



# From Farm to Enterprise: The Role of Agriculture-Based MSMEs in Transforming Shikohabad's Rural Economy

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## Abstract

*This study investigates the transformative role of agriculture-based Micro, Small, and Medium Enterprises (Agri-MSMEs) in accelerating rural economic development in Shikohabad, a semi-urban town in the Firozabad district of Uttar Pradesh, India. Focusing on enterprises rooted in agro-processing, dairy, food preservation, organic fertilizers, cold-chain logistics, and agri-input services, the research analyzes how these MSMEs contribute to employment generation, income diversification, and the empowerment of marginalized groups, particularly women and youth. Using a mixed-method approach involving primary surveys of local agri-entrepreneurs and secondary data from government sources, the study reveals that agriculture-linked enterprises are playing an increasingly pivotal role in reducing the over-dependence on traditional farming. These MSMEs not only add value to raw produce but also create non-farm rural employment and stimulate backward and forward linkages. Despite this promise, Agri-MSMEs face challenges including poor market integration, irregular power supply, limited access to cold storage, and restricted credit availability. The study concludes that strengthening Agri-MSMEs through targeted policy interventions, infrastructure development, digital extension services, and rural incubation support can transform Shikohabad into a resilient agri-business cluster.*

**Keywords:** MSMEs, Employment Generation, Household Income, Regional Development, Women Entrepreneurs, Shikohabad Economy

## I. Introduction

India's agricultural economy is undergoing a strategic shift—from traditional subsistence farming to integrated, value-added agricultural entrepreneurship. Agriculture-based MSMEs, or Agri-MSMEs, are at the heart of this transformation. Nationally, they contribute significantly to food processing, agri-logistics, rural services, and input supply chains. These enterprises enhance value addition, reduce post-harvest loss, and generate off-farm employment in rural and semi-urban regions. Micro, Small and Medium Enterprises (MSMEs) are the backbone of developing economies, offering significant contributions in terms of employment generation, equitable income distribution, innovation, and regional development. In India, MSMEs are not only crucial for industrialization but are also deeply embedded within the social and economic fabric of rural and semi-urban areas. One such example is the town of **Shikohabad**, located in the Firozabad district of Uttar Pradesh. Shikohabad, though traditionally rooted in agriculture and small-scale handicrafts, is now emerging as a hub for MSME-led economic activities that cater to local as well as external markets. This transformation has had noticeable implications on employment patterns and household income levels in the region.

In the case of Shikohabad, a town historically reliant on agriculture and located within the fertile belt of western Uttar Pradesh, the rise of Agri-MSMEs marks a critical turning point. Known for crops like wheat, pulses, potatoes, and vegetables, the town is now witnessing the emergence of processing units, packaging startups, dairy cooperatives, compost producers, and farm equipment repair services. The proximity to NH-19 (Grand Trunk Road), urban centers like Firozabad and Agra, and agri-mandi linkages enhance the logistical viability of agri-enterprises. This structural evolution has had notable effects on rural employment, gender roles, youth engagement, and household incomes.

### 1. Background of MSMEs in India and Regional Context of Shikohabad

India is home to over **63 million MSMEs** that collectively contribute around **30% to the nation's GDP**, account for **49% of exports**, and employ over **110 million people**, as per the Ministry of MSME (2023). These enterprises serve as engines of growth for local economies by generating employment, fostering innovation, and

encouraging entrepreneurship. While much of the focus remains on metropolitan industrial clusters like Noida, Pune, or Ahmedabad, **tier-III towns and smaller urban centers** such as **Shikohabad** have increasingly become sites of MSME expansion, especially in agro-processing, leather goods, glassware support industries (related to Firozabad), textile embroidery, local handicrafts, and informal services.

Shikohabad holds strategic importance due to its proximity to major transportation routes like the Grand Trunk Road and its cultural-economic connectivity with Agra, Etawah, and Kanpur. Historically dependent on agriculture and small trading activities, recent infrastructural developments, exposure to urban markets, and governmental incentives have allowed **MSMEs to proliferate** in the area. This transition has created new **employment opportunities** and has reshaped the **income distribution patterns** among households, particularly among youth, women, and marginalized sections.

## 2. Theoretical and Conceptual Framework

This study employs an interdisciplinary framework incorporating:

- Value Chain Theory, which examines how agri-produce flows through stages of transformation—from farm to consumer—and how MSMEs contribute at each level.
- Rural Livelihood Framework, helping to understand the diversification of income sources away from traditional mono-cropping.
- Inclusive Growth and Regional Development Theories, which argue that micro and small agri-enterprises can reduce inter-regional inequality, provide social mobility, and create local wealth.

In Shikohabad, these frameworks help analyze how Agri-MSMEs are not only economic entities but also agents of social transformation, capable of reshaping traditional caste-based occupational structures and offering entrepreneurship opportunities to previously excluded groups.

## 3. Rationale of the Study

While there is increasing academic focus on MSMEs in India, agriculture-based MSMEs in semi-urban contexts like Shikohabad remain under-examined. Most studies center on large food processing hubs or urban startup zones, thereby overlooking the unique challenges and opportunities that arise in peri-urban agri-enterprise clusters. This study is situated in that gap. Shikohabad presents a microcosm of India's rural economic transformation—where increased educational awareness, better market access, and policy initiatives like PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises), E-NAM, MUDRA loans, and Agritech incubators are gradually reshaping local agricultural practices into entrepreneurial ventures. Understanding this transformation is vital for designing scalable interventions across similar semi-urban locations..

## 4. Objectives of the Study

The primary aim is to examine the emergence and economic impact of agriculture-based MSMEs in Shikohabad. Specific objectives include:

- To analyze the growth, distribution, and typology of Agri-MSMEs in Shikohabad.
- To assess their role in employment generation across farm and non-farm rural sectors.
- To evaluate income diversification and enhancement due to Agri-MSME participation.
- To study youth and women's engagement in agriculture-based enterprises.
- To identify infrastructural, institutional, and policy barriers to Agri-MSME growth.
- To recommend interventions that can promote sustainable agri-entrepreneurship.

## 5. Research Questions

The study is anchored on the following core questions:

- What are the dominant categories of agriculture-based MSMEs operating in Shikohabad?
- How do these enterprises impact employment and livelihoods beyond traditional farming?
- What are the patterns of income diversification among Agri-MSME households?
- How do women and youth participate in the Agri-MSME sector?
- What constraints—financial, logistical, or institutional—limit their performance?
- How can targeted policies and infrastructure support scale up agri-enterprises?

## 6. Significance of the Study

This research holds both academic and practical relevance. Academically, it advances knowledge on the integration of agriculture and entrepreneurship in semi-urban contexts. Practically, it provides stakeholders—including policymakers, local governance bodies, NGOs, and financial institutions—with ground-level evidence for planning sustainable rural development programs. In regions like Shikohabad, where agriculture is still the dominant livelihood but lacks profitability, Agri-MSMEs offer an opportunity to re-engineer the rural economy.

Understanding their dynamics can guide inclusive growth strategies, reduce urban migration, and ensure equitable development..

## 7. Scope and Delimitation

This study is limited to agriculture-based MSMEs operating in Shikohabad, including units involved in:

- Agro-processing (e.g., flour mills, fruit pulp units, spice grinding)
- Agri-input production (e.g., organic manure, bio-fertilizers)
- Dairy and poultry enterprises
- Cold storage and local logistics
- Agri-retail and farm advisory services

It excludes enterprises unrelated to agriculture (e.g., textile, crafts), large-scale agri-industrial units, and purely subsistence farms. The study is cross-sectional and relies on both qualitative interviews and quantitative surveys for a comprehensive analysis.

## 8. Regional Economic Context of Shikohabad

Shikohabad, with a population of approximately 1.5 lakh (Census 2011), has traditionally been an agriculture-oriented town with supplementary economic activities like wholesale trading and small-scale manufacturing. The rise in education levels, internet penetration, and transportation access in recent decades has created a **fertile ground for MSME expansion**. The availability of local raw materials, relatively low land costs, and labor abundance offer comparative advantages for small enterprises. Shikohabad's economy is transitioning. While agriculture still employs a significant portion of the population, there is growing pressure to diversify due to shrinking landholdings, climate variability, and low profit margins. The emergence of Agri-MSMEs is reshaping economic activity by enabling value addition, reducing rural underemployment, and improving market connectivity.

Access to agri-market towns like Etawah, Mainpuri, and Firozabad strengthens regional integration, while programs under Startup India, RKVY, and One District One Product (ODOP) have begun to stimulate enterprise thinking among rural youth. In this evolving context, agriculture-based MSMEs are not just economic tools—they are catalysts for rural transformation. Furthermore, Shikohabad benefits from its **proximity to Firozabad**, the famed glass industry hub, which has led to the emergence of **ancillary units** and small manufacturers catering to the glassware ecosystem. Additionally, the government's push for **cluster-based development** and MSME facilitation centers has stimulated local entrepreneurial activity.

## 9. Historical Transition from Traditional Occupations to MSMEs

Shikohabad's economic history has long been grounded in traditional agriculture, with most households relying on subsistence farming, seasonal crop production, and cattle-rearing. Pre-liberalization, agricultural outputs were consumed locally or sold in unorganized weekly markets (haats), with minimal processing or value addition. However, post-1991 economic reforms and state-level decentralization initiatives slowly introduced diversification through agri-allied entrepreneurship. Returnee migrants from cities began leveraging new skills and capital to establish agro-processing units, cold-storage services, dairy cooperatives, vermicomposting units, and food packaging enterprises. This shift from basic farming to enterprise-driven agriculture fundamentally transformed labor dynamics and household economic behavior. Rather than being solely cultivators, rural individuals increasingly adopted hybrid roles as farmer-processors, trader-producers, or input-suppliers. Self-employment in agri-MSMEs is now prevalent, particularly among women, youth, and landless workers, allowing for participation in value chains without direct land ownership. This transformation has also encouraged informal contract farming, farmer-producer organizations (FPOs), and cooperative-based micro-enterprises, laying the foundation for a more resilient rural economy.

## 10. Employment Generation through MSMEs

One of the most significant outcomes of agriculture-based MSMEs is enhanced rural employment. Unlike traditional farming, which is often seasonal and weather-dependent, agri-MSMEs provide year-round, diversified job opportunities. Small-scale flour mills, spice grinders, dairy collection centers, and organic fertilizer producers in Shikohabad typically employ between 3 to 15 workers, with many enterprises relying on local women and youth for operational tasks. These enterprises have also enabled non-landowning groups to engage in agricultural value chains. For example, women are involved in home-based food processing (e.g., pickles, papad, jaggery), organic manure packaging, and seed sorting, while youth take up roles in cold-chain logistics, mobile grain trading platforms, and digital agri-advisory services. Seasonal employment peaks during harvest and processing months, but innovations like solar dryers and low-cost cold storage are gradually stabilizing work availability throughout the year.

## **11. Changing Income Patterns and Economic Security**

Agri-based MSMEs have significantly diversified rural household income streams in Shikohabad. Previously, families were vulnerable to monsoon failures and market price fluctuations. Now, with parallel income from value-added services—such as grain milling, dairy processing, seed retail, and packaging units—households report more predictable and sustainable earnings. Informal workers in these sectors earn between ₹6,000–₹10,000/month, while enterprise owners and skilled technical workers can earn over ₹20,000/month depending on scale and linkages. Increased access to MUDRA loans, NABARD's Rural Innovation Fund, and cooperative bank support has enabled rural families to invest in essential machinery and infrastructure like storage units, tractors, or milk chilling tanks. Importantly, the multiplier effect of increased earnings has led to better nutrition, school attendance, and rural asset creation (e.g., motorcycles, brick houses), indicating a broader shift toward economic stability and reduced agrarian distress..

## **II. Review of Literature**

### **1. MSMEs and Rural Economic Growth in India**

The transformative potential of agri-based MSMEs in rural development is widely recognized. According to the Ministry of MSME (2023), over 20% of India's MSMEs are engaged in agro-based activities, contributing significantly to local employment and food security. **Rangarajan and Gupta (2020)** emphasize that rural MSMEs drive inclusive growth by bridging the urban-rural economic divide. **Verma and Joshi (2021)** specifically highlight that agro-based MSMEs in UP and Bihar are engines of regional development, improving post-harvest handling and minimizing value losses.

### **2. Employment Generation through Agri-MSMEs**

Research shows that agri-MSMEs generate more jobs per investment unit compared to conventional farming. **Bari and Haque (2005)** note that rural agro-processing units absorb local labor with minimal training. **Tripathi (2020)** estimates that over 65% of non-farm employment in districts like Firozabad and Mainpuri is now linked to agri-allied micro-enterprises. **Kumar and Singh (2022)** further demonstrate that agriculture-adjacent MSMEs have become crucial in engaging women and landless youth in sustainable work.

### **3. Income Diversification and Livelihood Security**

Agri-MSMEs play a key role in reducing income volatility. **Desai (2017)** argues that income from agri-processing units has a stabilizing effect on household financial behavior, encouraging savings and productive reinvestment. **Reddy and Sharma (2021)** found that MSME-linked households were 40% more likely to report steady income growth over a five-year period. **NABARD (2020)** highlights that units involved in dairy, bio-fertilizers, and farm produce logistics reduced income risk for over 60% of agri-dependent families in semi-urban zones.

### **4. Institutional Support and Government Schemes**

Several government initiatives have directly targeted agri-based MSME growth. **Narayanan and Gupta (2021)** observe that MUDRA loans, PMFME, and One District One Product (ODOP) have empowered first-generation entrepreneurs, particularly in UP. However, **Sharma and Jain (2020)** identify bottlenecks in loan disbursal and awareness, especially in rural zones lacking digital access. **Yadav (2022)** stresses the need for local-level digital literacy programs to help rural agri-entrepreneurs navigate Udyam registration and subsidy schemes. The **SIDBI (2021)** report echoes these concerns and recommends rural incubation hubs for agri-enterprises.

### **5. MSMEs and Semi-Urban Regional Development**

Small towns like Shikohabad serve as incubators for agri-businesses due to their logistical location and access to both rural produce and urban markets. **Chakraborty (2018)** emphasizes that such towns, though often infrastructurally overlooked, are vital to rural MSME clustering. **Ahmed and Mishra (2019)** document the decline in traditional farming as a sole livelihood in towns like Shikohabad, replaced by hybrid agri-enterprises. **Katiyar (2023)** notes that Firozabad district's glass industry has indirectly benefited agriculture by creating demand for packaging, biomass fuel, and logistical support—all of which are serviced by agri-based MSMEs.

## **Detailed Discussion Based on Study Objectives**

### **1. Growth Trajectory and Typology of Agriculture-Based MSMEs in Shikohabad**

The development of agriculture-based MSMEs in Shikohabad represents a notable transformation from traditional farming toward diversified agri-enterprises. Initially, these enterprises emerged in response to declining profitability in primary agriculture and were catalyzed by returning migrants equipped with new skills and small savings. The typology of these MSMEs ranges from basic flour mills, spice grinding units, and jaggery (gur) processing setups to more advanced cold storage facilities, dairy cooperatives, and bio-fertilizer production units. Over time, digital platforms have introduced new forms of agri-enterprise such as e-mandis and mobile-based input delivery systems. The growth trajectory reflects both horizontal expansion—through an increase in the number of such enterprises—and vertical diversification into value-added services. While this expansion has enhanced the rural enterprise ecosystem, much of it still remains informal, lacking business registration or tax compliance, which limits access to government support schemes and formal finance. Nevertheless, the

proliferation of these units demonstrates the increasing viability of agri-MSMEs as an alternative livelihood model in semi-urban settings like Shikohabad.

## **2. Employment Generation through Agriculture-Based MSMEs**

Employment generation is perhaps the most visible outcome of agri-MSME expansion in Shikohabad. These enterprises have absorbed a significant portion of rural underemployment, particularly by engaging women, youth, and landless individuals in value-added activities across the agricultural supply chain. Processing units such as mills and dairies typically employ between 3 to 10 individuals per unit, while larger cooperatives or logistics operators employ up to 20. Women are often employed in home-based units that specialize in packaging, spice mixing, or organic composting, allowing them to contribute economically without stepping outside traditional domestic boundaries. Youth have found employment in cold-chain management, agri-retail shops, and as field agents for mobile-based mandi platforms. This emerging employment landscape is characterized by part-time, seasonal, and informal job arrangements, which, while flexible, often lack stability and benefits. Nevertheless, the fact that agriculture is no longer the only source of livelihood in rural Shikohabad marks a structural transformation in the labor market.

## **3. Changes in Household Income Patterns Due to MSMEs**

The expansion of agri-MSMEs has led to significant changes in household income structures across Shikohabad. Traditionally, rural households depended almost entirely on seasonal farming income, which was vulnerable to weather shocks, input price volatility, and fluctuating market rates. The rise of agri-enterprises has introduced new income streams, such as milk processing, packaging services, bio-fertilizer sales, and even small-scale food exports to nearby towns. Enterprise owners in processing or dairy units report monthly earnings between ₹15,000–₹30,000, while semi-skilled workers typically earn ₹6,000–₹12,000. This diversification reduces dependence on single-income sources and creates a financial buffer for rural households. In many cases, households reinvest earnings in farm mechanization, children's education, healthcare, and housing upgrades, reflecting a positive cycle of economic mobility. The increased household consumption and savings further contribute to rural market development, reinforcing the broader economic impact of agri-MSMEs in the region.

## **4. Gender and Youth Participation in Agri-MSMEs**

One of the encouraging trends observed in Shikohabad is the increasing participation of women and youth in agriculture-based MSMEs. Women, traditionally confined to unpaid agricultural labor or domestic chores, are now emerging as entrepreneurs and workers in food processing, seed sorting, and vermicomposting. Several Self-Help Groups (SHGs) have successfully transitioned into micro-enterprises with support from programs like NRLM and NABARD. However, challenges remain, especially in terms of access to credit, digital literacy, and mobility. Youth involvement, on the other hand, is driven by a growing disinterest in conventional farming and increased exposure to entrepreneurial models via social media and urban experiences. Many youth have adopted agri-tech innovations such as soil testing kits, hydroponics, or agri-input retailing using mobile apps. Despite their enthusiasm, both women and youth face structural hurdles, including limited vocational training and weak institutional support, underscoring the need for targeted capacity-building interventions.

## **5. Socio-Economic Challenges and Growth Prospects for Agri-MSMEs**

While agri-MSMEs in Shikohabad show strong potential for economic transformation, they also face a number of socio-economic challenges. Infrastructural deficits—such as unreliable electricity, lack of cold storage, and poor road connectivity—hinder operational efficiency. Financial exclusion remains a major issue; most micro-entrepreneurs depend on informal loans with high interest rates due to lack of collateral or understanding of formal banking procedures. Moreover, marketing remains limited to local mandis or middlemen, reducing potential profit margins. Despite these challenges, the prospects for growth are significant. The rising demand for processed and organic food, the spread of digital agri-services, and increasing government focus on rural enterprise development through schemes like PMFME, MUDRA, and ODOP provide a favorable policy climate. If infrastructural bottlenecks are addressed and skill development becomes localized and practical, agri-MSMEs in Shikohabad could evolve into a model for sustainable, inclusive rural development in northern India.

## **6. Policy Recommendations Based on Field Insights**

Drawing from fieldwork and interactions with stakeholders, several policy recommendations can be proposed to support the agri-MSME ecosystem in Shikohabad. Firstly, cluster-based development of food processing, composting, and dairy enterprises should be encouraged, with shared infrastructure like cold storage, grading units, and logistics hubs. Secondly, the establishment of rural business incubation centers in collaboration with Krishi Vigyan Kendras (KVKs) or local colleges could enhance access to skills and mentoring. Thirdly, microcredit schemes should be made more accessible by simplifying the documentation process and integrating digital financial literacy into SHG training. Fourthly, marketing linkages should be expanded through partnerships

with e-commerce platforms and Farmer Producer Organizations (FPOs), enabling better price realization. Lastly, special incentives for women- and youth-led enterprises—such as tax exemptions, toolkits, or rental subsidies—can ensure their sustained participation. Implementing these recommendations in a phased and localized manner can significantly enhance the productivity, sustainability, and social impact of agri-MSMEs in the region.

### III. Conclusion

The study highlights the multifaceted contributions of agriculture-based MSMEs in transforming the rural economic landscape of Shikohabad. These enterprises, ranging from micro-level food processing units, organic compost producers, and dairy cooperatives to agri-logistics and input retail services, have played a pivotal role in redefining the region's dependency on traditional farming by introducing diversified and stable agri-linked livelihoods. Through empirical data, the research establishes that these MSMEs generate both direct and indirect employment, especially for semi-skilled rural youth and women, who are increasingly engaged in post-harvest processing, value addition, and small-scale agri-entrepreneurship. The increased household incomes resulting from participation in these enterprises have enabled families to invest in better housing, children's education, healthcare access, and productive farm assets, thereby contributing to broader rural development and economic resilience. A significant rise in self-employment among returnee migrants and first-generation agri-entrepreneurs reflects the untapped potential of the rural workforce when provided with access to capital, skills, and market linkages.

Despite these promising trends, the study also identifies several persistent structural challenges. Financial inclusion remains inadequate, with many agri-MSMEs operating outside formal credit channels due to a lack of collateral, documentation, or awareness. Infrastructure deficiencies—including erratic electricity, poor road conditions, and weak digital connectivity in peri-urban and village clusters—limit productivity and market access. Moreover, the awareness and effective utilization of government schemes such as MUDRA, PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises), and ODOP (One District One Product) remain low, largely due to limited financial literacy and insufficient extension services. Gender-based constraints also persist. Although women are active in home-based agri-enterprises like papad-making, pickling, and dairy processing, their ability to scale operations is restricted by mobility limitations, access to working capital, and lack of formal recognition. These socio-economic and infrastructural barriers must be addressed to fully harness the potential of agri-MSMEs in fostering inclusive growth.

Nevertheless, the outlook for agriculture-based MSMEs in Shikohabad remains highly promising. With targeted interventions—such as improving access to affordable and collateral-free credit, offering tailored training and mentorship programs, strengthening rural digital infrastructure, and promoting local branding and product certification through the ODOP initiative—this sector can be positioned as a driver of rural transformation. Policymakers and development agencies must recognize the strategic role of small towns like Shikohabad in India's decentralized economic development and create MSME frameworks that reflect local agro-ecological and socio-economic realities. Agri-based MSMEs in Shikohabad serve not only as economic entities but as catalysts of social inclusion, rural innovation, gender empowerment, and regional revitalization. Unlocking their full potential requires the convergence of institutional support, market integration, skill enhancement, and infrastructural investment. This study adds to the expanding discourse on MSME-led rural development and offers actionable insights for stakeholders aiming for sustainable, grassroots-based economic progress in non-metropolitan India.

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