

**INFLUENCE OF SOCIO-CULTURAL FACTORS ON PARTICIPATION OF YOUTH  
AND WOMEN IN MANAGEMENT OF RURAL SACCO'S IN TANA RIVER  
COUNTY, KENYA.**

**AMINA GOBU**



**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE AWARD OF A MASTERS DEGREE IN BUSINESS  
ADMINISTRATION OF MOUNT KENYA UNIVERSITY**


**MAY, 2024**

## Declaration

### DECLARATION AND APPROVAL

#### Declaration by the student

I declare that this is my original work and that it has not been submitted to any institution for the award of any certificate.

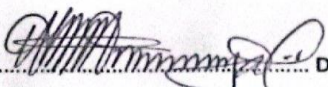
Signature.......... Date..... 11/11/2023 .....

Amina Gobu

MBA/2019/50781

#### Approval by the supervisor

This research project has been submitted for examination with my approval as the university supervisor.

Signature.......... Date..... 11/11/2023 .....

Dr. Peary Kilei

Lecturer at Mount Kenya University

School of Business and Economics-Department of Management

## **DEDICATION**

I dedicate this research to my family for the consistent financial, material support and kindest words of encouragement throughout my course. God Bless You.



## ACKNOWLEDGEMENT

I would love to acknowledge all those who helped me to complete this research project for had it not been for them this project could not be a success. My sincere appreciation and acknowledgement goes to my supervisor, whose guidance and direction is of paramount importance.

Precisely, my appreciation also goes to the Mount Kenya University staff for facilitating me in pursuing and finishing my course through provision of resources as well as a support system that guaranteed eminent outcomes and results. I am profoundly grateful to all my lecturers, who apart from efficaciously taking me through the whole course units similarly found time on innumerable instances to advice as well as giving insights in my work.



## ABSTRACT

The primary goal of the research was to examine how socio-cultural factors affect the involvement of Youth and women in the management of Rural Sacco's in Tana River County. The research's key objectives are; To identify the activities, the Youth and women in Tana River County engage themselves participating in management of rural Sacco's; To determine the social cultural aspects influencing Youth and women connection in the participation in management of rural Sacco's in Tana River County; To establish the socio-cultural benefits of Youth and women immersion in the participation in management of rural Sacco's in Tana River County; To determine the apparent impending socio-culture based attractions that would augment Youth and women engrossment in the participation in management of rural Sacco's in Tana River County. The study was significant to all Rural Saccos since it will guide the Sacco management in formulating policies and business processes that are supportive and inclusive of both youth, men and Youth and women that in return enhance sustainable growth and development of Rural Sacco's. The researcher faced some challenges of respondents not filling the questionnaires and yet not having the right number from the respondents as in the sample size and others were not willing to give true and full information in fear that it could leak to prospected enemies of progress and competitors. The Feminist Theory, the Rockdale Principles Theory, the Kibbutzim and Mondragon cooperatives Theory, and others served as the foundation for the theoretical review. A cross-sectional survey research design will be applied in lieu of the investigation. The investigator used questionnaires to collect the data. The target population was 24 members from the management committees from 3 rural Saccos. To assess the reliability of the study tools, a minimum reliability level of 0.7 Cronbach Alpha was used. With the help of the SPSS Version 25 application, the unambiguous data was coded and examined. The outcome displays that cultural norm has a positive significant impact on the youth and women participation in management ( $\beta=.444$ ,  $p=.000$ ), traditional beliefs have a momentous positive impact on youth and women participation in management ( $\beta=.101$ ,  $p=.000$ ), education positively as well as ominously impact the youth and women participation in management, ( $\beta=.612$ ,  $p=.000$ ). The attitude has a momentous impact on youth and women participation in management ( $\beta=.104$ ,  $p=.000$ ). Study findings out that women and young people exhibit leadership qualities that are particularly useful in the chaotic, culturally diverse world of today. Women and young people are also more in line with the transformational and instructional management models, which are considered to be practical means of leading, given their socially prescribed roles of fostering as well as caring, socializing, and embracing global changes, as well as an autonomous and participatory approach to working.

## TABLE OF CONTENTS

<b>Declaration</b> .....	ii
<b>DEDICATION</b> .....	ii
<b>ACKNOWLEDGEMENT</b> .....	iii
<b>ABSTRACT</b> .....	iv
<b>LIST OF TABLES</b> .....	viii
<b>LIST OF FIGURES</b> .....	ix
<b>LIST OF ACRONYMS AND ABBREVIATIONS</b> .....	x
<b>INTRODUCTION AND BACKGROUND TO THE STUDY</b> .....	1
<b>1.0 Introduction</b> .....	1
<b>1.1 Background Information of the study</b> .....	1
<b>1.2 Statement of the Problem</b> .....	8
<b>1.3 Main purpose of the study</b> .....	10
<b>1.4 Specific Objectives</b> .....	10
<b>1.5 Research Questions</b> .....	10
<b>1.6 Significance of the study</b> .....	10
<b>1.7 Justification of the study</b> .....	11
<b>1.8 Scope of the Study</b> .....	12
<b>1.9 Study Limitations</b> .....	12
<b>1.10 Delimitations of the Study</b> .....	13
<b>1.11 Operational Definition of Key Terms</b> .....	13
<b>CHAPTER TWO</b> .....	14
<b>LITERATURE REVIEW</b> .....	14
<b>2.0 Introduction</b> .....	14
<b>2.1 Basic Concept of SACCOS</b> .....	15
<b>2.2 Theoretical Review</b> .....	17
2.2.1 The Social-Cultural Theory.....	17
2.2.2 The Feminist Theory.....	17
2.2.3 The Rochdale Principles.....	18
<b>2.3 Empirical Literature</b> .....	19
<b>2.3.1 Concept of Participation</b> .....	19
2.4 Cultural Norm Influencing Youth and women Participation In Management of rural saccos....	21
2.4.1 Member Participation in Management of SACCOs.....	23
<b>2.5 Influence of Traditional Beliefs affecting Youth and women Participation In Management Of rural saccos</b> .....	25

<b>2.6 Influence of Education On Youth and women Participation In Management Of Cooperatives.....</b>	<b>26</b>
<b>2.8 Conceptual Framework.....</b>	<b>33</b>
<b>2.9 Research Gap .....</b>	<b>36</b>
<b>CHAPTER THREE.....</b>	<b>38</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>38</b>
<b>3.1 Introduction.....</b>	<b>38</b>
<b>3.2 Research Design .....</b>	<b>38</b>
<b>3.3 Study Location .....</b>	<b>39</b>
<b>3.4 Target Population .....</b>	<b>39</b>
<b>3.5 Sampling Techniques and Sample Size.....</b>	<b>39</b>
<b>3.6 Data Collection Instruments .....</b>	<b>40</b>
<b>3.7 Pilot Study.....</b>	<b>40</b>
<b>3.7.1 Validity.....</b>	<b>40</b>
<b>3.7.2 Reliability.....</b>	<b>41</b>
<b>3.8 Data Collection Procedure .....</b>	<b>41</b>
<b>3.9 Data Analysis and Presentation.....</b>	<b>42</b>
<b>3.10 Ethical Considerations.....</b>	<b>42</b>
<b>CHAPTER FOUR.....</b>	<b>43</b>
<b>DATA ANALYSIS, INTERPRETATION AND PRESENTATION.....</b>	<b>43</b>
<b>4.1 Introduction.....</b>	<b>43</b>
<b>4.2 Research presentation, interpretation and discussions .....</b>	<b>43</b>
4.2.1 Response Rate.....	43
4.2.2 Reliability of the data.....	44
4.2.3 Education level of the Respondent.....	44
4.2.4 The age of the respondents.....	45
4.2.5 Number of years involved in the Rural Saccos.....	45
4.2.6 Position in the Sacco.....	46
<b>4.3 Discussion of Individual Objectives .....</b>	<b>47</b>
4.3.1 Influence of cultural norm on youth and women participation in management of rural Saccos .....	47
4.3.2 Effect of traditional beliefs in Youth and women participation in management of rural Saccos .....	48
4.3.3 Effect of education on Youth and women participation in management of rural Saccos .....	49
4.3.4 Influence of Attitude on Youth and women participation in management of rural Saccos .....	50
<b>4.4 Correlation Analysis .....</b>	<b>52</b>

<b>Table 4.10: Correlation Matrix</b> .....	52
<b>4.5 Regression analysis results</b> .....	53
<b>Table 4.11: Model Summary</b> .....	53
<b>Table 4.12: ANOVA</b> .....	53
<b>Table 4.13: Regression Coefficient</b> .....	54
<b>CHAPTER FIVE</b> .....	56
<b>SUMMARY, CONCLUSIONS AND RECOMMENDATIONS</b> .....	56
<b>5.1 Introduction</b> .....	56
<b>5.2 Summary of findings</b> .....	56
5.2.1 Influence of cultural norm on youth and women participation in management of rural Saccos .....	57
5.2.2 Effect of traditional beliefs in Youth and women participation in management of rural Saccos .....	57
5.2.3 Effect of education on Youth and women participation in management of rural Saccos .....	58
5.2.4 Influence of Attitude on Youth and women participation in management of rural Saccos .....	58
<b>5.3 Conclusions</b> .....	59
<b>1.4 Recommendations</b> .....	60
<b>5.5 Recommendations for further research</b> .....	61
<b>REFERENCES</b> .....	62
<b>APPENDICES</b> .....	67
APPENDIX 1: Transmittal Note.....	67
APPENDIX II: RESEARCH QUESTIONNAIRE .....	69
APPENDIX V: Turntin Report.....	73
APPENDIX VI: Postgraduate Letter .....	75
APPENDIX VI: ERC Application.....	76
APPENDIX VII: NACOSTI Lisence .....	77

## LIST OF TABLES

Table 4.1: Reliability Test .....	38
<b>Table 4.11: Model Summary</b> .....	53
<b>Table 4.12: ANOVA</b> .....	53
<b>Table 4.13: Regression Coefficient</b> .....	54
Table 4.2: Education level .....	39
Table 4.3: Age of the respondents .....	39
Table 4.4: Number of years in operation .....	40
Table 4.5: Position of the respondents .....	41
Table 4.6: Influence of cultural norm.....	41
Table 4.7: Effect of traditional beliefs in Youth and women participation.....	41
Table 4.8: Effect of education on Youth and women participation .....	43
Table 4.9: Influence of Attitude on youth and women participation.....	45
Table 4.10: Correlation Matrix .....	46
Table 4.11: Model Summary .....	47
Table 4.12: ANOVA .....	47
Table 4.13: Regression Coefficient .....	48

## LIST OF FIGURES

Figure 2.1 Conceptual Framework.....	29
--------------------------------------	----



## **LIST OF ACRONYMS AND ABBREVIATIONS**

CBOs	Community Based Organization
CEDAW	Convention for Elimination of all forms of Discrimination against Youth and women
IES	International Ecotourism Society
ILO	International Labour Organization
MDG	Millennium Development Goals
NGOs	Non-Governmental Organizations
SPSS	Statistics Package for Social Sciences
UNESCO	United Nations Educational and Scientific & Cultural Organizations
UNW	United Nations Youth and women Report
ICA	International Cooperative Alliance



## **CHAPTER ONE**

### **INTRODUCTION AND BACKGROUND TO THE STUDY**

#### **1.0 Introduction**

A brief history of the topic is provided in this chapter, focusing on the role played by youth in sociocultural enlargement. The research problem statement, research objectives and questions, significance, as well as the study's scope are also presented in the chapter.

#### **1.1 Background Information of the study**

The study's background elaborately outlines the various ways Youth and women have contributed to development, how they have gained power in various development fields, and the difficulties they encounter in carrying out their duties.

#### **Youth, women and Development**

Youth and women's contributions to development were mostly invisible until recently, and both theory and practice of development largely overlooked Youth and women and gender relations (Clark, 2000). Youth and Youth and women were, in fact, routinely left out of many parts of development in a number of ways to the point that they were seen as obstacles to development (Pimbert & Pretty, 2000).

According to a study by Clark (2000), during the two decades of development theory as well as practice following World War II, Youth and Youth and women were mostly disregarded because it was assumed that men did all of the productive work. The study further says that development theories and programs had a substantial male bias at play. Therefore, up until recently, studies and rural development initiatives both neglected the role of Youth and women.

The UN Decade for Youth and women conference, which took place from 1975 to 1985 (UN, 2000), and the events that followed it provided a significant amount of the push for Youth and women involvement in development. Youth and women movements have been

significantly boosted and given international and national legitimacy thanks to the UN's interest in Youth and women participation in development (Clark, 2000). According to a study by Pimbert and Pretty (2000), the UN ingenuities have compelled a reconsidering of growth dogmas that started to view Youth and women as proxies of the industrious course and recognized Youth and Youth and women's marginalization as the main reason for their declining position.

Youth and women's involvement as well as authorization have been emphasized in numerous expansion policies over the past few years. The word empowerment is open to various clarifications; for example, it is often interpreted as labor force contribution, which McCain (2008) argue is not a necessary situation in lieu of empowerment if the structure is left unaffected as manipulative as well as repressive. The extensively putative view of empowerment is that of agency and self-determination. Therefore, the main goal of Youth and women's empowerment is to build more fair and inclusive structures where Youth and women may take charge of their life.

According to Kyazze (2010), empowerment should provide Youth and women the ability to become more independent, to claim their right to make decisions, and to confront and end their own subjugation. In addition, achieving gender parity Youth as well as women's enablement is essential to progress and the fulfillment of the Millennium Development Goals. According to Khumalo (2014) study on rural Latin American Youth and women's mobilizations, politically marginalized and excluded Youth and women actively and covertly participate in opinion mobilization. They frequently employ strategies like community consensus building, slander, and persuasion. However, as noted by Kyazze (2010), the traditional responsibilities of Youth and women in Third World nations frequently resulted in the creation of exclusive social networking that was firmly ingrained in communal life, allowing Youth and Youth and women to organize collectively. These extensive networks are

maintained by social interaction, which is connected to domestic duties performed by Youth and women, such as gathering firewood, obtaining water from neighborhood wells, and visiting markets.

The Youth and women are increasingly numerous and active, but they are unable to engage in economic activity because they lack resources including money, education, training, skills, and access to credit. In addition, because the majority of them depend on temporary employment, which makes their income inconsistent and unpredictable, they lack the assets required to be eligible for loans. This limits their capacity to get credit from fiscal establishments as well as other pecuniary organizations. A number of administration-sponsored initiatives are similarly guilty of limiting loan eligibility for young people by requiring a consistent revenue stream. The youth could so gain from creating or joining cooperatives in a variety of ways. Cooperatives first develop synergies that could help them launch and manage businesses, (Khumalo, 2014).

Second, joining a co-op gives young people who complain about being excluded from local and national decision-making the chance to learn leadership skills, grow in their sense of community responsibility, and make a positive contribution. Also, co-operatives give young people a platform to study in what way to handle challenges in life, such HIV/AIDS prevention and business skills (Khumalo (2014). In addition to obtaining work for themselves, the youth would acquire more bargaining power by forming a cooperative through collective voice.

According to ILO recommendation,1966, a cooperative is an independent connotation of individuals who assemble willingly to address their communal pecuniary, social, as well as cultural needs and ambitions via a democratically controlled, mutually owned organization. Members participate by making fair capital contributions and accepting a fair share of the

dangers as well as rewards of the venture. Cooperatives must have the elevation of the pecuniary as well as social interests of their members as their primary objectives in order to be registered in Kenya under the Cooperative Societies Act. A society must have at least 10 members who are all at least 18 years old, employed, or residents of the society's service region in order to be registered. Each organization must also comprise the seven cooperative philosophies that the International Cooperative Alliance (ICA) General Assembly endorsed in 1995 in its bylaws.

There were 10,279 registered cooperative societies as of December 2003, with an estimated 5.8 million members (or around 19% of the populace). Approximately 46% of cooperatives are agricultural, 38% are savings as well as credit societies (SACCOS), and 16% are other sorts, such as cooperatives for housing, handicrafts, consumers, transportation, and other purposes. According to estimates from MOCD&M (2003), cooperatives provide a direct or indirect source of income for 63% of Kenya's population. There are around 4,100 SACCOS registered, and 78% of them are operational. By the end of 2002, they had amassed a loan portfolio worth more than Ksh. 60 billion and mobilized over Ksh. 72.5 billion from almost 1.7 million participants. They raise more than 31% of the nation's total savings. The goal of savings and credit cooperative societies, which are owned by their members and democratically run, is to give people access to "reasonable" monetary amenities. They are not for-profit organizations; instead, they exist to provide services.

The idea of cooperation is as old as humanity, (Kyazze, 2010). Humans have a propensity to jointly own or band together to resolve problems that cannot be managed separately, claim (Lere, 2014). Consequently, since the beginning of time, mankind has; Together, they would go hunting, construct homes, gather produce, graze livestock, organize social gatherings, and play games, (Manciya, 2012). Throughout the beginning of the industrial insurgency in European metropolises, mainly in Great Britain as well as France, the first contemporary

savings and credit cooperative antiquity began in 1938 (McCain, 2008). In an effort to defend their rights as customers and industrial employees, they were founded.

They provide its members with low-interest loans with payments based on a declining monthly balance. Recent years have seen both those with low and high incomes turning to SACCO loans as a source of funding for development projects. They also provide loans for unexpected expenses and school costs. The Cooperative Society's Act governs the formation, registration, regulation, and oversight of SACCOs. Additionally, the society's bylaws, member decisions, and resolutions made at the annual general meeting are used to regulate their operations. The Commissioner for Cooperatives periodically releases detailed dogma procedures on loans, investments, elections, as well as audits.

In Kenya, where the unemployment rate is 67%, youth, who are classified as people between the ages of 15 and 35, make up around 35% of the population, (Ruete, 2014). Also, there is a huge need for employment that must be filled at a rate of at least 1.3 million per year due to the over 1 million young people who join the labor field each year, a goal that the Kenyan labor market is incapable to meet (ibid). The majority of the children are so dangerously exposed to exploitation, teenage pregnancies, sexual abuse, prostitution, and HIV/AIDS infections as they struggle to obtain jobs from a small pool of job possibilities.

In Africa 1900s, missionaries in Africa's former colonial republics were the ones who initially created and promoted formal cooperatives. SACCOs first appeared in nations like Nigeria in 1951, followed by Ghana in 1955, Tanzania in 1954, Kenya in 1964, Liberia in 1965, Sierra Leone in Zambia, as well as Botswana in 1967, (MUCCoBS, 2005). Many cooperative societies were established in the late 1960s and early 1970s as the industry continued to expand. However, the Grameen Bank was established in Bangladesh in 1976 as a reaction to concerns and study over the state's provision of subsidized credit to low-income

farmers. This was the beginning of the present surge of savings and credit cooperative enterprise that Africans are now embracing.

According to Gunga (2018), since independence in 1963, Kenyan women and youth have played a marginal role in Kenya's cooperative movement even though they make up 52 per cent of the country's population. In spite of the fact that cooperatives are autonomous, the administration has a responsibility to promote the growth of a self-sufficient as well as independent co-operative drive via the registration of cooperative societies and the establishment of a supportive policy, legal, regulatory, and property rights framework. The government supports best practices in corporate governance through the Ministry of Cooperative Development and Marketing, which also helps cooperatives access credit, markets, and information. Additionally, it is necessary to promote gender equality and guarantee that the goals for which they were created are being met.

Strong, inclusive economic growth is required to keep up with the population's rapid expansion and to give young people and Youth and women realistic possibilities to find work and advance in their careers. Yet, there are major limitations on the overall demand for skills as well as on the supply side for a number of reasons, as detailed in our next section providing data. Kenya's current position as a regional leader in the development of human capital is in peril as inequality is on the rise, economic performance is lagging behind that of its neighbors on many important metrics, and concerns with access and quality of education. The majority of young people's and Youth and women's work prospects have been severely affected, which has worsened political unrest, violence, and security. Kenya's Vision 2030 long-term strategic vision and other recent significant measures have publicly highlighted and stressed the need for enhanced youth and Youth and women's economic prospects and skill development.

Typically seen within this bi-polar continuum, empowerment is acquired on both a personal and a societal level. Individual authorization concentrates on individual change, self-control, as well as pushing towards a pre-emptive tactic to life. Collective authorization is achieved through relatives, establishments, as well as societies to "offer the joint support required to effect change, advance communal welfare, and reinforce intra as well as inter-organizational networks and connections to develop or uphold quality of life" (Smith and Rothbaum, 2013). Yet, it might be argued that it is insufficient to just examine Youth and women's and young people's empowerment via this bi-focused lens and that it requires a multi-dimensional theoretical framework that incorporates additional aspects of the empowerment process.

The term "critical youth/Youth and women empowerment" then summarizes the relationship between Youth and women's empowerment, and youth empowerment. Basically, it says that young people and Youth and women should participate in activities and settings that "produce variation in organizational, institutional, as well as communal strategies, structures, principles, customs, as well as images", (Smith and Rothbaum, 2013). The youth empowerment and youth development models that already exist are expanded upon and strengthened by CYE, which also adds a socially critical viewpoint. As a result, the involvement of Youth and women and young people in rural Saccos is a crucial problem that should never be disregarded; rather, it has to be repeated and encouraged for the future of a wholesome society.

Women constitute over 50 per cent of Kenya's population, but their presence in management of co-operative societies in rural Saccos is very low (Kenya National Bureau of Statistics, 2020). In Africa, in recent year women's political participation has increased however there still exists a gender disparity between men and women's level of political participation (Inter-Parliamentary Union and UN Women, 2020). It is noted that the share of Parliamentary seats held by women increased from 7 per cent in 1990 to 17 percent in 2007 and 20.4percent in

2011 and 23.7 in 2017 (Inter- Parliamentary Union, 2020). The increase in political participation is as a result of constitutional quotas written into law in the Kenyan constitution (GoK, 2010). The 2010 Kenya Constitution promotes the participation of women and men at all levels of governance and makes provision for proportional representation. Article 81(b) of the Constitution provides that “not more than two-thirds of the members of elective public bodies shall be of the same gender.

The Kenya Government acknowledges through Vision 2030’s economic pillar that specific policy measures need to be taken to correct the glaring gender gaps in access to and control of resources, economic opportunities, and in decision making. Empowering Women to access labour markets, productive resources, education and training to exploit their potential is also an aspect of the pillar. This can only be achieved with well-regulated Co-operative enterprises.

## **1.2 Statement of the Problem**

According to Blake (1999), the Tana River County has seen modernization-related socioeconomic, cultural, and political changes in recent years. Education and employment are two factors that significantly influence the cultural attitudes and beliefs of women and youth in Tana River county. Youth and women had restricted educational opportunities in the past. Tana River County has made significant strides in reforming its educational system since the county administration was devolved in 2013 nevertheless, allowing young people and women the chance to attain high standards and attend colleges and institutions (Smith and Rothbaum, 2013). The goal of the constitution of 2010 from the outset was to protect the rights of women and young people by giving them equal opportunity. Therefore, youth and women share the same legal position, right to claim property, access to education, and ability to engage in any profession (Khumalo, 2014). There seems to be a change in ideals that is consistent with the rising trend of young people and women entering the workforce.

Young people and women run SACCOs, according to recent studies, however their involvement levels differ significantly from those of males, (Muraleedharan, 2000). Youth and women are less successful than men because they make less money on average and are underrepresented in positions of power. According to Blake (1999), this is the outcome of a number of circumstances that impede their ability to advance in their careers. Some are a result of the SACCOs' often conservative and male-dominated corporate culture. Others come about as a result of the conflict between carrying out one's family obligations and meeting modern employment demands.

There are a lot of businesspeople, young people, and Youth and women managing SACCOs. For a long time in the entire world and to a larger extent in Kenya and Tana-River County in particular, there has been a low acceptance of youth and Youth and women in the management of rural Cooperatives. Indeed, it has been so challenging to the extent that some rural Cooperatives tend to be lagging behind in terms of development and progress in selling the idea of management to some youth and Youth and women hence affecting transition of the Cooperatives.

As observed by many rural organizations, the youth and Youth and women tend not to embrace management of Cooperatives especially in the rural areas since they seem to yearn for employment opportunities in towns. Cultural norms, religious factors, traditions and lack of education among other social cultural factors tend to be the defining factors hindering the youth from management of Cooperatives. These social cultural factors hindering youth/ Youth and women participation in management of Cooperatives make it so challenging to engage the youth/Youth and women in the participation and management of rural cooperatives in Tana river County, hence posing a real problem to rural Cooperatives that has prompted the urge to carry out this study.

### **1.3 Main purpose of the study**

The main objective of the research was to determine the influence of socio-cultural factors on Youth and women participation in management of rural saccos in Tana River County, Kenya

### **1.4 Specific Objectives**

1. To examine the influence of cultural norm affecting youth and women participation in management of rural saccos in Tana River County.
2. To determine the effects of traditional beliefs in Youth and women participation in management of rural saccos in Tana River County.
3. To explore the effects of education on Youth and women participation in management of rural saccos in Tana River County.
4. To find out the influence of Attitude on Youth and women participation in management of rural saccos in Tana River County.

### **1.5 Research Questions**

1. How does a cultural norm affect Youth and women participation in management of rural saccos in Tana River County?
2. How do traditional beliefs affect Youth and women participation in management of rural saccos in Tana river county?
3. How does education affect Youth and women participation in management of rural saccos in Tana river County?
4. How do Attitude affects Youth and women participation in management of rural saccos in Tana river County?

### **1.6 Significance of the study**

The study's conclusions may be useful to the Ministry of Culture, SACCOs, academic institutions, and other stakeholders since they will help them understand how culture

influences organizational management. As a result, when planning managerial trainings, they incorporate cultural elements. The study's findings would also help the ministry of culture develop policies that would increase the participation of women and young people in organizational management. The ministry would be able to make sure that cultural values held by women and young people are considered in their policies.

The study's conclusions might assist Tana River County SACCO leaders by enabling them to evaluate their role in fostering a positive culture for women and young people. Therefore, the leadership might work to strengthen a good feature of culture to increase leadership involvement and boost SACCO performance.

The study's conclusions may also help organization members see the value of women's and young people's cultures and motivate them to work toward fostering strong, positive cultures, which will improve the efficiency of SACCOs around the nation.

### **1.7 Justification of the study**

The sustainability of Saccos in Rural Areas depends heavily on the effective participation of the youth and women. These discoveries benefitted Sacco's operations in a number of ways. The findings made it possible for Sacco members, the government, and other sector players to be aware of the numerous socio-cultural and economic barriers that prevent young people from effectively participating in Sacco management. The results also provided a variety of strategies that can be changed or enhanced in order to empower youth and women and expand their participation in Saccos and other forms of cooperatives.

In order to make Youth and women active members of the Sacco sector and subsequently attract them to join Rural Saccos for the well being of meeting their socioeconomic obligation as well as aspirations and making sure Sacco sustainability, the research also helped in convincing policymakers as well as other cooperative stakeholders to help in policy changes

for issues concerning youth and women empowerment. Researchers and academics working on the same or related subject are likewise expected to find the results useful for scholarly purposes.

### **1.8 Scope of the Study**

The research was done in Tana River County a county that borders, Kilifi, Lamu and Garissa Counties. The study targeted the Rural Savings and Credit Cooperative Societies of Tana River County. The timeline for the coverage of the study was a full academic year as stipulated within the cycle of education. This timeline incorporated the Initial step of deriving a concept paper, a research proposal documentation as well as undertaking the entire research study that brought all content and the entire consolidation intended for the study and for a betterment of attainment of the objectives. This study covered the Socio-Cultural factors affecting youth participation in management of rural Saccos in Tana river County. The assessment of the challenges of youth and women participation in management of rural saccos brought out a way in strategizing the solutions towards the youth engagement in management of rural Saccos for better performance of Rural Savings and Credit Cooperative Societies.

### **1.9 Study Limitations**

Bias in the sample size. Consider the case where 100 participants are required for your survey. Although each person could have given a different set of results, this did not necessarily mean that the same results hold true for the entire population.

Obtaining data. You won't always have the opportunity to consider all your options. You won't have enough time to gather all the data you require for your inquiry. As a result, your work might not fully address each of them.

Not enough time. Failure to complete the study and research is commonly due to deadlines. When given a task, we only have a certain amount of time to complete it. We must turn in the work on time if we want to get a good grade.

Resources in money. On sometimes, we require additional hardware or software to complete the investigation. This could be a problem because we don't always have the required amount.

Data gathering. Many techniques, such as surveys, interviews, and questionnaires, was used for data gathering. The method of data collecting may really be a substantial constraint because the results and responses differ.

Method. When looking for fresh information, you use a certain research strategy and methodology. You have several opportunities thanks to different strategies. The technique you choose frequently have an impact on the accuracy of the data you acquire.

### **1.10 Delimitations of the Study**

The research primarily addresses the influence of socio-cultural aspects on participation of women and youth in management of rural sacco's in Tana river county, Kenya. The study was carried out among Youth and women and youth participating in rural Saccos in Tana River County.

### **1.11 Operational Definition of Key Terms**

Attitude	It is a comparatively constant system of dogmas regarding some objects that result in an assessment of that object (Bruce and Yearly, 2006).
Community	It is an assembly of persons, coming from the same region, who categorize themselves as a group (Lindberg et al., 1998).
Culture	The entirety of communally conveyed comportment arrays, arts, dogmas, establishments, as well as other products of human exertion and thought that

	are typical of the destination populace or host community (Goeldner and Ritchie, 2012).
Development	It is the modification of the milieu to whatever gradation as well as the solicitation of human, monetary, living, as well as inert means to gratify human prerequisites and augment the eminence of human life (Goeldner and Ritchie, 2012).
Youth	It refer to entire young folks; ladies as well as males aged 15-35 years.
Savings and Credit Cooperative Societies (SACCOS)	It is a systematized assembly of commonly agreeable affiliates who pool resources together to save as well as lending amid themselves in order to realize fiscal and social constancy.
Participation	Having the chance to become vigorously convoluted in activities or agendas of any ordered assembly.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

Review of prior research studies aids in defining the problem areas that serves as a foundation for the creation of the study's conceptual framework. Additionally, by making the

variables and concepts operational, it will make it easier to get the necessary data. As a relatively new topic of social research, participation efficiency lacks a body of research studies that may be thoroughly reviewed to project the findings of related investigations. The researcher made every effort to use the internet and gather worldwide references pertinent to these fields under the given circumstances.

## **2.1 Basic Concept of Savings and Credit Cooperative Societies**

Germany was the first nation in the world to implement cooperative philosophies in the lending industry. Savings and credit cooperatives were first established in 1849 by Raiffeise as well as the Union in Aid of Impoverished Farmers, according to, (Al-Bagdadi & Bruntrup 2002). On the promise of the area's wealthy residents' security, money for this union was raised, (Clark, 2000).

User-owned financial intermediaries include savings and credit cooperatives. Around the world, they go under different names, such as credit unions, SACCOs, etc. Members frequently have something in common, such as a shared geographical location, employer, community, or other affinity. No of how many shares an associate possesses, they all have the similar amount of voting power. Their key amenities are savings as well as credit, while many similarly provide insurance, payment services, as well as money transfers.

In order to increase capacity, manage liquidity, and refinance, second-tier associations made up of savings and credit cooperatives will occasionally be formed. Millions of people, especially low-income and underprivileged people in many nations, have access to monetary amenities thanks to savings as well as credit cooperatives. Donors typically assist savings and credit cooperatives in order to promote access to financial services, particularly savings. Although working with these cooperatives has many benefits, donors need to understand how to overcome a number of particular obstacles in order to be successful (CGAP).

After the consumer cooperative, the credit cooperative is the most common type of cooperative to be found in the modern world, including the Third World. This form of cooperative has been established in both rural and urban districts by labor unions and other organizations, including government bodies. Because of its very abundance, it provides an answer to the most pressing need of large groups of people: the necessity of obtaining monetary credit for various purposes. Today, it is quite clear that credit and saving cooperatives are facing serious and fundamental problems. Issues at the centre of these problems include such basic concepts as the nature and aim of the cooperative, as well as its structural and the principles on which it operates. We are witness to severe managerial problems. Even worse, among the majority of members of credit and saving cooperatives throughout the world and, in particular, among their administrators, there is a lack of understanding of everything connected with the processes by which this particular form of cooperative operates. Thus, in the everyday life of the cooperative, a basic, simple formula enabling us to determine its operating and service costs is lacking. Another key problem is the credit and saving cooperative's ability and, in practice, its failure to initiate projects for increasing revenues, both via the use of accumulated savings and by acting as a channel for transferring outside sources of finance to its members. As far as the five above-mentioned problems are concerned, it transpires that credit and saving cooperatives around the world do not properly satisfy their members' needs. In most cases, in fact, the members of the cooperatives, including their administrators, are quite unaware and quite unable to comprehend the problems in question. The aim of this paper is to throw new light on the above mentioned problems and discuss them from a different angle. A new look at the credit and saving cooperative, particularly in the developing countries, will serve to re-emphasize the overwhelming importance of this form of organization to the economic progress of nations throughout the World.

## **2.2 Theoretical Review**

### **2.2.1 The Social-Cultural Theory**

This theory of erudition was industrialized by psychologist Lev Vygotsky, who alleged that people as a whole, and parentages, teachers, aristocracies, as well as caregivers, had an influence on a person's cognitive enlargement. At its core, erudition is about appealing with those around you. According to Vygotsky, erudition is a cultural marvel, with youngsters from numerous philosophies espousing numerous learning attitudes. In the context of the research, the socio cultural theory is pertinent as it upsurges the role the youth and women play in managing institutions. The connotation of social interface in mental growth is accentuated by sociocultural theory. It infers that erudition in humans is habitually a social procedure and that our perceptive aptitudes are recognized via happenstances with others who are "more capable" than we are.

### **2.2.2 The Feminist Theory**

The radical feminist theory, which guides this study, explains how revolution change can offer the possibility of women's liberation (Kerr, Sprenger & Symington, 2014). This theory guides how women in their sustained effort can change their situation in the society Beginning dramatically in the 1960s and concentrating mostly on Youth and women's matters, the feminist idea developed from the presumption that men, youth and women must be equally represented in politics, the economy, and society. Hierarchical male-female interactions have an impact on many parts of communal life, rising to societal organizations as well as structures that support men's enslavement of Youth and women. According to this idea, men primarily shape society from a male perspective. The furtive of society is that it was established by males, and there is nothing in society other than what men placed there, according to Homans (1961). The feminist theory recognizes the pervasive influence of gender division on social life and tries to understand women's oppression and the structures in society that espouse this oppression and subordination. The Feminist perspective looks at the many similarities between the genders and conclude that women and men have equal potential from individual development. Differences in the realization of that potential

therefore must result from external imposed constraints and from the influence of social institutions and values (USAID, 2012). Feminist theorists have also started to question the differences between women, including how race, class, ethnicity and age intersect with gender. Feminist Theory is mostly concerned with giving a voice to women and highlighting the various ways women have contributed to society.

### **2.2.3 The Rochdale Principles**

The cooperative movement is well clear in terms of its constituents, is very similar to democratic systems of government. The cooperative is more than just a collection of people who collaborate on specific economic activity. Because coercive systems of government, such as serfdom, slavery, and the state-funded cooperatives of Communist China, the Soviet Union, as well as Cuba, can lead to this kind of collaboration, it is possible. Cooperation between the economic actors is also necessary for wage labor in a democratic society. But even when collaboration is practiced quite freely, a cooperative need much more than just cooperation.

The Rochdale Consumer Cooperative served as the blueprint for the contemporary cooperative drive. It was initiated in Rochdale, England, by 28 weavers at a period when employees as well as consumer rights were still largely unacknowledged. Consumer cooperatives in England were not given official legal recognition until 1852. Cooperative groups are defined by the original Rochdale Principles (Birchall, 1997; Global Co-operative Alliance, 2008; MacPherson, 1996; Thompson, 1994): Self-governing-led rule (one member, one vote), Open enrollment, a low capital interest rate, distribution of excess proportionate to social contribution of each member No credit is utilized; only cash is exchanged; cooperative ideas are taught to members; political as well as dutiful impartiality is upheld.

The study Influence of Socio-Cultural Factors on Participation of Youth and Women in Management of Rural Sacco's in Tana River County, Kenya, combines well with feminist

theory, social-cultural theory, and Rochdale principles. People's values directly influence how they interact with one another in an organization and how a SACCO upholds its traditions and cultural values. On the other hand, the leadership of the SACCO will exercise a certain style of leadership based on the culture and beliefs they have, which will have a significant impact on the performance of the Savings and Credit Cooperative Societies in Tana River County.

It is interesting to note that culture is to a SACCO what personality is to a person. The key goal of Tana River rural SACCOs is to make sure that it searches for a solution to mitigate the hazards in its environment, despite the fact that they are distinctive and different from individuals in many ways. Making the most of the chances present in each SACCO's unique environment to bring out the best in its members is equally important.

The theories are appropriate for this study because they would be used to define the desired traits that SACCO leadership might embrace to support a positive youth and women's culture, which in turn would support management success in the rural SACCOs along the Tana River.

## **2.3 Empirical Literature**

### **2.3.1 Concept of Participation**

Alliance (ICA) defines cooperation as a type of organization in which participants come together as people to meet their economic, social, and cultural requirements. Less attention is expected to be paid to profits by cooperatives, and more to services. They must provide necessities while also providing services; all while keeping costs as low as feasible. The cooperatives are designed as communal establishments that teach persons about fiscal organization in addition to providing economic benefits to the community in the form of affordable availability of goods (Selvaraj, 2000).

Ghislain (2001) defined participation as a person's mental and emotional involvement in an environment where he is encouraged to contribute to objectives and share errands. According to UNO (1979), participation entails individuals actively participating in development, sharing in its advantages, and being involved in decision-making at all societal levels. Participation is the procedure where persons, families, or societies take ownership of their personal well-being and welfare and build the aptitude to contribute to their personal as well as the growth of the community, according to WHO (1982).

According to Kulandaswamy (2002), community involvement is an active procedure by which recipient or customer groups actively participate in shaping and implementing a development project with the goal of boosting their welfare, revenue, individual development, independence, or morals. Participation, according to UNDP (1993), is a person's active involvement in the political, social, cultural, as well as economic processes that have an influence on their daily lives. People may occasionally have total direct control over these processes, but this power may also only be limited or indirect in other circumstances. The most crucial factor is that folks always have admission to authority and decision-making.

Kulandaswamy (2002) defined participation as including the members in economic activities and decision-making. The solitary way to convince them that they are the company's titleholders is to involve them in decision-making. According to Richard (2001), the term "participation" refers to a comprehensive variety of doings, from one-time problem identification exercises (such as participating countryside appraisals) to ongoing associations in which countryside people as well as specific farm relatives take a more vigorous part.

The term "community participation" refers to the process by which individuals get involved in evaluating the native state, ascertaining key glitches, expressing action strategies, rallying

nearby accessible means, as well as carrying out growth projects so as to take advantage of benefits offered to the public in general or detailed target groups at a particular time (Veerakumaran (2008). Surendran (2000) defined participation as a procedure in which two or more festivities impact one another in establishing specific tactics, programs, as well as choices.

#### **2.4 Cultural Norm Influencing Youth and women Participation In Management of rural sacco in Tana river County ,Kenya.**

The socio-cultural environment is defined by Kay & Nagesha (2016) as an environment made up of all outside of the political as well as monetary schemes. It is a social-cultural scheme made up of a diversity of associations and accomplishments that persons use to carry out their reserved as well as individual lives. These physiognomies of the populace comprise of age, ethnicity, religion, principles, attitude, lifestyles, as well as connotations, (Khumalo, 2014). These ecologically responsible behavioral patterns upsurge to numerous cultural customs in numerous societies, some of which have an influence on the choice to unveil novel corporations. Consequently, culture has an impact on financial conduct as well as firm performance, as against political, social, technical, or monetary circumstances, (Kulandaswamy, 2002).

A clarification of life, demise, luck, bad luck, order, and disorder in relative to mystic forces, social groups, or people engaged in such activities is what is meant by belief systems. Additionally, magical powers are tied to ethics, morality, standards, and penalties. It may also involve avoiding penalties and restrictions placed on particular sexual behaviors (Lere, 2014).

The majority of diviners are women, according to Lere (2014), a Japanese cultural anthropologist conducted considerable investigations amid the Teso of Kenya. In most communities, spiritualists are the ones who spread both native and foreign notions about

magical powers and the various ways to deal with them, (Manciya, 2012). It is noteworthy that women are frequently linked to vices like witchcraft, sorcery, and hatred in many African communities. Women are referred to as "the source of all evils" by the Benin people of West Africa (McCain, 2008), and only our soul can protect us from the harm they cause. "

The Ashanti people of Ghana have ten distinct categories for women that characterize the various stages of a female's life. Wife (i), Daughter (ii), Mother (iv), Grandmother (v), and Son (iii). a mother-in-law Dowager (vii) Female (Viii) Female (ix) old lady (x) Co-wife. (2007) Mukherejee Therefore, according to traditional Ashanti beliefs, women shouldn't be permitted to speak freely in the presence of men. Because men make up the majority in this parliament, they cannot freely discuss there. As a result, among the Ashanti, women's roles in society are never equal to those of men. In the majority of African communities, a woman will communicate with her husband using a proverb if she disagrees with his behavior or if they are at odds. This is due to the fact that traditionally, no woman is asked to converse with men.

Women are expected by society to accept their subordinate position. They are also seen as being the cause of social indiscipline (Richard, 2001). Therefore, women are rarely given the opportunity or place to express their ideas, concerns, and aspirations around work, reproduction, childbearing, and sexuality, (Ruete, 2014). A lady is like the soil; everyone sits on her, according to a Yoruba proverb from Nigeria (Ruete, 2014). Women are like the soil in that foolish people can sit on them. A Baganda lady who feels betrayed by her spouse is quick to declare, "I'm going to hang myself." A lady without a male is compared to a field without seed by the Luba people of Zaire.

In Tana river County, youth and women faces specific constraints in acquiring managerial positions in rural saccoes due to the cultural beliefs that a woman or youth cannot take up

leadership roles in presence of elders in the rural sacco,instead those positions should be preserved to the elderly members.In most cases youth and women in rural areas undertake most of the cultivation but do not own land.This therefore makes them lack access of or control over credit and assets.

The study by MIJARC,FAO and IFAD,(2012) found that,approximately 52% of the youth and women in rural areas mentioned access to land as the biggest challenge when they started farming.Action Aid,(2010) reports that less than 2% of the available land worldwide is owned by the women.Many of these customary laws deny women and youth rights to own land or even have a voice in the society.

Young women who are married are getting too occupied with family productive and reproductive roles affecting their full participation in management positions in the rural sacco.For example,they have to bear and take care of children,produce food,fetch water and firewood,wash dishes,clothes and cooking.Even for the unmarried young women,they are involved in assisting doing these activities.As a result,many young women are getting less time to concentrate with cooperative affairs like attending meetings,voting,making decisions and contest for and hold leadership positions,hence their participation in management roles becomes passive.

This relates to Olweny,(2012) who indicated that woman's productive and reproductive roles are among barriers to active involvement of youth and women engagement in cooperative societies.

#### **2.4.1 Member Participation in Management of Savings and Credit Cooperative Societies**

The act of all society members participating in any activity is known as member's involvement. In his book (Cooperative in the New Millennium), Selvaraj claims that enlightened members constitute the cooperative's pole and are necessary for it to function

effectively. These members are knowledgeable about cooperatives, their aims, and their guiding principles. These participants will become conversant about the concerns and be keen to aid the cooperatives flourish. Such affiliation assures member involvement in the cooperatives' business and administrative matters. Cooperatives with attentive affiliates avoid monetary indiscretions and the establishment of entrenched interests. As a result, the cooperative becomes healthier. Ignorant, drowsy, lethargic, non-participating, and apathetic members become the opposite of enlightened members.

Mukherejee (2007) claims that the recently launched ICA Discussions about the fundamental principles of cooperatives have started with member engagement. For more in actuality, affiliates' input is evaluated in terms of involvement in capital, company operations, as well as management, decision-making, and control. However, decision-making is progressively moving away from the base level cooperative components as a result of the expansion of base level cooperative units and the creation of upright structures. As a result, assuring members' direct involvement in forecasting, decision-making, as well as control has grown more challenging, but it is still a task that must be overcome.

In Garissa and other regions of Africa generally, this is the utmost significant issue that influences women in governance as well as decision-making accomplishments. Women in the Somali community are frequently held accountable for transgressing rigid cultural expectations. Men always accuse women of exploiting men despite the fact that they do not grant them freedom and just possess a resource that only they can manage. Women have been treated less favorably than men because of social, cultural, as well as historical aspects that have had an adverse effect on them [Selvaraj, 2000].

## **2.5 Influence of Traditional Beliefs affecting Youth and women Participation In Management Of rural sacco's in Tana river County Kenya.**

According to Clark (2000), the following factors are necessary to ensure farmers' groups' active participation: (1) a small, homogenous group; (2) additional sources of income; (3) institutional credit; (4) group organizers; (5) member training; (6) group savings; (7) ready access to extension services; (8) participating monitoring and evaluation; and (9) group self-dependence. Indicators of farmers' groups' self-sufficiency that he also noticed included (1) the regulation of group summits as well as level of appearance, (2) shared management as well as member involvement in group decision making, (3) incessant evolution in group savings, (4) high tariffs of loan reimbursement, (5) group problem solving, as well as (6) operative links with postponement and other enlargement services.

Mukherjee (2007) found that as time goes on, participation levels have a tendency to change. Sometimes it stays low-key before taking off or dissipating. On other events, however, a significant level of public input appears which gradually normalizes and stabilizes. Midgley (2000) identified several variables that affect how people participate in expansion programs, including: (1) their inclination to partake; (2) their desire to contribute; (3) their representation of classes and castes in local bodies; (4) their asset distribution patterns and the resulting undercurrents in inter-relationships; as well as (5) their ability to resolve conflicts.

According to a study on gender by Ahmad (2007), gender relations, social roles, and institutions have an impact on how people act and approach problems as well as their ability to assume leadership roles. It is imperative to look into the sturdy association amid gender as well as management selections so as to support good organizational processes. One of the practical abilities referred to as "leadership" is the capacity to direct others toward the achievement of a shared goal (Altman, (2006).

According to some past studies, including Anania (2017), and Altman, (2006), gender has an effect on leadership effectiveness. The three gender categories of today are male, female, and androgynous. According to social stereotypes, men are more likely than Youth and women to hold leadership roles. Typecasts are incorrect since both men, youth and women possess outstanding leadership abilities when given the correct infrastructure as well as resources. Anania and Kimaro, (2016) assert that Youth and women are less likely than men to occupy desirable management places. Essentially, the idea of sex roles helps in defining the roles that Youth and women play in governance and gives proposals for the expanses that either gender must prioritize to promote efficacy.

According to a study by Hoekstra and Mekonnen, (2012), Youth and women's submissive leadership behavior shows varying degrees of leadership failure. An individual's view of assisting others and providing solutions to difficult problems is influenced by their attitude. According to the gender role theory, Youth and women pick up their feminine responsibilities early in life, which has an impact on their mental attitudes and future careers.

## **2.6 Influence of Education on Youth and women Participation in Management of Rural Saccos in Tana river County Kenya.**

Despite the amount of academic publications and organizational documents on cooperatives, there is a dearth of literature on youth, women as well as co-operatives that focus on the ideas of gender parity as well as women's enablement through education. Less research is available on women's contributions to mixed co-operatives; instead, case studies on women alone or women's cooperatives make up the majority of the literature on co-operatives as well as gender parity and/or women's empowerment through education.

In their study, Midgley (2000) claim that gender has a big impact on how leadership roles are defined and how well services are provided in businesses. The study defines gender as the set

of social characteristics that apply to both men and Youth and women, including roles, relationships, and standards. People's thoughts of gender differ from society to civilization and are vulnerable to change over time, according to research done by (Abdenur, Esteves, and Gama, 2014). Individuals pick up social standards and comportment from it, for instance how to interrelate with workmates or individuals of other masculinities.

Hoekstra and Mekonnen, (2012) claim that attitude encourages the notion that some people make for better social leaders than others. Youth and women's unfavorable perceptions of leadership play a part in some roles' inefficiency and performance flaws. Moreover, Hoekstra and Mekonnen, (2012) add that attitude and motivation are closely related, therefore low morale displayed by Youth and women executives contributes to a dull environment and a slow rate of work by juniors in an institution.

The University of California, Berkeley, as well as the University of California, Hoekstra and Mekonnen, (2012) performed a survey, the findings of which are listed below. The analysis of gender in leadership reveals numerous variances amid men as well as youth and women's decision-making. The alterations can be seen in the types of decisions made, the tasks at hand, and developing business partnerships, to name a few. In addition, studies by Bellard, Bertelsmeier, Leadley, Thuiller, and Courchamp (2012) demonstrate that Youth and women place a high value on establishing and keeping solid working connections with both junior and senior staff so as to augment operations. Conversely, when it comes to interpersonal interactions at work, men typically prioritize results. In practice, a female boss argues a point before the subordinate makes a choice. Men usually display a state of calm and thought before making decisions. It's important to note that making decisions entails moral obligations and ethical considerations. Male leaders approach their profession with an emphasis on individual rights, justice, as well as impartiality, while female leaders' tactic morals with compassion, understanding, as well as empathy.

Male leadership is essentially considered as being distinct from female leadership in current thinking, claim Grant (2012). Some academics contend that Youth and women have unique interpersonal skills, sophisticated intermediary skills—particularly in conflict resolution—effective communication abilities, and other leadership recompenses over men. Grant (2012) additional investigation shows that Youth and women are more compassionate than men when it comes to creating supportive connections and demonstrating concern for others' needs. Also, Youth and women perform well than men in expanses such as their aptitude to inaugurate as well as upholding industrious affiliations with juniors.

According to a study by Bee (2009), girls' and boys' equal access to education is a key determinant of gender and youth employment. Youth and women's opportunities can still be increased through high-quality education, because educating Youth and women also educates families and societies. According to Bee (2009), there are few possibilities of obtaining a respectable profession without a great education. Most regions have seen significant advancements toward the aim of universal primary education, with 118 nations now attaining gender parity. However, Bee (2009), observes that in some cultures, families may feel as though they must choose between educating their sons or girls when they have few finances, and the daughters typically get left out first. Throughout Africa and Asia, the literacy gap between young men and Youth and women looks to be getting worse. North Africa as well as Western Asia are the areas with the uppermost gender disparities. While South America and the Caribbean appear to have a tiny bias towards boys, countries in East Asia and the Pacific have nearly achieved gender parity in access to education (Birchall (2004).

In their study, Birchall (2004), claim that quality and relevance of training and education are equally as significant as the level of education attained. Indirect discrimination against girls leads to stereotypes about their lack of aptitude or interest in particular fields, such as math and science. Textbooks frequently depict males in commercially powerful roles and Youth

and women in subservient, inferior roles. Birchall (2004) contend that giving young men and women access to official and informal educational opportunities, including vocational training, will empower them. In certain nations in recent decades, higher education has been undertaken by more Youth and women than males. Yet, while sex-based discriminatory practices may affect their recruitment, this has not necessarily improved the outcomes for Youth and women on the labor market (Birchall 2004).

Education is important for everyone, but it is especially important for youth and women in rural Saccos in Tana river County, Kenya. This is because, not only is education an extra point to success but also because women and youth are educational success within the family and through generations and institutions that have a major ripple effects. The most powerful tool of enhancing the role of youth and women in rural saccos is through education (Scrivastava, 2014). As Fatima (2014) observed in "Education, Employment and women's say in household decision making in Pakistan" the low level of empowerment amongst youth and women are serious concerns especially in developing countries.

It is obvious that the level of education and economic conditions of women and youth most often determine their level of participation in decision making tables both at community level and even in their respective sacco societies management (Chandra 2018).

Further more the researcher found training and education as essential process of increasing knowledge, changing attitudes and developing skills through instructions and demonstrations and by other techniques which develop confidence amongst the youth and women in rural saccos of Tana river County hence developing positive attitude towards empowering them to take up the leadership positions in rural saccos (Stomquist, 2015).

Education is a viable instrument in bringing about positive changes in the pattern of life of people (Srivastava, 2014). In addition, Meena et al (2018) assert that training is an essential

process of increasing knowledge,changing attitude and developing skills through instructions,demonstrations and by other techniques which develop self confidence in the members of rural saccos societies.Education being a social process is responsible for developing and cultivating various physical,intellectual aesthetic and moral qualities as well as values in any one individual.

## **2.7 Influence of Attitude on Youth and women Participation In Management Of rural Sacco's in Tana river County,Kenya.**

Attitudes are evaluative declarations either auspicious or disparaging regarding objects, persons or proceedings. They imitate how an individual feel about something (Robbins and Coulter, 2007). Similarly, attitude denotes to individual's lasting promising or uncomplimentary reasoning appraisal, emotional outlooks, as well as action propensities towards certain goal or notion (Selvaraj, (2000).

Cooperative education is an important tool in ensuring positive attitude among the members as well as ensuring sustainability.Lack of it may lead to negative perception and low interest about the cooperatives model among the youth and women.As UN,(2012) argued that younger people see cooperatives as outdated or do not perceive them as viable job options.The study by Rutta,(2012) showed that young people both in urban and rural areas revealed that agriculture is the last career or job choice.For many people especially the youths,agriculture remains an old fashioned sector,a sector that cannot generate income for their living.Even those who wish to engage in agriculture would want to practice modern agriculture that use more of technical skills and less energy to produce.With this attitude,therefore it becomes difficult to even find the youth and women participating in management positions in these saccos.

The Isukha of Kakamega believe that women should not marry within their own clans and do not have the legal right to inherit property [Veerakumaran (2008)]. Because of this, she has no right to decide or judge based on what she lacks. She should be a grandma, mother, or wife of a family from a different clan. Additionally, because they are members of the father's clan, her children are not eligible to receive the property from where she was born. As a result, the community views women as a resource for producing kids rather than as individuals who can help with decision-making as well as dispute resolution. Both men and women are given roles and obligations in the community. There are some responsibilities or positions that the community considers inaccessible to women. These include making decisions, resolving conflicts, and exercising leadership in the community. Due to the subordinating effects it had on and continues to have on Somali females, the sexual division of labour is crucial. In this society, womenfolk are given the responsibilities of gathering wood, bringing water, cooking, keeping an eye on the laundry, and taking care of the rest of the family (Anania, 2017).

In most African societies, female leaders are viewed as convicts, obnoxious, defiant, prostitutes, as well as unruly, according to research on leadership conducted by the Kenya Women's Bureau in 1985 (Anania, 2017). Stigmatization occurs from sentiments like these toward female decision- and leader-makers. Women leaders are more impacted by traditions, beliefs, and practices than male leaders are. Culture can erect obstacles that prohibit people, particularly women, from taking part in leadership responsibilities such as decision-making and dispute resolution. Men are seen and acknowledged as natural community leaders in many cultures. The unfair society expects women to put in twice as much effort as men do despite the fact that they frequently face economic discrimination.

Having negative thoughts and attitudes towards women leaders could have numerous negative consequences. First, they are not taught the necessary information about leadership since society does not expect them to be leaders. False allegations are made against them

regarding their personalities and behavior. Bee (2009). Every culture or class has a set of accepted beliefs as well as standards about what its members are meant to trust and in what way they are supposed to act, and it is crucial to remember this. Therefore, social ties in every community are governed by rules that have been established. Socialization is the procedure through which people teaches members, chiefly young people as well as females, to agree and adopt the customs that have been created [Birchall, 2004]. Therefore, socialization serves as a tool for forcing people to comply to the established order. People are coerced into unquestioningly accepting the status quo through this approach.

Social inequality is about the absence of equality between people of different ages and sex in various aspects of social life like decision making, access to services and opportunities in life. In the studied rural Sacco Societies; it was revealed that social inequality in terms of gender inequality and age-biased decision making within co-operatives are among other factors hindering effective youths' participation in co-operatives. Youths are in most cases being excluded from decision making process in co-operatives. Also as the situation facing the older women, female youth are less involved in co-operative decision making process. Furthermore, the existence of the age differences between youths and their counterparts' older members (mostly older male members) is leading to low level of co-operation between youths and the older members. On the other side, older members do not trust youth and are reluctant to integrate with youths in co- operatives (and farming activities).

United Nation(2012) indicated the presence of general division between younger and older generation leading to difficulty in intergration of youths and women into the cooperative movement.The older generations perceive the younger people and women as their competitors and lack general commitment.The findings in the final report of 2012 for the project jointly done by MIJARC, FAO and IFAD indicated that culture and traditions affect 'real' youth participation in farmers and rural organizations. Most societies in developing

world are characterized by hierarchical relationships where youth and women are expected to obey and respect the older generations. African regional consultation meetings (RCM) participants stated that 'African culture makes youth and women fear the elderly and they are not free to express themselves. Within mixed organizations, there is poor interaction between generations because the elderly do not trust the youth' and Asian RCM participants mentioned that 'Traditionally leadership is held by the elderly. Our culture prescribes loyalty to these elderly leaders'.

Also, Majurin, (2010) indicated that the reasons for the persisting gender inequality are numerous and complex, but include among others factors, basic structural and socio-cultural issues beyond the control of the cooperative movement such as inequalities in access to resources, education and training, unequal division of labour and use of time between women and men as well as stereotyped conceptions on the roles of women.

## **2.8 Conceptual Framework**

The discussions surrounding how Youth and women and young people differ from men in their involvement in rural savings and Credit Cooperative Societies are a part of the growing scholarly focus on the socio-cultural elements influencing this participation. The participation of Youth and women and young people in rural saccos is often shown to differ somewhat or not at all, while other research suggests that these groups do not have any sociocultural influence on rural sacco participation. According to Jogulu & Wood's (2007) argument, "Rural Sacco participation is not Socio-culturally influenced is an exact general notion" as it is characteristically acknowledged within societies around the world, nor is it in any way connected to having a significant impact on Youth and women and young people as has been assumed. In addition, it has been demonstrated that socialization, rural-to-urban migration, gender norms, societal expectations, and experience all contribute to the prevailing culture

and have an impact on young people and Youth and women, even when they run rural Saccos.

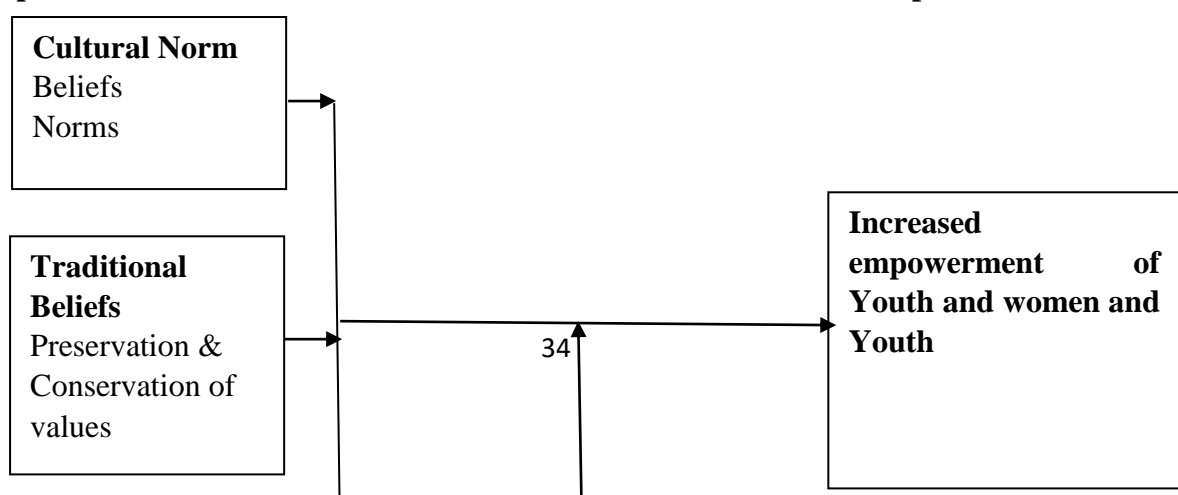
Leadership positions may help change gender roles to the point that there are certain alterations amid how women as well as young people run and administer rural Saccos. Young people and women are said to demonstrate leadership traits that are "extremely effective in today's chaotic, culturally varied environment." (Kay and Nagesha, 2016). Given their communally prescribed parts of fostering as well as caring, socializing, and embracing global changes, as well as an independent and participatory method of working, womenfolk and young people are also more in line with the transformational as well as instructional leadership facsimiles, which are thought to be operative habits of leading.

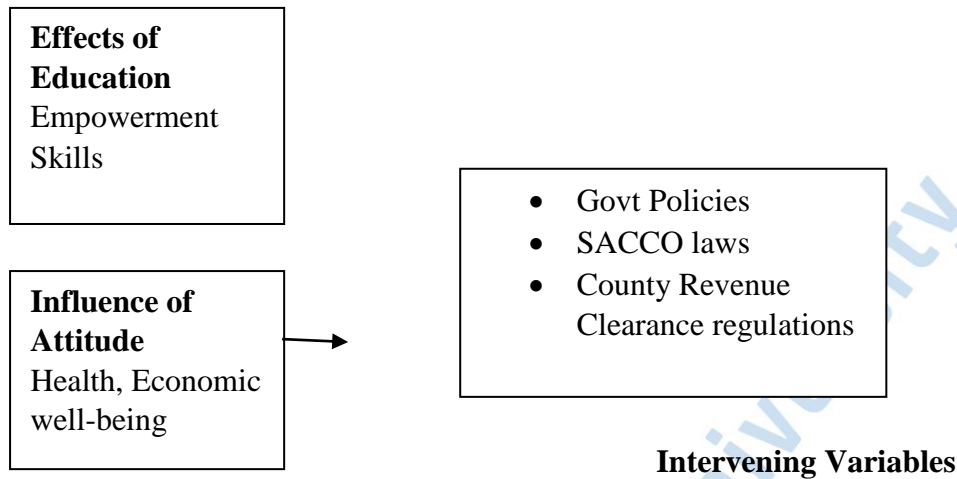
Future-focused youth and women also employ androgynous leadership, which combines both masculine and feminine tenets. Additionally, it points to a shift in the leadership styles of young people and women that is probable to be more "pertinent to managing current enterprises with "multi gender, international, and multi social contexts" Kay & Nagesha, 2016. This may muddle the link between young participation in rural sacco administration and leadership and sociocultural effects. These results lend credence to the idea that Youth and women may lead in education more effectively than males. It "all relies," as Kay and Nagesha, 2016 point out, on several aspects like national culture, socialization, and corporate culture.

## 2.4 Conceptual Framework

### Independent Variables

### Dependent Variable





**Figure 2.1: Conceptual Framework**

**Source: Researcher (2023)**

The effects of Socio-Cultural aspects on participation of women and youth input in management of rural Sacco's emerges out as a concept or a topic that can be sub-divided into different variables; the independent variables, the dependent variables and the intervening variables.

The independent variables such as the culture norms that includes beliefs and norms; traditional beliefs including the Preservation and Conservation of values; Effects of education including Youth and women empowerment and finally influence of the Attitude which include health and economic well-being. The dependent variable herein such as the increased empowerment of Youth and women participation in management of rural Saccos is a variable that is pretentious by the factors termed as independent variables to an extent where the lack of one or multiple of the independent variables such as education and Attitude tend to affect

the participation of Youth and women in management of rural savings and Credit Cooperative Societies.

On top of the independent as well as the dependent variables, there emerge the intervening variables that have a minimal or sometimes a bigger effect to the dependent variable but mostly they tend not to be included in the subject matter. This is because they are mostly constants and their effects normally take longer time to reflect. Examples are the By Laws, Government regulations among others as demonstrated in the conceptual diagram above.

Cooperatives benefit from regulations acknowledging their specificities and ensuring a level playing field with other types of business organizations. The absence of a specific legal framework for cooperatives or a weak legal framework may damage cooperatives, while in contrast a supportive regulation may allow their development.

The Legal framework analysis has clearly identified the gaps in the Kenyan cooperative law. There is a need to reform the cooperative laws to enhance growth of cooperatives in the dynamic world. The main areas that require consideration include legal and regulatory framework, cooperative structure and financing, cooperative governance, cooperative production and value addition, information and communication technology, cooperative education and research and other emerging issues in the sector. The state department for cooperatives has developed a cooperative bill, once finalized, it will pave way for the review of the cooperative societies act.

## **2.9 Research Gap**

According to Flanders (1994), rather than competency, employers usually presume that young people and womenfolk are less dedicated to their jobs as well as fewer qualified to pursue a full-time profession than menfolk. According to a study by Cross (2010), female

managers were clearly aware that their male colleagues were openly participating in networking activities that boosted their exposure amid the senior administration squad.

Wentling (2003) has revealed how the dual roles of Youth and womenfolk result in encounter because Youth and women's social structures are still more dominant. She has proven that the core components of the traditional authoritarian Hindu social structure remain the same through her research on working Youth and women in Delhi. Sophia, (2011) investigated the barriers to career advancement faced by Youth and women in Kenya's Kapsabet Municipality. She found that career development opportunities for Youth and women were discriminated against, and the majority of female employees were dissatisfied with career development initiatives.

Burke and Mattis (2005) showed that 82% of organizations reported an absence of broad administration aids and line understanding as a primary aspect in their choices not to indorse Youth and womenfolk, minorities, and young employees. According to Laff (2006), Youth and women and young people's ability to succeed in the workforce is hampered by a lack of mentorship possibilities. Owing to their inclination to understand the hitches record regularly met, numerous persons select to have tutors that are in their own gender and age range.

According to Annis (2008), many Youth and women and young people lose motivation to achieve as a result of the various obstacles they must overcome in order to become managers, which lowers their involvement in rural Saccos. These challenges include prejudice, discrimination, family obligations, and lack of opportunities. Emory, (2008). The management of Saccos presents many obstacles for Youth and women and young people, according to previous studies. However, much of the work has been done in industrialized nations, where there are distinct views on leadership and the economy, society, and culture. Young people and Youth and women were granted leadership roles by the administration in

the current parliament, but results have not yet been seen. This is why the present research pursues to pinpoint the socio-cultural elements that influence women's and young people's involvement in the administration of Sacco's in Tana River County.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This section focused on the many strategies that were used to facilitate the research execution and attain its objectives. The research design, the study population, the sample and sampling techniques, the data collection tools, the validity and reliability of the research tools, the data collection procedures, and the data analysis techniques were part of this process.

#### **3.2 Research Design**

A cross-sectional survey research design was used in this research. Surveys are conducted at a certain moment in time. Using a descriptive survey research design, this study will be carried out. The incidents are described and explained in the survey's design in the context of real-world occurrences, Weller and Polonsky (2009). Due to its ability to collect the required data in an appropriate manner within the investigation's given time, this design was appropriate for the study. Also, it provided the necessary data more quickly, making it easier to gather and analyze the relevant data. When a significant portion of the respondents are

dispersed throughout a big number of locations, surveys are also appropriate, (Kitchenham & Pfleeger, 2002). The aforementioned supports this study, in which participants were selected from a variety of Tana River County, Kenya, rural Saccos. The three-month trial run from October 2022 to December 2022.

### **3.3 Study Location**

The location of the research was at Tana River County targeting Kenya's Rural Saccos operating in the county.

### **3.4 Target Population**

All of Kenya's rural Saccos were the study's target population, and all of the findings were generalized from there (Kothari, 2004). 24 Management Team leaders from Tana River County rural Saccos participated in the project. All 24 members of the Management team leaders were the replies. The aforementioned team leaders were taken to be the most knowledgeable when it comes to matters including interpersonal, sociocultural, and other elements impacting Saccos in their particular Saccos. A census technique was used, and all participants in the study population served as a representative of the target population. Since the census technique eliminates both sample bias and sampling error, which are frequently associated with sampling, it improves the generalizability of the study's conclusions, (Kitchenham & Pfleeger, 2002).

### **3.5 Sampling Techniques and Sample Size**

A census, according to Mugenda & Mugenda (2003), is a survey that is done on all observation objects that are a fragment of a specific populace. Census of the population and housing. An opportunity to get a comprehensive as well as precise picture of the population and housing stock is provided by a population and housing census. Intentionally, Tana River County was selected as the sampling area based on logistical reasons, such as time restraints,

available funding, and other variables, the 24 Management team leaders were selected through a census process.

### **3.6 Data Collection Instruments**

A standardized questionnaire was applied by the study to collect respondents' initial data. According to Mugenda & Mugenda (2009), questionnaires are appropriate for gathering information for survey studies. The questionnaire was considered to obtain demographic information about the respondents while also making it easier to gather information relevant to both independent and dependent factors. The components of the instrument that attempt to gather information on the research variables included a variety of questions on a 5-point Likert scale. The questionnaires and an introduction letter from the researcher outlining the study's goals was given to responders. Also, the researcher called each responder to further clarify the study's objectives and to set a deadline for completing the questionnaires. The questionnaires were handed to the respondents with a week to complete, return, or pick them up.

### **3.7 Pilot Study**

The pilot initiative would involve 24 Management Team leaders from the Rural Saccos in Taita Taveta County, Kenya. There were 24 Management team leaders who made up the responses. It was assumed that the aforementioned team leaders were the most knowledgeable on issues like interpersonal, sociocultural, and other factors affecting Saccos in their specific Savings and Credit Cooperative Societies. Because Taita Taveta County shares many traits with Tana River County, it was chosen as the site for the pilot research.

#### **3.7.1 Validity**

It is the gradation to which the data scrutiny results precisely portray the marvel under study. As a result, the degree to which the study's variables are accurately represented in the data that is gathered determines the validity of the study. Inferences drawn from such data was

precise and significant if they accurately reflect the variables. Best and Kahn (2002) hypothesized that the validity of the instrument depends on posing the proper queries with the least amount of ambiguity. Consequently, gathering reliable data is necessary for a metric to be valid. For the research instrument to be considered valid, the data that is selected and presented in the questionnaire must also be relevant to the variable being studied. The researcher employed content validity with help from a supervisor in determining the validity.

### **3.7.2 Reliability**

A pilot test of the research tool was conducted to evaluate both its reliability and validity. Only 5 respondents from the target group who were excluded from the main study participated in the piloting, which took place in Sacco's in Tan river County. The consistency of the research instrument is tested for reliability. Cronbach alpha is a useful indicator of reliability because, when other variables are held constant, the internal consistency reliability increases with increasing test content and administration conditions similarity (Chong, 2012). The Cronbach alpha ( $\alpha$ ) was used in this research to evaluate the dependability of the instrument. A reliability coefficient of 0.70 and above is advised, according to Bryman and Cramer (2003). When all of the variables produce alpha values larger than 0.7 ( $\alpha > 0.7$ ), the instrument is considered to be dependable.

### **3.8 Data Collection Procedure**

The investigator administered the questionnaires to the participants by the help of Tana River Youth and women Savings and Credit Cooperative Societies coordinators. This helped the researcher to keep track of the questionnaires distributed. The researcher conducted the focus group discussions to ascertain any information contained in the investigation tools communicated effectively to the participants. The investigator made calls to confirm time and

venue of the interview with respondents. Since the interviews face to face, the researcher recorded the findings during the interview.

### **3.9 Data Analysis and Presentation**

To ensure that only the properly and appropriately filled surveys were taken into consideration, the gathered questionnaires were first cleaned. The cleaned data was coded as well as analyzed via the Statistical Package for Social Sciences (SPSS) Version 20 program. In both descriptive and inferential statistics, frequencies, percentages, means, as well as standard deviations were applied. The Pearson's Product Moment Correlation Coefficient is then used to determine the link amid the several independent factors and the dependent variable. To determine how each independent variable in Tanariver County, Kenya, affects the management engagement of Youth and women and young people in rural sacco, a multivariate linear regression model would be utilized. To further clarify the same, tables were also used. According to the goals, the data was presented and discussed.

### **3.10 Ethical Considerations**

The study was carried out ethically and focused on ethical problems related to doing research. Confidentiality, which ensures the privacy and confidence of respondents' identities and comments, was one of these concerns. Information was not disclosed to a third party or used in any way other than for academic purposes. To prevent instances of plagiarism, participation was optional, informed permission was strongly encouraged, and every author's work was acknowledged by the researcher in the reference section.

## **CHAPTER FOUR**

### **DATA ANALYSIS, INTERPRETATION AND PRESENTATION**

#### **4.1 Introduction**

This section provided analysis plus presentation of the findings as well as analysis and interpretation of the same. Analysis of the data was prepared with the assistance of SPSS version 25 as well as Microsoft's excel (2016). Standard deviation which is a descriptive statistics was used to determine the influence of socio-cultural factors on Youth and women participation in management of rural saccos in Tana River County, Kenya. The research was done using regression scrutiny and correlation analysis. To test the reliability of the regression model an analysis of variance was used.

#### **4.2 Research presentation, interpretation and discussions**

This part of the research examined the research presentations, interpretations and discussion according to the research objectives.

##### **4.2.1 Response Rate**

The response rate is the sum of participants who replied to the surveys divided by the sum of persons in the sample and it is constantly articulated in the percentage method. The investigation targeted 24 participants and all the surveys were answered with precise level of 100%. Mugenda and Mugenda (2008) designated that a reply rate of 50% is adequate, 60% is

good and over 70% is excellent. Consequently, the reply rate of 100% was considered outstanding to examine the influence of socio-cultural factors on Youth and women participation in management of rural saccos in Tana River County, Kenya

#### 4.2.2 Reliability of the data

Reliability result showed that attitude on youth and women had an acceptable reliability of 0.904, education on Youth and women had a satisfactory dependability of 0.757, cultural norm had a satisfactory reliability of 0.750, as well as traditional beliefs had a satisfactory reliability of 0.790. Lee Cronbach pointed out that the acceptable reliability threshold is above 0.70. Table 4.1 presents the reliability outcomes.

**Table 4.1: Reliability**

Variable	Number of items	Cronbach's Alpha	Decision
Cultural norm	4	.750	Acceptable
Traditional beliefs	4	.790	Acceptable
Education	4	.757	Acceptable
Attitude	3	.904	Acceptable

#### 4.2.3 Education level of the Respondent

44% percent of the employees designated that they have secondary level of edification, 33% of the participants signposted that they have a bachelor's degree, 16% of the participants indicated that they had a primary level whereas 7% of the participants indicated that they have post graduate degree. This indicate that most of the participants have basic edification and therefore they probably understand matters in discussions.

**Table 4.2: Education Level**

Education level	Frequency	Percentage	Cumulative frequency
-----------------	-----------	------------	----------------------

Secondary level	10	44	44
Bachelor's degree	8	33	77
Primary level	4	16	93
Post graduate	2	7	100
<b>Total</b>	<b>24</b>	<b>100</b>	

#### 4.2.4 The age of the respondents

The researcher entreated the participants to indicate their age brackets and she found out that 36% of the participants were in an age bracket of between 20-29 years, 34% of the participants indicated that they are between the age bracket of between 30-39 years, 20% of the participants signposted that they are in the age range of amid 40-49 whereas 10% of the total respondents indicated that they are above 50.86 The results shows that most of the participants are in an age group of young people which means the researcher will get quality data from the people who are involved in the management of Saccos.

**Table 4.3: Age of the Respondents**

Respondents' age	Frequency	Percentage	Cumulative Frequency
20-29	2	36	36
30-39	5	34	70
40-49	8	20	90
Above 50	9	10	100
<b>Total</b>	<b>24</b>	<b>100</b>	

#### 4.2.5 Number of years involved in the Rural Saccos

The respondents from various Saccos were requested to state the sum of years they have been in their present Saccos and the outcomes are as revealed below. The analysed

statistics displays that 29% of the participants showed that they have been in operation for less than 1 year, 33% of the participants signposted that they have been in operation for a retro of amid 1 and 3 years, 23% of the participants showed that they have been in operation for a retro of amid 4-10 years while 15% of the participants designated that they have been in operation for above 11years. This shows that, most of the participants have been in their current Saccos for some time which means the information they gave was reliable.

**Table 4.4 Number of years in operation**

Number of years	Frequency	Percentage%	Cumulative frequency
Less than 1 year	7	29	29
1 – 3 years	8	33	62
4 – 10 years	6	23	85
Above 11 years	3	15	100
<b>Total</b>	<b>24</b>	<b>100</b>	

#### 4.2.6 Position in the Sacco

The investigator sought to know which position the participants occupied in the Sacco and the outcomes are shown in the subsequent table. From the findings, 35% of the participants designated that they work as chairman leadership, 40% of the participants signposted that they are treasurers in their Saccos while 25% of the respondents indicated that they occupy secretary seat in their Saccos. This indicates that most of the respondents are either chairmen or treasurers and therefore the data they provided was very reliable.

**Table 4.5: Position of the respondents**

Position	Frequency	Percentage	Cumulative frequency
----------	-----------	------------	----------------------

Chairman	8	35	35
Treasurer	10	40	75
Secretary	6	25	100
<b>Total</b>	<b>24</b>	<b>100</b>	

### 4.3 Discussion of Individual Objectives

#### 4.3.1 Influence of cultural norm on youth and women participation in management of rural Saccos in Tana river County, Kenya.

The investigator asked from the participants about the influence of cultural norm on youth and women participation in management of rural Saccos. The outcomes in table below shows the mean as well as standard deviation of replies to the four declarations concerning to the influence of cultural norm on youth and women participation in management of rural Saccos.

**Table 4.6: Influence of cultural norm**

<b>Influence of cultural norm</b>	<b>Mean</b>	<b>SD</b>
Culture affects Youth and women involvement	3.4	1.310
Traditions affects Youth and women involvement	3.2	1.270
Family value affects Youth and women involvement	2.9	.987
Cultural incentives increases Youth and women involvement	3.12	1.310

From the result, most of the participants indicated that culture affects youth and women engrossment with a mean of 3.4 and a standard deviation of 1.31. Others indicated that traditions affects youth and women involvement with a mean of 3.2 as well as a standard deviation of 1.27. Some of the respondents likewise showed that the family value affects

youth and women involvement with a mean of 2.9 as well as a standard deviation of 0.987 whereas other participants specified that cultural incentives increases youth and women involvement with a mean of (m=3.12 as well as a standard deviation of 1.31. The result shows that indeed cultural norm influences youth and women participation in management of rural Saccos. The results concur with those of Kulandaswamy, (2002) who indicated that culture has an influence on fiscal comporment as well as company performance, as opposed to political, social, technological, or fiscal conditions.

#### **4.3.2 Effect of traditional beliefs in Youth and women participation in management of rural Saccos in Tana river County, Kenya.**

The investigator entreated the participants to reply on the effects of traditional beliefs in Youth and women participation in management of rural Saccos. And the outcomes are as revealed below.

**Table 4.7 Effect of traditional beliefs in Youth and women participation in Management of Rural Saccos in Tana river County, Kenya.**

<b>Effect of traditional beliefs</b>	<b>Mean</b>	<b>Std. Deviation</b>
Social stereotyping among women and youth affect rural Saccos	3.37	1.299
Gender roles in the society sideline women and youth	4.22	0.822
Submissive leadership behavior in the society hinders women and youth in management of rural Saccos	3.29	1.167
Unfavorable perceptions of leadership from women and youth hinders them from taking control of rural Saccos	3.66	1.175

The findings revealed that social stereotyping among women and youth affect rural Saccos with a mean of 3.37 as well as a standard deviation of 1.299, other participants designated that gender roles in the society sideline women and youth in management and leadership in rural Saccos with a mean of 4.22 and a standard deviation of 0.822. Some

participants indicated that the Submissive leadership behavior in the society hinders women and youth in management of rural Saccos with a mean of 3.29 as well as a standard deviation of 1.167 while others signposted that the unfavorable perceptions of leadership from women and youth hinders them from taking control of rural Saccos with a mean of 3.66 as well as a standard deviation of 1.175. The outcome shows that indeed traditional beliefs hinders youth and women in participating in management of rural Saccos. This implies that gender roles in the society sideline women and youth in running Saccos because many respondents quoted this as the main item that hinders women and youth in Sacco's leadership. The results concur with those of Ahmad (2007) who indicated that gender relations, social roles, and institutions have an impact on how people act and approach problems as well as their ability to assume leadership roles. It is imperative to look into the robust correlation amid gender as well as management selections so as to support good organizational processes.

#### **4.3.3 Effect of education on Youth and women participation in management of rural Saccos in Tana River County, Kenya.**

The investigator asked the participants about the effect of education in running of rural Saccos and the outcomes are as stipulated below.

**Table 4.8: Effect of Education on Youth and women participation**

<b>Effect of Education</b>	<b>Mean</b>	<b>SD</b>
Mentorship programs to the youth and women enable them to assume leadership in the rural Saccos	3.29	1.309
Vocational training carried out to the youth and women enhance them in assumption of leadership in rural Saccos	3.05	1.071
Nurturing of women and young people in leadership help them in taking roles in the management of rural Saccos	3.59	1.072

Enhancement of skills acquired in colleges and schools help the young people and women in management of rural Saccos	3.73	1.184
--	------	-------

---

The study revealed that mentorship programs to the youth and women enable them to assume leadership in the rural Saccos with a mean of 3.29 as well as a standard deviation of 1.309, some participants agreed that vocational training carried out to the youth and women enhance them in assumption of leadership in rural Saccos with a mean of 3.05 as well as a standard deviation of 1.071. Others agreed nurturing of women and young people in leadership help them in taking roles in the management of rural Saccos with a mean of 3.59 and a standard deviation of 1.072 whereas others signposted that enhancement of skills acquired in colleges and schools help the young people and women in management of rural Saccos with a mean of 3.73 as well as a standard deviation of 1.184. The outcome suggests that indeed education is key for the women and youth if at all they are to take leadership of the rural Saccos.

The results concur with those of Birchall (2004) who indicated that giving young men and women access to official and informal educational opportunities, including vocational training, will empower them. In certain nations in recent decades, higher education has been undertaken by more Youth and women than males. Yet, while sex-based discriminatory practices may affect their recruitment, this has not necessarily improved the outcomes for Youth and women on the labor market.

#### **4.3.4 Influence of Attitude on Youth and women participation in management of rural Saccos in Tana River County, Kenya.**

Data was gathered from the participants as well as analysis was made. The mean and standard deviations was used to analyse the data gathered was calculated and results are as shown in table 4.9

**Table 4.9 Influence of Attitude on youth and women participation in management of Rural Saccos in Tana river County, Kenya.**

<b>Influence of Attitude</b>	<b>Mean</b>	<b>Std. Deviation</b>
Negative attitude towards young people and women in leadership causes stigmatization in the Saccos	3.00	1.360
Positive attitude enhances socialization between youth leaders as well as women in management in rural Saccos	3.41	1.161
Societal expectations makes women and youth to work extra hard when given a chance to manage in rural Saccos	3.22	1.107
Gender norms is a stumbling block to the youth and women who want to lead in their rural Saccos	3.29	1.078

Based on the replies, the participants strongly agreed that negative attitude towards young people and women in leadership causes stigmatization in the Saccos with a mean of 3.00 as well as a standard deviation of 1.360, other participants designated that a positive attitude enhances socialization between youth leaders as well as women in management in rural Saccos with a mean of 3.41 as well as a standard deviation of 1.161. Some of the participants indicated that societal expectations makes women and youth to work extra hard when given a chance to manage in rural Saccos with a mean of 3.22 as well as a standard deviation of 1.107 while other participants agreed that Gender norms is a stumbling block to the youth and women who want to lead in their rural Saccos with a mean of 3.29 and a SD of 1.078.

The findings shows that youth and women participation in management of rural Saccos should be embraced by all so that they can be allowed to thrive and grow. The results were in agreement with those of Ahmad (2007) who indicated that gender relations, social roles, and institutions have an impact on how people act and approach problems as well as their ability to assume leadership roles. It is imperative to explore the strong correlation amid gender as well as leadership choices so as to support good organizational processes.

#### 4.4 Correlation Analysis

Correlation analysis is a contrivance used to inaugurate how variables are related with one another. Correlation matrix was made to display connotation amid independent and dependent variables. Table 4.10 shows the outcomes of the correlation analysis.

**Table 4.10: Correlation Matrix**

Variables		Management	Cultural	Beliefs	Education	Attitude
Management	Pearson	1				
	Correlation Sig. (2-tailed)					
Cultural norm	Pearson	.033	1			
	Correlation Sig. (2-tailed)	.591				
Beliefs	Pearson	.203**	-.067	1		
	Correlation Sig. (2-tailed)	.001	.277			
Education	Pearson	.075	-.025	.330**	1	
	Correlation Sig. (2-tailed)	.224	.685	.000		
Attitude	Pearson	.230**	.144*	.689**	.278**	1
	Correlation Sig. (2-tailed)	.000	.019	.000	.000	

\*\* . Correlation is significant at the 0.01 level (2-tailed). \* . Correlation is significant at the 0.05 level (2-tailed).

The outcome shows that there is a positive connection amid every pair of independent variable. The correlation amid the pairs is modest as well as significant at .05 significant echelons. This shows that the independent variables measure the similar concept that is of socio-cultural factors. This forms another strength of this research.

The correlation amid the independent variables (cultural norm, traditional beliefs, education and attitude) as well as the dependent variable (youth and women participation in management) outcomes demonstrate that all are positive as well as significant. Especially, cultural norm is positively and significantly interrelated ( $r=.033$ ,  $p<.05$ ). Equally, traditional beliefs ( $r=.203$ ,  $p<.05$ ), education ( $r=.075$ ,  $p<.05$ ), as well as Attitude ( $r=.230$ ,  $p<.05$ ) are positively as well as significantly interrelated with Youth and women participation in management. A regression model was evaluated that links socio-cultural factors and youth and women participation in management. The regression outcome is carried out in the ensuing section.

#### 4.5 Regression analysis results

**Table 4.11: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811 <sup>a</sup>	.658	.631	.431

a. Predictors: (Constant), cultural norm, traditional beliefs, education and attitude

The model summary outcomes in table 4.11 designate that the unadjusted R square values of .658. This is the coefficient of determination which infers that independent variables in this research accounts in lieu of 66% of disparities in the youth and women participation in management. The remaining fraction (34%) is accounted in lieu of other variables other than the ones in the model. The outcome designates that acquaintance as well as information concerning the independent variables offers a great share of gen concerning youth and women participation in management of rural saccos in Tana River County, Kenya. ANOVA outcomes in table 4.12 assessed the model fitness.

**Table 4.12: ANOVA**

Model		Sum of Squares	Df	Mean of Square	F	Sig.
1	Regression	13.221	3	4.407	23.757	.000 <sup>b</sup>
	Residual	6.864	20	.186		
	Total	20.085	23			

a. Dependent Variable: Youth and women participation in management

b. Predictors: (Constant), cultural norm, traditional beliefs, education, Attitude

The ANOVA result shows that the F\_ ratio is 23.757 with a corresponding p-value of .000.

This indicates that the model is fit. The predicted model linking the influence of socio-cultural factors (cultural norm, traditional beliefs, education and attitude) to Youth and women participation in management is a good model. The regression coefficients of the variables in the model are as shown in table 4.13

**Table 4.13: Regression Coefficient**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	2.374	.373		
	Cultural	.444	.067	.375	6.368 .000
	Beliefs	.101	.044	.129	6.586 .000
	Education	.612	.181	.182	2.324 .021
	Attitude	.104	.036	.153	3.389 .001
					2.906 .004

a. Dependent Variable: Youth and women participation in management

The outcome in table 4.12 designates the regression coefficients of the independent variables (and the constant). The outcome indicates that cultural norm has a positive momentous impact on the youth and women participation in management ( $\beta=.444$ ,  $p=.000$ ), traditional beliefs have a momentous positive impact on youth and women participation in management ( $\beta=.101$ ,  $p=.000$ ), education positively and significantly impact the youth and women

participation in management, ( $\beta=.612$ ,  $p=.000$ ). The attitude has a significant impact on youth and women participation in management ( $\beta=.104$ ,  $p=.000$ ).

The regression equation was:

The regression model of

$$Y = 2.374 + 0.444X_1 + 0.101X_2 + 0.612X_3 + 0.104X_4$$

Where;

Y = the dependent variable (youth and women participation in management)

X<sub>1</sub> = Cultural norm,

X<sub>2</sub> = Traditional beliefs

X<sub>3</sub> = Education,

X<sub>4</sub> = Attitude,

In this chapter the findings have been presented. The descriptive results indicate a modest level of cultural norm, traditional beliefs, education and Attitude. The research found a positive association amid socio-cultural factors as well as Youth and women participation in management of rural saccos. Though the study established a positive influence of socio-cultural factors variables on youth and women participation in management of rural saccos, the contribution of education was insignificant. Overall, the predictors' variables account for 66% of Youth and women participation in management of rural saccos in Tana River County, Kenya.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This section presented the summary of the research. The key conclusions drawn concerning the research objectives were presented as well and finally, recommendations were made.

#### 5.2 Summary of findings

The broad objective of the research was to examine the influence of socio-cultural factors on Youth and women input in management of rural Sacco's in Tana River County, Kenya. This research was based on Social-Cultural Theory, as well as The Feminist Theory. Numerous expectations were made about variables when statistical assessments were done. This was to guarantee that the results are worth applying in resolution making. Statistical processes necessitate that the supposition of ordinariness is test. It aids by indorsing if the data follows a normal distribution or not. When the normality is not realised, the regression analysis in lieu of goodness of fit, the outcomes might not portray the real picture association amid the variables. In this research internal consistency of the data collection tools was tested via Cronbach's alpha Test. Descriptive measures involved mean as well as standard deviation.

Mean is a measure of central tendency to define the utmost archetypal significance in a set of principles. Standard deviation demonstrated how far the distribution is from the mean.

### **5.2.1 Influence of cultural norm on youth and women participation in management of rural Saccos in Tana river County, Kenya.**

As noted from descriptive statistics, most of the participants strongly indicated that culture affects youth and womenfolk participation in management of rural Saccos with a mean of 3.4 as well as a standard deviation of 1.31. Some of the respondents similarly designated that the family value affects youth and women involvement with a mean of 2.9 as well as a standard deviation of 0.987 whereas other participants designated that cultural incentives increases youth and women involvement with a mean of 3.12 as well as a standard deviation of 1.31. The result shows that indeed cultural norm influences youth and women participation in management of rural Savings and Credit Cooperative Societies.

### **5.2.2 Effect of traditional beliefs in Youth and women participation in management of rural Saccos in Tana river County, Kenya.**

According to the most of the participants, gender roles in the society sideline womenfolk and youth in management and leadership in rural Saccos with a mean of 4.22 as well as a standard deviation of 0.822. Some participants signposted that the submissive leadership behavior in the society hinders women and youth in management of rural Saccos while others indicated that the unfavorable perceptions of leadership from women and youth hinders them from taking control of rural Savings and Credit Cooperative Societies Limited.

The result shows that indeed traditional beliefs hinders youth and women in participating in management of rural Saccos. This implies that gender roles in the society sideline

women and youth in running Saccos because many respondents quoted this as the main item that hinders women and youth in Sacco's leadership. The results concur with those of Ahmad (2007) who indicated that gender relations, social roles, and institutions have an impact on how people act and approach problems as well as their ability to assume leadership roles. It is imperative to look into the robust correlation amid gender as well as leadership choices so as to support worthy organizational processes.

### **5.2.3 Effect of education on Youth and women participation in management of rural Saccos in Tana river County, Kenya.**

The research disclosed that enhancement of skills acquired in colleges and schools help the young people and women in management of rural Savings and Credit Cooperative Societies with a mean of 3.73 as well as a standard deviation of 1.184. Mentor-ship programs to the youth and women enable them to assume leadership in the rural Savings and Credit Cooperative Societies, some respondents agreed that vocational training carried out to the youth and women enhance them in assumption of leadership in rural Saccos while others agreed nurturing of women and young people in leadership help them in taking roles in the administration of rural Saccos. The outcomes agree with those of Birchall (2004) who indicated that giving young men and women access to official and informal educational opportunities, including vocational training, will empower them. In certain nations in recent decades, higher education has been undertaken by more Youth and women than males.

### **5.2.4 Influence of Attitude on Youth and women participation in management of rural Saccos in Tana River County, Kenya.**

The research revealed that a positive attitude enhances socialization between youth leaders as well as women in management in rural Savings and Credit Cooperative Societies with a mean of 3.41 as well as a standard deviation of 1.161. Other participants designated that a positive

attitude enhances socialization between youth leaders as well as women in management in rural Savings and Credit Cooperative Societies the study also revealed that negative attitude towards young people and women in leadership causes stigmatization in the Savings and Credit Cooperative Societies and others quoted that societal expectations makes women and youth to work extra hard when given a chance to manage in rural Savings and Credit Cooperative Societies.

The results shows that youth and women participation in management of rural Saccos should be embraced by all so that they can be allowed to thrive and grow. Gender relations, social roles, and institutions have an impact on how people act and approach problems as well as their ability to assume leadership roles. It is imperative to investigate the robust correlation amid gender as well as leadership choices so as to support good managerial processes.

### **5.3 Conclusions**

Based on the research outcomes, there are issues that influences Socio-Cultural factors on youth and women participation in management of rural Savings and Credit Cooperative Societies. The study challenges the administration of Savings and Credit Cooperative Societies to deliberate the Socio-Cultural aspects that hinders contribution of youth and womenfolk in management of rural Sacco's. The study revealed that leadership positions may help change gender roles to the level that there are certain variances amid how womenfolk and young people run and administer rural savings and Credit Cooperative Societies.

According to the respondents, young people and women are said to demonstrate leadership traits that are "extremely effective in today's chaotic, culturally varied environment. Given their socially prescribed parts of fostering as well as caring, socializing, and embracing global changes, as well as a autonomous and participatory manner of working, womenfolk and young people are also more in line with the transformation as well as instructional management models, which are thought to be operative means of leading. Future-focused

youth and women also employ androgynous leadership, which combines both masculine and feminine tenets.

The study revealed that community views women as a resource for producing kids rather than as individuals who can help with resolution-making as well as dispute resolution. Both men and women are given roles and obligations in the community. There are some responsibilities or positions that the community considers inaccessible to women. These include making decisions, resolving conflicts, and exercising leadership in the community.

#### **1.4 Recommendations**

1. The researcher commends that the administration should encourage young people and women in leadership of rural Saccos and also upsurge the number of people therefore increasing the capital base of the Savings and Credit Cooperative Societies.

2. It is furthermore suggested that the board of management need to encourage training or women and young people have rudimentary monetary abilities to allow them construe fiscal declarations.

3. Savings and Credit Cooperative Societies have to find suitable solutions to the same set of now familiar constraints if they are to deliver their services to their customers and remain competitive in the industry.

4. The investigator commends sensitization of residents to embrace young people and women in Savings and Credit Cooperative Societies management. This can be completed by the rural Saccos via public baraza and edify inhabitants about significance of having women and young people in management and also saving for future use and emergencies cases.

5.The study commends civic education to be carried out amid the people and particularly young people so as to embrace saving philosophy.

6.The study recommends Co-operative societies in Tana river County to address equality issues and make a firm commitment in their by-laws to correct imbalances that exist.

7.There must be deliberate move to recognize and create space for women and youth in Sacco societies leadership in Tana river County other than entirely relying on legislation and policies that might not be forth coming soon.

8.There is also a need to address the essential structural dimensions of gender and youth inequalities at this level to transform and deepen the normative framework for women's and youth human rights and achieve them through effective implementation of laws and policies along key dimensions.

### **5.5 Recommendations for further research**

The Study was conducted to determine the factors affecting youth and women participation in Management of Rural Savings and Credit Cooperative Societies in Tana river County,Kenya.Under normal circumstances,the youths and women participation in Rural Savings and Credit Cooperative Societies is not only limited in Rural Saccos but also in the other fields of production which impair the sustainability of general community economic production. Therefore, further study can be conducted in non-financial co-operatives, income generating activities so that comprehensive understanding can be attained with regard to youths' and women participation in management roles.

The research endorses that a more research must be done to scrutinize other encounters facing Cooperatives in efficaciously executing monetary administration practices as well as managerial roles. The research furthermore commends additional research on the impact of Cooperative governing organizations on non-performing credits in Savings and Credit Cooperative Societies. Lastly the research endorses that additional research must be carried out to determine the risks that are encountered by several Cooperative Societies in Kenya.

## REFERENCES

- Abdenur, A. E, Esteves, P and Gama, F. P. (2014). BRICS and Global Governance Reform: A Two-Pronged Approach. In A. Bawa, N. Bohler-Muller, S. Fikeni, S. Zondi & S. Naidu (Eds), *BRICS and Africa: Partnership for Development, Integration and Industrialization: The Fifth BRICS Academic Forum*: The Department of Internal Relations and Cooperation (DIRCO). Durban. pp180.
- Ahmad, Aminah. (2007) “Work-Family Conflict, Life-Cycle Stage, Social Support, and Coping Strategies among Youth and women Employees”. *The Journal of Human Resource and Adult Learning*, 3.1.: 70-79.
- Al-Bagdadi H. and Bruntrup M. (2002): Microfinance Associations: The case of The Association of Microfinance Institutions Ethiopia (AEMFI); Eschborn, Germany.
- Allen, E. and Maghimbi, S. (2010). African Co-operatives and the Financial Crisis. International Labour Office (ILO): Dar es Salaam. *CoopAFRICA Working Paper No.3*. 40pp
- Altman, M. (2006). Workers cooperatives as an alternative competitive organizational form. *Advances in the Economic Analysis of Participatory & Labor-Managed Firms*, 9, 213–235.
- Anania, P. (2017). Peri-urbanization and Commodity Diversification in Agricultural Marketing Co-operatives in Arumeru District, Tanzania. Dissertation for the Award of M.A Degree at Moshi Co-operative University: Moshi, Tanzania. 130pp.
- Anania, P. and Kimaro, P. J. (2016). Factors Affecting Effective Youths’ Participation in Agricultural Marketing Co-operatives in Tanzania: Experience from Selected Agricultural Co-operatives in Arusha and Moshi districts. *International Journal of Economic, Commerce and Management*. 4(2): 709–731.

- Bee, F. K. (2009). Fair Trade-Fair Futures: The Kilimanjaro Native Co-operative Union Scholarship Programme for Children Made Vulnerable by AIDS. *Working Paper No. 6*: Geneva: CoopAfrica.
- Bellard C., Bertelsmeier, C., Leadley, P., Thuiller, W. and Courchamp, F. (2012). Impacts of climate change on the future of biodiversity. *Ecology Letters*. 15: 365–377. doi: 10.1111/j.1461-0248.2011.01736.x
- Birchall, J. (2004). *Co-operatives and Millennium Development Goals*. ILO: Geneva. 110pp.
- Dave Grace and Associates. (2014). *Measuring the Size and Scope of the Co-operative Economy: Results of the 2014 Global Census on Co-operatives*. Dave Grace and Associates: Madison. 9pp.
- Clark, G.C. (2000). An effective strategy for securing sustainable participation of small farmers in rain fed areas. In: Prasad, C. and Das, P. (eds) *Extension strategies for rain fed agriculture*. ISEE & ICAR, New Delhi p. 142-147. India.
- Ghislain Paradis, (2001), *Governance of Savings and credit cooperative seminar paper on Development of Finance*. (Unpublished)
- Grant, A. (2012). *Five Trends and Their Implications for Agricultural Co-operatives*. *McKinsey on Co-operatives Autumn 2012*. 45–51.
- Hoekstra, A.Y. and Mekonnen, M.M. (2012). The water footprint of humanity. *PNAS*, 109: 9. 32323237. Retrieved from <http://www.pnas.org/lookup/suppl/doi:10.1073/pnas.1109936109/-/DCSupplemental>

- ICA. (2013). *Blueprint for a Co-operative Decade*. ICA. [<http://ica.coop/en/media/library/member-publication/blueprint-co-operative-decade-february-2013>>] visited on 25th October, 2016.
- ILO. (2012). *Issue Brief: A Co-operative Future for People with Disabilities*. 2012 International Year of Co-operatives. ILO: Geneva. 4pp.
- ILO. (2013a). *Global Employment Trends for Youth 2013: A Generation at Risk*. ILO. Volume 1. 116pp. <https://doi.org/978-92-2-127484-1>.
- ILO (2015). Labour migration and co-operatives. *Labour Migration Highlights No.2*. ILO: Geneva. 4pp.
- ILO and ICA. (2015a). *Co-operatives and the Sustainable Development Goals: A Contribution to the Post-2015 Development Debate*. ILO and ICA. 20pp.
- Kay, S., and Nagesha, V. (2016). *The Demographic Profile of African Countries*. United Nations Economic Commission for Africa: Addis Ababa, Ethiopia. 77pp.
- Khumalo, P. (2014). Improving the contribution of co-operatives as vehicles for local economic development in South Africa. *African Studies Quarterly*. 14(4): 61–79.
- Kulandaswamy, V (2002): *Cooperative Management*; 1st edn, Arudra Academy, Coimbatore 641007, Tamilnadu.
- Kyazze, L.M. (2010). *Co-operatives: the sleeping economic and social giants in Uganda*. International Labour Office (ILO): Dar es Salaam. *CoopAFRICA working paper; No.15, 1 v*. 40pp
- Lere, I. B. (2014). Globalization and Development: The Impact on Africa A Political Economy Approach. *OIDA International Journal of Sustainable Development*. 7(9): 153–162.

Manciya S (2012). The Impact of the New Co-operatives Act on Employment and Poverty Reduction: A Case study of Sorghum Producers in the Eastern Cape Province. Unpublished M-Agric thesis, University of Fort Hare, Alice.

McCain, R. A. (2008). Cooperative games and cooperative organizations. *Journal of Socio-Economics*, doi:10.1016/j. socec.2008.02.010.

Midgley, J. (2000). Community participation, social development and the state. Methuen, London.

Pimbert, M. and Pretty, J. (2000). Diversity and Sustainability in Community-based Conservation. Paper presented at UNESCO-IIPA Regional workshop on community based conservation, February 9-12. India

Mukherejee, N. (2007). Participatory Appraisal of Natural Resources. Concept Publishing Company, New Delhi. p. 185.

Richard J. Pelrine. (2001). Selected Reading for the Promotion and Management of Saving and Credit Cooperatives, VOCA/Ethiopia. (Unpublished)

Ruete, M. (2014). Inclusive Investment in Agriculture: Co-operatives and the Role of Foreign Investment. International Institute for Sustainable Development (IISD). *IISD Policy Brief No.2*. 8pp.

Selvaraj, R. (2000), Cooperatives in the New Millennium; Vikas publishing House. Schwettmann, J. (2015). Co-operatives and the Future of Work. ICA. [<http://ccr.ica.coop/sites/ccr.ica.coop/files/attachments/Jurgen%20Cooperatives%20and%20the%20Future%20of%20Work%20New.pdf>] visited on 25th October, 2016.

The World Bank. (2012). Africa Social Protection Policy Briefs: Affordability and Financing of Social Protection Systems. The World Bank: Washington, DC. 4pp

- UN. (2009). Co-operatives in Social Development; Report of the Secretary-General No. A/64/132. UN. [<http://socialeconomy.itcilo.org/en/files/docs/co-operatives-in-social-development-report-of-the-un-secretry-general.pdf>]. Site visited on 25th October, 2016.
- UN. (2011). *World Economic and Social Survey 2011: The Great Green Technological Transformation*. Department of Economic and Social Affairs (DESA), Population Division, E/2011/50/Rev. 1 ST/ESA/333: New York. 251pp.
- UN. (2013). *World Economic and Social survey 2013; Sustainable Development Challenges*.
- UN. <http://dx.doi.org/10.18356/d30cb118-en>. 217pp.
- UN. (2015). *Youth Population Trends and Sustainable Development: Population Facts*. Department of Economic and Social Affairs (DESA), Population Division: New York. 66pp
- Veerakumaran G. (2008): Strategies for Business Internationalization of Credit Cooperatives in Ethiopia, Mekelle University, Ethiopia. (Unpublished).
- Vishwanathan B.S. (2017): Environment for Cooperatives: National Council for Cooperative Training of National Cooperative Union of India; New Delhi, India.

## APPENDICES

### APPENDIX 1: Transmittal Note

Dear Participant,

I invite you to participate in a research study entitled “*Effects of Socio-Cultural Factors On Participation of Youth and women In Management Of Rural Sacco’s In Tana River County, Kenya.*”. I am currently a final year Masters student at Mount Kenya University and am in the process of writing my Master’s project. The enclosed questionnaire has been designed to collect information on: *Effects of Socio-Cultural Factors On Participation of Youth and women in Management Of Rural Sacco’s In Tana River County, Kenya.* Your participation in this research project is completely voluntary. You may decline altogether, or leave blank any questions you don’t wish to answer. There are no known risks to participation beyond those encountered in everyday life. Your responses will remain confidential and anonymous. Data from this research will be kept under lock and key and reported only as a collective combined total. No one other than the researchers will know your individual answers to this questionnaire. There are no direct benefits to you for participating in this research. However, you may find it interesting to talk about the issues addressed in the research and it may be beneficial to the field and to future clients or individuals who have experienced similar concerns

If you agree to participate in this project, please answer the questions on the questionnaire as best you can. It should take approximately 30 minutes to complete. Please return the questionnaire as soon as possible to enable me complete the project report.

If you have any questions about this project, feel free to contact *the Researcher*,

**AMINA GOBU**

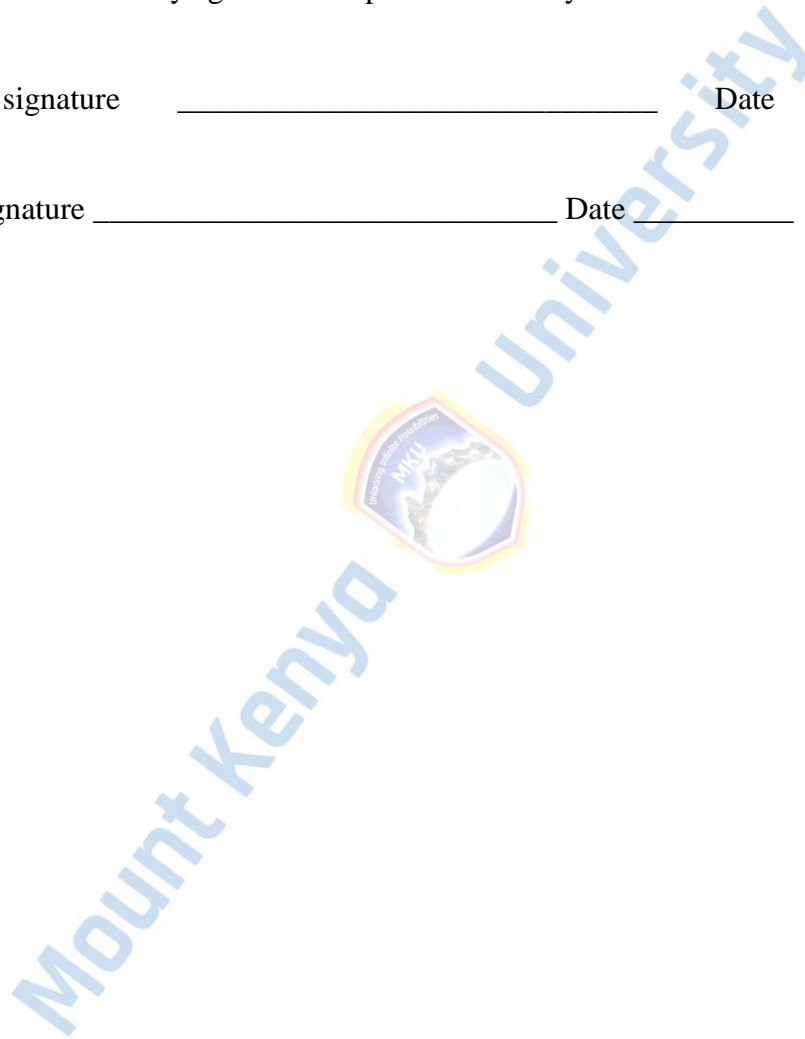
Thank you for your assistance in this important endeavor.

## CONSENT

I have read and I understand the provided information and have had the opportunity to ask questions. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and without cost. I understand that I will be given a copy of this consent form. I voluntarily agree to take part in this study.

Participant's signature \_\_\_\_\_ Date \_\_\_\_\_

Investigator's signature \_\_\_\_\_ Date \_\_\_\_\_



## APPENDIX II: RESEARCH QUESTIONNAIRE

### SECTION A: DEMOGRAPHIC INFORMATION

*Please tick (✓) appropriately.*

1. What is your level of Education?

Primary

Secondary

Bachelor

Post Graduate

2. Kindly indicate your age bracket in years?

20-29

30-39

40-49

Above 50

3. For how long have you been involved in Rural Sacco's of any kind in terms of years?

Less than 1 Year

1-3 Years

4-10 Years

Above 11 Years

None

4. What is your position in the Sacco?

Chairman

Treasurer

Secretary

### SECTION B: INFLUENCE OF CULTURAL NORM ON YOUTH AND WOMEN PARTICIPATION IN MANAGEMENT OF RURAL SACCOS IN TANA RIVER COUNTY

This section captures general information on influence of cultural norm. Indicate the degree of your agreement with the following statements by marking the appropriate box where (5) is strongly agree (4) Agree (3) Unsure (2) Disagree (1) strongly Disagree

SN	INFLUENCE OF CULTURAL NORM	SD	D	U	A	SA
		1	2	3	4	5
1	Culture affects Youth and women involvement					
2	Traditions affects Youth and women involvement					
3	Family value affects Youth and women involvement					
4	Cultural incentives increases Youth and women involvement					

5. How does a cultural norm affect Youth and women participation in management of rural saccos in Tana river County?

.....  
 .....

**SECTION C: EFFECTS OF TRADITIONAL BELIEFS IN YOUTH AND WOMEN PARTICIPATION IN MANAGEMENT OF RURAL SACCOS IN TANA RIVER COUNTY**

This section captures general information on effects of traditional beliefs in youth and women participation in management. Indicate the degree of your agreement with the following statements by marking the appropriate box where (1) is strongly agree (2) Agree (3) Unsure (4) Disagree (5) strongly Disagree

SN	EFFECTS OF TRADITIONAL BELIEFS	SD	D	U	A	SA
		1	2	3	4	5
1	Social stereotyping among women and youth affect rural Saccos					
2	Gender roles in the society sideline women and youth					
3	Submissive leadership behavior in the society hinders women and youth in management of rural Saccos					
4	Unfavorable perceptions of leadership from women and youth hinders them from taking control of rural Saccos					

5. How do traditional beliefs affect Youth and women participation in management of rural Saccos in Tana river county?

.....

.....

.....

**SECTION D: EFFECTS OF EDUCATION ON YOUTH AND WOMEN PARTICIPATION IN MANAGEMENT OF RURAL SACCOS IN TANA RIVER COUNTY**

This section covers general information on effects of education on youth and women participation in management. Indicate the degree of your agreement with the following statements by marking the appropriate box where (1) is strongly agree (2) Agree (3) Unsure (4) Disagree (5) strongly Disagree

SN	EFFECTS OF EDUCATION	SD 1	D 2	U 3	A 4	SA 5
1	Mentorship programs to the youth and women enable them to assume leadership in the rural Saccos					
2	Vocational training carried out to the youth and women enhance them in assumption of leadership in rural Saccos					
3	Nurturing of women and young people in leadership help them in taking roles in the management of rural Saccos					
4	Enhancement of skills acquired in colleges and schools help the young people and women in management of rural Saccos					

5. How does education affect Youth and women participation in management of rural saccos in Tana river County?

.....

.....

**SECTION E: INFLUENCE OF ATTITUDE ON YOUTH AND WOMEN PARTICIPATION IN MANAGEMENT OF RURAL SACCOS IN TANA RIVER COUNTY**

This section covers general information on influence of attitude on youth and women participation in management. Indicate the degree of your agreement with the following statements by marking the appropriate box where (1) is strongly agree (2) Agree (3) Unsure (4) Disagree (5) strongly Disagree

SN	INFLUENCE OF ATTITUDE	SD	D	U	A	SA
		1	2	3	4	5
1	Negative attitude towards young people and women in leadership causes stigmatization in the Saccos.					
2	Positive attitude enhances socialization between youth leaders as well as women in management in rural Saccos					
3	Societal expectations makes women and youth to work extra hard when given a chance to manage in rural Saccos					
4	Gender norms is a stumbling block to the youth and women who want to lead in their rural Saccos					

5. How do Attitude affects Youth and women participation in management of rural saccos in Tana river County?

.....

.....

.....

**Thank you very much for your time, kindness and help.**

**INFLUENCE OF SOCIO-  
CULTURAL FACTORS ON  
PARTICIPATION OF YOUTH AND  
WOMEN IN MANAGEMENT OF  
RURAL SACCO'S IN TANA RIVER  
COUNTY, KENYA.**

*by Amina GOBU*

---

**Submission date:** 17-May-2024 11:13AM (UTC+0300)

**Submission ID:** 2381734726

**File name:** AMINA\_GABU\_10052024.doc (19.11M)

**Word count:** 17810

**Character count:** 99636

## INFLUENCE OF SOCIO-CULTURAL FACTORS ON PARTICIPATION OF YOUTH AND WOMEN IN MANAGEMENT OF RURAL SACCO'S IN TANA RIVER COUNTY, KENYA.

### ORIGINALITY REPORT

<b>6%</b>	<b>%</b>	<b>6%</b>	<b>0%</b>
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

### PRIMARY SOURCES

<b>1</b>	"Intercultural EFL teaching : an account of EFL teachers' perceptions and practices in multicultural classrooms in Santiago, Chile.", Pontificia Universidad Catolica de Chile, 2019 Publication	<b>&lt;1 %</b>
<b>2</b>	"The Palgrave Handbook of Agricultural and Rural Development in Africa", Springer Science and Business Media LLC, 2020 Publication	<b>&lt;1 %</b>
<b>3</b>	Raquel Campos Franco, Lili Wang, Pauric O'Rourke, Beth Breeze et al. "Chapter 329 Caritas Internationalis", Springer Science and Business Media LLC, 2010 Publication	<b>&lt;1 %</b>
<b>4</b>	Eliot Namanya, Nalubega Joy Margret, Nathan Mugenyi, Andrew Twineamatsiko. "Factors affecting adoption of COVID-19 prevention measures among community members: A Case study of Entebbe Municipal	<b>&lt;1 %</b>

APPENDIX VI: Postgraduate Letter



**DIRECTORATE OF GRADUATE STUDIES**

MBA/2019/50781

31<sup>st</sup> October, 2023

*National Commission for Science Technology & Innovation (NACOSTI)  
Off Waiyaki Way, Upper Kabete,  
P.O Box 30623- 00100  
NAIROBI, KENYA*

Dear Sir/Madam,

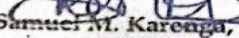
**RE: AMINA COBU - REGISTRATION NO. MBA/2019/50781**

The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics**

The title of the research is **"Influence of Socio-Cultural Factors on Participation of Youth and Women in Management of Rural SACCOs in Tana River County, Kenya."** It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **November, 2023 and January, 2024.**


Any assistance accorded to the student will be highly appreciated.

Thank you.

  
**Dr. Samuel M. Karenga, Ph.D.**  
**Director, Graduate Studies**  
Enc.

Mount Kenya University  
P. O. Box 342 - 01000, THIKA  
Office of the Director,  
Graduate Studies

## APPENDIX VI: ERC Application



# Mount Kenya University

REF: MKU/ISERC/3307  
TO: AMINA GOBU  
Date: 30 October 2023  
REG: MBA/2019/50781

Dear Sir/Madam,

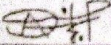
**RE: INFLUENCE OF SOCIO-CULTURAL FACTORS ON PARTICIPATION OF YOUTH AND WOMEN IN MANAGEMENT OF RURAL SACCO'S IN TANA RIVER COUNTY, KENYA**

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **2351**. The approval period is **30/10/2023 - 29/10/2024**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,  
  
**Dr. Alfred Owino, PhD**  
Chairman, Mount Kenya University ISERC

**The Chairman**  
Mount Kenya University  
Ethics Review Committee  
P.O. Box 342 - 0100, Thika

---

Main Campus, General Kago Road, P.O. Box 342-01000 Thika. Tel +254 67 2820 000,  
Cell: +254 720 790 796, 0709 153 000

**APPENDIX VII: NACOSTI License**

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 157707	Date of Issue: 09/November/2023
<b>RESEARCH LICENSE</b>	
	
<p>This is to Certify that Ms.. AMINA GOBU of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Tana River on the topic: Influence of socio-cultural factors on participation of youth and women in management of Rural Saccos in Tana River County, Kenya for the period ending : 09/November/2024.</p>	
License No: NACOSTI/P/23/31257	
157707 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	
See overleaf for conditions	