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ijmrset@gmail.com



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Entrepreneurship Challenges During and After Corona Period

Dr. Raul Pascalau¹, Dr. Rajdeep Deb², Dr. Laura Smuleac³ & Dr. Shekhar Kapoor⁴

Erasmus+Head office, USAMVBT, Romania¹

Principal, School of Entrepreneurship Skills, Bhartiya Skill Development University, Jaipur, Rajasthan, India²

Associate Professor, Vice Dean for Research, Erasmus+ Department Coordinator, Faculty of Agriculture, USAMVBT, Romania³

Training and Placement Officer, Bhartiya Skill Development University, Jaipur, Rajasthan, India⁴

ABSTRACT: The importance and difficulty of challenges facing entrepreneurs can vary based on where they are in their entrepreneurial journey. The effect of COVID-19 on businesses has been large and overwhelmingly negative, and effects can vary related to business characteristics, like industry, and business owner characteristics, like race. This brief takes a closer look at how business age matters in the way entrepreneurs feel the effects of COVID-19. It discusses challenges facing entrepreneurs before and during the pandemic, based on surveys with business owners during COVID-19 in spring 2020 and before COVID-19 in fall 2019.

From hundreds of discussions with my clients, business owners, and regional leaders, I've been able to pinpoint five main worries entrepreneurs are dealing with during the COVID-19 pandemic.

1. Taking action and moving forward

A crisis like the one we're currently experiencing requires quick thinking in the face of uncertainty. However, with such high stakes on the line, entrepreneurs find themselves dealing with "analysis paralysis," or the inability to make a decision due to overthinking.

Delaying decisions will only lead to more problems—and those problems will require more decisions. As Jeff Boss wrote in a Forbes article about overcoming analysis paralysis, "In the military, it doesn't matter in which direction you choose to move when under a mortar attack, just so long as you move. Decisions are never final for the simple fact that change is never absolute."

Break down what you need to do into smaller steps and then attend to issues based on their level of urgency. Once you start taking proactive measures, you'll feel more in control and more confident in your ability to navigate oncoming trials and tribulations.

2. Keeping up with legislation

The business landscape is changing at a rapid pace. It seems like the government releases new regulations that affect business owners almost every day.

In order to understand and follow new legislation and changes, business owners will need to monitor news from the local, state, and federal government daily. Most importantly, make sure you're getting your information from an official source, such as a government website, a bank representative, accountant, or other professionals in your network.

One useful resource is the usa.gov website, which lists pertinent information about health and safety, money and taxes, benefits and grants, and much more.



3. Finding balance and achieving a healthy mindset

Fear. Anxiety. Hopelessness. We're all experiencing a lot of intense emotions during these ever-evolving times, and entrepreneurs are no exception. To make it worse, there's an additional level of stress as they try to do best by their employees and customers.

It can help to remember the saying "you can't pour from an empty cup." Overextending yourself leads to burnout, and once you reach that state you won't be able to help anyone. That's why it's imperative that entrepreneurs carve out time to recharge and take care of themselves.

It can be hard to break away from work right now. Be intentional by setting a block of time in your schedule for self-care—whether that be going for a walk, spending time with your family, or enjoying a long, luxurious bath. The more you're able to find inner calm during this crisis, the better able you are to make decisions and lead your business.

4. Dealing with information overload

It seems like every minute we're inundated with a relentless flood of information about COVID-19. While having access to the latest news is undoubtedly a blessing, it can also be a burden. Information overload is a very real thing that occurs when there is too much relevant information being disseminated at the same time.

When there's an information surplus, we tend to miss out on important news or even succumb to potentially harmful misinformation. In fact, a 2018 MIT study found that false news travels faster than true stories on social media.

In order to make sense of all the conflicting information out there, entrepreneurs need to take a moment to step back and evaluate whether the information they're reading is fact-checked and from a reliable source.

It's also good to set a limit for yourself. Continuously exposing yourself to upsetting news will only heighten anxiety. Make it a point to check for updates regularly, but as soon as you start feeling overwhelmed, take a break.

5. Selecting the right focus

Business owners are dealing with a million concerns right now and it's difficult to know where to prioritize time and resources.

One way to choose is to consider what is truly important to your business. For most of us, that's our people—employees, customers, vendors, partners.

Your first priority should be the safety and well-being of your employees. Up next would be communicating with customers. They may not be in a position to patronize your business, but they still want to be updated on any changes to its operations. The same goes for other stakeholders so they know what your status is and what to expect moving forward.

Next, break down what you need to do into smaller steps and prioritize them by how urgent they are. Don't forget to give yourself credit for doing your best right now.

The scale of this crisis is unprecedented, but there is a silver lining. Eventually, we will come out on the other side of this pandemic with a greater sense of personal empowerment and increased connection to our community—all of which will be advantages for our businesses in the future.

Erin Joy founded the consulting and executive coaching company, Black Dress Circle, to help guide female business owners facing a variety of challenges. Erin and her team conceived the award-winning Midwest Women Business Owners' Conference. In 2019, Erin was named a Silver Finalist for Women Helping Women in Business by The Stevie Awards, and Black Dress Circle was named as one of the Best Companies of 2019 by Women World Awards. To find out more about Erin, visit blackdresscircle.com.



I. INTRODUCTION

Most existing start-ups face significant challenges due to the COVID-19 crisis, as they are more vulnerable than older incumbents to the shock brought by the pandemic. They tend to engage in high-risk activities compared with other small and medium-sized firms (SMEs), face constraints in accessing traditional funding, and have a formative relationship at best with suppliers and customers. They also often crucially rely on a small founding team, and this can further increase their vulnerability to labour supply shocks during the pandemics.[1]

At a time marked by significant economic uncertainty and with their revenues affected by containment measures and significant drop in demand, start-ups become even more financially fragile and need support for their short-term liquidity needs, critical for their survival.

In many countries, policy responses aimed at shielding the economy from the crisis are already targeting firms’ financial fragilities, especially for SMEs. These include measures to sustain short-term liquidity needs, such as loan guarantees, direct lending, grants or subsidies. However, policy responses should take into account the specificities of start-ups with respect to other SMEs (OECD 2020b). Some countries have introduced measures more specifically focused on start-ups. For example, France has set up a €4 billion fund to support start-up liquidity, including bridging start-up funding rounds; Germany has announced a tailored start-up aid programme, expanding and facilitating venture capital financing; and the UK has announced a co-financing fund for innovative companies facing financial difficulties (OECD 2020a).[2]

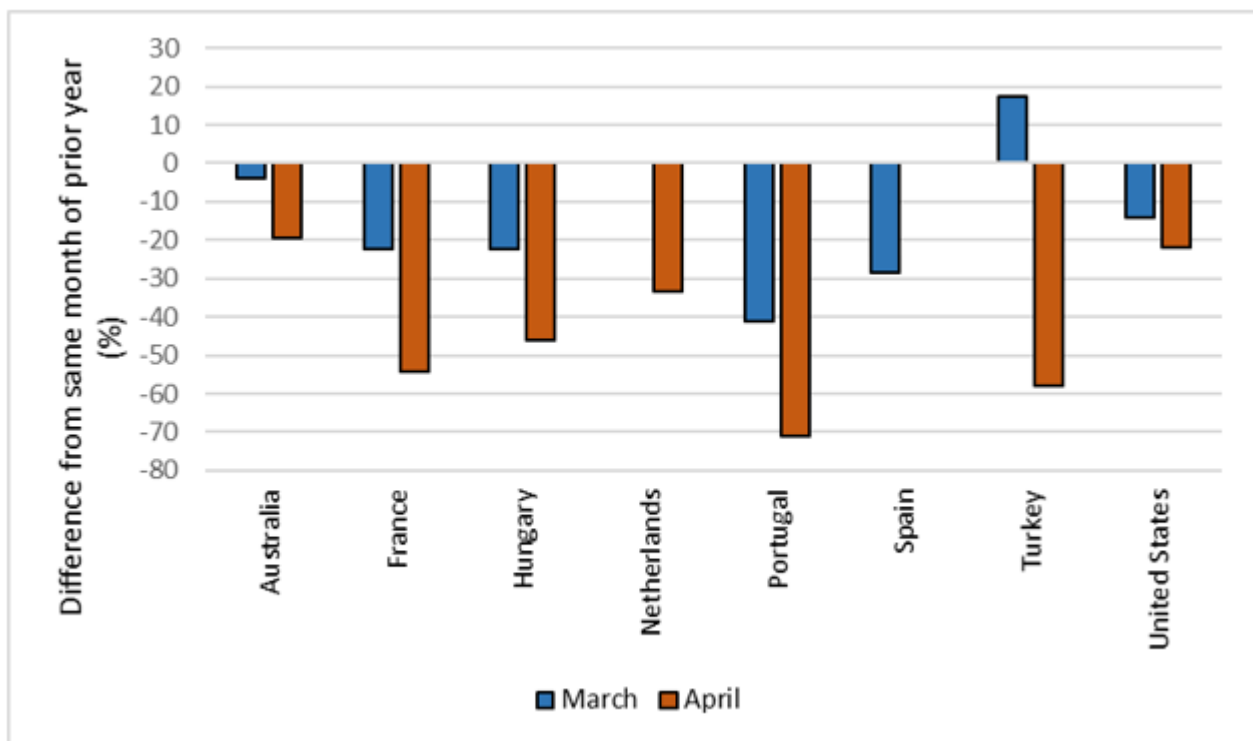


Figure 1 Declines in business formation during COVID-19

In addition to its impact on public health, coronavirus disease 2019 (COVID-19) has caused a major economic shock. In this paper, we explore the impact of COVID-19 on the small business landscape in the United States, focusing on three questions. First, how did small businesses adjust to the economic disruptions resulting from COVID-19? Second,



how long did businesses expect the crisis to last, and how do expectations affect their decisions? Third, how might alternative policy proposals impact business and employment resilience?

To explore, we surveyed more than 5,800 small businesses that are members of Alignable, a network of 4.6 million small businesses. The survey was conducted between March 28 and April 4, 2020. The timing of the survey allows us to understand expectations of business owners at a critical point in time when both the progression of COVID-19 and the government's response were quite uncertain.[3]

The results suggest that the pandemic had already caused massive dislocation among small businesses just several weeks after its onset and prior to the availability of government aid through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Across the full sample, 43% of businesses had temporarily closed, and nearly all of these closures were due to COVID-19. Respondents that had temporarily closed largely pointed to reductions in demand and employee health concerns as the reasons for closure, with disruptions in the supply chain being less of a factor. On average, the businesses reported having reduced their active employment by 39% since January. The decline was particularly sharp in the Mid-Atlantic region (which includes New York City), where 54% of firms were closed and employment was down by 47%. Impacts also varied across industries, with retail, arts and entertainment, personal services, food services, and hospitality businesses all reporting employment declines exceeding 50%; in contrast, finance, professional services, and real estate-related businesses experienced less disruption, as these industries were better able to move to remote production.

Our results also highlight the financial fragility of many businesses. The median firm with monthly expenses over \$10,000 had only enough cash on hand to last roughly 2 wk. Three-quarters of respondents only had enough cash on hand to last 2 mo or less.* Not surprisingly, firms with more cash on hand were more optimistic that they would remain open by the end of the year.

Our survey also elicited businesses' beliefs about the evolution of the crisis, allowing us to study the role of beliefs and expectations in decisions. The median business owner expected the dislocation to last well into midsummer, as 50% of respondents believed that the crisis would last at least until the middle of June. However, beliefs about the likely duration of the crisis varied widely. This raises the possibility that some firms were making mistakes in their forecasts of how long the crisis will last.†

The crisis duration plays a central role in the total potential impact. For a crisis lasting 4 mo instead of 1 mo, only 47% of businesses expected to be open in December compared to 72% under the shorter duration. There is also considerable heterogeneity in how sensitive businesses are to the crisis. In-person industries like personal services or retail reported worse prospects for riding out the pandemic than professional services or other sectors with minimal need for face-to-face contact.[4]

Lastly, our analysis explores variants of stimulus packages that were being discussed at the time of the survey. The results show that over 70% of respondents anticipated taking advantage of aid when asked about a program that resembles the Paycheck Protection Program (PPP) that is part of the CARES Act. Moreover, they expected this funding to influence other business decisions—including layoff decisions and staying in business altogether. At the same time, many businesses were reluctant to apply for funding through the CARES Act because of concerns about administrative complexity and eligibility. A large number of respondents also anticipated problems with accessing the aid, citing potential issues such as bureaucratic hassles and difficulties establishing eligibility.



Our survey was constructed to allow for a counterfactual evaluation of a straight loan policy, which is a stylized representation of traditional Small Business Administration disaster relief programs. While the more generous PPP program does improve take-up and business outcomes, traditional loans with speedy delivery and sufficient liquidity are also found to meaningfully shift business owners' expectations about survival. When compared to a straight loan without forgiveness provisions, the CARES Act had modestly greater take-up, but at much higher cost to the government. Because the majority of business owners would have taken up aid in the form of less generous loans, our results suggest that liquidity provision was paramount for these owners.

Overall, our paper contributes to our understanding of the economic impact of COVID-19 on the small business ecosystem. The fate of the 48% of American workers who work in small businesses is closely tied to the resilience of the small business ecosystem to the massive economic disruption caused by the pandemic. Our survey was conducted during a period of substantial policy uncertainty and before any federal response had been enacted. Our results provide a unique snapshot into business decisions and expectations at that time, while offering insight for policy designed to aid the recovery. Our results highlight the role the length of the crisis will play in determining its ultimate impact, which policy makers should consider as they contemplate the scale of the required interventions. We estimate that closures alone might lead to 32.7 million job losses if the crisis lasts for 4 mo and 35.1 million job losses if the crisis lasts for 6 mo. While some of these workers will surely find new jobs, these projections suggest that the scale of job dislocation could be larger than anything America has experienced since the Great Depression and larger than the impact of the 1918 influenza epidemic (6↓–8). Another important take-away of our work is that, during liquidity crunches with significant cash flow disruptions, the form of cash injection (e.g., grant vs. loan) may be less important than making sure that funding is rapidly available with little administrative complexity.[5]

The rest of the paper proceeds as follows. Survey Design and Details discusses the survey design. Firm Characteristics and Representativeness discusses the characteristics of the firms that responded to the survey and their representativeness. In Responses to the COVID-19 Pandemic and Lockdown, we explore the current and expected impacts of COVID-19 on these businesses. In Anticipated Response to CARES Act Programs, we present results from a module of the survey that experimentally varies policy proposals, allowing us to explore responses to policies such as the recently passed CARES Act as well as alternative policies. Industry Differences in Response to Crisis Duration considers survival rate differences across industries, and how survival depends on the duration of the crisis.

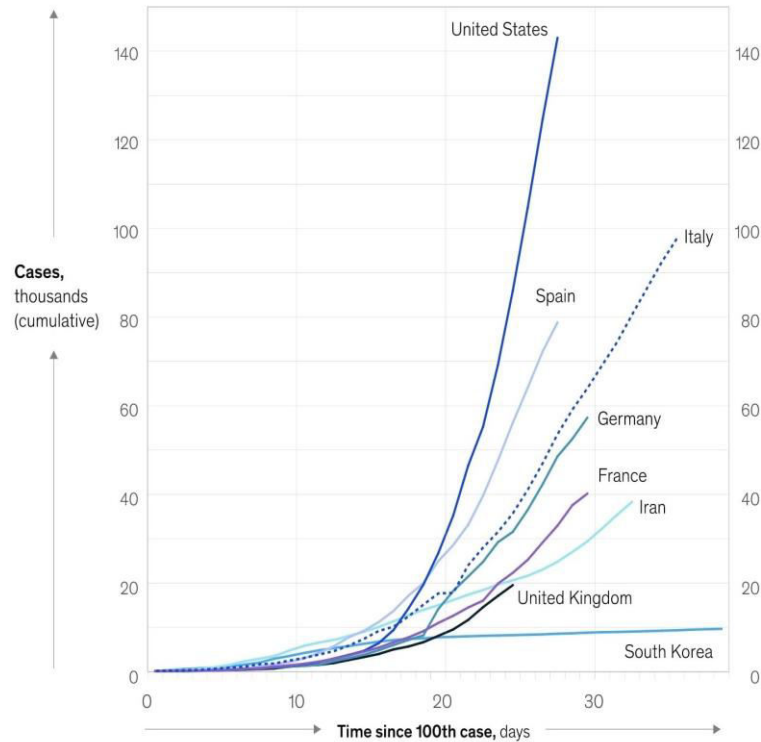
II. OBSERVATIONS AND DISCUSSION

A basic reminder: a company needs three assets to be profitable and sustainable:

1. Money (access to capital)
2. Know-how or specific expertise
3. A team (People)



COVID-19 cases by country



Source: European Centre for Disease Prevention and Control

1. Your first asset: Money

Keep playing to win, not to survive:

In this way, you should manage to survive; and, at the same time, you'll prepare for the day after the crisis ends.

Action 1: The Diagnostic

Accept that your previous business plan is now outdated and irrelevant; then prepare and plan for a worst-case scenario. You need to face the present realities.

Ask

yourself:

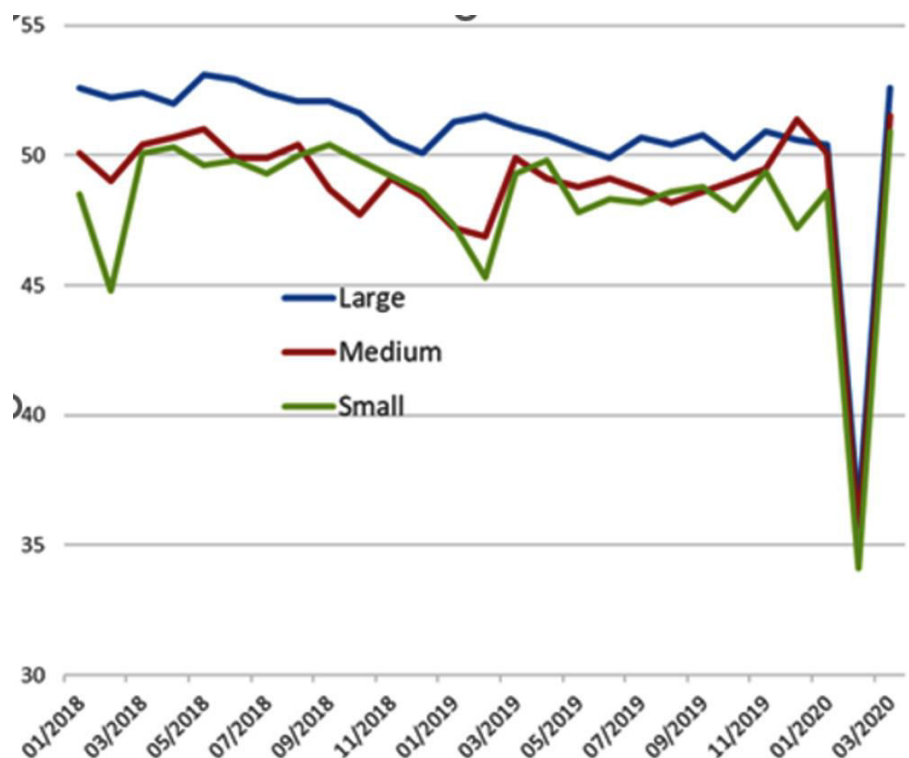
- Where were you at the beginning of 2020? Were you in good shape or not, and why?
- Where will you see yourself in Q3 or Q4, 2020?
- How much money do you have in cash today?
- How much money do you need to stay alive during the coming 18 months? Prepare a Q1 2021 plan[6]



Action 2: Cash (expenses and revenue sources)

Cash is key. It's time to review all your expenses: non-essential expenses must be cut in order to reduce your cash burn rate. You have to make your company leaner by transforming your fixed costs into variable costs in order to become more agile. Reduce marketing and events costs; everything which is not essential to the daily life of the company should be cut.

Pinpoint and look after your revenue sources. Analyze your customer portfolio to try to guess who among your customers might not be able to pay their invoices anymore. If you can, encourage faster payments from your clients.



Action 3: Access to capital

Evaluate and calculate the potential risks. At the same time, validate with your VCs, your shareholders, your partners, your banker, your trust relationships, if they are ready to support you and help you during this crisis period; and until where and when. Secure the funding which you calculated you'd need to stay alive during the next 18 months. Bear in mind, fundraising via video conferencing doesn't work well, at least at present. Trust and confidence are not easy to establish behind a screen.

Do not: wait for the end of the crisis without taking immediate actions, simply thinking this sanitary crisis is not under your control and responsibility.

Do: position your company for growth. A downturn is the best opportunity to improve your fundamentals, as I'll explain below.[7]



2. Your second asset: your expertise, your value proposition, your market fit

Take this opportunity to improve your fundamentals and to make them more robust.

Your product:

Your technology and developer teams could use this time to go deeper and to improve your product. Make sure you are creating a pain killer. Take this time to train your tech team to new software (online and free open platform).[8]

The executive team:

Take this opportunity to improve your market fit. What is your real value proposition? Strategic thinking is possible since, for once, CEOs and executives are not slaves to the short-term figures and the tyranny of monthly/quarterly turnover and performance reporting. Try to take a step back; look to change or adapt your strategy and put new processes in place.



MSMEs also find difficulties obtaining raw materials, providing logistics and shipping of products. Workers are also not able to return to work.

The sales and marketing teams:

Take this time to talk and innovate with your best customers. Analyze your NPS (net promoter scores), understand why they love your product and why they could leave you. Dive deeply into your customer database. Find out your advocates and discover what product features are missing: do you have time to implement them and to make your product or offer 10x times better?

It's also time to innovate and forge new collaborations. Restaurants can move to take away food; some restaurants are providing a daily recipe each morning on their social media channels, while customers can order food or dishes for delivery via collaborations with UberEATS or other delivery food apps – something many businesses would not have imagined one month before.



3. Your third asset is People: reimagine your new future and ways of working

During this crisis your employees must remain more committed than ever, in order to keep going through it. Communication is crucial. Increase your daily communication and try to reduce uncertainty as much as possible, so your employees' morale doesn't suffer. Take care of them, protect them, be sure they are healthy and safe. Be crystal clear and honest with your teams on what you know and what you don't know.

Bear in mind, remote working offers more flexibility, but it will kill some of the chemistry of creativity (spontaneous decisions taken at the coffee machine). Trust and humility are critical to reinvent or innovate your managerial practices. Be closer to your teams. Managerial innovation could be less control and more trust. You should reinvent and change your way of working with their input. This troubling time requires different cultural shifts. Don't hesitate to ask them how they would like to work when the 'normal' routine returns.[9]

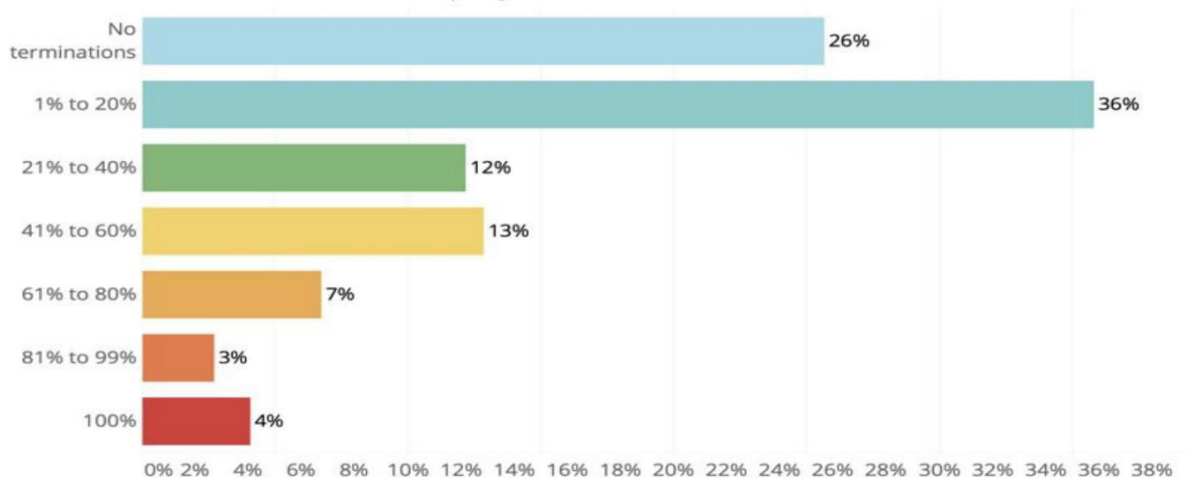
Every crisis is an opportunity

Don't forget that some of the most disruptive or interesting companies have been created and took off during times of crisis. I'm thinking of Google, eBay, LinkedIn... after 2001; and Uber, Airbnb, Instagram, WhatsApp after the 2008 financial crisis. This means there are great opportunities for great leaders!

After the COVID-19 crisis the lessons to learn are:

- More limited travel of goods and people, notably business travelers (more remote working and remote meetings) due to the impact of physical distancing requirements. We must factor in future sanitary crises or even new wars due to global overcrowding.
- The potential growth in "dematerialization" of products and services: for example, we could witness a boom in 3D printers to produce masks and ventilators in each country.
- More agility in corporate decision-making: for example we've seen companies like Apple changing their operations virtually overnight to design, produce and ship face shields for medical workers.

Termination of Full-Time Employees

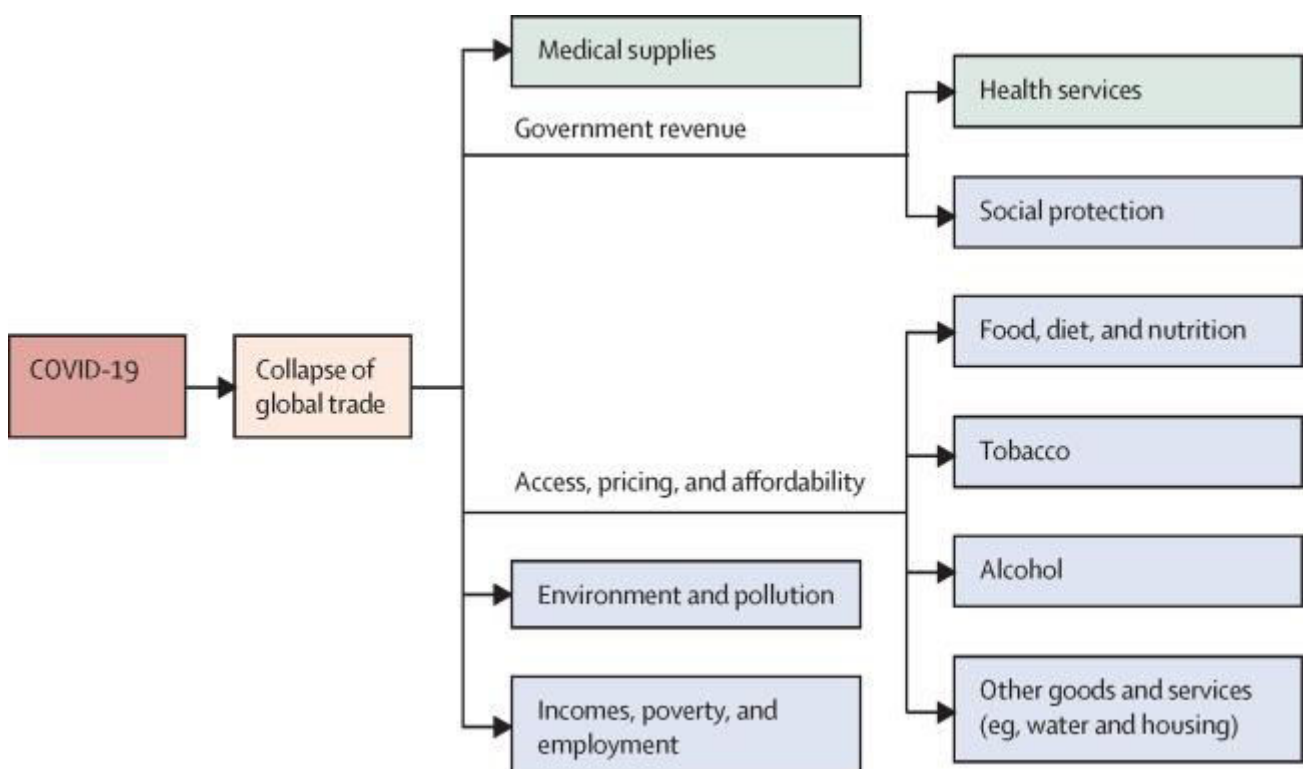


Source: Startup Genome | www.startupgenome.com



The low-cost product sourcing model, where China and India are the world’s manufacturers, will be ended. Globalization as well. This crisis will change the relationships between countries and states: presenting new challenges, new stakes, new dangers, new threats (health and climate).

Governments must, and will, demand to be independent and autonomous with regard to critical medical supplies and medicines. We can learn how Korea, Singapore, and Taiwan have rapidly contained COVID-19, but their populations are ready to accept personal tracking and facial recognition technologies which are not yet acceptable in other societies (much of Europe for instance). A world less open and, probably, less free is to be expected.[10]



With virus containment likely to persist in many parts of the globe, we’ll see for sure new ways of life producing new needs, which will in turn create new opportunities for entrepreneurs. Some new business models, new offers around dematerialization, will have to be invented.

In the coming years, the new king of the world will be the “Amazon of dematerialization”. And it will be the entrepreneurs who will implement this new world.

III. RESULTS AND CONCLUSIONS

A pandemic like COVID-19 has adverse effects on the economy and development of businesses. However, innovators and entrepreneurs who think outside the box can help develop the technologies and solutions that will have a lasting and positive impact in the post-pandemic climate. This pandemic has helped rapidly advance industries across the board and has sped up technological innovation across the world. In times of uncertainty, innovation helps us overcome many of the current challenges we face - and there is no one more capable in rising to the challenge than our future entrepreneurs.



Social entrepreneurs can shed light on community needs in times of crisis as they work to affect a positive change. Whether it is a social entrepreneur providing relief aid for their community, companies using entrepreneurial thinking to pivot their business and help in times of need, or the next budding tech entrepreneurs creating simple solutions to a major societal problem, entrepreneurs can make a real impact in deterring the long-lasting economic effects experienced during a pandemic.[11]

Social Entrepreneurship During COVID-19

From a global effort to a grassroots movement, social entrepreneurs can make a huge impact on progress. Social entrepreneurs look to make a change in cultural, environmental, and societal issues. No matter how small or large the company.

Local Philadelphia social entrepreneur, Evan Ehlers, is a prime example with his exemplary work during COVID-19. Ehlers, an alumnus of the Charles D. Close School of Entrepreneurship and the Founder and Executive Director of Sharing Excess, has led the efforts to rescue and distribute nearly 30,000 pounds of food in just 14 days that would have otherwise been thrown out as restaurants were forced to close their doors. Whether a social entrepreneur is helping to stop a community from going hungry, raising money to donate to those in need, or simply helping others - being kind in times of uncertainty goes a long way.

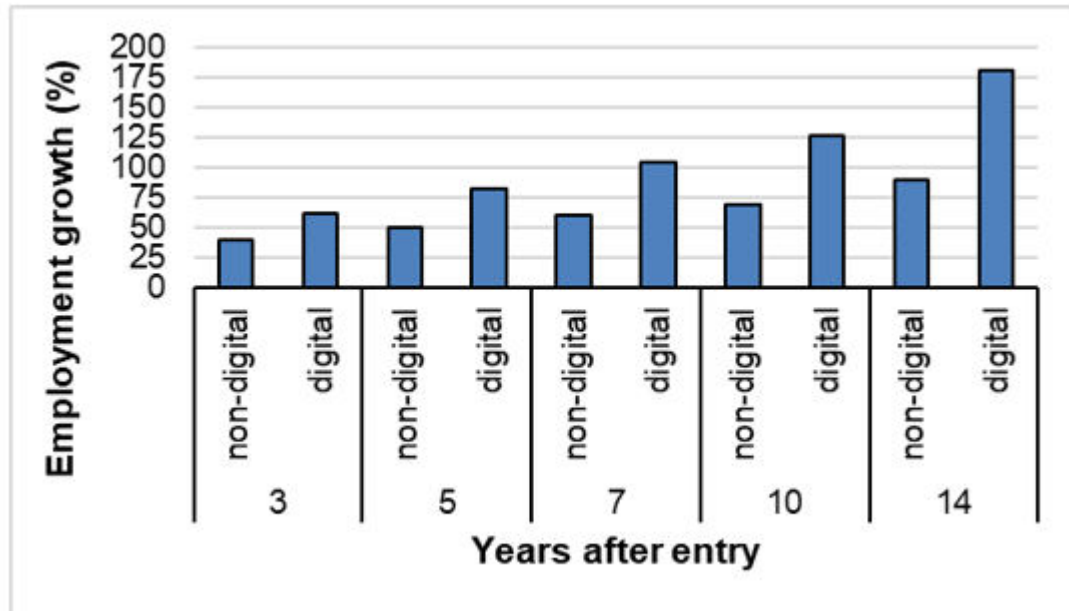
Additionally, social entrepreneurs make a difference in their communities not just through their actions, but through the modeling of a solution and inspiration of others. And, maybe, even sparking the next generation of entrepreneurs to join the cause. Through all of their effort, the main question stands: how will you make a difference?

Entrepreneurial Thinking In Times Of Crisis

COVID-19 gave businesses the opportunity to be more entrepreneurial and forced them to move past their comfort zones to become agile problem solvers. As stores began to sell out of basic protective equipment and hospitals had to begin worrying about reusing medical gear, entrepreneurial solutions came to the rescue. Hundreds of companies, who had no prior experience producing medical supplies/equipment, began to pivot and grow their business offering while helping others through the manufacturing and distribution of vital resources in the fight against the pandemic.

Faber Distilling Co. of Quakertown, Pennsylvania is one of such companies. Faber shifted from producing alcoholic beverages to manufacturing hand sanitizer. While many distilleries across the country joined this movement, Faber not only scaled up their production to create sanitizer for consumers, first responders, and medical professionals but also made the decision to donate portions of their sales to the medical community. Other examples of industries pivoting over the past few months include car manufacturers producing ventilators, timber companies producing personal protective equipment, and companies such as Emergency Information Systems (A Baiada Resident company) that went from creating reflective signs for campus emergencies to creating safety gear and social distancing guides for the public. [12]

By embracing an entrepreneurial mindset and acting with agility, businesses have seen an increase in revenue, a boost in morale (knowing that their work is making a difference), and the know-how to not only keep their business moving but to help it grow in never before imagined ways!



Technology: Five Years In Eight Weeks

Recent data from McKinsey & Company on global consumer sentiment during the coronavirus shows that we pushed five years forward in both consumer and business adoption in just a short eight weeks.

Grocery stores are shifting to shopping online and deliveries, schools around the world are going 50-100% online, and artificial intelligence is helping doctors in the ICU to increase accurate times a patient needs a ventilator while virtual reality has moved from majorly being used for entertainment by companies to become a critical device for technical training. These are just a few of the numerous industries that have been propelled forward by the global crisis and the entrepreneurial minds of innovators. With COVID-19 still spreading across the world, and countries like the United States expected to have a second wave of cases, the need for talented thinkers and creative problem solvers has become imminent. Such skills are no longer just coveted by companies for their improvement but are now relied upon for survival. [9]

Overall innovation leads to new jobs and the world will need people to help create those jobs. Entrepreneurs will be on the economic front lines to find emerging opportunities and create new processes and progress in our economy. Drexel's 3 Year Degree* will develop highly capable and entrepreneurial-minded college grads that will be at the forefront of this change.

*The 3-year degree in entrepreneurship and innovation is an unparalleled, accelerated program teaching students how to think like an entrepreneur in their daily lives as well as their career. With courses aimed at giving students the ability to excel within companies, startups, and starting their own ventures there's no better place to learn from experienced entrepreneurs than the Charles D. Close School of Entrepreneurship.[12]

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