

Personal initiative, Individual Adaptability and Cross Border Trading Behavior (CBTBEV) Among Females in Uganda

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Abstract

This paper explains the behaviour of a female trader who achieves success in cross-border trading, with the intention of scaling up our findings to the empowerment of other female entrepreneurs. The study further examined the mediating effect of individual adaptability in the relationship between personal initiative and cross-border trading behaviour among female traders in Uganda. The study adopted a correlational and cross-sectional research design. A survey consisting of a questionnaire was administered to a sample of 288 female traders. The data gathered was subjected to analysis using SPSS Version 26. Additionally, a regression analysis was conducted using structural equation modelling (SEM) through Analysis of Moment of Structures (AMOS). The findings show that Personal initiative, is partially mediated by individual adaptability, controlled by tenure in business and the age of a female in cross-border trading. This has a substantial impact on cross-border trading behaviour among female traders in Uganda. The findings further indicate that the success of females in cross-border trading is influenced by their personal initiative and individual adaptability, controlled by their tenure in business of 5 years and females' age at 30 years old. It is therefore recommended that to enhance the economic autonomy of female cross-border traders in developed, local, and regional economies, there is a need to consider female-sensitive cross-border trading policies by trade policy makers.

Introduction

In contemporary times, there has been a notable worldwide revolution with respect to the international exchange of commodities, services, capital, technology, and information. Consequently, this development has brought about a shift in the economic environment for women. According to studies by Krichker (2020) and Livani & Solotaroff (2019), the increasing participation of women in cross-border trade has put the gender neutrality of commerce under threat. Consequently, this study is investigating a phenomenon identified as cross-border trading (CBT), specifically among female traders. In the context of cross-border commerce, when women and men encounter distinct challenges, resulting in unequal opportunities to access education, productive resources, transportation, networks, and other determinants that influence economic engagement. Hence, there is variation in their capacity to capitalize on trade-related prospects. According to Ndala and JNR (2019), there is a lack of official trading platforms

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available exclusively for women in Africa. Women are occasionally subjected to harassment, physical aggression, and financial exploitation (Henry, Warren-Smith, et al., 2014). According to Muzvidziwa (2015), women are perceived as economic disruptors lacking in patriotism since they challenge the societal norms that restrict their mobility and confine them to subordinate positions. Hence, it is unsurprising that CBT behavior among female traders has received limited consideration in the context of EAC regional integration and in Uganda specifically (Mbo'o-Tchouawou et al., 2016; Nixdorf, 2013; Ogalo, 2010).

In addition, it has been determined that this form of trading is responsible for around 43 percent of the overall revenue generated by the entire population of Africa. Additionally, it is important to note that this specific trade not only ensures a person's means of sustenance but also creates prospects for employment (Brenton & Soprano, 2018). It is noteworthy that cross-border trading among female traders (CBTs) accounts for approximately 40% of the total global cross-border trading (Gray et al., 2006; Tanwir & Sidebottom, 2019). Additionally, it is estimated that female CBTs contribute to 60% of all East African Community intra-regional trade, including Uganda (Akaezuwa et al.; Ruiter et al., 2017; Siu, 2019). Therefore, in order for women to be able to succeed persevere in cross-border trading (CBT), it is essential for them to adopt a behavioural strategy that would help them fight back against navigate the harsh conditions that they face. In order for women to be able to participate in activities such as cross-border commerce, it is very necessary for them to demonstrate personal initiative and individual adaptation due to the complex and ever-changing nature of this type of business. This study aims to investigate the potential mediating effect of individual adaptability on the link relationship between personal initiative and cross-border trading behavior. Since there is deficiency of academic research on the topic, particularly with regard to the cross-border trading behavior of female traders (Sambaga, 2023; Tian et al., 2022), so the purpose of this study is to fill that void.

The manifestation of personal initiative arises from a state of discomfort with the prevailing state of affairs. Female traders make the decision to engage in cross-border trading upon recognizing the need to enhance their financial circumstances, therefore proactively taking steps towards addressing this concern. The concept of actively and proactively engaging with work objectives and persisting in overcoming obstacles and failures, leading to a transformation in an individual's environment, was elucidated by Freeze (Frese et al., 1996). This notion has been further supported by the research conducted by Frese and Fay (2001) as well as Frese et al. (1997) where they explained that women who participate in cross-border trading exhibit qualities of self-starting, proactivity, and persistence in pursuing their goals. In contrast, these females demonstrate an ability to get used to a globally interconnected society, whereby individuals acknowledge that change is an inherent component of the normal growth within a company (Kotter & Cohen, 2012). FCBTs make deliberate choices to enhance their ability to navigate the pervasive uncertainties and dynamic changes characteristic of the 21st century. This strategic approach is aimed at increasing the value they provide to the business landscape. The study conducted by Goldstein et al. (2010) and McMillan (2008) provided confirmation that FCBTs, when confronted with significant changes and challenges, exhibit enhanced pliability.

The concept of individual adaptability, including innovation, flexibility, and adjustment, necessitates an individual's receptiveness to their surrounding environment. This enables

women traders to freely access and exchange business information and product expertise, facilitating the emergence of a new and flexible system that can be leveraged for their own benefit. According to Johnstone and Wilson-Prangley (2021), women in the field of CBT possess the capacity to effectively respond and adjust to alterations in their business environment, particularly in light of the ongoing COVID-19 pandemic, in order to attain sustained competitive advantage. It is imperative for women engaged in cross-border trading within developing nations to acquire personal initiative and individual adaptation skills to effectively enhance their competitive edge. The findings of this study offer significant recommendations for the academic community, practitioners, and policymakers. This study presents preliminary empirical findings about the mediating effect of individual adaptability in the association between personal initiative and cross-border trading behavior among women in Uganda. The findings of our study indicate that full mediation occurs exclusively when the female has undergone Cross Border Trading (CBT) for a duration exceeding six years. Additionally, it is essential for the female to have reached a level of maturity consistent with those aged 30 years and older. The consequence for policymakers would involve the formulation of strategies to foster the cultivation of personal initiative and individual adaptability among this cohort of women for a designated period of time, with the aim of promoting women's empowerment within the business sector.

Literature Review

A multi-theoretical approach is used in this study to look at the behaviour of females who are successful in cross border trading. Personal Initiative Theory (PI), which was put forward by Frese and Fay (2001) and Frese et al. (1997), and Complexity Theory, which proposed by Goldstein et al. (2010) and McMillan (2008), are theories under consideration. It is thought to be appropriate to use two theoretical models to look at the behaviour of females who engage in across border trading, since neither of them can fully explain this phenomenon on its own.

Theoretical Underpinnings

The personal Initiative Theory(Frese & Fay, 2001; Frese et al., 1997). According to the theory proposed by Frese and Fay (2001) as well as Frese et al. (1997), it is posited that people may bring about changes in their environment by adopting an active and self-starting attitude towards work objectives and tasks. This comes with the ability to persevere in overcoming hurdles and failures. The notion posits that possessing personal initiative entails displaying qualities such as self-starting, proactive behavior, and unwavering determination in the pursuit of one's objectives or persistence. However, the personal initiative hypothesis has two shortcomings when it comes to interpreting the phenomena being discussed. Firstly, insufficient knowledge and abilities in a particular business domain will provide unfavourable outcomes when personal initiative is used. It has also been observed by several scholars that the effectiveness of personal initiative may be contingent upon the alignment of the individual's goals and aims (Frese & Fay, 2001). The purpose of this study is to examine the correlation between personal initiative, individual adaptability, and cross-border trading behavior of females. Therefore, to expound on the adaptability of these women, complexity theory will be used.

Complexity theory.

Given the increasingly linked and dynamic nature of the global landscape, individuals are expected to develop greater abilities to navigate the waves of uncertainty and change that characterize the 21st century. According to McMillan (2008), this contributes value to firms and their global context. According to Goldstein (2010), scholars have observed that organizations that encounter and successfully navigate significant changes and difficulties tend to have greater resilience and strength. To adapt to evolving circumstances, complexity theory proposes novel and revolutionary approaches to restructuring the organizational landscape, thereby introducing unpredicted creative energies and intricate learning processes. This phenomenon often occurs through the processes of adaptation, dynamic interpretations, and self-organization, among other factors. Consequently, this research will examine the role of adaptability as a mediating variable in the context of cross-border trading behavior. Being receptive to one's surroundings is necessary for adaptability. In order for a new and flexible system to arise, there must first be no barriers to the free flow of information and knowledge in either direction. The system develops in an increasingly "free-wheeling" manner as time passes, yet there is still "a structure within it," such as "a self-imposed hierarchy," present throughout its history. Therefore, the environment is capable of functioning as a self-organizing system on the verge of complete chaos. Because it is able to develop its own patterns of internal order, it does not require the use of conventional command and control methods. It does not have a central controller, but it does follow the rules set by the subconscious. Each member of the flock unconsciously adheres to the established norms, such as keeping a consistent space between themselves and their fellow members of the flock.

The end result is an arrangement that has the appearance of having its own life as it is possible for the birds to move together in harmony even in the absence of a leader or any external supervision. The process is bottom-up, beginning with a few simple rules for people, which ultimately creates a free-flowing, complicated system (Akpan et al., 2021; Lin & Malhotra, 2012; McGee & Sammut-Bonnici, 2015). CBT women would have a better chance of surviving if they had access to a system like this because it would allow them to establish new economic structures, such as tiny trade groups, national economies, and international economies. When members of a fraternity get together for a common activity and exchange information with one another, an information inflow and outflow are created. This information then flows to the other members of the fraternity.

Cross border trading behavior (CBTB)

The present research conceptualizes cross-border trading among female traders as behavior of women in Uganda, including the importation, exportation, or dealing of goods over one or multiple international borders. This conceptualization is supported by previous scholarly works conducted by Damisa and Tiku (2006), Hill (2019), Livani and Solotaroff (2019), as well as Njikam and Tchouassi (2011). The phenomenon occurs on a limited scale (Brenton & Soprano, 2018) and is sometimes accompanied with a lack of respect (Muzvidziwa, 2015). This research expounded on the Cross Border Trading Behavior (CBTB) of female traders, using the constructs of female dignity, language versatility, and exploratory behavior. Exploratory behavior refers to the engagement in activities driven by the inclination for diversity, alteration, and the pursuit of satiating one's curiosity (Kumar, 2005). While female dignity refers to the inherent entitlement of a person who identifies as female to be esteemed and accorded with

respect solely based on their intrinsic worth. They should also be treated in a morally upright manner while taking into consideration their inherent qualities (Dovidio et al., 2000; Hill, 2019). As for language versatility it refers to the ability to engage in successful social interactions, acquire knowledge efficiently, and exhibit unique responses to various linguistic stimuli in varied environments (Audira et al., 2018).

Personal initiatives (PI)

According to Frese et al. (1996), the phenomenon of personal initiative is a behavioural pattern that stands out for qualities like persistence, self-starting, and proactive behavior. The pursuit of persistence entails individuals setting goals and implementing these goals into ideas. This may lead to new problems or barriers and setbacks. So when they deal with these barriers determinedly to overcome them, they can meet the many changing aspects in their business environment. Furthermore, individuals with PI demonstrate self-starting behavior. In this scenario, an individual engages in an action without receiving clear guidance, instructions, or a specific role expectation. This behavior anticipates potential challenges and promptly devises strategies to address them, and effectively surmounting any opposition shown by others (Sirgy et al. 1997). More still, individuals with PI possess the capacity to effectively address and respond to various circumstances in a proactive manner. The discourse was enhanced by the contributions of Bateman and Crant (1993), who established a correlation between proactiveness and PI. The author observed that individuals who get high scores on the proactive personality scale are believed to possess the ability to recognize and seize chances to exert influence and modify their surroundings. The author proposed that these individuals may be regarded as facilitators for initiating change.

Individual adaptability (ADAPT)

The capacity to adapt is a crucial cognitive, behavioural, and emotional resource that enables individuals to regulate and alter themselves in the face of change, innovation, and uncertainty (Waldeck et al., 2021). Dynamic work environments occur as a result of technical advancements, globalization, and evolving client preferences, hence generating various opportunities. The worldwide spreading of coronavirus disease 2019 (COVID-19) has brought about uncertainty inside organizations (Stephens et al., 2020) and increased workplace dynamics (Venkatesh, 2020). Individual adaptability is crucial in enabling individuals to effectively respond to change (Johnstone & Wilson-Prangle, 2021). In this study context, individual adaptability has been explained as innovation, flexibility, and adjustment. In the context of innovation, it comprises of activities that challenge the familiar established boundaries, underscoring the significance of "destructive creation" and "creative destruction." The border adaptations may be categorized as extrusion, expansion, and expression, as stated in the literature (Johnson, 2013). Individual flexibility pertains to an individual's ability to effectively acknowledge and accept unpleasant thoughts and emotions while maintaining conscious awareness. This is guided by a commitment to taking purposeful actions aligned with their personally selected values (Waldeck et al., 2021). According to Farashaei et al. (2022), contemporary scholars now see individual flexibility as including problem-solving abilities, personality traits, temperament, as well as environmental events and challenges. Moreover, the process of adjustment primarily entails the modification of one's thinking to align with technological advancements, the adoption of novel approaches to work, and investment (Abankwa et al., 2021).

Hypotheses Development

Personal initiatives (PI) and Cross border trading behavior (CBTB)

Academic scholars Frese et al. (1997) have noted that possessing personal initiative (PI) entails adopting a proactive and self-starting stance toward work objectives and duties. It also requires demonstrating perseverance in surmounting obstacles and failures, while adapting to changing circumstances within an individual's environment. Similarly, the phenomenon of cross-border trading (CBT) behavior involving the import and export of goods across regional boundaries has been recognized by several scholars as being impacted by PI (Damisa & Tiku, 2006; Livani & Solotaroff, 2019; Njikam & Tchouassi, 2011). In relation to self-starting behavior and CBTB, it is common for females to exhibit PI as a response to environmental disturbances that they find troubling, leading them to take action to address the issue. According to Frese and Fay (2001) as well as Frese et al. (1997), it is emphasized that individuals who achieve success are those who actively seek out favourable situations. In instances where such circumstances are not readily available, these individuals take the initiative to create them (Lisbona et al., 2018). Females who possess a desire to establish their own employment opportunities are hypothesized to exhibit such personal initiative. Specifically, women who are currently engaged in cross border businesses and have demonstrated a propensity for undertaking novel endeavours, have a greater level of personal initiative.

Furthermore, PI is also evident in the manifestation of a persistent behavioural syndrome. The process of establishing objectives and translating them into conceptual frameworks might potentially give rise to various challenges, obstacles, or setbacks. Individuals with PI must address them with unwavering determination in order to surmount them. The authors, Frese et al. (2016), (Nsereko et al., 2018) explain that it is advisable for individuals to exhibit persistence when confronted with obstacles or failures throughout the course of engaging in business endeavours. Furthermore, pro-active individuals have actively pursued ideas in a proactive way. They have demonstrated the ability to promptly recognize and seize possibilities for exerting influence and effecting change within one's business (Bateman & Crant, 1993). There is evidence to support the claim that being proactive can result in significant changes in innovation and business behavior, according to a study by Nsereko et al. (2018). According to Mensmann and Frese (2017), the adoption of proactive behavior is crucial for female business owners in order to effectively navigate uncertainty. Such FCBTs acquire the necessary experience in developing competencies which reduce their perceived risks, yet may also be cultivated through training (Campos et al., 2018). Agreeing with Mensmann and Frese (2017), the provision of personal initiative training has been found to enhance their entrepreneurial self-efficacy, error competence, as well as raise their entrepreneurial zeal. The existing body of research indicates that training in PI is of utmost importance for those engaged in FCBTs in order to achieve success in the business domain. Consequently,

H₁: Personal initiatives is positively associated with Cross border trading (CBT) behaviour

Personal initiative and individual adaptability

According to Wu and Yu (2023), several debates have highlighted the correlation between individual preparedness to accommodate business changes and the subsequent manifestation of behaviours that are pertinent to the effective execution of such adjustments. While certain

elements of work, such as autonomy, continue to have significance, recent scholarly literature indicates a growing importance of other work-related factors, such as proactivity, within the modern work environment (Grant et al., 2009). The proactive nature of work necessitates that individuals demonstrate adaptability to dynamic workplace environments and actively participate in shaping these occupations by implementing modifications to work processes (Frese & Fay, 2001; Murphy, 2015). This places continuous pressure on businesses to conform to both external and internal demands. Similarly, scholars and professionals have acknowledged a growing desire for individuals who demonstrate proactive innovation as opposed to those who only fulfill their job responsibilities (Grothe, 2009; Soylu et al., 2021).

H₂: Personal Initiative is significantly related to Individual Adaptability.

Personal initiatives, individual adaptability and Cross border trading behavior

It has been stated by researchers that Individual Adaptability plays as a mediator between Personal Initiative and Cross-Border Trading Behaviour. Scholars say that reworking is necessary to adapt to the local environment and that the need to change work methods gives one customer more value (Jensen & Szulanski, 2004). This augments the effect which adaptation has on CBT performance. Individual adaptability of female traders has been noted to have significant influence on business practices across borders (Jensen & Szulanski, 2004). Currently, researchers show that cross-border online shopping has significantly impacted purchase behavior of female traders (Xiao et al., 2019). More still, business deliberations about international trading have bordered on the need for adaptation to technological advancements. This presents a mediating role to cross-border trading (Lacka et al., 2020). Furthermore, scholars recommend internationalization as the best for SMEs growth and profitability. Therefore individuals traders who chose technological innovation can greatly improve their international performance (Bagheri et al., 2019). Additionally, research reveals that individuals who are flexible have to alter their actions to tactics of using simple rules in various environmental realities while using expert cognizance. These techniques will help female traders be more accurate in cross-border environments that are always changing (Eisenhardt et al., 2010). The literature below tries to explain how individual adaptability can partially mediate personal initiative and cross-border trading behaviour. To fully mediate the role of individual adaptability, we add control factors.

H₄: Individual adaptability mediates the relationship between Personal initiative, and Cross border trading behavior.

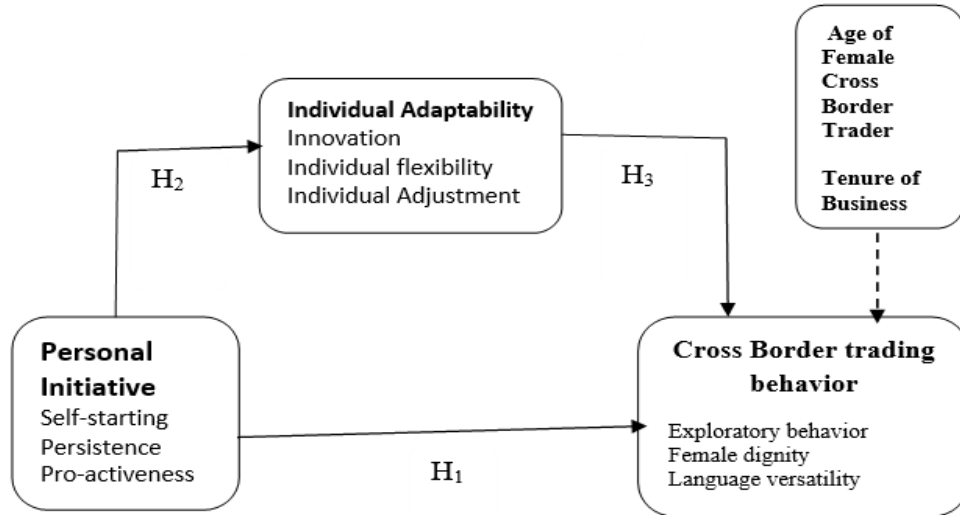
Control variables

In this study context, control variables were used as limiting factor for the independent and dependent variables (Atinc et al., 2012). Consequently, the control variables of age of a female Cross Border trading with the female trader's tenure in business were used as the limiting factors to our phenomenon

Theoretical model

Figure: 1

H4: Indirect effect of Adapt to CBTB



Source: Adapted and modified from theoretical Literature which is Personal Initiative Theory (PI) by(Frese & Fay, 2001; Frese et al., 1997) and Complexity theory(Goldstein et al., 2010; McMillan, 2008).

Methodology of the Study

Research Design

The present research used a cross-sectional approach to expound on the association between the variables under investigation. The independent variable in this study was personal initiative, the mediating variable was adaptability, and the dependent variable was cross-border trading behavior. The research was structured to use a positivistic or quantitative methodology (Spector, 2019), which prioritizes hypothesis testing in order to identify relationships between variables under investigation (Kesmodel, 2018).

Sampling design and procedure

The research used a snowball sampling approach to identify and recruit females engaged in cross-border trading for inclusion in the study. The selection of this sample strategy was motivated by the unavailability of a comprehensive record pertaining to women engaged in cross-border trading at the designated border crossings. In accordance with the suggestion put forth by Fredson (2018), our first step was the identification of female cross-border traders who fulfilled the specified criteria. Subsequently, we sought their assistance in referring additional female cross-border traders within the same geographical area who expressed a willingness to participate in the research. These women furthermore suggested that other individuals participate. The aforementioned technique was iterated until a sample size of 288 was attained. The research region was selected to be the boundaries of Entebbe airport, the DRC Congo, South Sudan, and Kenya due to the significant amount of cross-border commerce reported by the Bank of Uganda (Kasekende, 2016).

Measurement of study variables

Cross-border trading behaviour among female traders in this study is explained as women involved in small-scale cross-border imports and exports in Uganda (Damisa & Tiku, 2006; Hill, 2019; Livani & Solotaroff, 2019; Njikam & Tchouassi, 2011; Brenton & Soprano, 2018). This study looked at CBT behaviour in terms of three dimensions: linguistic richness, inquisitiveness and feminine pride. The items for each subcomponent were changed from earlier studies to work better with the Ugandan setting of this study. The constructs were based on a six-point Likert scale that went from "this is not at all like me" (NLMA) to "this is very much like me" (VLM). "Exploratory behaviour," as described by Cross-Border Trading (CBT) (Kumar, 2005), is what women do when they want to try something new, make a change, or satisfy their natural curiosity. 16 different factors were used to rate the study. Cross-border trade (CBT) talks about the idea of "female dignity," which means that women have the right to be respected and valued for who they are. Participants in the study were given a list of 18 claims and asked to rate them on a 6-point scale that went from "very untrue" (VU) to "extremely true" (ET). This scale was changed from what Dovidio et al. (2000) and Hill (2019) found in their earlier research. The phrase "language versatility" was created to describe women's skills to talk to others, learn from their mistakes, and respond in new ways to linguistic input from their surroundings, especially when they are cross-border trading (CBT). A 6-point scale was used to grade all 12 items in the study. We used the same scale that Audira et al. (2018) used, which went from "Without fail" (WF) to "Less than a quarter of the time" (LQT).

Personal Initiatives

The idea of personal initiative in this study refers to a behavioural syndrome characterized by an individual's proactive and self-starting approach towards achieving professional goals and duties. The measurement of these attributes is conducted through the assessment of persistence, self-starting, and proactiveness (Frese & Fay, 2001). The measurement was conducted utilizing items that were anchored on a 6-point scale, therefore validating a scenario scale with a range of values from This is very much like me (VLM) to This is not like me at all (NLMA). Regarding persistence, the operationalization of this construct involved the assessment of an individual's capacity to establish objectives and subsequently translate these objectives into actionable plans. The study conducted by Frese (2015) investigated the relationship between objectives and the emergence of new challenges, obstacles, or setbacks. Additionally, the study explored the strategies employed by individuals to effectively overcome these difficulties with determination. The study employed a set of eight questions that were derived from the work Sirgy et al. (1997) to measure the variables of interest. The operationalization of self-starting behavior in the context of CBT involved seeing a female individual engage in proactive actions without external prompting or explicit instructions from others while also maintaining productivity in challenging situations (Fay & Frese, 2000). The study employed a set of 10 questions that were adapted from the work of Frese et al., (1997) in order to measure the relevant variables. Proactiveness was defined as the ability of a female CBT to identify, plan for, and take advantage of opportunities (Bateman and Grant, 1993). Elvinawanty et al., (2020) and Becherer & Maurer (1999) conducted earlier research that served as the basis for the study's 12 questions.

Individual Adaptability

In order to operationalize this concept, researchers looked at how well female Cross border trading (CBT) participants could adapt to changing work environments by changing how they behaved based on the needs of their jobs and new situations. The study employed a measurement technique that utilized items anchored on a 6-point scale. This scale ranged from "Agree completely, without any doubt!" (ACD) to "Completely disagree, without a doubt" (CDB). The scale was adopted from the work of Charbonnier-Voirin and Roussel (2012), as cited by Mutyaba (2019) in their study titled "Adaptive performance: A new scale to measure individual performance in organizations." The factors contributing to individual adaptation have been identified as innovation, flexibility, and adjustment. Regarding innovation, it was defined as the capacity of a female in Cross border trading (CBT) to engage in actions that transcend existing boundaries. This leads to facilitating the initiation of novel learning within dynamic work environments and ultimately resulting in a modification of the boundary itself—a process referred to as boundary adaptation. According to Johnson (2013), the research was conducted with a sample size of 19. Regarding individual flexibility, it pertains to the capacity of a female in Cross border trading (CBT) to engage in strategic decision-making and enhance circumstances led by a dedication to purposeful behavior aligned with personally selected principles (Waldeck et al., 2021). According to the study conducted by Farashaei et al. (2022), the research was assessed using a total of 19 items. Regarding the construct of adjustment, it was defined in our study as the capacity of a female in Cross border trading (CBT) to acclimatize her actions in order to effectively respond to the requirements of a novel circumstance, occurrence, or dynamic organizational context. The aforementioned study conducted by Abankwa et al. (2021) found that individuals have to become accustomed to align with technological advancements, use novel approaches to their profession, and make financial investments. The research was conducted by using a set of 19 items for measurement.

Data collection and Management

In order to gather data, the researcher undertook the following procedures: 1) acquiring a letter of introduction from the Faculty of Graduate and Research Studies at Makerere University Business School; 2) presenting the aforementioned introductory letter to the Assistant Commissioner of External Trade within the Ministry of Trade, who provided guidance and granted authorization from the Chairman of the Cross Border Traders Associations (CBTA) in Uganda. The Chairman of the Cross Border Trade Association (CBTA) instructed his officers to provide permission for the research and to identify the female cross-border traders located at the designated borders for the study. 3) During the data collection phase, introduction letters were sent to each participant, clearly outlining the objectives of the study, prior to the administration of the questionnaire. 4) The questionnaires were given by the researcher and a team of research assistants. This study used a methodology in which researchers were present alongside the respondents. The researchers verbally presented the questions, while the respondents assigned scores based on the specified scale range. In order to uphold the principles of confidentiality and anonymity, measures were taken to guarantee that individual respondents were unaware of the identities of other participants involved in the research. In addition, we refrained from soliciting the identities of our study subjects.

Measurement validation

The measurement items included in this study were derived from prior research, and they were modified to suit the constructs under investigation. The answer categories for these questions were established on a six-point scale, providing a range of options for participants to choose from. Chomeya (2010) used a six-point Likert scale that excluded the intermediate points in order to mitigate the potential variance resulting from respondents' indecisiveness. Prior to conducting validity and reliability pretesting, the item scales underwent a rigorous evaluation process by three experienced professors specializing in cross-border trade. These professors were specifically asked to review the instrument in terms of its structure, readability, ambiguity, and completeness. This critical evaluation allowed us to effectively eliminate any ambiguities present in the instrument, enhance its clarity, and ensure the suitability of the measurement items. To assess the extent to which the items in the data collection instrument align with the theoretical dimensions of the variables, we conduct convergent and discriminant validity analyses. Measuring items that possess communalities beyond 0.5 have a tendency to converge in order to elucidate a certain construct (Hair et al., 2014). The assessment of convergent validity included the examination of communalities and item loadings that were above a threshold of 0.5. These loadings indicated that the items in question were strongly associated with the related components, demonstrating a correlation of 50% or more (Hair et al., 2014).

Additionally, when a construct's Eigen value is greater than 1, this means that it effectively accounts for more than 50% of the variation in both the overall variables and the variance explained by the particular items linked to a given component. The total variances of all study variables exceeded 50%. Specifically, three factors converged to account for 70.141% of the variance in personal initiative (PI), while three factors converged to account for 72.296% of the variance in individual adaptability (ADAPT). Additionally, three factors, with a convergence of 67.9%, explained the variance in cross-border trading behavior (CBTB). In order to ascertain the convergent validity of each research variable, the average variance extracted (AVE) was computed. According to the general guideline Hair et al. (2014), a research variable is deemed valid if its average variance extracted (AVE) index exceeds 0.5. In this particular case, the AVE indices for the variables PI, ADAPT, and CBTB are 0.734, 0.727, and 0.674, respectively. Therefore, based on these values, it can be inferred that the measurements of these variables are regarded as genuine. Following the completion of exploratory factor analysis (EFA), confirmatory factor analysis (CFA) was conducted utilizing the AMOS software in order to assess the convergent validity of the variance. The confirmation of reliability and validity was achieved by conducting measurement models for each variable in the research. Reliability is considered to be reached when the normed fit indices (NFI) surpass a threshold of 0.90. On the other hand, convergent validity is seen to be obtained when the loadings of items are statistically significant, with a minimum value of 0.5 for factor loadings (Hair et al., 2017b). Additionally, in our study, the adequacy of the measurement model was assessed using several fit indices. Specifically, the Chi-square $df/ < 5$ (Yaşlıoğlu and Yaşlıoğlu, 2020). Furthermore, we considered the Goodness of Fit Index (GFI), Comparative Fit Index (CFI), and Tucker-Lewis Index (TLI), all of which needed to exceed 0.95. Finally, the Root Mean Square Error Approximation (RMSEA) was required to be below 0.08, as suggested by Hair et al. (2014).

The fit indices given in Figure 2, 3, and 4 indicate that the measurement model of all research variables, including Cross Border Trading behavior, Personal initiative, and individual

adaptability, satisfied the required criteria. After conducting convergent validity analysis, we proceeded to evaluate divergent validity following the approach proposed by Mishra et al. (2019). This involved comparing the square root of the average variance extracted for each study variable with the inter-study variable correlations. The purpose of this analysis was to verify that the independent variable (Personal Initiative) is distinct in its ability to predict the dependent variable (Cross border trading behavior), thus avoiding high correlations that may artificially inflate the variance explained in the regression model and lead to erroneous conclusions. The findings of the study indicate that the square root of the average variance extracted (AVE) for each study variable surpasses the correlation between variables across different studies. This suggests that separate independent factors are employed to predict cross-border trading behavior (Mishra et al., 2019).

Figure 2: Cross Border Trading Behavior measurement model

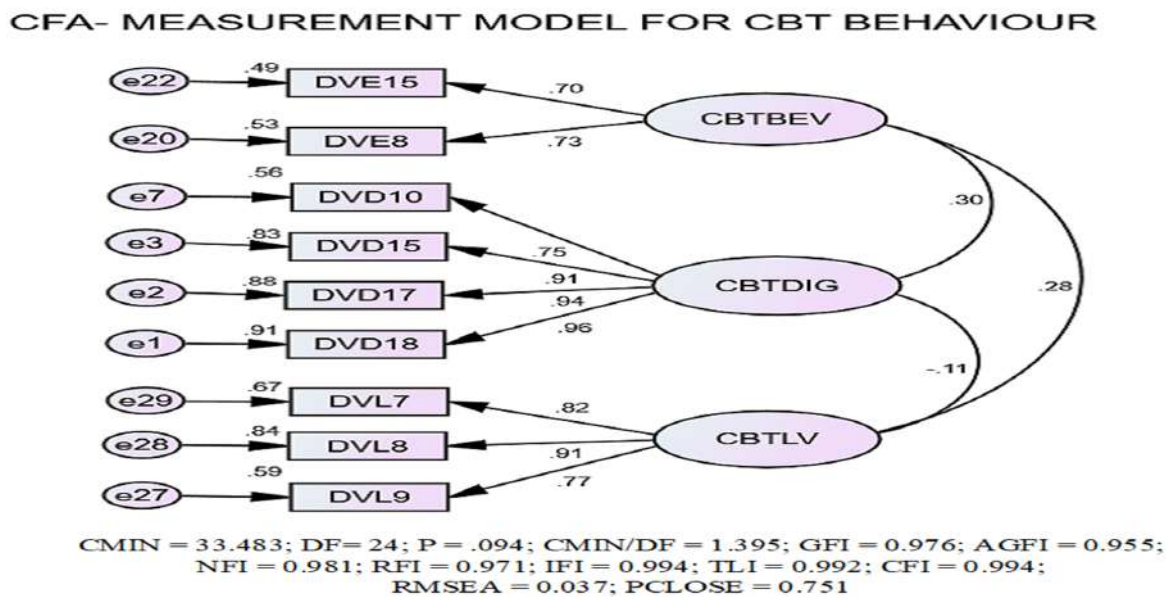


Figure 3: Personal Initiative measurement model

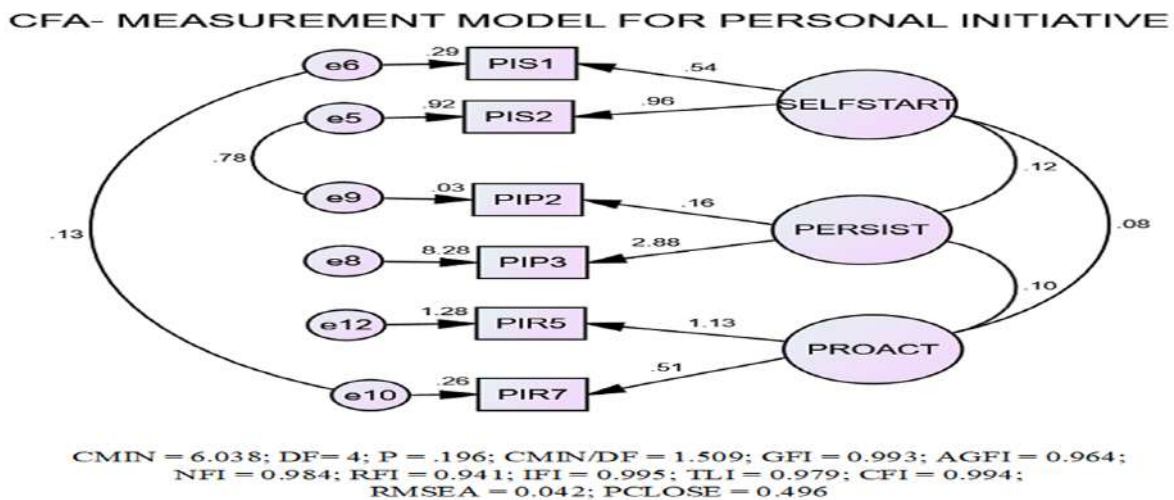
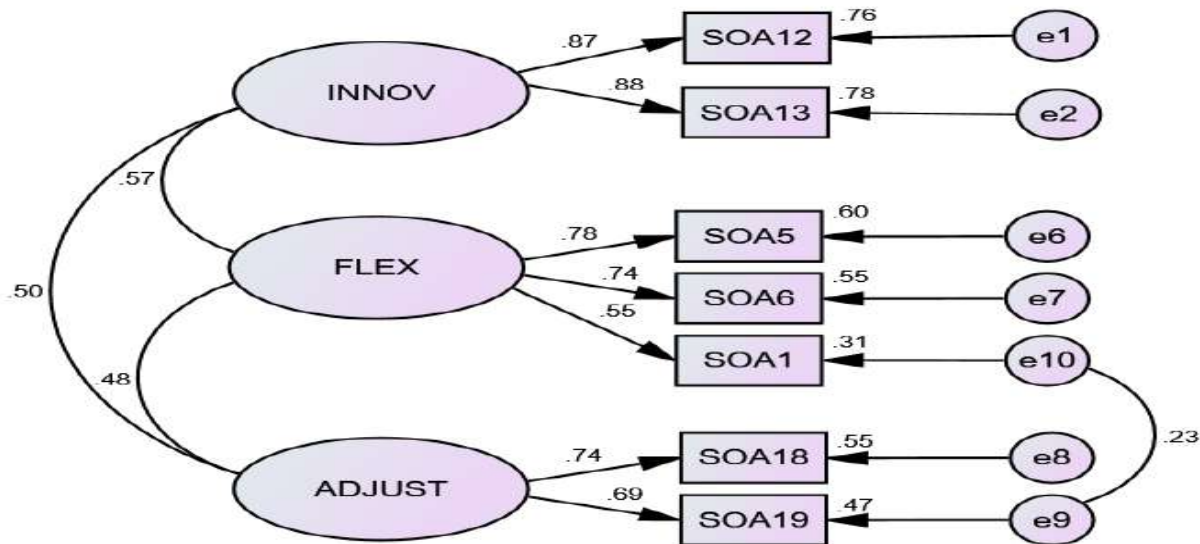


Figure:4
Individual Adaptability measurement model



CMIN=15.945; DF= 10; P=.101; CMIN/DF = 1.595; GFI = .985; AGFI = .957; NFI = .977; RFI = .951; IFI = .991; TLI = .981; CFI = .991; RMSEA = .046; PCLOSE = .521

Common method Bias

In order to mitigate the potential influence of common method bias in the present study, suggested measures were used both during the design and administration of the research instrument as well as in the statistical analysis conducted subsequent to data collection, as advised by Aguirre-Urreta and Hu (2019). The procedural remedies encompassed several strategies. Firstly, employing straightforward language during the instrument's design was prioritized. This aimed to ensure clarity and minimize confusion for respondents. Additionally, the avoidance of double-barreled questions was emphasized. By refraining from combining multiple inquiries into a single item, the potential for ambiguity or misinterpretation was reduced.

Furthermore, verbal anchors were modified to enhance the accuracy and reliability of the collected data. Lastly, data on Cross border trading (CBT) behavior, predicted by personal initiative and mediated by individual adaptability, was gathered at various intervals to capture potential changes over time. By comparing the research variables between early and late replies, Levene's test of variable homogeneity served as the non-response bias test. According to Aguirre-Urreta and Hu (2019) and Eckman et al. (2023), it is generally accepted that for the answers acquired at various intervals (referred to as waves), the significance of Levene's statistics should be non-significant in order to ensure that the two data sets do not exhibit substantial variation. Based on the findings of Shear et al. (2018), it can be inferred that when Levene's test statistics provide non-significant results ($p > 0.05$), it indicates that the variance is uniform across all groups, hence suggesting that there is no significant difference in the variances. The findings shown in Table 1 indicate that there was no significant non-response bias seen in Levene's test for the study variables.

Table 1. Test for Homogeneity of Variance

	Levene Statistic	df1	df2	Sig.
Personal initiative	3.651	1	287	.058
Individual adaptability	.030	1	287	.863
CBT behavior	1.823	1	287	.179

Once the data was collected, it was collated, sorted, classified, input into the computer, and subsequently analyzed using the Statistical Package for Social Sciences (SPSS version 26). Descriptive statistics and Pearson bivariate correlations were employed to analyze the characteristics of our data and assess the degree of relationship between the variables under investigation. The study involved the examination of several hypotheses (H1, H2, and H3) through the use of regression analysis conducted via structural equation modeling (SEM). The software program Analysis of Moments of Structures (AMOS) was utilized for this purpose. Additionally, hypothesis H4 was investigated, which aimed to evaluate the indirect effect.

To test the significance of the indirect path, the approach recommended by Preacher and Hayes (2004) was followed, which involved bootstrapping with 5000 sub-samples. The results of this analysis did not indicate any significant findings at a 95% bias-corrected confidence interval, as reported by Zhao et al. (2010). The utilization of bootstrapping enables the simultaneous testing of both direct and indirect hypotheses. The study by Sahoo (2019) established the concept of individual adaptation as an intermediary factor between personal initiative and cross-border trading behavior. The fitness of the proposed model was assessed using various statistical measures, including the Chi-square test $df < 5$ (Henseler & Sarstedt, 2013), the Goodness of Fit Index (GFI), the Comparative Fit Index (CFI), the Tucker-Lewis Index (TLI) with values above 0.95, and the Root Mean Square Error Approximation (RMSEA) with values below 0.08 (Sahoo, 2019). These measurements are depicted in Figure 5. The whole model

Findings

Demographic characteristics

This section contains data pertaining to the personal attributes of the survey participants and the business-related features of our target demographic. Regarding tenure in the business sector, the findings reveal that a majority of the respondents, namely 50.3%, reported engaging in cross-border commerce for a duration of 6 to 10 years. This finding suggests that individuals whose firms successfully endure beyond their second year and continue to operate for a minimum of ten years are more likely to demonstrate CBT behavior. The findings of the study on the age distribution of participants in CBT reveal that a significant proportion of respondents, namely 50.3%, were within the age range of 30 years and above. Additionally, 46.9% of participants were aged 36 years and older. The findings suggest that women traders who are 30 years and older are more inclined to demonstrate exploratory behavior, linguistic flexibility, feminine dignity, and individual adaptation while engaging in CBT.

Table 2. Personal Characteristics

Tenure in Cross border trade	Frequency	Percent		Education Level	Frequency	Percent
1 year	15	5.2		O'level	50	17.4
2 - 5 years	60	20.8		A'level	79	27.4
6 - 10 years	145	50.3		Certificate	30	10.4
Above 10 years	68	23.5		Diploma	48	16.7
Total	288	100		Degree	70	24.3
				Masters	7	2.4
Age	Frequency	Percent		Ph.D.	4	1.4
30 years and below	145	50.3				
31-50 years	135	46.9		Total	288	100
51 and above	8	5.2				
				Marital Status	Frequency	Percent
Total	288	100		Married	135	46.9
				Single	142	49.3
Biological Children	Frequency	Percent		Widowed	11	3.8
1 – 2	171	59.4		Total	288	100
3 – 5	85	29.5				
6 10	21	7.3				
Above 10	6	2.1				
Total	288	100				

The majority of respondents (59.4%) reported caring for dependents or biological children. This more adequately explains a woman's exploratory conduct in CBT, since she is often the breadwinner in a household. More still, majority of women who participated in CBT were more likely to be either single (49.3%) which resonates with the exploratory behavioural demands of CBT where women without partners have fewer constraints on their freedom of movement.

Table:3. Unit of inquiry Characteristics results

Category of goods	Frequency	Percent		No. of Employees	Frequency	Percent
Textiles	74	25.7		5 - 49 employees	231	80.2
Raw materials	5	1.7		50 - 100 employees	10	3.5
Services	10	3.5		1 - 4 employees	41	14.2
Wood products	39	13.5		Total	288	100
Energy goods	6	2.1		Borders crossed	Frequency	Percent
Agricultural goods	41	14.2		Malaba	74	16
Sporting products	11	3.8		Busia	50	12.2
Primary products	21	7.3		Gatuna	29	7.6
Medicines and pharmaceuticals	10	3.5		Mutukula	20	3.8

Electrical products	26	9		Entebbe International Airport	94	4.9
Medicines and pharmaceuticals	17	5.9		Bwera	6	1.4
Other	3	1		Elegu	15	3.5
Total	288	100		Total	288	100
Business Tenure	Frequency	Percent				
1 - 5 years	16	5.6		16	5.6	
6 - 10 years	220	76.4		220	76.4	
Over 10 years	52	18.1		52	18.1	
Total	288	100				

The findings of this survey reveal that a majority of the females in the survey were involved in the trading of textiles (25.7%) and agricultural items at (14.2%). This could be because textiles are characterized by their relatively low cost and low rates of perishability, which is likely to yield better returns for such low income female traders. Regarding the age of the enterprises run by the participants in this study, it was found that a significant majority (76.4%) had been in operation for a period ranging from 1 to 5 years. The findings could be attributed to the multitude of challenges encountered by small and medium-sized enterprises (SMEs) in Uganda as well as the obstacles seen by women operating in male-dominated industries. As regards work force, 80.2% of the participants reported having a workforce size ranging from 5 to 49 people. The observed range is representative of small and medium-sized enterprises (SMEs) that are engaged in business activities inside the country of Uganda. In this work, we used structural equation modeling (SEM) to examine the positive relationships among all study variables. In order to examine the presence of a linear association between the study variables, a Pearson correlation analysis was conducted. The findings presented in Table 4 demonstrate a statistically significant positive correlation between personal initiative, individual adaptability, and cross-border trading behavior at a significance level of 0.01. Furthermore, according to Field (2009), it is suggested that the presence of regularly distributed residuals indicates the presence of a linear connection between the variables under examination. The table therefore provides confirmation of the linear relationship between our research variables. Furthermore, a Pearson's correlation coefficient analysis was performed to see whether there was a statistically significant relationship between the variables under examination. This action was undertaken due to the objective of the theoretical framework, which sought to examine a linear association via the use of regression analysis within the context of structural equation modeling (SEM). The findings indicate a favorable relationship among all three research factors.

Table: 4. Descriptive Statistics and Bivariate Correlations

	Mean	S.D	1	2	3	4	5
Tenure in business(1)	2.08	.611	1				
Age of a CBT(2)	1.45	.397	.520**	1			
CBT Behaviour(3)	2.806	.766	.072	.088	1		
Personal Initiative(4)	2.132	.870	.039	.038	.389**	1	
Adaptability(5)	1.588	.399	.056	.034	.460**	.440**	1

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

Note that the results for skewness and kurtosis for all the variables are close to 0, as recommended by (Field,

2009). Without doubt, the results displayed in table 5 allow us to establish the face validity of the data.

Table:5. Skewness and kurtosis

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
	Cross border Trading behavior(CBTBEV)	288	1.00	5.25	2.8063	.76591	-.521	.144	.543
Personal Initiative (PERIN)	288	1.00	2.67	1.5880	.39863	.231	.144	-.660	.286
Individual Adaptability	288	1.00	4.33	2.0417	.63343	.109	.144	.041	.286
Valid N (listwise)	288								

As is indicated by Field (2009), take note that the skewness and kurtosis scores are all very close to 0. Table 5 clearly shows that we can determine that the data is normally distributed. According to the findings, the data is normally distributed if the values are within a range of 2 but are not three times larger than their respective standard errors (Ghasemi & Zahediasl, 2012).

Direct hypothesis testing

Results for the specific hypotheses are tabulated in Table 6. All four of the proposed correlations (H1, H2, H3, and H4) were verified. The results show that control factors, such as tenure of the business and the age of female cross-border traders, must be accounted for in order to demonstrate a positive correlation between the variables. The table shows that there is a statistically significant positive relationship between personal initiative and adaptability (β 0.44; $p \leq 0.001$). This is true even when business tenure and cross-border trade behavior are taken into account (β 0.012; $p \leq 0.001$). Furthermore, there is a statistically significant correlation (β 0.061; $p \leq 0.04$) between a female in CBT and Cross border trading behavior. Individual adaptability significantly predicted Cross border trading behavior (β 0.357; $p \leq 0.000$). Similarly, personal initiative was also demonstrated to have a substantial positive association with cross-border trading behavior (β 0.23; $p \leq 0.000$).

Mediation testing

In order to examine the mediation routes (H4) inside the model, a bootstrapping procedure was employed. Specifically, 5,000 subsamples were generated at a confidence level of 95%, which was deemed sufficient to guarantee the reliability and consistency of the obtained outcomes (Hair Jr. et al., 2021). The method of bootstrapping was employed on two occasions: initially without the inclusion of a mediator, and subsequently with the inclusion of a mediator construct. Based on the findings of Hair Jr. et al. (2021), the presence of a mediation effect is contingent upon the significance of the direct path. Specifically, when the direct path is found to be non-significant, it indicates the absence of a mediation effect. Conversely, when the direct path is found to be significant, a mediator variable is introduced and subjected to bootstrapping analysis to assess the significance of the indirect path. In the absence of a large indirect path, mediation does not occur. However, if such a channel exists, the variance is calculated and included as the variance accounted for (VAF). A VAF value beyond 80% signifies complete mediation, while a value ranging from 20% to 80% indicates partial mediation. Conversely, a value below 20% suggests the absence of mediation (Hair Jr. et al., 2021). According to the

findings of Hair Jr. et al. (2021), it can be inferred that personal initiative accounts for 41% of the variability observed in cross-border trading outcomes. According to the findings shown in Table 6, there is a significant relationship between individual adaptability and cross-border trade behavior, as individual adaptability accounts for 44% of the variance in this behavior.

The findings are shown in Table 6 and show that there are no statistically significant connections between individual initiative, flexibility, and international business practices. However, when the years in company and the age of an FCBT are taken into account, the connections become statistically significant. Therefore, it is indirect to investigate the link between personal initiative and cross-border trading behavior without first considering the mediating effect of adaptation. After controlling for other factors, the results show that adaptability is a full mediator of the relationship between individual initiative and international trading behavior ($\beta = 0.157, p \leq 0.000$). After controlling for business tenure and FCBT age, the relevance of both direct and indirect pathways indicates that adaptability serves as the only mediator between personal initiative and cross-border trading behavior. (See Table 6 for details) (See Table 6).

Table 6: Hypothesis Results

Direct	β	Robust standard error (SE)	t-statistics (C.R.)	P-value	95% intervals	Confidence bias Correlated (BCa)
ADAPT <---PERIN	0.44	0.053	8.302	0.001	0.324 - 0.535	
CBTBEV<---Long	0.012	0.039	0.308	0.846	0.064 - 0.089	
CBTBEV<---Age	0.061	0.049	1.245	0.117	0.031 - 0.159	
CBTBEV<---ADAPT	0.357	0.062	5.758	0.000	0.232 - 0.473	
CBTBEV<---PERIN	0.23	0.057	4.035	0.000	0.232 - 0.473	
Indirect	β	S.E.	C.R.	P	BCa	
CBTBEV<---ADAPT<---PERIN	0.157	0.027	5.815	0.000	0.108 - 0.212	
Total Effects	β	S.E.	C.R.	P	BCa	
ADAPT <---PERIN	0.44	0.053	8.302	0.001	0.324 - 0.535	
CBTBEV<---Long	0.012	0.039	0.308	0.800	0.064 - 0.089	
CBTBEV<---Age	0.061	0.049	1.245	0.098	0.031 - 0.159	
CBTBEV<---ADAPT	0.357	0.062	5.758	0.000	0.232 - 0.473	
CBTBEV<---PERIN	0.387	0.053	7.302	0.000	0.276 - 0.488	

Discussion of Findings

The main point of the study is that for females to engage in cross-border trading, have to exhibit a behaviour that deals with the variances in their trading environment. In the past, scientific studies have shown a possibility of using both personal initiative theory and complexity theory to help us understand what personal initiative and individual adaptability is, respectively. So, we looked at how individual adaptability affects the association between personal initiative and cross-border trading behaviour among female traders in Uganda. The statistical analysis shows a strong link between personal initiative and cross-border trading behaviour when the control variables of time in business and FCBT age are taken into account.

Following what other research has found, we see PI being shown by female traders when they decide to act because of an irritant in their immediate environment (Frese et al., 1996). Even though there may be problems, FCBTs do their best to do cross-border trading. This was especially true during the COVID-19 outbreak. They made plans for where they want to trade

and what they want to trade in, and then they turned these plans into ideas that kept the business going. A lot of the time, these actions caused new hurdles like limited mobility due to lockdowns during the COVID pandemic, and sometimes lack of resources. But female cross-border traders kept working to get past them with creativity and grace (Desai, 2009; Manirampa, 2014). Therefore, females in CBT with PI usually come up with creative ways to deal with any social and environmental problems that come up in cross-border trade so they can do well in the business (Ratten, 2020). Because when they trade across borders, they have to find new places to get goods from time to time, FCBTs are constantly coming up with new ways to do that. These females have to self-start even when no one else does by going the extra mile to find good items for their customers. Bateman and Crant (1993) also say that FCBTs with PI are always finding business ventures, getting ready for them, and taking advantage of them. They have to implement business goals without being told or getting clear instructions from someone else, reflecting commitment to getting their work done for business succeed. Scholars (Fay & Frese, 2000) agreed with study results that these women are coming up with new ways to stay active even when things are hard (Kelly, 2020). They found that to make long-lasting changes for small business owners, FCBTs need to have a proactive business attitude, which can be learned through training (Caniëls et al., 2018). Research also says that being proactive means seizing chances to change and affect your work surroundings right away (Ahn et al., 2017). More to that, Frese says that successful people get up and look for the situations they want. If they can't find them, they make them (Fay & Frese, 2000). People who want to make their own jobs act in this kind of self-starting way.

Furthermore, there was a strong relationship between personal initiative and individual adaptability. This result shows that there are many factors affecting FCBTs, such as the specific barriers they face in many countries that make it hard for them to be entrepreneurs. They don't have official trade sites because CBT is mostly made up of small female business owners who aren't financially literate or have negotiating capacity. From time to time, they have to deal with insults, physical abuse, and financial abuse. People see them as economic saboteurs, disloyal, and refusing to play the subservient roles that society expects of them by being unable to move or immobility. These females need to be able to adapt to working in many countries which presents different circumstances in those countries, requiring change in order to thrive in such a business setting. They had to come up with new ideas and be able to adapt to the unknowns that come with cross-border trading. This is because the females who traded across borders had to get used to going from Uganda to other parts of the world more frequently. Because CBT requires searching for products in other countries that might not be easy to find, FCBTs need to get used to quickly taking on new products and it requires creativity. This also calls for flexibility since the goods and services change quickly, to keep up with the times. Because of this, the FCBT is always looking for new ways and ideas to make her business better for her customers. One method which they found effective during COVID 19 pandemic was buying and selling online. Because most people had trouble travelling due to lockdowns in different countries, FCBTs could also work better with traders from other countries through learning new ways to run their businesses.

Additionally, experts agree with our results that for women to do well in CBT, they need to be able to adapt to a business setting by being creative, adaptable, and able to deal with the unknowns that come with cross-border trading (Aslam et al., 2022; Bakker et al., 2021; Zhu &

Li, 2021). Researchers and business people have agreed that people who are actively creative are on high demand instead of people who are just doing their work. Many studies (Gubbi et al., 2015) show that how ready businesspeople are to react to change in the workplace explains behaviours that are important for change to go smoothly (Farahnak et al., 2020). Some aspects of work, like liberty, are still very important, but more studies show that other aspects of work, like being proactive, are becoming more important in today's workplace (Meyers, 2020).

According to Complexity theory (McMillan, 2008), this finding backs up the idea that in a changing business world, people need to be able to change in order to keep their businesses running. This means that the female traders are always under pressure to meet demands from both inside and outside the company. They learn new ways to do their jobs so that they can work together better with people from other countries. Once the females change how they work, it will be easier for them to trade from Uganda to other parts of the world. Also, our study shows that for personal initiative and cross-border trading behaviour to be partly mediated by individual adaptability, there needs to be a control variable for the age of the FCBT and the length of time they have traded across borders. Control variables (CVs) are confounding factors which will co-vary with the hypothesised focal independent variables (Nielsen & Raswant, 2018). So, our study showed that the most typical CBT behaviour among female traders is seen in women between the ages of 30 and 50 at (50.3%), and 46.9%. This means that FCBTs in Uganda who are between 30 and 50 years old have been in business long enough to show CBT behaviour. Their habit of taking the initiative and being able to change on their own has developed over time. CBT involves a lot of tasks and challenges that need to be met with persistence and flexibility in order to be successful. When it comes to length of time in business, 50.3% of those who answered have done CBT for 6 to 10 years. This showed that women whose businesses have been running for at least six years are more likely to exhibit a behaviour relevant for successful CBT. Short of control variables, individual adaptability has an indirect effect on CBT behaviour. The findings could imply that culture is one of the possible causes of the indirect effect on CBT behaviour. Research identified workflow interdependence, customers' demands, the fast rate at which global market growth is moving, and gravity of customization of products to suit different cultures (Luo & Shenkar, 2011) may negatively affect individual adaptability.

Conclusion and implications

The goal of this article was to establish the relationship between personal initiative, individual adaptability, and cross-border trading in Uganda. Researchers in this study polled and analysed information from 288 female Ugandans who had prior exposure to CBT. We discovered that once a business has been operating for more than five years and its female traders are older than 30, personal initiative, through individual adaptability, may directly alter women's cross-border trading behavior. Most small and medium-sized enterprises (SMEs) in Uganda fail within their second year, so a company that has been around for six years or more may be a safe bet. According to (Muhwezi & Kiliman, 2023), just one out of every twenty-three SMEs will still be operating in the first six years, focusing on those with a track record of six years or more makes it much easier to analyse the behaviours of a successful female cross-border trader.

Furthermore, women traders over the age of 30 show personal initiative, individual adaptability and increased rates of exploratory behavior, language versatility and female dignity, during

CBT. This is in line with the study results 50.3%. Therefore, it is imperative that women who are at least 30 years old in Uganda have successfully launched a company, maintained it over time, and overcome a variety of CBT behavioural obstacles. Additionally, this research adds to the literature by providing important evidence successful female traders are those who take the initiative to self-start, pro-act and persist while facing several cognitive biases and stereotypes. Training female entrepreneurs in personal initiative is a novel and successful paradigm in entrepreneurship education based on psychological principles that outperform traditional business training (Campos et al., 2018). This is when they are likely to enhance their exploratory behavior and the much-needed foreign business language versatility while maintaining their dignity.

According to our findings, women in Uganda may support themselves by starting their own cross-border companies. So, we recommend that women in CBT develop and keep up self-motivated habits that help them get past problems in and outside of their home countries, like those caused by customs officials, international suppliers, traveling, and the challenge of finding new clients. Even when proactive and persistent, studies show that variables like the pricing of commodities in a foreign nation or natural catastrophes like COVID-19 may disrupt production and make other sources of supply unavailable. We also stress the need for individual adaptability, which will call for significant innovation, adaptability, and change on the part of these women. Many economic forces, both domestic and foreign, are involved in cross-border trading. Inflation, technical advances, and the convenience of internet shopping are all examples. For female traders to be successful in CBT, they must learn to be individually adaptable.

Theoretical, methodological, policy and managerial implications

Personal initiative and individual adaptability as they described CBT behaviour led us to settle on a multi-theoretical approach as the best way to comprehend these concepts from a theoretical standpoint. The theory of personal initiative, which includes the causes of self-starting, pro-activeness, and persistence, was used to try to explain the behavior of personal initiative. Innovation, flexibility, and adjustment were used to describe individual adaptability. It was therefore adequate to comprehend CBT behaviour based on the two behaviours of personal initiative and individual adaptability, along with the control variables of tenure in the business and the age of a female cross-border trader. Numerous qualitative research was used as the basis for making determinations about the nature of the link that exists between personal initiative and individual adaptability. Notably, a scientific method was utilized in the investigation of the aforementioned relationship in this work. Additionally, the majority of research that examined individual adaptability measured it as work-stress adaptability, uncertainty adaptability, crisis adaptability, learning adaptability, and problem-solving adaptability. However, this study measured individual adaptability as innovation, flexibility, and adjustment.

As regards enhancing the economic autonomy of female cross-border traders (FCBT) in developed, local, and regional economies, this can be achieved through the consideration of female-sensitive CBT policies by trade policy makers. This because FCBTs have achieved economic independence, by devising innovative and decent strategies to deal with the negativity that society relentlessly presents them (Payne & Askeland, 2016). However, it is imperative that authorities in Uganda, and likely other developing countries involved in CBT, examine the

potential benefits of incorporating personal initiative and adaptability training into academic curricula. Beginning in elementary school, this may significantly influence the behaviour of a female earlier than 30. This is due to the paradox that exists in many developing countries where an educated female population faces employment difficulties. As an illustration, Uganda grapples with a persistent issue of youth unemployment, as the number of graduates entering the labor force stands at 400,000 per 90,000 available positions (Asimwe, 2023; Byamugisha et al., 2014). Academicians might be able to influence the research community in the field of gender and entrepreneurship with the help of these findings. Managers and administrators may employ the results to enhance the performance of their organizations once they have verified that personal initiative and adaptability achieve superior outcomes in their jobs. This validated information could be utilized by the donor community to pinpoint funding opportunities that may produce superior outcomes. In accordance with the recent agendas of the World Bank and IMF, which aim to empower more women entrepreneurs, this study identifies key areas that may impact the trajectory of funding and female empowerment in order to better the economies and livelihoods of developing nations.

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