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The Effectiveness of Group Identification on Women Economic Empowerment: A Case of the Project to Empower Women through Savings and Loan Associations (PEWOSA)

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Keywords:

Group Identity,
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In-group Ties,
Women Economic
Empowerment,
PEWOSA

The purpose of the study was to investigate whether identification with a women's group had helped women achieve economic empowerment. The study was underpinned by the social identity and economic empowerment theories and adopted a mixed methods approach. The quantitative data was collected using 360 questionnaires that were given to women while qualitative data was collected from 21 key informants and 20 focus groups. The quantitative data analysis involved descriptive statistics and Structural Equation Modeling using SMART PLS Version 4 while qualitative data was analysed using NVIVO software. The study findings supported the tenets of social identity theory. In this, the constructs of group identity, that is, group centrality, in-group affect and in-group ties did positively influence economic empowerment. However, the association between centrality and financial autonomy, centrality and economic security, in-group ties and decision-making were not supported. It is recommended that Promoters of these groups promote transparent and fair leadership, group leaders adhere to principles of transparency, fairness, and inclusivity. Any form of perceived favouritism be managed in time to foster trust and positive emotional attachment within the group.

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INTRODUCTION

Women's economic empowerment has a long history dating back to the early days of the feminist movement in the late 19th and early 20th centuries. Globally, there has been an evolution towards more women's economic empowerment with a higher rate of change after the end of World War II (Kaitlyn et al., 2019). The concept of women's economic empowerment has been used to guide socioeconomic interventions among the marginalized poor for many decades in the United States and other parts of the world (Simon, 1994). The issue of women's empowerment is a major preoccupation of development practitioners (Kate et al., 2020; Mukorera, 2020). According to estimates women represent more than 40% of the global labour force and run most micro, small and medium-sized firms (World Bank, 2016). However, their productivity and earnings are substantially less than that of the male population. There has been an ongoing debate amongst strategic and development practitioners about the economic empowerment of women as one of the ways of reducing gender inequality and poverty in households (Benish, & Saima, 2020). The literature uses the term women's economic empowerment to refer to the process of achieving women's equal access to and control over economic resources and ensuring they can use them to exert increased control over other areas of their lives (Benish, & Saima, 2020; Kandpal et al., 2012).

Women's groups are often formed to provide a safe and supportive space for women to come together, share their experiences, and work

towards common goals of gender equality and empowerment (Vukovic et al., 2021). Not only does economic empowerment improve the opportunity for women to access financial and non-financial resources but it also facilitates skill development and access to market information (Addai, 2017; Alshebami, & Khandare, 2015; Wanjiku, & Nijiru, 2016). Women's economic empowerment is attainable if women's interests are prioritized. Access to financial services through the provision of microcredit, loans and grants is needed for women's empowerment (Kate et al., 2020). The Grameen Bank of Bangladesh were the first bank to give micro-credit using the group lending model which socializes the costs of lending (Rankin, 2019).

This study was underpinned by both the social identity theory (Tajfel, & Turner, 1979) and the empowerment theory (Zimmerman, 2000). The empowerment theory assumes that empowerment is multi-faceted and takes on various forms across the different sections of society. Kabeer (2015) argues that women's economic empowerment is influenced by group networks. By being a member of the women's group, the women can identify such groups and share information that improves their empowerment in all spheres of their lives. Women's economic empowerment can be viewed from the level of individual and the collective or group level (Tandon, 2016).

In this study, women's economic empowerment has been construed as the degree of economic autonomy determined by the ability to make investment decisions, financial autonomy, and control over resources. We measure women's

economic empowerment at both the individual and group levels with a focus on the degree of autonomy inherent among the group members, which was determined by their ability to make an investment or financial decisions within their households. The choice of this indicator was informed by Yount et al., (2018). The concept of women's economic empowerment is studied with a specific interest in the 'Project to Empower Women through Savings and Loan Associations' (PEWOSA) the brainchild of the Buganda Kingdom community-led development initiatives.

We conceptualize group identification as an independent variable measuring the extent to which an individual shares intentions with other members of a particular social group and perceives them as distinct from those outside the group. Group identification encompasses a sense of belonging, attachment and alignment with the values, norms and goals of the group. The dimensions of group identification investigated focused on centrality, in-group affect, and in-group ties. Centrality was operationalized as a measure of the importance and prominence PEWOSA members assign to their affiliation with the group in shaping their sense of self and personal identity (Leach et al., 2008). The in-group affect is used to refer to the positive sentiments and sense of belongingness that PEWOSA members develop towards the group they identify with. The In-group ties were used to refer to the social connections and relationships that PEWOSA individuals have with members of their in-group.

Group identification directly relates to women's economic empowerment given that the in-group ties determine the cohesion necessary for keeping members together.

The 2005 UNDP Human Development report estimated that 70% of the 1.3 billion people who live on less than 1 dollar a day are women. Women are overrepresented among the poor in Uganda. The 2005 Uganda Bureau of Statistics report estimated that 23% of Ugandan households are headed by a female. Out of these female-headed households (FHHs), 33.7% were below

the national poverty line compared to 29.8% of male-headed households (MHHs) (Kato, & Kratzer 2013). A baseline survey was carried out in 2008 in the central region by CBS-FM and showed that women were not economically empowered. In Uganda, the efforts towards women's economic empowerment have been espoused through government policies, legislation and programmes. These, among others, include the Local Economic Development Policy (GoU, 2014), the Uganda Cooperative Societies Act (1992) and the Cooperative Societies Regulations (1992). It is within these frameworks that women form and operate Savings and Credit Cooperative Societies (SACCOS) aimed at economic empowerment to improve their livelihoods and boost their economic potential to influence the local development agenda (Kate et al., 2020). SACCOS like PEWOSA have been identified as viable entities for extending credit facilities with manageable risk profiles to the marginalized (Buvinic, & O'Donnell, 2019; 2016).

Economic empowerment of women is an essential aspect of sustainable development and gender equality. One specific aspect that requires thorough exploration is the effect of group identification on the economic empowerment of women. Group identification, such as participation in women-focused cooperatives, self-help groups, or women entrepreneur networks, can potentially play a pivotal role in empowering women economically (Kabeer, 2020). However, empirical evidence on the exact effect of group identification, how it operates, and how it can be harnessed more effectively for the economic empowerment of women under PEWOSA is inadequate and fragmented. If not timely addressed, this could result in less effective policies, limited success of empowerment programs, and a continued cycle of financial dependency and underrepresentation of women in the economic landscape.

The Project to Empower Women through Savings and Loan Associations (PEWOSA) is the brainchild of the Buganda Kingdom community-led development initiatives in partnership with the

Stromme Foundation. PEWOSA are savings and loan associations of groups of 20-30 people (mostly women) who save together and take small low-interest loans from those savings. This initiative is promoted by the kingdom radio station -The Central Broadcasting Services as a means of organizing and empowering people under the group formation model. The women empowerment groups (PEWOSA) are self-formed and managed, and as such they reflect a certain level of institutional characteristic of formal organizations to address their socioeconomic needs. The groups are bound by cultural and social norms, shared expectations as well as rules meant to regulate group behaviour. The notion was that social groups had the advantage of in-group ties which would help them support the individual members towards a common goal of empowerment. Members save money on a weekly basis, which money is converted in terms of shares. Each share is 5,000 shillings and the maximum number of shares is 50,000 shillings per individual. Members are encouraged to borrow the money saved and collected on a weekly basis. Every group develops its constitution that stipulates the workings of the group.

According to project reports from the Stromme Foundation in 2017, 2018, and 2019, there was an observable increase in the number of women's economic empowerment groups. Despite these positive trends, the reports do not provide information regarding women's economic security, financial autonomy, and investment levels. Available project reports do not reflect tangible outcomes with regard to changes in women's economic empowerment thus creating a knowledge gap on the effectiveness of the PEWOSA project. It is not clear as to whether women's economic empowerment interventions by CBS-FM radio and Stromme Foundation are empowering women or not, thus providing the basis for this study. This study aimed to examine the effect of group identification on economic empowerment among women supported by PEWOSA. The specific hypotheses that guided the study were: H1- Effect of group centrality influences women's economic empowerment, H2-

Effects of group affect influence women's economic empowerment, H3- Effects of in-group ties influence women's economic empowerment.

LITERATURE REVIEW

Theoretical Foundations of the Study

This study was underpinned by the social identity theory (Tajfel, & Turner, 1979) and the Theory of economic empowerment (Zimmerman, 2000). The use of multiple theories enhances the understanding of the dynamics in a complex world environment (Creswell, 2009; Creswell, & Creswell, 2018).

Social Identity Theory

The Social identity theory (Tajfel, & Turner, 1979) proposes that individuals derive their self-esteem from their membership in social groups which they identify based on common characteristics such as age, gender, race, religion, occupation, or nationality. We use this theory in the study to understand the effect of group identification on women's financial autonomy, economic security, investments and decision-making. The theory is limited in its ability to explain how power dynamics shape intergroup relations (Raskovic, & Takacs-Haynes, 2021). While the theory is helpful in explaining the constructs related to group identification, it fails to address the dimensions related to women's economic empowerment, hence the need to integrate the theory of economic empowerment in the study.

Theory of Economic Empowerment

The theory of economic empowerment (Zimmerman, 2000) was used to understand the relationship between group identification and women's economic empowerment. It argues that empowering individuals economically, and women for that matter, increases their access to economic opportunities and resources as well as other productive assets, employment, property, financial services, skills and market information. The theory emphasizes the importance of interventions such as training, education, and skills development and structural-level

interventions such as policy and institutional reforms that address the root causes of gender inequality and promote women's economic rights and opportunities (Alsop et al., 2006). The economic empowerment theory focuses on the economic aspects and ignores other forms of empowerment such as social and political empowerment (Kabeer, 1999). It also ignores the structural factors necessary to sustain empowerment like the power relations and economic policies (Mosse, 2004)

Group Identification and Women's Economic Empowerment

The social identity theory reveals that individuals' perception of others depends on how they categorize themselves and others (Tajfel, & Turner, 1979). Individuals who share the same or similar opinions, attitudes, perceptions, goals and values form the "in-group" while individuals who have opposite opinions are considered as "out-group". This in-group bias suggests that members of the association have more favourable views of new entrants who share similar opinions and less favourable views of those who do not (Obermaier et al., 2023). Given the presence of in-group bias, an individual is more motivated to join a network that shares his idea than those dominated by people with different ideas (Konovalova, & Le Mans, 2020). Yalcin, & Bilge (2021) contend that people usually perceive the in-group attributes especially those that are more heterogeneous to guide their decision to join.

Butāne et al. (2022) suggest that individual participation in group activities is driven by the desire to seek confirmation of social identification from others. The community-led interventions among groups with strong group identification tend to exhibit better women's economic empowerment outcomes (Loha, 2018). Social cohesion in the form of group identification has been identified to significantly positively impact women's economic empowerment among the women saving and lending associations (Nanyonjo, & Nchanji, 2023). Groups provide the social safety net through which women can access business loans from their associations for

individual capital growth and economic empowerment (Bongomin et al., 2020; Baguma et al., 2020).

Group Centrality and Women Economic Empowerment

Group centrality plays a significant role in shaping women's access to economic resources and opportunities (Masson, & Barth, 2019). Several researchers associate group centrality with improved economic security (Njau et al., 2018; Dapilah et al., 2020; Kyegombe et al., 2019; Kouzou et al., 2018). We argue that women are better positioned to access opportunities and resources if they are more connected to and occupy key roles within their social networks. It is not clear how group centrality has influenced women's economic empowerment under PEWOSA. We hypothesize that "There is a positive relationship between group centrality and women's economic empowerment"

In-group Ties and Women Economic Empowerment

In-group ties in voluntary savings and loans associations (VSLAs) refer to the social relationships and networks between members of the VSLA (Mukras, & Bachewe, 2018). One aspect of in-group ties is underpinned by a sense of commonality or belonging to a particular group or network of people in a given community. In-group ties facilitate trust, cooperation, and information sharing between members, which can, in turn, improve the performance of the VSLA (Mukras, & Bachewe, 2018). In-group ties tend to have a positive effect on women's economic empowerment (Ohara et al., 2017). We thus test the hypothesis "there is a significant relationship between in-group ties and women's economic empowerment".

In-group Affect and Women's Economic Empowerment

Group affect refers to the emotional climate within a group. The in-group affect occurs when preferential treatment is accorded to those who have already settled in the groups compared to the

new ones (Jannati et al., 2023). The in-group affect provides the opportunity to save as a group and protects members against unwarranted financial demands from relatives and friends (Amaning, & Paul, 2019). Research suggests that group affect can influence group processes and outcomes (Poort et al., 2022). A positive emotional climate enhances motivation among group members and encourages them to work harder and take risks to achieve financial autonomy (World Bank, 2018).

Women Economic Empowerment

Economic empowerment of women is an essential aspect of sustainable development and gender equality. Women's participation in economic activities, decision-making, and access to economic resources are critical in reducing poverty, promoting inclusive growth, and achieving the United Nations Sustainable Development Goals (SDGs). Research has shown that women's economic empowerment has a positive impact on economic growth, poverty reduction, and social development (Kabeer, 2020).

Research studies have shown that investing in women's education, health, and economic empowerment can increase productivity, promote gender equality, and reduce gender-based violence (Barnes, & Li, 2013; Kabeer, 2019). It is argued that despite the benefits of women's economic empowerment, women still face significant barriers to accessing economic opportunities and resources. This is manifest in the labour market, limited access to credit, land, unequal pay and limited access to other productive assets (World Bank, 2018)

Financial Autonomy

Financial autonomy is the freedom to make independent financial decisions without having to refer to someone else (Kristy & Bryce, 2019). It refers to the degree of control that group members have over their finances. The World Bank's Gender Equality Strategy recognizes the importance of women's access to and control over financial resources. The strategy highlights the

need to "expand women's access to formal financial services and products, such as savings accounts, insurance, and credit, and strengthen their ability to control and manage their financial resources" (World Bank, 2016). However, in spite of the efforts to empower women to take on the responsibilities of managing household finances, they still seek their husband's permission even in the event that it was the women who had earned the money (Hilary et al., 2021).

Investments

Investments are needed to ensure sustainable income generation (Schuler, & Nazneen, 2018). World Bank's Gender Equality Strategy (2016) emphasized the need for targeted investments in infrastructure, education and training, business development services, and access to finance to promote women's economic empowerment. Extant studies have established that women invest more conservatively compared to their male counterparts (Rottenberg, 2019; Scelza et al., 2020; Reshi, & Sudha, 2023) and that women were more risk-averse (Baporikar, & Akino, 2020). A conservative investment approach characteristic of social groups tends to result in less risk compared to the conventional portfolios inherent within formal institutions (Baporikar, & Akino, 2020).

Economic Security and Decision-making

Cornman-Levy et al. (2020) define economic security as the ability of entities people or communities to constantly meet their basic needs. The belongingness to groups provides opportunities for individuals and households to make investment decisions that raise their economic security profiles and cushion them against financial uncertainties in the future. Parfitt, & Barnes (2020) posit that economic security provides groups with the foundation upon which they can build their capacity to absorb and acclimatize to different forms of shocks, whether chronic or unprecedented, that threaten to overpower their existing coping mechanisms. Consensus-building within the group is essential

to minimize group conflicts (Tran, 2020; Liu et al., 2020; Urena et al., 2019; Wan et al., 2021).

METHODOLOGY

Research Design

The cross-sectional mixed methods design was adopted as it allows data to be collected objectively from different study groups with different variables at a particular point in time (Wang, & Cheng, 2020; Bloomfield, & Fisher, 2019; Lefebvre et al., 2019; Spector, 2019; Johnson et al., 2020). The qualitative data was collected using key informant interviews and focus group discussions (FGDs). The qualitative data helped in the contextualization, interpretation and understanding of actors' perspectives on the subject under study (Creswell, 2011). The quantitative data was collected using questionnaires that were given to group members. Questionnaires were explanatory in nature with clear hypotheses to test the centrality, in-group affect, in-group ties, and economic empowerment. The questions were factual type and were about socio-demographic characteristics and the routine behaviours of group members (Creswell, 2011; Creswell, 2009) which have an impact on economic empowerment.

Study Population

This study was conducted in the Wakiso district in the Central Region of Uganda on account of having been the pilot project area for the women's self-help groups under the CBS firm's corporate social responsibility. The study population was the 9000 group members in the 300 PEWOSA groups that must have been in existence for more than five years. We also included 5 project staff, 4 people from the leadership at Central Broadcasting Services (CBS) and 12 group leaders because of their knowledge about the operations of the groups. The unit of analysis was the groups whereas the unit of inquiry was the members of the women's savings and loans associations (Dolma, 2010). The targeted groups were those that had existed for more than three years and gained sufficient experience in order to exhibit all the constructs elaborated in this study.

The study focused on group identification with emphasis on centrality, in-group affect and in-group ties, and how they relate to women's economic empowerment.

Sample Size Determination

With a study population totaling 9,000 members, the recommended sample size was 368 (Krejcie, & Morgan, 1970). Given the target to be the 300 PEWOSA groups, we came up with 169 groups to be studied. From these 169 groups, a proportionate number of members were randomly selected to arrive at the total of 368 members that participated in the survey. The participants could only participate in either qualitative or quantitative data collection methods but not both. A minimum of 21 key informant interviews comprising 4 project staff, 5 staff in leadership positions at CBS and 12 group leaders were selected. A total of 20 FGDs comprising two groups from each of the ten targeted sub-counties were conducted. Each FGD was made up of 8 women empowerment group members totalling 160 participants.

Sample Characteristics

The total number of respondents was 360 females. Over 90.8 % (327) of the groups had been in existence for more than 5 years which placed them in a better position to respond to the set research instruments (McDavid et al., 2013). The majority of the respondents 302(83.8%) were married, 35(9.7%) were single, 12(3.4%) were widowed and 11(3.1) never responded.

Data Collection Methods

The questionnaire was the main instrument used to collect primary data. The development of the questionnaire was guided by the theoretical and empirical literature review. This was complemented with interviews and focus group discussions of key informants (group leaders, leadership at CBS and the project staff) to get a deeper understanding of the interaction of the study variables. Secondary data were obtained from a Review of archival records, publications and PEWOSA reports (the CBS FM, 2019; the

Stromme foundation reports: 2017, 2018, 2019) and other relevant documents.

Measurement of Variables

Group Identification

The items used in this study have been adopted from Tajfel, & Turner's (1986) framework. This framework has been used by different scholars including Leach et al. (2007) to develop a group identification scale to measure the strength and nature of group identification. Leach et al. (2007), measurement items were found appropriate for this study because they specifically looked at centrality, in-group affect and in-group ties.

Women Economic Empowerment

Kabeer (1999), developed a framework for measuring women's empowerment. The dimensions of women's empowerment included among others economic security, investment, decision making and financial autonomy. The framework identifies four key indicators of economic empowerment which include access to and control over income and resources; participation in income-generating activities; access to and control over credit and financial services, and ownership and control over assets. In this study women's economic empowerment was measured by identifying decision-making regarding family finances, investment, spending and domestic matters, Investment was measured by identifying asset ownership (house, land, livestock and household assets) or ownership of an enterprise. Financial autonomy was measured by identifying the existence of personal savings and enterprise ownership (Tandon, 2016).

Data Collection Procedure, Entry and Analysis

This study received ethical clearance from the Uganda National Council of Science and Technology. A team of 10 trained adult research assistants assisted in the data collection process. Quantitative data was analyzed using SMART PLS VERSION 4 and SPSS. Data were cleaned after being originally entered into SPSS to ascertain its normality, linearity, collinearity, and homogeneity of variance as well as any missing values, outliers, or other anomalies and factor analysis was also performed. To create the measurement model and structural model needed to test the hypotheses, SMART PLS VERSION 4 was used to run the partial least squares modelling. The validity tests conducted included tests for construct, convergent and discriminant validity. The results showed an acceptable discriminant validity of <0.7 implying the set of constructs were consistent. We then run an exploratory factor analysis to assess the construct validity of the questionnaire. The results extracted from the factor analysis showed that centrality, in-group effect and in-group ties are viewed as aspects of group identification at 41%, 55% and 64% respectively. Out of the four elements of women's economic empowerment, economic security accounted for (44%) financial autonomy (13%), decision-making (9%) and investments (8%) of the variation.

Measurement Models

Measurement models were generated to further explore the level to which the items indicated and observed in the factor analysis could reliably determine the definition or composition of each dimension as shown in figure 1 and 2

Figure 1: Measurement Model for Group Identification

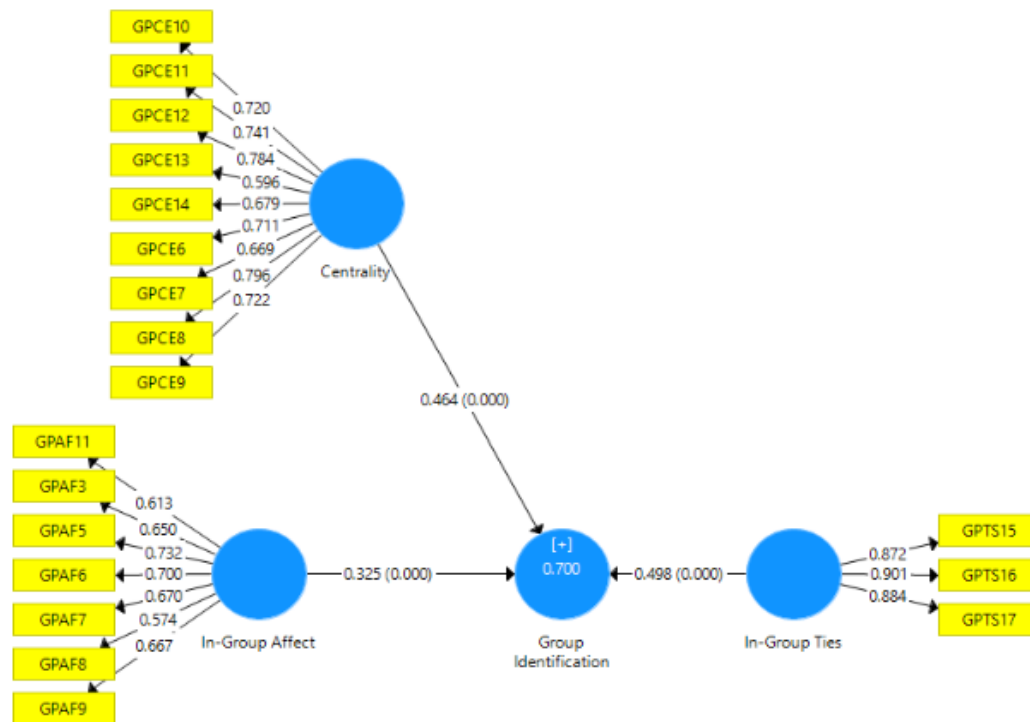


Figure 1 shows that the three dimensions (centrality, in-group affect, and in-group ties) account for 70.0% of the variance in the group identification. In-group ties were observed to retain the least number of items (only three) which gives the lowest loading as 0.884 and the highest

as 0.901. Centrality retained the highest number of items with the least loading of 0.596 and the highest of 0.796. The dimension, however, had a significant effect on the overall and global variables ($\beta = .498, p < .05$).

Figure 2: Measurement Model for Women's Economic Empowerment

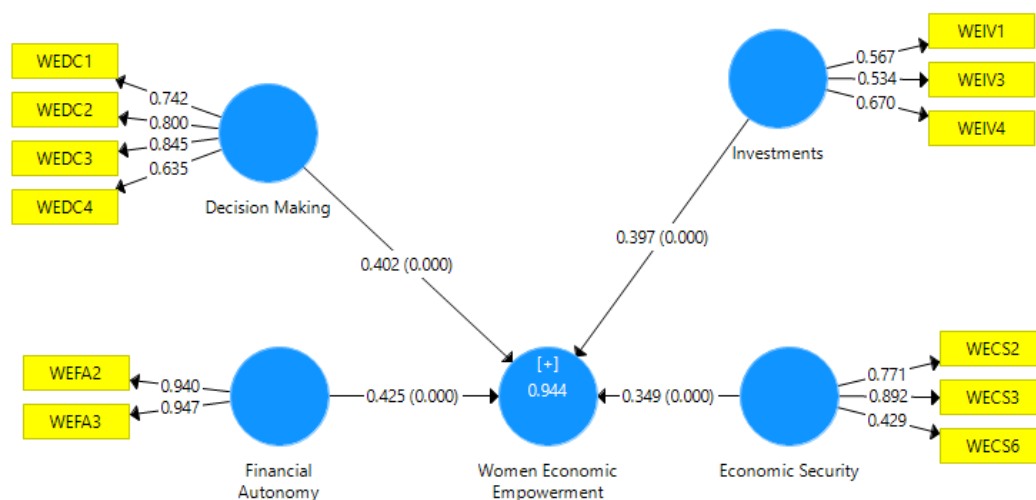


Figure 2 shows that the four dimensions (financial autonomy, economic security, investment and decision-making) account for 94.4% of the variance in women's economic empowerment. Financial autonomy had the highest loading of 0.940 and investment had the lowest loading of 0.567.

Testing of Hypotheses

Partial least square analysis is preferred to the traditional multiple regression models given its ability to measure latent variables. By evaluating Cronbach alphas, loadings, path coefficients, and

model fit, researchers can estimate the reliability, validity, and correlations between variables at the same time (Hair et al., 2019).

Confirmatory Factor Analysis

These models employed confirmatory factor analysis to assess item loadings, average variance extracted (AVE), and composite reliabilities. Confirmatory Factor Analysis allowed us to test whether the observed variables align with the theoretical framework and whether the measurement model adequately reflects the underlying constructs.

Table 1: Confirmatory Factor Analysis

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<i>Group Identification</i>			
Centrality	0.880	0.904	0.512
In-Group Affect	0.711	0.821	0.535
In-Group Ties	0.864	0.916	0.785
<i>Women Economic Empowerment</i>			
Decision Making	0.756	0.843	0.577
Economic Security	0.775	0.898	0.814
Financial Autonomy	0.876	0.942	0.890
Investments	0.776	0.809	0.676

The average variance explained by each latent variable must be at least 0.5 for convergent validity to exist (DeVellis, R. F., 2016) which the results in Table 1 confirm.

Testing for Validity and Reliability in Qualitative Research

In order to maintain the reliability of qualitative data, the researcher took measures to ensure the interviews' completeness, consistency, and coherence. The process of qualitative data

analysis involved preparing data by transcribing interviews and FGDs, document review, typing up field notes, and sorting and arranging the data into different themes guided by the specific research objectives. The ethical issues of informed consent, risk of harm, confidentiality and anonymity were maintained throughout the study.

RESULTS

Descriptive Statistics

Table 2: Descriptive Statistics

Sample N= 360 respondents	Minimum (Min.)	Maximum (Max.)	Mean	Standard error	Standard deviation
Group identification centrality	3.04	4.89	3.91	0.013	0.245
In-group affect	1.50	5.00	4.101	0.021	0.390
In-group ties	2.00	5.00	4.081	0.023	0.442
Women Economic Empowerment	2.13	4.94	3.867	0.016	0.302
Financial autonomy	2.00	5.00	3.704	0.029	0.554
Investment	1.67	5.00	3.542	0.026	0.495
Economic Security	2.60	5.00	3.942	0.020	0.383
Decision making	2.00	5.00	4.178	0.019	0.354

Table 2 the mean scores for the main study variables fall between 3.431 and 4.178 on an anchor of a five-point Likert scale. In comparison to the mean, the standard deviations range from 0.245 to 0.554. This implies the existence of a high level of agreement among the group members regarding their identification with the group. The minimum value of 3.04 suggests that some respondents had a relatively lower sense of connection to their group, while the maximum value of 4.89 indicates that some respondents had a stronger sense of identification.

The women's economic empowerment variable represents the level of economic empowerment achieved by women. The mean value of 3.867

indicates a relatively high level of empowerment. The narrow range between the minimum and maximum values suggests that the respondents' perceptions were relatively consistent, with less variability compared to other variables. The sub-components used to measure economic empowerment posted moderate results for financial autonomy (Mean 3.704); level of investment (Mean 3.542); relatively high level of economic security (Mean 3.942) and decision-making (Mean 4.178). The corresponding values of standard deviation were low indicating a higher degree of agreement among respondents regarding their economic empowerment.

Correlation results

Table 3: Correlation between Group Identification and Women's Economic Empowerment

Variables of study	Group Identification	Women Economic Empowerment
Group Identification	1.000	
Women Economic Empowerment	.616**	1.000

The correlation coefficient reveals the existence of a significant positive relationship between Group Identification and Women's Economic Empowerment. ($r = 0.616$, $P < 0.05$)

Statistical Results for the Hypotheses

The Partial Least Squares (PLS) method was employed in testing the hypotheses. The initial step in using PLS was to perform an exploratory

factor analysis in SPSS, where factors are combined to produce an indication or dimension. The explanatory factor analysis was used to understand the factor structure of the variables and to examine their internal reliability. The testing of the direct path between group identification and women's economic empowerment showed that the entire three hypotheses posted positive significant results as shown in Figure 3.

Figure 3: Structural Model for Prediction of Women's Economic Empowerment

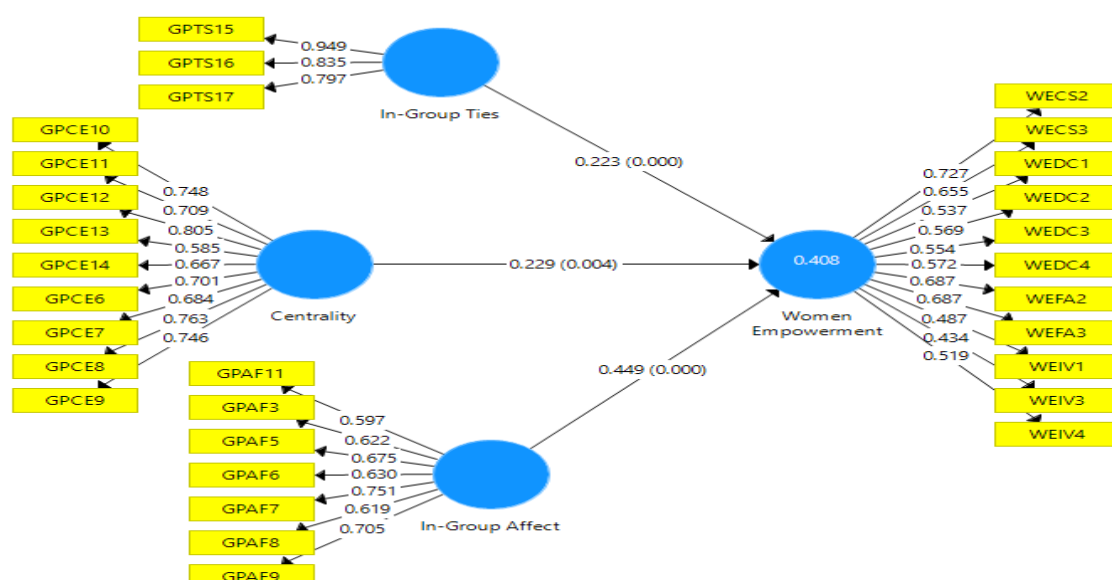


Figure 3 suggests that the constructs (In-group affect, in-group ties and centrality) explain approximately 40.8% of the differences observed in Women's Empowerment. The highest contribution to women's economic empowerment has its source from the in-group effect (44.9%) followed by centrality (22.9%) and in-group ties (22.3%).

The structural model for group identification and final autonomy revealed that group identification could explain 20.3% of the differences observed in financial autonomy. The group centrality aspect showed no significant contribution to financial

autonomy. In relation to decision-making, group identification could explain 27.4% of the change in women's decision-making abilities. The in-group ties showed no significant contribution (11.3%, $p > 0.01$) to women's decision-making abilities. In relation to economic security, identification explains 28.5% of the variation in women's economic security. The group centrality was not significant in relation to economic security. In relation to investment, group identification could explain 27.7% of the variation in women's investments. All the sub-elements of group identification in relation to investments were significant.

Table 4: Structural Model Estimates for Direct Path between Group Identification and Women's Economic Empowerment

	β	SE	T Statistics	P Values
Centrality \rightarrow Women's Empowerment	.229	.077	2.960	.004
In-Group Affect \rightarrow Women Empowerment	.449	.064	7.015	.000
In-Group Ties \rightarrow Women Empowerment	.223	.047	4.685	.000

Table 4 shows that the regression coefficient for Centrality is 0.229 which indicates that for a one-unit increase in Centrality, the Women Empowerment score is expected to increase by 0.229 units. The In-Group Affect is expected to

increase women's empowerment by 0.449 while In-Group Ties raise empowerment by 0.223.

Specific Hypotheses that Guided the Study

H₁: There is a positive relationship between centrality and women's economic empowerment.

Table 5. Measurement Model Estimates for Centrality and Women's Economic Empowerment

	β	Std Error	T Statistics	P -Values
Centrality \rightarrow Women's Empowerment	.229	.077	2.960	.004
Centrality \rightarrow Financial Autonomy	.077	.068	1.132	.258
Centrality \rightarrow Decision Making	.252	.091	2.762	.006
Centrality \rightarrow Economic Security	.127	.071	1.795	.073
Centrality \rightarrow Investments	.196	.065	3.010	.003

The results in Table 5 showed that the relationship between centrality and women empowerment is positive and statistically significant ($\beta=0.229$, $p < 0.05$). The results are significant in relation to decision-making ($\beta= 0.252$, $P < 0.05$); economic security ($\beta = 0.127$, $P < 0.10$) and investments ($\beta = 1.96$, $P < 0.05$). The results were found to be

insignificant in relation to financial autonomy ($\beta = 0.077$, $P < 0.05$).

H₂: There is a positive relationship between in-group affect and women's economic empowerment

Table 6: Measurement Model Estimates for In-group Affect and Women's Economic Empowerment

	β	Std Error	T Statistics	P -Values
In-group affect \rightarrow Women's Empowerment	0.449	0.064	7.015	0.000
In-group affect \rightarrow Financial Autonomy	0.264	0.062	4.246	0.000
In-group affect \rightarrow Decision Making	0.348	0.080	4.350	0.000
In-group affect \rightarrow Economic Security	0.316	0.069	4.567	0.000
In-group affect \rightarrow Investments	0.398	0.057	7.018	0.000

Table 6 showed that the relationship between In-group affect and women empowerment is positive and statistically significant ($\beta = 0.449$, $P < 0.05$). The results were significant in relation to all sub-elements of women empowerment. That is in-group affect and: financial autonomy ($\beta = 0.264$, P

< 0.05); decision making ($\beta = 0.348$, $P < 0.05$); economic security ($\beta = 0.316$, $P < 0.05$) and investments ($\beta = 0.398$, $P < 0.05$).

H₃: There is a positive relationship between in-group ties and women's economic empowerment

Table 7: Measurement Model Estimates for In-group Ties and Women's Economic Empowerment

	β	Std Error	T Statistics	P -Values
In-group ties \rightarrow Women Empowerment	0.223	0.047	4.685	0.000
In-group ties \rightarrow Financial Autonomy	0.314	0.045	6.975	0.000
In-group ties \rightarrow Decision Making	0.113	0.100	1.134	0.257
In-group ties \rightarrow Economic Security	0.347	0.044	7.810	0.000
In-group ties \rightarrow Investments	0.110	0.048	2.270	0.024

Table 7 revealed that the relationship between In-group ties and women empowerment is positive and statistically significant ($\beta = 0.223$, $P < 0.05$). The results were significant with the sub-elements of financial autonomy ($\beta = 0.314$, $P < 0.05$); economic security ($\beta = 0.347$, $P < 0.05$) and investments ($\beta = 0.110$, $P < 0.05$). The results were not significant for the sub-element of decision-making ($\beta = 0.113$, $P > 0.05$);

model estimates for the direct path between group identification and women's economic empowerment revealed that all the constructs of group identification studied positively and significantly influenced women's economic empowerment. In general, a one-unit increase in the in-group affect improves women's economic empowerment by 0.449, centrality by 0.229 and in-group ties by 0.223.

DISCUSSION

This study investigated the effect of group identification on economic empowerment among women supported by PEWOSA. The specific hypotheses that guided the study were: H1- Effect of group centrality influences women's economic empowerment, H2- Effects of in-group affect influence women's economic empowerment, H3- Effects of in-group ties influence women's economic empowerment. The correlation results supported the hypothesis that group identification does positively and significantly influence women's economic empowerment. The structural

The structural model for the prediction of women's economic empowerment revealed that 40.8% of the variation in women's economic empowerment could be explained by group identification. In-group affect and in-group ties posted significant results concerning financial autonomy but centrality was insignificant. This implies that group centrality alone is not sufficient to bring about changes in financial autonomy among women. The non-significance of centrality could be attributed to the inability to regularly change leadership as required. One member from the FGD said;

'There are many leaders that have over-stayed in office despite the mandatory voting of leaders annually . . .' (FGD/W/001, FGD/S/008)

Another member castigated the long period the chairperson has stayed thus;

'... our chairperson has been in office for a long time and she is ever interested in staying the head. She always wants us to follow her ideas and even if you disagreed with her, she would find ways of implementing her earlier ideas.' (FGD/N/012)

This shows that group participation is not at the expected standards in many women groups. Mayoux, & Linda (2001) explained how group participation enhances savings. This points to the need to boost the participatory environment within formed groups if true empowerment is to be realized. The more close individuals are in a grouping, the more likely collaboration that results in improved performance (Kouzou et al., 2018).

The proposition that centrality impacts on decision-making of women was supported. Women who occupy more powerful positions within the group may have a stronger influence in deciding the group's priorities and activities (Kabeer, 2001). As one key informant remarked;

'Groups make their own decisions without the influence of the supervisors. They can make decisions on what investment the group could take on when their saving cycle begins and ends. We are not part of their activities.' (FDG/S/010)

Centrality was found to be positively and significantly related to economic security and investments. Trust among group members kept the groups functional. This is in agreement with earlier studies conducted by Njau et al. (2018); Dapilahet al. (2020); Kyegombe et al. (2019); Kouzou et al. (2018) Trust involved transparency, accountability, and a shared sense of responsibility among members. From the FGD discussions where one member observed that;

'We laid down the rules and regulations ourselves on how to choose leaders in our groups. No one should be in office for more than two terms; you will still find that some members keep occupying these positions. . . . Sometimes they are chosen because they seem to be richer than all of us or even because it is them that started the group' (FDG/S/006).

In relation to investments, one member noted;

'Members have been more supportive towards me than any other person. In one year I lost my property to fire they contributed towards restarting it and even agreed to lend me money. In that very year, I lost my father, and my husband but they were still there, . . . supported me.' (FDG/W/016).

Group centrality influences access to resources where women in more influential positions within the group are better positioned to access and utilize these resources for productive investments (Grootaert et al., 2004).

The relationship between the in-group affect and women's economic empowerment was found positive and significant. This points to the essential role played by the in-group affect in enhancing women's economic empowerment. When group members abide by the group values, and norms and actively participate in group activities, they may be better positioned to attain financial autonomy. As one member remarked;

'We meet every week ... as required by our rules. This has created an attachment of members to the groups.....and has made members hard-working...they help one another even beyond the groups.....in case of any problem, group members will stand with you' (FGD/K/007).

Another member reported that;

'The weekly meeting has enabled us to become close to each other that we have now become friends to village mates that had earlier been distant to us. This group is now my family.' (FGD/K/017)

The in-group affect was found to be positively related to decision-making, the positive group affect creates a sense of belonging among members and helps shape the decision-making dynamics within a group. One member of FGD noted;

'In our group, we all contribute to the decisions taken. For example, two years ago we agreed to start saving for 'Munno muka' money which was a top-up on our weekly savings to help us in terms of trouble such as death or sickness of any of the group members.(FGD/S/002)

The in-group affect has a significant positive effect on an individual's investment. The implication is that when women feel a strong sense of attachment to the group, they are more likely to participate in the group's activities and contribute to its success. This is supported by what one of the respondents had to say;

'We have so far managed to purchase 15 plastic chairs in the last three years that can be hired out or even used by members when the need arises whereas if all members were supportive of the idea we would by now be having more chairs.'(FDG/K/002).

In the same line, another member observed;

'I bought land and started a brick-making business and whenever I need capital to buy firewood to burn my bricks, the group comes out to help me and as soon as they buy my bricks, I pay back the group's money.(FGD/K/011)

The in-group ties and women's economic empowerment were found to be positive and statistically significant. This finding rhymes with Ohara et al. (2017). The strong social connections within the group enable women to work together and support each other in achieving economic empowerment. The in-group ties & financial autonomy were positively and statistically significantly related. The strong in-group ties improve trust among group members. This creates a sense of mutual support and cooperation that is

critical for the success of the group. One member of the FGD reported that;

'The group members have been beneficial to me as an individual since most of them are now my friends who advise on what kind of business I could begin. My friends once advised me to start a small market selling tomatoes, onions, matooke etc. near my home since my husband was not supporting my idea of leaving home for work'. (FGD/K/014)

From the FGDs, it was revealed that group members had a lot in common with others (in-group members) with strong group ties and bonds. Bonding was easy because most of them joined groups through a snowballing approach where those already in the groups brought in their friends to join. Group ties provide emotional and psychological support, which can be critical for individuals who are facing challenges or setbacks. The discussions with the key informants revealed shared expectations among members that brought them together to save them when the need arose. By leveraging their in-group ties, individuals can access capital; networks and markets that can help them start and grow their businesses which can in turn lead to economic empowerment.

There were reported instances of weak in-group ties among some groups that members attributed to poor leadership. As one member exclaimed;

"What you see on the surface is not what all members feel..... Some members were leaving the groups due to problems in the group leadership or even favouritism. Some members are given money above their security because of the friendship they have with the leadership and end up not paying, some members are denied access to the group property such as chairs, not pretence that they are not available. This kills the bond members have towards the group members" (FDG/N/011).

In the subsequent engagement with the FDGs, it was revealed that at times, the overstay of members in leadership positions is a result of members shunning leadership positions. The in-

group ties and decision-making were not found significant. The explanation for this may be external as one member reported

'I once decided to start a retail shop after sharing our annual savings without informing my husband but the man quarreled and even ordered me to close it alleging that I wanted to have a meeting point for my other men. From that day I learnt that if I was to keep my marriage then I had to consult him on any important decision (FGD/W/004).

The in-group ties and economic security were found to be positively and statistically significantly related. The implication is that individuals who have stronger connections within their groups tend to have better economic security. The relationship between in-group ties and investments was statistically significant. The strong in-group ties provide a platform where women can share information leading to informed investment decisions. In the FGD a member reported this;

'I joined the group after my neighbour had told me about the good things she was able to gain as a result of being part of the group. She had started a business, bought land and started construction in seven years she had been part of the group. I am now saving with the hope that I will also be able to borrow and buy a piece of land for my children. It is my dream.' (FGD/N/014)

CONCLUSION AND POLICY RECOMMENDATIONS

The study examined the relationship between group identification constructs and women's economic empowerment. From the study findings, it is concluded;

Centrality and Women's Economic Empowerment

Group centrality plays a significant role in women's economic empowerment by influencing their integration into social groups. When women are more connected and occupy key roles within their social networks, they are more likely to

experience financial success, have control over their household finances, and access loans and resources. Despite this, centrality did not influence member's financial autonomy. Trust builds group cohesion and performance while gossiping, the formation of subgroups, and absenteeism adversely impact trust and communication dynamics within the group. The overstaying of members in leadership positions causes dissatisfaction among group members.

In-group Affect and Women Economic Empowerment

There exist positive and statistically significant effects of in-group affect on women's economic empowerment. The positive emotional climate within the group enhances trust, cooperation, and motivation among members. This, in turn, supported financial autonomy, economic security, investments and decision-making that benefitted all members. The existence of weak internal conflict resolution mechanisms and perceived favouritism exhibited by some of the group leadership limits group cohesion.

In-group Ties and Women Economic Empowerment

It is concluded, that there is a positive relationship between in-group ties and women's economic empowerment. Strong in-group ties were found to contribute to positive changes in women's economic empowerment by fostering social connections, cooperation, and trust among group members. The strong social connections and trust among group members facilitated lending and borrowing activities, providing women with access to financial resources within the group. However, in-group ties did not influence decision-making as women were consulting their husbands on issues concerning individual borrowing and investing. Some groups exhibited weak in-group ties, primarily due to poor leadership and deviations from established rules and regulations.

Policy Recommendations

Theoretical Recommendations

The tenets of social identity theory were found to be valid. Group identification can ably impact women's economic security, investment, and financial autonomy but cannot influence an individual's decision-making as a variable of women's economic empowerment. The theory ignored member's personalities and cultures that could not all be influenced by the groups.

Managerial Recommendations

The proper functioning of women groups is affected by leadership. It is recommended that regulators such as Uganda Cooperative Savings and Credit Union insist on the proper functioning of the groups by following the agreed-upon rules governing the management of group activities. This can be achieved by the regulator(s) setting up a desk at the sub-counties to oversee, monitor, ensure compliance and support the management of the women groups.

Practical Recommendations

Based on the findings, the study recommends that CBS FM as a promoter of these groups support transparent, fair leadership and open communication within the groups. This is intended to enhance the positive emotional attachment within the group.

Study Limitations

This study employed a cross-sectional survey design hence the findings are limited to a particular occasion of measurement. There are different structural and contextual factors that could affect the achievements of women's economic empowerment outside the group formation which have not been handled in this study. This study contributed to knowledge of the effects of group identification on the economic empowerment of women.

Areas for Further Research

There is a need to carry out research covering all women groups under the umbrella association of PEWOSA identifying the effect of group identification on women's economic empowerment. The study identified gender roles

as one of the factors that influenced women's decision-making, hence the necessity to investigate the gender dynamics within women's savings and loan association and their influence on group identification and economic empowerment. It is also recommended that a study be conducted to investigate the influence of group size and composition on group identification and women's economic empowerment.

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