

# ENTREPRENEURIAL TRAINING: IMPERATIVE FOR DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

## AUTHORS

<p><b>*Dr. Kamala Suganthi</b> Research Guide VTU , Belagavi</p>	<p><b>*Ms. Manjula Shekar</b> Research Scholar Atria Institute of Technology, Anandnagar, Bangalore</p>
--	---

## Abstract

Women entrepreneurship is receiving importance in India in the current economic condition. It has been identified as an effective step towards economic development of the country. The growing existence of women in the business field as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a noticeable role in society inspiring others and generating more employment opportunities in the country. However, to promote a balanced growth in the country, there is need for sustainable growth of women entrepreneurs. There exists a list of successful business women entrepreneurs both in social and economic fields in India where their business has been successful because of training or some of the entrepreneur's business could not take because of absence of entrepreneurial training. These case studies emphasize on the need of entrepreneurial training on development of women entrepreneurs.

**Keywords:** *entrepreneur, entrepreneurship, entrepreneurial training and entrepreneurial growth*

## 1.Introduction

### Women entrepreneurs : current scenario

All India survey of Report of Sixth Economic Census 2016 highlighted on the growth story of women entrepreneurs in India. As per the report the percentage of women entrepreneurs is only 13.76 percent of the total entrepreneurs which is 8.05 million out of the 58.5 million entrepreneurs. However these women enterprises provide employment opportunities to 13.45 million people. Majority of the women entrepreneurs work in the non - farm sectors i.e about 66 percent. Among the states in India, Tamil Nadu stands first in number of women entrepreneurs with about 14 percent and Kerala stands next to it by almost 11 percent. The other states focusing on growth of women entrepreneurs are Andhra Pradesh, West Bengal, Karnataka and Maharashtra respectively.

## 2. Entrepreneurial Training

Entrepreneurial Training is an organized and systematic development of women entrepreneurs. The need of entrepreneurial development training is to encourage a person for entrepreneurial career and to make him capable of perceiving the opportunities and exploiting them successfully for setting up his own enterprise. One trained and successful entrepreneur can set right example for others to follow. Trained entrepreneurs thus become catalysts of industrial development and economic progress. EDP is a comprehensive programme involving the following process.

- Enhancing the motivation, knowledge and skills of the potential entrepreneurs
- Arousing and reforming the entrepreneurial behaviour in their day to day activities
- Assisting them in the develop

The role of entrepreneurial training in the paper is explained through case study method. Case study of women entrepreneurs at different stages of growth in their business was collected through interview. This has given an entire picture of the journey of the women entrepreneur from the idea formation and inception stage of business to the success and growth stages, thereby giving an in- depth understanding of the role of entrepreneurial training in the growth of women entrepreneurship.

## 3. Case analysis and discussion

The case studies in the paper examines the background, business, entrepreneurial training and growth of women entrepreneurs. It explores the various factors related to the growth and need of entrepreneurial training and how the issues must be addressed with entrepreneurial training in order to maintain its level of growth

**3.1. Ms. Asha Naik** – a sericulturist and organic farmer is an entrepreneur with a difference. She is from a family engaged in weaving silk sarees. She got trained in sericulture and with a small piece of land of 1 ½ acres she started mulberry farming and silk worm rearing.

Her growth pattern as an entrepreneur and the role of financial institutions in this growth is as follows:

Stage I – Existence to Survival – 1995-1996, a period of 1 year. She started her farm and sericulture rearing on 1 ½ acres of land with about 6 employees. She took financial assistance of Rs.2 lakhs from Syndicate Bank. She received a subsidy from Sericulture department on the shed and drip irrigation equipment. This department also gave an incentive of Rs. 10/kilo to women entrepreneurs on the silk sold to them. The return on investment was around 30%.

Stage II - Survival to Success – 1996-2006, a period of 10years. During this period she installed a unique rain water harvesting system to solve the severe water shortage and acquired more land through ownership and through lease (10 ½ acres of land). This was financed with a loan from Canara Bank of Rs.6 lakhs. The rain water harvesting system provided water to the entire 10 ½ acres of cultivated land. Silkworm rearing requires temperature maintenance which was done using sprinklers, the water of which was again harvested. She grew around 10-11 crops every year which is the highest in this field. She had a return of about 30%.

Stage III - Success Growth – 2006 onwards. This was the period of growth through diversification. Using the Greenhouse technique she started floriculture. For this venture, she took financial assistance of Rs.5 lakhs from a Co-operative Bank. She also started inter-crop cultivation alongside mulberry farming of cereals, vegetables, peanuts and soya bean. When the chemical sprays used to control vegetable damage affected the silkworm rearing adversely, she moved completely into organic farming. Until 2004 she continued mulberry farming, silk worm rearing, and growing exquisite varieties of flowers like Canadian Carnations, lilies, daisies, golden rods etc. She introduced these to the people of Bangalore through an exhibition.

In she trained in floriculture – flower arrangements and decorations and changed her business from growing flowers to flower decoration for which she is popular in Bangalore today and is booked with orders. Sericulture is her basic passion which she has continued her business in and has expanded. She presently earns a return of 30% in sericulture and 25% in floriculture.

Though her business has grown tremendously, she has not been able to take-off by employing managers to run the business independently of her because of the very personalized nature of her business.

Presently, she is recognized for sericulture, floriculture and organic farming. She has been awarded the ‘ASPEE LM Patel Farmer of the Year Award’ for her optimum utilization of scarce resources through innovative practices in water management, waste management, human resource management and organic farming. As a woman entrepreneur, she is unique – unique in the field she is doing business, in her innovative approaches in resource management and in her positive and optimistic attitude, whereby she could convert every obstacle into a challenge and a venture. Thus, through training in the specialized field she is operating, financial assistance from banks, subsidies and incentives from the department of sericulture, her passion and continued hard work Ms.Asha Naik has reached the pinnacle of success. But it is observed that she has not taken up entrepreneurship development training.

## Analysis summary

Business	Assistance	Stage of growth
Sericulture	<ul style="list-style-type: none"> <li>• Trained in area of business undertaken, but has not taken Entrepreneurial Development Training Assistance</li> <li>• Received Financial assistance from banks at regular intervals</li> <li>• Marketing assistance from Department of Sericulture</li> <li>• Subsidy and incentives from Department of Sericulture</li> </ul>	Success

**3.2.Ms. Kalyani Shetty**– a homemaker turned entrepreneur, who is running a mechanical industry, manufacturing machine components is successful in this field despite not being an engineer. A Home Science Graduate, Ms. Kalyani was a homemaker from 1982 to 2005, managing her home completely while her husband was managing the factory.

On the sudden demise of her husband in 2005, she had the option of closing down the factory or continuing it. She took on the challenge of continuing the production with the support of her son who had just then completed his course in engineering. She also received tremendous support from the main customer to whom the components produced were supplied to and the Forum of entrepreneurs where the factory was located.

When she took on the responsibility of continuing production, she learnt all areas of the business – engineering, finance, accounts, taxation and HR .Her pattern of growth in business and assistance she received from various institutions is as follows:

Stage I – Existence to Survival – 2006-08, a period of 2 years. She started with the factory operating through two sheds, an investment of Rs. 70 lakhs and a loan of Rs 12 lakhs. The factory was running at no profit/no loss with 16 employees. Her first initiative in managing the factory was to close down one shed and carry out the production activity from one shed only. This reduced her costs and the number of employees was reduced to 12. She learnt operating the machines hands-on and contributed to the production as part of the team. At this point the factory was working for 6 days and the production was 70 units/day. With continued effort, persistence, and continuous learning the factory turned over and by the year 2008 the production was back on track and the production reached 1250 units/month.

Stage II – Survival to Success – 2008 -2018,. In the year 2008, she purchased another CNC machine at a cost of Rs.36 lakhs and the investment in the business reached Rs.90 lakhs. She received a subsidy of 5% from KSFC for women entrepreneurs. By 2018 the investment in the factory reached Rs.2 crores and the output increased to 1800 units/month. For purchase of every CNC machine for expansion, she had to obtain a import license and has availed the 5% to 15% subsidy from KSFC. She has also availed assistance under the Credit Linked Capital Subsidy Scheme. Presently, she has a turnover of Rs. 1 crore and no loans to repay. Since the CNC machines are working at a capacity lower than the maximum capacity and the customer to whom she supplies the machine components wants her to increase her supply, she aims to increase her production to 3000 units/day.

Ms. Kalyani shetty is truly an entrepreneur who has taken the risk of continuing production in a factory, of which she had neither technical knowledge nor any experience. Her risk taking ability, organizational skill, eagerness to learn, dedication and self motivation have enabled her success in the field of manufacturing. Assistance from KSFC towards subsidies and KSSIDC in obtaining licenses has contributed to the smooth functioning of the enterprise. She could be successful because of Hands-on training in the factory in all aspects – manufacturing, accounting, HR, legal matters, taxation etc but she has not taken up entrepreneurial development training.

#### Analysis summary

Business	Assistance	Stage of growth
Manufacturing	<ul style="list-style-type: none"> <li>• Hands-on training in the factory in all aspects – manufacturing, accounting, HR, legal matters, taxation etc.</li> <li>• No Entrepreneurial Development Training</li> <li>• Financial assistance from banks at regular intervals</li> <li>• Subsidy from KSFC in purchase of machinery</li> <li>• Assistance from KSSIDC in obtaining licenses.</li> </ul>	Stage of Growth – Success (Planning on Growth)

**3.3.Ms. Rasika Kakodkar**, a young woman entrepreneur who has attended the Certificate course for Women Entrepreneurship Development, organized by ISB – Goldman Sachs, is the owner of a business of hand blended perfumes and designer candles. A BBA Graduate from Bangalore, she has always had a passion for perfumes and being creative. She converted this passion into a business venture and in 2005 her business ‘Fragrance House’ came into existence. The assistance she received from various institutions and her growth pattern is as follows:

Stage I – Existence to Survival – 2005 to 2010 – 5 years – With an investment of Rs.5000 from her savings, she started the business in a very small scale from home, making perfumes in small bottles and selling them directly to customers. On receiving excellent feedback from her customers, she started attending exhibitions, where she could display and sell these hand mixed perfumes (her own formulations). She attended exhibitions conducted by MSME and AWAKE (B2B). Through Direct Selling approach, she developed a large customer network and her sales increased. This gave her the confidence to start perfume making on a larger scale.

She then obtained necessary licenses from the DIC, MSME, Fire Fighting Board (after completion of training in fire fighting) and Pollution Board. She visited a number of perfumery industries to study their working, did a lot of research in this field in preparation for starting her own factory. In the mean time with a few women to help she carried on preparing her own formulations of perfumes, purely on customer feedback and her sales were increasing. She also started making designer candles on orders for sale. In this 5 years period, her investment increased to Rs. 1 lakh, she was operating her business with 5 employees and was earning a return of around 10%. She had taken financial assistance from Davangere Cooperative Bank in the form of Gold loan. By the year 2010, she was confident to invest in a factory to manufacture her own brand of perfumes.

Stage II – Survival to Success – 2010 to 2012 – a period of 2 years – During this period, with financial assistance under PMRY and CLSS schemes from MSME, training from MSME, marketing assistance through exhibitions organized by DIC and B2B by AWAKE, Ms.Rasika has invested Rs.5 lakhs and is working towards starting her own industry. Presently with an investment of Rs.5 lakhs and 6 women employees she is earning a return of 15%. She has large orders for hand blended perfumes and designer candles from India and abroad. She has exported her products to China, Canada, USA and a few European countries. Her sales are through distributors, exhibitions, direct selling, customer networking and her website.

Hand blended perfumes are a mixture of fragrant essential oils and flowers. The distinctive feature of these perfumes is that they are exclusively prepared from natural raw materials and do not contain any chemicals. The perfumes are packed in attractive packs and are available at affordable prices.

According to Ms.Rasika, the challenges in the entire process of setting up the business were - obtaining permissions and licenses, which though time consuming was smooth. Pricing the perfumes and designer candles is another challenge because of the price sensitive nature of the products. She is of the opinion that training in entrepreneurship is necessary for successful setting up and working of a business because it makes the entrepreneur aware of every aspect of the business.

Ms. Rasika is a true role model for the women in Bangalore who are planning to start their own enterprise, Her grit, determination, eagerness and willingness to learn, personal selling ability and passion for her work has enabled her to start a factory in the perfumery industry which will be 100% operational in 2012.

Her assistance in the initial period from MSME, DIC and AWAKE and her IBS-Goldman Sachs training lately have contributed to her success as an entrepreneur. She is presently the President of E-Club, a cluster group of 100 entrepreneurs under MSME.

#### Analysis summary

Business	Assistance	Stage of growth
Perfumes	<ul style="list-style-type: none"> <li>• Trained in area of business undertaken.</li> <li>• ED training at MSME, AWAKE and IBS-Goldman Sachs</li> <li>• Financial assistance from PMRY, CLSS and banks at regular intervals</li> <li>• Marketing assistance through Exhibitions organized by MSME, DIC and AWAKE</li> <li>• Support services from MSME and DIC</li> </ul>	Stage of Growth – Success (Planning on Growth)

**3.4.Ms. Rohini Gogte**, a Graduate in Arts, belonging to a noted industrialist family and owns and manages a Carrying & Forwarding Agency for Sherwin Williams Paints. This is mainly an agency for warehousing and distribution of these paints in North Karnataka..The growth of her business and assistance she received from institutions is as follows:

Stage I: Existence to Survival: 1996-2000 - With some experience in business for short periods of time in different ventures, ranging from pottery to fashion designing, over a period of 1990 to 1996, Ms. Rohini Gogte got the opportunity to start an agency in Bangalore for NITCO paints. She took this opportunity as a challenge, learnt all the ropes of the trade and started the agency in an office space she created within the compound of her residence. In the initial stages, with three employees, she carried on the business putting in tremendous hard work which involved manual/physical stock-taking, accounting etc. She personally met all the dealers in paints throughout Karnataka to form a strong base of dealers for her agency. Her personal attention to every detail of the business enabled her to reach the Survival stage in a short period of 2 years. The investment of Rs.3 lakhs in the inventory was made with her own savings. Her returns had increased from 7% to 15%.

Stage II – Survival to Success: (1997 to 2000) In the year 2000, the 4<sup>th</sup> year of business, she felt the need to open a depot in Hubli because most of the dealers were closer to Hubli than to Bangalore. This would

reduce the transportation costs and ensure quicker delivery to the dealers and customers. Without any financial assistance, through re-investment of profits she started this new depot and reached the success stage in her growth as an entrepreneur. Investment in inventory had increased to Rs.30 lakhs. With dealers in paints satisfied with the prompt supply from her agency the returns grew at a constant rate and increased from 15% at the Survival stage to 20% at the Success stage.

Stage III – Success (Growth) to Take-off – (2000 to 2006) In the year 2005, NITCO Paints, the parent company, was taken over by Sherwin Williams. The method of selling paints changed. The parent company supplied base paints and colours which had to be mixed as per dealer/customer requirements and supplied. The process of mixing was mechanized and carried out using computer software technology. Her investment in working capital had increased to Rs.50 lakhs. The business grew manifold and the returns increased to 30%. Her continued effort to keep the dealers/customers highly satisfied enabled her to meet competition from established and popular brands like Asian Paints, Nerolac Paints etc. Her prompt supplies, door-to-door marketing (without dependence on dealers) ensured her success and growth in a business dominated by men.

Stage IV – Take-off – (2006 onwards) In the year 2006, when the agency reached a take-off stage and her returns had stabilized at 35%, she diversified and reinvested her profits in a petrol pump. Thus, in 2012, she owns and manages a Sherwin Williams Paints agency and a petrol pump. With an investment of more than Rs.2 crores, and about 10 employees she earns a return of 35%.

In the field where men are prominent, Ms.RohiniGogte is a successful woman entrepreneur. She has received assistance in all matters of the functioning of the agency from her parent company and has therefore not felt the need for assistance from any financial institution.

#### Analysis summary

Business	Assistance	Stage of growth
Paints	<ul style="list-style-type: none"> <li>• Trained in area of business undertaken, No ED Training</li> <li>• Financial support from family in initial stages</li> <li>• Growth in business through re-investment of business earnings</li> <li>• Technical &amp; Marketing assistance from the Franchisee</li> </ul>	Take –off

**3.5.Ms.Pushpa Deshpande**, a woman entrepreneur owning and managing a coaching institute in Bangalore is the first to introduce the concept of coaching classes for various entrance/competitive examinations in this city. She started her enterprise in 1998 to provide coaching in CAT, MAT, PG CET under the Franchisee of Career Plan. Her husband, a professor in Management taught in the Institute and Ms. Pushpa did the counseling and admissions. This venture was started with a small investment of Rs. 50 lakhs in rented premises with no employees. The return was a small amount of Rs. 50 – 60 thousand. The venture was started as a social obligation to the society. The institute is run on the principles of Ethics and Values which she also instills in her students through various activities like games, screening motivational clippings, screening talks by role models etc. These she feels, act as de-stressors. She believes in providing service to society through this venture as her social responsibility.

The growth of the institute over a period of 14 years and the assistance received from financial institutions is as follows:

Stage I – Existence to Survival – 1998 to 2000, a period of 2 years – During this period, without any assistance, with a small investment of Rs. 60,000, Ms. Pushpa ran the institute in the small rented premises. The number of students kept on increasing and by the year 2000 the number had increased to 100. Part time teachers were hired to assist in the conduct of classes. The return during this period was 10%.

Stage II – Survival to Success – **2000 to 2006**, a period of 6 years – With growth in the economy, focus on education, increase in demand for coaching, the number of students seeking admission to the institute increased and coaching and guidance was provided for more number of exams like IIT, CET under the franchisee of BASE. The institute also provided pre-placement training in colleges of Bangalore and colleges around Bangalore. Along with coaching for IIT and CET under BASE Foundation, they also provided coaching for NTSE to the students of VIII Standard. The investment during this period had increased to Rs. 1 lakh and return had increased to 20%. The number of employees had increased from 3 to 6.

Stage III – Success (Growth) to Take-off – 2006 to 2011, a period of 4 years – In 2006, with her personal commitment, trust and confidence built in the people of Bangalore, the number of students increased to such an extent that she purchased a large office space investing an amount of Rs.24 lakhs and the institute was shifted from the rented premises she started in. She took financial assistance from Syndicate Bank in the form of term loan for an amount of Rs. 24 lakhs. An investment of Rs. 6 lakhs through reinvestment of profits, for furnishing the office space and equipping it with the latest technology in the field of education was also made. By 2011 with an investment of more than Rs.30 lakhs, she was managing this institute with 30 teachers and 2 counselors. The return during this period had increased to 25%.

The changes that were made in the institute were:

- The coaching classes for Management entrance exams was provided under no Franchisee
- The only Franchisee was BASE Foundation for IIT, CET and NTSE coaching.
- VSAT was installed for conducting IIT and CET exams coaching classes.
- Bio-metric machines were installed for recording attendance of students.

Stage IV – Take-off – 2011 onwards – During the year 2010-11, Ms. Pushpa Deshpande attended the Certificate Programme for Women Entrepreneurs organized by ISB Hyderabad, sponsored by Goldman Sachs at Bangalore. According to her, the training provided in this program has helped her in improving her financial & managerial skills. It has helped her in delegating duties to her staff. This has enabled her to reach the Take-off stage where the institute can function without her presence.

Presently, her institute offers coaching classes for all Management courses (entrance exams), BASE Foundation classes for CET, IIT & NTSE, pre-placement training. She also offers a package for girl students from small towns around Bangalore which includes PG accommodation, catering and transport. Her returns have increased to 35%. This stage she has reached with financial assistance from Syndicate Bank for expansion and ISB-Goldman Sachs training which provided her direction to achieve professionalism in the functioning of the institute and thereby Take-off.

She had no Entrepreneurial Development Training initially .Later ISB – Goldman Sachs Certificate course in Entrepreneurial Development enabled smooth growth of business from Success – Growth to Take-off. It increases the potential of the women entrepreneurs and thus improves the performance .It improves the overall efficiency of women entrepreneurs. New techniques can be adopted by the entrepreneurs

Analysis summary

Business	Assistance	Stage of growth
Services (Coaching)	<ul style="list-style-type: none"> <li>• No ED Training initially</li> <li>• ISB – Goldman Sachs Certificate course in ED enabled smooth growth of business from Success – Growth to Take-off</li> <li>• Financial assistance from banks at regular intervals</li> </ul>	Take –off

#### 4. Findings and discussion

The above case studies can be analysed as typology of women entrepreneurs role of training in the growth of women entrepreneurs.

#### 4.1. Typology of women entrepreneurs :

- Young achievers : These are entrepreneurs who started enterprises at an early age. They are motivated by positive pull factors and place low importance on both women conventional roles and relational support. These women entrepreneurs have started their business enterprise at a young age ( 25-35yrs). They have a professional role and are finance driven and train themselves in all aspects of business to be successful entrepreneurs ( achievers). These women entrepreneurs have high growth potential, with proper training their business can reach.
- Block factor entrepreneur: These are entrepreneurs who ventured into business due to negative push factors such as dissatisfaction in their paid employments. They placed high importance on both relational support and their conventional roles as women. They belong to this type because as they have started business at a later age in life ( 36-45yrs) either because of low job satisfaction or because they do not have suitable jobs. Their purpose of starting a business is to utilize their skill to earn a return. Their business on reaching success stage generally disengages or if takes the growth path will not take off. Their growth potential is less than that of young achievers.

#### 4.2. Need/Imperativeness of training

Name	Typology	ED-Training prior to business	ED-Training during growth	Growth stage
Asha Naik	Young achiever	No	No	Success
Kalyani Shetty	Block factor	No	No	Planning to growth
Rasika Kakodkar	Young achiever	Yes	Yes	Planning to growth
Rohini	Block factor	No	No	Take off
Pushpa	Young achiever	No	Yes	Take off

The above analysis of the case studies reflects the need for training in the smooth conduct and growth of business of a women entrepreneur. Entrepreneurial development training develops professionalism in a women entrepreneur to manage the business. It enhance the required skills and supports the decision making ability.

The training of entrepreneurs can be of two types:

- Technical training: formal training related to a business activity of the women entrepreneurs which equips the women entrepreneur to carry out a particular type of business.
- ED Training/Development Training /Skill Training : Training in these areas equip a woman entrepreneur with professionalism in the management of the business. It enhances many required skill sets .This also enables a women entrepreneur to maintain work-life balance.

The case studies highlight the crucial role played by training in the growth of women entrepreneurs. The case studies reflect the significance of training in the growth reached by the women entrepreneur.

The points which emerges from the above discussion are :

- Training – technical or Entrepreneurial Training is essential for a woman entrepreneur to be successful in the growth of her business
- Entrepreneurial training is essential to manage the enterprise .it is so because it imparts, builds and enhances the skill sets ( accounting skills, HR skills , operational skills, leadership skills, marketing skills and financial management skills.
- Educated women entrepreneurs with family support do not feel the need for entrepreneurial training. Their networking abilities ,ability to acquire skills on-the job and family support in areas of problems will enable them grow in their business till success- growth stage . Beyond this stage to move to the Take off and resource maturity stage a suitable ED training program like the IBS Goldman Sachs ED program will be necessary.
- Entrepreneurship as career many and different skill sets – innovative skills ,risk taking ability, forecasting , measuring risk, decision making ability , team skills , leadership skills , marketing skills , accounting skills etc.. to meet the expectations of customers. These skills if it is inherent in a entrepreneur , it requires fine tuning to suit the present environment.

## 5. Conclusion

The entrepreneurial training can push women entrepreneurs towards entrepreneurial activities. Training is imperative for the growth of woman entrepreneur irrespective of their education, family support and professional training. Training programs organised by MSME Banka and NGOs will contribute immensely to the growth of women entrepreneurs.

## Reference

1. GEM Reports
2. Niyati Chaudary, Women Entrepreneurship: A Manifestation of Indian Women in Business, Journal on Recent Innovations in Science Engineering and Management: ISBN 978-93-86171-53-5, 2017. ( Journal )
3. Danish Ahmad Ansari, Women Entrepreneurship in India (An empirical study) AEIJST - April 2016 - Vol 4 - Issue 4 ISSN - 2348 - 6732( Journal )
- 4 .Jyoti Rani & Sanjay Kumar Sinha, Barriers Facing Women Entrepreneurs in Rural India: Study in Haryana, Amity Journal of Entrepreneurship 2016, 1(1),(86-100) (Journal)
5. Deepa Vinay and Divya Singh, Status and Scope of Women Entrepreneurship Universal Journal of Management 3(2): 43-51, 2015. ( Journal )
6. Sucheta Agarwal, Net/publication DOI: 10.1108/ICT-01-2015-0006. ( Journal )
7. Stephen Entrepreneurship – A Global Perspective Journal of Entrepreneurship and Public Policy, (2015), Vol. 4 Issue: 1, pp.134-135. ( Journal )
8. Sindu Sivan, Dr.Satyamoorthy, “Management of Occupational Stress and Work-Life Balance among women Managers in Indian Industries: A Contemporary issue”, Indian Journal of Applied Research, December 2014, Vol 4, issue 12. ( Journal )
9. Jubi.R and Dr.K.S Chandrasekar ,Enterprise Development and Sustainability –Need for Entrepreneurship Education for Women, Organizational Management, Vol.XVI, No.1, April-June, 2010(Journal)
- 10.N.Rajani, Management Training needs of Women entrepreneurs, Anthropologist 2008.