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## Study on Obstacles in Implementing ICT Tools for SMEs with Reference to Rural Sector

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Abstract: This study investigated into three important barriers—environmental, organisational, and technological—that impact how developed ICT is adapted to or integrated. It also looked at how SMEs in less developed nations might explore the many ICT development stages by shifting from one to the next. Technology has evolved into a competitive tool in modern business practises, making ICT integration in SMEs crucial. Based on a survey of 322 SMEs in Nigeria, this report was verified using the SmartPLS3 programme. The quantitative analysis focused on the three hypothesised obstacles to gauge the extent to which internal and external factors may limit SMEs' ability to compete in terms of corporate growth and company expansion. Despite the literature's prior emphasis on the effects of ICT on the SMEs' growth and expansion, the analysis helped clarify some of the important obstacles faced by rural SMEs in an emerging country like Nigeria. The creation of a unique model to aid SMEs in understanding the importance of developed ICT and suggesting a strategy for SMEs to go through the stages of developed ICT is one of the study's significant contributions.

Keywords: ICT; SMEs; less developed nations (LDNs); developing nations

