



# Financial Skills Enabled Entrepreneurial Orientation across Entrepreneurs in Haryana Export Clusters

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**Abstract:** Financial skills and accounting skills across new emerging start-ups and small to medium entrepreneurs is a matter of critical research. The organizational survival and resilience relies on owner's skills to cope up, to allocate and to mobilise and leverage the scarce financial resources. The study hence operationalized the topic with 'perceived record keeping', 'perceived financial data preparation', 'budgeting', 'engaging with financial institutions', 'revenue generation', 'engaging with regulators' and 'financial skills for entrepreneurial orientation'. A total of 350 registered MSME enterprises with state government were considered for research. The study received 205 valid and complete responses only. The CFA model validation signified good model fit indices with the values  $\chi^2 / df = 2.8$ , CFI = .905, GFI = .944, AGFI=.904, NFI = .956 and RMSEA= .03. The research vindicated support for hypothesis and shared the need for vibrant measures for enhancement of financial skills of entrepreneurs.

**Keywords:** Financial Skills, Entrepreneurial Orientation, Startups, SEM, Export clusters, Haryana, Atam Nirbhar Bharat

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