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Women Entrepreneurship in Tamil Nadu: Understanding the Barriers and Use of ICT for Entrepreneurship Development

D. Jayaprakash

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WOMEN ENTREPRENEURSHIP IN TAMIL NADU: UNDERSTANDING THE BARRIERS AND USE OF ICT FOR ENTREPRENEURSHIP DEVELOPMENT

Dr. D.Jayaprakash , Ph.D

Assistant Professor
Department of Accounting and Finance
Dwaraka Doss Goverdhan Doss Vaishnav College (Autonomous)
Arumbakkam,Chennai-106
(Affiliated to University of Madras)

Abstract

Objective: The present study was both exploratory and diagnostic in nature to examine to find out the various barriers faced by the women entrepreneurs in their business and explore the usage of information and communication knowledge of modern technology.

Method: This research was adopted using survey method and structured questionnaire was collected from 100 respondents from women entrepreneur all over Tamilnadu to collect the information Understanding the Barriers and use of ICT for Entrepreneurship Development. The data collected were subjected to data analysis using SPSS software and statistical tools such as, percentage analysis, Descriptive analysis and exploratory factor analysis.

Conclusion: Promoting entrepreneurship among women is certainly as hort-cut to rapid economic growth and development. Let us try to eliminate all forms of gender discrimination and thus allow 'women' to be an entrepreneur at par with men.

Key Words: ***Barriers, Women entrepreneurship, ICT and Entrepreneurship Development etc.***

Introduction

Entrepreneurship has been recognized as the engine of economic development & Industrialization. Economic development of any country involves the participation of every citizen of any country. In India, Women constitute half of the population. After 1990's the women entrepreneurs have grown over a period of time Indian Women enterprises are changing the face of business today, both literally & figuratively. Shahnaj Hussain, Ekta Kapoor, Vimalben M Pawale, President, Shri Mahila Udyoug (Lijjat Papad) Kiran Majumdar Shaw CEO Biocon are the examples of successful entrepreneurs. For more than a decade, the women enterprises have increased nearly about two times the rate of all business.

Barriers faced by women entrepreneurs in Tamilnadu

According to Government of India ‘ An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.

According to APJ Abdul Kalam "Empowering women is a pre-requisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

Family ties, Male dominated society, Lack of education, Social barriers, Shortage of raw materials, Problem of finance, Tough competition, High cost of production, Low risk-bearing capacity, Limited mobility, Lack of entrepreneurial aptitude, Market-oriented risks, Legal formalities, Exploitation by middle men, Lack of self-confidence, Market-oriented risks Motivational factors, Knowledge in Business Administration, Awareness about the financial assistance, Exposed to the training programs and identifying the available resources

Objectives of the study

The following of the main objectives selected for the study

1. To study the socio –Economic conditions of women entrepreneurs of the Tamil Nadu.
2. To find out the various barriers faced by the women entrepreneurs in their business.
3. To explore the usage of information and communication knowledge of modern technology.

Research methodology

Population of the study: Women entrepreneurs in Tamil Nadu

Method of Data Collection: Sample survey method, Convenient Non –Random sampling method was adopted ,

Technique of Data Collection: Structure Questionnaire technique,

Sample Size: 100 respondents from Tamil Nadu ,

Types of Data: Primary and secondary data

Scaling Technique: Five point Scale

Statistical applications used for the study

The following are the statistical applications used for in this study such as

1. Percentages Analysis
2. Descriptive Statistics and
3. Factor analysis

Limitations of the study

Due to time constraint the following limitations selected for the study

1. The study is limited to 100 Women entrepreneurs
2. The survey is conducted within Tamil Nadu only.
3. This study confines only various barriers faced by the women entrepreneurs in their business and usage of information and communication knowledge of modern technology.

Review of literature

Oladejo (2010) investigate that Information Technology as the processing of data via computer: the use of technologies from computing, electronics and telecommunications to process and distribute information technology is now becoming common and often being used in place businesses. It is not surprising that nowadays Technology has far reaching effect on almost every aspect of human life.

Analysis and Interpretation

Demographic and Research Profile of the Respondents

Percentage analysis and descriptive statistics has been applied to understand the Socio economic profile of the respondent and various barriers faced by the women entrepreneurs in their business and usage of information and communication knowledge of modern technology. The results are tabulated and presented in the Table 1.

Table 1

Socio -Economic Profile of the respondents

Socio-Economic factors and Personal Variables	Frequency	%
Marital Status		
Married	81	81
Unmarried	19	19
Educational Qualification		
Schooling	19	19

UG	44	44
PG	37	37
Professional	0	0
Other	0	0
Monthly Income (Rs)		
Up to 25,000	44	44
25,000 to 50,000	18	18
50,000 to 1,00,000	38	38
Above 1,00,000	0	0
Nature of Family		
Nuclear Family	56	56
Joint Family	44	44
Size of Enterprise Status for Women Entrepreneurs		
	43	43
Micro Enterprise	57	57
Small Enterprise	0	0
Medium Enterprise		
Forms of Business for Women		
Sole Proprietorship	56	56
Partnership with others	25	25
Joint Hindu Family	19	19
Pvt Ltd	0	0
Nature of Services		
Health care services	7	7
Cosmetic services	12	12
Fashion & apparel services	5	5
Food, Beverages & Catering services	14	14
HR services	7	7
Educational services	18	18
IT & BPO services	9	9
Consultancy services	6	6
Real estate & construction services	10	10
Transportation services	12	12
	7	7
Are you First Women Entrepreneur		
First Generation Entrepreneurs	82	82
Parents as Entrepreneurs	18	18
Husband as Entrepreneurs	0	0
Residential Place		
Rural	0	0
Urban	56	56
Semi-Urban	44	44
Having exposure to		
Rural	0	0
Urban	58	58

Semi-Urban	42	42

Source: Primary and Computed data

Table 1 shows that majority of the respondents(81%) are married. A Sizeable portion of the respondents (44%) are undergraduates. As regards earning monthly income, a maximum of the respondents (38%) have income between Rs 50,000 to 1, 00,000. Majority of the respondents (56%) are in the Nuclear Family. Majority of the respondents (57%) are in the Small Enterprise. Majority of the respondents (56%) are running Sole Proprietorship. Minimum of the respondents (18%) are doing educational services. Most of the respondents (82%) are from First Generation Entrepreneurs. Majority of the respondents (56%) are living in urban area and majority of the respondents having exposure (58%) are in urban area.

Analysis of age of the respondents

Table 2

Description	**Age in Years**
Mean	**40.42**
Standard Deviation	4.061

Table 2 shows that the mean age of the respondents is 40 years which is a robust measure of age representing the middle age generation respondents as the standard deviation vale is very low

Descriptive statistics

Descriptive statistics are used in order to clarify and describe the various barriers faced by the women entrepreneurs'

Table 3

Descriptive statistical analysis of barriers faced by the women entrepreneurs' variables

Barriers faced by the women entrepreneurs variables	**Mean**	**SD**	**Communalities**
Finance problem faced from Banks and other Institutions	4.76	0.429	0.559
Insistence of collateral security	4.53	0.893	0.848
Unable to provide margin money	4.75	0.609	0.836
Discrimination as women by banks and other institutions	4.60	0.586	0.661
Ignorance of opportunities in business	4.60	0.739	0.866

Absence of Centralized source of Information	4.50	0.859	0.771
Inadequacy of working capital	4.52	0.915	0.807
Labour Problems faced by the entrepreneur	4.53	0.658	0.746
Difficult in Marketing of the product	3.84	1.324	0.733
Cheating and misbehavior by customers and suppliers	4.27	1.043	0.557
Lack of support from family members	4.80	0.492	0.531
Irregular orders from the client	4.51	0.703	0.670
Emotionally attached to their families	3.99	1.374	0.705
Male dominated society	2.97	1.761	0.775
Lack of education facilities	4.64	0.644	0.771
Women face more social barriers	4.56	0.845	0.819
Inadequate raw materials facilities	4.51	0.893	0.823
Tough competition faced by the entrepreneur in the market	4.55	0.744	0.744
Low risk-bearing capacity	4.36	1.150	0.815
Gender Discrimination	3.87	1.353	0.893

Source: Primary and Computed data

Table 3 reveals a higher mean value of various barriers faced by the women entrepreneurs' which indicate that the customers are barriers faced by women as the standard deviation values are very low. The above statements were posted to assess the various barriers faced by the women entrepreneurs' "Lack of support from family members"

has the highest mean value of4.80 and lowest standards deviation value of 0.492 followed by mean value of "Finance problem faced from Banks and other Institutions" 4.76 SD=0.492, "Unable to provide margin money" 4.75 SD=0.609, "Lack of education facilities" 4.64 SD=0.644,"Discrimination as women by banks and other institutions" 4.60SD=0.586, Ignorance of opportunities in business4.60 SD=0.739, Women face more social barriers 4.56 SD=0.845, Tough competition faced by the entrepreneur in the market4.55 SD=0.744 ,Labour Problems faced by the entrepreneur 4.53 SD=0.658, Inadequacy of working capital 4.52 SD=0.915,Inadequate raw materials facilities4.51 SD=0.893 ,Absence of Centralized source of Information 4.50SD=0.859, Low risk-bearing capacity4.36 SD=1.150,Cheating and misbehavior by customers and

suppliers4.27 SD= 1.043and rest of the statements are indicates that the respondents are also barriers faced by the women entrepreneurs. Table shows that for all variables extracted communalities are greater than 0.4, hence, acceptable for all variables to proceed for factor analysis. A low communality figure indicates that the variables is statistically independent and cannot be combined with other variables.

Table 4

KMO and Bartlett's Test for Factorization of barriers faced by the women entrepreneur's variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	**0.606**
Bartlett's Test of Sphericity Approx. Chi-Square	**1.500E3**
Df	**190**
P-Value	**0.000**

Source: Primary and Computed data

Table 4 reveals that the Kaiser-Meyer- Olkin (KMO) Measure for Sampling Adequacy is an index used to examine the appropriateness in application of factor analysis. This examines the appropriateness of factor analysis. This test suitability of factor analysis varies between 0 and 1, and values closer to 1 indicate factor analysis is appropriate. The table 3 indicates the KMO value for variable preferred by respondents as regards barriers faced by the women entrepreneur's is 0.606, which is nearer to 1.0 hence, this value is acceptable and justifies sample size was good enough for the study and appropriateness in application of factor analysis.

This is the data reduction technique to summarize the number of original twenty variables relating to the barriers faced by the women entrepreneurs were considered in this study. Variables in to a smaller set of composite dimensions or factors. To facilitate the analysis, the barrier faced by the women entrepreneur's variables was divided in to six factors. The variables are grouped in to four categories on the basis of factor loadings using factor analysis.

Table 5

Total variance explained by barriers faced by the women entrepreneur

Rotation Sums of Squared Loadings			
Component	**Eigen Values**	**% of Variance**	**Cumulative %**
1	4.632	23.161	23.161
2	2.857	14.285	37.446
3	2.325	11.624	49.069
4	2.073	10.366	59.435
5	1.789	8.946	68.381
6	1.254	6.268	74.650

Source: Primary and Computed data

Table 5 shows that extraction sum of squared loading of the scale constructed for variables preferred by respondent's barriers faced by the women entrepreneur variables. That indicates all the twenty variables are reduced into six predominant factors. It is found that twenty variables exhibit the total variance of 74.650 percentage and the Eigen values greater than 1. It is also ascertained that the six factors individually possess the variances 23.161 percentage, 14.285 percentages, 11.624 percentages, 10.366 percentages, 8.946 percentages and 6.268 percentages respectively. This variance leads to the variable loading of each factor that in barriers faced by the women entrepreneur variables. This leads to factor segmentation through grouping of variables as shown in the rotated component matrix.

The factor analysis has been applied to understand the underlying latent dominant dimensions in twenty variables relating to barriers faced by the women entrepreneur and to reduce into a limited number of manageable and meaningful independent factors. The Principle Component Analysis of extraction method and Rotation method of Varimax with Kaiser Normalization have been used in the factor analysis and the results are presented in the table 6

Table 6

Factor loading and factor labeling of barriers faced by the women entrepreneur Variables

Factors	Barriers faced by the women entrepreneur Variables	Factor Loading
Factor -1 Finance Factor (23.161%)	Inadequacy of working capital	0.868
	Difficult in Marketing of the product	0.740
	Unable to provide margin money	0.737
	Absence of Centralized source of Information	0.719
	Finance problem faced from Banks and other Institutions	0.715
	Ignorance of opportunities in business	0.702
	Women face more social barriers	0.700
	Inadequate raw materials facilities	0.690
Factor -2 Labour Factor (14.285%)	Insistence of collateral security	0.849
	Discrimination as women by banks and other institutions	0.781
	Labour Problems faced by the entrepreneur	0.752
Factor -3 Education Factor (11.624%)	Lack of education facilities	0.822
	Irregular orders from the client	0.819
	Cheating and misbehavior by customers and suppliers	0.720
	Lack of support from family members	0.699
Factor -4 Risk Factor (10.366%)	Low risk-bearing capacity	0.852
	Tough competition faced by the entrepreneur in the market	0.810
Factor -5 Emotional Factor (8.946%)	Male dominated society	0.864
	Emotionally attached to their families	0.711
Factor -6 Discrimination Factor (6.268%)	Gender Discrimination	0.905

Source: Primary and Computed data

Thus, twenty variables on barriers faced by the women entrepreneur measured have been reduced to six Manageable meaningful and independent factors of which the most dominant one is, F1: Finance Factor (FF) followed by F2: Labour Factor (LF),F3:

Education Factor(EF), F4: Risk Factor (RF), F5: Emotional Factor (EF) and F6: Discrimination Factor in their order of dominance.

Table 7

Descriptive statistical analysis of usage of ICT Variables

Statement about usage of ICT Variables	Mean	SD	Communalities
Product innovation used in the modern technology	4.77	0.423	0.593
Process innovation adopted in the business	4.54	0.926	0.803
Market Innovation of marketing strategy though ICT	4.78	0.543	0.725
Organization Innovation process are simple	4.62	0.582	0.672
Improve business performance of the entrepreneur	4.62	0.693	0.859
Improved infrastructure services manufacturing	4.54	0.797	0.720
Technology facilities used in the business	4.52	0.948	0.809
Organizational use in the modern technology	4.50	0.704	0.501
Information facilities used to technology	3.82	1.321	0.726
Improved motivation of the entrepreneur	4.30	1.020	0.543
The use of information technology minimizes inconvenience	4.80	0.492	0.629
Information technology minimizes cost of transaction.	4.53	0.688	0.683
Information technology in business enterprises outweigh the cost	3.99	1.374	0.680
The use of information technology saves time	3.00	1.752	0.642
The use of information technology helps to reduce error rate	4.66	0.623	0.696
Technology system is user friendly or easy to use.	4.56	0.845	0.760
Lack of professionals in the field of information technology affects the adoption of IT by Small Medium business	4.51	0.893	0.662
Complexity of ICT makes Small medium business to avoid the use	4.55	0.744	0.689
Employees' knowledge about information technology	4.30	1.106	0.706

affects Small Medium business investment on ICT.			
Information technology to help increase operational efficiency	4.77	0.423	0.593

Source: Primary and Computed data

Table 7 indicate that a higher mean value of determinants the usage of information and communication knowledge of modern technology to use women entrepreneur which indicate that the customers are as the standard deviation values are very low. The above statements were posted to assess the usage of information and communication knowledge of modern technology. The use of information technology minimizes inconvenience 4.80 has the highest mean value of and lowest standards deviation value of 0.492 followed by "Market Innovation of marketing strategy though ICT" 4.78 0.543 "Product innovation used in the modern technology" 4.77 SD=0.423, Information technology to help increase operational efficiency 4.77 SD=0.423, the use of information technology helps to reduce error rate 4.66 SD=0.623, Organization Innovation process are simple 4.62 SD= 0.582, Improve business performance of the entrepreneur 4.62 SD=0.693and rest of the statements are indicates that the respondents are also usage of ICT by the women entrepreneurs. Table shows that for all variables extracted communalities are greater than 0.4, hence, acceptable for all variables to proceed for factor analysis. A low communality figure indicates that the variables is statistically independent and cannot be combined with other variables.

Table 8

KMO and Bartlett's Test for Factorization of usage of ICT Variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	**0.654**
Bartlett's Test of Sphericity Approx. Chi-Square	**1.179E3**
Df	**171**
P-Value	**0.000**

Source: Primary and Computed data

Table 8 reveals that the Kaiser-Meyer- Olkin (KMO) Measure for Sampling Adequacy is an index used to examine the appropriateness in application of factor analysis. This examines the appropriateness of factor analysis. This test suitability of factor analysis varies between 0 and 1, and values closer to 1 indicate factor analysis is appropriate. The table 3 indicates the KMO value for variable preferred by respondents as regards usage of information communication technology by the women entrepreneur's is 0.654, which is nearer to 1.0 hence, this value is acceptable and justifies sample size was good enough for the study and appropriateness in application of factor analysis.

This is the data reduction technique to summarize the number of original twenty one variables relating to the information communication technology by the women entrepreneurs were considered in this study. Variables in to a smaller set of composite dimensions or factors. To facilitate the analysis, the information communication technology by the women entrepreneur's variables was divided in to five factors. The variables are grouped in to five categories on the basis of factor loadings using factor analysis.

Table 9

Total variance explained by usage of ICT Variables

Rotation Sums of Squared Loadings			
Component	**Eigen Values**	**% of Variance**	**Cumulative %**
1	3.760	19.789	19.789
2	2.921	15.374	35.162
3	2.570	13.527	48.689
4	2.109	11.098	59.787
5	1.735	9.133	68.920

Source: Primary and Computed data

Table 9 shows that extraction sum of squared loading of the scale constructed for variables preferred by respondent's Table 8 shows that extraction sum of squared loading of the scale constructed for variables preferred by respondent's usage of information communication technology variables. That indicates all the twenty one variables are reduced into five predominant factors. It is found that twenty variables exhibit the total variance of 68.920 percentage and the Eigen values greater than 1. It is also ascertained that the five factors individually possess the variances 19.789 percentage, 15.374 percentages, 13.527 percentages, 11.098 percentages and 9.133 percentages respectively. This variance leads to the variable loading of each factor that in usage of information communication technology variables. This leads to factor segmentation through grouping of variables as shown in the rotated component matrix.

The factor analysis has been applied to understand the underlying latent dominant dimensions in twenty one variables relating to usage of information communication technology and to reduce into a limited number of manageable and meaningful independent factors. The Principle Component Analysis of extraction method and

Rotation method of Varimax with Kaiser Normalization have been used in the factor analysis and the results are presented in the table 10

Table 10

Factor loading and factor labeling of usage of ICT Variables

Factors	**Usage of ICT Variables**	**Factor Loading**
Factor -1 Technology Factor (19.789%)	Technology facilities used in the business	0.887
	Information facilities used to technology	0.735
	Product innovation used in the modern technology	0.702
	Improved infrastructure services manufacturing	0.699
	Market Innovation of marketing strategy though ICT	0.623
	Technology system is user friendly or easy to use.	0.553
Factor -2 Innovation Process Factor (14.285%)	Process innovation adopted in the business	0.875
	Organization Innovation process are simple	0.755
	Improve business performance of the entrepreneur	0.703
	Organizational use in the modern technology	0.688
Factor -3 Cost Reduction Factor (13.527%)	The use of ICT helps to reduce error rate	0.796
	The use of ICT minimizes inconvenience	0.766
	ICT minimizes cost of transaction.	0.745
Factor -4 Information Facilities Factor (11.098%)	Information technology provide up to data information	0.812
	Information technology speed of up the business transaction and create new competitors and service	0.785
	Lack of professionals in the field of information technology affects the adoption of IT by Small Medium business	0.689
Factor -5 Timesaving Factor (9.133%)	The use of information technology saves time	0.774
	The benefits derived from information technology in business enterprises outweigh the cost	0.712
	Improved motivation of the entrepreneur	0.625

Source: Primary and Computed data**,**

Thus, twenty one variables on Usage of ICT measured have been reduced to five Manageable meaningful and independent factors of which the most dominant one is, F1: Technology Factor (TF) followed by F2: Innovation Process Factor (IPF), F3: Cost

Reduction Factor (CRF), F4: Information Facilities Factor (IFF) and F5: Time Saving Factor (TSF) Factor in their order of dominance.

Findings

Socio-Economic Profile: Majority of the respondents (81%) are married. A Sizeable portion of the respondents (44%) are undergraduates. As regards earning monthly income, a maximum of the respondents (38%) have income between Rs50,000 to 1, 00,000. Majority of the respondents (56%) are in the Nuclear Family.

Business Entrepreneurnership: Majority of the respondents (57%) are in the Small Enterprise. Majority of the respondents (56%) are running Sole Proprietorship. Minimum of the respondents (18%) are doing educational services. Most of the respondents (82%) are from First Generation Entrepreneurs. Majority of the respondents (56%) are living in urban area and majority of the respondents having exposure (58%) are in urban area.

Barriers faced by the women entrepreneur: Measured has been reduced to six Manageable meaningful and independent factors of which the most dominant one is, F1: Finance Factor (FF) followed by F2: Labour Factor (LF),F3: Education Factor (EF), F4: Risk Factor (RF), F5: Emotional Factor (EF) and F6: Discrimination Factor in their order of dominance.

Usage of ICT by the women entrepreneur: Measured has been reduced to five Manageable meaningful and independent factors of which the most dominant one is, F1: Technology Factor (TF) followed by F2: Innovation Process Factor (IPF), F3: Cost Reduction Factor (CRF), F4: Information Facilities Factor (IFF) and F5: Time Saving Factor (TSF) Factor in their order of dominance.

Suggestions

1. This study found that the majority of the respondents are Women entrepreneur fall under 40 years of age group i.e., middle age entrepreneur. So Government should create awareness about barriers and usage of ICT and their advantages to the customers of other age group.
2. This study found that the majority of the respondents are in the Nuclear Family. So women entrepreneur to create more awareness to start business in joint family

3. This study clarifies that the maximum of the respondents running small Enterprise and to motivate women large scale business.
4. This study shows that are doing educational services and also doing other services
5. This to also ascertain that Most of the respondents are from First Generation Entrepreneurs and also educate them husband Generation and parent Generation.

Conclusion

The research brings out certain characteristics of the Women entrepreneurship in Tamil Nadu: Understanding the Barriers and use of ICT for Entrepreneurship Development in all over Tamilnadu. Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector. A desirable environment is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Apart from training programs, Newsletters, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Henceforth, promoting entrepreneurship among women is certainly as hort-cut to rapid economic growth and development. Let us try to eliminate all forms of gender discrimination and thus allow 'women' to be an entrepreneur at par with men.

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