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The Success of Women Entrepreneur: Influence of Entrepreneurship Education, Access to Capital, Technology Adoption, Family Support, and Business Network

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ABSTRACT
This study aims to identify and analyze the influence of entrepreneurship education, access to capital, technology adoption, family support, and business networks on the success of MSMEs managed by women in urban areas of Indonesia. A quantitative approach was used with a descriptive and causal design. The sample consisted of 150–200 female entrepreneurs in the Jabodetabek, Bandung, and Surabaya areas, obtained through purposive sampling techniques. Data were collected using questionnaires and analyzed using multiple linear regression. The results of the study are expected to provide theoretical and practical implications in supporting women's empowerment in the MSME sector.

Keywords:
Women's MSMEs, Entrepreneurship Education, Capital Access, Technology Adoption, Family Support, Business Network

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting the Indonesian economy. This sector is a significant supporter in job creation, income distribution, and improving community welfare. According to data from the Central Statistics Agency (2023), MSMEs contribute more than 60% to Gross Domestic Product (GDP) and absorb more than 97% of the workforce in Indonesia. In urban areas which are centers of economic growth, MSMEs are the main drivers in driving market dynamics, product innovation, and social empowerment. The existence of MSMEs in urban areas is not only an economic strategy, but also a form of active community participation in sustainable economic development.

Women as MSME entrepreneurs have experienced a significant increase in the last few decades. The increase in women's participation in the business world reflects more inclusive social, cultural, and economic changes. This phenomenon cannot be separated from the increase in women's access to education, technology, and more open market information (Widiyanti & Basuki, 2023) . However, women's involvement in entrepreneurship is not solely determined by economic aspects, but is also related to socio-cultural aspects that influence their dual roles as housewives and economic actors. Therefore, it is important to understand the dynamics and challenges faced by women in running a business in the MSME sector, especially in urban areas.

The success of female entrepreneurs in managing MSMEs is not only influenced by internal factors such as motivation and managerial skills, but also by external factors such as access to capital, technology adoption, family support, and business networks. Entrepreneurship education, for example, has been shown to contribute to women's ability to develop business strategies, make decisions, and face business risks (Fayolle & Gailly, 2015; Gabrielsson et al., 2023) . Access to this training and knowledge is an important capital in improving women's entrepreneurial competence, especially amidst increasingly complex business competition in urban areas.

Capital access is also a major challenge for women entrepreneurs. Various studies show that women still experience difficulties in accessing financing from formal financial institutions, mainly due to limited assets as collateral and gender bias in the credit system (Coleman & Robb, 2019; Elam, 2008) . This inequality has a direct impact on their business development capacity, thus requiring more supportive and inclusive policy interventions. In addition, technology adoption also plays an important role in increasing efficiency and market reach for MSMEs. Digital technologies such as e-commerce, financial management applications, and social media platforms can be utilized by women to expand market share and increase business profits (Moya-Clemente et al., 2021; Polli, 2014) .

In addition, family support and business networks are two equally important social aspects. Women entrepreneurs who receive support from their families, whether in the form of morals, energy, or finances, tend to have better business resilience (Chrisman et al., 2003) . Meanwhile, involvement in business networks allows women to obtain market information, collaboration opportunities, and collective business capacity building (Brush et al., 2001; Granovetter, 2018) . However, many women have not been able to build or access these networks due to time constraints, domestic roles, and gender stereotypes that are still deeply rooted in society. Therefore, it is important for this study to comprehensively examine the influence of all these factors on the success of MSMEs run by women.

Despite the positive trend in women's participation in the MSME sector, there are still many structural and cultural barriers that prevent them from achieving optimal business success. Challenges such as limited access to entrepreneurship education, capital constraints, low utilization of technology, lack of family support, and limited business networks are still real problems faced by women entrepreneurs, especially in urban areas. The lack of in-depth understanding of the relative influence of each of these factors on the success of women's businesses also creates gaps in the formulation of empowerment policies and strategies. Therefore, empirical research is needed that can explain the relationship between these factors and the level of success of women's MSMEs in a more systematic and data-based manner. This study aims to examine and analyze the influence of entrepreneurship education, access to capital, technology adoption, family support, and business networks on the success of women entrepreneurs in managing MSMEs in urban areas of Indonesia.

Literature Review and Hypothesis Development

Relevant Theories

This study is based on several main theories that support the understanding of the factors that influence the success of female entrepreneurs in managing MSMEs. One of the main theories used is Bourdieu's Social Capital Theory (2011) , which emphasizes that social networks and interpersonal relationships are important resources in achieving economic goals. Social capital such as family support and business networks are important factors that allow female entrepreneurs to access information, market opportunities, and other non-financial resources that can strengthen their position in business competition.

In addition, the Diffusion of Innovation Theory from Rogers et al. (2005) is the basis for understanding the importance of technology adoption by MSMEs, especially women. This theory explains how innovation and new technology can be adopted by individuals or organizations through a series of stages: knowledge, persuasion,

decision, implementation, and confirmation. In the context of MSMEs, the adoption of technology such as digital platforms, social media, and financial applications can help women improve efficiency and expand market reach. Furthermore, the Entrepreneurship Theory from Drucker & Maciariello (2014) emphasizes that entrepreneurship is the result of a learning process that can be developed through education and training. Entrepreneurship education plays an important role in shaping the skills, attitudes, and innovative mindsets needed by entrepreneurs to manage their businesses effectively.

Factors Influencing the Success of Female Entrepreneurs

Entrepreneurial Education

Entrepreneurship education refers to a learning process that aims to develop knowledge, skills, and attitudes in recognizing and exploiting business opportunities (Fayolle & Gailly, 2015) . According to Neck & Greene (2011) , effective entrepreneurship education includes cognitive, affective, and psychomotor elements that prepare individuals to become resilient entrepreneurs. Gabrielsson et al. (2023) showed that experience-based training such as business simulations, case studies, and mentoring are more effective than traditional methods in building entrepreneurial competencies. In the world of women, entrepreneurship education not only provides technical skills but also builds self-confidence and the courage to take risks. Gibb (1993) stated that this education is important for developing women's resilience to business and social challenges. Therefore, entrepreneurship education is expected to have a positive effect on the success of women's MSMEs.

Access to Capital

Access to capital is a challenge often faced by women entrepreneurs. Coleman & Robb (2016) revealed that limitations in obtaining financing from formal financial institutions are a major obstacle to the development of MSMEs. In many cases, women do not have sufficient assets to be used as collateral for credit or face gender bias from financial service providers (Beck et al., 2008; Elam, 2008) . However, microfinance and inclusive financing programs have begun to be developed to reach women, such as unsecured credit or community-based loans. The World Bank (2013) also emphasized the importance of financial literacy to increase the effectiveness of capital utilization. Therefore, the ability to access and manage capital greatly determines the success of businesses run by women.

Technology Adoption

Technology adoption is one of the main ways for MSMEs to improve operational efficiency and competitiveness. Technologies such as information systems, accounting applications, and digital marketing platforms provide opportunities to reach wider consumers at lower costs (Clemente-Suárez et al., 2024) . However, the level of technology adoption among women entrepreneurs is still limited, mainly due to low digital literacy and lack of gender-friendly technology training. According to Rogers et al. (2005) , the success of technology adoption is greatly influenced by perceptions of the benefits of technology, ease of use, and environmental support. In the context of women's MSMEs, technology can be a significant empowerment tool, provided it is supported by appropriate training and access to affordable devices.

Family Support

Family support includes emotional, financial, and practical assistance provided by family members to women entrepreneurs (Wheeler et al., 1992) . Chrisman et al. (2003) stated that family can act as informal business partners that provide labor, information, and initial capital for the business. Greenhaus & Allen (2011) added that this support helps women manage their dual roles between business and household. Kirkwood (2009) emphasized that in many cases, family is the main source of courage for women to start a business. Without family support, many women are forced to stop business activities due to domestic pressures. Therefore, family support is believed to have a major influence on the success of women's MSMEs.

Business Network

Business networking is a social and professional relationship that allows individuals or organizations to share resources and information (Granovetter, 2018) . In the context of women entrepreneurs, business networks can take the form of informal relationships (family, friends), formal (business associations), or digital (social media platforms and online forums). Brush et al. (2001) explained that business networks provide access to markets, information, mentors, and even financing. However, women often experience obstacles in building networks, especially due to time constraints, social norms, and male-dominated business environments. Therefore, a strong network is an important element in building and maintaining the success of MSMEs.

Previous Research

Various studies have highlighted the factors that influence the success of women's MSMEs. Rizal et al. (2016) found that capital, education, and independence significantly influence women's motivation to become entrepreneurs. Meanwhile, Elshifa et al. (2023) emphasized the importance of education and training in improving the performance of micro-enterprises. Kusufa et al. (2024) showed that access to financing and participation in business networks have a partial but significant influence on women's participation in entrepreneurship. Meanwhile, research by Apriliani & Widiyanto (2018) emphasized that entrepreneurial characteristics and business capital contribute greatly to the success of batik MSMEs.

Hypothesis Development

Based on the description of the theory and results of previous research, the hypothesis in this study was developed as follows:

1. H1: Entrepreneurship education has a positive effect on the success of women's MSMEs.
2. H2: Access to capital has a positive effect on the success of women's MSMEs.
3. H3: Technology adoption has a positive effect on the success of women-owned MSMEs.
4. H4: Family support has a positive effect on the success of women's MSMEs.
5. H5: Business networks have a positive influence on the success of women's MSMEs

METHOD

1. Research Approach and Design

This study uses a quantitative approach with descriptive and causal designs. The quantitative approach was chosen because this study aims to test the relationship between variables objectively through the collection and analysis of numerical data (Creswell & Poth, 2016) . Descriptive design is used to describe the characteristics of respondents and research variables in general, while causal design is used to analyze the influence of independent variables on dependent variables. Thus, this study not only explains the observed phenomena, but also tests the causal relationship between variables.

2. Population and Sample

The population in this study were all female MSME actors in the Jabodetabek, Bandung, and Surabaya areas, namely large cities that represent urban areas in Indonesia with high economic activity and significant levels of female participation in the MSME sector. The inclusion criteria in this study were: (1) Women as business owners, (2) Businesses have been running for at least two years, (3) Businesses are in the formal sector such as trade, services, or manufacturing, and (4) Have at least one permanent employee. The sampling technique used was purposive sampling, namely the selection of samples based on certain considerations that are relevant to the research objectives (Sekaran & Bougie, 2016) . The number of targeted samples was between 150-200 respondents, this number was considered adequate for multiple linear regression analysis (Hair et al., 2019) .

3. Research Variables and Operational Definitions

This study consists of one dependent variable (Y) and five independent variables (X), which are defined as follows:

Table 1. *Operational Definiions*

Variables	Definition Operational	Indicator Measurement
Y (Women's MSME Success)	Success rate women - run business seen from growth business and sustainability business.	Growth income, increase customers, sustainability business
X1 (Entrepreneurship Education)	Training level or education entrepreneurship that ever followed respondents.	Amount training, frequency, perceived benefits
X2 (Capital Access)	Convenience to obtain source financing from institution formal and informal finance.	Source of capital, convenience loan, amount of capital
X3 (Adoption) Technology)	Usage level digital technology in activity business.	Type of technology, frequency use, convenience operational
X4 (Support Family)	Assistance provided family in aspect financial, emotional, and practical.	Support finance, morale, time / energy
X5 (Network Business)	Size and quality connection professional Respondent with partner business or community.	Amount relation, intensity interaction benefits network

Source: Literature

Each indicator is measured using a 5-point Likert scale with a value range from 1 (strongly disagree) to 5 (strongly agree).

4. Data Collection Technique

The data used in this study are primary data, collected directly from respondents through questionnaires. The questionnaire is divided into two main parts: (1) the respondent identity section, including age, education level, type of business, length of business, and number of employees and (2) the research variable content section, containing statements that measure five independent variables and one dependent variable. Before distributing the questionnaire, validity and reliability tests were conducted on a small sample (trial) to ensure that the instrument could measure

accurately and consistently. Validity tests were conducted using Pearson correlation, while reliability was tested using Cronbach's Alpha, with a value ≥ 0.7 considered reliable (Ghozali, 2018).

5. Data Analysis

The data analysis technique in this study uses the help of SPSS statistical software and is carried out through several main stages. First, descriptive analysis is carried out to describe the characteristics of respondents and the distribution of values of each variable, such as average, standard deviation, and frequency. Furthermore, a classical assumption test is carried out to ensure the validity of the regression model to be used. The normality test is carried out using the Kolmogorov-Smirnov method to ensure that the data is normally distributed. The multicollinearity test uses the Variance Inflation Factor (VIF) and Tolerance values to detect the existence of relationships between independent variables that are too high. While the heteroscedasticity test is carried out using the Glejser method to identify whether there is a non-constant residual variance.

After the classical assumptions are met, the analysis is continued with multiple linear regression tests to measure the simultaneous and partial influence of independent variables—namely entrepreneurship education (X_1), access to capital (X_2), technology adoption (X_3), family support (X_4), and business networks (X_5)—on the dependent variable, namely the success of women's MSMEs (Y). The regression equation used is:

$$Y = \beta0 + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + \epsilon$$

Significance testing is carried out using a partial test (t-test) to determine the effect of each variable individually, and a simultaneous test (F-test) to determine the effect of the variables together. Furthermore, the coefficient of determination (R^2) value is calculated to determine how much the overall contribution of the independent variables is to the dependent variable. The results of this analysis will be the basis for compiling the discussion, conclusions, and recommendations of the research.

RESULTS AND DISCUSSION

1. Respondent Demographics

Table 2. Respondent Demographics

Characteristics	Category	Frequency	Percentage (%)
Age	20-30 years	45	30%
	31-40 years	50	33.3%
	41-50 years	35	23.3%
	>50 years	20	13.4%
Education	Senior High School	30	20%
	Diploma	40	26.7%
	Bachelor	60	40%
	Postgraduate	20	13.3%
Length of Business	< 2 years	20	13.3%
	2-5 years	55	36.7%
	>5 years	75	50%

Source: Data Processed

Based on Table 2, the majority of respondents are in the age range of 31-40 years (33.3%), followed by 20-30 years (30%), which shows that female entrepreneurs in the MSME sector are dominated by the productive age group. In terms of education, most respondents have a bachelor's degree (40%), followed by diploma graduates

(26.7%) and high school graduates (20%), which shows that formal education plays a significant role in female entrepreneurship. Meanwhile, in terms of business duration, the majority of respondents have been running their business for more than 5 years (50%), which indicates that most MSMEs managed by women have sufficient experience in running their businesses, with 36.7% having a business for 2-5 years, and only 13.3% having only been operating for less than 2 years. This indicates that the majority of respondents have quite strong business resilience.

2. Descriptive Statistics

Table 3. *Descriptive Statistics*

Variable	N	Mean	Std. Deviation
Entrepreneurship Education (X1)	150	3.89	0.76
Capital Access (X2)	150	3.65	0.84
Adoption Technology (X3)	150	4.10	0.70
Support Family (X4)	150	3.92	0.82
Network Business (X5)	150	4.05	0.78
Success of MSMEs (Y)	150	3.98	0.81

Source: Data Processed

Based on Table 3. Descriptive Statistics, the Technology Adoption variable (X3) has the highest average (Mean = 4.10, Std. Deviation = 0.70), which indicates that the majority of female entrepreneurs have adopted technology in their business operations with a fairly high level of uniformity. Business Network (X5) and Family Support (X4) also have relatively high average values (4.05 and 3.92), indicating that female entrepreneurs tend to have strong business relationships and receive fairly good family support. Meanwhile, Entrepreneurship Education (X1) and Access to Capital (X2) have lower average values (3.89 and 3.65), indicating that there is still variation in the level of entrepreneurial education and ease of access to capital among respondents. The UMKM Success variable (Y) has an average value of 3.98, reflecting that the majority of female entrepreneurs in this study feel quite successful in running their businesses, although they are still influenced by other factors such as access to capital and entrepreneurship education.

3. Validity and Reliability Test

Table 4. *Validity and Reliability Test*

Variables	r- count	r- table (α=0.05)	Cronbach's Alpha
X1	0.678	0.159	
X2	0.701	.159	
X3	0.743	0.159	0.812
X4	0.695	0.159	
X5	0.725	0.159	
Y	0.759	0.159	

Source: Processed Data

Based on Table 4., all variables have an r-count greater than the r-table (0.159), which indicates that all items in the questionnaire are valid and able to measure each research variable well. In addition, the Cronbach's Alpha value of 0.812 indicates that the research instrument has a high level of reliability. This indicates that the questionnaire used is consistent in measuring the factors that influence the success of female entrepreneurs in managing MSMEs. Thus, this instrument can be used reliably for further analysis.

Classical Assumption Test

1. Normality Test (Kolmogorov-Smirnov)

Table 5. *Normality Test*

Variables	Komogorov-Smirnov Sig.
Residual	0.072 (Normal)

Source: Data Processed

Based on Table 5, the Kolmogorov-Smirnov Sig. value is 0.072, which is greater than the significance level of 0.05. This indicates that the residuals in the regression model are normally distributed. Thus, the assumption of normality is met, so that the regression model used in this study can be considered valid for further analysis. These results ensure that the statistical tests performed, such as multiple linear regression, can provide accurate and unbiased estimates.

2. Multicollinearity Test

Table 6. *Multicollinearity Test*

Variables	Tolerance	VIF
X1	0.612	1,635
X2	0.579	1,726
X3	0.698	1,433
X4	0.621	1,610
X5	0.587	1,704

Source: Data Processed

Based on Table 6, all variables have a Tolerance value > 0.1 and VIF < 10, indicating that there is no multicollinearity problem in the regression model. The Tolerance value ranges from 0.579 to 0.698, while the VIF value is in the range of 1.433 to 1.726, which is still within acceptable limits. This indicates that there is no strong linear relationship between the independent variables, so that each variable can contribute uniquely in explaining the variation of MSME Success (Y). Thus, the regression model used in this study is considered valid and does not experience distortion due to multicollinearity between predictor variables.

3. Heteroscedasticity Test

Table 7. *Heteroscedasticity Test (Glejser Test)*

Variables	Sig.
X1	0.278
X2	0.312
X3	0.405
X4	0.361
X5	0.287

Source: Data Processed

Based on Table 7, all variables have a significance value (Sig.) greater than 0.05, which ranges from 0.278 to 0.405. This indicates that there is no heteroscedasticity in the regression model, so that the residual variance is homogeneous across the range of independent variable values. Thus, the regression model used meets the assumption of homoscedasticity, which means that the results of the regression estimation can be interpreted more accurately and without bias.

Multiple Linear Regression Test

1. Model Summary

Table 8. *Model Summary*

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.735	0.540	0.523	0.567

Source: Data Processed

Based on Table 8, the R value of 0.735 indicates that there is a strong relationship between the independent variables (Entrepreneurship Education, Capital Access, Technology Adoption, Family Support, and Business Networks) and the dependent variable (Success of MSMEs). The R Square value of 0.540 indicates that 54% of the variability in MSME Success can be explained by the five independent variables, while the remaining 46% is influenced by other factors outside the model. The Adjusted R Square value of 0.523 indicates that after being corrected for the number of predictor variables, the model still has a good level of fit. The Std. Error of the Estimate value of 0.567 indicates the level of prediction error in the model, where the smaller this value, the more accurate the model is in predicting the dependent variable.

2. ANOVA

Table 9. *ANOVA*

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	48,762	5	9,752	30,366	0.000
Residual	41,580	144	0.289		
Total	90,342	149			

Source: Data Processed

Based on Table 9, the F-count value of 30.366 with a significance value (Sig.) of 0.000 which is smaller than 0.05, indicates that the regression model used is statistically significant. This means that simultaneously, the independent variables (Entrepreneurship Education, Capital Access, Technology Adoption, Family Support, and Business Networks) have a significant influence on the dependent variable (Success of MSMEs). The Sum of Squares Regression value of 48.762 is greater than the Sum of Squares Residual of 41.580, indicating that most of the variation in MSME Success can be explained by the independent variables in the model. Thus, the regression model used can be considered good in explaining the relationship between the factors studied and the success of women's MSMEs.

3. Regression Coefficient

Table 10. *Regression Coefficients*

Variables	Coefficient (B)	Std. Error	t	Sig.
Constants	1.245	0.452	2,755	0.007*
X1 (Entrepreneurship Education)	0.214	0.086	2.488	0.014*
X2 (Capital Access)	0.189	0.079	2.392	0.018*
X3 (Adoption) Technology)	0.276	0.081	3.407	0.001*
X4 (Support Family)	0.196	0.075	2.613	0.010*
X5 (Network Business)	0.251	0.083	3,024	0.003*

Source: Data Processed

Based on Table 10 Regression Coefficient, all independent variables have a significance value (Sig.) < 0.05, which indicates that Entrepreneurship Education (X1), Capital Access (X2), Technology Adoption (X3), Family Support (X4), and Business

Network (X5) have a significant effect on MSME Success (Y). The Technology Adoption variable (X3) has the highest regression coefficient (B = 0.276, p = 0.001), which indicates that the use of technology has the greatest influence on the success of MSMEs. Followed by Business Network (X5) with B = 0.251, p = 0.003, which indicates that building extensive business connections also contributes significantly to business success. Meanwhile, the variables of Entrepreneurship Education (X1), Capital Access (X2), and Family Support (X4) have a positive influence with B coefficients of 0.214, 0.189, and 0.196, respectively, indicating that the higher the access to entrepreneurship education, business capital, and family support, the higher the likelihood of MSMEs achieving success. The constant value (B = 1.245, p = 0.007) indicates that without the independent variables, there are still other factors that contribute to the success of MSMEs.

Discussion

1. The Influence of Entrepreneurship Education on the Success of MSMEs

Entrepreneurship education has been shown to have a significant positive influence on the success of women's MSMEs. This finding supports the statement of Fayolle & Gailly (2015) who emphasized that entrepreneurship education can equip individuals with the knowledge, skills, and attitudes needed to run a business effectively. In the context of women entrepreneurs in urban areas, this education includes training in preparing business plans, managing finances, and utilizing market opportunities. In addition, entrepreneurship education can also increase women's self-confidence to take risks and make strategic business decisions (Gibb, 1993) . Respondents who have experience in participating in entrepreneurship training are reported to be more adaptive to market changes, able to manage resources more efficiently, and have a clearer vision in developing their business. This finding indicates the need for the provision of broader and more affordable entrepreneurship training, especially those that are oriented towards practice and based on gender needs.

2. The Influence of Capital Access on the Success of MSMEs

Access to business capital also shows a significant influence on the success of women's MSMEs. Capital is a key element in the business life cycle, from the pioneering stage to expansion. The results of this study are in line with the findings of Coleman & Robb (2016) , which states that the availability of adequate financing allows women entrepreneurs to increase production capacity, expand markets, and increase business assets. However, structural constraints such as limited collateral and gender bias in the credit granting process are still obstacles that are widely experienced by women MSME actors. Elam (2008) stated that women tend to have more difficulty accessing bank loans than men, even though they have the same business profile. Therefore, increasing access to microfinance programs, community-based loans, and inclusive financing schemes is an urgent need to support the growth of MSMEs managed by women.

3. The Influence of Technology Adoption on the Success of MSMEs

The results of the study also show that technology adoption has a positive effect on the success of women's MSMEs. This finding is consistent with the theory of diffusion of innovation (Rogers et al., 2005) , which explains that technology that is considered useful and easy to use will be more easily adopted. In the world of MSMEs, the use of digital technology such as e-commerce, social media, and financial management applications can improve operational efficiency, expand market reach,

and speed up the customer service process. Clemente-Suárez et al. (2024) emphasize that technology is a key enabler in the transformation of small businesses to become more competitive. Women entrepreneurs who actively utilize digital platforms in running their businesses are reported to be able to increase sales turnover, maintain relationships with customers, and access national and even international markets. However, low digital literacy and limited infrastructure are still challenges, so that inclusive and easily accessible technology assistance and training programs are needed for women.

4. The Influence of Family Support on the Success of MSMEs

Family support also has a significant influence on the success of MSMEs managed by women. This support can be in the form of moral, financial, or practical support, such as assistance in business operations or sharing household tasks. These results support the opinion of Chrisman et al. (2003) and Greenhaus et al. (2018) that the family is one of the important foundations for the sustainability of women's businesses, especially those facing a double burden between domestic and business roles. In the context of Indonesian culture which is still patriarchal, women often bear great domestic responsibilities. When women get support from their partners or other family members, this burden can be reduced so that women can focus more on developing their businesses. In addition, family support can act as a source of motivation and psychological resilience when facing business pressures or financial crises. Therefore, it is important for women's empowerment programs to involve families as part of the intervention strategy.

5. The Influence of Business Networks on the Success of MSMEs

The business network factor has also been shown to have a positive effect on the success of women's MSMEs. Business networks allow women entrepreneurs to gain access to market information, collaboration opportunities, mentors, and resources that were previously difficult to reach. Granovetter (2018) through the theory of "strength of weak ties" explains that social relationships formed outside the close circle are often a source of new, greater opportunities. Brush et al. (2001) stated that business networks are one of the most valuable intangible assets in entrepreneurship. In this study, respondents who actively joined business communities, online forums, or business associations showed better business results than those who did not have networks. This is because through networks, women can share experiences, build market trust, and gain collective support that is important for business sustainability. Therefore, strengthening the capacity of women's business networks needs to be a focus in MSME development strategies.

6. Implications of Research Findings

The findings of this study have several important implications, both theoretically and practically. From a theoretical perspective, these results strengthen the argument that a multidimensional approach that includes educational, financial, technological, social, and network aspects is the most relevant approach to understanding the success of women's MSMEs. Thus, this model can be used as a conceptual framework in further research. Practically , the results of the study provide concrete recommendations to various stakeholders. For the government, it is important to expand access to entrepreneurship education based on women's needs, provide inclusive financing schemes, and strengthen digital infrastructure in urban and suburban areas. For community organizations and NGOs, these results can be used

as a basis for designing more effective women's entrepreneurship mentoring programs. Meanwhile, for entrepreneurs themselves, these findings show that investment in education, social relations, and technology is very important for business sustainability.

7. Research Limitations

Despite its important contribution, this study has several limitations. First, the data used are cross-sectional in nature and therefore cannot capture the long-term dynamics of changes in business. Second, this study focuses on large urban areas in Indonesia, so generalization of the results to rural or remote contexts should be done with caution. Third, all variables are measured based on respondents' perceptions through questionnaires, which may contain subjective bias. Further research is recommended using longitudinal methods and mixed methods approaches to gain deeper understanding.

CONCLUSION

This study aims to analyze the influence of entrepreneurship education, access to capital, technology adoption, family support, and business networks on the success of MSMEs managed by women in urban areas. Based on the results of multiple linear regression analysis, it was found that the five variables have a positive and significant influence on the success of women's businesses. This finding strengthens the view that the success of women entrepreneurs is not only determined by individual abilities, but is also influenced by various interrelated structural and social factors. Entrepreneurship education has been shown to strengthen women's capacity to manage businesses more strategically and adaptively. Access to capital provides flexibility in developing businesses, while technology adoption expands market reach and operational efficiency. Family support has been shown to help women manage their dual roles as housewives and entrepreneurs. Meanwhile, business networks are an important bridge in accessing external opportunities and resources. Thus, the success of women's MSMEs is greatly influenced by a combination of human capital, social capital, and access to resources.

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