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### ABSTRACT

Education is the most important invention of mankind. Man without education would still be living just like an animal. It is education, which transformed man from a mere “two legged animal” in to human. Education is a lifelong process which continuous from womb to tomb. Education is a tool for total development of human, if any aspect of human personality is ignored, it can result very adversely. Education enables one to lead a better physical, mental intellectual and spiritual life. Ethics deals with the morality. The ethics and moral values adept in Universities heavily affect the future leaders. Ethics education is the prospect for a new value alignment. Such education guarantees the training of both the student and the teacher, develops new technologies and a new vision and a new resources and a new system.

**Key words:** Higher Education, Human values, Professional Ethics.

### Introduction:

Human values and Professional ethics refer to the quality of a person or an Organization or society at large. Basic inherent human values are the one which includes truth, honesty, loyalty, love, peace etc. because they bring out the goodness of human beings and large community. Hundreds of thousands of new students will begin college this fall, and most college and universities have designed elaborate orientation activities to induct beginning students into the academic and social cultural of their campuses. These orientation activities are usually crammed with advising and registration information, academic and social rituals, campus tours and welcoming activities designed to help new students get off to a good start in their academic study and navigate their ways around their new surroundings. Most colleges and universities also make an effort to transmit some important core ethical values that are central to the mission and social culture of the institution and help to define the institutions expectations for being an ethically responsible student and citizen on campus. Ethical values such as respect for others, honesty, self-discipline, hard work, love of learning and appreciation of diversity are some of the core values many colleges and universities prize. But how do institutions go about promoting these core values with new students and what are some effective educational approaches? We focus here on out of class activities since most students spend the majority of their time in this domain of college life and these activities are especially important for new students. Colleges and universities often seek to transmit ethical values to new students through orientation speeches, publications, convocations and other public statements.

### Review of Literature:

**Alexander, (2009); Curtis, (2010)** Covers in their study that another important reason for urging that pre-service teachers engage with ethics education in teacher training programs is that teachers are now required to guide their students with the help of human rights, conflict resolution and social justice, matters included under the auspices of values education.

The study of **Chhonkar in (2014)** indicates that the code of professional ethics for the educators makes provision of framework for the standards and principles to guide them appropriately in involving their obligations towards students, parents, colleagues and communities states. The increased awareness of the ethical principles governing the teaching profession is regarded as indispensable in achieving the desired objectives and enhancing the overall system of education.

**Himanshu Kumar Sharma (2015)** States the importance of human values in modern era. It can be understood from the study that in the technological era, value crisis is one of the burning problems. To overcome these issues educators have an essential role to play. The study reveals that the teachers

should have an integrated perspective to nurture the hearts and minds of learners in a balanced way so as to retain human values within oneself.

**Pallavi Gupta (2016)** examines in her study that how and why the human values are consistently degraded in education system in India. It shows that higher education institutions lack to provide learning positive atmosphere, academic syllabus related to human values and extracurricular activities based on human values which lead to many societal issues in recent days. Hence, it states that it's the responsibility of the parents, teachers and society to inculcate human values among the students in educational institutions.

According to **Yadav, & Sunil, (2016)**, the recognition of moral values and professional ethics in the system of education in India are indispensable aspects. In order to promote enrichment of the system of education and enable the individuals to acquire an efficient understanding of academic concepts and achieve academic goals, it is necessary to generate awareness in terms of human values and professional ethics. With the help of moral values, one can acquire an efficient understanding in terms of what is appropriate and what is not appropriate for the person.

**Venkataiah, (2000); Laxmi and Paul, (2018)** Value education helps every one in improving the value system that any individual can adopt in their lives and puts it to use. The students should be motivated for independent decision making. They should be made responsible for their own actions and should learn to analyze if they go wrong which will help to develop decision making abilities and confidence in them. Teachers are the role model for adolescent learners says.

### **Higher Education in India:**

Higher education is a leadership education Indian higher education system is the third largest system in the world, next to the China and United States of America. In India the higher education system has grown in an extraordinary way, particularly after Independence period, to become one of the largest system of its kind in the world. However, the system has many issues of concern at present, like financing and management including access, equity and relevance, re orientation of programmes by laying emphases on health consciousness, values and ethics and quality of higher education together with the assessment of institutions and their accreditation. These issues are important for the country, as it is now engaged in the use of higher education as a powerful tool to build a knowledge based information society of the 21<sup>st</sup> century.

### **Concept of Moral Values, Ethics and Education:**

- ❖ **Moral values:** These are the set of some precious principles which helps a person in becoming a good human being these values involve a lot of factors like morality, respecting others, helping others, loving others etc. According to Jerry Spinger: we are all born as empty vessels which can be shaped by moral values.
- ❖ **Ethics:** It is the branch of philosophy that deals with the morality. The word ethics has been derived from the Greek word 'ethos' which means character. Ethics covers the following dilemmas
  - a. How to live a good life?
  - b. What are our rights and responsibilities
  - c. The language of right and wrong etc.
- ❖ **Education:** The root of word education is derived from Latin words 'Educare' Educare' and 'Educatum'. The word 'Educare' means to bring up and to nourish. The word 'Educatum' means to train. So we can say that education is to bring up, to developing and shaping up the individual talent and his inner potentialities. According to Aristotle; 'Education' is an ornament in prosperity and a refuge in adversity.

### **Objective of the study**

- To study the awareness about human values among teachers in higher educational institutions.

- To study the awareness about Leadership qualities among students in higher educational institutions.
- To identify the factors required to develop the professional ethics among the teachers in higher educational institutions.

### Research Methodology

A secondary study has been done to understand the impact of moral values among the teachers in the educational institutions and how it helps to develop the professional ethics among them.

Data Collection: Secondary data collected through Journals, reviews, Chapter books and websites etc.

### Discussions and Suggestions

1. **Role of teachers in Education:** A teacher's role in today's world is not only limited to classroom teaching and lecturing but it is far more than that. A teacher must understand that teaching involves wearing multiple hats to ensure that the educational institution runs smoothly and all students gets a quality education.
2. **Human values and Human Rights:** We know that our work is founded on values and principles set down in universal human rights. These rights must be promoted and defended in every phase of education and the teachers should adopt it.
3. **Professional Community:** It initiates ethical reflection and dialogue with the employees at work place. It works in a culture of openness and enables transparency and respects the competence of other professions and acknowledges the limits of one's own disciplinary supports. It takes responsibility when colleagues meet special challenges in their work takes responsibility to find good solutions.
4. **Leadership Education:** The popularity of leadership programs among college students and the intrinsic connections of ethical considerations to leadership roles and responsibilities make leadership education a powerful forum for character development.
5. **Student Activities Programming:** While student activities are often regarded as student entertainment, there is much about these campus activities that encourage moral and civic learning. Speaker programs bring to campus important leaders in the arts, politics and entertainment. Student galleries display the artistic creations of students, faculty, alumni and professional artists. Craft programs provide opportunities for students to develop talents and to explore the creative process. Coffee house, open mike programs and discussion roundtables give students opportunities to debate and discuss current topics and issues. A thoughtfully designed student activities program can contribute to the creation of a rich campus environment of intellectual and ethical reflection.
6. **Participation in student Governance Organizations and Activities:** Students often learn best by doing and there are few areas of campus life where students are given as much responsibility for independence and self-governance as in activities such as student government, residence halls government, student clubs and organizations, and student activities. In these leadership roles students have many opportunities to share in institutional governance by creating programs, policies and procedures, debating conflicting values, rendering fair and just decisions and bearing the consequences for the actions they take.

### Conclusion

According to study of Rokeach, "Value is an enduring belief a specific mode of conduct or an end state of existence, along a continuum of relative importance". Every person need value in their lives to guide them in the right path, to learn the importance of certainty, goodness and beauty, give positive direction to life and bring joy, preserve our culture and heritage, bring changes in behavior towards positive thoughts and much more. To improve the professional institutions, human values play an important role which helps ot develop human values in future generations. Every teacher

must adopt the professional ethics between them because it ultimately affects the student's behavior. As a result we can lead a happy, peaceful and satisfied life throughout.

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## IMPORTANCE OF LIFE SKILLS IN HIGHER EDUCATION

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### ABSTRACT

The paper would discuss the importance of Life skills in Higher Education to empower the youth with abilities to surpass not only employment crisis but also the crisis they go through in their lives. The current higher education system prepares youth for financial stability and standard of living but still facing challenges in preparing them for psycho social stability. Life skills are “the abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life “. It is imperative today seeing the rising number of cases of Depression, drug addiction and suicide that the youth is not fully equipped in dealing with failures and emotional setbacks. The global platforms like WHO and UNICEF have understood the significance of Life Skills in Education and keep discussing around the challenges it faces and suggest measures to overcome it.

Life skills are important for everyone, especially students with different life experiences, financial situation and skill levels. You may not have the basic skills needed for difficult aspects of work or adult life Higher education is clear that the global competitiveness and job creation potential of Indian industries depend on the skills and skilled work force required. Higher education should be accessible and accessible to everyone it should be emphasized that the adaptability of higher education system must be strengthened to continue to provide skills and skilled workers. Improving the skills of those involved in higher education can make a significant contribution to placing higher education at the center of our society. In many ways, scholars have serious doubts about the direction of our society. Life skills help students get to know themselves better, live more consciously achieve personal satisfaction and achieve personal and scientific goals.

**Key words:** Life skills, Personal skills, Higher Education, skill Development.

### Introduction

In the new millennium, education is undergoing a revolutionized change regarding science & technology, globalization, privatization, urbanization, industrialization, etc. Today’s youth are facing many emerging issues such as global warming, famines, poverty, suicide, population explosion as well as social, emotional, physical and psychological issues. Cut-throat competition, unemployment, lack of job security, etc. are some of the major concerns for the educated and as a result, they are caught in the mad race. No one has time for his/her ‘self’, to develop empathy with surrounding and to have harmony in society. Young mind is being considered, as the most productive members of the society, due to their physical and intellectual capability. But in real scenario, most of them are unable to utilize their potential in an appropriate way due to lack of guidance and motivation. Social problems like alcoholism, drug abuse, sexual abuse, smoking, juvenile delinquency, anti-social acts, etc. have an adverse effect on them and others too, to a large extent. This new challenge requires immediate and an effective response from a socially responsible system of education. Education, now a days is hence, very important, but the kind of education, to support and live life better is more important. Thus, the cardinal focus of Education, therefore, needs an extraordinary emphasis on developing such skills in students, as they are the important building blocks for a dynamic citizen, who can cope up with future challenges, and survive. Central Board of Secondary Education (CBSE) India has recognized this fact that it is necessary to develop scholastic as well as co-scholastic areas, and hence, has made life skill education as a compulsory element in its curriculum. It has been felt, that life skills education bridges the gap between basic functioning and capabilities. It strengthens the ability of an individual to meet the needs and demands of the present society. Thus, a relevant life skill education helps in dealing with the above issues in a manner to get desired behavior practical.

### Review of Literature

The topic has been a significant area of interest to the researchers, theorists, and practitioners, and there have been numerous researches carried out to emphasize the importance & effectiveness of life skills education in the development of students’ social, emotional and cognitive development &

dealing with their psychosocial problems and issues. According to Albertyn et al. (2004) life skills training enhance critical thinking abilities, which further impacts were living life actively, being responsible in the job and in future planning too. Ramesh and Farshad C. (2004) in his study proved the effectiveness of like skills training in increasing mental and physical health, pro-social behavior and decreasing in behavioral, social problems & self-destructive behaviors. Smith & et al., (2004) noted significant improvement in interpersonal relationship and reduction in aggression and behavioral problems. Tuttle et al., (2006), during their investigation, add the life skills to students' curriculum. The results of this study suggested the extraordinary capability of teens to positive promotion and flexibility. Vranda and Rao (2011) proved that life skills training enhanced their psychosocial Competencies. Puspakumarag (2013) in his study showed that life skills training was effective in preventing a wide range of problems such as substance abuse, teenage pregnancies, violence Bullying & to promote self-confidence and selfesteem among the adolescents. Roodbari, Sahdipoor, and Ghale (2013) in their research showed that life skills training has a positive effect and improves social development, emotional and social adjustment, suggesting an increase in compatibility of children and public health. The present paper focuses on how enhancing social, emotional and thinking skills through life skills education, helps the 21st- century youngsters to achieve their goals strengthens the abilities to meet the needs and demands of the present society and be successful in life

### **Importance of life skills in Higher education**

If we want to live life successfully, then we need to understand the importance of life skills. And it is also very important to implement it in our life. If this happens then our life can move in a simple and right direction. Life skills make us competent to know how to make our life easy and simple, how to create a positive life, how life can be spent in the right way. Therefore, life skills are very important in our life.

It polishes the ability to adapt to all kinds of circumstances and succeed in every aspect of the society. Lack of life skills in the lives of new generations needs to be taken care of as it is important in life. Due to absence of life skills, not only personal lives but professional lives and careers get affected.

By educating life skills, students can develop self confidence in them. It makes them cooperative and communicative. It prepares them to take quick action in any unfavorable circumstances.

### **Types of life skills**

There are two types of life skills which need to be taught to students. The first one is General Life Skills and the other is High Level skills. And under these skills comes a variety of skills which are the following.

#### **General skills**

- ❖ Confidence skills.
- ❖ Decision-making skills.
- ❖ Stress alleviation skills.
- ❖ Adjustment skills in adversity.
- ❖ Self-awareness skills.
- ❖ Skill of negative tendency towards wrongdoing.
- ❖ Positive behavior.
- ❖ Critical Thinking.
- ❖ Society's skills towards each other.
- ❖ High level skills
- ❖ **The following skills are covered under high level skills.**
- ❖ Excellent warmth and high mental level.
- ❖ Way of thinking.
- ❖ Mental and physical relaxation.
- ❖ Goal Setting and Problem Solving.
- ❖ Communication.
- ❖ Social support.
- ❖ Standard of living with health.

**Aims of Development of Life Skills**

Following are the objectives of development of life skills.

- ❖ The purpose of social development.
- ❖ Development of experimental knowledge.
- ❖ The purpose of the development of adjustment power.
- ❖ Objective of development of life values.
- ❖ Objective of mental development.
- ❖ Of all-round development

**Essential Life Skills Everyone Should Learn**

Developing life skill is important and every life skill has its importance to apply in life. Following are life skills:

1. **Self-Awareness Skills:** By developing the Self-awareness skill, one can be aware of his/her doings. They will be aware of their own performance and their behaviours which will make them competent to handle any situation. A person will get to know his feelings for things or towards other people. It also helps them to make sound decisions.
2. **Empathy and Sympathy Skills:** With Empathy, a person will be able to understand other people's perceptions, their feelings, and circumstances any person is in. It simply put them in someone's place to understand their actual emotions. It helps them to react accordingly. With sympathy, a person will be able show appreciation and compassion towards other people and their emotional reaction.
3. **Problem-Solving Skills:** The life skill of problem-solving makes an individual to trace a problem, suggesting options to solutions, evaluate the solutions to pick the best solution, and then apply the solution to the problem within the time limit. It is one of the most important life skills to practice in life on an everyday basis.
4. **Decision-Making Skills:** Every now and then, an individual has to face times when they have to make a decision which can affect their life. With decision-making skills, a person develops a skill to make the right and appropriate decision and pass it on. Decision making enables them to take decisions in any hard and fast situation.
5. **Thinking Skills:** Developing thinking skill is very important as it is the mental activity by which an individual can process information, use experiences, make relationships, finalize solutions to problems, pass on decisions, ask questions, and suggest new ideas.

**Thinking skills are of four types:**

- a. **Analytical Thinking Skills:** It is a visual thinking skill which makes an individual competent to break complex problems into manageable components to solve it effectively.
- b. **Divergent Thinking Skills:** With Divergent thinking skill, one can generate creative ideas after working on or exploring many possible solutions. It is a spontaneous and free flow thinking.
- c. **Creative Thinking Skills:** Creative thinking skill helps a person to create something new. It also allows their brain to explore things and look at things in creative ways to suggest creative solutions. Creative thinking is infused with imagination and it does not involve logical reasoning.
- d. **Critical Thinking Skills:** Critical thinking skill is opposite to creative thinking skill. It is the ability to make a difference between fake truth and real truth, judgement and opinion. It prepares a person to think rationally and prepare to build trust on right and to avoid wrong.
6. **Communication skills:** Without proper communication, you cannot express and make people understand your thinking and it can be made possible by developing communication skills. It helps them to convey people in a very convincing and clear way. It develops confidence in people as well and good communication skills helps them in the professional environment too.
7. **Interpersonal Skills:** Interpersonal skills are basically the interaction skills and social skills. This skill prepares an individual to communicate socially in person or in group. These skills have traits such as self-confidence, critical thinking, communication skills, active listening, leadership etc. To develop interpersonal skills, one needs to start their day with an optimistic approach towards the day.

8. **Accepting Criticism Skill:** Accepting criticism is not easy but by developing this particular skill, one will be able to open to constructive criticisms and improve themselves according to that criticism. An individual should keep their emotional side and accept the truth to work on it. Students have to understand that not only studies will give them success, they will also have to develop their skills.

### Conclusion

Life skills are very important and integral part of educational system worldwide. Higher education has the potential to deliver skills and research for productivity and innovation. It is important to remember that Education with life skills is not another subject but it humanizes education. It helps to organize thinking and effort to achieve a goal. Once an Action Plan has been developed, especially in the curriculum, it can be developed spirally, in depth and width. A lot of thought requires to be given on how to bring in life skills education into the mainstream curriculum. Our educational policies and the subsequent curriculum frameworks all along have emphasized the need for Life skill Education. It is also true that in order to be effective; there must be clearly defined and definite focus, direction and commitment for fostering life skills. These can be acquired every moment and every day of our lives. Life skills are essentially those abilities that help promote overall wellbeing and competence in young people as they face the realities of life. They are the beginning of wisdom which focuses on behavior change or developmental approach designed to address a balance of three areas-knowledge, attitude and skills. These skills enable individuals to translate knowledge, attitude and values into actual abilities-i.e. what to do and how to do it, given the scope and opportunity to do so. Promoting efficient life skills training programme in higher education would thereby be an ode to the youth in the country. It would be a way of empowering youth to build their lives and their dreams. It would be a means of handholding them through the critical stages in their life and helping them tap their potential to the fullest. Thereby, it is hoped that the current education system with its oppressive rigidity would open up and make life skills education a part of its mainstream curriculum. This would enable the country to build individuals who believe in themselves, who are efficient leaders and administrators, who are able to understand their potentials and achieve them.

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**ROLE OF SHGs ON WOMEN ENTREPRENEURSHIP IN ANANTAPUR DISTRICT OF  
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**Abstract**

The paper aims to study about the SHGs functioning in Dhramavaram, Kothacheruvu of Anatapur District .Even though Anatapur is considered as drought prone area the level of participation of women in entrepreneurial activities is more. The basic occupation of the district is agriculture, the district is also famous for weaving of sarees. The women in rural areas are showing interest to become entrepreneurs because there is lot of financial facilities from the SHGs. SHGs are self-governed with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centers and consumer in formal groupss. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. The encouragement of women towards entrepreneurship leads to the development of the nation as they constitute half of the population. The study reveals the reasons for which they wanted to become entrepreneurs, the problems faced by them in the context of carrying out the entrepreneurial activities and suggestions to overcome the problems.

**Keywords:** Self Help Groups, Entrepreneurship, Women Entrepreneurship

**I. Introduction**

The word 'entrepreneur' has been taken from the French language where it cradled and originally meant to designate an organizer of musical or other entertainments. Oxford English Dictionary (in1897) also defined an entrepreneur in similar way as "the director or a manager of a public musical institution, one who 'gets-up' entertainment, especially musical performance". In the early 16th century, it was applied to those who were engaged in military expeditions. It was extended to cover civil engineering activities such as construction and fortification in the 17th century. It was only in the beginning of the 18th century that the word was used to refer to economic aspects. The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneur. The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken in 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group

of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group SHGs are working in democratic manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as an 'animator' and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week. They discuss about the group savings, rotation of sangha funds, bank loan, repayment of loan, social and community action programmes.

### **Self Help Group and Entrepreneurship**

Self help group and entrepreneurship are very much linked together, self help group draws mainly from the motivation and built confidence as being the part of the group. The entrepreneurship development is directly linked to the creation of the Self Help Group. The successful creation of the SHG eventually bolsters women to take initiative of an entrepreneur. Woman, while being in the family and limiting self from interacting with the large world and so with opportunities, are being provided with the financial, social and economic support from the group of self help, if not family. Virtual presence of the other group members help woman to come out of the gender segregated patriarchal walls of limitation. The outside world does provide an industrial climate to women where they can assert for self and start venture of their choice. The support of SHG also ensures the financial backing from the group and bank with which the SHG was associated with. Also on the other hand, the state and central government also plan for the upliftment of the processes of equitable economic development which can be gained through the active participation of women in either already job places for creating job for self and others. Hence, the plans of the state government for microfinance and other initiation for creating an atmosphere for the development empower women to take part in the initiatives of entrepreneurship.

### **Review of Literature**

Self Help Groups are institutions of the women empowerment. Though they are spread all over the country but in Andhra Pradesh, these were formed under an experiment in rural development with the special focus on women empowerment. Galab and Rao (2007) assess the SHGs and found that the creation of such models of empowerment includes poorest of poor (like specially displaced persons, migrant agricultural labour). While within the gambit of organization in the large and small groups, Sangeeta Purushothaman (2007) concludes that it is better to organize grass root women's organization in order to help them to develop to negotiate development issues affecting them with the political class at the regional and state level. The another level of analysis of the state and central government in the promotion of such an organization of the women that promotes entrepreneurship development is studied by Seth (2001) and Verma (2007) also emphasizes the need of overhaul of existing structure and showing interest to become entrepreneurs because of availability of financial support from the SHGs, Government schemes are more. Among the selected mandals Dharmavaram is famous for weaving of sarees, C.K.Palli is famous for trading activities businesses In present study is focused to know about the factors responsible to become women entrepreneurs.

### **Objectives of the Study**

The study was planned with the following objectives:

1. To evaluate the factors responsible for encouraging women to become entrepreneurs
2. To understand the problems and prospectus encountered by women
3. To suggest suitable measures for strengthening women entrepreneurs

### **Methodology**

The study is undertaken in the rural areas of Anantapur district. Dharmavaram & Kothacheruvu were selected from Anantapur district for the present study. Both primary and secondary data were used to gather information. Primary data is enumerated from a field survey in the study region. Secondary data is collected from NGOs' reports and other documents from DRDA, Government reports for the study. Convenience sampling is used for selection of groups. Due to the members are large in each group sample respondents were randomly selected for data collection. 100 SHG group members have been selected for the data collection from two areas of the Anantapur District. To draw the meaningful results statistical tools like tables, graphs, percentages and correlation were used.

### **Reasons For Becoming Women Entrepreneurs**

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's Pickle, Powder and Pappas. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge in to business ventures. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators and are flourishing as designers; interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The following are the reasons to women becoming entrepreneurs

- Innovative thinking
- Education and qualification
- Self identity and social status
- Employment to others
- Role model to others
- Government programmes and policies
- Support of family members
- Need for additional income
- Family occupation
- Economically independent

### **Problems Faced by Women Entrepreneurs**

Basic problems faced by women entrepreneurs are listed below

- Male dominated society
- Mobility
- Lack of financial support
- Low risk bearing capacity
- Marketing problems
- Family tie ups
- Low faith of creditors
- Credit worthiness
- Limited managerial ability
- Lack of education

- Lack of self confidence
- Obsolescence of technology & resulting increase in cost of production
- Lack of entrepreneurial aptitude

**Age Group of Women Entrepreneurs in Dharmavaram & Kothacheruvu.**

**Table 1:**

Age (in years)	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
21-30	22	22	35	35
31- 40	48	48	15	15
41- 50	20	20	20	20
Above 50	10	10	30	30
Total	100	100	100	100

**Inference:**

Most of the women entrepreneurs belong to the age of 31-40 in Dharmavaram, where as in Kothacheruvu it is 21-30.

**Educational Qualifications of Women Entrepreneurs in Dharmavaram & Kothacheruvu**

**Table 2:**

Educational qualification	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Illiterate	39	39	41	41
School level	24	24	22	22
Graduate	19	19	20	20
Post graduate	18	18	17	17
Total	100	100	100	100

**Inference:**

In both the selected sample mandals the women entrepreneurs are illiterate.

**Marital Status of Women Entrepreneurs in Dharmavaram & Kothacheruvu**

**Table 3:**

Marital status	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Unmarried	10	10	25	25
Married	20	20	40	40
Separated/Divorced	45	45	20	20
Widowed	25	25	15	15
Total	100	100	100	100

**Inference:**

Separated/Divorced women of Dharmavaram are showing to become as entrepreneurs but, in Kothacheruvu the women entrepreneurs are Married

Annual Income of Women Entrepreneurs in Dharmavaram & Kothacheruvu

Table 4:

Annual income	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Lessthan 20000	15	15	52	52
20000-25000	53	53	20	20
25000-50000	24	24	15	15
50000-100000	08	08	13	13
Total	100	100	100	100

Correlation value= -0.18107

The annual income range is more in Dharmavaram compared to Kothacheruvu . The correlation value between the two mandals is -0.18107

it means that there is a high degree of negative correlation exists between the income level of two sample selected mandals

Family Structure of Women Entrepreneurs in Dharmavaram & Kothacheruvu

Table 5:

Family structure	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Joint	15	15	20	20
Nuclear	85	85	80	80
Total	100	100	100	100

**Inference:**

In both the mandals women entrepreneurs prefer to live in nuclear family.

Reasons to Start Entrepreneurship by the Female in Dharmavaram & Kothacheruvu

Table 6:

Reasons	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Additional income	15	15	20	20
Family Responsibility	40	40	30	30
Hereditary	11	11	12	12
For leisure time	10	10	18	18
Death of Husband	14	14	20	20
Total	100	100	100	100

**Inference:**

In both the selected sample mandals the reason for becoming as women entrepreneurs is their family responsibility.

Motivators in Starting the Business in Dharmavaram & Kothacheruvu

Table 7:

Motivators	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Family members	26	26	26	26

Relatives/Friends	64	64	56	56
By yourself	10	10	18	18
Total	100	100	100	100

**Inference:**

Relatives/Friends are basic motivators in both mandals for women becoming as entrepreneurs

**Problems Faced by Women Entrepreneurs in Dharmavaram & Kothacheruvu**

**Table 8:**

Marketing problems	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Competitive price	10	10	09	09
Lackof advertisement	11	11	10	10
Sudden change in prices	05	05	09	09
Problem of finance	19	19	20	20
Mobility	10	10	08	08
Family ties	07	07	10	10
Male ego	15	15	12	12
Low risk bearing capacity	22	22	15	15
Resource problem	26	26	17	17
Total	100	100	100	100

Correlation value = 0.838101

**Inference:**

The major problem faced by the women entrepreneurs in Dharmavaram mandal is Resource Problem whereas in Kothacheruvu it is Problem of finance. The correlation value between the problems of two mandals is 0.838101 it means that there is moderate degree of corelation exists between the problems of two mandals.

**Nature of Business Activities Preferred by Women in Dharmavaram & Kothacheruvu**

**Table 9:**

Nature of Business activities preferred	Dharmavaram		Kothacheruvu	
	Respondents	Percentage	Respondents	Percentage
Business	25	25	20	20
Tailoring	15	15	25	25
Bakery	13	13	10	10
Handicraft Items	17	17	20	20
Saree weaving	30	30	25	25
Total	100	100	100	100

**Inference:**

In Dharmavaram mandal women are preferring to do Saree weaving but in the case of Kothacheruvu the women are preferring both Tailoring and Saree weaving as their profession

**Problems Faced By Women Entrepreneurs**

Basic problems faced by women entrepreneurs are listed below

- Male dominated society
- Mobility

- Lack of financial support
- Low risk bearing capacity
- Marketing problems
- Family tie ups
- Low faith of creditors
- Credit worthiness
- Limited managerial ability
- Lack of education
- Lack of self confidence
- Obsolescence of technology & resulting increase in cost of production
- Lack of entrepreneurial aptitude

### **Findings**

1. In both of the mandals the women entrepreneurs belong to the age of 21-30
2. There is high rate of illiteracy in both mandals
3. In Kothacheruvu most of the women entrepreneurs are married where as in Dharmavaram most of the women entrepreneurs are divorced
4. The income earning range is more in Dharmavaram compared to the income earning range of women entrepreneurs in Kothacheruvu and their correlation is -0.18107
5. The major reason to start business in both the mandals is their family responsibility in order to help their there are becoming as entrepreneurs
6. The major motivators for starting business by women are their family members from this we can say that the family members are providing support to become entrepreneurs through this they have been showing interest to join in SHGs.
7. Majority of women preferred weaving of sarees as their profession as the District is famous for that

### **Suggestions For The Growth Of Women Entrepreneurs**

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following measures are suggested to empower the women to seize various opportunities and face challenges in business. There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs.

1. An Awareness programmed should be conducted on a massscale with the intention of creating awareness among women about the various areas to conduct business
2. Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmers, to improvise their over-all personality standards.
3. Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
4. International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
5. Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties.

The task of women has become more tedious and full of challenges. Let us all make efforts to help women rediscover her.

### **Conclusion**

From my study I have come to know that the functioning of SHGs in Dharmavaram and Kothacheruvu are average. Still some of the women are not showing interest to become as entrepreneurs because of their environment which they have grown. The funds from the governments are not really reaching to the target group which they are granted for. However, there is a change in the mind set of the family members in supporting the children to become entrepreneurs

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- 4 Women Entrepreneurship Through Self