

The Mediating Role of Personal Initiative in The Relationship Between Social Capital and Women's Self-Employment

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Abstract: This study examines the mediating role of personal initiative in the relationship between social capital and women's self-employment in Mbarara City, Uganda. The inquiry was driven by the persistent gender gap in economic participation and the growing importance of self-employment as a pathway to women's economic empowerment in developing contexts. Grounded in Social Capital Theory and Gender Role Theory, the study conceptualizes personal initiative as a dynamic force that channels the benefits of social capital into tangible entrepreneurial action. A cross-sectional, quantitative design was employed, with data collected from 378 self-employed women across Mbarara City using stratified random sampling. Results from Pearson correlations, multiple regression, and mediation analyses reveal that both social capital and personal initiative have a significant and positive relationship with women's self-employment ($\beta = .229$ and $\beta = .430$, respectively). Moreover, personal initiative was found to partially mediate the relationship between social capital and women's self-employment, accounting for approximately 51.8% of the total effect. These findings highlight the necessity of fostering both structural support systems and internal motivational factors to enhance women's economic participation. Policy recommendations include integrating entrepreneurship training with network-building programs and addressing institutional barriers that constrain women's proactive engagement in business.

Keywords: *Personal Initiative, Social Capital, Women's Self-Employment, Economic Participation*

1. Background

Self-employment serves as a cornerstone for individual empowerment, family welfare, societal progress, and national economic vitality (International Labour Organization (ILO), 2023). Women entrepreneurs, particularly, catalyze transformative change by breaking barriers and defying entrenched gender norms (Bridges et al., 2022). Their ventures not only propel personal and professional advancement but also foster job creation, income generation, and economic dynamism within their communities (ILO, 2023). Social capital, epitomizing networks, interpersonal bonds, and communal trust, plays a paramount role in facilitating women's entrepreneurship by affording access to crucial resources, knowledge networks, and support mechanisms (Dal Mas & Paoloni, 2020; ILO, 2023). Women fortified with robust social capital enjoy enhanced prospects in securing financial aid, exploring market avenues, and benefiting from mentorship opportunities, thereby bolstering their odds of triumph in self-employment endeavors (Dal Mas & Paoloni, 2020; ILO, 2023). Additionally, women's self-initiative, characterized by zeal, resilience, and proactive conduct, emerges as a pivotal force propelling entrepreneurial endeavors forward (Nsereko et al., 2021). By synergizing social capital and personal initiative, women adeptly navigate the entrepreneurial terrain, seize emerging opportunities, and catalyze economic advancement alongside social progress (Nsereko et al., 2021).

In African nations grappling with high unemployment rates, women's self-employment emerges as a linchpin for economic growth and social development (Woldesenbet Beta et al., 2024). Distinctly, Djibouti, South Africa, Sudan, and Gabon exhibit notable levels of female unemployment, registering rates at 37.88%, 31.43%, 30.17%, and 29.41%, respectively (Global Economy, 2023). This underscores the urgent need for initiatives promoting women's economic empowerment and entrepreneurship (Kriaa et al., 2020). Despite challenges, African countries witness a surge in women's self-employment, with Botswana (38.5%), Uganda (38.4%), and Ghana (37.2%) ranking among the top nations globally and in Africa for the highest number of women business owners (Mastercard Index of Women Entrepreneurs, 2021). This trend underscores the resilience and ingenuity of African women in surmounting barriers and seizing entrepreneurial opportunities. Social capital and women's self-initiative play instrumental roles in this trajectory, enabling women to access resources, networks, and support systems necessary for entrepreneurial success (Nieuwenhuizen, 2022). Leveraging social capital and fostering self-initiative among women, African nations can harness the full potential of

women's self-employment to drive sustainable economic growth, create employment opportunities, and advance gender equality agendas both regionally and globally.

Hypothesis: Personal initiative mediates the relationship between social capital and women's self-employment in Mbarara City.

Theoretical underpinning

This study is informed by the two theories of Social Capital Theory and Gender Role Theory. Social Capital Theory, elucidated by Bourdieu (1986), Coleman (1988), and Putnam (1993), posits that social networks and relationships serve as invaluable resources for achieving goals, emphasizing trust, reciprocity, and social cohesion within communities to facilitate cooperation and collective action. Within entrepreneurship, this theory suggests that women entrepreneurs can leverage their social networks to access resources, information, and support, thereby enhancing their ventures (Babajide et al., 2022; Setini et al., 2020). Moreover, social capital enables women to tap into informal networks, such as family and friends, for business opportunities, mentorship, and financial assistance (Gavigan et al., 2020), providing a framework for understanding how social networks and relationships influence women's self-employment through the mediating role of personal initiative (Barugahara & Barungi, 2023). Despite its relevance, Social Capital Theory is limited by its focus on structural aspects of social networks, often neglecting power dynamics and inequalities within them. On the other hand, Gender Role Theory, as advanced by Eagly & Wood (2012) and Eagly et al. (2000), posits that societal roles and expectations shape individuals' behaviors and opportunities based on social identities, particularly in entrepreneurship, where societal expectations regarding gender roles influence women's participation in economic activities and pursuit of entrepreneurial opportunities (Bullough et al., 2022; Wandera et al., 2021). This theory offers insights into how societal roles and expectations influence women's self-employment choices and the mediating role of personal initiative, though it may overlook intersectional experiences of women entrepreneurs and the diverse ways social identities shape entrepreneurial behavior. Together, the integration of Social Capital Theory and Gender Role Theory provides a nuanced understanding of the factors influencing women's self-employment, emphasizing the interplay between social networks, societal roles, and personal initiative in navigating gendered expectations to achieve economic independence and empowerment (Kusemererwa et al., 2020; Sahani, 2023).

2. Empirical Literature Review

Key Concepts

Personal initiative refers to the proactive and self-directed behavior demonstrated by individuals in identifying opportunities, setting goals, and taking action to achieve desired outcomes (Nsereko et al., 2021). Social capital refers to the resources embedded within social networks, including relationships, norms, and trust, which individuals can access to achieve their goals (Deshpande & Khanna, 2021). Self-employment entails individuals owning and operating their businesses, often without employees (Casabianca et al., 2023).

The relationship between Social capital and self-employment

The relationship between social capital and self-employment is a complex and multifaceted phenomenon that has garnered significant attention in academic literature (Barugahara & Barungi, 2023). Numerous studies have explored how social capital influences self-employment in various contexts, revealing several key insights (Hamdani et al., 2023). It should be noted, social capital facilitates access to valuable resources and information critical for entrepreneurial success (Amiri, 2022). Individuals with extensive social networks are more likely to receive financial assistance, business advice, and market insights from their contacts, enabling them to overcome barriers and capitalize on opportunities (Muhammad et al., 2020). Additionally, social capital fosters trust and cooperation among entrepreneurs and other stakeholders, creating conducive environments for business growth and innovation (Babajide et al., 2022). Strong social ties enhance collaboration, knowledge sharing, and collective problem-solving, leading to the creation of supportive ecosystems that nurture entrepreneurial ventures (Nsereko et al., 2021). Lastly, social capital plays a crucial role in shaping entrepreneurial identities and aspirations (Anggadwita et al., 2021). Individuals embedded within networks that value entrepreneurship and offer positive role models are more likely to perceive self-employment as a viable and desirable career path (Bridges et al., 2022). Overall, the relationship between social capital and self-employment underscores the importance of social networks in facilitating entrepreneurial activities and fostering economic development (Dal Mas & Paoloni, 2020).

Additionally, the structure and composition of social networks influence the entrepreneurial outcomes of individuals (Nieuwenhuizen, 2022). Studies have shown that the size, diversity, and density of social networks significantly impact self-employment decisions and success (Kawamorita et al., 2021). Larger networks provide access to a broader range of resources and opportunities, increasing the likelihood of entrepreneurial entry and survival (Gavigan et al., 2020). Moreover, diverse networks expose individuals to different perspectives, knowledge, and experiences, stimulating creativity and innovation in entrepreneurial endeavors (Kisubi et al., 2021). However, the density of networks, characterized by the extent of interconnectedness among contacts, can also influence entrepreneurial outcomes (Kriaa et al., 2020). Dense networks promote trust and cooperation but may limit access to novel information and diverse perspectives, potentially stifling innovation and growth (Bormann et al., 2021). Furthermore, the composition of networks, including the mix of strong and weak ties, affects the flow of resources and support available to entrepreneurs (Bullough et al., 2022). While strong ties offer emotional support and immediate assistance, weak ties provide access to new information and external opportunities critical for business expansion (Setyaningrum et al., 2023). Therefore, understanding the structure and dynamics of social networks is essential for comprehending their impact on self-employment outcomes and designing effective support mechanisms for aspiring entrepreneurs (Wandera et al., 2021).

Moreover, the role of social capital in self-employment extends beyond individual-level outcomes to broader community and regional development (Dal Mas & Paoloni, 2020). Studies have highlighted the positive spillover effects of social capital on local economies and entrepreneurial ecosystems (Sengupta, 2019). Strong social networks within communities facilitate collective action and civic engagement, leading to the development of supportive institutions, infrastructure, and policies conducive to entrepreneurship (Bridges et al., 2022). Additionally, social capital promotes the circulation of resources and knowledge within local economies, fostering business networks, supply chains, and market linkages that enhance economic resilience and sustainability (Kusemererwa et al., 2020). Furthermore, high levels of social capital contribute to social cohesion and trust, which are essential for attracting investment, fostering collaboration, and reducing transaction costs in entrepreneurial activities (Amiri, 2022). Therefore, investing in the cultivation of social capital at the community level can have significant ripple effects on self-employment rates, economic growth, and overall well-being.

However, the relationship between social capital and self-employment is not without challenges and complexities. Research has identified several limitations and nuances that shape the effectiveness of social networks in supporting entrepreneurial endeavors (Eagly & Wood, 2012). It should be noted that the quality of social ties matters as much as the quantity (Bullough et al., 2022). While having a large network may provide access to diverse resources, the strength and depth of individual relationships determine the extent of support and assistance available to entrepreneurs (Kisubi et al., 2021). Close-knit relationships characterized by trust, reciprocity, and mutual understanding are often more beneficial than superficial connections (Liñán et al., 2022). Additionally, social capital is subject to diminishing returns and network fatigue (Hassan et al., 2024). As networks grow larger and more complex, maintaining meaningful connections and managing relationships becomes increasingly challenging (Setyaningrum et al., 2023). Entrepreneurs may experience information overload, social pressure, and conflicting expectations, leading to exhaustion and burnout (Martinez Dy & Jayawarna, 2020). Moreover, social networks can also perpetuate inequalities and exclusions, as individuals with limited access to social capital may face barriers to entry and advancement in entrepreneurial activities (Kriaa et al., 2020). Therefore, while social capital offers valuable benefits for self-employment, its dynamics and limitations necessitate careful consideration in policy formulation and support initiatives.

The relationship between Personal initiative and self-employment

The relationship between personal initiative and self-employment is a critical aspect of understanding entrepreneurial behavior and outcomes. In the context of self-employment, personal initiative plays a pivotal role in driving entrepreneurial activities and determining success (Nsereko et al., 2021). It should be noted that personal initiative is closely linked to entrepreneurial intention and motivation (Hamdani et al., 2023). Individuals with high levels of personal initiative exhibit a strong desire to pursue entrepreneurial opportunities, driven by intrinsic factors such as autonomy, passion, and self-efficacy (Hamdani et al., 2023). They demonstrate a proactive approach to problem-solving and resource mobilization, seeking out innovative solutions and taking calculated risks to pursue their entrepreneurial goals (Hamdani et al., 2023). Additionally,

personal initiative influences the process of opportunity recognition and exploitation (Nsereko et al., 2021). Entrepreneurs with a proactive mindset are more attuned to environmental changes and market signals, enabling them to identify emerging trends, gaps, and niches for new ventures (Nsereko et al., 2021). They demonstrate a keen sense of alertness and adaptability, seizing opportunities and leveraging their strengths to create value and gain a competitive advantage in the marketplace (Nsereko et al., 2021). Moreover, personal initiative is essential for overcoming entrepreneurial challenges and setbacks (Nsereko et al., 2021). Self-employment is inherently fraught with uncertainty, ambiguity, and adversity, requiring entrepreneurs to navigate obstacles and persevere in the face of failure (Nsereko et al., 2021). Individuals with high levels of personal initiative display resilience, grit, and determination, bouncing back from setbacks and setbacks, learning from experience, and continuously improving their entrepreneurial performance (Nsereko et al., 2021).

Additionally, personal initiative influences the process of innovation and value creation in self-employment ventures (Gavigan, Ciprikis, & Cooney, 2020). Entrepreneurs with high levels of personal initiative are more inclined to engage in creative problem-solving and experimentation, leading to the development of innovative products, services, and business models (Babajide et al., 2022). Their proactive approach fosters a culture of continuous learning and adaptation, driving innovation within their enterprises and contributing to market differentiation and competitive advantage (Gavigan, Ciprikis, & Cooney, 2020). Moreover, personal initiative extends beyond the individual entrepreneur to encompass organizational behaviors and practices (Bormann, Backs, & Hoon, 2021). In self-employment settings, entrepreneurs with strong personal initiative often cultivate an entrepreneurial culture characterized by openness to change, initiative-taking, and collaboration (Bormann, Backs, & Hoon, 2021). They empower employees to take ownership of their work, foster a supportive and dynamic work environment, and encourage creative thinking and initiative at all levels of the organization (Bormann, Backs, & Hoon, 2021). This organizational culture promotes innovation, agility, and resilience, enabling self-employment ventures to thrive in rapidly evolving markets and industries (Babajide et al., 2022).

However, the relationship between personal initiative and self-employment is not without complexities and considerations (Nsereko et al., 2021). It should be noted, the role of personal initiative is influenced by individual differences, including personality traits, cognitive styles, and socio-cultural backgrounds (Nsereko et al., 2021). While some individuals naturally possess a proactive and risk-taking disposition, others may exhibit more cautious and deliberative tendencies (Nsereko et al., 2021). Moreover, cultural norms and societal expectations can shape individuals' perceptions of personal initiative and entrepreneurship, influencing their willingness to take initiative and pursue self-employment opportunities (Nsereko et al., 2021). Additionally, the effectiveness of personal initiative in driving self-employment outcomes depends on external factors and contextual conditions (Nsereko et al., 2021). Entrepreneurs operate within dynamic and multifaceted environments characterized by regulatory frameworks, market dynamics, and industry structures (Nsereko et al., 2021). While personal initiative enables individuals to capitalize on opportunities and navigate challenges, external factors such as access to resources, institutional support, and market conditions can either facilitate or constrain their entrepreneurial efforts (Nsereko et al., 2021). Additionally, the sustainability of personal initiative over the long term requires ongoing self-management and self-regulation (Nsereko et al., 2021). Entrepreneurs must balance their proactive behaviors with self-care, stress management, and work-life balance to avoid burnout and maintain well-being (Nsereko et al., 2021). Therefore, while personal initiative is a critical determinant of self-employment success, its effectiveness is contingent on individual factors, environmental conditions, and self-management practices (Nsereko et al., 2021).

Moreover, challenges may arise in harnessing personal initiative effectively within the context of self-employment (Gavigan, Ciprikis, & Cooney, 2020). It should be noted that entrepreneurs may encounter obstacles related to resource constraints, market competition, and regulatory barriers that impede their ability to translate personal initiative into tangible outcomes (Barugahara & Barungi, 2023). Limited access to financial capital, networks, and infrastructure can hinder entrepreneurs' capacity to pursue entrepreneurial opportunities and scale their ventures (Barugahara & Barungi, 2023). Moreover, the dynamic and unpredictable nature of entrepreneurial endeavors requires entrepreneurs to adapt their strategies and behaviors continually (Gavigan, Ciprikis, & Cooney, 2020). While personal initiative enables individuals to seize opportunities and overcome challenges, excessive risk-taking and impulsivity may lead to suboptimal decision-

making and negative outcomes (Barugahara & Barungi, 2023). Therefore, entrepreneurs must strike a balance between proactivity and prudence, leveraging personal initiative to drive innovation and growth while mitigating risks and maintaining strategic focus (Gavigan, Ciprikis, & Cooney, 2020). Additionally, the sustainability of personal initiative depends on factors such as intrinsic motivation, social support, and external recognition (Barugahara & Barungi, 2023). Entrepreneurs who feel motivated, supported, and recognized for their proactive efforts are more likely to sustain their initiative over time, contributing to long-term success and resilience in self-employment ventures (Gavigan, Ciprikis, & Cooney, 2020).

The mediating role of personal initiative in the relationship between social capital and women's self-employment

Understanding how personal initiative mediates the relationship between social capital and women's self-employment is essential, shedding light on how social networks and individual traits shape entrepreneurial outcomes (Nsereko et al., 2021). Social capital, comprising resources within social networks, offers women access to vital information, resources, and support networks crucial for business success (Deshpande & Khanna, 2021). Conversely, personal initiative encompasses proactive behaviors, motivation, and resilience in pursuing entrepreneurial opportunities (Hassan et al., 2024). Social networks significantly influence women's personal initiative and entrepreneurial behaviors, providing access to diverse resources, opportunities, and role models (Bullough et al., 2022). Supportive networks increase the likelihood of women exhibiting high levels of personal initiative, bolstered by advice, mentorship, and confidence from family, friends, and peers (Liñán et al., 2022). Furthermore, social networks furnish women with valuable market information, aiding in identifying and seizing entrepreneurial opportunities (Chhabra et al., 2020). Personal initiative, in turn, plays a pivotal role in translating social capital into entrepreneurial action, empowering women to leverage networks effectively (Setyaningrum et al., 2023). Women demonstrating strong personal initiative are inclined to utilize networks to pursue opportunities, build alliances, and mobilize resources (Nsereko et al., 2021). Their proactive engagement enables them to overcome entrepreneurial barriers and drive ventures forward, reflecting the symbiotic relationship between social capital and personal initiative in women's self-employment.

Self-efficacy, the belief in one's ability to succeed, is pivotal in the interplay between social capital and personal initiative in women's entrepreneurship (Hamdani et al., 2023). Women with high self-efficacy levels are inclined to actively engage with their social networks, seek opportunities, and demonstrate initiative in entrepreneurial pursuits (Anggadwita et al., 2021). Social capital reinforces women's self-efficacy through positive feedback and encouragement from their networks, boosting confidence and motivation to pursue entrepreneurship (Nsereko et al., 2021). This validation inspires women to set challenging goals, persist through obstacles, and take risks, underscoring self-efficacy's mediating role. Furthermore, motivation strongly influences personal initiative's mediation, with motivated women leveraging social networks to pursue entrepreneurial opportunities (Bridges et al., 2022). Intrinsic and extrinsic motivators, such as passion and financial rewards, drive women to exhibit high levels of initiative (Bullough et al., 2022). Social capital fuels motivation by providing access to role models and success stories, inspiring women to pursue entrepreneurship (Dal Mas & Paoloni, 2020). Witnessing others' success instills confidence and prompts proactive steps, showcasing motivation's role in mediating personal initiative. Lastly, resilience is paramount in navigating challenges and fostering personal initiative (Setyaningrum et al., 2023). Women entrepreneurs encounter various obstacles, but resilience equips them to persevere and adapt (Nsereko et al., 2021). Social capital supports resilience by offering supportive relationships and coping strategies within networks (Hassan et al., 2024). Encouragement and advice from peers empower women to overcome setbacks and learn from failures, epitomizing resilience's contribution to personal initiative in entrepreneurship.

3. Methodology

Research Design

This study adopted a cross-sectional quantitative survey design to investigate the mediating role of personal initiative in the relationship between social capital and women's self-employment. The cross-sectional design was chosen due to its suitability for examining relationships among variables at a single point in time (Creswell & Creswell, 2018). The quantitative approach enabled the use of statistical tools to test the proposed hypotheses and to establish the strength and significance of the relationships among key constructs.

Study Population and Sampling

The target population comprised self-employed women in Mbarara City, Uganda, operating in various business sectors including retail, agribusiness, services, and small-scale manufacturing. The sample was drawn from the three divisions of the city: Kamukuzi, Kakoba, and Nyamitanga. Using Krejcie and Morgan's (1970) table for sample size determination and based on an estimated population of approximately 1,000 women entrepreneurs, a sample size of 378 was selected. A stratified random sampling technique was used to ensure balanced representation across sectors and geographic zones (Etikan & Bala, 2017).

Data Collection and Data Analysis

Data was collected using a structured self-administered questionnaire. The instrument included scales measuring: Social Capital (structural, relational, and cognitive dimensions), Personal Initiative (self-starting, proactiveness, and persistence), and Women's Self-Employment (business operations, growth, and sustainability indicators). The questionnaire was pilot-tested to enhance validity and revised based on feedback. Cronbach's alpha was used to confirm internal reliability ($\alpha > 0.7$ for all constructs). Data were analyzed using SPSS 26. Descriptive statistics summarized demographic characteristics, while Pearson correlation coefficients assessed the strength of bivariate relationships among variables. To test the mediation hypothesis, Baron and Kenny's (1986) steps and multiple regression analysis were applied, supported by Sobel test computations. The significance threshold was set at $p < .05$.

4. Results

Table 1: Demographics of respondents

Category	item	Frequency	Percent
Number of children you pay school fees for	0	106	28
	1-2	127	33.6
	3-5	52	13.8
	6+	93	24.6
Number of Relatives staying with you	0	182	48.1
	1-2	175	46.3
	3-5	21	5.6
Number of relatives you pay school fees for	0	286	75.6
	1-2	71	18.8
	3-5	15	4
	6+	6	1.6
Religion	Catholic	142	33.9
	Anglican	124	36.8
	Pentecostal	67	11.9
	Moslem	26	8.5
	Others	19	9.0
Total		378	100.0

The majority of respondents, constituting 33.6%, reported paying school fees for 1-2 children, followed closely by those paying for 0 children (28%), indicating a significant proportion with no children in school. A considerable number, 24.6%, reported paying for 6 or more children, suggesting a subset of respondents with larger families or extended responsibilities. Additionally, 13.8% reported paying for 3-5 children, representing another notable segment.

The data indicate a relatively even distribution, with approximately half of the respondents reporting no relatives staying with them (48.1%) and another 46.3% reporting 1-2 relatives staying with them. A smaller percentage reported 3-5 relatives staying with them (5.6%), suggesting a minority of respondents with larger extended families or accommodating more relatives.

The majority of respondents, comprising 75.6%, reported not paying school fees for any relatives. Among those who did, the most common category was 1-2 relatives (18.8%), followed by 3-5 relatives (4%) and 6 or more relatives (1.6%). This distribution suggests that while a significant portion of respondents do not bear the financial responsibility of relatives' education, a minority do, with varying degrees of responsibility.

Catholicism and Anglicanism emerge as the two dominant religions among the respondents, with 33.9% and 36.8% respectively. Pentecostalism follows as the third most prevalent religion at 11.9%, indicating a diverse religious landscape among the respondents. A smaller proportion identified as Muslim (8.5%), while 9.0% identified with other religious affiliations. This distribution reflects the religious diversity within the surveyed population, highlighting the importance of considering religious factors in social and cultural contexts.

Table 2: Demographics of Businesses

Category	Item	Frequency	Percent
Business ownership	Sole proprietor	257	68
	Partnership	84	22
	Registered company	38	10
Duration in business	Below 1 year	27	7.1
	1-2 years	48	12.7
	3-4 years	117	31
	5-6 years	121	32
	Above 7 years	65	17.2
Number of employees	0	104	27.5
	1-2	128	33.8
	3-4	49	13
	5-6	77	20.4
	Above 7	20	5.3

The findings reveal that out of the total of 378 women surveyed, 257 reported being sole proprietors, representing 68% of the sample. Partnership ownership was reported by 84 women, accounting for 22% of the total, while 38 women (10%) reported their businesses as registered companies.

A significant portion of women reported operating their businesses for 3-6 years, with 121 women (32%) falling into this category. Substantial percentages were also reported for 1-2 years (48 women, 12.7%), 3-4 years (117 women, 31%), and 5-6 years (121 women, 32%), suggesting diverse levels of tenure among business owners.

Out of the total women surveyed, 104 reported having between 0-2 employees, constituting 27.5% of the sample. Another 128 women (33.8%) reported having 1-2 employees, while 49 women (13%) reported having 3-4 employees. Seventy-seven women (20.4%) reported having 5-6 employees, while 20 women (5.3%) reported having more than seven employees, reflecting a prevalence of micro and small enterprises.

Table 3: Pearson Correlation

	1	2	3	4	5	6	7	8
Social Capital-1	1							
Self-starting-2	.513**	1						
Pro-activeness-3	.504**	.452**	1					
Persistence-4	.216**	.364**	.238**	1				
Personal initiative-5	.578**	.842**	.804**	.584**	1			
Managing suppliers-6	.416**	.492**	.359**	.465**	.563**	1		
Business identification-7	.441**	.361**	.305**	.410**	.453**	.611**	1	

Self-employment-8 .478** .471** .369** .486** .563** .887** .908** 1

** Correlation is significant at the 0.01 level (2-tailed).

Social Capital and Women's Self-Employment in Mbarara City

The results in Table 3 indicate that there is a positive and significant relationship between Social Capital and Women's Self-Employment in Mbarara City ($r=.478, p<.01$). This implies that any positive change in Social Capital is associated with a positive change in Women's Self-Employment in Mbarara City.

Personal Initiative and Women's Self-Employment in Mbarara City

The results in Table 4.2.1 indicate that there is a positive and significant relationship between Personal Initiative and Women's Self-Employment in Mbarara City ($r=.563, p<.01$). This implies that any positive change in Personal Initiative is associated with a positive change in Women's Self-Employment in Mbarara City.

Multiple regression analysis

A multiple regression analysis was run to explain the predictive power of the independent variables on the dependent variable and to show the causal relationship among the study variables.

Table 4: Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.598	.229		2.611	.009
	Social Capital	.252	.056	.229	4.497	.000
	Personal initiative	.614	.073	.430	8.448	.000
R	.593a					
R Square	0.352					
Adjusted R Square	0.348					
F	101.762					
Sig.	.000b					

a Dependent Variable: Woman Self-Employment

The regression analysis results reveal the presence of significant relationships between Social capital, Personal Initiative and Women's Self-Employment in Mbarara City. The significance rate, as indicated by the p-values, provides crucial information about the statistical significance of these relationships. Social Capital has a positive significant relationship with Women's Self-Employment in Mbarara City ($Beta=.229, p<.05$). Thus, implying that a unit increase in social capital results in a positive significant increase of 0.229 units in Women's

Self-Employment in Mbarara City.

Likewise, personal initiative has a positive significant relationship with Women's Self-Employment in Mbarara City ($Beta=.430, p<.05$). This implies that any unit increase in personal initiative results in a positive significant increase of 0.43 units in Women's Self-Employment in Mbarara City. In summary, the analysis demonstrates a statistically significant relationship between Social capital, Personal Initiative and Women's Self-Employment in Mbarara City. The regression results indicate that 34.8% (Adjusted R Square=.348) of the variations in Women's Self-Employment in Mbarara City is explained by Social capital and Personal Initiative, this also implies that the remaining 65.2% is explained by other factors not considered in this study.

Table 5: Mediation tests for testing the mediating role of personal initiative in the relationship between social capital and women's self-employment in Mbarara city.

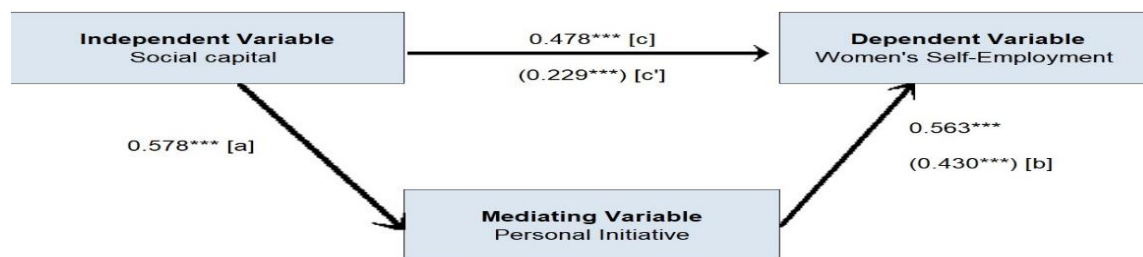
Steps	Regressions	B	SE	Beta
IV&DV	SC—WSE	0.526	0.050	0.478
IV&MV	SC--PI	0.446	0.032	0.578
MV&DV	PI---WSE	0.803	0.061	0.563
IV, MV&DV	SC&PI--WSE	SC=0.252	SC=0.056	SC=0.229
		PI=0.614	PI=0.073	PI=0.430
		Part correlations	SC=0.187	
			PI=0.351	
	R Square		0.352	
	n		378	

There was a significant direct effect of Social capital and Women's Self-Employment in Mbarara City (Beta=.478; $p < .05$). There was a significant direct effect of Social capital and Personal Initiative (Beta=.578; $p < .05$). There was also a significant direct effect of Personal Initiative and Women's Self-Employment (Beta=.563; $p < .05$).

When controlling for Personal Initiative, the direct effect of social capital and women's self-employment reduced from Beta=.430 to Beta=.351 and remained significant. This is an indication that the relationship between Social capital and Women's Self-Employment in Mbarara City is partially mediated by Personal Initiative. This is further indicated by the indirect effect of $(0.248/0.478 \times 100)$ percentage. 51.8%, meaning that the direct effect is explained by 48.2% in the model.

Figure 1: Using med-graph to test the mediating role of personal initiative in the relationship between social capital and women's self-employment in Mbarara city.

Type of mediation	Significant	
Sobel z-value	7.201268	$p = < 0.000001$
95% Symmetrical Confidence interval		
Lower	0.19931	
Higher	0.34838	
Unstandardized indirect effect		
a*b	0.27384	
se	0.03803	
Effective Size measures		
<u>Standardised Coefficients</u>		<u>R² Measures (Variance)</u>
Total:	0.478	0.228
Direct:	0.229	0.034
Indirect:	0.248	0.193
Indirect to Total ratio	0.52	0.846



5. Conclusion and Recommendations

It can be concluded that there is a significant positive relationship between social capital and Women's Self-Employment in Mbarara City. This implies that improvement in social capital in terms of structural, relational and cognitive would result in a positive change in Women's Self-Employment in Mbarara City. It can further be concluded that there is a significant positive relationship between Personal initiative and Women's Self-Employment in Mbarara City. This implies that any positive change in personal initiative in terms of self-starting, pro-activeness and persistence will result in a positive change in Women's Self-Employment in Mbarara City.

In conclusion, it can be concluded that Personal Initiative partially mediates Social capital and Women's Self-Employment in Mbarara City.

Recommendations

It can be recommended that while personal initiative is important, structural barriers may still hinder women's entrepreneurial endeavors, Advocacy for policies and initiatives that address systemic inequalities, such as access to finance, education, and opportunities for women in business is ensured. It can further be recommended that there is a need to focus on interventions aimed at enhancing self-efficacy beliefs among women entrepreneurs. Self-efficacy, a key component of personal initiative, should be cultivated through positive experiences, feedback, and role modeling and encourage women to set challenging but attainable goals and celebrate their achievements.

It can also be recommended that there is a need to empower women to take initiative in starting and managing their businesses. Entrepreneurship training programs, workshops on business planning and goal-setting, and motivational sessions can help women develop the necessary skills and mindset to pursue entrepreneurial opportunities.

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