support and group-oriented support. Entrepreneurial Capability is the first conversion stage and reflects the ability to apply these resources to business decisions. Formal Enterprise Integration is the second stage and covers registration, documentation, banking, compliance, records and institutional linkages. Women's Empowerment captures economic participation, decision-making influence, confidence, negotiation and institutional voice. Enterprise Sustainability captures continuity, adaptation and longer-term viability.

Institutional Responsiveness is placed as a boundary condition on the relationship between Entrepreneurial Capability and Formal Enterprise Integration. The model therefore recognises that capability is exercised within an institutional environment. When institutions are accessible and responsive, capability may be translated into formal participation more effectively. When procedures are unclear or support is difficult to access, the same level of capability may generate weaker formal integration.

Model specification

For future empirical testing, PMFME Policy Support may be specified as a higher-order construct with dimensions such as financial assistance, training and handholding, formalisation facilitation, infrastructure and group support. Entrepreneurial Capability may include planning, financial management, problem solving, opportunity recognition, digital use and institutional interaction. Formal Enterprise Integration may be measured through registration, formal banking, documentation, compliance, record keeping and institutional linkage.

The model can be examined through mediation and moderation analysis. Entrepreneurial Capability may mediate the relationship between PMFME Policy Support and Formal Enterprise Integration. Formal Enterprise Integration may mediate the relationship between Entrepreneurial Capability and Women's Empowerment. Institutional Responsiveness can be tested as a moderator of the capability-to-formalisation relationship.

Theoretical novelty

The first novelty is the concept of an empowerment dividend. The framework does not assume that support automatically produces empowerment. Instead, it asks what additional value emerges when public support is converted into enterprise capability and institutional participation.

The second novelty is Formal Enterprise Integration as an intermediate construct. Formalisation is treated as a process of institutional participation rather than only as registration. This allows formalisation to be connected theoretically with women's empowerment.

The third novelty is the distinction between training and capability. Training is an intervention, whereas capability is the entrepreneur's ability to apply knowledge and resources in actual business situations. This distinction prevents training participation from being treated as equivalent to competence.

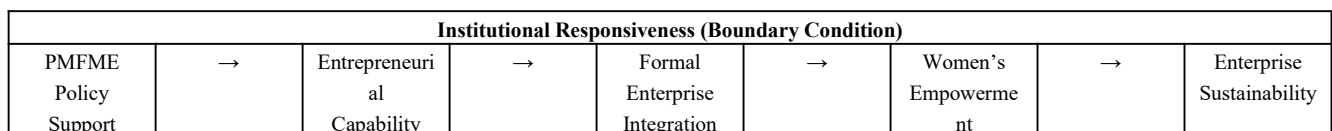


Figure 1. PMFME Empowerment Dividend Framework (PEDF)

Implications

1.1. Theoretical implications

The PEDF contributes to women's entrepreneurship research by connecting empowerment theory with resource and capability perspectives. Kabeer's (1999) resources-agency-achievements logic is placed within an enterprise-development sequence, while dynamic capability theory explains the conversion of programme resources into internal capability. This provides a process explanation rather than a list of independent determinants.

Institutional responsiveness is another theoretical contribution. By specifying its role at the capability-to-formalisation stage, future studies can examine why programme exposure may produce different outcomes under different implementation conditions.

1.2. Policy and programme implications

The framework suggests that PMFME evaluation should go beyond the number of applications, sanctions, subsidies and formal registrations. Evaluation can also examine whether beneficiaries develop practical enterprise capabilities and whether those capabilities continue to be used after the initial support period.

Training and handholding can be closely linked to actual enterprise decisions. Modules on costing, record keeping, inventory management, packaging, bank interaction, digital transactions and compliance may be more useful when applied to the entrepreneur's own business problems. The purpose is capability development rather than training attendance alone.

Institutional responsiveness deserves attention because women may possess the knowledge required for formalisation but still face procedural difficulty. Local facilitation, clear information, timely follow-up and assistance with documentation can reduce this gap. The scheme's existing emphasis on training and handholding provides a basis for such an approach (MoFPI, 2021).

1.3. Implications for women entrepreneurs

The framework encourages women entrepreneurs to view scheme benefits as a portfolio of resources. Finance can be combined with budgeting and records; training can be combined with production decisions; formalisation can be combined with banking and institutional networks. The practical value of support may therefore depend on how different benefits are combined around a business purpose.

1.4. Implications for future empirical research

Future studies can develop a measurement scale for the PEDF constructs and test the five postulates among PMFME beneficiaries. Comparative research can examine individual beneficiaries and SHG-linked enterprises and assess differences by education, enterprise age, digital capability and location.

Longitudinal research would be valuable because capability and empowerment are processes. Data collected at different stages of programme participation could test whether capability develops before formal integration and whether formal integration precedes changes in empowerment. Qualitative studies can also examine how women navigate PMFME procedures, banks, SHGs and local institutions.

Limitations and Scope for Future Research

The paper is conceptual and does not provide empirical estimates. The five postulates represent theoretically reasoned relationships and should not be interpreted as established causal effects. The framework is designed specifically for women-led micro food processing enterprises and may require adaptation before use in other MSME sectors.

PMFME Policy Support is broad because the scheme contains several forms of assistance. Future research must determine whether its dimensions should be treated as a higher-order construct or as separate antecedents. Entrepreneurial Capability also requires careful scale development because it combines managerial, financial, technical and institutional abilities.

Conclusion

PMFME provides an important setting for examining how government enterprise support can influence women's micro food businesses. The scheme combines financial assistance, seed capital, training, handholding, infrastructure and group-oriented support, making it broader than a conventional credit programme (MoFPI, 2026). Government implementation information shows substantial formalisation and investment under the scheme, but these indicators do not fully explain the process through which support becomes entrepreneurial capability and women's empowerment (PIB, 2026a).

This paper proposed the PMFME Empowerment Dividend Framework to address that conceptual issue. The framework connects PMFME Policy Support with Entrepreneurial Capability, Formal Enterprise Integration, Women's Empowerment and Enterprise Sustainability, while Institutional Responsiveness acts as a boundary condition. The central argument is that programme resources become more meaningful when women can understand, combine and apply them and when institutions provide a supportive environment for formal participation.

The framework also places empowerment beyond income alone. Following Kabeer (1999), empowerment includes resources, agency and achievements. In the PMFME context, this means that enterprise capability and formal integration may matter not only for business operations but also because they can increase women's participation in decisions, institutional relationships and economic activity.

The five postulates provide a basis for empirical testing. The paper does not claim that PMFME automatically produces empowerment or sustainability. Instead, it provides a mechanism-oriented explanation of how programme support may create an empowerment dividend under favourable institutional conditions. Future research using SEM, longitudinal designs and qualitative inquiry can determine whether the proposed sequence is supported among women micro food entrepreneurs in Karnataka and other Indian settings.

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