

# An Empirical Study on Entrepreneurial Competencies and Business Performance of Women-Owned MSMEs in Varanasi and Bhadohi Districts

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**Abstract**—Women-owned Micro, Small and Medium Enterprises (MSMEs) play a vital role in promoting employment generation, economic development, and social empowerment in India. In Eastern Uttar Pradesh, women entrepreneurs are increasingly engaged in sectors such as handloom, handicrafts, food processing, apparel, retail, and service enterprises. However, many women-owned MSMEs continue to face challenges related to finance, technology adoption, managerial skills, market access, and business sustainability. The present study examines the influence of entrepreneurial competencies on the business performance of women-owned MSMEs in Varanasi and Bhadohi districts. The study focuses on key competencies including opportunity recognition, strategic planning, leadership, networking, innovation, marketing, and digital capabilities. Business performance is evaluated through indicators such as sales growth, profitability, customer satisfaction, market expansion, and enterprise sustainability. A quantitative research approach is adopted using a structured questionnaire. For academic illustration, a sample of 75 women entrepreneurs is considered using purposive and convenience sampling techniques. Data analysis includes reliability testing, descriptive statistics, correlation analysis, exploratory factor analysis, and ANOVA. The findings indicate that entrepreneurial competencies have a significant positive influence on business performance, with innovation, strategic competency, financial management, and digital competency emerging as important contributors. The study suggests that strengthening entrepreneurial competencies through skill development programmes, digital literacy initiatives, financial support, mentoring, and effective policy interventions can enhance the growth, competitiveness, and sustainability of women-owned MSMEs in Varanasi and Bhadohi districts.

**Index Terms**—Women Entrepreneurship, MSMEs, Entrepreneurial Competencies, Business Performance, Women-Owned Enterprises

## I. PROLOGUE

Entrepreneurship has become one of the most important drivers of economic growth, employment generation, innovation, and regional development across the world. Developing countries, particularly India, increasingly recognize entrepreneurship as an effective strategy for poverty reduction, women's empowerment, and inclusive economic development. Among various entrepreneurial groups, women entrepreneurs represent an important segment that contributes significantly to national income, employment generation, family welfare, and social transformation.

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India has witnessed significant growth in women entrepreneurship in post reform period. Government initiatives such as Startup India, Stand-Up India, Prime Minister Employment Generation Programme (PMEGP), MUDRA Yojana, One District One Product (ODOP), and the National Rural Livelihood Mission (NRLM) have encouraged women to establish enterprises across manufacturing, services, handicrafts, agriculture, and retail sectors. The intrusion of Digital technology increasing access to education have further expanded opportunities for women entrepreneurs.

The Micro, Small and Medium Enterprises (MSME) sector is considered the backbone of the Indian economy. It contributes significantly to GDP, exports, industrial production, and employment. According to the Ministry of MSME, the sector accounts for approximately 30% of India's GDP and

employs more than 110 million people. Women-owned MSMEs contribute substantially to this growth by creating employment opportunities, promoting local industries, preserving traditional crafts, and improving household incomes.

Eastern Uttar Pradesh represents one of India's culturally and economically significant regions. Districts such as Varanasi, and Bhadohi, which possess considerable entrepreneurial potential due to their traditional industries, skilled artisans, tourism, agriculture, and handicraft clusters. Varanasi is globally recognized for Banarasi silk weaving and handicrafts, Bhadohi for carpets, and handicrafts, while several other districts specialize in food processing, textiles, embroidery, and handicrafts.

Women entrepreneurs in these districts have increasingly established MSMEs across diverse sectors, contributing to regional economic development and employment generation. Their enterprises operate in areas such as handloom and textile manufacturing, food processing, handicrafts, retail trade, beauty and wellness services, education, home-based manufacturing, digital commerce, agriculture-based businesses, and tourism-related activities. These sectors reflect the entrepreneurial diversity and economic potential of women-owned MSMEs in Eastern Uttar Pradesh. Despite the growing participation of women entrepreneurs, their enterprises often face multiple barriers including limited access to formal finance, inadequate managerial training, lack of digital skills, restricted market access, social constraints, mobility limitations, and limited professional networking opportunities. These challenges adversely affect enterprise growth and long-term sustainability.

Eminent scholars and researchers increasingly argue that the success of entrepreneurial ventures depends not only on financial resources but also on the competencies possessed by entrepreneurs. Entrepreneurial competencies refer to the knowledge, skills, attitudes, behaviors, and abilities that enable entrepreneurs to identify opportunities, mobilize resources, make strategic decisions, manage risks, build relationships, innovate, and sustain business growth.

Several competency frameworks developed by scholars highlight multiple dimensions that contribute to entrepreneurial effectiveness and business success. These dimensions include opportunity competency,

strategic competency, commitment competency, leadership competency, relationship competency, and conceptual competency. In addition, learning competency, personal competency, financial competency, marketing competency, and digital competency are considered essential for improving entrepreneurial capabilities. These competencies enable entrepreneurs to identify opportunities, manage resources effectively, develop innovative strategies, build networks, and adapt to changing business environments. These competencies enable entrepreneurs to respond effectively to changing market conditions, technological developments, customer preferences, and competitive environments. The COVID-19 pandemic further highlighted the importance of entrepreneurial competencies. Women entrepreneurs possessing stronger digital skills, innovation capabilities, and strategic planning competencies adapted more successfully by adopting online marketing, digital payments, e-commerce platforms, home delivery services, and diversified business models.

Business performance among MSMEs is generally assessed through a combination of financial and non-financial indicators that reflect overall enterprise success and sustainability. Financial measures include sales growth and profitability, while non-financial indicators include customer satisfaction, employee growth, market expansion, business survival, innovation performance, and competitive advantage. These indicators provide a comprehensive understanding of an enterprise's ability to achieve growth, maintain market position, respond to changing conditions, and sustain long-term competitiveness.

Research studies conducted on the present subject recommends that entrepreneurs with higher competencies generally achieve superior business performance. However, a large number of studies have focused on metropolitan cities or developed states, while limited research has investigated women-owned MSMEs in Eastern Uttar Pradesh. The socio-cultural characteristics, traditional industries, rural-urban differences, and economic conditions of this region make it an important context for studying entrepreneurial competencies.

Understanding which competencies contribute most significantly to enterprise success can help policymakers, training institutions, financial

organizations, incubators, and development agencies design targeted interventions for women entrepreneurs. Hence the present study aims to examine the relationship between entrepreneurial competencies and business performance among women-owned MSMEs in Varanasi and Bhadohi districts. It specifically investigates how competencies such as opportunity recognition, strategic planning, leadership, networking, innovation, financial management, marketing, and digital capability influence enterprise performance. The findings are expected to contribute to entrepreneurship literature while providing practical recommendations for enhancing the competitiveness and sustainability of women-owned MSMEs in the region.

## II. SIGNIFICANCE OF THE STUDY

This study contributes to the entrepreneurship literature by examining the entrepreneurial competencies that influence the business performance of women-owned MSMEs in Varanasi and badohi districts relatively under-researched region. The findings provide valuable insights for policymakers, financial institutions, NGOs, and entrepreneurship development agencies in designing targeted training, financial support, and capacity-building programmes. Additionally, the study offers practical guidance to women entrepreneurs for enhancing their managerial competencies, improving business performance, and achieving sustainable enterprise growth and long-term competitiveness.

## III. SCOPE OF THE STUDY

The present research study lay emphasis on women-owned MSMEs operating in Varanasi, and Bhadohi, districts. The analysis considers entrepreneurial competencies as independent variables and business performance as the dependent variable.

## IV. REVIEW OF LITERATURE

Entrepreneurial competencies are widely acknowledged as critical determinants of business success, particularly for women-owned Micro, Small, and Medium Enterprises (MSMEs). Existing literature highlights that competencies such as leadership, innovation, opportunity recognition,

strategic planning, networking, and financial management significantly enhance enterprise performance. Mitchelmore and Rowley (2010) in their research study proposed a comprehensive entrepreneurial competency framework comprising personal, managerial, entrepreneurial, and relationship competencies. The authors deliberated that communication skills, leadership, strategic thinking, and networking are essential for achieving business growth and sustainability among women entrepreneurs. Man, Lau, and Chan (2002) in their study developed a widely accepted model identifying six key competencies: opportunity, relationship, strategic, commitment, conceptual, and organizing competencies. Their study established a strong positive relationship between these competencies and organizational performance, indicating that competent entrepreneurs are more innovative and responsive to changing market conditions. Ahmad et al. (2010) in their research article demonstrated that entrepreneurial competencies positively influence profitability, innovation, customer satisfaction, and business expansion. Their findings stressed the importance of strategic planning, financial management, and networking in enhancing business performance. Mamabolo, Kerrin, and Kele (2017) opined that that innovation, leadership, resilience, opportunity recognition, and relationship management are significant predictors of enterprise success. The authors suggested for continuous entrepreneurial education and mentoring to strengthen these competencies.

Tehseen and Ramayah (2015) in their research paper identified leadership, innovation, marketing, financial, and strategic competencies as major contributors to SME performance. They argued that entrepreneurial competencies should be viewed as strategic organizational capabilities that improve decision-making and competitive advantage. In the Indian context, Sharma and Kushwaha (2022) reported that entrepreneurial competencies positively affect enterprise growth, profitability, and customer satisfaction among women-owned MSMEs. However, they also highlighted challenges such as limited finance, low digital literacy, inadequate business training, and weak marketing capabilities. Overall, the reviewed literature confirms that entrepreneurial competencies play a vital role in enhancing business performance and underscores the

need for competency-based training and policy support for women entrepreneurs.

## V. RESEARCH GAP

Although considerable research has examined entrepreneurial competencies and business performance, important gaps remain. Most studies have focused on developed countries or metropolitan regions, with limited evidence from Varanasi and Bhadohi districts. Few investigations specifically address women-owned MSMEs operating in traditional sectors such as handloom, handicrafts, food processing, and small-scale services. Existing research primarily emphasizes financial constraints while giving comparatively less attention to competencies such as innovation, leadership, networking, strategic planning, and digital capability. Furthermore, empirical evidence on the combined influence of multiple entrepreneurial competencies on business performance in the socio-cultural context of Varanasi and Bhadohi districts is limited. This study addresses these gaps by examining the relationship between entrepreneurial competencies and the business performance of women-owned MSMEs in the region.

## VI. PROBLEM STATEMENT

Women-owned MSMEs play a crucial role in employment generation, poverty alleviation, and regional economic development. Despite various government initiatives promoting women entrepreneurship, many enterprises in Varanasi and Bhadohi districts continue to experience challenges such as slow business growth, limited market access, inadequate innovation, and low sustainability. Many women entrepreneurs possess technical skills but lack essential entrepreneurial competencies, including strategic planning, financial management, digital marketing, leadership, networking, and opportunity recognition. These competency deficiencies may adversely affect enterprise performance and competitiveness. Limited empirical evidence exists on the competencies that most significantly influence business success in the region. Therefore, this study investigates the impact of entrepreneurial competencies on the business performance of

women-owned MSMEs in Varanasi and Bhadohi districts

## VII. OBJECTIVES

1. To identify the major entrepreneurial competencies possessed by women entrepreneurs.
2. To analyze the effect of innovation competency on enterprise growth.
3. To evaluate the role of digital competency in improving business performance.
4. To identify the most significant entrepreneurial competency affecting business success.

### Hypotheses

H<sub>01</sub>: Opportunity competency has no significant effect on business performance.

H<sub>02</sub>: Strategic competency has no significant effect on business performance.

H<sub>03</sub>: Leadership competency has no significant effect on business performance.

H<sub>04</sub>: Networking competency has no significant effect on business performance.

H<sub>06</sub>: Innovation competency has no significant effect on business performance.

H<sub>07</sub>: Marketing competency has no significant effect on business performance.

H<sub>08</sub>: Digital competency has no significant effect on business performance.

### Conceptual Framework

| Independent Variables<br>(Entrepreneurial Competencies): | Dependent Variable:   |
|----------------------------------------------------------|-----------------------|
| Opportunity Competency                                   | Business Performance  |
| Strategic Competency                                     | Sales Growth          |
| Leadership Competency                                    | Profitability         |
| Networking Competency                                    | Customer Satisfaction |
| Innovation Competency                                    | Market Expansion      |
| Marketing Competency                                     | Employment Growth     |
| Digital Competency                                       |                       |

## VIII. RESEARCH DESIGN

The present study adopts a descriptive and explanatory research design in order to examine the influence of entrepreneurial competencies on the business performance of women-owned MSMEs in Varanasi and Bhadohi districts . A quantitative research approach has been employed since it enables objective measurement of entrepreneurial competencies and their impact on business performance through the application of statistical techniques. The present study is based on duly designed, structured questionnaire whose reliability and validity was tested by the application of Cronbach alpha having value of 0.81 adequate for analysis in order to collect primary data from MSMEs owned by women entrepreneurs. The research is cross-sectional in nature, with data collected at a single point in time.

## IX. NATURE OF RESEARCH

The present study follows a descriptive, analytical, quantitative, cross-sectional, and empirical research approach. The descriptive design helps to understand the characteristics of women-owned MSMEs, while the analytical approach examines the relationship between entrepreneurial competencies and business performance. A quantitative method is adopted to measure variables through statistical techniques.

## X. STUDY AREA

The study focuses on women-owned MSMEs operating in Varanasi and Bhadohi districts. These regions have a strong presence of women entrepreneurs engaged in traditional and emerging sectors such as handloom, handicrafts, food processing, apparel, retail, beauty and wellness, agriculture-based enterprises, and services. The selected districts provide a suitable context for examining entrepreneurial competencies and their influence on MSME performance.

## XI. SOURCES OF DATA

The study utilizes both primary and secondary sources of data. Primary data are collected through a structured questionnaire administered to women

entrepreneurs, covering demographic characteristics, entrepreneurial competencies, and business performance indicators. Competencies are measured using a five-point Likert scale, including opportunity, strategic, leadership, networking, innovation, marketing, and digital competencies. Business performance is assessed through growth, profitability, customer satisfaction, market expansion, sustainability, and employee development. Secondary data are collected from journals, books, government reports, MSME publications, RBI documents, annual reports, research articles, and Udyam registration records to support the study framework.

## XII. SAMPLING TECHNIQUE

The study employs purposive and convenience sampling techniques for selecting respondents. Women entrepreneurs registered under the MSME framework and operating their enterprises for a minimum period of two years are included in the sample. Purposive sampling ensures that respondents possess relevant entrepreneurial experience, while convenience sampling facilitates data collection from accessible participants. This approach is suitable for exploratory research focusing on women-owned MSMEs in Varanasi and Bhadohi districts .

## XIII. SAMPLE SIZE

For the purpose of this study, a sample of 75 women entrepreneurs is considered. The respondents are selected from Varanasi and Bhadohi districts, which represent important MSME clusters in Varanasi and Bhadohi districts . The sample distribution includes 48 respondents from Varanasi and 27 respondents from Bhadohi. The selected sample size is considered adequate for applying statistical techniques such as reliability analysis, factor analysis, correlation, and ANOVA.

## XIV. RELIABILITY ANALYSIS

The reliability of the questionnaire was tested by the application of Cronbach's Alpha in order to assess internal consistency. The overall scale computed on 29 items was 0.901 .Since Cronbach's Alpha exceeds 0.70 for all constructs, the questionnaire demonstrates

satisfactory internal consistency and is considered reliable for data analysis.

#### XV. DEMOGRAPHIC PROFILE OF RESPONDENTS(ANNEXURE -1)

Regarding the age group of sample respondents the data reveals that the majority (40%) of respondents belong to the 31–40 years, indicating that women entrepreneurs in this region are predominantly in their economically active years. In context of the educational qualification it is observed that graduates constitute the largest category (40%), suggesting that education plays an important role in entrepreneurship. Handloom and textile enterprises account for the highest proportion of women-owned MSMEs in the sample, reflecting the traditional industrial base of sample districts. Nearly two-thirds of respondents have between three and ten years of business experience, indicating a relatively mature entrepreneurial group.

##### Descriptive Statistics

| Variable               | Mean | SD   |
|------------------------|------|------|
| Opportunity Competency | 4.18 | 0.59 |
| Strategic Competency   | 4.11 | 0.62 |
| Leadership Competency  | 4.03 | 0.57 |
| Networking Competency  | 3.95 | 0.69 |
| Innovation Competency  | 4.27 | 0.51 |
| Marketing Competency   | 4.08 | 0.58 |
| Digital Competency     | 4.13 | 0.55 |
| Business Performance   | 4.15 | 0.54 |

Innovation competency records the highest mean score (4.27), followed by opportunity competency (4.18), indicating that respondents perceive these competencies as their strongest capabilities. Networking competency has the lowest mean (3.95), suggesting potential scope for improvement.

##### Pearson Correlation Matrix

| Variable               | Business Performance |
|------------------------|----------------------|
| Opportunity Competency | .63**                |
| Strategic Competency   | .71**                |
| Leadership Competency  | .66**                |
| Networking Competency  | .61**                |
| Innovation Competency  | .79**                |
| Marketing Competency   | .69**                |
| Digital Competency     | .75**                |

On the analysis of the above data it can be inferred that all entrepreneurial competency dimensions show positive and statistically significant correlations with business performance. Innovation competency ( $r = 0.79$ ) exhibits the strongest association, followed by digital competency ( $r = 0.75$ ). These results suggest that higher competency levels are linked to better business outcomes.

##### Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis was conducted to identify the underlying dimensions of entrepreneurial competencies among women-owned MSMEs.

##### KMO and Bartlett's Test

| Test                               | Value   |
|------------------------------------|---------|
| Kaiser–Meyer–Olkin (KMO) Measure   | 0.845   |
| Bartlett's Test Approx. Chi-Square | 964.327 |
| Degrees of Freedom                 | 276     |
| Significance (p-value)             | 0.000   |

From the above data it is analysed that the KMO value is 0.845, indicating that the sample is adequate for factor analysis. Bartlett's Test is significant ( $p < 0.001$ ), indicating that there exist sufficient correlations among the variables.

##### Extracted Communalities

| Variable               | Extraction |
|------------------------|------------|
| Opportunity Competency | 0.742      |
| Strategic Competency   | 0.801      |
| Leadership Competency  | 0.731      |

|                       |       |
|-----------------------|-------|
| Networking Competency | 0.698 |
| Innovation Competency | 0.835 |
| Marketing Competency  | 0.773 |
| Digital Competency    | 0.792 |

The analysis of the above data reveal that all communalities exceed 0.60, indicating that the extracted factors explain a substantial proportion of variance in each competency.

Total Variance Explained

| Factor   | Eigen value | % Variance | Cumulative % |
|----------|-------------|------------|--------------|
| Factor 1 | 3.42        | 42.75      | 42.75        |
| Factor 2 | 1.64        | 20.52      | 63.27        |
| Factor 3 | 1.09        | 13.64      | 76.91        |

From the above table it is observed that the three factors explain **76.91%** of the total variance, indicating a strong factor solution.

Rotated Component Matrix (Varimax)

| Variable               | F1    | F2    | F3    |
|------------------------|-------|-------|-------|
| Opportunity Competency | 0.831 | 0.214 | 0.132 |
| Strategic Competency   | 0.824 | 0.193 | 0.201 |
| Leadership Competency  | 0.776 | 0.258 | 0.211 |
| Marketing Competency   | 0.284 | 0.801 | 0.252 |
| Networking Competency  | 0.341 | 0.744 | 0.281 |
| Innovation Competency  | 0.183 | 0.212 | 0.891 |
| Digital Competency     | 0.246 | 0.298 | 0.853 |

The analysis identifies three competency dimensions:

- Factor 1: Strategic Leadership Competency
- Factor 2: Business Management Competency
- Factor 3: Innovation and Digital Competency

ANOVA Results

| Source         | Sum of Squares | df | Mean Square | F    | Sig.  |
|----------------|----------------|----|-------------|------|-------|
| Between Groups | 10.92          | 3  | 3.64        | 5.48 | 0.002 |
| Within Groups  | 47.18          | 71 | 0.66        |      |       |
| Total          | 58.10          | 74 |             |      |       |

The above data analysis reveal that since the  $p = 0.002 (< 0.05)$ , the null hypothesis is rejected and hence it is inferred that there are statistically significant differences in business performance among women entrepreneurs with different levels of business experience.

#### Hypothesis Testing Summary

| Hypothesis                                                      | Result    |
|-----------------------------------------------------------------|-----------|
| H <sub>11</sub> : Opportunity competency → Business performance | Supported |
| H <sub>12</sub> : Strategic competency → Business performance   | Supported |
| H <sub>13</sub> : Leadership competency                         | Supported |

|                                                                |           |
|----------------------------------------------------------------|-----------|
| → Business performance                                         |           |
| H <sub>14</sub> : Networking competency → Business performance | Supported |
| H <sub>16</sub> : Innovation competency → Business performance | Supported |
| H <sub>17</sub> : Marketing competency → Business performance  | Supported |
| H <sub>18</sub> : Digital competency → Business performance    | Supported |

All eight entrepreneurial competency dimensions demonstrate positive and significant relationships with business performance in the illustrative dataset.

## XVI. FINDINGS

The hypothetical analysis provides important insights into the relationship between entrepreneurial competencies and business performance among women-owned MSMEs in Varanasi and Bhadohi Districts. The findings reveal that innovation competency records the highest mean score among all competency dimensions, highlighting the importance of creativity, adaptability, and new product development in achieving business success. Financial management and digital competencies show strong positive associations with improved business performance, emphasizing the role of effective resource utilization and technology adoption.

The demographic analysis indicates that women entrepreneurs in the 31–40 years age group represent the largest proportion of respondents, suggesting active participation of economically productive women in entrepreneurship. Graduates constitute the largest educational group, indicating that education contributes significantly to entrepreneurial capability and decision-making. The dominance of handloom and textile enterprises reflects the traditional industrial strengths of Varanasi and Bhadohi Districts.

The reliability analysis confirms the high internal consistency of the research instrument, with an overall Cronbach's Alpha value of 0.901. Exploratory factor analysis identifies three major competency dimensions: strategic leadership competency, business management competency, and innovation and digital capability. These findings suggest that developing a combination of managerial, strategic, and technological competencies is essential for improving the growth, sustainability, and competitiveness of women-owned MSMEs.

## XVII. SUGGESTIONS

Based on the findings of the data analysis measures are suggested to enhance the growth and sustainability of women-owned MSMEs in Varanasi and Bhadohi Districts. Regular entrepreneurship development programmes should be organized to improve managerial, financial, marketing, and leadership skills among women entrepreneurs. Special emphasis should be given to digital literacy,

digital marketing, and technology adoption to improve market reach and competitiveness. Financial institutions should simplify credit procedures and provide accessible funding opportunities tailored to the needs of women entrepreneurs. Mentorship programmes involving successful entrepreneurs and industry experts can support better decision-making and business expansion. Women entrepreneurs should be encouraged to participate in trade fairs, exhibitions, and networking platforms to explore new markets. Greater awareness about government schemes such as PMEGP, MUDRA, Stand-Up India, and ODOP should be promoted. Innovation grants, technology support, and district-level entrepreneurship resource centers can further strengthen the entrepreneurial ecosystem and improve MSME performance.

## XVIII. MANAGERIAL IMPLICATIONS

The study provides important implications for managers, policymakers, and support organizations working with women-owned MSMEs. Competency-based training programmes should be developed to enhance strategic planning, financial management, innovation, and digital marketing skills. Women owned MSMEs should be encouraged to adopt digital technologies, e-commerce platforms, and digital payment systems. Mentoring, networking opportunities, and access to affordable finance can strengthen business capabilities. Collaboration among MSME agencies, universities, incubators, and financial institutions is essential for creating a supportive entrepreneurial ecosystem and promoting sustainable enterprise growth.

## XIX. LIMITATIONS OF THE STUDY

The study has certain limitations that should be considered while interpreting the findings. The analysis is based on a hypothetical sample of 75 respondents, which may not fully represent all women-owned MSMEs. Only selected entrepreneurial competencies have been examined. The study focuses specifically on Varanasi and Bhadohi Districts, limiting wider applicability. Business performance is measured through self-reported indicators, and the cross-sectional design does not capture long-term changes.

## XX. FUTURE SCOPE

Future research may extend the study by using larger and randomly selected samples across different regions. Longitudinal studies can examine changes in entrepreneurial competencies and business performance over time. Comparative studies between women-owned and men-owned MSMEs may provide deeper insights. Researchers may also explore sector-specific differences and examine the impact of digital transformation, sustainability practices, and artificial intelligence on MSME growth.

## XXI. CONCLUSION

Entrepreneurial competencies are essential drivers of business success among women-owned MSMEs. The illustrative findings indicate that strategic planning, financial management, innovation, and digital competencies have particularly strong associations with business performance. Strengthening these competencies through targeted training, mentoring, and institutional support can improve the growth, competitiveness, and sustainability of women-led enterprises in Varanasi and Bhadohi Districts. By investing in competency development alongside financial and policy support, governments, development agencies, and industry stakeholders can foster a more resilient and inclusive MSME ecosystem, contributing to regional economic development and women's empowerment.

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## Annexure -1

| Age Group     | Frequency | Percentage |
|---------------|-----------|------------|
| Below 30      | 18        | 24.0       |
| 31–40         | 30        | 40.0       |
| 41–50         | 17        | 22.7       |
| Above 50      | 10        | 13.3       |
| Qualification |           |            |
| High School   | 10        | 13.3       |
| Intermediate  | 18        | 24.0       |
| Graduate      | 30        | 40.0       |

|                    |    |      |
|--------------------|----|------|
| Postgraduate       | 14 | 18.7 |
| Professional       | 3  | 4.0  |
| Sector             |    |      |
| Handloom & Textile | 20 | 26.7 |
| Handicrafts        | 15 | 20.0 |
| Food Processing    | 12 | 16.0 |
| Beauty & Wellness  | 18 | 10.7 |
| Experience         |    |      |
| Below 3 Years      | 20 | 26.7 |
| 3–5 Years          | 28 | 37.3 |
| 6–10 Years         | 17 | 22.7 |
| Above 10 Years     | 10 | 13.3 |