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Role of Regulatory Authorities in Women's Economic Empowerment through Community-Based Organization Programs in Montserrado County, Liberia

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Abstract

Even though community-based organizations programs have been introduced in order to empower women economically in Montserrado County, there are still worries as far as the role of regulation in the management of the said programs is concerned. This study focuses on the role of regulatory authorities in empowerment of women. Descriptive-correlational mixed-method approach was used. The population of interest was made up of 42,990 beneficiary women from CBO projects. A total of 384 sample size was established through the use of Kothari formula and out of which 310 responses were collected giving a total of 80.7% response rate. A total of 12 key informant interviews were conducted purposively from both government and CBO organizations. Findings reveal that local regulatory governance was fairly effective (Mean = 2.37 - 2.52; SD = 1.29 - 1.34) and was positively associated with the economic empowerment of women. Among the different factors of regulatory governance, accountability ($r = 0.55$; $\beta = 0.28$) and compliance enforcement ($r = 0.49$; $\beta = 0.25$) were found to have the strongest positive association with access to finances and income of women. The qualitative analysis has shown that the effective regulatory governance helped in program accountability, access to financial aid and training, and economic empowerment of women. The study finds that regulatory governance is positively related to the economic empowerment of women.

Subject Areas

Business Management

Keywords

Regulatory Governance, Women's Economic Empowerment, Community-Based Organizations, Program Implementation Effectiveness, Montserrado County

1. Introduction

The economic empowerment of women has been identified as a crucial factor to ensure the attainment of inclusive development, as the capability of women to generate income, own assets, access employment and make use of decision-making abilities and participate in financial services has been shown to contribute to the eradication of poverty and improvement in economic stability [1]. Despite having international and national concerns raised regarding women's economic empowerment there remain inconsistencies in economic achievement between men and women. In the world, women are estimated to receive about 77 cents for all dollar men receive, and men (72 percent) outpace women (47 percent) when it comes to labor force participation [2]. The situation in Liberia sees a number of women working in unpaid and informal sector work, without access to the financial sector, quality jobs or decision-making powers. This indicates a contradiction as although many programs aimed at women's economic empowerment are on the rise, the reality of economic prosperity for women is not necessarily changing, or moving at the required speed and capacity, and structural constraints continue to be evident.

The above indicates that there are varied impacts on women and economic empowerment projects, studies have revealed that the impact of women's economic empowerment programs depends on the context in which a particular program is implemented, and that the key determines for the impact of a program are structural rather than program level determinants [3]. Also, it has been mentioned that economic empowerment did not have a direct positive effect on female decision-making control without a supportive enabling institutional framework [4]. An instance is the intervention of Community Based Organizations (CBOs) on women by providing financial services, training, medical and agricultural services [5]. However, the effect is not uniform. An important explanation of these differences in impact is likely the existence of varying structural and institutional environments within which programs are delivered.

There are consistent disparities in women's participation in the economy in Sub-Saharan Africa including among various country case studies like Kenya, Uganda, Tanzania, Ghana, Nigeria and Rwanda, and despite recurrent policy reform and scaling of development programs women remain less likely to gain access to jobs in the formal sector, formal financial services, or control of productive assets. Structural constraints on women's outcomes persist in strong reform contexts like Ghana and Rwanda with large differences persisting between women and men in income, ownership of assets and participation in leadership and decision making. However evidence suggests that gender differences in outcomes were driven more by governance factors than simply availability of development programs; cross country analyses in SSA has found that women's participation in the labour force is more strongly correlated with indicators of good governance such as voice and accountability, regulatory quality, and rule of law, with worse institutions weakening women's responses to gender-focused development programs [6] [7]. It is clear that variation across countries is far more correlated with governance systems than with presence of programs.

The role of regulatory authorities includes the development, regulation, enforcement, coordination, and accountability of systems that provide development services; all these relate directly to how a program is implemented and resources allocated. The evidence shows a positive link between the strength of institutional frameworks and the efficiency of delivery of services at the international level, whereas poor governance frameworks have led to the inefficacy and corruption in addition to problems of coordination across various domains namely health, education, and social welfare [8] [9]. The involvement of Community Based Organizations as major implementers in the developmental environment of less developed countries involves the provision of health services, financial services, agriculture, and trainings directly to communities making use of the community structures to reach out to poorer sections of society [10]. There is no study which has focused on the interaction of regulatory structures and Community Based Organization initiatives concerning women's economic empowerment.

Literature that examines the regulatory governance as regards the economic empowerment of women via the delivery system is relatively limited. Likewise, studies that examine the connections between the implementation of the regulatory systems and the developmental results for women are scarce in their empirical evidence. In addition, existing studies have some inconsistencies and women empowerment initiatives' development [11].

This study focuses on Montserrado County as a context for analysis because it involves both regulatory structures and a range of existing Community-Based Organization programs that function at the community level and the formal level. Thus, it represents a valid test context for a relationship between regulatory authorities and Community-Based Organization programs and women's economic empowerment as a relationship between regulatory authorities and women's economic empowerment through Community-Based Organization programs. The goal of this study is to measure how regulatory authorities are associated with women's economic empowerment through Community-Based Organization programs. The problem question to guide this study is: what is the nature of the relationship between regulatory authorities and women's economic empowerment through Community-Based Organization programs in Montserrado County, Liberia?

2. Literature Review

2.1. Theoretical Framework

The study builds upon empowerment theory and institutional theory in explaining the mechanism through which local regulatory governance influences the economic empowerment of women through CBO programs in Montserrado County, Liberia. Specifically, this study conceives of the local regulatory governance as the independent variable, the women's economic empowerment as the dependent variable and effectiveness of CBO program implementation as the mediating variable in how regulatory governance can influence the outcome.

Empowerment Theory which is based on Rappaport's [12] original formulation and subsequently revised and refined by Zimmerman [13] is used as the basis of understanding women's economic empowerment, as it refers to the process of expanding the ability of individuals and groups to make strategic life choices by increasing their access to resources, opportunities, knowledge and decision-making power needed to enhance their social and economic standing. "Empowerment is defined as the expansion of people's ability to make strategic life choices through the acquisition of resources, agency and achievement." [3] Economic empowerment is therefore defined within development context as increase in income; possession of income-generating assets and employment; participation in micro finance, leadership, management and policy-making; as well as increased autonomy over finances and production processes and consumption levels. Within this context, the empowerment theory is applied to explain expected outcomes in relation to strong governance and developmental interventions; whereas women's economic empowerment is measured through income, assets, employment, micro finance, and leadership. The empowerment theory predicts that achievement of empowerment will be obtained through enabling environments that facilitate women's economic access and opportunities.

Institutional theory on the other hand developed by Meyer and Rowan [14] and further elaborated by DiMaggio and Powell [15] is used as the primary mechanism through the study explains the roles of regulatory authorities in the process of creating empowerment outcomes. Organizational success and achievement of outcomes are affected by formal institutions and regulatory bodies which entail rules, mechanisms for enforcement, monitoring and accountability mechanisms [16]. As stated by Butkeviciene and Sekliuckiene [17] organizations operate in institutional environment characterized by coercive, normative and mimetic pressures affecting the organizations' activities and results. Regulatory authorities, on the other hand use coercive pressures in the form of laws, monitoring standards and enforcement mechanisms for CBO program implementations. In this context, local regulatory governance is explained by parameters like monitoring, enforcement of compliance, coordination and accountability, and transparency represented through regulation implementation of micro-finance, control and enforcement of health and education programs and regulation of agricultural inputs services.

Institutional theory predicts that regulatory authorities influence outcomes through creating and monitoring standards, compliance mechanism and stakeholders and ensuring accountability mechanisms and effective delivery of services which enhances effective program implementation thereby impacting upon women's economic outcomes. CBO programs, within this context is not regarded as the driving force towards empowerment but rather the channel through which regulatory governance impacts upon women's economic empowerment. This is because regulatory authorities create the conditions for effective CBO programs implementation through influence on how programs are funded, delivered and beneficiaries served as well as how accountability is achieved, while effectiveness in CBO programs implementation includes among others, proper resource utilization, participation, sustainability which influence positively the women's access to economic resources and opportunities.

Combining the empowerment theory and institutional theory enable us to understand the relationships between independent, intervening and dependent variables. Institutional theory explains how regulatory authorities set the ground for effective program implementation. On the other hand, the empowerment theory explains how these are linked to improving women's economic status. Hence, both theories as used in this study provide theoretical explanation to the link between local regulatory governance and economic empowerment of women through the intervening variable which is effectiveness of CBO program implementation.

2.2. Empirical Literature Review: Local Regulatory Governance and Women's Economic Empowerment

Evidence from global literature demonstrates that regulatory capacity of local authorities can mediate relationship between CBO programmes and women's economic empowerment. The regulatory functions such as monitoring, compliance enforcement, coordination, accountability and transparency seem to have correlation with alignment of programmes to national policies and in implementation of the programmes, management of duplications, and achievement of target objectives. Greater strength in such functions seems to yield highly structured implementation processes with clearer targeting of beneficiaries with better outcomes for women. Weak functioning seems to yield highly fragmented and uncoordinated programs with minimal accountability and poor outcomes for women.

The international empirical evidences fully back this conclusion through different countries. The studies reported by FAO clearly reveal that an efficient regulatory system of governing land and natural resources is correlated with improved access to productive assets of women, leading to the success of the empowerment initiative. According to Bremner *et al.* [18], lack of an efficient accountability system increases the possibility of mismanagement and weakens the effectiveness of development projects. However, contrary to these views, Bose and Khan [19] clearly revealed that efficient interaction among institutions leads to higher income generation of women through market linkages. The quality of governance correlates with performance outcome in general and women's economic empowerment in particular.

The South Asian countries also exhibit this image. In his study, Prodip [20] finds that even if women are involved, there is no guarantee of results because of poorly implemented rules. The empirical evidence from India supports the relationship between bureaucratic hurdles, lack of clarity on institutional responsibilities, and absence of continuity in women-oriented programs, and the same can be seen for poor enforcement of the rules of participation in Bangladesh and its adverse implications on women's participation, and unsuccessful expansion of women-owned enterprises despite being provided space.

African countries have confirmed such evidence. In the context of weak municipal service delivery in South Africa, weak accountability system, corruption and weak institutional capacity has been noted [21]. Monitoring systems that focus on compliance rather than performance is found to lead to programs failure [22]. Policy reforms implemented did not match women outcome since weak institutional framework in terms of its coordination and accountability mechanism in Kenya was the underlying cause [23]. Overall governance seems to be a crucial factor that explains performance of various programs targeted for women's empowerment.

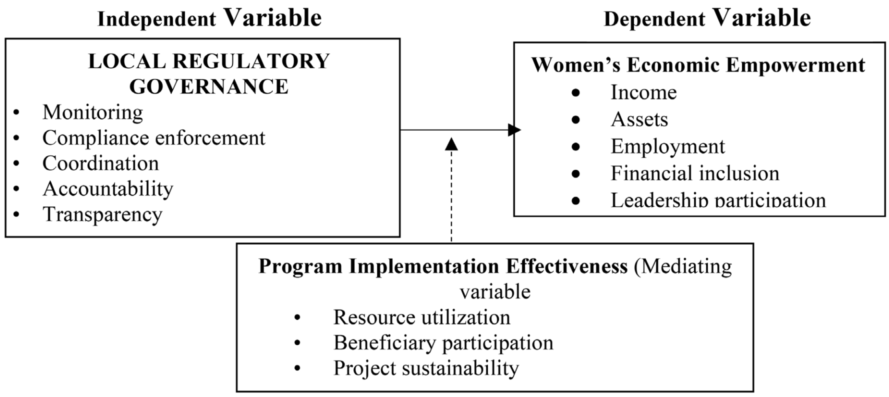
Similarly in Liberia, we confirm such evidence in relation to CBO programmes. Weak coordinated mechanism, poorly managed accountable systems and inadequate institutional capacity is reported as part of community-based intervention characteristics in Liberia [11] [24], and that weakness of regulatory systems leads to poor performance and transparency of development programs [25]. In Montserrado County, overlap of initiatives, incoherent monitoring strategies and non-selective delivery of services to the intended beneficiaries seems to be contributing to weak program outcome for women's economic empowerment.

Consistent links are observed across the world. The literature demonstrates that monitoring, compliance enforcement, coordination, accountability and transparency in CBOs shape women empowerment outcomes by influencing the operation of programs. It is shown to affect performance in terms of resource utilization, sustainability and beneficiary targeting. Projects in countries where the institution are not functioning strongly are depicted as underdeveloped and not being impactful for women.

A critical gap remains. Most studies utilize descriptive and cross-sectional research designs with very limited focus on regulatory authorities of local level governments as an explicit set of distinct governance functions and limited consideration given to the interplay between the mechanisms such as monitoring, compliance enforcement, coordination, accountability and transparency of the functioning of local authorities and the success of programs implementation and women's economic empowerment in Liberia (particularly Montserrado county).

2.3. Conceptual Framework

The conceptual framework considers local regulatory governance as independent variable and women's economic empowerment as the dependent variable. Women's economic empowerment comprises women's financial independence, involvement in labor, participation in financial decision making, household food security. The conceptual framework is show in Figure 1 below.



Source: Author (2025)

Figure 1. Conceptual framework for the study.

The conceptual framework is based on the assumption that local regulatory governance is linked to women's economic empowerment through the effectiveness of Community-Based Organization (CBO) program implementation. Local regulatory governance is evidenced by the performance of governance activities such as monitoring, compliance enforcement, coordination, accountability, and transparency. Governance activities offer an institutional setting for the implementation of programs and are thus linked to the effectiveness of program delivery. Effective CBO program implementation is conceptualized as the mediator variable and is captured in terms of resource mobilization, participation of beneficiaries and project sustainability. Effective implementation ensures the delivery of services such as financial support, education and training, health services, and agricultural support, which lead to women's economic empowerment. Women's economic empowerment is evidence in terms of income, asset ownership, employment, financial inclusion, and participation in leadership roles.

Theoretical basis for conceptual framework is institutional theory and empowerment theory Institutional theory says that: organizations performance and outcome will depend on the regulations, rules and governances [15] [14]. Local regulatory governance is the institution framework for CBO intervention which determines performance and sustainability. Empowerment theory holds the assumptions that individual's empowerment is a product of opportunity, resource access and social network [12] [13]. In the current research, the implementation effectiveness of the CBO program acts as the mechanism that relates the regulation governance to economic empowerment of women in terms of resource utilization, involvement of beneficiaries, and project sustainability.

Hypothetical Relationships

H1: Local regulatory governance is significantly associated with women's economic empowerment.

H2: CBO program implementation effectiveness significantly mediates the relationship between local regulatory governance and women's economic empowerment.

3. Methodology

The study employed a descriptive correlational research design with a mixed-methods approach. The quantitative data was used to determine measures of regulatory governance locally, effectiveness of CBO programs, and women's economic empowerment whereas qualitative data helped to explain the mechanism in which the local regulatory governance influenced the implementation of the CBO programs and women's economic empowerment [26] [27].

The study was situated in Montserrado County, the most populous county in Liberia and a center of government regulatory agencies and CBO program implementation targeting women in a wide variety of domains such as access to financial services, entrepreneurship development, and improvement of skills in the agricultural and manufacturing sectors, among others. It has a high density of institutions and projects aimed at women in areas such as financial inclusion, entrepreneurship development, health, and agriculture/livelihood support. Given this environment where regulatory bodies and CBOs coexist, Montserrado County was deemed the most appropriate research site to analyze the effect of regulatory bodies on women's economic empowerment through CBO program implementation.

The beneficiaries of the CBO programmes in Montserrado County and those playing critical roles in the regulation, supervision, and implementation of these CBO programmes formed the target population for this study. The fifteen registered CBOs carrying out the women's economic empowerment programmes in Greater Monrovia, St. Paul River, Commonwealth, Todee and Careysburg districts formed the sample frame for this research. About 42,990 women beneficiaries were listed from the beneficiary register of the 15 registered CBOs. The beneficiary registers from the 15 registered CBOs were merged into one list which formed the sampling frame. Simple random sampling was done to ensure an equal chance of selecting the respondents.

The size of the sample consisting of 384 women beneficiaries was calculated using Cochran [28] formula for large finite population, and also Althubaiti [29] guideline for the confidence interval of 95% and error of 5%. Respondents were randomly selected from the up-to-date beneficiary registers at the respective CBO offices and a total of 310 valid questionnaires were returned yielding an 80.7% response rate, which is an acceptable response rate in social science studies [26]. The key informants were selectively chosen using purposive sampling based on their involvement in regulation, monitoring, accountability, coordination and program implementation.

Data were collected using a set of structured questionnaires, semi-structured interviews and a review of documents. The questionnaires contained a variety of sections addressing respondent's demographics, views of local regulatory governance, CBO program implementation, and women's economic empowerment, as well as a section for semi-structured interview questions to regulators and CBO managers. Secondary data included government reports, policy documents, donors' reports and CBO reports concerning regulation, program implementation effectiveness and women's empowerment, among others.

The Independent variable for the study was Local regulatory governance, operationalized as regulatory functions of monitoring, compliance enforcement, coordination, accountability, and transparency which were dimensions of how regulatory agencies monitored development programs. The Mediating variable was CBO program implementation effectiveness, operationalized through resource utilization, beneficiaries' participation, and project sustainability. The Dependent variable was Women's Economic empowerment which was operationalized as income generation, ownership of assets, employment opportunities, financial inclusion and political participation.

Prior to the actual data collection exercise, a pilot study was conducted among similar respondents as in the actual sample. The questionnaire items were analyzed for clarity, appropriateness of wording, length, comprehensibility and sequencing; and the response formats and question order were reviewed and revised based on respondents' suggestions. Data from the pilot phase were excluded from the final analysis. The measurement of concepts for each study variable was established. Content validity of the instruments was verified through experts in governance, development studies and women's empowerment. The construct validity of the study variables was also informed by institutional theory and empowerment theory [30]. Reliability estimates were obtained for all scales using Cronbach's alpha coefficients after the pilot study. Local Regulatory Governance, CBO Program Implementation Effectiveness, and Women's Economic Empowerment yielded Cronbach's alpha coefficients of 0.861, 0.824, and 0.883 respectively. All values were above the generally accepted threshold of 0.70, indicating good internal consistency and reliability [31].

In the analysis phase preceding inferential analysis, the quantitative data was first checked on completeness, accuracy, presence of outliers, normality, linearity, multicollinearity, and homoscedasticity. Data records with any missing data points were excluded using the complete case analysis method. Assumption checks for Pearson correlation, multiple linear regression and mediation analysis included box plots, histograms, skewness, kurtosis, scatter plots, variance inflation factors (VIF < 10), and residual plots [32]. The analysis of quantitative data was conducted using SPSS 29.0. Descriptive statistics included frequencies, percentages, means and standard deviations.

The two constructs under study, local regulatory governance and women's economic empowerment, were coded into index score values and considered to be continuous variables. The Pearson correlation test was used to determine the correlations between the dimensions of local regulatory governance which included monitoring, compliance enforcement, coordination, accountability, and transparency. On the other hand, women's economic empowerment was measure in terms of income, asset ownership, employment, financial inclusion, and participation in leadership. Multiple regression was applied to test the relationship between local regulatory governance and women's economic empowerment, adjusting for the dimensions of governance. Mediation analysis based on regression approach was conducted to test whether CBO program implementation effectiveness (resource utilization, beneficiary participation, and project sustainability) mediates the relationship between the two constructs.

Qualitative data were subject to thematic analysis as recommended by Braun and Clarke [33]. The transcribed interviews were coded and categorized, after which themes were developed concerning local governance regulations, effectiveness of the programs run by CBOs, and economic empowerment of women. Then, the qualitative findings were combined with the quantitative findings so that they can be assessed for similarities, complementation, and discrepancies. In particular, the interview findings were used to verify statistical relations found through the quantitative method and explain those findings requiring more elaboration. All ethical considerations, including the obtaining of ethical clearance and research permits, were duly observed prior to data collection, informing participants about the study and obtaining their consent. Confidentiality, anonymity, voluntarism and secure storage of all collected data were guaranteed throughout the research.

4. Findings

4.1. Introduction

This part highlights empirical evidence on the extent to which local regulatory governance influences women's economic empowerment through the effectiveness of implementation of CBO program in Montserrado County, Liberia. Respondents' demographic characteristics; Descriptive statistics of the study variables; bivariate analysis on relationships between local regulatory governance, CBO program implementation effectiveness and women's economic empowerment; and Multivariate analysis on relationships between the variables were outlined as follow.

4.2. Socioeconomic Profiles

Of the 384 women surveyed, 310 completed and returned their questionnaires, resulting in a response rate of 80.7 percent (Table 1).

The profile of the surveyed sample consisted of mostly an active labor force: mostly aged 35 - 44 years (38.7 percent), followed by 15 - 24 years (24.8 percent) and 25 - 34 years (21.7 percent). This structure of age seems representative of a labor force involved in productive economic activities where the regulatory governance of CBO financial, health, education and agricultural programs is a crucial aspect.

The marital status of women surveyed was somewhat balanced between

Table 1. Demographic characteristics of respondents.

Variable	Category	Frequency	Percentage (%)
Age	15 - 24	77	24.8
	25 - 34	67	21.7
	35 - 44	120	38.7
	45 - 54	46	14.8
Marital Status	Single	109	35.2
	Married	111	35.8
	Widowed	34	11
	Separated	30	9.7
	Divorced	26	8.4
Education Level	No formal education	68	21.9
	Primary	39	12.6
	Secondary	59	19
	Diploma	59	19
	Post-secondary (no degree)	21	6.9
	University degree	64	20.6
Length of Stay in Montserrado	<5 years	24	7.7
	6 - 10 years	108	34.8
	>10 years	177	57.1
Employment Status	Employed full-time	48	15.5
	Employed part-time	12	3.9
	Self-employed	28	9
	Unemployed	19	6.1
	Student/Homemaker/Retired	12	3.8
Income (LRD)	50 - 500	150	48.4
	501 - 1500	39	12.6
	1501 - 4000	31	10
	4001 - 6000	4	1.3
	6001 - 30,000	3	1
CBO Membership	Member	236	76.1
	Non-member	73	23.5
	No response	1	0.4

married (35.8 percent) and single women (35.2 percent), meaning that the composition of the family household, to a large extent, has diverse arrangements, thus influencing women's access to and control over economic resources within a CBO program. The educational backgrounds ranged from none (21.9 percent) to university education (20.6 percent), signifying a mix in human capital, hence potentially diverse knowledge on the nature and demands of the rules, compliances and service delivery processes that constitute regulated processes of the authorities managing these programs. Most respondents (57.1 percent) had been residents of Montserrado County for more than 10 years, hence suggesting consistent experience with CBO program interventions and regulations. The general economic background of the respondents was very poor. For example, majority of the respondents (48.4 percent) earned between LRD 50-500 per month, highlighting extreme vulnerability and heavy reliance on informal livelihood. In addition, majority of respondents were CBO members (76.1 percent).

Overall, the demographic profile is characteristic of a low-income security group and high interaction with CBO mechanisms, and thus the topic of regulatory governance in implementation becomes highly pertinent in explaining variation in women's economic empowerment outcomes in Montserrado County.

4.3. Descriptive Statistics

This section provides the descriptive results of local regulatory oversight in community-based organization poverty alleviation programs. It includes the responses of the survey respondents about their understanding on the enforcement mechanisms of monitoring, compliance enforcement, coordination, accountability and transparency. The findings are presented using frequencies and percentages along with mean and standard deviations in order to demonstrate the central tendency of the distribution and variability of the responses across items. Table 2 shows moderate agreement between dimensions across regulatory oversight aspects.

Table 2. Descriptive statistics of local regulatory oversight variables.

Variable	Agree	SA	Neutral	D	SD	Mean	SD
Monitoring	68 (21.9)	32 (10.3)	42 (13.5)	96 (31.0)	72 (23.2)	2.46	1.33
Compliance enforcement	62 (20.0)	32 (10.3)	40 (12.9)	95 (30.6)	81 (26.1)	2.37	1.34
Coordination	66 (21.3)	34 (11.0)	48 (15.5)	92 (29.7)	70 (22.6)	2.49	1.31
Accountability	62 (20.0)	34 (11.0)	44 (14.2)	95 (30.6)	75 (24.2)	2.41	1.33
Transparency	67 (21.6)	35 (11.3)	52 (16.8)	88 (28.4)	68 (21.9)	2.52	1.29

Monitoring achieved the average value of 2.46 (SD = 1.33). This average value indicates that people tend to disagree on the effective practices of the mechanisms. The highest agreement for this dimension is 31.7% in item which indicated it is not easy to get proper monitoring from the organization's supervision and control authority. Compliance enforcement achieved the average value of 2.37 (SD = 1.34). This average value indicates the lowest practice among the mechanisms. Coordination achieved the average value of 2.49 (SD = 1.31), with the highest agreement rate being 25%. Accountability achieved average value of 2.41 (SD = 1.33). The transparency obtained the highest value among the dimensions and achieved an average value of 2.52 (SD = 1.29). For most items, the means are less than 3.00 indicating a slight tendency towards disagreement of the respondents regarding the strength of regulatory monitoring. The range of standard deviations is from 1.29 - 1.34, indicating substantial variability in responses or inconsistency of perception of performance among the CBOs.

4.4. Bivariate Analysis of Local Regulatory Oversight and Economic Empowerment Indicators

The section follows up the descriptive findings by analyzing the correlation between local regulatory governance (independent variable) and women's economic empowerment (dependent variable) in Montserrado County, Liberia. The proxy variables for local regulatory governance are monitoring, compliance, enforcement, coordination, accountability and transparency, and those for women's economic empowerment are income, assets, employment, financial access and political and organizational involvement. Pearson correlation analysis was used because the variables were constructed as continuous composite indices; this was to investigate the strength and direction of linear relationships.

Financial inclusion and income outcome seem to be related to the governance functions with strong relation. Accountability is strongly correlated with financial inclusion ($r = 0.55$, $p < 0.001$), followed by compliance enforcement ($r = 0.49$, $p < 0.001$). There also is a significant positive association between monitoring and financial inclusion ($r = 0.47$, $p < 0.001$). This suggests that financial inclusion and economic outcome correlate positively with governance functions that are relevant to inspection and enforcement, compared to other forms of empowerment, such as participation within leadership positions in CBOs. Income outcomes correlate positively with accountability ($r = 0.53$, $p < 0.001$) and compliance enforcement ($r = 0.51$, $p < 0.001$) (see Table 3).

Table 3. Correlation matrix between local regulatory governance and women's economic empowerment.

Variables	Income	Assets	Employment	Financial inclusion	Leadership participation
Monitoring	0.42**	0.39**	0.28*	0.47***	0.19
Compliance enforcement	0.51***	0.44***	0.33**	0.49***	0.22*
Coordination	0.36**	0.31**	0.24*	0.38**	0.18
Accountability	0.53***	0.48***	0.41***	0.55***	0.29**
Transparency	0.45***	0.40***	0.30**	0.46***	0.25*

***$p < 0.001$; **$p < 0.01$; *$p < 0.05$.

The weakest correlations seem to be for leadership participation: across governance function they ranged from $r = 0.18$ to $r = 0.29$ and showed weaker association with the outcome variable. It appears that the function of regulatory governance is associated with economic dimensions of empowerment (income, financial inclusion) rather than to the function of leadership position within the CBOs. Accountability and compliance enforcement functions are more strongly linked to economic outcome variables than other dimensions. Thus, it implies that it is the way in which the system governs access to resources that impacts on whether women gain access to financial institutions, more than whether or not women gain a leadership position in the CBOs.

The findings are supported by qualitative findings. For instance, one of the key respondents has this to say *"Accountability for any program has a bearing on whether women will receive direct funding or not. When accounting and monitoring processes are more efficient, they will provide funding support for women on a stable and predictable basis*" (KII, 01, Field data, 2025). Similarly, one of the officials commented that "*Accountability helps women gain more. When rules are being enforced, women will be able to get access to loans and training without further delay*" (KII, 12, Field data, 2025).

4.5. Multivariate Analysis

Following the bivariate relationships above, we performed multiple linear regression to analyze the link between local regulatory governance (independent variable) and economic empowerment of women (dependent variable). It was applied to estimate the relative effect of each aspect of governance while controlling for the effect of other predictor variables included in the model.

Table 4. Multiple linear regression results for local regulatory governance and women's economic empowerment.

Variable	Beta (β)	Std. Error	t-value	p-value
Monitoring	0.19	0.06	3.18	0.002
Compliance enforcement	0.25	0.07	3.62	0.001
Coordination	0.16	0.05	3.05	0.003
Accountability	0.28	0.06	4.25	0
Transparency	0.2	0.05	3.41	0.001

All governance dimensions at the local level of regulatory governance are positively associated with women's economic empowerment. The accountability dimension (=0.28) and the compliance enforcement dimension (=0.25) are the strongest associations, while coordination has the weakest (=0.16) (see **Table 4**). This implies that the governance functions at the local level of regulatory governance which are closely related to enforcement is more closely associated with empowerment outcomes. A key informant explained the relationship as such: "*When the accountability functions are put in place it implies that the project money gets into appropriate activity and income generating activity of women get stabilized.*"

(KII 015, Field Data, 2025). In summary, the implication here is that improved women's economic empowerment outcome in Montserrado County is more associated with increased accountability and enforcement systems within local regulatory governance.

This study further employed regression based step-wise method to check whether program implementation effectiveness explains part of the effect of local regulatory governance on the economic empowerment of women, by checking whether inclusion of mediating variable weakens the relation between regulatory governance and economic empowerment of women. Variables that reflect the extent of implementation effectiveness were measured by the extent of resource utilization, involvement of beneficiaries and sustainability of the project, whereas mediation was checked by comparing the regression outcome before and after including mediating variable in the model. Results of this study are given in Table 5.

Table 5. Regression-based stepwise mediation analysis of CBO program implementation effectiveness between local regulatory governance and women's economic empowerment.

Path	Coefficient	p-value
Regulatory governance → Program implementation effectiveness	0.56	0.000
Program implementation effectiveness → Women's economic empowerment	0.53	0.000
Direct association (governance → empowerment, without mediator)	0.51	0.000
Direct association (governance → empowerment, with mediator included)	0.38	0.003

The analysis revealed that the relationship between local regulatory governance and women's economic empowerment decreases by 0.13 (from 0.51 to 0.38) when CBO program implementation effectiveness is added. This implies that governance structures' relationship to empowerment outcomes can be partly explained by processes of program implementation. Regulatory governance has the strongest relation to program implementation effectiveness (0.56, $p < 0.001$), followed by the relation between program implementation effectiveness and women's economic empowerment (0.53, $p < 0.001$).

Based on one of beneficiary respondent's words:

> "If CBO's rule following and reporting is good then we will get timely trainings, supports and our small business grow" (KII, 12, Field data, 2025).

The word from another key informant:

> "Effective regulation would foster better implementation discipline which is reflected in access to services and opportunities to women" (KII, 05, Field data, 2025).

5. Discussion

Moderately low rating scores were recorded for local regulatory governance among the 310 respondents, with mean scores being within the range of 2.37 to 2.52. The lowest mean score was recorded for compliance enforcement (M = 2.37), while the highest was recorded for transparency (M = 2.52). Results of Pearson correlation indicated that accountability was the regulatory dimension which had the strongest relationship with financial inclusion ($r = 0.55$, $p < 0.001$), followed by compliance enforcement and income ($r = 0.51$, $p < 0.001$). Furthermore, multiple linear regression suggested that accountability ($\beta = 0.28$, $p < 0.001$) and compliance enforcement ($\beta = 0.25$, $p < 0.001$) were the two governance dimensions which had the most significant association with women's economic empowerment. Mediation analysis found that the association between local regulatory governance and women's economic empowerment declined from $\beta = 0.51$ to $\beta = 0.38$, indicating partial mediation.

In general, the findings show that economic empowerment of women is more linked to accountability, compliance and enforcement, and effectiveness of program implementation rather than governance coordination. Although income and access to financial resources showed stronger associations with governance dimensions than leadership involvement, the results of the mediation analysis show that effectiveness of CBO program implementation partly mediates the relationship between regulatory governance and economic empowerment of women.

These results are consistent with previous findings. For example, Bremner *et al.* [18] stated that poor monitoring and enforcement systems are linked with low accountability and development. Mamokhere [21] pointed to the low institutional capacity as one of the barriers to efficient public services, while Links and Draai [22] found out that poor monitoring systems are linked with low organizational performance. In this research, low accountability, compliance enforcement, and program implementation effectiveness were found to have the strongest associations with women's economic empowerment. According to institutional theory, these associations can be explained through governance structure and institutional arrangements' impact on program implementation. In their turn, according to empowerment theory, availability of opportunities and productive resource access are positively linked with economic empowerment. Based on these results, accountability and enforcement are the main governance dimensions closely related to economic empowerment of women. It has been shown that the effectiveness of implementation of CBO programs is partially a mediating factor for the above-mentioned association.

6. Conclusions

The goal of the research was to assess the influence of regulatory agencies on women's economic empowerment through CBO programs in Montserrado County, Liberia. According to the data, local regulatory governance is viewed as moderately weak with variations between monitoring, compliance enforcement, coordination, accountability, and transparency. Accountability and compliance enforcement were found to be the most consistently governance characteristics influencing the outcomes and stronger positive relationship with empowerment outcomes; compared to coordination where relationships were relatively weaker.

Regulatory governance is found to be consistently associated positively with women's economic empowerment dimensions; that is, income, financial inclusion, employment, assets and leadership participation, with stronger associations with economic dimensions than with leadership participation dimensions, and with the relationship being weaker for leadership participation than for the other dimensions. The results thus, suggest that governance dimensions are related more closely to outcomes regarding economic access than to the outcomes based on leadership participation.

The regression analysis further shows that accountability and compliance enforcement had stronger relationships with women's economic empowerment than the other dimensions of regulatory governance. CBO program implementation effectiveness partially explains this relationship with accountability and compliance enforcement, thus suggesting that the mechanism through which governance effects operate are CBO implementation processes, which includes resources utilized, beneficiaries participating in the project, and sustainability of the project. The study thus demonstrates that enhanced local regulatory governance through CBO implementation mechanisms promotes women's economic empowerment outcomes.

This study advances knowledge on how regulatory agencies impact women's economic empowerment outcomes through CBO interventions; it demonstrates that the presence of robust governance systems is key to determining how CBOs impact women's economic empowerment, especially through stronger governance over monitoring and enforcement of regulations. It also finds variations on the degree of women's empowerment across income, financial inclusion, and leadership participation. Strengths of the study include its examination of local regulatory governance with regard to its relationship with empowerment outcomes and contribution of analysis on how governance is implemented at local levels. Weaknesses of the study include a cross-sectional research design and use of self-reported data. Also, it did not incorporate a non-beneficiary comparison group. A future study may want to employ a longitudinal research design, use a non-beneficiary comparison group, and examine in depth the effect of sector-specific differences in regulatory arrangements on women's economic empowerment with a particular emphasis on microfinance and agriculture sector programs.

Conflicts of Interest

The author declares no conflicts of interest.

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