IOSR Journal Of Humanities and Social Science (IOSR-JHSS)
Volume 30, Issue 8, Series 7 (August, 2025) 78-86
e-ISSN: 2279-0837, p-ISSN: 2279-0845.
www.iosrjournals.org

Dairying In Harda District: Statistical Insights For Inclusive Policy And Tribal Livelihood Planning

D. Sumir[1], Prof. K. Santi Swarup[2]
(Research Scholar, Department Of Management, Dayalbagh Educational Institute, Agra)
(Professor, Department Of Management, Dayalbagh Educational Institute, Agra)

Abstract:
Dairying plays a vital role in the rural economy of India, particularly in districts like Harda, Madhya Pradesh, where a high proportion of marginal farmers and limited industrial employment make livestock rearing a critical livelihood source. This paper presents a statistical and analytical profile of the dairy sector in Harda, drawing upon secondary data from the National Dairy Development Board (NDDB), National Bank for Agriculture and Rural Development (NABARD, Livestock Census, and other official sources. While the district exhibits notable strengths—such as a heterogeneous bovine population, above-average per capita milk availability (453 g/day), and presence of AI and veterinary services across all blocks—it continues to face systemic challenges, including inadequate fodder supply, limited uptake of scientific dairy practices in peripheral regions, and poor access to institutional credit, particularly for first-generation tribal entrepreneurs. To harness the full potential of the dairy sector, the paper recommends integrated policy strategies focused on breed improvement, expansion of veterinary infrastructure, fodder security, financial inclusion, and convergence of institutional efforts. Coordinated action among NDDB, NABARD, State Animal Husbandry Department, and local agricultural agencies through decentralized, data-driven planning—such as the proposed District Dairy Development Committee—can help bridge the rural-urban dairy divide and make Harda a replicable model for tribal and semi-arid regions in India.

Key Word: *Dairy farming development, tribal regions, dairy entrepreneurship, sustainable livelihood*

Date of Submission: 18-08-2025 Date of Acceptance: 28-08-2025

I. Introduction

Dairying is an important component of rural India in terms of nutritional security sources and secure, regular income sources for the small/marginal farmers and women. Agriculture and partners can pursue livestock-based livelihoods as they are a source of daily cash flow, demand low entry points, provide resilience to shocks such as climate and income.

Contribution of MP to Indian Dairy economy Madhya Pradesh has more than 36 million livestock (Livestock Census 2012) and plays a major role in Indian dairy economy. However, productivity, veterinary service access, forage availability and credit are diverse among districts and constrain realization of the sector's potential. Although reports released by institutions like the NDDB give information at a state-wise level, there is little micro-level study that can aid targeted planning.

Harda district, which falls under Narmadapuram division is largely a rural and tribal area, the tribes such as Korku and Gond constitute a major chunk of population. The economy was dominated by agriculture, although dairying became a prominent agricultural industry as the agro-climatic conditions were favorable and mixed farming was possible (annual rainfall: 1311.7 mm).

Nevertheless, the district has constraints of lack of fodder, low indigenous breed yield, low AI coverage and poor credit flow. These gaps demand a district specific statistical profile for targeted intervention and inclusive dairy development planning.

Objectives of the Study

1. To provide an overall statistical picture in respect of dairy in Harda district, in terms of livestock profile, milk productivity and veterinary infrastructure.
2. To study the rural dairy institutional and financial support- services system (viz, NABARD credit channel, cooperatives, and government programs) for dairy development in the district.
3. Generate learning for decentralized rural development policy and future interventions for the promotion of dairy-based entrepreneurship.

Through this analysis, this paper further complements and adds to the growing call for evidence-based, subnational planning in the dairy sector. It seeks to contribute to supporting public decision makers, planners,

researchers and financial institutions to develop more integrated and effective interventions along the lines of the broader processes of rural transformation and sustainable development.

II. Literature Review

Dairying Systems and Rural Livelihoods: National Perspective

Dairying serves as the backbone of rural economies in India, offering livelihood diversification, nutritional security, and economic sustainability, particularly among smaller or marginal farmers. As per NDDB (2019), about 70% of the rural households keep animals. Trade-offs and synergies with dairy-based livelihoods Dairy-based livelihoods have shown resilience in the face of economic, climate, or other shocks (Chand, 2020). Research evidences the employment and poverty-alleviation roles of the sector with the support of co-operatives and women-led SHGs (Qureshi, 2016; Rao & Mandal, 2021). Operation Flood, National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM) are some of the national level programs which have improved Indian dairy infrastructure, however, uneven implementation has stressed the necessity of the application of local diagnostics (Singh & Gupta, 2022).

Dairying in Madhya Pradesh: Structure Pattern and Problems

Madhya Pradesh is the leading state in India in terms of milk production, with feed demand and supply gap of about 0.4 million tons and over 36 million livestock and 14.7 million tons (2017–2018) of milk production (NDDB, 2019). The state's bovine population — primarily made up of indigenous cattle and buffaloes — is highest in tribal districts like Harda. While there are some 6,000 AI centers, coverage in remote areas is low. Productivity of breeds, access to fodder and veterinary extension are recurrent constraints. Over 60 per cent of livestock rearing households in tribal tracts are deficit in green fodder and intermittent in access to veterinary care (MP State Planning Commission 2022). Government's endeavors to converge appear promising but weak field practice exists in ST dominant areas.

District-Level Evidence: The Case of Harda

The district level data from NDDB and NABARD indicate that Harda possesses a significant stock of livestock—139,240 heads of indigenous cattle, 2,470 heads of crossbred cattle, and 72,850 heads of buffalo (Livestock Census, 2012). Buffaloes account for almost 80% of the district's milk production. Harda with per capita milk availability of 453 g/day is higher than the state average 428 g (NABARD, 2023) and ICMR norms (250 g) (NABARD, 2023). Nevertheless, the veterinary infrastructure continues to be very poor in the region, with a total of 8 hospitals, 13 dispensaries and 11 AI centers (2018). NABARD's PLP emphasizes dairy, but the offtake of credit has been low because of poor financial literacy, and the cooperative structure is weak. Though private players such as Amrit Shri work in the district, cooperative purchasing is relatively undeveloped. The actual effects of such schemes as the PMMSY or the MP Livestock Mission in Harda are unrecorded.

Research Gap and Justification for the Study

Rich aggregate data are available at national and state levels, but detailed, district level statistical analyses are not available, as in the case of Harda. Since the area represents mix of tribal population, dairying infrastructure and incubation of various institutions, a location specific study at micro level is the need of an hour. Current research fails to combine livestock composition, veterinary services, milk yield, fodder deficit, and credit transfer data. This paper fills that hole by aggregating secondary data from NDDB (2019) and NABARD (2018–23) to address national appeals for decentralized fact-based livestock planning.

III. Research Methodology

Research Design

Methodology: The present study is based on descriptive and diagnostic research design, which is based exclusively on secondary data analysis to prepare a composite statistical profile of dairy industry in the Harda district of Madhya Pradesh. The purpose is to evaluate the profile of the livestock population, milk productivity, veterinary services, feed and fodder supply and resources, institutional credit assistance and policy support. The diagnosis provides a method of understanding experience achieving important developmental challenges to help guide policy development at the district level.

Data Sources

This paper uses secondary, authoritative data sources produced by institutions, policies, and academia:

1. NDDB (2019): Dairying in Madhya Pradesh – A Statistical Profile presents tables on livestock type and distribution, average milk yield, veterinary support and feed resources.
2. NABARD (2018 – 2023): District Credit Plan and Area Development Schemes project the demand of dairy credit, number of SHG/FPO linked, and infrastructure gaps.

3. 19th Livestock Census (2012): Provides sex-disaggregated data on bovines, breed composition and reproduction status.
4. Census of India (2011): Provides the share of SC/ST populations, literacy rates and rural–urban mix as demographic indicators.
5. Supplementary References: Rashtriya Gokul Mission, National Livestock Mission, Basic Animal Husbandry Statistics, NABARD's State Focus Paper for MP.
6. Academic Literature: Peer-reviewed research articles and planning documents from the states were included for situating understanding of fodder-scarcity, dairy-entrepreneurship, and tribal development issues.

Limitations of the Study

The current investigation is exclusively based on secondary data without primary field validation. Post-2022 updates and gender-disaggregated or value chain specific data are scarce to non-existent. Nevertheless, the analysis presents a sturdy, policy-relevant analysis of Harda's dairy for the guidance of planning.

IV. Results And Findings

Demographic and Agricultural Profile of the Districts

Harda district is a part of Narmadapuram division in the southwestern part of Madhya Pradesh. It was created in Hoshangabad district in 1998 and covers a total area of around 998.41 k.m 2 (NABARD,2018). Demographic profile The population of the district is 570,465 according to the Census of India, 2011 which is densely populated, as compared to national population (in comparison to national level) and the vast majority of the population belong to the Scheduled Tribes (ST): mostly the Korku and Gond communities. Administrative structure the district is composed of three blocks, namely, Harda, Timarni, and Khirkiya, which are also the key clusters of the agricultural and livestock-based livelihoods.

Demographic Indicators

The following table presents the demographic indicator of district Harda as per Census 2011.

Indicator	Value
Total Population (2011)	570,465
Rural Population Share	77%
Urban Population Share	23%
Scheduled Castes (SC)	13.0%
Scheduled Tribes (ST)	27.3%
Overall Literacy Rate	74.0%
Literacy Rate (Male)	82.0%
Literacy Rate (Female)	65.3%

The high ST population suggests the requirement for pro-poor/ inclusive dairy development programs focusing on the specific constraints faced by the ST households like inadequate veterinary support, feed security and formal credit.

Agro-Climatic Features and Land Use

The study site in a harda district falls in the Central Narmada Valley Agro-Climatic Zone, with an average rain (1,311.7 mm), medium black soil and suitable for cereal and grasses cultivation. About 50% of the forest division is reported to be spread with tropical dry deciduous forests and is dominated by teak (Tectona grandis) (NABARD 2018). Soybean, paddy, and maize are the key kharif season crops and wheat, gram, and mustard are the major crops of the rabi season. The average annual rainfall received in the division is sufficient, but poor spatial and temporal distribution as well as lack of full control over irrigation reduced cropping intensity, which is offset by the increase in dependence on livestock as the other form of resilient livelihoods in relation to climate variability.

Irrigation and Water Resources

- Net Irrigated Area: Substantial, but non uniform amongst blocks
- Irrigation: Wells, tube well minors and small projects lift irrigation
- Watershed Development Programs NABARD has been promoting cluster-based soil and water conservation through Watershed Development Fund (WDF) which in turn fosters the cultivation of fodder in farming areas and ensures the sustainability of dairy farmers.

Livestock Composition

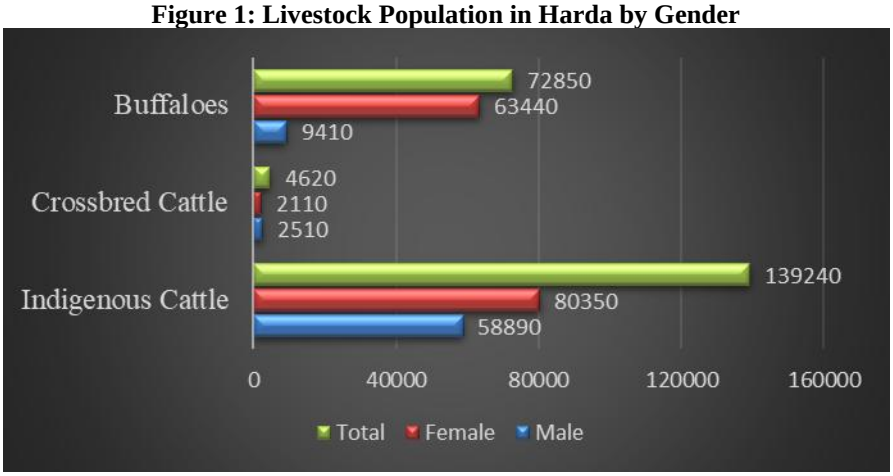
The district of Harda has a strong livestock base which forms the foundation of its dairy economy. As per the 19th Livestock Census (2012) and NABARD's Area Development Scheme (2018–23), the district supports a varied bovine population of indigenous cattle, crossbred cattle and buffaloes. The ownership of livestock is predominant in small and marginal farmers and buffaloes are the source of milk in the region.

Total Bovine Population: The livestock census and NABARD reports detail the bovine population in Harda district, as presented in the table below:

Table 1: Total Bovine Population in Harda district

Type of Livestock	Total Population	Male	Female
Indigenous Cattle	139,240	58,890	80,350
Crossbred Cattle	2,470	390	2,080
Buffaloes	72,850	9,410	63,440

Figure 1: Livestock Population in Harda by Gender



(Source: NABARD, 2023)

Data indicates that indigenous cattle constitute more than 95 per cent of the total cattle population. Though the population of crossbred cattle is low, there is an emerging interest among the farmers for breeds like Gir, Sahiwal, HF and Jersey crossbreds as they have higher milk production.

Breedable female and milch cattle population.

A further closer look at the women population reflects on the significant proportion of breedable and energy-yielding animals, which in turn directly affect livestock productivity:

- Cows (all variants) Breedable: Approximately 105,000+
- Farm Animals (in milk & dry cow): Around 88,000+
- In-Milk Animals – Almost 60% of breedable base

These numbers illustrate the significant scope for improved dairy production, both in terms of targeted artificial insemination (AI) services with professional veterinary care. It is the present AI infrastructure and service situation (the provision of AI service) (mentioned in 4.4) which is unable to exploit the above productive basis in full.

Role of Buffaloes in the Harda Dairy Scenario

About 80 per cent of the milk in Harda comes through buffaloes (NABARD, 2023). Their dominance is attributed to:

- Milk has higher fat content, which works well for ghee and traditional milk products.
- More suitable to forage scarcity and low input regimes.
- Cultural inclination and demand in the Narmadapuram area.

Notwithstanding these benefits, low buffalo productivity is still due to widespread presence of non-descript strains in all regions of the country, lack of veterinary input and low AI penetration is very low.

Emerging Trends

Now a days, farmers in Harda like to rear high milk yielding breeds such as Gir, Sahiwal and HF-Jersey crossbreds. 1-2 milch animals are maintained in most of the rural households, managed by women and family labor. Feeding Stuff are the crop residue, dry fodder and green (seasonal and dry).

Key Insights

Harda has small proportion of cross breeds animals but possess great potential as breeding and milch animals. Breeding quality, AI coverage, and extension services are areas that can enhance productivity. In spite of this, buffaloes are at the center of milk production, but with planned crossbred cattle augmentation, annual production could be augmented and the cost per unit of output reduced.

Milk Production and Productivity

Buffaloes are the main source of milk in Harda district and local crossbred cows play a secondary role. The dairy system in the district follows traditional pattern, in which small and marginal farmers and landless laborers maintain one or two milch animals. "Nevertheless, Harda as a district has been able to keep decent quantum of milk supply intact on account of its rich in-milk population especially of buffaloes.

Annual Milk Production Estimates

As per NABARD (2018), the overall milk production in Harda district during 2016–17 is about 105.64 lakh liters. The buffaloes accounted for about 80% of the total milk production and the remaining 20% came from the indigenous and crossbred cows. These percentages are similar to those reported from the central part of Madhya Pradesh, where buffalo production is a culture and economic priority.

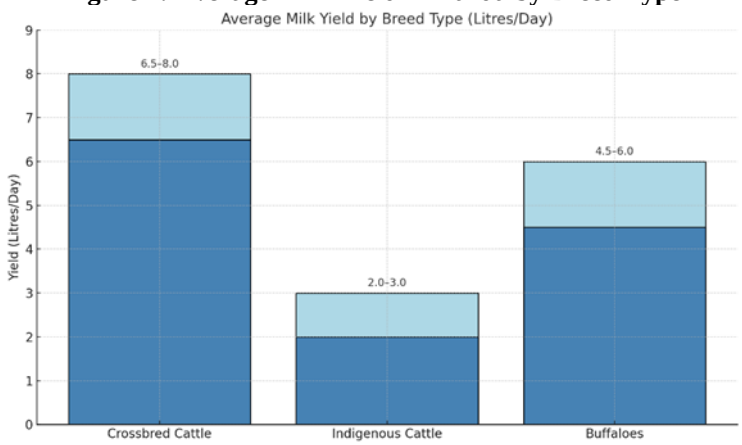
Milk Yield by Breed Type

The average daily milk yields based on the data from NDDB (2019) and NABARD (2018-23) are as in the following:

Table 2: Average Milk Yield in Harda by Breed Type

Breed Type	Average Yield (Liters/Day)
Crossbred Cattle	6.5 – 8.0
Indigenous Cattle	2.0 – 3.0
Buffaloes	4.5 – 6.0

Figure 2: Average Milk Yield in Harda by Breed Type



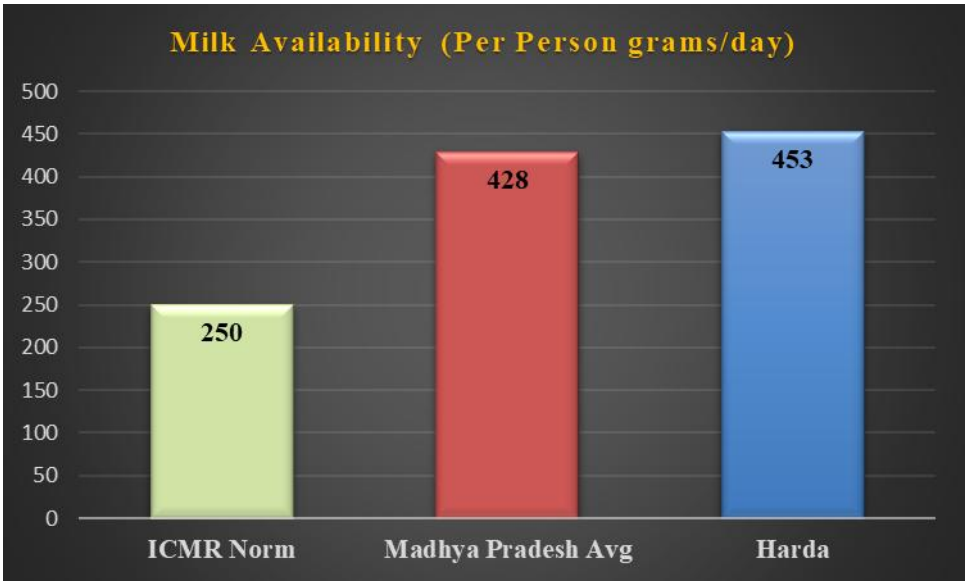
Cross bred cows tend to be lowest in number but are highest in milk production. But their overall district-level contribution is low because of limited availability and high maintenance cost.

Per Capita Milk Availability in Harda

Total rural population of Harda district is 2,42,897. As reported by NABARD (2018), the per capita availability of milk in the district is 453 g/day, which is higher than the state average of 428 g/day and much more than the dietary norm recommended by ICMR (250 g/day). Yet, such figure also represents formal availability, and does not take into account seasonal dynamics, household-retention, and informal market flows that would condition effective commercialization and consumption.

Table 3: Per Capita Milk Availability in Harda

Region/Norm	Milk Availability (g/day)
ICMR Norm	250
Madhya Pradesh Avg	428
Harda	453



Key Insights

- Buffaloes form the core of Harda's milk economy and contribute significantly to the district's milk production.
- Crossbred explores high productivity, but not being used due to high input cost and low adoption by marginal and tribal areas.
- While per capita milk availability is significant, productivity per animal is less than optimum, particularly in local breeds.
- The efficiency of dairy production in the district would dramatically increase with the improvement of feed quality, access to AI services and the introduction of breed specific training and credit incentives.

Veterinary Assistance and AI Facility

Veterinary intervention and AI facilities may contribute significantly to improving reproductive performance, milk yield, and herd life. In Harda, however, these services still lack facilities in general and are uneven in distribution particularly in tribal dominated and remote blocks.

Veterinary Infrastructure Overview

According to NDDB (2019) and NABARD (2018–23), the district possesses the following veterinary infrastructure at block / village level:

Table 4: Veterinary Infrastructure in Harda

Indicator	Quantity
Government Veterinary Hospitals	1
Veterinary Dispensaries	4
AI Sub-Centers (Public + Private)	34
Mobile Veterinary Units (as of 2018–19)	2
Trained Paravets and Field AI Workers	~30+

In spite of such presence, the real number of AI centers is quite small. Periodic labor shortages and lack of affordable transportation limit the ability to deliver timely and efficient services to smallholders.

Artificial Insemination and Vaccination Coverage

During 2017–18, a total of 18,245 AIs were carried out in Harda, in which 55,376 vaccine doses were administered—mainly for Foot and Mouth Disease (FMD), Haemorrhagic Septicaemia (HS) and Black Quarter (BQ) (NDDB, 2019). Yet AI services are used for a tiny proportion of the breedable population and are grossly

underexploited. The majority of AIs are conducted by private veterinarians or NGO-trained Paravets through schemes such as the one of the Madhya Pradesh Livestock Development Board (MPLDB).

Fodder and Feed Resources

As per the Area Development Scheme (2018–23) of NABARD, Harda has low area of dedicated land for fodder and most of the fodder is generated from the wheat and paddy residue (CDP 2020b). The available total dry matter is less than the maximum requirement, lactating and breeding animals are highly stressed.

Table 4: Fodder and Feed Resources in Harda

Fodder Type	Availability Status
Green Fodder	Deficient (~35–40%)
Dry Fodder (residues)	Seasonal; based on cropping
Concentrate Feed	Largely purchased; expensive

Farmers usually feed cotton seed cake, mustard cake and purchased concentrate for lactating animals. "But concentrations are very expensive, which is why smallholders do not feed their animals regularly." Seasonal scarcity of green fodder, more so in the summer, has a direct negative impact on milk production and animal reproduction.

Fodder Deficit and Nutritional Gaps

A nutrient gap of 30–40% is reported for bovines in Harda district (NDDB, 2019). The demand for green fodder, though, is to an extent unmet by:

Low popularization of varieties of fodder crops viz., Bajra Napier hybrid, Berseem, Luzern etc.

- Lack of community fodder banks or pasture improvement programs
- Land fragmentation – non-viability of exclusive fodder cultivation.

Financial and Institutional Support

Lack of access to institutional finance is a major hurdle for dairy development in Harda. The amount estimated by the NABARD under its Potential Linked Credit Plan (2018–23) was ₹1,520 lakh, but the actual credit disbursal is affected by the documentation excluded for the non-satisfaction of loaning informal institutions, lower maturity of SHG and higher transaction cost. Localized impact in Khirkiya and Timarni blocks has been witnessed under Area Development, especially among SHGs and FPOs linked with it.

SHGs have been able to credit link over 8,500 members, but only 13% of members have taken up dairying because of lack of exposure to training. There are FPOs in the region promoted under NABARD and SFAC however, they are not dairy-centric in nature. Dairy co-operatives are moribund limited by cold chain and regular purchase mechanism (NDDB, 2019).

There are schemes such as PMMSY, NLM, RGM, but lack of awareness and complicated to operate. The key gaps mentioned above include less financial inclusion of tribal and female headed households and the absence of dairy specific credit products. A targeted Dairy Credit Mission integrating SHGs/FPOs with cooperatives banks, MFIs, and fintech can materially boost the reach and impact.

V. Discussion, Conclusions And Policy Recommendations

Unveiling the Dairy Potential of Harda

The dairy enterprise in Harda is a viable underdeveloped livelihood option for the rural population. The district reveals structural strengths with a significant animal base of bovine and per capita milk availability above the state and national average (453 g/day). Yet, systemic constraints—poor veterinary facilities, paucity of fodder, lack of access to credit, etc.—deter its potential to significantly reduce rural poverty.

Dairy as a Livelihood Strategy

Dairy serves as a complimentary activity to the agriculturally based economy in Harda and provides incomes throughout the year, particularly for small and marginal farmers, tribal and women. Buffalo based dairying is most prevalent and popular under cultural considerations, but this is limiting productivity growth against crossbred-systems adopted regions.

Strengths and Gaps:

Key advantages include:

- Heterogeneous population of crossbreed and native cattle and buffaloes.
- AI and veterinary services are present in all blocks.

- Milk availability: Above average due to balanced production- consumption at local level.

Persistent challenges include:
- Loss of Support services like Fodder supply.
- Low uptake of scientific methods in the outlying regions.
- Limited accessibility to institutional credit, in particular by first generation women entrepreneurs.

Pathways for Integration and Convergence

Farming of animal side by side with crops (for example, irrigated fodder crops, and manure-based soil health) can double rural returns. Yet institution by institution siloed efforts and fractured programs are inhibiting progress.

The coordination between NDDB (technical support/cold chain), NABARD (credit and promotion of SHG/FPO) and State Animal Husbandry Department (for AI/vaccine outreach) is also very crucial. A decentralized, data-intensive dairy development plan suited to local needs of Harda could be replicated in other tribal and semi-arid regions.

Policy Recommendations

Dairy in Harda has a transformative potential in context of rural livelihood, but it is confronting structural challenges. Tailored interventions in institutional, infrastructural and capacity-building areas are needed to realize this potential.

Strengthen AI and Veterinary Services
- Create more AI centers, especially in tribal and distant regions.
- Establish cold chain supported mobile vet units.
- Start digital system of AI/vaccine recording and also arrange periodic camps of livestock health.

Enhance Breed-Specific Productivity
- Increase dissemination of RGM and NLM using field demonstrations.
- Incentivize high-yielding breeds and encourage crossbred cattle rearing.
- Train and subsidize to shift from low to hi-yield animals.

Address Fodder and Feed Deficits
- Create fodder banks and silage plants for green fodder all year round.
- Facilitate intercropping and border plantation of fodder crops.
- Promote dual purpose crops and extend fodder related activities through watershed programme.

Improve Dairy Credit and Financial Inclusion
- Introduce microcredit with easy procedures for SHGs and FPOs.
- Integrate dairy loans with insurance and working capital assistance.
- Carry out financial literacy campaigns with focused attention on women and SC/ST.
- Innovations with RRBs, MFIs and cooperatives for deeper penetration.

Foster Institutional Convergence
- Establish a District Dairy Development Committee (DDDC), to synergize activities of NDDB, NABARD, Animal Husbandry and Agriculture departments.
- Use data dashboards for block specific dairy planning and oversight.
- Facilitate a PPP model for infrastructure such as chilling units, feed depots and AI services.

VI. Conclusion

Dairy in Harda is an underexploited resource and a potential vehicle for rural transformation inclusive of the poor. The district also has its weaknesses — fodder scarcities, infant mortality in cattle, and limited access to finance, especially among tribal communities and women.

Differential agro-climatic perspectives suggest that district-specific approaches, not template ones at the state level, are necessary to address its heterogenous demographic and agro-climatic challenges. By building the capacity of SHGs, FPOs and harnessing NABARD's financial mechanisms, Harda has the potential of transforming from subsistence dairy operations into a robust, commercially – oriented and women inclusive dairy economy. If NDDB, NABARD and state departments coordinate their work, it can serve as a model for tribal and semi-arid regions throughout central India.

References

[1]. Census Of India. (2011). Primary Census Abstract Data Tables: Madhya Pradesh. Office Of The Registrar General & Census Commissioner, India. Retrieved From Https://Censusindia.Gov.In/

[2]. Department Of Animal Husbandry & Dairying. (2020). Annual Report 2019–20. Ministry Of Fisheries, Animal Husbandry And Dairying, Government Of India. Retrieved From Https://Dahd.Nic.In/

[3]. National Bank For Agriculture And Rural Development (NABARD). (2023). District Credit Plan And Potential Linked Credit Plan: Harda District 2023–24. Bhopal Regional Office.

[4]. National Dairy Development Board (NDDB). (2019). Dairying In Madhya Pradesh – A Statistical Profile 2019. NDDB: Anand. Retrieved From Https://Www.Nddb.Coop/

[5]. Press Information Bureau (PIB). (2022, October 17). Govt To Strengthen Dairy Sector With Rashtriya Gokul Mission & National Livestock Mission. Ministry Of Agriculture & Farmers Welfare, Government Of India. Retrieved From Https://Pib.Gov.In/

[6]. Singh, R., & Sirohi, S. (2019). Role Of Dairy Entrepreneurship In Doubling Farmers' Income: Evidence From India. Indian Journal Of Economics And Development, 15(4), 635–640. Https://Doi.Org/10.5958/2322-0430.2019.00106.4

[7]. The Hindu. (2021, August 15). Madhya Pradesh: Small Dairy Farmers Struggle Amid Fodder Shortage. Retrieved From Https://Www.Thehindu.Com/

[8]. The Times Of India. (2023, March 22). Artificial Insemination Centres To Be Expanded In Rural MP Districts. Retrieved From Https://Timesofindia.Indiatimes.Com/

[9]. World Bank. (2018). Nurturing Dairy Value Chains In India: Lessons From Smallholder Systems. Washington, DC: World Bank. Retrieved From Https://Documents.Worldbank.Org/

[10]. Jatav, D. K., Kushwah, S. S., & Tomar, D. S. (2025). Socio-Economic Profile Of Self-Help Group Members Under Deendayal Antyodaya Yojana - NRLM In Gwalior Division Of Madhya Pradesh. Bioinfolet, 22(1), 137-143. Https://Www.Researchtrend.Net

[11]. Nair, N. (2020). Entrepreneurship Development Among Tribal Women: A Neglected Policy Area. Social Change, 50(1), 89-104.

[12]. Rani, U., & Nair, P. (2021). Cultural Barriers To Women Entrepreneurship: An Ethnographic Study Of Tribal India. Journal Of Social Inclusion Studies, 7(2), 105-122.

[13]. Roy, B., & Basu, S. (2020). Digital Inclusion And Rural Entrepreneurship: Gaps In Access And Capability. Journal Of Rural Studies, 78, 23-34.

[14]. Saini, S. (2022). Women's Empowerment: Through Social Enterprise. New Delhi: Adhyyan Books.

[15]. Sharma, N., & Varma, A. (2018). NRLM And SHG Movement In India: Progress And Pitfalls. Journal Of Rural Management, 14(1), 25-41.