



International Journal of *Home Science*

ISSN: 2395-7476

Impact Factor (RJIF): 5.66

IJHS 2025; 11(3): 175-177

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www.homesciencejournal.com

Received: 13-08-2025

Accepted: 16-09-2025

Sifti

Ph.D. Scholar EECM, Swami
Keshwanand Rajasthan
Agricultural University, Bikaner,
Rajasthan, India

Dr. Seema Tyagi

Assistant Professor, Swami
Keshwanand Rajasthan
Agricultural University, Bikaner,
Rajasthan, India

Entrepreneurial journeys of desert women: Profiling government supported SHG Entrepreneurs in Jaisalmer, Rajasthan

Sifti and Seema Tyagi

Abstract

Entrepreneurship among women has become a pivotal aspect of inclusive development in India. Self-Help Groups (SHGs), particularly those promoted by government agencies, have provided women with an avenue to access financial resources, build enterprises, and enhance livelihood opportunities. This study examines the entrepreneurial profile of women entrepreneurs from government supported SHGs in Jaisalmer district, Rajasthan. A purposive sample of 60 respondents was surveyed using a structured interview schedule. Results reveal that most enterprises owned by SHG women remain micro in scale, and dependent on local resources. While a majority of women accessed credit through banks (65%), reliance on informal borrowing persisted. Handicrafts (46.7%) and farming (26.7%) were the dominant enterprise types, yet incomes remained modest, with two-thirds earning less than ₹25,000 annually due to lack of capital and highly restricted Market access with 73.3 percent lacking any structured linkages beyond local markets. Findings underscore the initial stage of entrepreneurial development among SHG women, shaped by resource limitations but offering potential for growth if institutional and market support is strengthened.

Keywords: Rajasthan, women entrepreneurship, self-help groups, entrepreneurial profile, women entrepreneurs

Introduction

Entrepreneurship is a vital engine for economic growth, innovation, and social transformation (Sharma & Bhadauria, 2023) ^[3]. In India, women's entrepreneurship has increasingly been recognized as a pathway to inclusive development, particularly in resource-constrained areas (Yadav, 2022) ^[7]. However, women in desert regions face compounded challenges due to harsh climatic conditions, water scarcity, limited infrastructure, and socio-cultural restrictions that often confine them to traditional roles (Singh *et al.*, 2016) ^[5]. Despite these barriers, many women have demonstrated remarkable resilience by establishing micro-enterprises that sustain their households and contribute to local economies (Kumari & Thathera, 2024) ^[1]. Self-Help Groups (SHGs), especially those promoted by government initiatives such as Rajeevika, have emerged as critical mechanisms for empowering women in such challenging contexts (Verma, 2023) ^[6]. These groups provide avenues for savings, access to credit, skill development, and collective problem-solving, enabling women to transition from subsistence activities to structured entrepreneurship (Sharma, Kumar, & Nag, 2022) ^[4]. Jaisalmer district, located in the heart of the Thar Desert, provides a compelling context for examining women's entrepreneurship. The region's arid conditions, coupled with opportunities in handicrafts, agriculture, livestock, and tourism, create a distinctive entrepreneurial landscape (Rathore *et al.*, 2016) ^[2]. Women's engagement in SHG-led enterprises in this environment reflects both adaptive strategies to cope with resource limitations and the potential for economic and social empowerment (Singh *et al.*, 2016) ^[5]. Studying the entrepreneurial profile of government-supported SHG women in Jaisalmer is crucial for understanding their resource base, business orientation, and enterprise characteristics. Profiling variables such as assets, access to credit, type and scale of enterprise, income, market reach, and experience provides insights into strengths, constraints, and areas for intervention (Kumari & Thathera, 2024) ^[1]. This understanding is vital for policymakers and financial institutions seeking to support and scale women-led enterprises in desert contexts (Yadav, 2022) ^[7].

Corresponding Author:

Sifti

Ph.D. Scholar EECM, Swami
Keshwanand Rajasthan
Agricultural University, Bikaner,
Rajasthan, India

Against this backdrop, the present study focuses exclusively on the entrepreneurial profile of government-supported SHG women in the desert district of Jaisalmer, Rajasthan, highlighting their resources, activities, and early-stage entrepreneurial dynamics. Therefore, the present research seeks to study the entrepreneurial profile of government supported SHG women in Jaisalmer (Rajasthan).

Methodology

- **Study area:** The study was conducted purposively in Jaisalmer district, Rajasthan, a desert region with a distinctive cultural and economic landscape. The district presents a unique context for examining women's entrepreneurship, with opportunities in handicrafts, food processing, and agriculture. The dynamic tourism sector, driven by Jaisalmer's rich cultural heritage, desert festivals, and iconic architecture, provides a valuable market for local products and services. For SHG women entrepreneurs, tourism creates avenues to showcase handicrafts, traditional textiles, food products, and cultural experiences, enhancing income potential, business visibility, and entrepreneurial learning. This combination of resource based and market driven opportunities, alongside socio cultural factors, shapes the nature and scope of women's economic participation in the region.
- **Population and Sample:** The population comprised women entrepreneurs associated with government-supported Self-Help Groups (SHGs) in Jaisalmer. A purposive sampling technique was employed to select 60 women SHG members actively engaged in entrepreneurial ventures. Selection criteria included the duration of entrepreneurial activity and active participation in SHG programs.
- **Data Collection Tools and Procedure:** Primary data were collected using a structured interview schedule, which served as the main tool for gathering detailed information on the entrepreneurial profile of SHG women. In addition to the interviews, face to face interactions were conducted with selected SHG women entrepreneurs to clarify responses and gain additional context. No other tools or extensive observational methods were employed. Secondary data were referred to from SHG records and relevant government reports only to contextualize the findings.
- **Variables Studied:** The study focused on key variables defining the entrepreneurial profile of SHG women, including:
 - Assets possessed (household, livelihood, and business assets)
 - Access to credit (formal and informal sources)
 - Type and scale of enterprise (micro, small, medium)
 - Annual business income
 - Banking and financial inclusion
 - Market access (local, regional, national, online)
 - Source of raw materials
 - Business registration status
 - Experience in entrepreneurship
- **Data Analysis:** Collected data were analyzed using descriptive statistics, including frequencies and percentages, to present a clear picture of the entrepreneurial profile. Tables were employed to summarize and interpret the findings effectively, allowing for easy comparison and visualization of key trends.

Results

The present study revealed a distinctive entrepreneurial profile shaped by both opportunities and constraints of the desert context. The entrepreneurial profile of SHG women entrepreneurs is summarized in Table 1, showing variables such as assets, enterprise type, income, market access, and experience.

Table 1: Showing variables such as assets, enterprise type, income, market access, and experience

Variables	Frequency (F)	Percentage (%)
Assets Possessed		
No assets	0	0.00
TV/Radio, Mobile, Livestock	39	65.00
Motorcycle, Refrigerator	21	35.00
Access to Credit		
Yes (Local moneylenders, Shopkeepers, Neighbours)	20	33.33
Yes (Bank)	39	65.00
Type of Enterprise		
Livestock Rearing	2	3.30
Farming	16	26.70
Handicrafts	28	46.70
Food Processing	12	20.00
Business Scale		
Micro	58	96.66
Small	2	3.30
Medium	0	0.00
Annual Business Income		
Less than ₹25,000	40	66.66
₹25,001-₹50,000	20	33.30
₹50,001-₹1,00,000	0	0.00
₹1,00,000-₹2,00,000	0	0.00
Banking		
None	7	11.70
Only savings account	35	58.30
Access to loans	0	0.00
Credits linked with SHG bank linkages	18	30.00
Market Access		
No market access	44	73.30
Local markets only	16	26.70
Regional markets	0	0.00
National markets	0	0.00
International markets/online	0	0.00
Source of Raw Materials		
Local sources	60	100.00
Regional sources	0	0.00
National sources	0	0.00
International sources (online)	0	0.00
Business Registration Status		
Unregistered	28	46.70
Informally registered	0	0.00
Formally registered (with Govt)	32	53.30
Registered with multiple agencies	0	0.00
Experience in Entrepreneurship		
Less than 1 year	16	26.70
1-3 years	34	56.70
4-6 years	10	16.70
7-10 years	0	0.00
More than 10 years	0	0.00

Most women (65%) possessed basic household and livelihood assets such as TVs, radios, mobile phones, and livestock, while a smaller proportion (35%) owned higher value items like motorcycles and refrigerators, reflecting limited financial capacity and the early stage of their enterprises. Access to

credit was relatively strong, with 65 percent utilizing formal banking channels and 33.3 percent relying on informal sources such as local moneylenders or neighbors, the continued reliance on informal credit highlights the convenience and flexibility these sources offer in complementing SHG linked financial support. Enterprise types were dominated by handicrafts (46.7%), followed by farming (26.7%), food processing (20%), and livestock rearing (3.3%), with almost all businesses (96.7%) operating at a micro level. This pattern suggests that women prefer manageable, low risk ventures that can be integrated with household responsibilities and require minimal capital. Annual business income remained modest, with 66.6 percent earning less than ₹25,000 and 33.3 percent earning between ₹25,000 and ₹50,000, indicating that these enterprises are largely survival oriented rather than growth focused. Banking access was largely limited to savings accounts (58.3%), with only 30 percent benefiting from SHG linked loans, reflecting a group based rather than individual approach to financial utilization. Market reach was a significant constraint, as 73.3 percent of women had no access beyond local sales, while none reached regional, national, or online markets, limiting business scalability and income potential. All respondents sourced raw materials locally, demonstrating dependence on accessible inputs and highlighting challenges in diversifying production. Regarding formalization, 53.3 percent of enterprises were government-registered, facilitating access to schemes and guidance, whereas 46.7 percent remained unregistered due to lack of awareness or the small-scale, home-based nature of their ventures. Finally, most women (56.7%) had 1-3 years of entrepreneurial experience, with a minority having less than one year (26.7%) or 4-6 years (16.7%), suggesting that the majority are in the early stage of entrepreneurship and may benefit from sustained support, training, and exposure. Overall, these findings reflect the resilience and adaptability of SHG women entrepreneurs, who navigate financial, market, and resource constraints while leveraging SHG support to engage in culturally aligned and locally feasible enterprises.

Conclusion

The study of government supported SHG women entrepreneurs in Jaisalmer district highlights a predominantly low entrepreneurial profile shaped by socio cultural realities and desert specific constraints. The findings show that women largely engage in micro level enterprises such as handicrafts, farming, and food processing, drawing on locally available resources but facing severe limitations in market access, income generation, and financial independence. While SHG bank linkages have enabled access to savings and group loans, reliance on informal credit and minimal exposure to regional or national markets suggest that these enterprises remain survival oriented rather than growth driven. The fact that more than half of the respondents had only 1-3 years of experience indicates a promising, yet fragile, phase of entrepreneurship that requires continued institutional support, training, and market facilitation. Overall, the results reaffirm the significance of SHGs as a platform for those desert women to initiate entrepreneurship, while also underscoring the need for strategic interventions to move beyond subsistence level activities.

Future Research

Given Jaisalmer's unique position as a tourism hub, exploring the intersection of women's entrepreneurship and tourism-

based value chains could yield significant policy implications. Additionally, assessing the role of digital technologies, e-commerce, and online platforms in expanding market access for desert women entrepreneurs represents a promising direction for further inquiry. Future research can also take a more practical orientation by examining how tourism-driven opportunities such as handicrafts, home stays, and cultural enterprises, can be effectively linked with women's businesses to expand income sources. Studies may also focus on the adoption of digital platforms and e-commerce for market expansion, while addressing barriers of digital literacy and connectivity. Equally important is exploring sustainability and climate resilience, particularly how SHG enterprises can adapt to desert conditions through eco-friendly production and water efficient practices. Research into the role of skill development, vocational training, and design interventions could provide insights into business diversification and product competitiveness. Financial inclusion models tailored for SHG women, such as microfinance innovations, credit guarantees, and SHG bank linkages, also represent an important area of inquiry. Finally, examining the social empowerment outcomes of entrepreneurship such as enhanced decision making, leadership roles, and community visibility alongside comparative studies of government and NGO supported SHGs across desert districts would yield actionable knowledge for both policy and practice.

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