

A STUDY ON CHALLENGES FACED BY YOUNG ENTREPRENEURS WHILE ENTERING THE SMALL AND MEDIUM ENTERPRISE SECTOR IN CHENNAI

Submitted in partial fulfillment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

by

S.R.AARTHI

Register No.40410003



SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

APRIL 2022



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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of S.R.AARTHI **40410003** who carried out the project entitled “**A Study on Challenges faced Young Entrepreneurs while entering Small and Medium Sectors in Chennai**” under my supervision from January 2022 to March 2022.

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DECLARATION

I **S.R.AARTHI (40410003)** hereby declare that the Project Report entitled “**A STUDY ON CHALLENGES FACED BY YOUNG ENTREPRENEURS WHILE ENTERING THE SMALL AND MEDIUM ENTERPRISE SECTOR Chennai**” done by me under the guidance of **DR.M.SUDHA PAULIN** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

S.R.AARTHI

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S.R.AARTHI

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
	ABSTRACT	(i)
	LIST OF TABLES	(iii)
	LIST OF CHARTS	(iv)
	LIST OF ABBREVIATIONS	(v)
1	INTRODUCTION	
	1.1 .Introduction	1
	1.2.Industry Profile	1
	1.3.Company Profile	2
	1.4.Statement of the problem	2
	1.5.Objectives of the Study	3
	1.6.Need for the study	3
	1.7.Scope & Significance of the study	4
2	REVIEW OF LITERATURE	5
	2.1 Review of Literature	5
3	RESEARCH METHODOLOGY	
	3.1 Methodology	
	3.2.Research Design	6
	3.3. Sources of Data	6
	3.4. Questionnaire Development	6
	3.5. Sample Size	7
	3.6.Period Of Study	7
	3.7.Profile area of the Study	7
	3.8.Hypothesis	8
4	DATA ANALYSIS AND INTERPRETATION	
	4.1 Percentage Analysis	9
	4.2. GARRET VALUE	13

	4.3.CHI SQUARE	15
5	FINDINGS,SUGGESTIONS AND CONCLUSION	
	5.1.Findings of the Study	17
	5.2.Suggestions & Recommendations	17
	5.3. Limitations of the study	18
	5.4.Conclusion	18
	REFERENCES	19
	ANNEXURE I – QUESTIONNAIRE	
	ANNEXURE II – RESEARCH ARTICLE	
	ANNEXURE III - BIOGRAPHY	

ABSTRACT

The reason for this paper was to analyze the youthful business people entering the small and medium ventures in CHENNAI. The review included non-likelihood purposive inspecting test of 76 youthful business people from government and personal business. The discoveries showed that an absence of help to youthful business visionaries from monetary establishments, an absence of individual investment funds and business guidelines were unmistakable difficulties, which impacted youthful business visionaries. The concentrate likewise extended that instruction of the business people impacted their insight towards challenges. For example, the insight in fire up and funding, running business and business support administrations were practically equivalent between the alumni and the postgraduate business people. The limited scale business people experienced many difficulties in business support administrations contrasted with the medium scale business visionaries. The sole owners and organization business had practically equivalent discernment on fire up and supporting, business enrollment and administrative and business support administration challenges. Nonetheless, the sole owners dealt with more issues in maintaining their business.

LIST OF TABLE

[illegible]

LIST OF CHARTS

CHARTS NO.	PARTICULARS	PAGE NO.
4.1.1	AGE OF THYE RESPONDENTS	25
4.1.2	GENDER OF THE RESPONDENTS	26
4.1.3	EDUCATION LEVEL OF THE RESPONDENTS	27

CHAPTER - 1

CHAPTER 1- INTRODUCTION

1.1INTRODUCTION:

Youthful Entrepreneurs are supporting in the business is definitely not a simple errand. An Young Entrepreneurs needs to make information in the whole field of his business. The Young Entrepreneurs needs to satisfactory him in the troublesome basic circumstance taking care of to get the errand of his business. Business visionaries should regularly settle on choices in incredibly dubious environments where a lot is on the line, time powers are gigantic, and there is an board enthusiastic speculation ,individuals thinking diversely in these stressed conditions than they do when the idea of an issue is surely known and they have time and ordinary occasions close by to goal it.

Youthful Entrepreneurs are supporting in the business is certainly not a simple undertaking. An Entrepreneur needs to make the information in the whole field of his business. The business person needs to satisfactory him in the troublesome/basic circumstance dealing with to get his undertaking of his business. Young Entrepreneurs should frequently settle on choices in profoundly questionable conditions where a lot is on the line, time pressures are enormous, and there is an extensive enthusiastic speculation. Individuals figure diversely in these stressed conditions than they do when the idea of an issue is surely known and they have time and levelheaded techniques within reach to settle it.

AREA OF INDUSTRY

SAMPLE SIZE:

The number of inhabitants in the flow concentrate on comprises of 76 young entrepreneurs in Chennai city.

SAMPLE LOCATION:

The point of this review is to investigate the difficulties experienced by young entrepreneurs people in Chennai city ,Tamil Nadu, India.

SAMPLE TARGETED PEOPLE:

The targeted people used for this research is young entrepreneurs.

1.1. INDUSTRY PROFILE:**SMALL AND MEDIUM ENTERPRISE (SME):**

SMEs stands for small and medium enterprises. For every country, there is a separate definition of SME. In India, as described above, the SMEs are defined under the MSMED Act,2006 as MSMEs. We can say that the SME is a basic concept, and MSME is its definition in an Indian context. In European countries, these SMEs are classified into small and medium enterprises based on the number of employees. Therefore, if a company has less than 50 employees, it will be considered a small enterprise. The medium enterprise is the one where the number of employees is less than 250. Thus, in India, the classification conforms with the level of investment while in Europe, it depends upon the size of the workforce.

ENTREPRENEURIAL PROFILE:

Each Young Entrepreneurs is interesting. Not withstanding that, they have a few common characteristics. A business person is both a pioneer and an incredible inspiration. Such characteristics make up an enterprising profile.

RESPONSIBILITY:

Each Young Entrepreneurs aches for a moral obligation regarding their beginning up. The longing to control assets and use them to accomplish their objective embodies this quality. Obligation regarding business people and their innovative profile implies the accompanying.

- Initiating and taking control over business initiative
- Foresight
- Job creation
- Identifying and mitigating business risk among others.

COMMITMENT:

Aside from responsibility, commitment to business people is one more nature of pioneering profile and is on another level. They are exceptionally energetic to accomplish their objectives as well as focused on similar objectives. Toward the start of each beginning up, business people face a few hindrances. By the by, they survive, carrying the business to progress. While a great many people have thoughts and wish to accomplish something significant, business visionaries just acknowledge such dreams.

CREATIVITY AND NOVELTY:

The characteristics of a fruitful business person are inventiveness and development. Business visionaries frequently concoct new and useful thoughts that transform into fruitful new companies. Other than that, they strive to create and advertise their one of a kind plans of action. Such imagination makes them incredible pioneers as well as extraordinary inspirations. A genuine model is the late Steve Jobs. His work and thoughts have contributed enormously to the outcome of Apple Inc. Because of that, numerous business people got propelled by his work and commitment.

FLEXIBILITY:

The capacity to adjust to the changing industry climate is essential for each business visionary. Client necessities and assumptions continue to change. Therefore, a business person should make changes. In 2020, a few physical organizations fell. A score of others experienced colossal misfortunes. Coronavirus was the beginning of this dilemma. Thus, a few organizations picked to move on the web. Because of that, they flourished and presently endure the pandemic. The pandemic moved the focal point of most clients. Most clients presently incline toward shopping on the web. This is uplifting news to business people who read the climate and exchanged sides.

SKILLED ORGANIZERS:

Business visionaries are among the couple of individuals ready to construct something without any preparation. This expertise makes it feasible for them to accumulate the perfect individuals. Additionally, they know the right assets and instruments expected to achieve the assignment. Hence, they can arrange assets and accomplish the set targets. Other than that, they know the right systems to utilize while executing their arrangement. One of the attributes that make them gifted coordinators is principles. They have incredible drive control that permits them to be coordinated and organized in their way to deal with business.

RISK-TAKING:

Facing challenges is at the center of business. They don't have the advantage of tarrying. Certain individuals are daring people, however that doesn't make them business visionaries. For instance, police officers face challenges consistently working. Business people face challenges that ultimately pay off. A few endeavors exist today due to the dangers business visionaries required a long while back. For

instance, Jeff Bezos, the CEO of Amazon, faced a challenge and began the monster online retailer. Other than that, he has stayed tireless even with fierce opposition.

1.2. STATEMENT OF THE PROBLEM

Entrepreneurship is something that should be taken up with passion and courage. It also requires some special skills like doing things in advance, in an innovative way and with lot of care and professionalism. While starting new businesses entrepreneurs facing problems like financial crisis, production, lack of skilled labor's heavy competition, lack of marketing strategy, and lack of self confidence. The present study is an attempt to know major curdles faced by the new entrepreneurs.

1.3. OBJECTIVES OF THE STUDY

The research objectives for the study are as follows:

- To study the challenges experienced by young entrepreneurs while starting their business.
- To analyze the challenges experienced by young entrepreneurs during 1- 5 years of running their business.
- To identify difference between the educational level of young entrepreneurs while running their business .

1.4. NEED FOR STUDY

The need for this study was to provide a better understanding of the reasons why young entrepreneurs fail in establishing a small and medium business. Understanding of these challenges the young entrepreneurs face should avail assistance and vital information for the new entrepreneurs to succeed. Several studies have established that lack of adequate capital, entrepreneurial education and poor government policies

are some of the challenges affecting young entrepreneurs. The present study elaborates on these challenges and how they limit the growth of small and medium business enterprises, by examining the correlation between entrepreneurial education and perception of the entrepreneurial challenges. Additionally, the study of these challenges focuses on the size and type of the business, therefore, providing young entrepreneurs with in-depth knowledge to manage their enterprises.

1.6. SCOPE & SIGNIFICANCE OF THE STUDY

This research addresses the challenges experienced by the young entrepreneurs, education of the entrepreneurs and perception of the challenges experienced while establishing their business. The research concludes by comparing the perception of challenges experienced by entrepreneurs while running their business for first 5 years.

CHAPTER - 2

CHAPTER 2 – REVIEW OF LITERATURE

2.1.INTRODUCTION

In this Chapter, the researcher has made an attempt to study and understand the challenges faced by young entrepreneurs while entering small and medium enterprise (SME). This attempt includes, understanding the basic concepts of Challenges faced by young entrepreneurs while doing their business , analyzing research studies made by earlier researchers in respect of Challenges faced by young entrepreneurs for this, the researcher has used various books, research Journals and websites. The detailed list is further elaborated in the Bibliography. Through this Literature Survey researcher wants to find out which are the important parameters of the challenges faced by young entrepreneurs while running their business .

Porter & Kramer, (2019)Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market. Additionally, they require adequate funds to expand the business, employ more employees and provide them with a good salary according to their job description .

Nabi,(2017)Education provides the entrepreneurs with the required knowledge on how to run their ventures. Educated entrepreneurs address the problems in critical and creative ways compared to those entrepreneurs with limited education . Education is essential in analyzing the competitors, advertising, keeping up with current trends and the target market. Skills alone might limit the entrepreneurs, as the other aspects require an in-depth understanding of the successful running of business ventures. Education promotes entrepreneur in doing research about the other ventures to identify their strengths and weakness.

Sarkar, (2016)When sufficient funds are not invested in a qualified workforce, technology, marketing and provision of the best working environment, its growth

becomes limited. A business enterprise requires a lot of money to successfully go through all the stages of development and expand to provide employment opportunities to more employees because of the increased workload. Funds are essential for the timely payment of salaries, training and the provision of bonuses to the employees to ensure they are motivated, therefore, being able to invest their best skills within the organization. Limited credit is one of the biggest challenges facing new entrepreneurs.

Dhanavandan, (2016), explained the Chi square test is very essential to identify the level of significance and association among the variable.

Fayolle & Gailly, (2015) Entrepreneurship education is essential for the successful running of the small and the medium business enterprises. Education on entrepreneurship prepares the entrepreneurs for the management, financing and the marketing elements, which are significant in the running of the business operations. Adequate business education promotes individuals in developing successful business enterprises through enhancing entrepreneurial thinking, which is essential for a robust economy and sustainable development. Challenges are inevitable when running a business; therefore, education of the entrepreneurs becomes a tool, which can alter these challenges into opportunities, thereby promoting the growth of their ventures.

Suryanarayana & Mistry, (2016), explained the knowledge is the emergence and practice of the social entrepreneurial events in the region.

Hampel-Milagrosa et al., (2015) Young entrepreneurs experience many challenges when entering into business. Some of these challenges include insufficient funds, unfavorable government policies and lack of experience in running the enterprise. The lack of funds is a prominent challenge affecting entrepreneurs in India. Insufficient funds from creditors restrict the growth of the business. The small

ventures need adequate funds to enhance operational efficiency. Entrepreneurs have to spend money to make an impact in communities.

Sanghi & Srija, (2015), explains an input-output affiliation is a vital factor whose profits can be spread in a number of different ways such as better wages and working situations to workforce; enlarged profits and dividend to stakeholders; eco-friendly protection and increase in revenue to Administrations.

Verma, (2015), explained the skill development among countryside women is the need of the hour so as to make them confident, self-reliant and to grow in them the skill to be a part of decision making at home and outdoor.

The **Khosa & Kalitanyi,(2014)**entrepreneurs need to have adequate funds to ensure they address all aspects of the business stages. Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market. Additionally, they require adequate funds to expand the business, employ more employees and provide them with a good salary according to their job description.

Panorama, (2014), explained Research has identified scope for further growth in the education sector in relation to accepting entrepreneurship, working methods, teaching and the assessment of outcomes.

Chandrashekar & Bahal, (2012), explained good tools for this sort of faltering analysis of determinants of entrepreneurial behaviour and Q-sort technique and the factor analysis were found to be adequate among Agri Business agripreneurs and Agri Clinic.

Dev, (2012), explained the India also can learn from countries like Brazil and China on agriculture and other policies on plummeting poverty. India can study from China

on agricultural conversion, infrastructure, education, macro policies, equitable asset delivery, doing business and, rural non-farm sector development.

Schmidt, (2011), explained the entrepreneurs in the district have great expectations from the government and the promotional agencies, which by meeting and fulfilling those expectations, can play an active role in fostering entrepreneurship.

CHAPTER - 3

CHAPTER 3 – RESEARCH METHODOLOGY

3.1. METHODOLOGY:

Research methodology is mainly needed for the purpose of framing the research process and the designs and tools that are to be used for the project purpose. Research methodology helps to find the customer satisfaction based on product. This time research methodology is framed for the purpose of finding the level of Challenges Faced by Young Entrepreneurs while entering the Small and Medium Enterprise (SME) in Chennai.

3.2. RESEARCH DESIGN:

Descriptive Research Design

Descriptive research is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study.

3.3. SAMPLING TECHNIQUE:

Convenience and Exploratory sampling method

This is a descriptive study with convenience and exploratory sampling method using a quantitative approach. Quantitative data, such as personal information, views on developing entrepreneurship and grading challenges faced by young entrepreneurs in Chennai, will be gathered through pretested semi-structured close ended questions. The closed ended questions related to challenges faced by young entrepreneurs in Chennai and were asked in the form of questionnaires .

3.4. SOURCES OF DATA:

Data collection is the term used to describe a process of preparing and collecting data.

- **Primary Data** – Questionnaire given to 76 respondents
- **Secondary Data** - Websites and online journals, Published reports & Review of literature from published articles

3.5. STRUCTURE OF QUESTIONNAIRE:

Questionnaire was divided into two sections. First part was designed to know the general information about Entrepreneurs and the second part contained the respondent's opinions about challenges faced by entrepreneurs while running their business.

3.6. SAMPLE SIZE:

The population of the current study consists of 76 young entrepreneurs in Chennai city.

3.7. PERIOD OF STUDY:

The period of the study is three months from January 2022 - March 2022.

3.8. LOCATION & TARGETED PEOPLE OF STUDY:

The aim of this study is to analyze the challenges experienced by young entrepreneurs in Chennai city, Tamil Nadu, India.

3.9. HYPOTHESIS:

H0:There is no significant difference between challenges experienced by young entrepreneurs while running their business.

H1:There is significant difference between challenges experienced by young entrepreneurs while running their business.

H0:There is no significant difference in challenges experienced by young entrepreneurs during 1- 5 years of running their business.

H1: There is significant difference in challenges experienced by young entrepreneurs during 1- 5 years of running their business.

H0:There is no significant difference between the educational level of young entrepreneurs while running their business.

H1:There is significant difference between the educational level of young entrepreneurs while running their business.

3.10. TOOLS FOR ANALYSIS:

3.10.1. Percentage analysis

Research questions are always answered with a descriptive statistic: generally either percentage or mean. Percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, percentage is reported when the responses have discrete categories.

3.10.2. HYPOTHESIS ANALYTICAL TOOLS:

Data analysis involves summarizing data using tables and graphs, inferential statistics and interpreting data in simple language. In other words, it is a process of getting information from data that the researcher converts into meaningful information.

- **Garrett Ranking:** This technique was applied to study the preference, change of orders of constraints and advantages into numerical scores.
- **Chi-Square:** The purpose of this test is to determine a difference between observed data and expected data is due to chance, or if it is due to a relationship between the variables of my the study.

CHAPTER - 4

CHAPTER 4 – DATA ANALYSIS AND INTERPRETATION

4.1. PERCENTAGE ANALYSIS

Table 4.1.1: Age of the respondents

S.NO	AGE	NO.OFRESPONDENTS	P ERCENTAGE
1.	18-25	21	27.6
2.	26-35	39	51.3
3.	36-45	16	21.1
4.	46-55	1	1.3
TOTAL		76	100.00

Source: Primary data.

2.AGE

76 responses

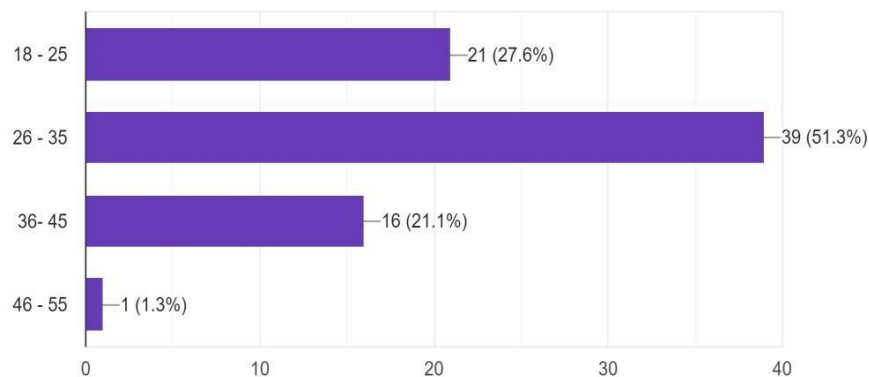


Chart 4.1.1: Age of the respondents

Interpretation

From the above table it is interpreted that the number of respondents 18-25 age of respondents are 27.6%, between 26-35 age of respondents are 51.3%, between 36-45 age of respondents 21.1%, between 46-55 age of respondents are 1.3%.

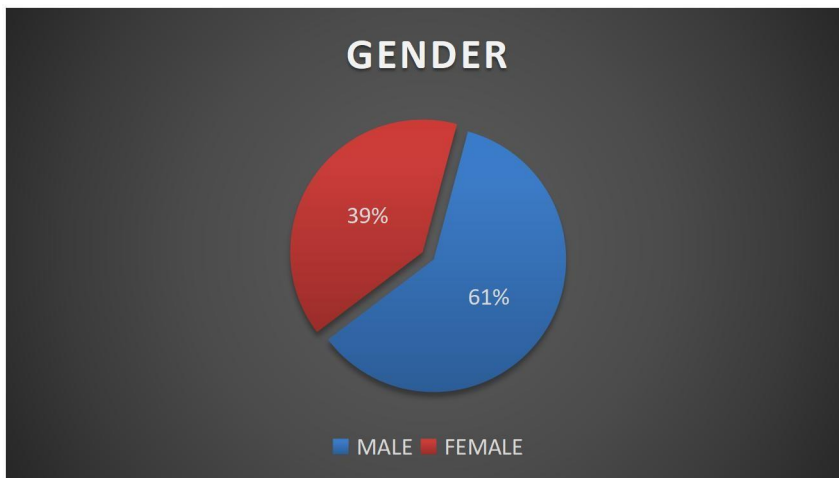
Inference:

Majority (51.3 %) of the respondents are age between 18 to 25 years.

Table 4.1.2: Gender of the respondents

S NO	Gender	No. of Respondents	Percentage
1.	Male	30	39.00
2.	Female	46	61.00
TOTAL		76	100.00

Source: Primary data.

**Chart 4.1.2: Gender of the respondents****Interpretation:**

From the above table it is interpreted that the number of male respondent is 39% and female respondent is 61%.

Inference:

Majority (61%) of the respondents are Female.

Table 4.1.3: Education Level of the respondents

S NO	Particulars	No. of Respondents	Percentage
1.	SSLC	2	2.6
2.	HSC	4	5.3
3.	DIPLOMA	8	10.5
4.	BACHELORE DEGREE	36	47.4
5.	MASTER DEGREE	26	34.2
TOTAL		76	100

Source: Primary data

EDUCATION LEVEL OF ENTREPRENEURS:

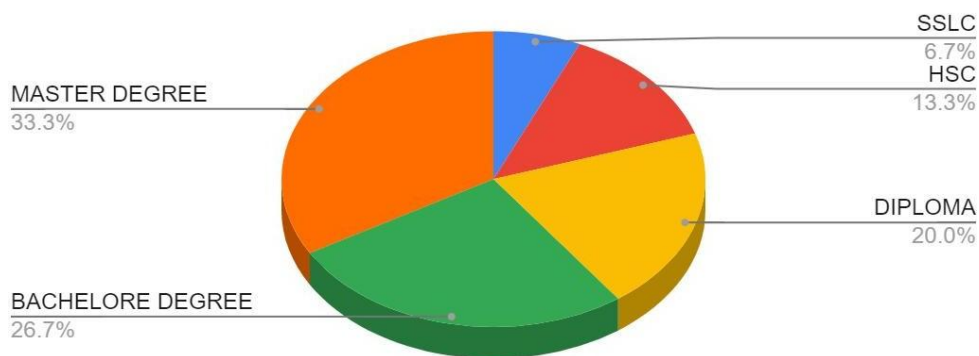


Chart 4.1.3: Education Level of the respondents

Interpretation:

From the above table it is interpreted that the number of respondents were 33.3% is Master Degree, 26.7% is Bachelor Degree, 20.00% Diploma, 13.3% is HSC and 6.7% is HSC.

Inference:

Majority (33.3%) of the respondents are Master Degree .

4.2. STATISTICAL ANALYSIS

GARRETT RANKING:

Hypothesis: 1

H_0 (Null hypothesis)=:There is no significant difference between challenges experienced by young entrepreneurs while running their business.

H_1 (Alternate hypothesis):There is significant difference between challenges experienced by young entrepreneurs while running their business.

Showing Garrett Ranking:

ATTRIBUTES	1	2	3	4	5	TOTAL
Cash flow management	41	23	11	1	0	76
Time management	35	20	16	5	0	76
Hiring of employees	19	29	18	7	3	76
Choosing the product	50	20	4	2	0	76
Delegations of tasks	52	14	9	1	0	76

GARRET VALUE:		
$100(R_{ij}-0.5)/N_j$	Calculated Value	Garrett Value
$100(1-0.5)/5$	10	52
$100(2-0.5)/5$	30	40
$100(3-0.5)/5$	50	30
$100(4-0.5)/5$	70	20
$100(5-0.5)/5$	90	10

Calculate garret value	1	2	3	4	5	TOTAL
Cash flow management	2132	1196	572	52	0	3952
Time management	1400	800	640	200	0	3040
Hiring of employees	570	870	540	210	90	2280
Choosing the product	1000	400	80	40	0	1520
Delegations of tasks	520	140	90	10	0	760

Garret Score:			
Factors	Garret Score	Average Score	Rank
Cash flow management	3952	51.97	1
Time management	3040	40	2
Hiring of employees	2280	30	3
Choosing the product	1520	20	4
Delegations of tasks	760	10	5

GARRET RANKING METHOD TESTS:

Inference: There is significant difference between challenges experienced by young entrepreneurs while running their business.

CHI SQUARE TEST

Hypothesis:2

H₀(Null hypothesis)=There is no significant difference between challenges experienced by young entrepreneurs during 1- 5 years of running their business.

H₁ (Alternate hypothesis)=There is significant difference between challenges experienced by young entrepreneurs during 1- 5 years of running their business.

S.No	Factors	Chi-square Value	Degrees of Freedom	‘P’ Value	Result
1	Finding new customers	15.503	14	0.05	Significant
2	Keeping existing customers	10.955	14	0.204	Non significant
3	Funds to run the business	6.446	14	0.511	Non significant
4	Funds to grow the business	10.955	14	0.204	Non significant
5	Self doubt and fear	6.191	14	0.626	Non significant
6	Laws ,Policies and Regulations	8.770	14	362	Non significant
7	Skilled Employees	7.311	14	0.504	Non significant
8	Network and Connections	8.389	14	0.396	Non significant
9	Information Education & Knowledge	6.446	14	0.511	Non significant
10	Social support	8.389	14	0.396	Non significant
11	Time to devote to the business	6.191	14	0.626	Non significant
12	Location and Region	5.656	14	0.686	Non significant
13	Technology	7.311	14	0.504	Non significant
14	Mentors to provide guidance	8.770	14	362	Non significant
15	Inclusion	5.656	14	0.686	Non significant

Inference:

There is significant difference between challenges experienced by young entrepreneurs during 1- 5 years of running their business.

CHAPTER - 5

CHAPTER 5 – FINDINGS,SUGGESTIONS AND CONCLUSION

5.1.FINDINGS :

- Majority (51.3 %) of the respondents are age between 18 to 25 years.
- Majority (33.3) of the respondents educational qualification were Master Degree.
- Majority (61%) of the respondents were female.
- Majority (61%) of the respondents were women entrepreneur and (39%) of the respondents were male entrepreneur .
- Mostly the entrepreneurs specify the challenges are in the cash flow management . So they are work hand to scarify the funding problem .
- Marketing Issues are the second major challenges of entrepreneurs. The young entrepreneurs are not well experienced in choosing product based on the market analysis. So they are very much challenges to face in the business. I suggest the young entrepreneurs have gathered the full market potential of his business.
- Others are the general challenges to face like labour management, work place management etc so the young entrepreneurs should face clearing the technical issues of the business.

5.2 SUGGESTIONS & RECOMMENDATIONS:

1. Mostly the entrepreneurs specify the challenges are in the financial issues. So they are work hand to scarify the funding problem.
2. The entrepreneurs specify the challenges are space availability. They don't have more space in their own. They are rented to their business. So it they are mostly started their business by own place.
3. Workforce issues are the third major challenges of entrepreneurs. Workers are not working permanently. They will consist to switch over their job in different places of the job. I suggest to the Entrepreneurs workers are consist of minimum work relaxation of the job.
4. Marketing Issues are the fourth challenges of entrepreneurs. The young entrepreneurs are not well experienced in the market analysis. So they are very much challenges to face in the business. I suggest the young entrepreneurs have gathered the full market potential of his business.
5. Others are the general challenges to face like cash management, labour management, theft issues, etc., so the young entrepreneurs should face clearing the technical issues of the business. I suggest the young entrepreneurs are making good decision making in each and every steps perfectly.

5.3. LIMITATIONS OF STUDY:

The study is confined to chennai district only. The study is based upon the Challenges faced by Young Entrepreneurs while entering into small and medium sectors. The data collected for this research project is fully based on primary data which is given by the respondents. Due to the shortage of time and period of research and other constraints the study has been limited to 76 Entrepreneurs respondents only.

5.4. CONCLUSION :

The Young entrepreneurs mostly suffer due to the lack of capital and encouragement from the society and there are many tax regulations passed by the government which also highly affect the youth people to make the business effective. The opportunity for the entrepreneurship is growing highly as they have to take positive decisions but the risk factor in the entrepreneurship is high when compared to others. The young entrepreneurs face many risks in the business. The business makes the entrepreneur take an excellent decision in the business which does not affect the environmental factors of the society. These are the above tables and charts are showing the challenges and prospectus of young entrepreneurs. These are the steps to follow the young entrepreneurs are to run the success of a new business.

REFERENCES

- **Porter & Kramer, (2019)**Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market.
- **Nabi,(2017)**Education provides the entrepreneurs with the required knowledge on how to run their ventures.
- **Sarkar, (2016)**When sufficient funds are not invested in a qualified workforce, technology, marketing and provision of the best working environment, its growth becomes limited.
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- **Schmidt, (2011)**, explained the entrepreneurs in the district have great expectations from the government and the promotional agencies.

ANNEXURE - 1

QUESTIONNAIRES

1. NAME :

2. AGE:

☐ 18-25

☐ 26-35

☐ 36-45

☐ 46-55

3. GENDER:

☐ FEMALE

☐ MALE

☐ TRANS-GENDER

4. Educational Qualification?

☐ SSLC

☐ HSC

☐ Diploma

☐ Bachelor degree

☐ Master degree

5. Size of your Business?

☐ SMALL

☐ MEDIUM

☐ LARGE

6. How many hours you spend for your Business?

☐ 6 - 8 hours

☐ 8 - 12 hours

☐ More than 12 hours

7. Nature of your Organization?

- ☐ Sole Proprietor
- ☐ Partnership
- ☐ Family Business

8. What are major challenges you faced while starting your business?

	Strongly Agree	Agree	Neutral	Dis-Agree	Strongly Dis-Agree
Cash flow management					
Time management					
Hiring of employees					
Choosing the product					
Delegations of tasks					

9. What are the challenges you faced during 1-5 years of running your business ?

	Strongly Agree	Agree	Neutral	Neutral	Strongly Dis-Agree
Finding new customers					
Keeping existing customers					
Funds to run the business					
Funds to grow the business					
Self doubt and fear					
Laws ,Policies and Regulations					
Skilled Employees					
Network and Connections					
Information Education & Knowledge					
Social support					
Time to devote to the					

business					
Location and Region					
Technology					
Mentors to provide guidance					
Inclusion					

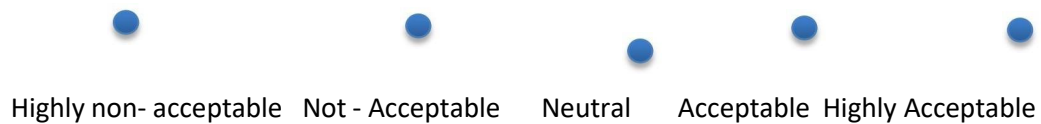
10. What do you think people need to be successful in an entrepreneurial venture?

	Strongly Agree	Agree	Neutral	Dis-Agree	Strongly Dis-Agree
Proper business plan					
Abundance of money					
Luck					
Hard work					
Good ideas					

11. Does lack of education adversely affect entrepreneurship?

- ☐ Yes
- ☐ No
- ☐ Maybe

12. Do you think entrepreneurs contribute a major role in growth of Indian Economy?



ANNEXURE - 2

RESEARCH ARTICLE

A STUDY ON CHALLENGES FACED BY YOUNG ENTREPRENEURS WHILE ENTERING THE SMALL AND MEDIUM ENTERPRISE SECTOR IN CHENNAI

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ABSTRACT:

The reason for this paper was to analyze the youthful business people entering the small and medium ventures in CHENNAI. The review included non-likelihood purposive inspecting test of 76 youthful business people from government and personal business. The discoveries showed that an absence of help to youthful business visionaries from monetary establishments, an absence of individual investment funds and business guidelines were unmistakable difficulties, which impacted youthful business visionaries. The concentrate likewise extended that instruction of the business people impacted their insight towards challenges. For example, the insight in fire up and funding, running business and business support administrations were practically equivalent between the alumni and the postgraduate business people. The limited scale business people experienced many difficulties in business support administrations contrasted with the medium scale business visionaries. The sole owners and organization business had practically equivalent discernment on fire up and supporting, business enrollment and administrative and business support administration challenges. Nonetheless, the sole owners dealt with more issues in maintaining their business.

KEY WORDS: Youthful Entrepreneurs, Entrepreneurship, Administrative

I. INTRODUCTION:

Youthful Entrepreneurs are supporting in the business is definitely not a simple errand. An Young Entrepreneurs needs to make information in the whole field of his business. The Young Entrepreneurs needs to satisfactory him in the troublesome basic circumstance taking care of to get the errand of his business. Business visionaries should regularly settle on choices in incredibly dubious environments where a lot is on the line, time powers are gigantic, and there is an board enthusiastic speculation ,individuals thinking diversely in these stressed conditions than they do when the idea of an issue is surely known and they have time and ordinary occasions close by to goal it.

II. REVIEW OF LITERATURE:

In this Chapter, the researcher has made an attempt to study and understand the challenges faced by young entrepreneurs while entering small and medium enterprise (SME). This attempt includes, understanding the basic concepts of Challenges faced by young entrepreneurs while doing their business , analyzing research studies made by earlier researchers in respect of Challenges faced by young entrepreneurs for this, the researcher has used various books, research Journals and websites. The detailed list is further elaborated in the Bibliography. Through this Literature Survey researcher wants to find out which are the important parameters of the challenges faced by young entrepreneurs while running their business .

Porter & Kramer, (2019)Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market. Additionally, they require adequate funds to expand the business, employ more employees and provide them with a good salary according to their job description .

Nabi,(2017)Education provides the entrepreneurs with the required knowledge on how to run their ventures. Educated entrepreneurs address the problems in critical and creative ways compared to those entrepreneurs with limited education . Education is essential in analyzing the competitors, advertising, keeping up with current trends and the target market. Skills alone might limit the entrepreneurs, as the other aspects require an in-depth understanding of the successful running of business ventures. Education promotes entrepreneur in doing research about the other ventures to identify their strengths and weakness.

Sarkar, (2016)When sufficient funds are not invested in a qualified workforce, technology, marketing and provision of the best working environment, its growth becomes limited. A business enterprise requires a lot of money to successfully go through all the stages of development and expand to provide employment opportunities to more employees because of the increased workload. Funds are essential for the timely payment of salaries, training and the provision of bonuses to the employees to ensure they are motivated, therefore, being able to invest their best skills within the organization Limited credit is one of the biggest challenges facing new entrepreneurs.

Dhanavandan, (2016), explained the Chi square test is very essential to identify the level of significance and association among the variables.

Fayolle & Gailly, (2015)Entrepreneurship education is essential for the successful running of the small and the medium business enterprises.Education on entrepreneurship prepares the entrepreneurs for the management, financing and the marketing elements, which are significant in the running of the business operations. Adequate business education promotes individuals in

developing successful business enterprises through enhancing entrepreneurial thinking, which is essential for a robust economy and sustainable development Challenges are inevitable when running a business; therefore, education of the entrepreneurs becomes a tool, which can alter these challenges into opportunities, thereby promoting the growth of their ventures.

Suryanarayana & Mistry, (2016), explained the knowledge is the emergence and practice of the social entrepreneurial events in the region.

Hampel-Milagrosa et al., (2015)Young entrepreneurs experience many challenges when entering into business. Some of these challenges include insufficient funds, unfavorable government policies and lack of experience in running the enterprise. The lack of funds is a prominent challenge affecting entrepreneurs in India . Insufficient funds from creditors restrict the growth of the business. The small ventures need adequate funds to enhance operational efficiency. Entrepreneurs have to spend money to make an impact in communities.

Sanghi & Srija, (2015), explains an input-output affiliation is a vital factor whose profits can be spread in a number of different ways such as better wages and working situations to workforce; enlarged profits and dividend to stakeholders; eco-friendly protection and increase in revenue to Administrations.

Verma, (2015), explained the skill development among countryside women is the need of the hour so as to make them confident, self-reliant and to grow in them the skill to be a part of decision making at home and outdoor.

The **Khosa & Kalitanyi,(2014)**entrepreneurs need to have adequate funds to ensure they address all aspects of the business stages. Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market. Additionally, they require adequate funds to expand the business, employ more employees and provide them with a good salary according to their job description.

Panorama, (2014), explained Research has identified scope for further growth in the education sector in relation to accepting entrepreneurship, working methods, teaching and the assessment of outcomes.

Chandrashekar & Bahal, (2012), explained good tools for this sort of faltering analysis of determinants of entrepreneurial behaviour and Q-sort technique and the factor analysis were found to be adequate among Agri Business agripreneurs and Agri Clinic.

Dev, (2012), explained the India also can learn from countries like Brazil and China on agriculture and other policies on plummeting poverty. India can study from China on agricultural conversion, infrastructure, education, macro policies, equitable asset delivery, doing business and, rural non-farm sector development.

Schmidt, (2011), explained the entrepreneurs in the district have great expectations from the government and the promotional agencies, which by meeting and fulfilling those expectations, can play an active role in fostering entrepreneurship.

III. OBJECTIVE OF THE STUDY:

The research objectives for the study are as follows:

- To study the challenges experienced by young entrepreneurs while starting their business.
- To analyze the challenges experienced by young entrepreneurs during 1- 5 years of running their business.
- To identify difference between the educational level of young entrepreneurs while running their business .

A. NEED FOR THE STUDY:

youthful business visionaries bomb in laying out a little and medium business. Comprehension of these difficulties the youthful business visionaries face ought to benefit help and imperative data for the new business visionaries to succeed. A few investigations have laid out that absence of satisfactory capital, innovative training and unfortunate government arrangements are a portion of the difficulties influencing

youthful business visionaries. The current review expounds on these difficulties and how they limit the development of little and medium business undertakings, by looking at the connection between enterprising instruction and view of the innovative difficulties. Furthermore, the investigation of these difficulties centers around the size and sort of the business, in this manner, furnishing youthful business visionaries with top to bottom information to deal with their ventures.

B. SCOPE OF THE STUDY:

This research addresses the challenges experienced by the young entrepreneurs, education of the entrepreneurs and perception of the challenges experienced while establishing their business. The research concludes by comparing the perception of challenges experienced by entrepreneurs while running their business for first 5 years.

C. SOURCES OF DATA:

Data collection is the term used to describe a process of preparing and collecting data.

- **Primary Data** – Questionnaire given to 76 respondents .
- **Secondary Data** - Websites and online journals, Published reports & Review of literature from published articles.

D. TIME OF STUDY:

The period of the study is three months from January 2022 - March 2022.

E. AREA and TARGETED PEOPLE OF STUDY:

The aim of this study is to analyze the challenges experienced by young entrepreneurs in Chennai city ,Tamil Nadu, India.

F. RESEARCH DESIGN:

Descriptive Research Design

Descriptive research is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study.

G. SAMPLING TECHNIQUE:

Convenience and Exploratory sampling method

This is a descriptive study with convenience and exploratory sampling method using a quantitative approach. Quantitative data, such as personal information, views on developing entrepreneurship and grading challenges faced by young entrepreneurs in Chennai, will be gathered through pretested semi-structured close ended questions. The closed ended questions related to challenges faced by young entrepreneurs in Chennai and were asked in the form of questionnaires .

H. DATA ANALYSIS AND INTERPRETATION:

Data analysis involves summarizing data using tables and graphs, inferential statistics and interpreting data in simple language. In other words, it is a process of getting information from data that the researcher converts into meaningful information.

- **Garrett Ranking:** This technique was applied to study the preference, change of orders of constraints and advantages into numerical scores.
- **Chi-Square:** The purpose of this test is to determine a difference between observed data and expected data is due to chance, or if it is due to a relationship between the variables of my the study.

IV. RESEARCH METHODOLOGY:

4.1.PERCENTAGE ANALYSIS

Table 4.1.1: Age of the respondents

S.NO	AGE	NO.OFRESPONDENTS	P PERCENTAGE
5.	18-25	21	27.6
6.	26-35	39	51.3
7.	36-45	16	21.1
8.	46-55	1	1.3
TOTAL		76	100.00

Source: Primary data.

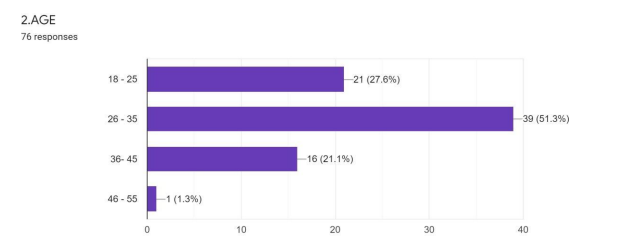


Chart 4.1.1: Age of the respondents

Interpretation

From the above table it is interpreted that the number of respondents 18-25 age of respondents are 27.6%, between 26-35 age of respondents are 51.3%, between 36-45 age of respondents 21.1%, between 46-55 age of respondents are 1.3%.

Inference:

Majority (51.3 %) of the respondents are age between 18 to 25years.

Table 4.1.2: Gender of the respondents

S NO	Gender	No.of Respondents	Percentage
3.	Male	30	39.00
4.	Female	46	61.00
TOTAL		76	100.00

Source: Primary data.

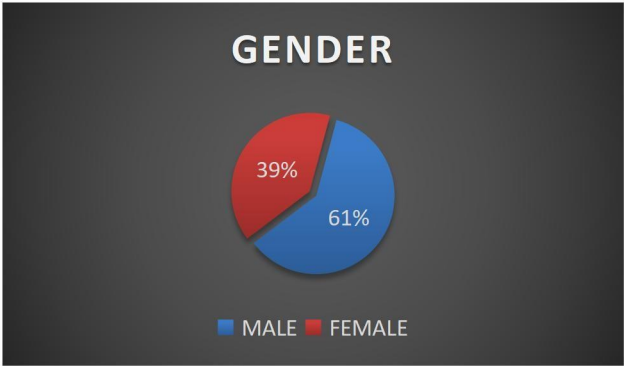


Chart 4.1.2: Gender of the respondents

Interpretation:

From the above table it is interpreted that the number of male respondent is 39% and female respondent is 61%.

Inference:

Majority (61%) of the respondents are Female.

Table 4.1.3: Education Level of the respondents

S NO	Particulars	No. of Respondents	Percentage
5.	SSLC	2	2.6
6.	HSC	4	5.3
7.	DIPLOMA	8	10.5
8.	BACHELORE DEGREE	36	47.4
5.	MASTER DEGREE	26	34.2
TOTAL		76	100

Source: Primary data

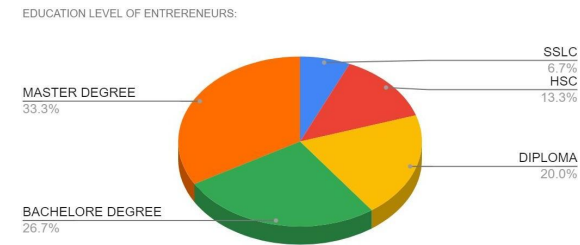


Chart 4.1.3: Education Level of the respondents

Interpretation:

From the above table it is interpreted that the number of respondents were 33.3% is Master Degree, 26.7% is Bachelor Degree, 20.00% Diploma, 13.3% is HSC and 6.7% is HSC.

Inference:

Majority (33.3%) of the respondents are Master Degree .

8.2. STATISTICAL ANALYSIS

GARRETT RANKING:

Hypothesis: 1

H₀(Null hypothesis)=:There is no significant difference between challenges experienced by young entrepreneurs while running their business.

H₁(Alternate hypothesis):There is significant difference between challenges experienced by young entrepreneurs while running their business.

Showing Garrett Ranking:

ATTRIBUTES	1	2	3	4	5	TOTAL
Cash flow management	41	23	11	1	0	76
Time management	35	20	16	5	0	76
Hiring of employees	19	29	18	7	3	76
Choosing the product	50	20	4	2	0	76
Delegations of tasks	52	14	9	1	0	76

GARRET VALUE:		
100(Rij-0.5)/Nj	Calculated Value	Garrett Value
100(1-0.5)/5	10	52
100(2-0.5)/5	30	40
100(3-0.5)/5	50	30
100(4-0.5)/5	70	20
100(5-0.5)/5	90	10

Calculate garret value	1	2	3	4	5	TOTAL
Cash flow management	2132	1196	572	52	0	3952
Time management	1400	800	640	200	0	3040
Hiring of employees	570	870	540	210	90	2280
Choosing the product	1000	400	80	40	0	1520
Delegations of tasks	520	140	90	10	0	760

Garret Score:			
Factors	Garret Score	Average Score	Rank
Cash flow management	3952	51.97	1
Time management	3040	40	2
Hiring of employees	2280	30	3
Choosing the product	1520	20	4
Delegations of tasks	760	10	5

GARRET RANKING METHOD TESTS:

Inference: There is significant difference between challenges experienced by young entrepreneurs while running their business.

CHI SQUARE TEST

Hypothesis:2

H₀(Null hypothesis)=There is no significant difference between challenges experienced by young entrepreneurs during 1- 5 years of running their business.

H₁ (Alternate hypothesis)=There is significant difference between challenge

S.No	Factors	Chi-square Value	Degrees of Freedom	'P' Value	Result
1	Finding new customers	15.503	14	0.05	Significant
2	Keeping existing customers	10.955	14	0.204	Non significant
3	Funds to run the business	6.446	14	0.511	Non significant
4	Funds to grow the business	10.955	14	0.204	Non significant
5	Self doubt and fear	6.191	14	0.626	Non significant
6	Laws ,Policies and Regulations	8.770	14	362	Non significant
7	Skilled Employees	7.311	14	0.504	Non significant
8	Network and Connections	8.389	14	0.396	Non significant
9	Information Education & Knowledge	6.446	14	0.511	Non significant

S.No	Factors	Chi-square Value	Degrees of Freedom	'P' Value	Result
10	Social support	8.389	14	0.396	Non significant
11	Time to devote to the business	6.191	14	0.626	Non significant
12	Location and Region	5.656	14	0.686	Non significant
13	Technology	7.311	14	0.504	Non significant
14	Mentors to provide guidance	8.770	14	362	Non significant
15	Inclusion	5.656	14	0.686	Non significant

Inference:

There is significant difference between challenges experienced by young entrepreneurs during 1- 5 years of running their business.

VII. FINDINGS SUGGESTIONS AND CONCLUSION :

A. FINDINGS :

- Majority of (51.3 %) of the respondents are age between 18 to 25 years.
- Majority of (33.3) of the respondents instructive capability were Master Degree.
- Majority of (61%) of the respondents were female.
- Majority of (61%) of the respondents were ladies business visionary and (39%) of the respondents were male business visionary .
- For the most part the business visionaries indicate

the difficulties are in the income the board . So they are work hand to scarify the subsidizing issue .

- Advertising Issues are the subsequent significant difficulties of business visionaries. The youthful business people are not all around knowledgeable about picking item founded available examination. So they are a lot of difficulties to look in the business. I propose the youthful business visionaries have assembled the full market capability of his business.
- Others are the general difficulties to confront like work the board, work place the executives and so forth so the youthful business visionaries ought to confront getting the specialized issues free from the business.

B. IDEAS and RECOMMENDATIONS :

1. For the most part the business visionaries determine the difficulties are in the monetary issues. So they are work hand to scarify the subsidizing issue.
2. The business people determine the difficulties are space accessibility. They don't have more space in their own. They are leased to their business. So it they are for the most part begun their business by own place.
3. Labor force issues are the third significant difficulties of business visionaries. Laborers are not working for all time. They will comprise to switch over their occupation in better places of the gig. I propose to the Entrepreneurs laborers are comprise of least work unwinding of the gig.
4. Promoting Issues are the fourth difficulties of business people. The youthful business visionaries are not all around knowledgeable about the market examination. So they are a lot of difficulties to look in the business. I recommend the youthful business people have accumulated the full market capability of his business.
5. Others are the general difficulties to confront like money the executives, work the board, burglary issues, and so forth, so the youthful business people ought to confront getting the specialized issues free from the business. I propose the youthful business people are pursuing great choice making in every single steps impeccably.

C. CONCLUSION :

The Young business people for the most part experience because of the absence of capital and support from the general public and there are many assessment guidelines passed by the public authority which additionally exceptionally influence the adolescent individuals to make the business powerful. The chance for the

business is developing exceptionally as they need to take positive choices however the gamble factor in the business is high when contrasted with others. The youthful business visionaries face many dangers in the business. The business goes with the business person take a fantastic choice in the business which doesn't influence the natural elements of the general public. These are the above tables and graphs are showing the difficulties and outline of youthful business people. These are the means to follow the youthful business visionaries are to run the progress of another business.

VIII. REFERENCE:

- **Porter & Kramer, (2019)**Capital is essential from the start-up stages until the time the organization is mature and controls a bigger percentage of the market.
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- **Schmidt, (2011)**, explained the entrepreneurs in the district have great expectations from the government and the promotional agencies.

ANNEXURE - 2 BIOGRAPHY

HELLO

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SKILLS

- TALLY ERP 9
- Time management
- Active listening
- Adaptability

EXPERIENCE

MAY 2021 - JUNE 2021

IFORTIS CORPORATE , BENGALURU - SALES AND MARKETING TRAINEES

- To promote company products in social sites in creative ways.
- Help our clients in explaining about company live events and make them participate in it .
- Send daily reports to our superiors and report our work in time.

Education

MARCH - 2015

CHRIST THE KING MAT .HR. SECONDARY SCHOOL,CHENNAI- 10 TH
67.5%

MARCH - 2017

CHRIST THE KING MAT .HR .SECONDARY SCHOOL,CHENNAI-12 TH
73%

AUGUST 2017 - MAY - 2020

SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY -B.COM
7.16%

JULY 2020 - PURSUING

SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY -MBA
8.2%

AWARDS

- CERTIFICATE FOR - GUINNESS WORLD RECORD FOR MARUVOM MATRUVOM
- CERTIFICATE FOR - IMPROVE BUSINESS PERFORMANCE WITH GOOGLE FORM
- CERTIFICATE FOR - USE CANVA TO CREATE SOCIAL MEDIA MARKETING

LANGUAGES

- ENGLISH
- TAMIL

INTEREST

- To learn about japanese culture and language
- To learn about investing in funds and shares
- Gardening

