

## References

### Books

- Baer, Werner, 2008. *The Brazilian Economy: Growth and Development* (Sixth Edition), Lynne Rienner Publishers, Boulder.
- Brainard, Lael & Martinez-Diaz, Leonardo (Eds), 2009. *Brazil as an economic superpower?: Understanding Brazil's changing role in the global economy*, Brookings Institution Press, Washington DC.
- Civita, Roberto (editor), 2010. *Almanaque Abril 2010*, Editora Abril, São Paulo.
- Hirsch, Alan, 2005. *Season of Hope: Economic Reform under Mandela and Mbeki*, University of KZN Press, Scottsville.
- Indian Institute of Banking and Finance, 2008. *Know your banking – V: Small and Medium Enterprises in India*, Taxmann Publications, New Delhi.
- Kapila, Uma, 2009. *Economic development and policy in India*, Academic Foundation, New Delhi.
- Khanna, Tarun, 2007. *Billions of entrepreneurs: How China and India are reshaping their futures and yours*, Penguin Viking, New Delhi.
- Miller, Frederic P, Vandome, Agnes F, McBrewster, John (Eds), 2009. *Economic history of Brazil*, Alphascript publishing, USA.
- Nath, Kamal, 2008. *India's Century: The Age of Entrepreneurship in the World's Biggest Democracy*, McGrawHill, New York.
- Panagariya, Arvind, 2008. *India: The Emerging Giant*, Oxford University Press, Oxford.
- Sebrae, 2010. *Tres Anos da Lei Geral da Micro e Pequena Empresa*, Sebrae Publication.

### Articles, presentations and reports

- Bhardwaj, Anil, 2009. "Indian Small Industries: Deep in Trouble", Fisme.
- Business Report, 2010. "With finances sorted out maybe Seda can do its job", October 1.
- Chandra, Aruna, 2007. "Approaches to Business Incubation: A Comparative Study of the United States, China and Brazil" (Working Paper), Network Financial Institute.
- Damane, Wawa, Seda 2006/2007 Annual Report Presentation, 10 October 2007
- Dare.co.in, 31 August 2008, <http://www.dare.co.in/people/featured-investor/os-vinod-cgtmse/Page-2.htm>
- Department of Trade and Industry, 2004. "Review of 10 Years of Small Business Support in South Africa: 1994-2004".
- Endeavor SA, 2010. "The Entrepreneurial Dialogues: State of Entrepreneurship in South Africa".
- Finscope Small Business Survey Report, 2006.
- Gem Report 2001, India
- Gem Report 2009, Brazil
- Gem Report, 2008, Brazil
- Gem Report 2009, South Africa
- Gem Report 2008, South Africa

Grupo Trabalho Permanente Arranjos Produtivos Locais (GTP-APL), APLs Prioritarios 2008-2010.

Grupo Trabalho Permanente Arranjos Produtivos Locais (GTP-APL), 2007, MDIC

HM Treasury, 2008. "Accelerating the SME Economic Engine - through transparent, simple and strategic procurement".

Indian Institute of Public Administration, 2009. "An Evaluation Study of Micro and Small Enterprises Cluster Development Programme", New Delhi.

InfoDev, 2010. "Global Practice in Incubation Policy Development and Implementation South Africa Case Study.

Innovation Production and Dissemination Program for Local Cluster Competitiveness in the State of Pernambuco, Document of the Inter-American Development Bank.

Inter American Development Bank, 2009. "Debt Report", August

Inter-American Development Bank, Undated. "Innovation Production and Dissemination Programme for Local Cluster Competitiveness in the State of Pernambuco".

Kumar, HP, NSIC presentation, Undated "Institutional Framework for Small Business Development" (<http://www.nsic.co.in/creditrating.asp>).

Locus, Oct/Nov/Dec 2009, No 58, Ano XV

Mensagem Presidencial Plano Plurianual 2008-2011

Milagrow Business and Knowledge Solutions, 2008 survey

Milagrow Business and Knowledge Solutions, Cluster Study, 2008

Morris, Mike, Robbins, Glen & Barnes, Justin, 2006. "The role of government in fostering clusters: the South African automotive sector", in *The development decade? Economic and social change in South Africa, 1994-2004*, edited by Vishnu Padayachee, HSRC Press.

MSME Ministry Annual report 2009/2010.

Nakabayashi, Jun, 2009. "Small Business Set-asides in Procurement Auctions: An Empirical Analysis," Tsukuba Economics Working Papers 2009-005, Economics, Graduate School of Humanities and Social Sciences, University of Tsukuba.

National Planning Commission, 11<sup>th</sup> Five-year plan, Industry report: pp. 139 - 236.

Netto, Adalberto Durau Bueno, 2005. "Competitiveness through Export Clusters: A Brazilian Experience", Unido.

Ortmans Jonathon, 2005. "Government and Education efforts to further entrepreneurship in Brazil", Planoplurianual 2004-2007

Planoplurianual 2008-2011

Press Information Bureau, Government of India, [www.pib.nic.in/release/release.asp?relid=57403&kwd](http://www.pib.nic.in/release/release.asp?relid=57403&kwd)

Press Information Bureau, Government of India, [www.pib.nic.in/release/release.asp?relid=57403&kwd](http://www.pib.nic.in/release/release.asp?relid=57403&kwd)

Quick results of 4th All India Census of Micro, Small and Medium Enterprise (MSMEs) (2006/07)

Rawat, Virendra Singh, 2010. "Govt purchase from MSMEs to touch Rs1,60,000 cr in FY11", Business Standard 3 April.

Ministry of Planning, Budgeting and Management, (Ministerio do Planejamento, Orçamento e Gestão) 2008. "Relatório de Avaliação do Plano Plurianual 2004-2007: MDIC Caderno 18".

Reserve Bank of India, 2005. "Draft Technical Paper by the Internal Working Group on Priority Sector Lending".

- Reserve Bank of India, 2009. Appendix Table IV.4 Advances to the Priority Sectors by Public Sector Banks, Trend and Progress of Banking in India, October 22 2009).  
<http://www.rbi.org.in/scripts/AnnualPublications.aspx?head=Trend and Progress of Banking in India>
- Reserve Bank, 2010. The Report of Working Group to Review the Credit Guarantee Scheme of the Credit Guarantee Fund Trust for MSEs released by RBI on March 6th, 2010  
([rbi.org.in/scripts/PublicationReportDetails.aspx?UrlPage=&ID=585](http://rbi.org.in/scripts/PublicationReportDetails.aspx?UrlPage=&ID=585)Sebrae, management report 2008)
- Rosenfeld, Stuart A, 2002. "Creating Smart Systems: A guide to cluster strategies in less favoured regions, European Union-Regional Innovation Strategies", Regional Technology Strategies Carrboro, North Carolina.
- Salmon, Jackie, 2008. "Accelerating the SME Economic Engine - through transparent, simple and strategic procurement", UK government.
- SBP, 2009. "Small Business Development in SA: Time to Reassess".
- SBP, 2009. "Accelerating small business growth in South Africa: A roundtable discussion".
- Seda Annual Report 2008/09
- Seda Annual Report 2009/10
- Seda, 2006. "Review of Trends on Entrepreneurship and Contribution of Small Enterprises to the Economy of South Africa, 2000-2006".
- Seda, 2010. Press release, 12 November
- Sebrae, 2009 management report.
- Sebrae, 2007. "Factors of birth and death of small and micro enterprises".
- Sebrae, Undated. "O Sebrae para Conselheiros".
- Shirgurkar, Srinivas G, Ace Designers Ltd, Undated. Presentation of Bangalore machine tools cluster
- Smorfitt, Rob, 2008. "A critical assessment of the impact of interventions to stimulate the establishment and growth rates of SMEs in the formal sector in KwaZulu-Natal 1994 – 2008" , Doctoral thesis, School of Management University of KwaZulu-Natal.
- Sölvell, Orjan, 2009. "Clusters: Balancing Evolutionary and Constructive Forces" , Ivory Tower Publishers, Karlavägen 70, Stockholm, [www.cluster-research.org](http://www.cluster-research.org).
- Timm, Stephen, 2005. "Few benefit from government finance agency", Bignews, October.
- Timm, Stephen, 2008. "Banks favour urban loans", Bignews, January.
- Timm, Stephen, 2008. "Small business funding stretched by defaulters", Bignews, May.
- Timm, Stephen, 2009. "Absa decreases its Khula guarantees", Bignews, July.
- Timm, Stephen, 2009. "Start-ups slow down job creation, says expert", Business Day, 22 September.
- Timm, Stephen, 2009. "Taking a leaf out of Brazil's model for small business, Business Day, 22 September.
- Timm, Stephen, 2009. "State has failed to assist small players", Business Day, 22 September.
- Timm, Stephen, 2009. "Consortia: A solution for SA?", Bignews: October.
- Timm, Stephen, 2009. "Noble purpose a key to success", Business Day, 24 November.
- Timm, Stephen, 2009. "Seda gets around budget constraints", Bignews, November.
- Timm, Stephen, 2009. "Efficiency can cut you costs", Bignews December.
- Timm, Stephen, 2010. "Lack of Statistics stymies score on recession impact", Business Day, 16 February.

Timm, Stephen, 2010. "Rogue consultant concerns", Bignews, February.

Timm, Stephen, 2010. "India's loan scheme for small businesses holds lessons for SA", Business Day, 20 April.

Timm, Stephen, 2010. "State subsidises credit rating cost to bolster trade", Business Day, 20 April.

Timm, Stephen, 2010. "Report shows start-ups need support", Bignews, June.

Timm, Stephen, 2010. "Seda figures tell their own story", Bignews, October.

Undio, 2001. "The Development of Clusters and Networks of SMEs".

World Bank, 2007. "South Africa: Enhancing the Effectiveness of Government in Promoting Micro, Small and Medium Enterprise".

## Laws

Lei Complementar nº 123, de 14 de dezembro de 2006)

Micro, Small and Medium Enterprises (MSME) Development Act 2006

White Paper on National Strategy for the Development and Promotion of Small Business in South Africa 1995

National Small Business Act 1996

National Small Business Amendment Act 2004

## Interviews: Brazil

Barboza, Luiz Carlos, former technical director, Sebrae

Bezerra, Luiz Carlos, owner Michelle Lingerie

Bogus, Milton the director of the micro, small and medium department (Dempi) at Federação das Indústrias do Estado de São Paulo (Fiesp)

Bruno, Jordano, owner Agilware

Castro, Priscila, business incubation manager at the Instituto Genesis, PUC Rio

Cavalcanti, João an economic analyst for Sebrae Pernambuco

Couri, Joseph the president of employer's association Simpi

D'Avila Garcez, Cristiane, advisor who oversees clusters at BNDES

Da Silva, Jose Tarcisio, President, Confederação Nacional das Microempresas e Empresas de Pequeno Porte (Comicro)

De Alencar, Fernanda Mina Gaetano, co-ordinator general of Fórum Permanente das Microempresas e Empresas de Pequeno Porte, Ministry of Industry, Commerce and Development's (MDIC)

De Barros Carvalho Filho, Edson director president of Recife's Núcleo de Empreendimentos em Ciência, Tecnologia e Artes

Dias, Ana, Analyst, Sebrae Pernambuco

Dornelas, José, Empreende

Fal, Malik, Managing Director Endeavor South Africa

Figueiredo, Ludmilla, Endeavor Brasil

Francis, John, Head of Seda's learning academy

Gandini, Margarete Maria the co-ordinator-general of clusters, MDIC

Goulart Miranda, José Marcelo, Africa section in Sebrae's International Affairs unit  
Hoffman, Paul, acting head of Seda's George branch  
Kadri, Nabil Moura, a chief of cabinet in the Secretaria de Assuntos Estrategicos (SAE)  
Kekana, Malose, Chairman Khula Finance Limited  
Lins, Mário Cesar Freitas, Project manager of the textile project in the Agreste region, Sebrae  
Maciel, Alexandre, owner, Vocal Lab  
Maia, Fredi, a member of Sinvest's board who served as President of the Union  
Mohoto, Mojalefa, chief director of the Enterprise Development Unit, at the Department of Trade and Industry (South Africa)  
Nunes, Marcio, owner of Bitix  
Plonski, Ari, President, Anprotec  
Regina Jr, Guiseppe, Administrative and finance manager, Porto Digital  
Resende, Fabio Castejon, Analyst, MDIC  
Rodrigues, Ricardo Albano Dias, Manager, Department of Internet Operations, BNDES  
Sakuda, Luiz, Professor of entrepreneurship and innovation at FEI University, Sao Paulo  
Teles, Rodrigo, Managing Director Endeavor Brasil  
Zikode, Siphon, Acting deputy director-general of enterprise development, Department of Trade and Industry (South Africa).

### Interviews: India

Bhardwaj, Anil, Federation of Indian Micro and Small and Medium Enterprises (Fisme) Secretary  
Bhasin, Dolly, business consultant (email)  
Cherian, Binoj, owner STJ Electronics (email)  
Dev, Bhartendu, owner Uptodate Plastics & Packagings Pvt. Ltd (email)  
Dixit, Gaurang, NSIC's general manager of finance  
Goel, Chander, owner Goel Engineers  
Gulati, Mukesh, Executive Director, Foundation for MSME Clusters, New Delhi (email)  
Karwal, Rajeev, Founder and Managing Director, Milagrow Business & Knowledge Solutions  
Kelkar, Mohini, owner Precision Engineers (email)  
Kekana, Malose, Chairman, Khula Enterprise Finance  
Khosla, Bikky, Deputy Secretary of the Associated Chambers of Commerce and Industry India (Assocham)  
Kumar, Dr HP, Chairman and Managing Director, the National Small-scale Industries Corporation (NSIC),  
Maira, Arun, member of the National Planning Commission  
Molepo Setlakalane, ex-Managing Director, Khula Enterprise Finance  
Mosheshe Zimbili, Marketing manager, Khula Enterprise Finance  
Pal, Asheesh, managing director of Styrka Consultants (via LinkedIn.com)  
Ray, Vippul who runs Elmex Control

Sahoo, Sanatan, from the government's MSME Development Institute in Mumbai

Saxena, Nidhi president and chief executive of Mumbai-based business Karmic Lifesciences (via email)

Shah, Jajat, Founder and mentor of NGO Cluster Pulse (skype)

Singh, Harinder Jeet, CII

Verma, Ravinder, managing director of Ganga Acrowools

Vinod, OS, Chief executive, CGTMSE

Whorra, Manish, CII director

Yadavendra, Suresh the director of the MSME Insitute (Delhi)

### Interviews: South Africa

Comrie, Douglas, Managing Director at B&M Analysts

Davies, Rob, Minister of Trade and Industry,

Fal, Malik, managing director, Endeavor SA

Francis, John, manager Seda Learning Academy

Gama, Leo, spokesperson, Limdev

Hoffman, Paul, acting manager, Seda George

Kekana, Malose, chairman, Khula Finance Limited

Lupuwana, Hlonela, chief executive, Seda

Mapane, Melita, owner Polokwane Chemical Supplies

Martin, Nazeem, Managing director, Business Partners

Mazzullo, Maggie, manager of loss control, Khula Finance Limited

Mohoto, Mojalefa, chief director of the enterprise development unit, Department of Trade and Industry

Molepo, Setlakalane, former chief executive, Khula Finance Limited

Mosheshe, Zimbili, marketing manager, Khula Finance Limited

Pillay, Trusha, who owns Maritzburg Engineering

Ravjee, Jayesh, executive manager, Seda technology programme

Robbins, Glen, University of KwaZulu-Natal's School of Development Studies,

Schussler, Mike, economist, Economists.co.za

Tshifularo, Justice, director, Workplace Challenge Programme, Productivity SA

Zikode, Siphon, acting deputy director-general of enterprise development, Department of Trade and Industry

### Webpages: Brazil

[http://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_income\\_equality](http://en.wikipedia.org/wiki/List_of_countries_by_income_equality)

[http://www.info.sebrae.com.br/br/rumo\\_lei\\_geral/index.htm](http://www.info.sebrae.com.br/br/rumo_lei_geral/index.htm)

<http://www.agenciasebrae.com.br/noticia.kmf?canal=40&cod=10239282>

<http://www.agenciasebrae.com.br/noticia.kmf?canal=214&cod=10601936>

<http://www.agenciasebrae.com.br/noticia.kmf?canal=207&cod=10596251>

<http://www.agenciasebrae.com.br/noticia.kmf?canal=208&cod=10279412>  
<http://www.agenciasebrae.com.br/noticia.kmf?canal=32&cod=10545930>  
<http://www.desenvolvimento.gov.br/sitio/interna/interna.php?area=4&menu=1982>  
<http://www.sebrae.com.br/customizado/lei-geral/lei-geral/compras-governamentais/o-que-significa-para-a-mpe/significado-das-compras-governamentais>  
<http://www.agenciasebrae.com.br/noticia.kmf?canal=208&cod=10088505>  
<http://www.agenciasebrae.com.br/noticia.kmf?canal=32&cod=10545930>  
[http://www.info.sebrae.com.br/br/rumo\\_lei\\_geral/index.htm](http://www.info.sebrae.com.br/br/rumo_lei_geral/index.htm)  
<http://www.desenvolvimento.gov.br/sitio/interna/interna.php?area=4&menu=2071>  
<http://www.desenvolvimento.gov.br/sitio/interna/interna.php?area=4&menu=2070>  
<http://www.mct.gov.br/index.php/content/view/314005.html>  
<http://www.portalinovacao.mct.gov.br/pi/prime/indicadores/>  
<http://www.sebrae.com.br/customizado/sebrae/institucional/quem-somos/historico>  
<http://www.universia.com.br/carreira/materia.jsp?materia=6475>

### Webpages: India

<http://www.businessstandard.com/india/storypage.php?autono=390620>  
<http://www.dare.co.in/people/featured-investor/os-vinod-cgtmse/Page-2.htm>  
<http://www.dcmsme.gov.in/schemes/Purchase&PricePreferencePolicy.htm>  
<http://www.lubindia.org/ssi/what-is-ssi.php>  
(<http://in.news.yahoo.com/20/20100303/372/tbs-govt-constitutes-expert-group-for-ms.html>)  
<http://pib.nic.in/release/release.asp?relid=57553>  
<http://www.laghu-udyog.com/publications/reserveditems/respol.htm>  
[http://msme.gov.in/msme\\_schemes.htm](http://msme.gov.in/msme_schemes.htm)  
<http://www.nsic.co.in/creditrating.asp>  
<http://smetimes.tradeindia.com/smetimes/news/top-stories/2010/Mar/03/20-pc-quota-for-mses-in-public-procurement-soon14556.html>  
<http://www.articlesbase.com/business-articles/priority-sector-lending-by-commercial-banks-1106151.html#ixzz11OpSvWaL>  
<http://www.pib.nic.in/release/release.asp?relid=57403&kwd>  
<http://smetimes.tradeindia.com/smetimes/news/top-stories/2010/May/15/nsic-aims-to-provide-credit-rating-to-over-9000-msmes17361.html>  
<http://smetimes.tradeindia.com/smetimes/news/top-stories/2010/Apr/24/credit-rating-not-necessary-for-mses-to-get-loan61336.html>  
<http://smetimes.tradeindia.com/smetimes/face-to-face/2010/Apr/13/smes-need-to-avail-benefits-of-credit-rating-rajesh-dubey555555.html>  
<http://www.smecreditbureau.com.my/about.jsp>  
<http://www.venturecenter.co.in/funding/funding.php>

## Websites

### *Brazil: general*

Ipea: [www.ipea.gov.br](http://www.ipea.gov.br)

MPE Data: [www.mpedata.com.br](http://www.mpedata.com.br)

### *Brazil: SME news:*

Exame.com: <http://exame.abril.com.br/pme/>

Sebrae news agency: [www.agenciasebrae.com.br](http://www.agenciasebrae.com.br)

Pequenas empresas e grandes e negocias: <http://revistapegn.globo.com/>

Valor: [www.valoronline.com.br](http://www.valoronline.com.br)

### *Brazil: government*

Ministry of Development, Industry and Commerce (MDIC): [www.desenvolvimento.gov.br](http://www.desenvolvimento.gov.br)

Government information for entrepreneurs: <http://www.brasil.gov.br/para/empreendedor/incentivo-a-educacao>

Regional Permanent Forum on Small and Micro Businesses for Parana: [www.forumpme.pr.gov.br](http://www.forumpme.pr.gov.br)

### *Brazil: Finance*

Banco Central do Brasil: [www.bcb.gov.br](http://www.bcb.gov.br)

BNDES: [www.bndes.gov.br](http://www.bndes.gov.br)

Central de Atendimento Empresarial: [www.facil.dnrc.gov.br](http://www.facil.dnrc.gov.br)

Finep: [www.finep.org.br](http://www.finep.org.br)

### *Brazil: business support*

Empreendedor programme:

<http://www2.desenvolvimento.gov.br/sitio/sdp/proAcao/proBraEmpreendedor/proBraEmpreendedor.php>

Empreende: [www.empreende.com.br](http://www.empreende.com.br)

Empreender: [www.empreender.org.br](http://www.empreender.org.br)

Endeavor Brasil: [www.endeavor.org.br](http://www.endeavor.org.br)

Endeavor Brasil magazine: <http://www.cafeeditora.com.br/revistaendeavor/ed02/>

Global Entrepreneurship Week: [www.semanaglobal.com.br](http://www.semanaglobal.com.br)

Jose Dornelas: <http://www.josedornelas.com.br/>

Redeagents: [www.redeagents.com.br](http://www.redeagents.com.br)

Sebrae: [www.sebrae.com.br](http://www.sebrae.com.br)

Sebrae Sao Paulo: [www.sebraesp.com.br](http://www.sebraesp.com.br)



*Brazil: Associations:*

Abrampe: [www.abrampe.org.br](http://www.abrampe.org.br)  
Ajorme: <http://ajorpeme.com.br>  
Ampe: [www.ampebrusque.com.br](http://www.ampebrusque.com.br)  
Anpei: [www.anpei.org.br](http://www.anpei.org.br)  
CNI: [www.cni.org.br](http://www.cni.org.br)  
Comicro: [www.comicro.org.br](http://www.comicro.org.br)  
FIESP: [www.fiesp.com.br](http://www.fiesp.com.br)  
FIESP (magazine): <http://www.hkl.com.br/fiesp/>  
Monampe: [www.monampe.com.br](http://www.monampe.com.br)  
Simpres: [www.simpres.com.br](http://www.simpres.com.br)

*Brazil: incubators*

Anprotec: [www.anprotec.org.br](http://www.anprotec.org.br)  
Cietec: [www.cietec.org.br](http://www.cietec.org.br)  
Conselho Nacional de Desenvolvimento Científico e Tecnológica (CNPq): [www.cnpq.br](http://www.cnpq.br)  
Edson Barros Carvalho: [www.edsondebarroscarvalho.com.br](http://www.edsondebarroscarvalho.com.br)  
Fiesp: [www.fiesp.com.br](http://www.fiesp.com.br)  
Fundo Criatec: [www.fundocriatec.com.br](http://www.fundocriatec.com.br)  
Incubanet: [www.incubanet.org.br](http://www.incubanet.org.br)  
InfoDev: [www.infodev.org](http://www.infodev.org)  
InfoDev Incubator support centre: [www.idisc.net](http://www.idisc.net)  
Innovation centres: <http://www.mct.gov.br/index.php/content/view/318837.html>  
Prime Pernambuco: <http://prime.incubanet.org.br>  
Portal Inovacao: [www.portalinovacao.mct.gov.br/pi/](http://www.portalinovacao.mct.gov.br/pi/)  
Programa preincubacao Unifei: [www.preincubacao.unifei.edu.br](http://www.preincubacao.unifei.edu.br)  
Venture capital: [www.venturecapital.gov.br](http://www.venturecapital.gov.br)

*Brazil: clusters*

APL Grande ABC: [www.aplgrandeabc.com.br](http://www.aplgrandeabc.com.br)  
APL Moverlaria Paulista: [www.movelariapaulista.org.br](http://www.movelariapaulista.org.br)  
Ipea APLs: [http://www.ipea.gov.br/005/00502001.jsp?ttCD\\_CHAVE=286](http://www.ipea.gov.br/005/00502001.jsp?ttCD_CHAVE=286)  
MDIC's page on cluster conferences: <http://www.desenvolvimento.gov.br/conferencia-apl/modulos/edicao4/programacao.php>  
MDIC's cluster page: <http://www.mdic.gov.br/sitio/interna/interna.php?area=2&menu=937>  
Porto Digital: [www.portodigital.com.br](http://www.portodigital.com.br)  
Rede APL mineral: [www.redeaplmineral.org.br](http://www.redeaplmineral.org.br)

Redesist: [www.redesist.ie.ufrj.br](http://www.redesist.ie.ufrj.br)

TCI Network: [www.tci-network.org](http://www.tci-network.org)

*India: General*

[www.msmedinewdelhi.gov.in](http://www.msmedinewdelhi.gov.in)

Union Budget: <http://indiabudget.nic.in>

*India: Government*

Ministry of Science and Technology: <http://www.dsir.gov.in/>

MSME Ministry: <http://msme.gov.in>

MSME Ministry Office of the Development Commissioner: <http://dcmsme.gov.in>

MSME Development Institute Agra: [www.msmediagra.gov.in](http://www.msmediagra.gov.in)

MSME Development Institute Delhi: [www.msmedinewdelhi.gov.in](http://www.msmedinewdelhi.gov.in)

MSME Development Institute Mumbai: [www.msmedimumbai.gov.in](http://www.msmedimumbai.gov.in)

MSME Testing centres Delhi: <http://www.rtcnr.gov.in/index.htm>

NSIC: [www.nsic.co.in](http://www.nsic.co.in)

*India: Clusters*

CII cluster programme: [www.ciiclusters.org](http://www.ciiclusters.org)

Cluster Kraft: [www.clusters.org](http://www.clusters.org)

Cluster Pulse: [www.clusterpulse.org](http://www.clusterpulse.org)

Foundation for MSME Clusters: [www.msme.foundation.org](http://www.msme.foundation.org)

National Resource Center for Cluster Development: [www.nisiet-cluster.org](http://www.nisiet-cluster.org)

*India: Finance*

CGTMSE: [www.cgtmse.in](http://www.cgtmse.in)

Reserve Bank of India: [www.rbi.org.in](http://www.rbi.org.in)

Sidbi: [www.sidbi.com](http://www.sidbi.com)

Venture centre: [www.venturecenter.co.in](http://www.venturecenter.co.in)

*India: SME publications*

Economic Times: <http://economictimes.indiatimes.com>

Financial express: [www.financialexpress.com](http://www.financialexpress.com)

SME Times: <http://smetimes.tradeindia.com>

*India: Associations*

Assocham: [www.assochem.org](http://www.assochem.org)

CII: [www.ciionline.org](http://www.ciionline.org)

Ficci: [www.ficci.com](http://www.ficci.com)

Fisme: [www.fisme.org.in](http://www.fisme.org.in)

Laghu Udyog Bharti: [www.lubindia.org](http://www.lubindia.org)