

# Influence of Socio-Cultural Factors on Participation of Youth and Women in Management of Rural Sacco's in Tana River County, Kenya

**Amina Gobu**

School of Business and Economics, Department of Management, Mount Kenya University  
Email: aminagobu22@gmail.com

**Dr. Peary Kilei**

PhD Lecturer, School of Business and Economics, Department of Management, Mount Kenya University  
E-Mail: pearykilei@gmail.com

DOI: 10.29322/IJSRP.13.11.2023.p14349

<https://dx.doi.org/10.29322/IJSRP.13.11.2023.p14349>

Paper Received Date: 13th October 2023

Paper Acceptance Date: 14th November 2023

Paper Publication Date: 21st November 2023

## 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 in management of rural Sacco's; To determine the social cultural aspects influencing Youth and women connection in the participation and management of rural Sacco's in Tana River County; To establish the socio-cultural benefits of Youth and women immersion in the participation and 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 and 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 and women that in return enhance sustainable growth and development of Rural Sacco's. The researcher employed content validity to measure the cogency of the data. 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. Overall, the predictors' variables accounts for 66% of variations in the youth and women participation in management. The 34% is for other variables other than the ones in the model. The outcome shows that acquaintance as well as info concerning the independent variables offers a great share of gen concerning youth and women involvement in management of rural Saccos in Tana River County, Kenya. 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 ( $\beta=.104$ ,  $p=.000$ ). In conclusion, the study revealed that 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 roles of fostering as well as caring, socializing, and embracing global changes, as well as a autonomous and participatory approach of working, women and young people are also more in line with the transformational as well as instructional management models, which are thought to be operative means of leading.

## **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 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 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.

### **Problem statement**

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 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 and women participation in management of Cooperatives make it so challenging to engage the youth/Youth and women in the participation hence posing a real problem to rural Cooperatives that has prompted the urge to carry out this study.

### **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

### **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.

## 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?

## 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.

## 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 Saccos of the vast Tana River County.

## Limitations

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.

## Theoretical Review

### The socio-cultural Theory

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.

### The Feminist Theory

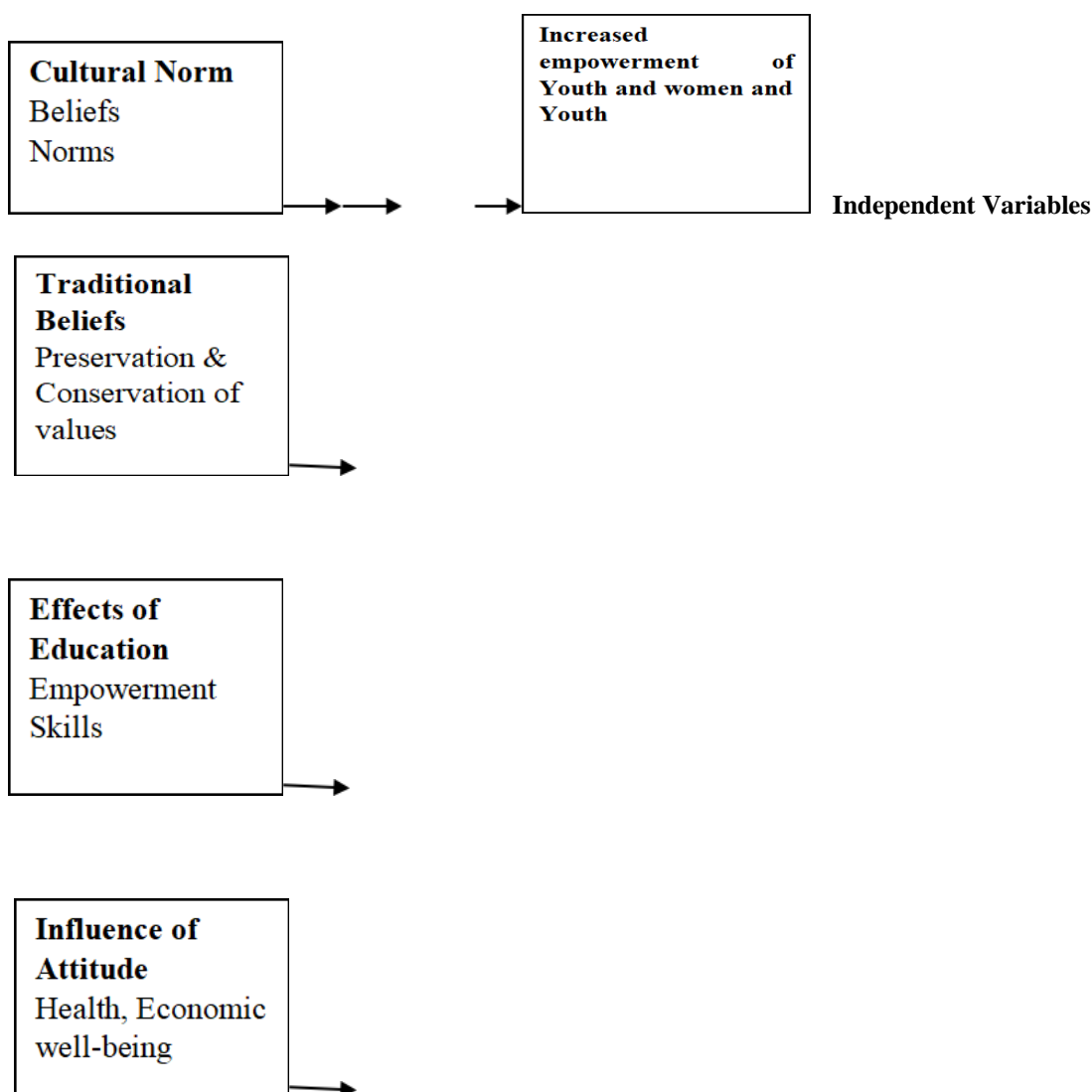
Beginning dramatically in the 1960s and concentrating mostly on Youth and women's matters, the feminist idea developed from the presumption that men, youth and women must be equally represented in politics, the economy, and society. Hierarchical male-female interactions have an impact on many parts of 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 Rochdale Principle

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.

### Conceptual Framework



### Dependent Variables

## Figure 2.1: Conceptual Framework

Source: Researcher (2023)

## RESEARCH METHODOLOGY

### Research Design

A cross-sectional survey research design was used in this research. Surveys are conducted at a certain moment in time. The study was carried out using a descriptive survey research design. The incidents are described and explained in the survey's design in the context of real-world occurrences, Weller and Polonsky (2009).

### 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.

### 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. 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.

### 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.

### Validity Test

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. The researcher employed content validity with help from a supervisor in determining the validity.

### 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 Tanariver County. The consistency of the research instrument is tested for reliability.

## DATA ANALYSIS, INTERPRETATION AND PRESENTATION

### 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.

**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.

**Regression Coefficient**

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

Attitude .104 .036 .153 2.906 .004

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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)

$X_1$  = Cultural norm,

$X_2$  = Traditional beliefs

$X_3$  = Education,

$X_4$  = 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.

## Findings

### Influence of cultural norm on youth and women participation in management of rural Saccos

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 Saccos.

### Effect of traditional beliefs in Youth and women participation in management of rural Saccos

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.

### **Effect of education on Youth and women participation in management of rural Saccos**

The research disclosed 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. Mentorship programs to the youth and women enable them to assume leadership in the rural Saccos, 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.

### **Influence of Attitude on Youth and women participation in management of rural Saccos**

The research revealed 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. Other participants designated that a positive attitude enhances socialization between youth leaders as well as women in management in rural Saccos. ...the study also revealed that negative attitude towards young people and women in leadership causes stigmatization in the Saccos and others quoted that societal expectations makes women and youth to work extra hard when given a chance to manage in rural Saccos.

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.

### **Conclusions**

Based on the research outcomes, there are issues that influences socio-cultural factors on youth and women participation in management of rural Saccos. The study challenges the administration of SACCOS 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 saccos.

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 transformational 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.

### **Recommendations**

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



- The investigator commends sensitization of residents to embrace young people and women in Saccos management. This can be completed by the rural Saccos via public baraza's and edify inhabitants about significance of having women and young people in management and also saving for future use and emergencies cases.
- The study commend civic education to be carried out amid the people and particularly young people so as to embrace saving philosophy.

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