



INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

(Peer-reviewed, Refereed, Indexed & Open Access Journal)

DOI : 03.2021-11278686

ISSN : 2582-8568

IMPACT FACTOR : 8.031 (SJIF 2025)

Constraints Faced by SHG Women of Bikaner District of Rajasthan

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DOI No. **03.2021-11278686**

DOI Link :: <https://doi-ds.org/doi/10.2025-46345491/IRJHIS2510002>

ABSTRACT:

The present study was planned to study the Constraints faces by SHG women of Bikaner District of Rajasthan. Self-Help Groups (SHGs) have emerged as a vital instrument in enhancing women's socio-economic empowerment in rural India. However, despite the progress made, women entrepreneurs continue to face several challenges that limit their potential. This study investigates the various constraints faced by SHG women in Bikaner district of Rajasthan. A purposive sample of 150 SHG women (75 from Kolayat block and 75 from Shri Dungargarh block, covering 10 villages) was selected. Data were collected using a structured interview schedule and analyzed through frequency, percentage, and Garrett Ranking techniques. The findings revealed that time constraints, market constraints, and resource constraints were the most severe challenges, while decision-making constraints ranked the lowest. The study highlights the urgent need for holistic interventions such as skill development, infrastructural support, financial facilitation, market linkages, and social sensitization to strengthen the SHG movement in the region.

Keywords: Self-Help Groups, rural women, constraints, Garrett ranking

INTRODUCTION:

Historically, Indian women were revered as symbols of strength and wisdom. Over time, patriarchal norms confined them to household roles, limiting access to public decision-making and economic participation. Despite modern improvements, women continue to balance professional and domestic responsibilities, often facing societal, emotional, or physical challenges (Tripathy, 2021).

Rural women contribute significantly to agriculture, informal enterprises, and local economies. Empowerment involves granting women decision-making autonomy, agency, and economic capacity, with Self-Help Groups (SHGs) emerging as a key instrument in this process (Santhipriya *et al.*, 2025). SHGs enable savings, microcredit access, and income-generating activities, while fostering leadership, solidarity, and collective action (Balabantaray *et al.*, 2023; Jain & Jain, 2020).

In Rajasthan, SHGs have supported rural women in handicrafts, dairy, agriculture, and tourism, preserving cultural practices and contributing to economic development (Sharma, 2017; Mazumdar, 2015). Institutional initiatives like the Swarnajayanti Gram Swarozgar Yojana (SGSY, 1999) have formalized SHGs, promoting financial literacy, credit access, and collective action (Chakraborty *et al.*, 2024).

While research on SHGs exists across India, region-specific studies in Bikaner, Rajasthan remain limited. Bikaner's distinct cultural and economic context—arid geography, traditional patriarchal norms, and limited infrastructure—necessitates localized research. Despite interventions by government and NGOs, rural women in Bikaner face socio-economic constraints that hinder empowerment. The study evaluates the constraints faced by SHG women and their impact on socio-economic empowerment, providing insights for policymakers, development practitioners, and financial institutions.

METHODOLOGY:

The present study was conducted in Bikaner district of Rajasthan, purposively selected due to the active functioning of Self-Help Groups (SHGs) under the National Rural Livelihood Mission. Two blocks, namely Kolayat and Shri Dungargarh, were chosen on the basis of having the maximum number of SHGs. From each block, five villages were randomly selected, making a total of ten villages. A sample of 150 SHG women respondents was drawn by selecting 15 members from each village, ensuring fair representation across the blocks. To understand the challenges faced by SHG women entrepreneurs, a Constraint Scale was developed which included multiple dimensions such as financial, social, cultural, market, technical, legal, institutional, psychological, resource, time, and decision-making constraints. Each dimension was further divided into sub-statements (e.g., access to loans, family resistance, lack of markets, technological barriers, etc.), and responses were recorded on a dichotomous scale (Yes/No). The responses were tabulated in terms of frequency (f) and percentage (%), enabling the identification of the most common and severe constraints experienced by the respondents. Personal interviews were conducted in the local language for clarity and accuracy. The collected data were analyzed using descriptive statistics like frequency and percentage, while the Garrett Ranking Technique was applied to prioritize the constraints according to their severity.

RESULTS AND DISCUSSION:

Constraints are the barriers or limitations that restrict the effective participation and progress of women in Self-Help Group activities. In the context of SHGs, these constraints directly influence the economic and social empowerment of members by affecting their entrepreneurial and decision-making capabilities. The present study attempts to identify and analyze the major constraints faced by SHG women in Bikaner district. Data were analyzed using frequency and percentage to determine

the extent of each constraint, while the Garrett Ranking Technique was applied to prioritize them according to their severity. The results pertaining to this aspect have been presented in Table 1 to Table 10.

Table 1 Distribution of the respondents on the basis of Financial Constraints faced by them
n=150

S.No.	Financial Constraints	F	%
	a) Trouble in accessing loans for business.	19	12.67
	b) Limited business growth due to High loan interest rates	22	14.67
	c) Lack of enough working capital to run my business.	63	42.00
	d) Difficulty in Managing business finances.	23	15.33
	e) Limited access to grants or financial support.	23	15.33

Cursory examination of Table 1 reveals that the major financial constraint faced by respondents was lack of sufficient working capital, reported by 42.00 per cent of SHG women. This was followed by medium-level challenges such as difficulty in managing finances (15.33%) and limited access to grants or support (15.33%). Comparatively, fewer respondents reported high loan interest rates (14.67%) and trouble in accessing loans (12.67%) as major constraints.

Studies by Kabeer (2017) and Patel *et al.* (2021) confirm that despite SHG support, women continue to struggle with working capital, financial literacy and access to formal credit.

Table 2 Distribution of the respondents on the basis of Social and Cultural Constraints faced by them

n=150

S. No.	Social and Cultural Constraints	f	%
1	a) Resistance of family or community in entrepreneurial efforts.	24	16.00
2	b) Social norms restrict business growth.	13	8.67
3	c) Time lost due to household duties	74	49.33
4	d) Cultural barriers to entrepreneurship	18	12.00
5	e) Stigma against women entrepreneurs	21	14.00

Analysis of Table 2 indicates that the most significant social and cultural constraint was time lost due to household duties, reported by 49.33 per cent of SHG women. This was followed by resistance from family or community in entrepreneurial efforts (16.00%) and stigma against women

entrepreneurs (14.00%). Comparatively fewer respondents mentioned cultural barriers to entrepreneurship (12.00%) and restrictive social norms (8.67%) as major challenges.

Recent studies also support these findings. Chatterjee & Mukherjee (2019) reported that resistance from family and domestic workload are major hurdles, while Singh *et al.* (2020) emphasized the impact of stigma and restrictive norms on women's confidence. Das & Rani (2022) further noted that SHG participation helps negotiate these barriers, though deep-rooted traditions still shape women's entrepreneurial roles.

Table 3 Distribution of the respondents on the basis of Market Constraints faced by them
n=150

S. No.	Practices	f	%
1	a) Difficulty finding markets	87	58.00
2	b) High business competition	22	14.67
3	c) Limited market skills	18	12.00
4	d) Difficulty setting competitive prices	7	4.67
5	e) Seasonal fluctuations in sales	16	10.67

Analysis of Table 3 reveals that the major market constraint faced by SHG women was difficulty in finding markets, reported by 58.00 per cent of respondents. Other challenges included high business competition (14.67%), limited market skills (12.00%), and seasonal fluctuations in sales (10.67%). The least reported issue was difficulty in setting competitive prices (4.67%).

Supporting studies corroborate these findings. Sharma & Verma (2018) noted that rural SHG women face marketing difficulties due to limited networks and fluctuating demand. Kumar & Rao (2020) and Patel *et al.* (2021) also highlighted that lack of pricing knowledge, market skills, and seasonal variability remain significant barriers, indicating the need for targeted interventions.

Table 4 Distribution of the respondents on the basis of Technical Constraints faced by them
n=150

S. No.	Statements	f	%
1	a) Limited access to modern technology	38	25.33
2	b) Lack of technical skills	24	16.00
3	c) Inadequate training opportunities	64	42.67
4	d) Difficulty in equipment maintenance	3	2.00
5	e) Poor internet and digital access	21	14.00

Data presented in Table 4 shows that the most prominent technical constraint faced by SHG women was inadequate training opportunities (42.67%), followed by limited access to modern technology (25.33%) and lack of technical skills (16.00%). Poor internet and digital access affected 14.00% of respondents, while difficulty in equipment maintenance was the least reported issue at 2.00%. These findings indicate that skill development and technological exposure are critical areas for supporting SHG women entrepreneurs.

Supporting studies confirm these findings. Singh & Choudhary (2019) noted that limited access to modern tools restricts business growth, while Rani & Kumar (2021) emphasized that technical training improves product quality and marketability. Mehta *et al.* (2020) also highlighted that lack of digital literacy prevents full utilization of modern tools, underscoring the need for skill and technology development.

Table 5 Distribution of the respondents on the basis of Legal and Bureaucratic Constraints faced by them n=150

S. No.	Legal and Bureaucratic Constraints	f	%
1	a) Restrictive government regulations	30	20.00
2	b) Limited government support	20	13.33
3	c) Complicated registration process	56	37.33
4	d) Difficulty in legal compliance	60	40.00
5	e) Bureaucratic delays	45	30.00

Analysis of the table shows that 40.00% of SHG women faced difficulty in legal compliance, followed by 37.33% who struggled with complicated registration processes and 30.00% affected by bureaucratic delays. Restrictive government regulations impacted 20.00% of respondents, and limited government support was reported by 13.33%, highlighting the significant legal and bureaucratic hurdles encountered by SHG women entrepreneurs.

Supporting studies corroborate these findings. Sharma & Kumar (2019) observed that complex legal procedures and insufficient government guidance hinder business growth, while Rajan & Singh (2021) emphasized that bureaucratic delays and restrictive regulations diminish the efficiency and confidence of women-led SHGs in Rajasthan.

Table 6 Distribution of the respondents on the basis of Institutional Constraints faced by them n=150

S. No.	Institutional Constraints	f	%
1	a) Inadequate support programs	10	6.67

2	b) Lack of mentorship	22	14.67
3	c) Limited training resources	64	42.67
4	d) Few networking opportunities	33	22.00
5	e) Weak community support	21	14.00

An analysis of the table shows the institutional constraints experienced by SHG women. The most significant challenge was limited training resources, reported by 42.67% of respondents. Few networking opportunities affected 22.00%, while lack of mentorship and weak community support were experienced by 14.67% and 14.00%, respectively. Inadequate support programs were the least reported constraint at 6.67%. These findings indicate that while SHGs provide a platform for empowerment, access to institutional support, training, and networking opportunities remains crucial for enhancing women's entrepreneurial capacity.

Studies support these findings. Rani & Kaur (2021) and Kumar & Patel (2019) noted that limited training, mentorship, and networking opportunities significantly constrain the growth and empowerment of SHG women.

**Table 7 Distribution of the respondents on the basis of Psychological Constraints faced by them
n=150**

S. No.	Psychological Constraints	f	%
1	a) Fear of failure	44	29.33
2	b) Lack of self-confidence	57	38.00
3	c) Stress of balancing work and family	49	32.67

A glance at the table highlights the psychological constraints encountered by SHG women. Lack of self-confidence was the most reported issue, affecting 38.00% of respondents. Stress of balancing work and family responsibilities was faced by 32.67%, while fear of failure was experienced by 29.33%. These findings suggest that internal challenges, such as confidence, stress, and fear, significantly influence women's entrepreneurial participation and their ability to sustain business activities.

Supporting literature echoes these findings. Singh & Sharma (2020) noted that low self-confidence and fear of failure restrict rural women's ability to take bold business decisions. Patil & Reddy (2018) similarly observed that stress from balancing household and entrepreneurial roles reduces efficiency among SHG women. These studies emphasize that psychological barriers, if not addressed through confidence-building and stress management initiatives, can significantly limit women's entrepreneurial success.

Table 8 Distribution of the respondents on the basis of Resource Constraints faced by them
n=150

S. No.	Resource Constraints	f	%
1	a) Limited access to raw materials	84	56.00
2	b) Inadequate infrastructure	66	44.00

The data in the table 8 shows the resource constraints experienced by SHG women. Limited access to raw materials was the most significant issue, reported by 56.00% of respondents, while inadequate infrastructure was faced by 44.00%. These findings indicate that restricted availability of essential inputs and insufficient facilities are major barriers that hinder the smooth functioning and growth of women-led enterprises.

Recent studies align with these results. Kumar & Singh (2018) stressed that access to quality raw materials and infrastructure is vital for rural women's business success. Patel *et al.* (2020) noted frequent delays and shortages of inputs, while Reddy & Sharma (2021) highlighted inadequate storage and workspace as major hurdles. Together, these studies confirm that addressing resource gaps—especially raw materials and infrastructure—is crucial for improving productivity and growth of SHG enterprises.

Table 9 Distribution of the respondents on the basis of Time Constraints faced by them
n=150

S. No.	Time Constraints	f	%
1	a) Household responsibilities consuming time	88	58.67
2	b) Personal obligations interrupting business	62	41.33

The table presents the time constraints faced by SHG women. Household responsibilities consuming time were reported by 58.67% of respondents, making it the most significant issue. Personal obligations interrupting business were faced by 41.33% of women. These findings indicate that balancing domestic duties with entrepreneurial activities remains a major barrier, often limiting the time and energy women can dedicate to their enterprises.

Supporting studies affirm these results. Kumar & Singh (2020) found that household duties limit rural women's business performance, while Rao *et al.* (2018) noted that personal obligations reduce time for entrepreneurship. Choudhury & Das (2021) further stressed that time constraints hinder SHG enterprises from scaling. These findings underline that without support in managing domestic and personal responsibilities, SHG women's entrepreneurial potential remains underutilized.

Table 10 Distribution of the respondents on the basis of Decision-Making Constraints faced by them n=150

S. No.	Decision-Making Constraints	f	%
1	a) Difficulty in making business decisions	39	26.00
2	b) Feeling overwhelmed by choices	4	2.67
3	c) Lack of decision-making support	54	36.00
4	d) Insufficient information for decisions	40	26.67
5	e) Challenge in balancing advice and judgment	13	8.67

A review of the table indicates that decision-making constraints are notable among SHG women. Lack of decision-making support affected 36.00% of respondents, making it the most reported challenge, followed by insufficient information for decisions (26.67%) and difficulty in making business decisions (26.00%). Balancing advice and judgment (8.67%) and feeling overwhelmed by choices (2.67%) were less frequently reported, suggesting that while external guidance is crucial, internal decision-making confidence also plays a role in entrepreneurial challenges.

Studies confirm these findings. Gupta & Rani (2020) and Kumar *et al.* (2018) highlighted that lack of support and limited information restricts SHG women's business decisions, while Das & Chatterjee (2021) noted that mentorship and networks improve decision-making skills.

In brief, decision-making constraints stem from inadequate support and information; enhancing advisory services and peer networks can strengthen SHG women's business choices and growth.

Category wise constraints faced by SHG women:

Component wise adoption of the respondents was assessed and the extent of adoption possessed by the respondents in different components related to organic farming practices is presented in three categories i.e. low, medium and high.

Table 11 Distribution of the respondents by their category wise Garret ranking of Constraints faced by them n=150

S.No	Category	Garrett Score	Rank
1.	Financial constraints	60	VI
2.	Social and cultural constraints	68	IV
3.	Market constraints	77	II
4.	Technical constraints	61	V
5.	Legal and bureaucratic constraints	58	VII

6.	Institutional constraints	61	V
7.	Psychological constraints	56	VIII
8.	Resource constraints	75	III
9.	Time constraints	78	I
10.	Decision-making constraints	54	IX

An analysis of the Garret ranking of constraints faced by SHG women shows that **time constraints** were the most critical barrier with a score of 78 (Rank 1), highlighting the challenges women face in balancing household duties and business activities. In contrast, **institutional constraints** were mid-ranked with a score of 61 (Rank 5), indicating moderate influence on their entrepreneurial functioning. **Decision-making constraints** were the least significant, scoring 54 (Rank 10), suggesting that while present, these issues are comparatively less pressing.

Recent studies support these findings: Singh & Sharma (2022) reported that household responsibilities and time management are the foremost challenges for rural women entrepreneurs. Verma & Kumar (2021) highlighted that institutional support, such as mentorship and training, plays a moderate role in SHG women's business effectiveness. Rani & Patel (2023) observed that decision-making limitations, although present, rank lower in impact compared to time and resource constraints.

CONCLUSION:

The analysis of constraints faced by members of Self-Help Groups (SHGs) highlights that, despite their proven role in promoting women's social and economic empowerment, multiple challenges continue to hinder their full potential. Among these, decision-making constraints emerged as the most critical barrier, reflecting the deep-rooted influence of patriarchal norms and limited autonomy in both household and entrepreneurial matters. Time and household responsibilities ranked mid-level, while financial and institutional barriers such as access to credit, markets, and infrastructure also significantly restricted growth opportunities. Notably, raw material shortages and bureaucratic hurdles appeared as the least but still relevant concerns, affecting smooth functioning of SHG enterprises.

These findings suggest that while SHGs have provided a collective platform for rural women in Bikaner to assert their agency, persistent socio-cultural, economic, and institutional constraints continue to limit their scope of empowerment. Addressing these barriers requires a holistic approach—strengthening capacity-building programs, improving financial literacy, ensuring timely access to resources, and fostering supportive family and community environments. Only then can SHGs evolve from being just instruments of credit and savings to becoming sustainable vehicles of women's empowerment and rural development.

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