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Agripreneurship: A Tool for Revitalising and Unlocking Potentials of Rural Economies in India

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

Agripreneurship could potentially be used as an instrumental means to address issues like low productivity, fragmented landholdings, and uncertain markets in India's agricultural industry. Combining entrepreneurship and agriculture, agribusiness encourages creative, sustainable methods that boost resilience, productivity, and profitability. It includes a variety of pursuits that promote rural development, food security, and environmental preservation, such as organic farming, agro-processing, and agritourism. The expansion of agripreneurship has been propelled by important factors such as market orientation, legislative assistance, and technological adoption, which have reduced urban migration and created opportunities. This article also addresses issues like low technical awareness, financial limitations, and inadequate infrastructure faced by agripreneurs. Agripreneurship offers an avenue to economic growth, poverty reduction, and

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improved livelihoods by encouraging innovation, capacity building, and sustainable practices. Further successful case studies highlight agripreneurship's capacity to stimulate rural economies, and appropriate policies and institutional measures were suggested to facilitate its extensive adoption. This represents an enormous shift in India's agricultural landscape.

Keywords: Agripreneurship; rural economies; profitability; capacity building; rural development.

1. INTRODUCTION

The primary economic activity that contributes to the nation's overall prosperity is thought to be agriculture. Indians rely heavily agricultural industry for their livelihood. In addition to providing jobs for about 60 per cent of our nation's workforce, it accounts for 14-20 per cent, or one-fifth, of the Gross Domestic Product (GDP) (Chand, 2019; Kumar, 2017). Over the last few decades (1980/81-2019/20), the sector has registered an average annual growth of 3.2%—almost double the population growth of 1.7% per annum during the same period (Saini et al., 2022). Nevertheless, a number of obstacles prevent the industry from expanding realising its full potential in promoting sustainable economic growth. Low productivity, dispersed and fragmented land holdings, limited access to contemporary technologies, and unstable market conditions are some of these difficulties. Globally, agriculture is going through an evolutionary period. Agriculture has advanced well beyond growing crops and raising animals to support agrarians in these transitory situations. (Verma et al., 2019). Recent pandemics have shown that, in spite of the negative effects on the manufacturing service sectors. and agricultural sector has persevered in providing social and economic benefits to society. The current state of India's agriculture sector will be improved by a methodical plan and strategy. Additionally, it will raise India's Balance of Payments (BOP) and general product quality (Kumar, 2021). As a result, it encourages entrepreneurial agriculture among farmers of all sizes. In order to introduce new inventions, technology, and economic shifts to the nation, entrepreneurship is essential. Businesses that were formerly start-ups have grown into large corporations thanks to the idea entrepreneurship, which has as its fundamental goals creating jobs and encouraging innovation (Singh & Ram. 2017). Because of their excessive reliance on agriculture for employment, emerging nations like India must plan and execute the development of entrepreneurial programs in order to improve the living conditions of the great majority of their underdeveloped regions. In recent years, the landscape of agricultural

been entrepreneurship has reshaped bγ advanced technologies, heralding significant transformations across the sector. Central to this evolution are key innovations such as customer relationship management (CRM) systems, new communication channels, virtual reality (VR) technologies, and the Internet of Things (IoT). each playing a pivotal role in driving efficiency, innovation, and sustainability (Gadanakis, 2024). India is contemplating to be the 3rd largest economy by 2047 and emerge as Vishwa Guru, leading the global innovation and discovery market. In order to improve agricultural sustainability, productivity, and profitability, innovative approaches must be investigated in light of the shifting dynamics of the global economy and the rising demands of the expanding population. Therefore, the greatest possible option for providing rural residents with employment opportunities seems to be the development of entrepreneurship in industries. Therefore, the best alternative for locating job openings, generating income, reducing poverty, and enhancing nutrition, health, and overall food security in the national economy seems to be the development of entrepreneurship.

Agripreneurship is the fusion of entrepreneurship and agriculture, signifying a shift from traditional subsistence farming to contemporary, marketoriented farming practices. Through encouraging farmers and rural communities to embrace technological advancements across the agricultural value chain, look into opportunities to add value, and adopt a commercial approach, this initiative exemplifies the entrepreneurial spirit in the agriculture sector. Government assistance, entrepreneurship development initiatives, and technological know-how have all made significant contributions to the rise of agribusiness (Bairwa et al., 2014; Gaonkar & Naik, 2020). More than increasing national income by creating new jobs, agripreneurship acts as a positive force in economic growth by serving as the bridge between innovation and the marketplace (Kaur & Kameswari, 2020; Rao & Kumar, 2016). Organic agro-processing, farm-based enterprises, and agricultural tourism are all examples of agribusiness. Enhancing agricultural production, profitability, and sustainability is the primary objective of these initiatives. Business survival and growth are significantly impacted by agricultural entrepreneurship (Verhees *et al.*, 2011).

2. NEED AND IMPORTANCE OF AGRIPRENEURSHIP

Approximately 60 per cent of India's 1.3 billion inhabitants depend on agriculture for both food and jobs (Mukhopadhyay & Mukhopadhyay, 2020; Sudhakar & Vijaya Bharathi, 2022, Yadav et al., 2024). However, because of shifting political, social, and cultural conditions, its influence has decreased. A reconsideration of agricultural activities is required due to issues including the growth of wasteland, the loss of natural resources, migration from rural to urban areas, youth disengagement from agriculture, and climate change.

In order to reduce rural unemployment, increase profitability, productivity, and enhance entrepreneurship in agriculture is essential. By generating jobs, lowering rural migration, raising national income, and fostering the expansion of rural industry, agri-entrepreneurship promotes social and economic development, Additionally, it helps maintain the profitability of agriculture and related industries while reducing urban demands. Small-scale agribusinesses are both financially and environmentally sustainable, requiring little in terms of infrastructure and investment. With resources, land, and agricultural and horticultural products that are readily available locally, India has a competitive edge in the agricultural sector. The potential for agripreneurship is further enhanced by the rising demand for high-quality, organic food both domestically and abroad. Resources such as the largest dairy herd in the world, the third-largest egg output, and a sizable production of poultry meat all contribute to India's agricultural prosperity. India is producing a new generation of young entrepreneurs, with 72 per cent of startup founders under age 35. As a result, agripreneurship is a crucial sector for economic expansion.

3. SCOPE FOR AGRIPRENEURSHIP DEVELOPMENT

Agri-business opportunities will expand as a result of technologies that lower production costs and boost farmer benefits.

Simple, time-saving new technology that saves farmers from labour-intensive tasks will also

open up opportunities for agricultural entrepreneurship.

Technologies that aid farmers on a social and psychological level will also open up opportunities for agricultural entrepreneurship.

4. KEY DRIVERS OF AGRIPRENEURSHIP

The outlook of highly skilled workers has shifted, and they are now choosing self-employment in agriculture as a result of growing microfinance, loosened government regulations, easy access technology, innovative quidance, workshops on agriculture and related fields. This increased the opportunities agripreneurship in India (Bairwa et al., 2014). Agripreneurship is gaining momentum due to a number of factors, including increasing markets, increased political will and government assistance, technology advancements, and a shift in mindset towards entrepreneurship. Agripreneurship is seen as a key factor in rural households' development and prosperity, and it is advised that sufficient funds be allocated to infrastructure such as roads, electricity, and the distribution of information about agribusiness opportunities to rural households (Nwibo et al., 2016).

5. KEY ELEMENTS OF AGRIPRENEURSHIP IN INDIA

5.1 Innovation and Technology

Agripreneurship places a strong emphasis on implementing cutting-edge technology to maximise agricultural yields, minimise waste, and improve resource efficiency. Examples of these technologies include precision agriculture, IoT (Internet of Things) devices, and data analytics (Rani & Vijayachandrika, 2024). Agripreneurs seize the market as quickly as possible with their eagerness to introduce new technologies and novel ideas (Uplaonkar & Biradar, 2015).

5.2 Diversification and Value Addition

Agripreneurs concentrate on expanding their product lines and enhancing the value of their output by utilising techniques such as food processing, packaging, and branding. This extends the shelf life of agricultural products and creates potential for increased profit margins. Agripreneurship, precision farming, high-tech agriculture, organic farming, global marketing,

diversification, value addition, and other activities are being prioritised by those working to redefine agriculture (Devi & Krishna, 2018).

5.3 Market Orientation

Agripreneurship is driven by the market. To adjust their production, agribusiness owners examine market gaps, demand patterns, and consumer preferences. This strategy guarantees steady market access while lowering post-harvest losses. Better services and market-driven products are the primary goals of agriculture entrepreneurship in order to propel the industry's growth (Ambadkar, 2019).

5.4 Risk Management

Natural disasters like cyclones, torrential rains, and late monsoons are the main risk factors for the agriculture industry (Merriott, 2016). A proactive approach to risk management is a requirement of agribusiness. In order to lessen the effects of erratic variables like weather variations and price volatility, agribusiness owners employ strategies like crop insurance, forward contracts, and hedging.

5.5 Entrepreneurial Mindset

The entrepreneurial mindset of agribusiness owners is demonstrated by their ability to spot possibilities, take measured risks, and pursue ongoing development. They view farming as a business endeavour and look for methods to make every part of their operations as efficient as possible (Arumugam & Manida, 2023). Effective awareness and consultation organisations must be established in order to help these individuals grow and reveal their inner entrepreneurs (Veni & Lakshmi, 2018).

5.6 Collaboration and Networking

Working together with a range of stakeholders, such as researchers, financial institutions, market intermediaries, and agricultural specialists, is a key component of agribusiness. Agribusiness owners can more efficiently access markets, resources, and expertise by networking. To maximise the benefits of forward and backwards connections, manufacturing and agriculture must grow in balance (Anjum & Tarique, 2017). Integration with the manufacturing and service sectors has progressed both forward and backwards.

5.7 Policy Support

Encouraging government programs and policies are essential for fostering agribusiness. These can include infrastructural improvements, training initiatives, financial facilities, and subsidies for the adoption of current technologies. In India. agribusiness has the ability to solve a number of complex issues. includina sustainable development. food security. and rural unemployment. India can change its agricultural sector from subsistence farming to a vibrant, market-driven enterprise by promoting farmers to become agripreneurs. This will greatly enhance the country's economic growth and rural wellbeing. A flourishing agritech entrepreneurial ecosystem in India is fostered in large part by government policies, programs, and initiatives. Governments have been creating policies for growth and development that promote selfemployment and entrepreneurship (Verma et al., 2019).

6. KEY CENTRAL SCHEMES FOR AGRIPRENEURSHIP

6.1 Rashtriya Krishi Vikas Yojna (RKVY)

RKVY, which was launched by the Indian government, aims to encourage agribusiness and improve agricultural infrastructure. The redesigned RKVY-RAFTAAR (2018–19) provides funding, equipment, and labour to agribusiness incubators. 24 new agribusiness incubators and the expansion of current ones are among the major accomplishments. 392 women-led enterprises were supported, 1,103 startups were sponsored with ₹119.84 crore, 40.3 lakh farmers benefited, and 7,940 direct jobs were generated.

6.2 Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)

Micro food processing companies can receive business, technical, and financial help under the PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME). A budget of ₹10,000 crores (2020–2025) would be used to improve 2 lakh businesses. SHG members receive ₹40,000 in startup money, government grants of up to 35 per cent, and credit-linked subsidies for food processing clusters (of which 35 per cent is for infrastructure) up to ₹1 crore in project costs (10 per cent investor share).

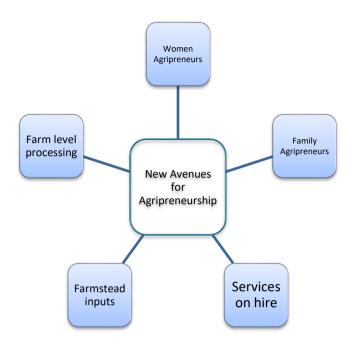


Fig. 1. New avenues for Agripreneurship (Source: Rao et al., 2023)

6.3 Agri-Clinics and Agri-Business Centres (AC&ABC)

The Central Sector Scheme of Agri-Clinics and Agri-Business Centres (AC&ABC) established on April 9, 2002, with the goal of supporting public extension efforts by helping skilled agricultural professionals establish agribusinesses and offering value-added advisory services to farmers at their doorstep. In addition, the scheme offers self-employment opportunities to agri-entrepreneurs. The National Institute of Agricultural Extension Management (MANAGE), Hyderabad, is carrying out the policy of agriclinics and agri-business centres under the Ministry of Agriculture, Government of India. Enhancing the current extension network is the goal of the program in order to speed up the transmission of agricultural technology and improve the availability of inputs and services. A thorough report on 200 Enterprising Agripreneurs in Rural India and their prosperous agribusiness ventures through their agri-Clinics and Agri-Business Centres (AC& ABC) programs was released by MANAGE (2018). The scope importance of agripreneurships explained in such a publication, which also inspires many agricultural graduates and rural enthusiasts to develop ideas through organisations such as MANAGE, NIRD & PR, Agriclinics, Innovator incubators of ICRISAT, ICAR, IARI, and various SAUs.

Agripreneurs identify and turn commercial prospects in the agriculture sector into profitable endeavours (Nagalakshmi & Sudhakar, 2013). Fisheries, vegetable cultivation, nursery farming, farm forestry, dairying, sericulture, goat rearing, rabbit rearing, floriculture, prawn farming, and sheep rearing are just a few of the agricultural entrepreneurial opportunities (Pandey, 2013).

7. ADVANTAGES OF AGRIPRENEURSHIP DEVELOPMENT

7.1 Rural Employment and Empowerment

The growth of agricultural entrepreneurs can significantly boost the Indian economy by reducing the burden on agriculture, generating employment for young people in rural areas, reducing the need for migration to urban areas, and increasing both individual and national income (Ambadkar, 2019). At the rural level, small and medium-sized enterprises are set up to create alternate sources of income and greatly increase the profits from conventional farms. Entrepreneurs with experience in marketing may create supplementary industries in isolated locations. India is becoming a major startup destination as its urban sector also bursts with new entrepreneurial vigour. Development of agribusiness contributes to economic progress by lowering poverty, ensuring food security, and creating a large number of work possibilities (Otache, 2017).

7.2 Food Security and Environmental Sustainability

Agribusiness is frequently associated with sustainable farming practices. Agripreneurs are more likely to employ eco-friendly methods that conserve natural resources, reduce carbon emissions, and save biodiversity. Agribusiness may greatly increase food security by increasing agricultural output, promoting sustainable practices, and reducing post-harvest losses. Increased employment possibilities, revenue generation, poverty eradication, better nutrition and health, and overall food security are just a few of the social and economic advancements that agribusiness can help with. Agripreneurship serves to minimise food prices and enrich the diets of rural and urban poor (Chand, 2019). Agripreneurship prevents crop loss due to climatic uncertainty by encouraging agricultural diversity (Uttej et al., 2023). This diversification results in a more resilient food system that can withstand shocks and volatility.

7.3 Digital Transformation and Enhanced Productivity

Agribusiness may employ digital technology to increase traceability, efficiency, and market access. Using mobile applications, agribusiness owners may access market prices, weather data, and best practices in real time. Agriculture is undergoing a transformation due to the growing use of technology. Drones, precision farming, drip irrigation, soil testing, and other methods have decreased resource waste and increased productivity (Rani & Vijayachandrika, 2024). Today, agribusiness owners can more accurately forecast yields, control irrigation schedules, and keep an eye on crop health. E-commerce platforms boost the profitability of farmers by eliminating middlemen and enabling direct sales from farmers to consumers. Precision farming methods can be used by business owners to boost agricultural yields. By using data-driven decision making and streamlining the farm supply chain's efficiency, input costs can be reduced. According to an Accenture analysis, the worldwide market for digital agriculture services is expected to reach \$4.55 billion by 2020, indicating that agri-tech start-ups in India and throughout the world would undoubtedly expand (Mukhopadhyay & Mukhopadhyay, 2020). A culture of refining startup ideas is beginning to take root in India, owing to the advancement of information and digital disruption (Sorout, 2021).

7.4 Climate Change Resilience and Innovation Research

Agribusiness has an important role in enhancing change resilience of the climate communities. Agroforestry, drip irrigation, and rainwater collection are examples of climatesmart practices that agribusiness owners can use to mitigate the effects of climate change on their farming operations. Diversifying crop portfolio and investing in drought-resistant cultivars are two more strategies to boost resistance to changing climatic circumstances (Uttej et al., 2023). Agripreneurship promotes agricultural innovation and research. New crops, methods, and technologies are frequently tried by agribusiness owners, resulting in regional advances that can be expanded for wider agricultural growth (Arumugam & Manida, 2023).

Notwithstanding the nation's enormous potential and opportunities for agribusiness growth, there are a few significant obstacles that must be overcome.

8. CHALLENGES FOR AGRIPRENEURSHIP DEVELOPMENT

8.1 Psychological Challenges

Fearing the financial load, organisations and individuals frequently refrain from assuming the risks associated with investing in current technologies. India's growth is significantly influenced by entrepreneurial spirit (Jain, 2011). Lack of drive, low capacity for taking risks, low self-esteem, lack of responsibility, and lack of agreement among agribusiness owners, lower profitability and obsolete technologies, which cause farmer members to lose interest. The biggest obstacles facing Indian entrepreneurs are inadequate infrastructure and an absence of entrepreneurial competencies (Singh, 2017).

8.2 Sociocultural Challenges

A pervasive dependence on free government services contributes to the notion that the government alone should provide technical and advising assistance (Verma et al., 2019). Further political figures influence farmers' attitudes and choices, frequently marginalising private endeavours. In addition to these conservative groups, pressures from society and taboos, religious and caste-based social standards, absence of family support, lack of supportive family members, increased stress brought on by

having several responsibilities, are several other challenges (Wanole, 2020).

8.3 Technical Challenges

Insufficient labour and input facilities, inadequate training, and a lack of equipment, little to no artificial intelligence use, misalignment of technology with the needs of agribusiness owners, poor transportation, storage, rural infrastructure, poor equipment and technologies are the major technical challenges (Sorout, 2021). Utilising outdated technology, inadequate training assistance, absence of training facilities limit agricultural output and innovation. Remote small-scale farmers are frequently left out of the loop of technological improvements due to the inability of technical consulting services to reach foundation, them. The expansion, development of rural businesses are hampered financial and technological issues (Venkateswarlu & Ravindra, 2014).

8.4 Economic Challenges

Although India is now among the top three nations in the world for the number of start-ups established, the agri-entrepreneurship or agripreneurship start-up ecosystem is not where it ought to be. For instance, the agriculture industry only received less than 1 percentage of the \$6 billion invested in tech start-ups worldwide in 2015 (Mukhopadhyay & Mukhopadhyay, 2020). Restricted availability of financial aid, capital, and credit, absence of subsidies, inability to obtain bank loans, high interest rates, debt from farming, bank authorities' lack of support. personal financial aid crunch, lack of knowledge about government funding programs, issues with credit management, expensive physical logistics are the prominent economic challenges (Sorout, 2021; Wanole, 2020). The statutory criteria and procedures keep financial help away from the unskilled and uneducated rural enthusiasts, even if banks and other institutions view financing for farming and agripreneurships as their priority sector (Pandey, 2013). Inadequate profitability deters farmers from investing in new technology and methods. Many farmers hesitate to use paid services from local technicians, preferring free government assistance instead.

8.5 Administrative Challenges

Over-reliance on government assistance limits the potential for innovation and involvement from the private sector. Other difficulties include unresponsive government policies, ineffective

personnel in carrying out the plans, legal constraints, and political meddling. Government agencies frequently fail to deliver equal services, particularly to small or geographically distant farmers, due to certification challenges, a lack of support from training institutes, and managerial concerns. According to Raju and Lakshmipathi (2000),agripreneurship programs agribusiness development institutions have been completely lacking in rural India. They encounter early difficulties in obtaining financing since, despite the existence of numerous schemes for their promotion, they are not carried out successfully (Verma, et al., 2018).

8.6 Marketing Challenges

Farmers' capacity to increase their profits and broaden their market reach is constrained by inefficient marketing systems, difficulties in marketing agricultural products, and volatile market pricing. Farmers are unable to obtain higher pricing and visibility for their goods because they lack access to effective market connections, market information, and support. Other difficulties include a dearth of market information and assistance, competition from big businesses aiming to enter the market, pricesetting ambiguity, warehouse issues, and unethical business activities. Marketing agricultural products and inputs is a significant difficulty (Kumar, 2013).

8.7 Workforce and Entrepreneurial Challenges

Lack of education and training on agribusiness potential, movement of skilled workers from rural to urban areas, a lack of entrepreneurial culture and skills, and a scarcity of management and trained labour are the challenges pertinent to workforce. Rural residents' lack of knowledge and education is impeding the growth of an entrepreneurial culture (Ghosh, 2011). A hurdle for agribusiness owners is the transfer of young and adult labourers from rural to urban areas, which leads to workforce issues in rural India (Gupta & LokBardhan, 2016).

Farmer debt, insufficient capital to begin farming, poor storage and transportation infrastructure, poor marketing, and the benefits of middlemen are additional variables that affect the situation (Weekly & Weekly, 2019).

A lack of technical expertise, a lack of institutional support, a lack of government and bank support, risk and marketing issues, a lack

A SWOT Overview of Agripreneurship



Fig. 2. SWOT analysis of Agripreneurship (Source: Arumugam and Manida, 2023)

of extension services, a lack of sufficient market knowledge, high costs, a lack of government subsidies and policies, and a lack of better infrastructure facilities are some of the main obstacles that agripreneurs—especially first-generation agripreneurs face (Garima et al., 2022).

Notwithstanding the nation's enormous potential and opportunities for agribusiness growth, there are a few significant obstacles that must be overcome.

9. CONCLUSION

Driven by technological advancements and government assistance, the emergence of agripreneurship is turning traditional farming into a more profitable and sustainable enterprise. Nonetheless, obstacles like poor accessibility, undeveloped infrastructure, and restricted financial resources continue to be major obstacles. To fully realise the promise of agripreneurship, however, governments, nongovernmental organisations, and the private sector must work together. Rural communities may have a profitable and sustainable future if we invest in their infrastructure, give them access to capital and information, and encourage an entrepreneurial environment. Not only can agribusiness promote rural development, but it can also provide food security, protect the environment, and improve the general well-being of the country.

10. RECOMMENDATIONS FOR THE FUTURE

10.1 Individual-Level

Engage Youth in Agripreneurship: In order to build relationships with nearby farming communities and promote agripreneurship, it is crucial to actively involve young agripreneurs in agricultural research and extension services. According to Eze and Chinedu-Eze (2016), a well-crafted curriculum and its execution increased the number of young people and farmers engaging in agripreneurship.

Encourage young entrepreneurs who are migrants: Make it possible for young migrant entrepreneurs (YMEs) to launch microbusinesses under the guidance of renowned organisations that support their pursuit of rural social entrepreneurship. By lowering unemployment, agripreneurial growth in rural India can increase income, particularly for young people (Verma, Kumar, and Kumar, 2018).

10.2 Organizational-Level

Collaboration between sectors: At the central and state levels, fostering collaborations between public and private organisations is essential to the creation and implementation of entrepreneurship initiatives. Diverse startup support is ensured by this partnership.

Emphasis on financial literacy and skill development: Boost programs for skill development, especially those that teach leadership and business management. Educate agribusiness owners on financial matters and connect them with lenders to make financing easier (Agri rise)

Promote networking and knowledge exchange: Create a network that allows financial institutions, agri-tech companies, investors, and incubators to exchange ideas and facilitate knowledge transfer throughout the ecosystem.

10.3 Infrastructural-Level

Develop critical infrastructure: The agricultural infrastructure in India is nearly out of date; only a small number of large farmers can afford these new technologies, while the poor and small-scale farmers are still unable to use these cutting-edge tools that are popular in the market for increased productivity and convenience of work (Verma *et al.*, 2019). To ensure the seamless flow of goods and services, small and medium-sized businesses in the agriculture sector should have access to essential infrastructure, such as transportation and facilities at local markets.

Tailor solutions for regional needs: Create incubation models and entrepreneurship initiatives that tackle particular regional issues, making sure the assistance is efficient and pertinent to the context (Agri rise). Understanding how regional characteristics affect a person's decision to leave work and become self-employed is crucial to enhancing the efficacy of these policies (In et al., 2016).

Encourage e-commerce logistics: & Distribution and logistics are areas with opportunity (Pandey, 2013). Policies should emphasise enhancing logistics to agricultural needs and provide incentives to encourage e-commerce, agri-startups, agripreneurship.

10.4 Policy-Level

Integrated policy framework: To strengthen public-private partnerships, the central and state governments should coordinate their policy directives and integrate agripreneur services into current development programs (Pal & Jha, 2024).

Establish networks of agripreneurs: To promote networking, problem-solving, and experience sharing, agribusiness owners should be grouped into regional or enterprise-specific

associations. Additionally, this will assist them improve their e-commerce outreach and branding. In order to solve their difficulties and lessen their reliance on middlemen, agribusiness owners established distinct organisations and are less reliant on the government for marketing and financial support (Nagalakshmi & Sudhakar, 2013).

Enhance credit access: To boost agribusiness owners' confidence and trustworthiness, strengthen their social capital. This will persuade financial institutions to give them better access to institutional financing (Deshmukh *et al.*, 2023).

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative Al technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of this manuscript.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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