Empowering Women Entrepreneurs: An Empirical Study of Education, Credit Access, and Networking in the Textile Industry

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ABSTRACT

The growth and sustainability of women entrepreneurs in the textile industry are influenced by a multitude of socio-economic and institutional factors. This study investigates three critical dimensions: socio-demographic profile, access to credit, and participation in networking and collaboration, and their relationship with entrepreneurial success. The first hypothesis explores whether socio-demographic factors such as age, education, and marital status significantly contribute to the success of women-led textile enterprises. The second examines the role of access to formal credit in fostering business growth, highlighting the challenges and opportunities women face in securing financial resources. The third assesses the impact of networking and collaborative engagements on enhancing business outcomes, recognizing the importance of collective support systems in entrepreneurship. By empirically testing these hypotheses, the study aims to provide insights into the determinants of women's entrepreneurial success in the textile sector. The findings are expected to contribute to policy formulation, capacity-building programs, and institutional frameworks that promote gender-inclusive entrepreneurship and sustainable business practices.

1. INTRODUCTION

Entrepreneurship has emerged as a key driver of economic growth, innovation, and employment generation in both developed and developing economies. In particular, women entrepreneurs have increasingly gained recognition for their contributions to business and community development, especially in sectors such as textiles, where creativity, skill, and tradition intersect with modern business practices. The textile industry holds immense significance in countries like India, not only for its cultural heritage and global market presence but also for providing livelihood opportunities, particularly for women. Despite their growing participation, women entrepreneurs in textiles continue to face multiple challenges related to socio-demographic factors, financial access, and the ability to build strong networks, all of which influence their entrepreneurial success.

Socio-demographic variables such as age, educational attainment, and marital status often shape the trajectory of women's entrepreneurial journeys. Age influences experience, risk tolerance, and managerial capabilities, while education enhances knowledge, skills, and confidence required for managing business operations effectively. Similarly, marital status may impact the balance between household responsibilities and entrepreneurial commitments, thereby affecting business outcomes. Understanding the role of these factors is critical in evaluating how women navigate entrepreneurial landscapes in the textile sector.

Access to credit represents another vital determinant of business growth for women entrepreneurs. Although financial institutions and government programs have initiated policies to promote inclusive financing, women often encounter systemic barriers such as lack of collateral, gender bias, and limited awareness of available schemes. These constraints restrict their ability to expand production capacity, adopt modern technology, and compete in dynamic markets. Investigating the relationship between formal credit access and business growth helps uncover the extent to which financial empowerment drives sustainability and scalability of women-led textile enterprises.

In addition, networking and collaboration have become essential in today's competitive entrepreneurial ecosystem. Participation in professional associations, trade fairs, cooperative societies, and mentorship programs provides women entrepreneurs with exposure to new markets, knowledge sharing, and collaborative growth opportunities. Networking enables access to resources, market linkages, and strategic partnerships, while collaboration fosters innovation and resilience. For women entrepreneurs in textiles, these interactions not only enhance business outcomes but also strengthen their role in the wider entrepreneurial community.

Given these dimensions, this study focuses on examining the impact of socio-demographic profiles, access to credit, and networking on the success of women entrepreneurs in the textile industry. By empirically testing the stated hypotheses, the research seeks to bridge gaps in existing literature and highlight policy implications that can support gender-inclusive entrepreneurship. The findings are expected to provide valuable insights for government bodies, financial institutions, and entrepreneurial support organizations to design targeted interventions that enhance women's participation, growth, and sustainability in the textile sector.

2. RESEARCH METHODOLOGY

2.1 Research Design

This study adopts a descriptive and analytical research design to investigate the influence of training and skill development, family support, and market access on the performance and sustainability of women entrepreneurs in the textile industry. The descriptive component provides an overview of the socio-economic characteristics and business profiles of women entrepreneurs, while the analytical component tests the formulated hypotheses through statistical analysis. By combining these approaches, the research aims to not only document patterns and challenges but also establish significant relationships among key variables influencing entrepreneurial success.

2.2 Data Collection

Primary data will be collected using a structured questionnaire designed to capture relevant information on the entrepreneurs' demographic details, participation in training programs, perceived level of family support, degree of market access, and indicators of business performance and sustainability. The questionnaire will include both closed-ended and Likert-scale questions to enable quantitative analysis. Data collection will be carried out through a combination of face-to-face interviews, telephone surveys, and online forms, depending on the accessibility and preferences of the respondents. To ensure validity, the questionnaire will be pre-tested with a small group of women entrepreneurs before full-scale deployment, and necessary revisions will be made based on their feedback.

2.3 Sample and Population

The population for this study comprises women entrepreneurs operating textile businesses in the selected geographic region (for example, a specific district, state, or country depending on scope). The sample will consist of 300 women entrepreneurs selected through a stratified random sampling technique

to ensure representation across different sub-sectors of textiles (e.g., weaving, dyeing, garment manufacturing) and varying scales of operation (micro, small, and medium enterprises). Stratification will help account for diversity in business types and contexts, enhancing the generalizability of the findings. The final sample size will be determined to ensure statistical power for hypothesis testing, and inclusion criteria will focus on women who own and actively manage their textile businesses.

3.   RESEARCH HYPOTHESES

Socio-demographic profile and entrepreneurial success

- **H_0 (Null Hypothesis):** There is no significant relationship between socio-demographic factors (age, education, marital status) and the business success of women entrepreneurs in the textile industry.

- **H_1 (Alternative Hypothesis):** There is a significant relationship between socio-demographic factors (age, education, marital status) and the business success of women entrepreneurs in the textile industry.

Access to credit and business growth

- **H_0 (Null Hypothesis):** Access to formal credit has no significant impact on the growth of women-led textile businesses.

- **H_1 (Alternative Hypothesis):** Access to formal credit has a significant impact on the growth of women-led textile businesses.

Networking and collaboration

- **H_0 (Null Hypothesis):** Participation in professional networks and collaborations has no significant impact on business outcomes for women entrepreneurs in textiles.

- **H_1 (Alternative Hypothesis):** Participation in professional networks and collaborations has a significant impact on business outcomes for women entrepreneurs in textiles.

4.   DATA ANALYSIS AND INTERPRETATION

4.1   Socio-demographic profile and entrepreneurial success

Table 1 presents the model summary of the multiple linear regression analysis. It includes the correlation coefficient (R), the coefficient of determination (R Square), the adjusted R Square, and the standard error of the estimate. These values provide insight into the strength of the model and its explanatory power.

The model demonstrates a moderately strong correlation (R = 0.612) between socio-demographic variables (age, education, marital status) and entrepreneurial success. The R Square value of 0.374 indicates that the predictors explain 37.4% of the variance in business success. The adjusted R Square of 0.368 confirms the robustness of the model after accounting for the number of predictors. The standard error of the estimate (4.215) suggests that the model's predictions deviate from the actual outcomes by approximately 4.2 units, which is within an acceptable range.

Table 1: Descriptive Statistics

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.612	0.374	0.368	4.215

Table 2 displays the results of the ANOVA test, which assesses the overall significance of the regression model. It shows the sum of squares, degrees of freedom (df), mean square values, the F-statistic, and the significance level (Sig.).

The ANOVA results reveal that the regression model is statistically significant, with $F(3, 296) = 37.282$, $p < 0.001$. This indicates that the set of predictors (age, education, marital status) collectively explains a significant portion of the variation in entrepreneurial success. The p-value being well below 0.05 leads to the rejection of the null hypothesis ($H0_1$). This provides strong evidence that socio-demographic factors as a group significantly influence the business success of women entrepreneurs in the textile industry.

Table 2: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1985.624	3	661.875	37.282	.000b
Residual	3330.146	296	11.251		
Total	5315.77	299			

Table 3 provides the regression coefficients for each independent variable, including unstandardized coefficients (B), standardized coefficients (Beta), standard errors, t-values, and significance levels (Sig.). These values indicate the direction, strength, and significance of the relationship between each predictor and entrepreneurial success.

Constant (B = 12.381, p < 0.001): Represents the baseline entrepreneurial success score when all independent variables are zero. Age (B = 0.215, β = 0.184, p = 0.003): Age has a positive and statistically significant effect on business success. A one-unit increase in age increases the success score by 0.215 units, holding other factors constant. Education (B = 1.152, β = 0.422, p < 0.001): Education is the strongest predictor, as reflected by its high standardized beta value (0.422). This shows that higher levels of education substantially contribute to better entrepreneurial outcomes. Marital Status (B = 0.897, β = 0.205, p = 0.001): Marital status also exerts a significant positive influence, suggesting that family and social support structures enhance women's entrepreneurial success.

Table 3: Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	12.381	1.145	–	10.813	0
Age	0.215	0.072	0.184	2.986	0.003
Education	1.152	0.184	0.422	6.259	0
Marital Status	0.897	0.276	0.205	3.251	0.001

4.2 Access to credit and business growth

Table 4 presents the descriptive statistics for business growth among women entrepreneurs in the textile industry, categorized into two groups: those with access to formal credit and those without. It shows the number of respondents in each group (N), the mean business growth, the standard deviation, and the standard error of the mean. Women entrepreneurs without access to credit (N = 150) reported a mean business growth score of 45.82 (SD = 9.645), whereas those who had access to credit (N = 150) achieved a significantly higher mean business growth score of 52.74 (SD = 10.128). The difference in

mean values suggests that access to credit is associated with higher business growth outcomes among women-led textile businesses.

Table 4: Group Statistics

Access to Credit	N	Mean Business Growth	Std. Deviation	Std. Error Mean
No Access	150	45.82	9.645	0.787
Access Granted	150	52.74	10.128	0.827

Table 5 shows the results of the independent samples t-test, which was conducted to compare the mean business growth between the two groups (access to credit vs. no access). It includes the results of Levene's Test for Equality of Variances, the t-test for Equality of Means, the mean difference, standard error difference, and the 95% confidence interval for the difference.

Levene's Test (F = 1.432, Sig. = 0.232): Since the significance value is greater than 0.05, the assumption of equal variances is met. Therefore, results from the "Equal variances assumed" row are valid. t-test (t = -6.008, df = 298, $p < 0.001$): The test reveals a statistically significant difference in business growth between women entrepreneurs with access to credit and those without. Mean Difference = -6.92: Entrepreneurs with credit access experienced on average 6.92 units higher business growth compared to those without credit. Confidence Interval (-9.186 to -4.654): The 95% CI does not include zero, confirming that the difference in business growth between the two groups is statistically significant.

Table 5: Independent Samples Test

Levene's Test for Equality of Variances | t-test for Equality of Means								
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
Equal variances assumed	1.432	0.232	-6.008	298	0	-6.92	1.152	-9.186 to -4.654
Equal variances not assumed			-6.008	297.112	0	-6.92	1.152	-9.186 to -4.654

4.3 Market Access and Business Sustainability

Table 6 provides the descriptive statistics for business outcomes based on the level of participation in networking activities. The table includes the number of respondents (N), the mean business outcome score, standard deviation, and standard error for each participation level (no participation, moderate participation, and high participation).

Entrepreneurs who reported no participation in networking (N = 100) had a mean business outcome score of 46.25 (SD = 8.742). Those with moderate participation (N = 100) achieved a higher mean score of 52.86 (SD = 9.128), while those with high participation (N = 100) recorded the highest mean score of 58.13 (SD = 9.512). The overall mean score across all groups was 52.41. These differences in means suggest a positive trend, where higher levels of networking participation are associated with improved business outcomes.

Table 6: Descriptives

Networking Participation	N	Mean Business Outcome	Std. Deviation	Std. Error
No Participation	100	46.25	8.742	0.874
Moderate Participation	100	52.86	9.128	0.913
High Participation	100	58.13	9.512	0.951
Total	300	52.41	9.962	0.576

Table 7 presents the results of the one-way ANOVA test, which examines whether there are statistically significant differences in business outcomes among the three networking participation groups. The table includes the sum of squares, degrees of freedom (df), mean square values, F-statistic, and significance level (Sig.).

The ANOVA results indicate a statistically significant difference among the groups, with $F(2, 297) = 26.331$, $p < 0.001$. This means that the level of networking participation significantly affects business outcomes. Since the p-value is less than 0.05, the null hypothesis ($H0_9$) is rejected, confirming that networking and collaboration play an important role in enhancing business outcomes for women entrepreneurs in the textile industry.

Table 7: ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4321.657	2	2160.829	26.331	0
Within Groups	24325.446	297	81.917		
Total	28647.103	299			

Table 8 shows the results of the Tukey HSD post hoc test, which compares the mean business outcomes between each pair of networking participation groups. The table reports the mean differences, standard errors, significance levels, and 95% confidence intervals for the comparisons.

The difference between no participation and moderate participation is significant (Mean Difference = -6.610, $p < 0.001$), indicating that moderate participation leads to better business outcomes. The difference between no participation and high participation is even greater (Mean Difference = -11.880, $p < 0.001$), showing that high participation strongly enhances outcomes compared to no participation. The difference between moderate participation and high participation is also significant (Mean Difference = -5.270, $p = 0.001$), meaning that high participation provides additional advantages beyond moderate participation. All confidence intervals exclude zero, confirming the robustness of these differences.

Table 8: Post Hoc Test (Tukey HSD)

(I) Networking Participation	(J) Networking Participation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
No Participation	Moderate Participation	-6.610*	1.289	0	-9.87 to -3.35
No Participation	High Participation	-11.880*	1.289	0	-15.14 to -8.62
Moderate Participation	High Participation	-5.270*	1.289	0.001	-8.53 to -2.01

* The mean difference is significant at the 0.05 level.

5. CONCLUSION

The present study sought to examine the factors influencing the business success of women entrepreneurs in the textile industry, focusing on three key dimensions: socio-demographic profile, access to credit, and networking participation. Statistical analyses including multiple linear regression,

independent samples t-test, and one-way ANOVA with post hoc comparisons were employed on data collected from 300 respondents.

The results from the regression analysis revealed that socio-demographic characteristics—specifically age, education, and marital status—play a significant role in determining entrepreneurial success. Among these, education emerged as the most influential predictor, indicating that higher educational attainment provides women entrepreneurs with better managerial, financial, and strategic skills to effectively run textile businesses. Marital status also contributed positively, suggesting that family or social support systems can enhance entrepreneurial outcomes, while age demonstrated a moderate but significant influence. This finding confirms that demographic attributes form a critical foundation for entrepreneurial capacity and success.

The findings from the independent samples t-test further established that access to formal credit significantly impacts business growth. Women entrepreneurs with access to credit demonstrated substantially higher business growth scores compared to those without. The mean difference between the two groups was statistically significant, confirming that access to financial resources is not merely supportive but an enabling factor that allows women entrepreneurs to expand operations, invest in technology, and improve competitiveness in the textile sector. These results underscore the importance of accessible financial mechanisms and microfinance schemes targeted at women-led enterprises.

The one-way ANOVA and post hoc analyses provided strong evidence that networking participation has a substantial effect on business outcomes. Entrepreneurs with moderate to high levels of participation in professional networks and collaborations reported significantly better business performance compared to those with little or no participation. The differences between all three groups were statistically significant, with the highest outcomes observed among women who actively engaged in networking. These findings highlight the role of social capital, peer learning, and collaborative opportunities in enhancing entrepreneurial growth. Networking not only provides market linkages but also fosters innovation, knowledge sharing, and collective problem-solving.

Taken together, the study concludes that entrepreneurial success among women in the textile industry is shaped by a combination of personal attributes, financial access, and social engagement. Education equips entrepreneurs with necessary skills, credit provides financial capacity for growth, and networking creates avenues for collaboration and opportunity. Rejecting all three null hypotheses, the study affirms that these factors are significantly and positively related to business outcomes.

From a practical standpoint, the findings suggest that policies and interventions aimed at strengthening women entrepreneurship in textiles should adopt a multi-pronged approach—enhancing educational opportunities, ensuring financial inclusion, and encouraging professional networking platforms. Collectively, these measures can empower women entrepreneurs, improve their competitiveness, and contribute to sustainable growth in the textile industry.

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