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The Combined Effect of Social Capital and Personal Initiative on Women's Self-Employment in Mbarara City

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Abstract: The research investigated the impact of social capital and personal initiative on women who start businesses in Mbarara City, Uganda. The research focused on women's low entrepreneurial participation because self-employment has become recognized as a tool for economic empowerment. The research employed a cross-sectional quantitative survey design to gather data from 382 women entrepreneurs through self-administered structured questionnaires. The research used stratified random sampling to achieve business sector and geographical area representation. SPSS analyzed the data through Pearson correlation and regression models, which tested the study hypotheses. The analysis showed that social capital demonstrated a positive and statistically significant relationship with women's self-employment ($r = .478$, $p < .01$) and personal initiative showed a similar positive relationship ($r = .563$, $p < .01$). The combined impact of social capital and personal initiative explained 33.3% of the self-employment variations among women in Mbarara City (Adjusted $R^2 = .333$). The research indicates that women's economic success depends on developing social connections and promoting proactive entrepreneurial behaviors through targeted interventions. The research demonstrates through empirical evidence that specific policies and programs must develop social networks and promote personal initiative while eliminating barriers to women's self-employment in urban Uganda.

Key words: *Social capital and personal initiative, Women's Self-Employment, Mbarara City*

1. Background to the Study

Self-employment among women acts as a key force that both enhances personal strength and minimizes gender inequalities while creating conditions for national economic growth. Through their entrepreneurial activities, women create transformative change by defying traditional gender expectations while developing both their personal lives and professional careers, according to the International Labour Organization (2023). Social capital functions as a key enabling factor for women's entrepreneurship because it includes networks and relationships together with shared norms that provide essential resources and support systems for business success (Dal Mas & Paoloni, 2020; Nieuwenhuizen, 2022). Women's self-initiative functions as a vital factor that demonstrates their ability to act proactively through innovative approaches while maintaining their resilience. The ability of women to identify entrepreneurial opportunities enables them to exploit these chances even in situations where structural barriers continue to exist (Nsereko et al., 2021). Self-employment has emerged as a promising solution to economic inclusion for women because they face higher unemployment compared to men across the world. According to the Global Entrepreneurship Monitor (2023), women make up one-third of all entrepreneurs throughout the world. The restricted growth of women in self-employment business ventures is mainly because they lack access to capital along with mentorship and market possibilities (Wang et al., 2020).

Women in Africa establish their businesses both as a survival method and as an intentional strategy against the high unemployment figures in their nations. The Mastercard Index of Women Entrepreneurs (2021) shows that female business ownership in Uganda, Ghana and Botswana exists at high levels due to both compelling reasons and favorable conditions. Nevertheless, challenges persist. The inability to build solid social networks together with weak personal initiative makes it difficult for women to expand their businesses and maintain prolonged growth, according to Babajide et al. (2022) and Sahani (2023).

Self-employment functions as an essential survival method for women in Uganda because of the severe gendered labor gaps that persist throughout the country, particularly in Mbarara City, which stands as a major urban center in the southwestern area. Traditional Ankole customs that shape community bonds lead to better female entrepreneurial performance (Nsereko et al., 2021). Women's self-employment rates in Mbarara are currently low because of insufficient social capital and weak self-initiative (Gavigan et al., 2020; Kusemererwa

et al., 2020). The restrictions indicate the requirement of specific programs that focus on building women's entrepreneurial potential and support structures. The research investigates the connections between social capital, along with self-initiative, and female self-employment in Mbarara City. The research aims to develop country-specific findings that will guide policy-making and program development to boost women's economic empowerment and involvement.

2. Empirical Literature Review

Theoretical Underpinning

Social Capital Theory and Social Role Theory provide two theoretical frameworks that support this research as complementary approaches to examine women's self-employment and entrepreneurship dynamics. According to Social Capital Theory, networks with relationships, together with shared norms, function as important resources that help individuals obtain support and information and access resources. Women entrepreneurs depend on social capital to acquire business opportunities, together with mentorship and financial resources, and emotional support from their informal and formal networks (Babajide et al., 2022; Setini et al., 2020). Women need these networks most in situations where institutional resources remain restricted or unavailable. Women entrepreneurs in Uganda maintain their business operations through networks that include family connections and peer communities as well as community-based organizations (Gavigan et al., 2020).

Social Role Theory provides an additional framework to understand how cultural expectations and social norms affect gender roles, which in turn determine women's economic activities and entrepreneurial ambitions. The deeply ingrained gender stereotypes limit women's career goals and their ability to feel effective as entrepreneurs because they learn to put domestic duties above economic activities (Bullough et al., 2022; Wandera et al., 2021). Women face both structural and psychological obstacles to self-employment because of normative expectations that exist in patriarchal societies. The combination of these two theories enables a deeper analysis of the enabling and constraining factors. Social capital offers structural support for entrepreneurship, but social role expectations establish the operational limits for women. Personal initiative functions as a mediating factor that enables women to break through social limitations and maximize their network potential for business success (Casabianca et al., 2023; Sahani, 2023). The combination of personal initiative and resilience and proactive behaviors in women enables them to overcome societal obstacles and achieve better economic control (Kusemererwa et al., 2020).

The research investigates how women in Mbarara City use their social connections to break through gender expectations and achieve economic independence. The application of these theories requires critical examination. Understanding how different dimensions of women's lives intersect through class, education, ethnicity and age provides a comprehensive view of gender and entrepreneurship (Casabianca et al., 2023). The research supports an integrative theoretical approach that both identifies obstacles and emphasizes women's ability to transform themselves.

The correlation between social capital and self-employment

Academic research extensively investigates the complex relationship between social capital and self-employment (Barugahara & Barungi, 2023). The study of social capital effects on self-employment has produced multiple findings across multiple research settings (Hamdani et al., 2023). The foundation of social capital enables entrepreneurs to access important resources, together with vital information needed to achieve success (Amiri, 2022). People who belong to extensive social networks gain financial backing together with business guidance and market understanding from their connections, which helps them achieve their objectives and seize new opportunities (Muhammad et al., 2020). The development of social capital creates trust relationships and cooperative partnerships, which produce business-friendly environments that promote innovation (Babajide et al., 2022). Strong social connections enable groups to work together while sharing knowledge and solving problems, which creates supportive environments that boost entrepreneurship (Nsereko et al., 2021). Social capital has a direct impact on the development of entrepreneurial identity, along with the level of ambition that entrepreneurs possess. The view of self-employment as a practical career choice becomes more appealing to people when they encounter supportive networks filled with entrepreneurial role models (Bridges et al., 2022).

The composition and arrangement of social networks directly impact the business results that individuals achieve (Nieuwenhuizen, 2022). Studies demonstrate that network characteristics such as size and diversity and density determine both self-employment choices and entrepreneurial success probabilities (Kawamorita et al., 2021). The availability of resources and business opportunities grows larger when networks expand, thus boosting the chances of new business entry and maintenance (Gavigan et al., 2020). Business innovation and creativity benefit particularly from networks with diversity because they present members with different perspectives as well as knowledge bases and life experiences (Kisubi et al., 2021). Network density, which represents the degree of contact links between members, also influences results (Kriaa et al., 2020). When networks become densely connected, they enhance trust and collaboration yet restrict exposure to fresh information and different viewpoints, which can limit innovation and growth (Bormann et al., 2021). Networks need strong and weak ties to function effectively. Strong ties deliver both emotional support and immediate help, but weak ties bring necessary external business development opportunities together with new concepts (Bullough et al., 2022; Setyaningrum et al., 2023). The analysis of social network dynamics enables evaluation of how self-employment happens and helps develop appropriate support structures for new entrepreneurs (Wandera et al., 2021).

Social capital serves as a driver of community and regional development as well as individual success (Dal Mas & Paoloni, 2020). Research demonstrates how social capital generates positive effects that benefit both local economic development and entrepreneurial environments (Sengupta, 2019). Networked communities achieve joint action and civic involvement, which leads to developing institutions and infrastructure and policies that benefit entrepreneurship (Bridges et al., 2022). Local economies benefit from social capital through its ability to spread resources and knowledge, which strengthens business networks and supply chains and market connections, leading to better sustainability and resilience (Kusemererwa et al., 2020). Societies with high social capital levels develop both trust among their members and social cohesion, which are essential to attract investments and support business activities through cost reduction (Amiri, 2022). Community social capital development investments produce substantial beneficial outcomes, which drive self-employment growth and economic development and societal health improvements.

The correlation between Personal initiative and self-employment

The correlation between personal initiative and self-employment constitutes a pivotal area of inquiry in understanding entrepreneurial behaviors and outcomes. Within self-employment contexts, personal initiative plays a central role in driving entrepreneurial action and influencing the trajectory of business success (Nsereko et al., 2021). It is intricately connected to entrepreneurial intentions, particularly through internal motivators such as autonomy, passion, and self-efficacy (Hamdani et al., 2023; Frese & Gielnik, 2014). Individuals who exhibit high levels of personal initiative are not only more inclined to pursue entrepreneurial opportunities but also show a tendency toward proactive problem-solving and risk-taking, critical behaviors for navigating the uncertainties of entrepreneurship (Hahn et al., 2012; Hamdani et al., 2023).

Personal initiative also significantly influences opportunity recognition and exploitation. Entrepreneurs with a proactive mindset are more alert to market cues and environmental shifts, which enables them to detect emerging trends and gaps in the market (Nsereko et al., 2021; Gielnik et al., 2012). Their capacity for strategic foresight and adaptability often gives them a competitive advantage in rapidly evolving business environments (Babajide et al., 2022). Furthermore, personal initiative helps entrepreneurs confront and overcome challenges inherent in self-employment, such as financial instability, regulatory hurdles, and competitive pressures (Barugahara & Barungi, 2023). This resilience, supported by persistent effort and creative problem-solving, is vital for sustaining entrepreneurial engagement (Luthans & Youssef-Morgan, 2017).

In addition to resilience, personal initiative plays a crucial role in fostering innovation and value creation. Entrepreneurs who score highly on personal initiative are often more engaged in experimentation and knowledge-seeking behaviors that lead to the development of new products, services, or business models (Gavigan, Ciprikis, & Cooney, 2020; Rauch & Frese, 2007). Such innovation is critical not only for firm differentiation but also for long-term sustainability. These individuals promote a culture of continuous learning and adaptability, thereby improving their businesses' capacity to respond to change and harness new opportunities (Bormann, Backs, & Hoon, 2021; Babajide et al., 2022).

Moreover, personal initiative extends beyond the individual level to shape organizational culture and behavior. Entrepreneurs with high personal initiative often cultivate an entrepreneurial environment that encourages autonomy, creativity, and collaboration across all levels of the enterprise (Bormann, Backs, & Hoon, 2021). This culture of shared ownership and proactive engagement enables teams to respond swiftly to market changes and generate innovative solutions, reinforcing enterprise growth and market relevance (Babajide et al., 2022; Gavigan, Ciprikis, & Cooney, 2020).

However, the correlation between personal initiative and self-employment is not without complexity. Variations in personality traits, cognitive styles, and socio-cultural contexts can influence how personal initiative is manifested and its ultimate impact (Nsereko et al., 2021; Mueller & Thomas, 2001). While some individuals are naturally proactive and risk-embracing, others may lean toward cautious or reactive behavior. Cultural norms, gender expectations, and societal attitudes toward entrepreneurship also shape the degree to which personal initiative is expressed and valued (Hofstede, 2001; Stephan & Pathak, 2016).

In addition, the effectiveness of personal initiative in achieving positive self-employment outcomes is conditioned by external and institutional factors. Market conditions, access to resources, regulatory environments, and institutional support can either facilitate or constrain entrepreneurial activities, regardless of individual motivation (Barugahara & Barungi, 2023; Acs et al., 2008). Thus, even highly proactive entrepreneurs may struggle if they operate in unsupportive or resource-constrained settings.

Sustaining personal initiative over time also demands robust self-regulation and well-being management. The persistent effort associated with proactive entrepreneurship can lead to burnout if not accompanied by adequate self-care, social support, and psychological resilience (Luthans & Youssef-Morgan, 2017; Nsereko et al., 2021). Moreover, excessive proactivity or risk-taking, when not balanced with strategic reflection, may result in poor decision-making and entrepreneurial failure (Gavigan, Ciprikis, & Cooney, 2020; Rauch et al., 2009).

Finally, translating personal initiative into tangible outcomes depends on the alignment between motivation and strategic capacity. Entrepreneurs often face constraints such as limited funding, market access, or technical knowledge, which can hinder the realization of their goals despite their proactive intentions (Barugahara & Barungi, 2023). Consequently, support systems such as mentorship, incubation, and policy incentives are critical to complement personal initiative and foster successful self-employment (Gavigan, Ciprikis, & Cooney, 2020; Acs et al., 2008).

The interplay between social capital and personal initiative in Women's Self-Employment

The intricate interplay between social capital and personal initiative is paramount in understanding women's self-employment, serving as a central theme in entrepreneurship and gender studies. Social capital—comprising resources embedded in social relationships, networks, and trust—serves as a crucial foundation for entrepreneurial ventures by enabling access to critical information, emotional support, and business opportunities (Deshpande & Khanna, 2021; Mahato et al., 2022). Simultaneously, personal initiative—marked by proactive behavior, intrinsic motivation, resilience, and self-starting tendencies—empowers women to pursue self-employment despite structural and socio-cultural barriers (Nsereko et al., 2021; Frese & Gielnik, 2014).

The synergy between social capital and personal initiative is especially critical in enabling women to navigate the complexities of the entrepreneurial ecosystem. Social capital acts as a catalyst by facilitating resource mobilization, mentorship, and strategic partnerships, which are indispensable for overcoming gender-specific barriers to business success (Mahato et al., 2022; Ntshangase, 2020). At the same time, personal initiative enables women to translate these resources into action, leveraging their internal drive to innovate, take calculated risks, and engage in value-creating ventures aligned with their passions and competencies (Gielnik et al., 2012; Hassan et al., 2024).

Moreover, women's engagement in social networks provides access to diverse knowledge, moral support, and potential collaborators, all of which enhance entrepreneurial readiness and decision-making (Woldesenbet Beta et al., 2024). Through these connections, women are better positioned to identify viable market niches,

receive feedback, and gain confidence in pursuing business goals (Nsereko et al., 2021; Dal Mas & Paoloni, 2020). Therefore, fostering both strong social networks and a culture of initiative among aspiring women entrepreneurs is essential for building resilience and promoting sustainable self-employment.

However, the influence of cultural norms and entrenched gender roles cannot be overlooked in shaping women's entrepreneurial behavior. In many contexts, societal expectations confine women to domestic responsibilities, discouraging their participation in economic activities and reinforcing stigma against entrepreneurial ambitions (Kawamorita et al., 2021; Hassan et al., 2024). These traditional roles restrict women's access to education, finance, and time—resources vital for business development. Despite these constraints, shifts in societal attitudes and increasing advocacy for gender equality have opened new avenues for women to engage in entrepreneurship, particularly where institutional support and affirmative policies exist (Nieuwenhuizen, 2022; Al-Qahtani et al., 2022).

Policy interventions play a vital role in dismantling these systemic barriers and facilitating women's transition into entrepreneurship. Targeted programs—such as microcredit initiatives, gender-responsive training, and venture capital funds—can significantly enhance women's access to startup capital and skills development (Dal Mas & Paoloni, 2020; Nieuwenhuizen, 2022). Additionally, promoting equitable access to education, especially in digital literacy and entrepreneurial training, equips women with both hard and soft skills necessary for business success (Gavigan et al., 2020). Governments and development agencies must also address the digital gender divide, as online platforms increasingly offer women unprecedented access to markets, customers, and business resources (Al-Qahtani et al., 2022).

In sum, the convergence of social capital and personal initiative forms the bedrock of women's successful engagement in self-employment. Empowering women requires a multifaceted approach that fosters internal drive and external support mechanisms. Strategies promoting education, access to finance, mentorship, and digital inclusion must be integrated into broader frameworks of gender equity and entrepreneurship development to enhance women's economic participation and overall well-being.

3. Methodology

To investigate the combined effect of social capital and personal initiative on women's self-employment in Mbarara City, this study adopted a cross-sectional quantitative survey design. The cross-sectional approach was selected for its effectiveness in collecting data from a broad population at a single point in time, allowing for the exploration of relationships among key variables (Creswell & Creswell, 2018). This design is particularly advantageous in social science research due to its affordability, time efficiency, and ability to accommodate large samples (Sekaran & Bougie, 2016).

Structured self-administered questionnaires were used to gather quantitative data from women entrepreneurs. This method is widely recognized for its ability to capture standardized responses while maintaining the anonymity of participants, thus reducing social desirability bias (Bryman, 2016). Additionally, this tool allowed the researcher to gather demographic data (e.g., age, marital status, education, and income) and variables related to social capital, personal initiative, and self-employment outcomes.

Study Population and Sample Size Determination

The study population comprised women engaged in self-employment in Mbarara City, spanning sectors such as retail, hospitality, agribusiness, services, and manufacturing. These entrepreneurs were drawn from the three main divisions of Mbarara City: Kakoba, Kamukuzi, and Nyamitanga, ensuring spatial diversity in the sample (Mbarara City Commercial Office, 2024).

The sample size was determined using the Krejcie and Morgan (1970) sample size determination table, which provides a scientifically grounded method for sample selection based on known population sizes. Given an estimated population of approximately 930 women self-employed in formal and informal businesses in Mbarara City, a sample size of 382 respondents was selected to ensure sufficient statistical power and representativeness (Israel, 1992).

A stratified random sampling technique was employed to ensure inclusivity and proportional representation of various sectors and geographical zones within the city. Stratification by sector (e.g., trade, services, agriculture) and location helped to minimize sampling bias and enhance the generalizability of the findings (Etikan & Bala, 2017).

4. Results

Table 1: Demographics of respondents

Category	Item	Frequency	Percent
Number of children you pay school fees for	0	120	31.7
	1-2	117	31.0
	3-5	61	16.1
	6+	80	21.2
Number of Relatives staying with you	0	216	57.1
	1-2	144	38.1
	3-5	18	4.8
Number of relatives you pay school fees for	0	260	68.8
	1-2	92	24.3
	3-5	18	4.8
	6+	8	2.1
Religion	Catholic	128	33.9
	Anglican	139	36.8
	Pentecostal	45	11.9
	Moslem	32	8.5
	Others	34	9.0
	Total	378	100.0

The findings reveal that 120 women (31.7%), do not have any children for whom they pay school fees, 117 women (31%) pay school fees for 1-2 children, 80 women (21.2%) have six or more children for whom they pay school fees and lastly 61 women (16.1%) pay school fess for 3-5 children. In terms of living arrangements, a majority of respondents (57.1%) do not have any relatives staying with them. However, 144 women (38.1%) have 1-2 relatives staying with them, and a smaller percentage of women (4.8%) have 3-5 relatives staying with them.

Thirdly, the data regarding the financial responsibility for relatives' education reflects that majority of respondents (68.8%) do not pay school fees for any relatives, 92 women (24.3%) financially support 1-2 relatives' education, 18 women (4.8%) contribute to the education of 3-5 relatives, while an even smaller fraction (2.1%) support the education of six or more relatives.

Lastly, examining religious affiliation reveals that 139 women (36.8%) are Anglican, closely followed by Catholics, who are 128 women (33.9%), 45 women (11.9%) are under the Pentecostal denomination, Muslim (8.5%) and other religious affiliations take on 9% of the respondents.

Table 2: Demographics of Businesses.

Category	Item	Frequency	Percent
Location of business	Central town	118	31.2
	Katete	53	14.0
	Lugazi	44	11.6
	Kakoba	76	20.1
	Kizungu	51	13.5
	Rwebikoona	36	9.5
Category of business	Market vending	32	8.5
	Salon	75	19.8
	General merchandise	82	21.7
	Fashion and design	50	13.2
	Mobile money	110	29.1
	Restaurant	15	4.0
	Street vending	14	3.7
Duration in business	Below 1 year	17	4.5
	1-2 years	47	12.4
	3-4 years	95	25.1
	5-6 years	173	45.8
	Above 7 years	46	12.2
Daily sales	Below Ugx.100,000	110	29.1
	Ugx.100,000-200,000	34	9.0
	Ugx 201,000-300,000	120	31.7
	Ugx.301,000-400,000	48	12.7
	Above Ugx.400,000	66	17.5
Source of startup capital	Own savings	27	7.1
	Saving group	112	29.6
	Family and friends	56	14.8
	Microfinance loans	183	48.4
	Total	378	100.0

Regarding the location of businesses, there's notable variation in distribution across different areas. The highest concentration of businesses is observed in Central town, representing 31.2% (118 businesses) of the total. Kakoba follows closely with 20.1% (76 businesses), while Katete and Kizungu account for 14.0% (53 businesses) and 13.5% (51 businesses) respectively. Lugazi and Rwebikoona have smaller percentages, with 11.6% (44 businesses) and 9.5% (36 businesses), respectively.

In terms of business categories, mobile money businesses represent the largest category at 29.1% (110 businesses), followed by general merchandise (21.7%, 82 businesses), and salons (19.8%, 75 businesses). Fashion and design account for 13.2% (50 businesses), while market vending, restaurants, and street vending have smaller percentages, with 8.5% (32 businesses), 4.0% (15 businesses), and 3.7% (14 businesses), respectively.

The duration in business varies among the surveyed businesses, with a significant proportion operating for 5-6 years (45.8%, 173 businesses) and 3-4 years (25.1%, 95 businesses). Fewer businesses have been operating for below 1 year (4.5%, 17 businesses), 1-2 years (12.4%, 47 businesses), or above 7 years (12.2%, 46 businesses).

Regarding daily sales, the majority of businesses fall in the Ugx 201,000-300,000 range (31.7%, 120 businesses). Other ranges include below Ugx. 100,000 (29.1%, 110 businesses), Ugx. 301,000-400,000 (12.7%, 48 businesses), Ugx. 100,000-200,000 (9.0%, 34 businesses), and above Ugx.400,000 (17.5%, 66 businesses). Finally, the most common sources of startup capital are microfinance loans (48.4%, 183 businesses) and saving groups (29.6%, 112 businesses). Family and friends account for 14.8% (56 businesses), while own savings constitute 7.1% (27 businesses).

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 4 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 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.

Table 4: The combined effect of social capital and personal initiative on Women's Self-Employment in Mbarara City

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.782	0.224		3.489	0.001
	Interaction Term (SC*PI)	0.808	0.059	0.578	13.749	0.000
R	.578a					
R Square	0.335					
Adjusted R Square	0.333					
F	189.031					
Sig.	.000b					

a Dependent Variable: Self-employment

The results indicate that the combined effect of social capital and personal initiative explains 33.3% (Adjusted R Square=.333) of the variations in Women's Self-Employment in Mbarara City. This also implies that the remaining 66.7 % is explained by other factors not considered in this study. Furthermore, the results indicated that a unit increase in the combined effect of social capital and personal initiative will result in a 0.578-unit increase in Women's Self-Employment in Mbarara City.

5. Conclusions 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 the combined effect of social capital and personal initiative explains 33.3% of the variations in Women's Self-Employment in Mbarara City. This also implies that the remaining 66.7 % is explained by other factors not considered in this study.

Recommendations

It can be recommended that, to support personal initiative and entrepreneurship among women in Mbarara city, it's essential to ensure access to resources such as funding, training, and business development services. Policymakers should work to remove barriers to access, including financial constraints and gender-based discrimination. Offering targeted financial assistance programs, capacity-building workshops, and mentorship opportunities can help level the playing field for aspiring women entrepreneurs.

It can further be recommended that there is a need to focus on building collaboration and support networks within communities. Creating platforms for women to share knowledge, experiences, and resources can enhance their entrepreneurial success. Encouraging partnerships and cooperative ventures among women entrepreneurs can also lead to mutual benefits and increased innovation. 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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