



From Subsidy to Shelf: A Value-Chain Activation Framework for Women-Owned Micro Food Enterprises under PMFME

Veena G. Sarathi ^a, Dr. Sudha K ^b

^aResearch Scholar, Srinivas University, Pandeswar, Mangalore, Karnataka, India

^bResearch Professor, Srinivas University, Pandeswar, Mangalore, Karnataka, India

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ABSTRACT :

Purpose. Government support for micro food enterprises is expected to improve enterprise development, yet the market mechanism linking support with sustainable growth remains insufficiently specified. This paper develops the PMFME Value-Chain Activation and Market Embeddedness Framework (PV-ME), connecting PMFME Value-Chain Support, Market-Sensing Capability, Collective Market Embeddedness, Entrepreneurial Resilience and Sustainable Enterprise Growth, with Digital-Market Readiness as a boundary condition. Design and approach. An integrative conceptual review was undertaken using peer-reviewed literature and official Government of India and PMFME sources on women's entrepreneurship, finance, digital capability, social capital, market relationships, resilience and sustainability. **Findings.** The framework argues that PMFME support can strengthen market-sensing capability when financial, technical, formalisation, infrastructure and market resources are connected. Market sensing is expected to develop continuing customer, supplier and network relationships, which can strengthen entrepreneurial resilience and sustainable enterprise growth. **Originality/value.** The paper moves beyond subsidy-to-performance reasoning by introducing a value-chain-to-market mechanism and by treating collective market embeddedness as a relational bridge between market capability and resilience. Five postulates are proposed for future empirical testing.

Keywords: PMFME, women-owned enterprises, value-chain activation, market sensing, market embeddedness, entrepreneurial resilience, sustainable growth

Introduction

Women-owned micro enterprises operate within markets where access to finance, technology, information, suppliers and customers is often uneven. Women's entrepreneurship is also embedded in family and social relations, making enterprise development different from a purely firm-centred process. Brush et al. (2009) argue for a gender-aware understanding that includes household and wider environmental influences. Kabeer (1999) similarly emphasises that women's resources matter through the agency with which those resources are used. These ideas are particularly relevant for micro food enterprises where production, household livelihood and market activity can overlap. Sen's (1999) capability approach also suggests that development should be understood through the freedoms and capabilities people can actually exercise, not only through the resources formally made available.

The performance of women-owned firms is influenced by several dimensions rather than one determinant. Srivastava and Pandita (2025) identify financial, human, social, cultural and psychological factors in the literature on women-owned firm performance. The literature also identifies business environment, training, networking, market information, socio-cultural and financial dimensions as relevant to women entrepreneurial performance. This suggests that enterprise growth depends on the interaction of capabilities and market relationships rather than on finance alone.

The market side of the problem is important for food processing enterprises because value is realised only when products move from production to consumers through suitable channels. Financial access can support entrepreneurship, and evidence from rural India links proximity to financial services with entrepreneurship (Garg et al., 2025). Financial inclusion is also associated with women-owned enterprise performance in India (Peter et al., 2025). However, the ability to reach customers, understand changing demand and maintain relationships remains essential after finance is obtained.

The PMFME Scheme provides a useful policy setting for examining this process. The Ministry of Food Processing Industries describes support for individual and group micro enterprises, SHGs and other collectives through financial assistance, seed capital, common infrastructure, capacity building and branding and marketing support (MoFPI, 2026). Recent government communication also describes PMFME as providing financial, technical and business support, including handholding for project preparation, bank loans, training, upgrading units and regulatory requirements (PIB, 2026a).

The programme has moved beyond the stage of policy design into large-scale implementation. Government reporting indicates that 59,202 micro food processing enterprises had been formalised under PMFME by the end of December 2025 and that substantial investment and employment had been mobilised (PIB, 2026b). Such progress raises a conceptual question: after financial and technical support are provided, how do women-owned food enterprises build continuing market relationships and adapt to changing demand?

Digitalisation makes this question more pressing. Rural women entrepreneurs increasingly use digital tools, but access does not always mean effective business use. Evidence from Karnataka shows that rural women entrepreneurs use affordable digital marketing tools while practical digital skills remain a significant constraint (Rizwana et al., 2026). Digital platforms can also change the relationship between rural women and markets by widening access to information and customers. The market challenge is therefore one of sensing, connecting and sustaining, not merely advertising.

This paper proposes a new conceptual framework called the PMFME Value-Chain Activation and Market Embeddedness Framework (PV-ME). The framework connects PMFME Value-Chain Support, Market-Sensing Capability, Collective Market Embeddedness, Entrepreneurial Resilience and Sustainable Enterprise Growth. Digital-Market Readiness is positioned as a boundary condition because the ability to use digital channels may influence whether market knowledge can be converted into continuing customer and market relationships.

The framework is deliberately different from a direct model in which PMFME support is assumed to improve enterprise growth automatically. It focuses on the middle of the process: how women entrepreneurs sense market changes, use value-chain resources, connect with customers and suppliers, learn from market feedback and build resilience. The model also gives a collective dimension to market embeddedness because PMFME places considerable emphasis on SHGs, FPOs, cooperatives and shared branding and infrastructure.

The paper develops five postulates without framing them as statistical hypotheses. The purpose is to provide a theoretical explanation that can later be operationalised and tested. The main contextual focus is women-owned or women-managed micro food processing enterprises in India, with Karnataka as a relevant setting. The framework is intended to complement the empirical doctoral study by providing a distinct market and value-chain explanation of how PMFME support may contribute to sustained enterprise development.

Review of Literature

1.1. Women's entrepreneurship and the market environment

Women's enterprises are embedded in social and institutional contexts. Brush et al. (2009) show that markets, money and management interact with household and meso/macro environmental factors. Srivastava and Pandita (2025) similarly conclude that women-owned firm performance is shaped by multiple interacting dimensions. Jha (2018) highlights networking and market information alongside training, finance and socio-cultural conditions. These findings indicate that the market environment cannot be treated as an external background variable.

For women-led food enterprises, the market environment includes suppliers, customers, retailers, local institutions, SHGs, digital channels and product-specific networks. The central conceptual issue is therefore market embeddedness: whether the enterprise has continuing relationships that provide demand information, customer access, supplier reliability and opportunities for adaptation.

1.2. PMFME as a value-chain support architecture

PMFME is structured around several forms of support rather than a single subsidy. The scheme includes assistance for micro enterprise upgradation, SHGs and other groups, common infrastructure, capacity building and branding or marketing (MoFPI, 2026). The scheme's official architecture also links food processing support with the One District One Product approach, shared services and market development. This makes PMFME suitable for a value-chain interpretation in which resources are connected from inputs to processing and markets.

Government handholding is also important. The January 2026 PIB release describes support for project preparation, securing bank loans, training, unit upgradation, regulatory approvals and hygiene standards (PIB, 2026a). Such assistance can reduce the fragmentation normally faced by first-generation entrepreneurs. The conceptual question is whether this support improves the entrepreneur's ability to sense and respond to market requirements.

The resource-based view provides a useful foundation. Barney (1991) explains that firm resources can support advantage when they have relevant strategic characteristics. For women-led micro enterprises, however, many resources are external or institutionally supported. The value-chain perspective therefore extends RBV by asking how externally supported resources are assembled and used across the enterprise and market interface.

1.3. Market sensing as a capability

Market sensing refers to the ability to obtain, interpret and act on information about customers, competitors, suppliers, prices and emerging opportunities. It is different from simply having access to market information. Dynamic capability theory emphasises processes of sensing, coordinating and reconfiguring resources under changing conditions (Teece et al., 1997; Zahra et al., 2006). The proposed framework applies this logic to women-led micro food enterprises.

Dawa et al. (2021) show that absorptive capacity can mediate the relationship between entrepreneurial competences and growth among female-owned enterprises. The implication is that information and competence become valuable through a process of recognising, assimilating and applying knowledge. For PMFME beneficiaries, training, technical support and market information are expected to contribute more strongly when women can convert them into decisions about products, packaging, pricing, customers and distribution.

Digital resources can strengthen market sensing, but only when women possess practical capability. Alhajri and Aloud (2024) identify fragmentation in female digital entrepreneurship research and call for more practice-based understanding. Sultana (2026) links digital inclusion with women's entrepreneurship and sustainable development in rural India. Rizwana et al. (2026) provide Karnataka evidence that digital skills remain an important barrier even where digital marketing tools are used. These findings support Digital-Market Readiness as a contextual condition rather than assuming that digital access automatically creates market embeddedness.

1.4. Social capital and collective market embeddedness

Market relationships are not created only through formal market transactions. Nahapiet and Ghoshal (1998) explain how social capital supports knowledge exchange, while Setini et al. (2020) demonstrate links between social capital, knowledge sharing, open innovation and innovative performance among women entrepreneurs. Mahato and Jha (2025) show that Indian SHGs contain structural, relational and cognitive dimensions of social capital. These insights are especially relevant to PMFME because collective enterprise arrangements can provide channels for market information and shared action.

Balcar et al. (2026) show that Indian women's social networks and social media can provide role models, customers, mentorship and other resources. Ozkazanc-Pan (2018), however, shows that access to entrepreneurial networks can also be shaped by gendered inequalities. Therefore, the framework defines Collective Market Embeddedness not as the number of contacts but as the quality and continuity of relationships that provide customers, suppliers, referrals, information and joint market opportunities.

Deekshitha et al. (2026) provide regional Indian evidence connecting entrepreneurial orientation, market orientation, networking, competitive advantage and marketing performance among women-led micro and small enterprises. This supports the proposition that market embeddedness should be linked with active strategic behaviour. For PMFME beneficiaries, shared branding, group marketing and common facilities may create collective routes to market that individual micro units could find difficult to establish alone.

1.5. Finance, institutional conditions and market conversion

Financial access remains a necessary resource for many micro food enterprises, but it does not automatically create a market position. Garg et al. (2025) demonstrate the relationship between financial access and entrepreneurship in rural India. Peter et al. (2025) show the relevance of traditional and digital financial inclusion for women-owned enterprise performance. Dutta and Mallick (2023) identify higher perceived finance constraints among majority-female-owned Indian firms and point to the importance of business experience, networking and lender perceptions. These findings support a conversion perspective in which finance enables action but does not determine the market outcome.

Institutional conditions influence the costs of using programme support. North (1990) explains that institutions shape transaction and production costs, while Kabeer (1999) reminds us that the exercise of agency depends on the conditions under which resources can be used. PMFME's facilitation mechanisms can therefore influence the practical ease with which women move from approval to procurement, production, compliance and market participation.

Social capital can also reduce information and transaction difficulties. Mahato and Jha (2025) indicate that SHG social capital can support welfare-scheme implementation, while Mayanja et al. (2025) connect entrepreneurial networking, learning and self-organisation with sustainability of women-owned micro-enterprise performance. The market conversion process is therefore both individual and relational.

1.6. Resilience and sustainable enterprise growth

Enterprise resilience concerns the capacity to continue, adapt and recover when market or operating conditions change. Sahi et al. (2023) show that women entrepreneurs used networking, resilience and entrepreneurial orientation in product innovation during the COVID-19 crisis. Matharu and Juneja (2024) identify resourcefulness, networking, adaptability and continuity as relevant to resilience among Indian women entrepreneurs. These findings suggest that resilience is supported by both internal capability and external relationships.

Kanth and Sinha (2025) connect government support, social innovation and sustainable entrepreneurship with business performance among rural women entrepreneurs. Mayanja et al. (2025) similarly show that networking, learning behaviour and self-organisation contribute to sustainability of women-owned micro enterprises. Scoones (1998) provides a broader livelihood perspective in which sustainable outcomes depend on the combination of resources, strategies and institutional conditions.

The proposed framework therefore places Entrepreneurial Resilience after Collective Market Embeddedness. The reasoning is that an enterprise with continuing customer, supplier and information relationships has more alternatives when demand changes, a supplier fails, or a market channel weakens. Market embeddedness is thus treated as a relational resource for resilience rather than merely a measure of market access.

Research Gap and Conceptual Contribution

The literature reveals five gaps. First, PMFME research and policy discussion often describe scheme components separately, while the scheme itself is designed to support different stages of the food enterprise value chain. Second, women's enterprise studies often measure finance, digitalisation, networking or performance without specifying the market mechanism that connects them. Third, market access is frequently treated as an endpoint, although continuing relationships are more relevant to business continuity. Fourth, digital capability is often considered as access rather than as the ability to sense and respond to market signals. Fifth, the collective market role of SHGs, common infrastructure and group branding under PMFME requires stronger conceptual integration.

The paper addresses these gaps through a five-stage logic: PMFME Value-Chain Support → Market-Sensing Capability → Collective Market Embeddedness → Entrepreneurial Resilience → Sustainable Enterprise Growth, with Digital-Market Readiness acting as a boundary condition. The model treats market embeddedness as a continuing relational state rather than a one-time achievement. It also treats resilience as a business capability rather than only a psychological characteristic.

The conceptual contribution is therefore a value-chain-to-market explanation of women-led micro food enterprise sustainability. Instead of asking whether subsidy or training improves performance directly, the framework asks whether programme support improves the ability to sense markets, whether sensing develops continuing market relationships, whether those relationships strengthen resilience and whether resilience supports sustainable growth.

Theoretical Framework and Postulates

1.7. Theoretical foundation

The framework integrates the Resource-Based View, Dynamic Capabilities Theory, Social Capital Theory, institutional theory and the Sustainable Livelihoods Framework. RBV explains the strategic relevance of resources (Barney, 1991). Dynamic capabilities explain how resources are sensed, coordinated and reconfigured under changing conditions (Teece et al., 1997; Zahra et al., 2006). Social capital explains how relationships create access to information and collective resources (Nahapiet & Ghoshal, 1998). Institutional theory explains how rules and support systems shape the cost and accessibility of enterprise action (North, 1990). The Sustainable Livelihoods Framework provides the wider rural context in which enterprise resources contribute to livelihood strategies and continuity (Scoones, 1998).

The framework also uses a gender-aware perspective because market participation is not neutral. Brush et al. (2009) show the importance of family and wider institutional conditions, while Kabeer (1999) emphasises agency in the conversion of resources into meaningful achievements. The framework therefore treats women entrepreneurs as active market actors while recognising that their market capabilities are shaped by social and institutional conditions.

1.8. Postulates

P1. PMFME Value-Chain Support is positively associated with Market-Sensing Capability.

Financial assistance, capacity building, common infrastructure, formalisation and branding or marketing support provide different information and resource channels. When these elements are connected, women entrepreneurs may obtain more opportunities to observe customers, suppliers, product standards, pricing and market requirements. The postulate concerns the development of market-sensing capability rather than immediate sales performance (MoFPI, 2026; Jha, 2018; Peter et al., 2025).

P2. Market-Sensing Capability is positively associated with Collective Market Embeddedness.

Sensing becomes commercially useful when market information is converted into relationships and action. Entrepreneurs who understand customer preferences, supplier conditions and emerging opportunities can adjust products, communicate with buyers and develop relationships with intermediaries. Social capital theory suggests that networks facilitate information exchange (Nahapiet & Ghoshal, 1998), while evidence from Indian women entrepreneurs highlights the role of networking and social media in entrepreneurial activity (Balcar et al., 2026).

P3. Collective Market Embeddedness is positively associated with Entrepreneurial Resilience.

Continuing customer and supplier relationships can provide alternative information, repeat demand, referrals and support during disruption. Research on women entrepreneurs during crisis conditions shows the importance of networking and innovation (Sahi et al., 2023), while Matharu and Juneja (2024) identify networking and adaptability as factors associated with resilience among Indian women entrepreneurs. The framework therefore views market embeddedness as a relational foundation for resilience.

P4. Entrepreneurial Resilience is positively associated with Sustainable Enterprise Growth.

Resilience enables an enterprise to continue operations, learn from disruption, adapt products or channels and recover from temporary setbacks. Kanth and Sinha (2025) connect sustainable entrepreneurship and government support with business performance among rural women entrepreneurs, while Mayanja et al. (2025) connect learning, networking and self-organisation with sustainability. The postulate extends these insights by treating resilience as the immediate capability preceding sustainable growth.

P5. Digital-Market Readiness positively moderates the relationship between Market-Sensing Capability and Collective Market Embeddedness.

Digital-Market Readiness refers to the practical ability to use digital tools for customer communication, product presentation, payments, feedback, market information and online promotion. Alhajri and Aloud (2024) show the fragmented state of female digital entrepreneurship research, while Rizwana et al. (2026) show that practical digital skills remain a barrier for rural women entrepreneurs in Karnataka. Sultana (2026) also positions digital inclusion as an important part of sustainable rural women entrepreneurship. The postulate therefore expects market sensing to translate more effectively into market embeddedness when digital-market readiness is stronger.

Objectives of the Study

The conceptual paper has the following objectives:

- i. To conceptualise PMFME interventions as an integrated value-chain support architecture for women-owned micro food enterprises.
- ii. To develop Market-Sensing Capability as the mechanism through which PMFME-supported resources are converted into market knowledge and action.

- iii. To explain how Market-Sensing Capability can contribute to Collective Market Embeddedness among women-led food enterprises.
- iv. To examine theoretically the pathway from market embeddedness to Entrepreneurial Resilience and Sustainable Enterprise Growth.
- v. To identify Digital-Market Readiness as a boundary condition and provide a testable framework for future empirical research.

1.9. Research questions

- RQ1. How can PMFME support be conceptualised as a value-chain resource architecture for women-owned micro food enterprises?
- RQ2. How does market-sensing capability convert scheme-supported resources into market action?
- RQ3. How can continuing customer, supplier and network relationships contribute to entrepreneurial resilience?
- RQ4. How does entrepreneurial resilience support sustainable enterprise growth?
- RQ5. Under what digital conditions is market knowledge more likely to become continuing market embeddedness?

1.10. Scope of the framework

The framework focuses on women-owned or women-managed micro food processing enterprises in India, with particular relevance to rural and semi-urban settings. It covers PMFME-related financial support, capacity building, common infrastructure, formalisation, branding and market linkage. The model can be applied to individual enterprises as well as enterprises operating through SHGs, FPOs, cooperatives or other collective arrangements.

The framework concentrates on market capability and enterprise sustainability. It does not attempt to estimate the causal impact of PMFME or to compare government schemes. It also does not assume that all women entrepreneurs have identical market constraints. Future empirical research can examine differences by enterprise size, product category, digital adoption, SHG participation, geography and level of formalisation.

Conceptual Method

The paper adopts an integrative conceptual review approach. Peer-reviewed journal literature was identified through publisher and DOI-indexed sources, while official Government of India and MoFPI documents were used to establish the PMFME support architecture. The review was organised into six domains: women's entrepreneurship, PMFME value-chain support, market sensing, digital capability, social capital and market relationships, and resilience and sustainability.

The literature was synthesised to identify recurring mechanisms rather than to calculate pooled statistical effects. The conceptual model was then developed by linking these mechanisms in a sequential value-chain-to-market process. The framework is suitable for future CB-SEM or PLS-SEM testing. Qualitative and longitudinal research can complement quantitative testing by examining how women actually use market information and networks over time.

Proposed Conceptual Model

The proposed model is named the PMFME Value-Chain Activation and Market Embeddedness Framework (PV-ME). PMFME Value-Chain Support is the starting construct and includes financial support, capacity building, formalisation, common infrastructure and branding/marketing assistance. The central mechanism is Market-Sensing Capability, defined as the ability to identify, interpret and act on information about customers, suppliers, competitors, prices, product standards and emerging opportunities.

Market-Sensing Capability is expected to strengthen Collective Market Embeddedness. This construct includes repeat customers, supplier relationships, referrals, SHG or group networks, intermediaries, digital customer channels and access to continuing market information. Collective embeddedness is expected to strengthen Entrepreneurial Resilience, which includes continuity, adaptation, recovery and learning. Resilience is then expected to support Sustainable Enterprise Growth, reflected in financial viability, market continuity, product development, employment potential and capacity for future expansion.

Digital-Market Readiness surrounds the sensing-to-embeddedness pathway. It represents the practical capability to use digital tools for customer acquisition, communication, payments, product visibility and market information. The framework therefore does not treat digitalisation as a simple independent variable. It treats it as a condition that may increase the effectiveness of market-sensing capability.

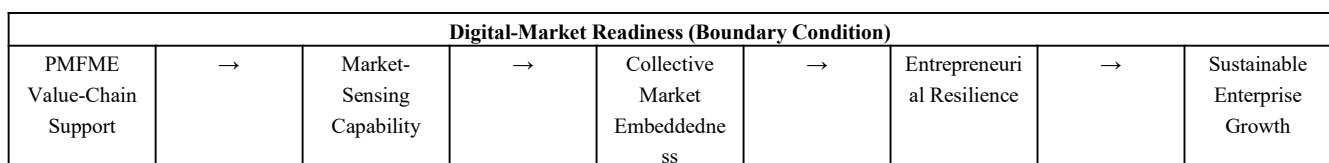


Figure 1. PMFME Value-Chain Activation and Market Embeddedness Framework (PV-ME)

Implications

1.11. Theoretical implications

The framework connects RBV and dynamic capabilities with women's entrepreneurship and policy-supported micro enterprise development. It shifts attention from resources to market sensing and from one-time market access to embedded relationships. By placing resilience after market embeddedness, the model gives resilience a relational and market-facing dimension.

1.12. Implications for policy and support institutions

PMFME support can be designed around a stronger market-learning component. Capacity building can include customer research, pricing, packaging feedback, buyer communication, retailer management and market information. Branding support can be linked with actual buyer networks and repeated market participation rather than only promotional outputs.

SHGs and other collectives can be encouraged to function as market intelligence and collective marketing platforms. Common infrastructure can be combined with production scheduling, quality standards, maintenance systems and market aggregation. Digital training can focus on practical business use, including customer communication, digital payments, product catalogues and feedback collection.

1.13. Implications for women entrepreneurs

The framework suggests that market information should be treated as an enterprise resource. Women entrepreneurs can maintain simple customer and supplier records, track price changes, record feedback, identify repeat customers and maintain more than one market channel. Such routines can help transform information into continuing market relationships and reduce dependence on a single buyer or channel.

1.14. Implications for future empirical research

Future studies can test the framework among PMFME beneficiaries across different food products and districts. Researchers can compare individual units with SHG-based units and examine whether digital readiness changes the strength of the market-sensing to embeddedness relationship. Longitudinal designs can assess whether market embeddedness develops through repeated learning and whether it contributes to resilience during actual market disruptions.

Limitations and Scope for Future Research

The framework is conceptual and does not establish causal relationships. The five postulates are theoretically reasoned and require empirical testing. The model is also focused on women-led micro food enterprises and PMFME, so its relevance to other sectors and schemes requires separate investigation.

Market-Sensing Capability and Collective Market Embeddedness are conceptualised broadly and will require scale development. Future researchers should examine whether collective market embeddedness is best represented as a higher-order construct or through separate customer, supplier, network and digital dimensions. Digital-Market Readiness also needs careful measurement because access to a device is not equivalent to effective digital business use.

Further research can compare rural and semi-urban women entrepreneurs, individual and collective enterprises, and different levels of formalisation. Qualitative research can explore how market information is actually obtained and acted upon. Longitudinal studies can test whether repeated market learning strengthens resilience and sustainable growth over time.

Conclusion

Women-owned micro food enterprises need more than access to finance or machinery to build sustainable businesses. They need the ability to understand changing markets, connect with customers and suppliers, learn from feedback and adapt when conditions change. The PMFME Value-Chain Activation and Market Embeddedness Framework proposed in this paper places these processes at the centre of understanding women's enterprise development under PMFME.

The model proposes a sequential pathway from PMFME Value-Chain Support to Market-Sensing Capability, Collective Market Embeddedness, Entrepreneurial Resilience and Sustainable Enterprise Growth. Digital-Market Readiness is positioned as a boundary condition because digital capability can affect whether market knowledge becomes continuing market participation. The five postulates provide a basis for future empirical testing without treating them as hypotheses or established causal effects.

The main contribution is a shift from subsidy-to-performance thinking towards value-chain-to-market thinking. PMFME resources are conceptualised as inputs whose value increases when women entrepreneurs can sense market conditions, activate networks and maintain embedded relationships. The framework therefore provides a distinct theoretical route for studying women-led micro food enterprises in Karnataka and other Indian settings.

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