ASSESSING 'WHAT WORKS' FOR WOMEN'S ECONOMIC EMPOWERMENT

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Abstract

Leaving no woman behind in economic empowerment requires an understanding of what works for them. Using cross-sectional data from a field survey conducted between July 19th to 22nd, 2021, we document evidence for gender disparity in favour of men in entrepreneurship with women being more likely to report problems related to information sharing, negative childcare effects, and lack of family support than men. Most shocking is that women reported a higher likelihood to (dis)approve government's support towards women economic empowerment than men. Although women reported to be four times more likely to support women-led enterprises, we find no evidence for gender support woes. Correlation analysis indicated self-help group membership and financial support outflow had a significant positive association with women economic empowerment. We further estimated an instrumental variable (IV) Probit model and employed the maximum likelihood estimation (MLE) technique. Conspicuous evidence indicated that whereas financial support receipt had no significant effect on entrepreneurship, givers of such support were significantly likely to venture into entrepreneurship. The latter observation is attributed to role model views which self-motivated support providers into entrepreneurial activities. Whereas women were less likely than men to be entrepreneurs, gender had no significant effect on entrepreneurship. A problematic revelation is that Savings and Credit Cooperative Organisations (SACCO) or self-help group membership and negative child care effects perception had a negative effect on entrepreneurship with the interaction of the two indicating a statistically significant negative effect. We recommend the strengthening of family and friendship ties for such relations motivate women to help others as role models.

Key Words: affirmative action, childcare, entrepreneurship, financial support, gender disparity, information sharing, SACCO, self-help group, women economic empowerment

Introduction

With an apparent lag in economic empowerment, bringing more women on board in development planning has drawn much attention recently (Routledge, 2021; Mbinya & Simiyu, 2021; Hunt & Samman, 2016). The lag has been worsened by support shortages in economic bargaining and in power manipulation with women being majorly on the receiving end (Routledge, 2021; UN Women, 2011). Leaving women behind has, accordingly, jeopardized sustainable development and the socio-economic stability of communities around the globe (UN Women, 2011). Domestically, in Kenya, the realization of Vision 2030 is anchored upon the resilience of all citizens with emphasis on women economic empowerment (KNBS, 2018). That is, the capabilities of women and their contribution towards growth resilience cannot be ignored.

The socio-economic and political inclusion of women remains alarmingly low. UNESCO (2015), for instance, reported that less than 1/3 of the women in Sub-Saharan Africa participated in areas of science, technology, engineering, and mathematics (STEM). Perhaps, an even grimmer picture is portrayed in Clinton (2009) exposing that approximately 2/3 of global work is being done by women while women are earning less than 10% of global incomes and hold only 1% of property ownership. The apparent inclusion and equality gap calls for dynamism in addressing the plight of women.

Understanding the challenges women face is instrumental in directing policies which have women in mind (UNECA, 2019; Yellen, 2020). Besides, what works for men does not necessarily work for women (Yellen, 2020; Hunt & Samman, 2016). Thus, a comprehensive 'What Works' framework addresses the hurdles faced by women while simultaneously enhancing competitive access to opportunities in education, decision making, and labour force participation. Accounting for hurdles is often overlooked, with policymakers resorting to simplistic mathematical modelling. In business leadership and education models, for instance, the contribution of childcare in shaping a woman's career and educational paths is rarely considered (Ferrant, Pesando, & Nowacka, 2014). Besides, women's entrepreneurial ability is stifled by investment plans centred around men (FMO & IFC, 2020). Even then, the impact arising from women-led business investment remains higher than that for men in Kenya (World Bank, 2020).

Whereas education is an enabler towards bringing more women on board, gender gaps still exist (WEF, 2020). This implies that women and girls are often more likely to miss out on educational opportunities than men and boys. Accordingly, productive entrepreneurship by women is hampered by skills and know-how shortage as well as barriers to information sharing (UNECA, 2019; WEF, 2020). UNESCO (2015) indicated that obstacles towards women educational empowerment hold back economic empowerment among women. Such obstacles present information inaccessibility as a barrier towards the tapping of economic opportunities as they arise (Zoellick, 2008; UN Women, 2018). UNESCAP (2015) indicated negative outcomes related to women underrepresentation in decision-making, labour market participation, educational disparity, pay gap, and entrepreneurship.

Kiriti & Tisdelle (2003) hypothesized that parental investment in a child's education was motivated by expected dependence security during old age. A parent would, thus, invest in a child's education if job prospects are high and when old age care provision by the offspring is certain or highly likely. Such investments are, however, bounded from above by households income and from below by competing alternatives (Kiriti & Kabubo, 2001). In extremely low-income households with a low propensity to schooling, for instance, resources could be diverted from a child's schooling and, thereby, effectively locking the child out of school. The situation worsens in male hegemonic households such that a boy's schooling precedes a girl's (Kiriti & Tisdell, 2003). According to the 2020 Global Gender Gap report, educational biases in Kenya materialized into 78.2% and 85.0% literacy rates for females and males, respectively (WEF, 2020).

Biases are not unique to educational outcomes since they affect entrepreneurial tendencies among women (UN & EAC, 2021). They do not, nevertheless, rule out the leveraging role of education in enhancing entrepreneurship. UN & EAC (2021), for example, indicated that whereas a woman with only primary level education was 27 times more likely to start a business out of necessity, one with secondary-level education would be driven by the profit-maximization motive. Besides, with secondary education, a woman would create 17 more jobs than a primary-education

female counterpart. Even then, entrepreneurial inclinations among women remain relatively low with an estimated 3 out of 10 SMEs being owned by women (KNBS, 2021). The relatively low entrepreneurial uptake among women is problematic since women contribute 65% of household incomes drawn from firm-level profits (World Bank, 2020).

Background to the Study

In Kenya, various initiatives have been geared towards bringing more women on board in development and decision making, namely; affirmative action, financial support, and access to government procurement opportunities (AGPO). The Constitution of Kenya 2010, for instance, provided for the establishment of women representative positions as a way of increasing female representation in Parliament. To bridge the gender gap in university education, the government set the cut-off points for female hopefuls slightly lower than those for males. Besides, deliberate efforts have been directed towards making STEM courses attractive to girls and women. Financial support to women has been advanced via the Uwezo Fund, the Youth Fund, Maendeleo ya Wanawake, and the Kenya Women Finance Trust. Furthermore, the enactment of the AGPO Act meant that more women and youth would benefit from government procurement opportunities. As a result, more women are accessing higher education and being involved in entrepreneurship. Challenges, nevertheless, continue to exist, necessitating a reconsideration of what works for women economic empowerment.

Against this backdrop, we interrogated 'what works' for the economic empowerment of women. Our pointer policy variables were affirmative action and AGPO. We established that affirmative action correlated positively with the entrepreneurial tendency among women. AGPO awareness was, on the other hand, insufficient in driving the empowerment agenda. Actually, AGPO awareness negatively correlated with entrepreneurship. This prompted us to consider whether women's self-mobilization could turn the tide. We observed that initiatives by women through SACCO's self-help groups correlated positively with entrepreneurship. Moreover, such initiatives increased the willingness of women to help others financially without necessarily anticipating a reward. Besides, increased generosity induced women into entrepreneurship. In the present study, we documented that women's generosity positively correlates with entrepreneurship amongst them.

The present section captured the study's background and objectives. A synthesis of theory and previous study is presented in the next section. The theoretical basis and analytical framework as well as sample design and data source are captured under the methodology. Thereafter, a presentation of our empirical findings is made followed by implications of our findings on policy.

Purpose of the Study

The main objective of this study was to assess what works for women economic empowerment in their self-mobilization. The study attempted to test the following hypotheses:

i. There is an association between gender and entrepreneurship.

ii. Affirmative action has enabled entrepreneurial activities among women.

iii. Support from family members and friends promotes entrepreneurship among women.

iv. Government support enhances women's entrepreneurial ability.

v. Self-help groups promote entrepreneurship among women.

vi. Childcare affects women's entrepreneurial activities.

Statement of the Problem

Leaving women behind in economic empowerment threatens to slow down growth and development in Kenya and across the world (FMO & IFC, 2020; Hunt & Samman, 2016; Routledge, 2021). Despite overwhelming evidence that the majority of the globe's work is done by women, little evidence, if any, indicates that women benefit from their work (Ferrant, Pesando, & Nowacka, 2014; UNECA, 2019). Besides, a significant number of women activities are largely unaccounted for in national income statistics (CARE, 2016; Markel & Jones, 2014). The shadow economy has, accordingly, failed to ensure that women fully tap upon the gains realized in the mainstream economy. Whereas, there have been calls for equality of access to education and opportunities, the global gender gap is unfavourable to women (WEF, 2020). Studies have indicated that existing gaps are worsened by imposing systems meant for men on women (Yellen, 2020). A failure to recognize the unique needs of women has, thus, derailed their economic empowerment (Mbinya & Simiyu, 2021). An emergent body of literature, nevertheless, reveals that breaking barriers to economic empowerment requires self-mobilization of women (Longwe, 1995; UNECA, 2019). Self-mobilization of women cannot, however, exist in isolation (Huis, Hansen, Otten, & Lensink, 2017). Accordingly, understanding the role of policy framework, family and friends' support, childcare, and mentorship in women's self-mobilization is key towards informing the women's economic empowerment agenda. Research on childcare, mentorship and support systems is not widespread, however. This study, therefore, identified mentorship, childcare, and an effective support system as gaps existing in research related to the economic empowerment of women.

Justification of the Study

'What works' for women in their economic empowerment is an under-researched area. Previous studies, including Huis et al (2017), WEF (2020), and Ferrant et al (2014) thought that what works for women was affirmative action with an urgency of addressing the gender gap. These studies, thus, ignored an examination of the evidence related to self-help groups. The studies, further, failed to give the gender disparity index a holistic assessment. Consequently, this study contributes to literature and to the ongoing debate of 'what works' for women economic empowerment.

Literature Review

A women's economic empowerment rationale presented by Kidder et al (2017) sought to reduce the gender gap in equal value employment and education with emphasis on fair income distribution. According to Kidder et al (2017) and Markel & Jones (2014), collective action by, and knowledge sharing among women, not only enhance their economic empowerment but also improve outcomes on poverty alleviation and the general wellbeing of the society. CARE (2016) considered collective action as multiplicative of women's capabilities, their collective or personal decision-making influence, and the institutional framework which strikes a power balance in society. Collective action by women does not, however, exist in isolation. To strike a balance in childcare and performance of household chores, for instance, boys and men must be involved (CARE, 2016). Financial mobilization in women self-help groups, on the other hand, calls for the support from men (CARE, 2016; Kidder et al, 2017).

The theory of change combines collective action with an enabling socio-economic and political environment in enabling the economic empowerment of women (WEE). Proponents of the theory of change, including WOCAN (2016), Markel & Jones (2014) and Kidder

et al (2017), identify gender, knowledge-sharing and supportive relationships, participatory decision making, and increased access and control over resources as key enablers of WEE. An extension of the theory of change is provided in ILO & WED's (2021) intervention model in which entrepreneurship is a proxy to economic empowerment. The intervention employed involved gender-specific training on the provision of financial and non-financial services. Huis et al (2017) conceptualized intervention effects using a three-dimensional model integrating factors at the societal (macro), relational (meso), and personal (micro) levels. Empowering women across the three levels is a necessary condition towards the actualization of their full potential (Huis, Hansen, Otten, & Lensink, 2017).

Longwe (1995) identified empowerment as hierarchical in five levels, namely, welfare, access, conscientization, participation, and control. At the lowest level, women satisfy their needs to material wellbeing. These include meeting one's needs to medical care, income, and food. Upon satisfying material needs, a woman progresses towards increased access to resources on a basis identical to that of men. Given equality of access, beliefs are formed about equality of gender. As the society moves towards gender equality, gender parity in decision making tends towards unity. This paves the way for men and women to enjoy equal control over factors of production as well as benefits distribution.

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Ward et al (2019) studied entrepreneurial intentions among students in Spain. A cross-section of 677 students drawn across the period September 2017 to June 2018 was used. The study utilized structural equation modelling with the intention of entrepreneurship being the explained variable. Explanatory variables were: the propensity to take risk, motives, subjective norms, entrepreneurial skills, and perceived behavioural control. The authors controlled for job securing entrepreneurship, entrepreneurship as the only option, optimism, and three binary variables, namely, an individual had work experience, an individual had experience as an entrepreneur, and the individual's parent was an entrepreneur. Upon employing the maximum likelihood estimation (MLE) technique, the findings suggested that female's entrepreneurial intentions were significantly affected by risk propensity, perceived behavioural control, and subjective norms. The findings, furthermore, suggested that perceived entrepreneurial skills did not differ significantly between females and males at 5% significance level.

Sarfaraz et al (2014) studied the relationship between women entrepreneurship and gender equality. The study utilized the 2007 Women Adult Population Surveys dataset of 145,248 individuals from 41 countries. Women entrepreneurship was measured in terms of established activity, entrepreneurship at the early stage, and overall entrepreneurial activity

among women. Gender equality was given by the gender development index. Correlation analysis indicated a significant association between women's entrepreneurial activity at the early stage and gender equality at 5% significance level. The association was negative for Asia and Europe low/middle-income countries as well as high income countries but positive for middle/low-income countries in the Caribbean and Latin America. Established entrepreneurial activity and overall entrepreneurial activity had no significant relationship with gender equality.

Camelo-Ordaz et al (2016) examined the influence of gender on entrepreneurial intention in Spain. A dataset of 24,596 individuals selected via multi-stage sampling in the 2013 Adult Population Survey was utilized. Logistic regression analysis was carried out. Entrepreneurial intention was the dependent variable while self-efficacy, opportunity recognition ability, and fear of failure were explanatory variables. Age, entrepreneurial training, and acquaintance with an entrepreneur were control variables. Utilizing the MLE technique, the findings for the non-entrepreneurial population suggested that entrepreneurial training, knowledge of an entrepreneur and age had a significant effect on entrepreneurial intention at 1% significance level with entrepreneurial self-efficacy as the mediation factor. Self-efficacy had a significant positive effect on entrepreneurial intention whereas gender had a positive but not significant effect. For the other mediation factors, the effect was significant at 1%. Opportunity recognition ability and fear of failure had positive and negative effects, respectively, on entrepreneurial intention.

Following Longwe (1995) empowerment model, Gachemi (2018) examined the role of women self-help groups on promoting their empowerment in Kenya. A dataset of 106 respondents from Magutu Division, Nyeri County, was utilized. The variables in the study were involvement in income generating activities and self-help group membership. The findings suggested that self-help groups improved the incomes of women, and, thereby, contributed positively towards the economic empowerment of women.

Njoki & Gakobo (2020) studied the effect of financial inaccessibility on enterprises owned by women in Kenya. A dataset of 172 respondents from Limuru town was obtained using stratified random sampling technique. Growth of women-owned enterprises was the dependent variable while challenges of financial access was the independent variable. The findings indicated that financial inaccessibility had a significant negative effect on business growth at 1% significance level.

Simiyu (2018) examined the effect of government intervention on the growth of women-owned micro and small enterprises in Kenya. A dataset of 254 female managers in Trans Nzoia County was utilized in a multiple linear regression model. The dependent variable was growth of small enterprises owned by women measured by the level of capital. Independent variables were government policy, entrepreneurial-related orientation, credit, training, and experience. Upon employment of the ordinary least squares (OLS) estimation technique, the findings suggested that all explanatory variables had a positive effect on the growth of women-owned businesses. For all the explanatory variables, except government policy, the effect was significant at 5% significance level.

A cross-cutting theme in Longwe (1995), Kidder et al (2017), ILO & WED (2021), and CARE (2016) is that participation plays a central role in financial mobilization. Various previous studies skewed participation as a question of gender. Ward et al (2019), for instance, examined gender differences in entrepreneurship. Sarfarz et al (2014) and Camelo-Ordaz et al (2016) checked for correlations between gender equality and entrepreneurship. Whereas these studies were done in good faith, the focus was

not that meaningful. For example, do we have to switch from one gender to the other if it is realized that gender is interfering with productivity? Besides, gender equality need not be about sacrificing members of one gender for the good/bad of others. We believed that participation could be better captured by group initiatives including self-help groups/SACCOs and personal commitments, including the inclination towards helping others as well as asking for help. It is upon this understanding that we constructed the empirical model discussed in the next section.

Methodology

From the literature review, it appears that the overriding themes involved participation, financial mobilization, women's welfare and access to resources, including information. We, accordingly, adopted Longwe (1995) as the theoretical basis for the present study. According to Longwe (1995), women's economic empowerment is a process grounded upon welfare, access to resources, and control of the means of production as well as distribution of benefits. As a proxy to control over production factors, entrepreneurship is used. Since welfare needs to involve income, this study used financial support from family as a proxy to welfare. Membership to self-help groups and SACCOs is used as an indicator of participation in economic empowerment while conscientization is built upon beliefs about affirmative action. A proxy to resource access is given independently by information accessibility, financial constraint, and family support.

Entrepreneurial status, female, financial support receipt status, affirmative action belief, and SACCO membership are binary variables. These variables are coded as 1 if characteristic is present and zero if absent. The zero outcome serves as the benchmark group. Entrepreneurial status (ω) is the dependent variable being explained by gender (F), financial support receipt status (R), positive perception of affirmative action (A), SACCO membership (SH), perception about the government in empowering (G), perception of negative child care effects (C), and giving financial support (O). Hindrances related to family support constraints (H), financial constraints (D), and information inaccessibility (I) are control variables. Additional control variables are business support bias (B), non-student status (N), awareness of access to government procurement opportunities (P) and knowledge of a beneficiary (K). financial support receipt and outflow is measured by whether an individual received or gave out financial support to a friend or family member in the course of three months leading to survey date.
The study, accordingly, estimates a structural equation model specified by:

$$\omega_{i1} = \propto_{01} + \propto_{11} G_{i1} + \propto_{21} O_{i1} + \propto_{31} A_{i1} + \propto_{41} SH_{i1} + \propto_{51} C_{i1} + \propto_{61} F_{i1} + \varepsilon_{i1}$$

Where α=structural equation parameter, i=individual, and ε=structural equation random error term.

In equation (1), family support constraint (SH) and negative child care effect perception (C) are endogenous explanatory variables while the other explanatory variables are assumed to be exogenous. That is, they are related to the structural equation's random error term. The endogenous explanatory variables are, thereby, converted

into exogenous variables by regressing them on instruments (which are conveniently chosen) and the exogenous variables in the structural equation. This yields two reduced-form equations specified by:

$$SH_{i2} = \propto_{02} + \propto_{12} R_{i2} + \propto_{22} H_{i2} + \propto_{32} D_{12} + \propto_{42} I_{i2} + \propto_{52} P_{i2} + \propto_{62} O_{i2} + \propto_{72} A_{i2} + \propto_{82} B_{i2} + u_{i2} \quad (2)$$

&

$$C_{i3} = \propto_{03} + \propto_{13} H_{i3} + \propto_{23} G_{i3} + \propto_{33} N_{i3} + \propto_{43} K_{i3} + \propto_{53} B_{i3} + \propto_{63} F_{i3} + \propto_{73} O_{i3} + \propto_{83} A_{i3} + u_{i3} \quad (3)$$

Where u=reduced-form equation random error term.

The random error terms in equations (1), (2) and (3) are assumed to be normally distributed with mean zero and constant variance. The dependent variables in the three equations are limited in the sense that they assume discrete value of zero or one. Equations with limited dependent variables are analysed preferably using random utility models (RUM) following McFadden (1981) or robust linear probability models (LPM). RUM and LPM restrict predicted probabilities within the [0,1] interval while maintaining constant variance for the random error term. This study conveniently utilizes RUM. Since the stochastic error term is assumed to be normally distributed, *Probit* models are employed. The models are estimated using maximum likelihood estimation (MLE) technique which gives parameter values for which the log-likelihood function is maximum (McFadden, 1981). Model estimation is carried out in two-stages: in the first stage, reduced-form equations are estimated using MLE technique. In the second stage, predicted values for self-help group or SACCO membership and negative child care effects perception replace actual values in the structural equation. The resultant equation is then estimated using the MLE technique.

According to McFadden (1981), an alternative is chosen over others if it bestows upon an individual high benefits relative to other alternatives. We, therefore, assumed that an individual choses entrepreneurship if the expected benefits from doing so exceed the expected benefits derived from a non-entrepreneurial status. Similarly, self-help group or SACCO membership is dictated by an individual's perceived quantitative and qualitative benefits in comparison to non-membership. If the expected benefits from entrepreneurship equal the expected benefits from non-entrepreneurial status, the individual is assumed indifferent.

The simple random sampling (SRS) technique was employed in which an online questionnaire link was shared with respondents (students and non-students). The sampling framework contained both students and non-students who had access to WhatsApp since the link was shared in WhatsApp groups. In addition, the link was shared on the Facebook account of one of us and 11 Facebook groups. The same can be found at: https://docs.google.com/forms/d/1IpwMHpsvgzx64Eony2rD15aS1psf1ugZW3RhyLcL2o/edit
The target sample size was 100 respondents. We could not, however, ascertain the total number of individuals reached on the two platforms for two reasons: first, some of the Facebook and WhatsApp subscribers do not read messages shared in groups. Second, among those who read the messages, some ignored online links and, generally, any messages which were not 'memes'. We, therefore, determined the sample size ex-poste such that actual respondents

were considered as the sampling units. For analytical purposes, we utilized only those responses made between 19th - 22nd July, and captured the findings in the next section.

Empirical Findings

Scale Reliability

We computed the Cronbach alpha by obtaining an average of the inter-item correlation coefficients. Using 17 items, we found a scale reliability factor of 0.5507. The coefficient of reliability, although not unacceptable, suggested poor internal consistency. This finding did not, however, interfere with significance results since the Cronbach alpha does not test for statistical significance.

Gender Parity Index

The study utilized a sample of 106 individuals drawn randomly from across Kenya over the period July 19th - 22nd, 2021. We documented gender disparity in favour of men in entrepreneurship, knowledge of AGPO and of an AGPO beneficiary (see Table 1). Women were more likely to report problems related to information sharing, negative childcare effects, and lack of family support than men. It is disturbing that women were more likely to (dis)approve government's support towards women economic empowerment than men. Even then, we noted that women not only had a higher likelihood of receiving financial support but also were likely to help family and friends more than men. Bias remains gender-specific, however, with women being 4 times more likely to support women-led enterprises, and 3 times less likely to support men-led enterprises than men.

In addition, we found out that women were approximately 1/3 times more likely to report negative child care effects than men. The difference did not, however, appear to be statistically significant (see ***Error! Reference source not found.)***. Sharma, Chakrabarti & Grover (2016) argued that although women devoted more time to caregiving than men , the differences in caregiving burden between the genders was not significant. Thus, it was natural for a higher proportion of women than men to perceive negative child care effects (although not necessarily significant).

Table 1: Gender parity index

Male	Female	Total	Gender parity index	
The individual is an entre-preneur	37	25	62	0.916
Member of a self-help group or SACCO	25	27	52	1.464
Financial constraint	31	21	52	0.918
Information sharing	38	31	69	1.106
Lack of family support	9	7	16	1.054
Believes that the govern-ment is empowering women	25	3	28	0.163
Believes that the govern-ment is not empowering women	22	19	41	1.171
Believes affirmative action is helping to empower women	49	39	88	1.079
Support bias in favour of women-led enterprises	3	9	12	4.067
Support bias in favour of men-led enterprises	4	1	5	0.339
Non-student	16	9	25	0.763
Has heard about AGPO	27	13	40	0.653
Knows a beneficiary of AGPO	17	8	25	0.640
Believes childcare has negative effects on women economic empowerment	32	31	63	1.313
Has received financial sup-port from family or friends in the past 3months	33	30	63	1.232
Has helped a family or friend financially in the past 3months	44	38	82	1.171
Total	**61**	**45**	**106**	

[4]OECD (2014) reported that women spent 2 to 3 times more time on unpaid care work as men.

Table 2: Contingency table

	Believes that child care duties have negative effects on women economic empowerment		Total
Gender	Yes	No	
Male	32	29	61
Female	31	14	45
Total	63	43	106
Chi-square statistic=2.90	P-value=0.41		

Correlation Analysis

Our findings suggested a significant positive association between SACCO/self-help group membership and belief that childcare has negative effects on women economic empowerment (see Error! Reference source not found.). On the other hand, entrepreneurship was positively correlated with both SACCO membership and financial support outflow. It is relatable that the need to help other individuals drove people towards entrepreneurship while self-help groups mobilized financial resources and training for members. Affirmative action had no significant association with both self-help group membership and entrepreneurship

Table 3: Matrix of correlations

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1) Self-help group membership	1						
(2) Affirmative action	0.0417	1					
(3) AGPO awareness	0.1704	-0.0108	1				
(4) Negative childcare effects	0.2342**	-0.0154	0.0486	1			
(5) Financial support receipt	0.0805	0.1381	0.0090	-0.0173	1		
(6) Financial support outflow	0.3505***	0.1756	0.0491	0.0580	0.2876***	1	
(7) Entrepreneurship	0.3288***	0.1289	-0.1341	0.0839	0.0449	0.3220***	1

*** p<0.01, ** p<0.05, * p<0.1

Regression Analysis

Giving financial support to a family member or a friend increased significantly the probability that an individual belongs to a self-help group *(see Table 4)*. This was evident for the reduced-form model (2) both full and partial (see (1) and (5); *Table 4)*. Although giving out financial support worsens the perception of child care effect on women economic empowerment, the effect was not statistically significant (see (2) & (4); *Table 4)*. Even then, giving out financial assistance to others significantly increased the likelihood of the aid giver being an entrepreneur (see (3), (6), & (7)).

Last, gender interacted with giving out financial support significantly affected entrepreneurship. In particular, a female who gave out financial support had a 0.517% higher entrepreneurial likelihood than a male counterpart. Kaur et al (2021) indicated giving out financial support was strongly motivated by kinship ties and the preservation of friendships. According to the authors, financial support providers acted as role models which self-motivated them into entrepreneurship. Our findings, therefore, are in agreement with Kaur et al (2021)[6].

Table 4: Regression estimates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Variables	self-help group membership	negative child care effect	Entrepreneur	negative child care effect	self-help group membership	entrepreneur	Entrepreneur
Family support challenges	-0.182	-0.00966					
	(0.442)	(0.383)					
Government is empowering women		-0.140	-0.0751			-0.122	-0.172
		(0.372)	(0.366)			(0.370)	(0.356)
Government is not empowering women		-0.260	-0.362	-0.101		-0.419	-0.443
		(0.326)	(0.317)	(0.272)		(0.321)	(0.309)
Non-student		-0.476		-0.548*			
		(0.320)		(0.302)			
AGPO beneficiary knowledge		-0.388		-0.285			
		(0.323)		(0.305)			

[5]Some of the respondents actually reported helping others out of concern about the negative effects of societal burdens on an individual's well-being. A useful comment was presented by Valentine Lukendo who argued that individuals at times feel the urge to help those perceived as being in burdensome situations. It was, nevertheless, not clear whether such assistance was substantive enough.

We have trod with caution since Kaur et al (2021) utilized a randomized control trial framework. Our findings do not, however, dispute their observation on kinship ties

Supports women-led enterprises	0.856	5.598			0.531		
	(0.720)	(326.6)			(0.442)		
Enterprise support bias absent	0.305	5.637					
	(0.604)	(326.6)					
Female		0.261	-0.203	0.498		0.132	
		(0.304)	(0.320)	(0.595)		(0.359)	
Gave financial support to family or friend	1.177***	0.329	1.364**	0.269	0.968**	1.547***	1.516***
	(0.345)	(0.329)	(0.534)	(0.378)	(0.377)	(0.459)	(0.429)
Affirmative action support	-0.0612	-0.127	0.142			0.103	
	(0.376)	(0.357)	(0.360)			(0.361)	
Financial constraint	-0.0120						
	(0.339)						
Information inaccessibility	0.528						
	(0.457)						
AGPO awareness	0.414				0.513*		
	(0.274)				(0.274)		
Predicted SACCO membership			-0.958				
			(1.011)				
Predicted negative child care effects			-0.284				
			(0.907)				
Female and gave financial support				-0.172	0.517*		
				(0.660)	(0.302)		
Received financial support from family or friend					-0.171		
					(0.283)		

Predicted SAC-CO member-ship*predicted negative child care effects, modified						-2.375*	-2.132**
						(1.262)	(1.013)
Constant	-1.455*	-5.230	-0.0593	0.125	-1.128***	-0.190	-0.0762
	(0.790)	(326.6)	(0.710)	(0.364)	(0.333)	(0.487)	(0.370)
Observations	**106**	**106**	**106**	**106**	**106**	**106**	**106**

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Family support challenges, information inaccessibility, and financial constraint had no significant effect on either membership to a self-help group, negative child care effects perception, or an individual's entrepreneurial status. Bunning et al (2020) showed that, at baseline, individuals who reported lack of family support feared encountering similar challenges in self-help groups. In a mid-line survey, the authors reported that individuals had opted out in 11 out of 20 self-help groups established for the study's purpose. It is, thus, plausible to conclude that challenges related to family support interfered adversely with self-help group membership.

In comparison to individuals who reported neutrality on the perceived women empowerment by the government, both positive and negative beliefs about the government's intervention lowered the probability of perceived negative effects of child care on women economic empowerment. Both beliefs, additionally, lowered the probability that an individual is an entrepreneur. The perception on child care effects on entrepreneurship was, nevertheless, not significant. Similarly, gender and financial support receipt had no significant, although negative, effect on entrepreneurship and negative child care effects perception. A negative child care effects perception had a negative, but not significant effect, on entrepreneurship. Baird et al (2018) argued that cash transfer receipts which are not anchored on employment explicitly have little to no effect on work effort . That is, recipients treated such transfers as compensatory incomes and, thereby, consumed all incomes above normal . Brooks et al (2020), however, argued that cash transfers cushioned recipients against negative income shocks and, thereby, financial support receipt would enhance entrepreneurship.

Awareness of AGPO increased the probability of membership to a self-help group or SACCO and entrepreneurship by 0.414% and 0.513%, respectively. The effect of AGPO awareness was significant on entrepreneurship but not on self-help group membership. Kangethe et al (2020) indicated a moderate correlation between entrepreneurship and AGPO. Awareness of AGPO gave individuals the impetus to establish business enterprises without necessarily belonging to self-help groups. Thus, AGPO provided funding alternatives to finances drawn from self-help groups or SACCOs.

[7]Financial support receipt made leisure more attractive relative to work effort among the elderly. Entrepreneurial financial support receipt, however, raises work effort and the likelihood of a recipient becoming entrepreneurial (Baird et al., 2018).
[8]A pardonable shortcoming in our study is that we did not condition for the purpose to which financial support was received.

SACCO/self-help group membership and negative child care effects perception lowered the probability of entrepreneurship (see (3)). The effect of the two variables on entrepreneurship was, however, not significant. Some insignificant variables were dropped from models (2) and (3) with the resultant model estimates being captured in columns (4) and (5), respectively. A non-student reported a significantly lower probability than a student on negative child care effects perception. Interacting negative child care effects perception and SACCO membership had a significant negative effect on entrepreneurial probability reported in columns (7) and (6).

Table 5: Marginal effects

	Marginal effect	Standard deviation	Z	Probability value
Variables				
Predicted probability of entrepreneurship	0.5894			
Government is empowering women	-0.029	0.143	-0.20	
Government is not empowering women	-0.141	0.123	-1.15	0.838
Female	-0.079	0.125	-0.64	0.251
Gave financial support to family or friend	0.500***	0.159	3.15	0.002
Affirmative action support	0.056	0.142	0.39	0.695
Predicted SACCO membership	-0.372	0.393	-0.95	0.343
Predicted negative child care effects	-0.110	0.353	-0.31	0.755

*** p<0.01, ** p<0.05, * p<0.1

All else equal, an individual with the belief that the government was empowering or not empowering women economically derived 0.029util and 0.141util, respectively, from entrepreneurship lower than an unsure individual as captured in *Table 5*. An individual with the perception that affirmative action had helped empower women economically derived 0.056util from entrepreneurship more than an individual who believed otherwise. The effect of affirmative action perception and belief about government intervention had, however, no significant effect on entrepreneurship. Giving financial support to family bestowed 0.5util upon an individual above the indirect utility derived from a non-financial support-giving entrepreneur. The effect of financial support outflow was significant. Lastly, women were less likely to be entrepreneurs than men although the difference was not statistically significant. We further established a probability of 17.57% to 87.67% of a random individual being an entrepreneur with an estimated mean probability of 58.5% as captured in *Table 6.*

Table 6: Entrepreneurial tendency

Variable	Observations	Mean	Standard deviation	Minimum	Maximum
Entrepreneurship probability	106	0.5850	0.1848	0.1758	0.8767

RECOMMENDATION

To have more women brought on board in entrepreneurship, efforts should be geared towards encouraging generosity in the form of financial support outflow. The findings of the study suggested that giving financial support to family or friends significantly affected entrepreneurship positively. We recommend the strengthening of family and friendship ties for such relations motivate women to help others as role models. This then translates into entrepreneurial pursuits and increased work effort as role models. A lot has to be done in aligning affirmative action, government intervention, and self-help groups with the economic empowerment of women.

CONCLUSION

A 'What works' framework for women economic empowerment' focused on tapping women's entrepreneurial abilities. We found no sufficient evidence to support the hypothesis that women's entrepreneurial tendency is positively and significantly affected by SACCO or self-help group membership, financial support receipt, affirmative action, and awareness of AGPO. On the other hand, we found no sufficient evidence to reject the claim that giving financial support to family or friends had a positive effect on entrepreneurship.

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Appendix 1

The questionnaire utilized in this study can be accessed via the link: https://docs.google.com/forms/d/1IpwMH-psvgzx6-4Eony2rD15aS1psf1ugZW3RhyLcL2o/edit.

The response form containing the data can be accessed via the link: https://docs.google.com/spreadsheets/d/1PnluEXjbnKnb_-eBY_131d8dcPKyeljt2YDblZ0LSKg/edit?resourcekey#gid=1223234032.