



**FACTORS AFFECTING YOUTH PARTICIPATION IN SAVINGS AND CREDIT
COOPERATIVE SOCIETIES (SACCOS) ACTIVITIES AMONG SELECTED SACCOS
IN KIRUHURA DISTRICT, WESTERN UGANDA**

BY

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DECLARATION

I, Judith B.Ninsiima do hereby declare that this dissertation is my own original work and has never been submitted to any University or Institution of higher learning for academic award.

Signature.....

Date.....

APPROVAL

We declare that this dissertation has been compiled under our supervision and submitted for examination with our approval.

(i) Signature.....

Dr. GODFERY MUGURUSI

Date.....

(ii) Signature.....

MR.DAVID SSEKAMATE

Date.....

DEDICATION

I dedicate this book to Mr Gaston Atusimiire and Ms Oliver Natukunda, whose vision in this higher education has enabled me to attain this level, without forgetting my uncles Mr Yorum Kariisa and Mr Denis Byabashaija Mujuni, my mentors Arinaitwe Steven, Mr and Mrs Johnny Byohangirwe and Nshemereirwe Carloline.

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ABSTRACT

To examine the factors that affect youth participation in Savings and Credit Cooperative Organizations (SACCOS) activities with focus on selected SACCOS in Kiruhura District, western Uganda. The objectives of the study were: to examine institutional factors that affect youth participation in SACCO activities in Kiruhura District; to assess environmental factors that affect youth participation in SACCO activities in Kiruhura District; to examine individual factors that affect youth participation in SACCO activities in Kiruhura District.

A cross-sectional descriptive research design study design was exploited. Both quantitative and qualitative approaches were used. A sample of 214 respondents was considered. Simple random sampling and convenience sampling were used in selecting the respondents. Data was collected by use of a questionnaire, interview guide and document review checklist. Qualitative data was analyzed by thematic and content techniques while quantitative data was analyzed using descriptive and inferential statistics. A response rate of 77.5% was achieved.

The study found out that institutional, environmental and individual factors affect youth participation in SACCOs. The study concluded that SACCOs that demand collateral security and guarantors while securing loans limit participation of youth in SACCO activities; the youth can only access loans from their SACCOs if they boost their share capital; The location of a SACCO will determine how many youth will participate in its activities; use of technology especially mobile money service ease and strengthen youth participation in SACCO activities; Gender mainstreaming is an important factor that promote youth participation in SACCO activities; education and training is among the factors that influence youth participation in SACCO activities; income is a major factor that facilitate the youth to join SACCOs and actively participate in all the activities.

The study recommends that youth themselves need to attend financial literacy trainings that would help them acquire knowledge, skills and change their attitude towards the SACCOs; they should start income generating projects that would help them earn income to inject in SACCOs as shares and savings.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The Savings and Credit societies are good vehicles for assisting people improve their socio-economic situation (Ahimbisibwe, 2007). However, there is selective participation in SACCO activities. Therefore a study is proposed to investigate factors that affect youth participation in SACCO activities in Kiruhura District. Factors in this study were the independent variables whereas participation in SACCO activities were the dependent variables. This chapter presents the background to the study which was subdivided into four sections (Historical, theoretical, conceptual and contextual background); problem statement, the general objective of the study, specific objectives, study questions and hypotheses, the scope of the study, study significance, justification and operational definition of terms and concepts are presented.

1.2 Background

1.2.1 Historical Background

Cooperative concept is as old as mankind (Assenga, 2008). According to Kabuga & Batarinyebwa (1995), human beings have the tendency of jointly owning or coming together to overcome what cannot be solved individually. Therefore since time immemorial people would; go hunting together, build houses together, harvest together, graze together, organize games and celebrations that would bring them together (Warwathe, 2013).

The first modern savings and credit cooperative history started way back in 1938 during the birth of industrial revolution in European cities particularly in Great Britain and France (Assenga, 2008). They were formed by consumers and industrial workers in a bid to fend for their consumer and labor rights.

They were engineered by the Rochdale pioneers. By the 19th century, another wave of the

cooperation model came up in the country side of Europe. They were followed by agricultural cooperatives that pushed for farmers' rights on agricultural inputs and market of their products. Farmers felt that they no longer needed merchants, businessmen and money lenders from cities in order to earn from their produce (Assenga, 2008; MUCCoBS, 2005). The cooperative model was latter modified and strengthened by an Italian business man Luigi Luzzatti who modified the two principles established by his predecessors thus come up with a new movement that spread all over Europe. Northern America, Latin America, Asia from 1900 to 1930 (USAID, 2006).

In Africa formal cooperatives were first introduced and promoted by missionaries in their colonial states in the 1900s. In countries such as Nigeria SACCOs emerged in 1951, Ghana 1955, Tanzania in 1954, Kenya in 1964, Liberia 1965, Sierra Leone, Zambia and Botswana in 1967 (MUCCoBS, 2005). The sector continued to grow and during the late 1960s' and early 70s', many cooperative societies were formed. However, the modern wave of savings and credit cooperative business embraced today by Africans arose in Bangladesh in 1976 with the founding of the Grameen Bank with a response of doubts and research in the state delivery of subsidized credit to poor farmers.

In Uganda, the concept of cooperatives started way back. They began as a way of people coming together for a common good. They were named differently as per their locations for example Kalulu in Acholi, Asoso in Lugbara, Twezimbe among the Baganda, Kilimba in Alur, Biika oguze or Nterera nkuterere among the Banyankole/Bakiga communities but the impetus was the same across the board (Odokonyero, 2009; AAU, TUI, CBR, 2013). The formal evolution of the cooperative movement began in 1913 during the colonial period (Kyamulesire,1988). During this wave Cooperatives aimed at empowering farmers to demand what was right for them in terms of prices by eliminating middle men and shaking the monopoly power of the private European and Asian companies. However, these cooperative movements were denied legal backing by the colonial government forcing them to work informally until 1946 when the Ordinance legalised cooperative societies operations which gave autonomous power to cooperatives (MTTI, 2003).

Cooperatives progressed smoothly until the 1970s economic crisis that evidenced collapse of many cooperatives (Asiimwe, 2013). They were later revitalised in 1986 and Uganda cooperative Alliance (UCA) is currently mandated to establish SACCO's as a response to Government's call to provide affordable financial services to economically poor people living in rural areas (UCA, 2004). SACCOs have been promoted country wide through Rural Financial Program (RFP) where establishment of a SACCO in each and every sub county of the district has been made to ensure that services reach the population (MTTI, 2011). The country boasts of 10,746 cooperative societies with a membership of over 3.9 million people, a portfolio of over 100 billion, total member savings and shareholding over 23 billion and total loans over 77 billion (Mpiira; et al., 2013; UCA, 2005). Moreover, the western region has 24% of the SACCOs of which eight SACCOs are located in Kiruhura District.

The youth are the country's target population under Rural Financing Program using the SACCO model because; they constitute 18.4% of Uganda's population (GoU Sensus, 2015), they are unemployed and have limited opportunity and inability to access and utilise government programmes (ActionAid, 2012). This situation has been made worse with a big number of graduates from universities flooding the labour market that is solely dominated by the government jobs (Munyemana and Usengumukiza, 2013). The resultant effect remains that the youth's optimal contribution to the development of the country is hampered and consequently no investment in economically viable projects to enable them earn a living. Despite the long history of SACCOs and their innumerable efforts in promoting accessibility and utilization of micro-credit in Uganda, the youth remain under-served (ILO, 2012). Therefore this study is proposed to investigate factors affecting youth participation in SACCO activities in Kiruhura District despite government efforts to establish SACCOs in each and every sub county under the Rural Financing Program to address people's problems youth inclusive.

1.2.2 Theoretical background

A number of theories have been developed to explain the operations of SACCOs. They include; Agency theory, Group formation theory, Social capital theory, the Cooperative model, the

Entrepreneurship theory and tax theory of credit. However, the study was guided by the entrepreneurship theory.

Entrepreneurship Theory.

The theory was advanced by Shane in 2003. The proponent of this theory advance that opportunities have an objective component and they exist whether or not an individual recognizes them an ability to identify and tap the opportunity provided by the external business environment to start or improve one's economic status differs between individuals and depends on individual's ability to access information and willingness to act upon the information; opportunities are derived from the attributes of the industry with in which the person is contemplating action . Thus if a person understands the attributes/structure of the industry, he/she will be able to anticipate the kind of opportunities that exist in that industry. The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity (Shane, 2003; Ajzen, 2009; Crisp &Turner, 2007).

The theory was applied in the study to explain study variables as follows; SACCOS were already established, this was an opportunity in place for the youth who could identify them to start any business and improve their welfare; accessing of SACCOS services was to depend on the youth ability to gather information about SACCOS operations and their willingness to use the same information and the efforts the youth will put in to understand the structures and operations of SACCOS.

The theory was relevant to the current study because it tried to bring out some factors that affect youth participation in SACCO activities such as the information seeking and use of information acquired. However, the theory dwells much on individual factors and silent about other factors that might be affecting the youth in participating in these activities. Therefore the study went an extra mile of examining the individual factors and other factors that affect the youth participation and engagement in SACCO's activities.

1.2.3 Conceptual back ground

In this study, two broad concepts were examined in order to determine their degree and extent of relationship within the context Kiruhura District. These were youth and Savings and Cooperative societies (SACCOS).

Okwany (2010) noted that there was no definition of the phrase (youth) either deliberately or ignorantly. However he recognized that youth is a stage of human growth characterized by great emotions, physical growth and psychological development all of which can be nurtured through psycho social support in order to come out as a responsible adult. Despite, the above several definitions were advanced by different scholars to clarify what the term youth mean. The National Youth Policy (2001) as cited in (MTTI, 2011) defines youth as persons between 12-30 years. The United Nations (UN) defines youth as a person between 15 and 24 years old. The study used the term youth to refer to any person between the age of 15- 30 and who was not in school.

The youth are a productive age group whose potential when tapped through cooperatives can make the economy so vibrant. Hence, cooperatives can capitalize onto the creativity, knowledge, ideas and energy of young people which will prove a crucial asset for boosting the development of cooperatives institutions (Karunakaran and Gebu, 2015). However, the SACCOs have not realized the youth as a resource and even the youth are not forwarding themselves as a potential resource thus a cause for this study to examine the factors hindering the youth from accessing and utilizing SACCOS services.

Factors that affect youth participation in SACCO's activities were normally referred to as the constraining factors (Okwany, et al, 2010 and Karunakaran and Gebu, 2015). In this study constraining factors were used to mean all factors hindering, deterring hampering and blocking effective youth participation in SACCOs' activities. Such constrains were categorised as; institutional factors, environmental factors and individual factors.

Institutional factors refer to all factors that stem from the institution itself like institutional

policies, design and delivery of services and the services themselves. Environmental factors refer to all factors that stem from the society where the youth live such as stereotype, mobility and technology. Individual factors are all factors that stem from the youth themselves they include; psychological, demographic and financial management skills (Karunakaran and Gebu, 2015; ICA, 2010).

Similarly, different scholars defined Savings and Cooperative Societies differently. According to Waweru (2011), SACCOS are voluntary financial institutions that are member owned, member controlled, that promote savings, provide credit at low interest rates and other non- financial services to their members. Kohls (2002) defines SACCOS as legal and practical means by which a group of self-selected capitalist seek to improve their individual economic position in a competitive society. ICA (2010) defines a cooperative as an association of persons united voluntarily to meet their socio-economic needs and aspirations through a jointly owned and democratically controlled enterprise. The term SACCO was used in this study to mean an organized group of mutually consenting members who pool resources together to save and lend among themselves so as to achieve economic and social stability

1.2.4 Contextual background

Globally, youth population is estimated at 1.2 billion people with 17% of the youth population living in Africa. Where 1 to 5 youth live on less than 1\$ a day. (UN, 2008; World Bank-World Development Report, 2007). Ugandas total population of the youth stand at 19,874,000 million persons as of the Census Reference night of 27th August 2014 (GoU Sensus, 2015). In Kiruhura district, the youth constitute 150,000 of the total population. However, majority of these youth were unemployed.

The government of Uganda Cooperative Alliance (UCA) established SACCOs as a response to Government call to extend financial services that are affordable to economically poor population living in rural areas youth inclusive (UCA, 2004). With the government program of promoting the growth of SACCOS through Rural Financial Services (RFS). Many SACCOs were

established in Kiruhura District to ensure that services reach the population in every sub county (MTTI, 2011). With hardly any commercial bank in the District, SACCOS are the most available and accessible financial services providers in the district. A total of eight SACCOS were established. Some were started by people with a common bond or who live together in the same locality. Others were established by institutions such as churches (KDLGDR, 2015). But in all these SACCOS the youth form a negligible composition of members/ clients of these SACCOS yet they were the majority as per the population categories. Moreover, even those that were members, they did not effectively save, borrow money, attend meetings and hardly did they participate in leadership of these SACCOS. This negatively impacted on the overall objective of financial inclusion and empowerment of youths if youth unemployment reduction efforts are to be strengthened in Uganda. Therefore one wonders what would be the factors affecting the youth in this district in participating in SACCOS' activities thus a proposed study.

The study therefore focused on all the eight SACCOS looking at factors that affect youth participation in these SACCO.

1.3 Problem statement

Access to finance is critical for sustainable economic growth and individual social development (Munyemana and Usengumukiza, 2013). Richardson and Finnegan, (2004) assert that lack of finance is the biggest challenge facing rural youth entrepreneurs in developing countries. In abid to address the above challenge, the Government of Uganda under the Rural Financing Program has tried to establish SACCOS in each and every sub county with in the districts of Uganda. They are placed in a unique position to ensure and promote inclusion of marginalized groups youths inclusive (ILO, 2012; Wanyama, *et al.*, 2009). In Kiruhura District, the situation is not different; several SACCOS are operational in many sub counties of the district. The District Commercial office was mandated to take full audit of all SACCOS to ensure that they are addressing the populations' needs youth inclusive. However, despite the initiatives taken by the Government and the tremendous growth of SACCOS in Kiruhura District, the youth who constitute fifteen percentage of the district population have persistently remained behind in accessing and utilizing of SACCO services. This resulted in; inadequate capital to start or even run economic viable

projects by the youth thus escalating levels of unemployment in the district. If the situation continues, the district is likely to experience problems of high crime rate as means of survival by the youth. This has aroused concern in the minds of the researcher thus a proposed study to establish factors that are affecting the youth participation in SACCO activities in Kiruhura district.

1.4 General objective of the study

To examine the factors that affect youth participation in Savings and Credit Cooperative Organizations (SACCOS) activities with focus on selected SACCOS in Kiruhura District, western Uganda.

1.5 Specific objectives

- a. To examine institutional factors that affect youth participation in SACCO activities in Kiruhura District.
- b. To assess environmental factors that affect youth participation in SACCO activities in Kiruhura District.
- c. To examine individual factors that affect youth participation in SACCO activities in Kiruhura District.

1.6 Research questions

- a. What are the institutional factors that affect youth participation in SACCO activities in Kiruhura District?
- b. What are the environmental factors that affect youth participation in SACCO activities in Kiruhura District?
- c. What are the individual factors that affect youth accessibility and utilization of SACCO's services in Kiruhura District?

1.7 Hypotheses

- a. Institutional factors significantly affected youth participation in SACCO's activities in

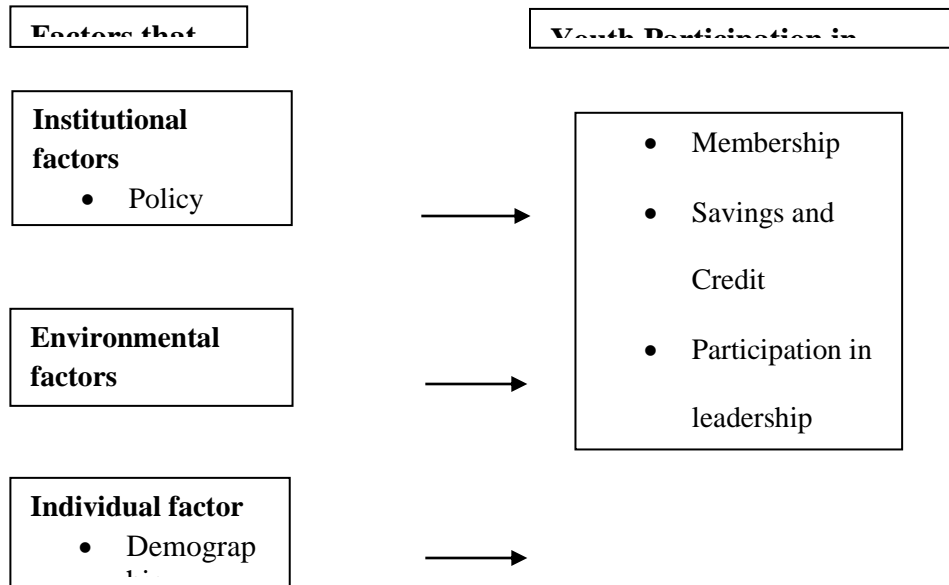
Kiruhura District.

- b. Environmental factors significantly affected youth participation in SACCO's activities in Kiruhura District.
- c. Individual factors significantly affected youth participation in SACCO's activities in Kiruhura District

1.8 Conceptual framework

According to Scarborough and Kydd (1992) a conceptual framework helps in specifying the supreme areas of study which the researcher should focus on with limited research resources to ensure that data collected is relevant to the objective of the study. Therefore, in this study, two broad variables (factors affecting youth participation in SACCO activities) were examined to determine their degree and extent of interconnectedness within the context of Kiruhura district.

Figure 1 below present the conceptual framework for the study



Source: *From literature:* Karunakaran & Gebu, (2015); Waweru, (2011); ICA

Fig 1: Conceptual framework showing interconnectedness of study variables

Fig 1 present a set of independent variables (factors) that influence the dependent variable (participation in SACCO activities). It was conceptualized that different factors affect youth participation in SACCO activities. The study considered the following factors; institutional factors, environmental factors and individual factors. These were scrutinized to find out how they affect the youth participation in SACCO activities. Youth participation in SACCOs were measured by number of youth in SACCOs (membership), services uptake like savings and credit, number of youth in leadership and managerial positions as well as uptake of SACCO advisory services.

1.9 Significance of the study

It was assumed that the findings of the study would be a basis for guiding Ministry of Trade and Tourism Industry and the parliament to amend the cooperative act and include articles of affirmative action where youth inclusion is mandatory in Sacco's operations.

Furthermore, study findings were assumed to be beneficial to Micro Finance Support centre and the government implementing agency as it will help to understand why the youth are not benefiting from the government program of SACCOS thus make informed decisions on how to put to task SACCOS that are youth insensitive to include the youth in all their operations.

It is hoped that study findings will provide information to SACCO's executive committee and SACCOS members since they are the owners that will help them design youth friendly services, evaluate criteria for delivering these services and revise their policies accordingly in favor of youth clients/ members so as to alleviate the current decline in service accessibility and utilization. This will be achieved through reforms drawn from the recommendations. Study findings will inform SACCO's managers and staff to implement members' decisions by designing and implementing strategies that bring the youth on board while extending their services to the entire population.

The study hoped to contribute to existing body of knowledge on factors affecting youth

participation of SACCO's activities and can be used by academicians and researchers as a reference guide. Moreover other researchers in this area will find this study report useful. They will get recommendations for further research from this study

1.10 Justification of the study

Research has shown that development cannot be fully attained without full youth involvement. However, despite the government's effort to promote SACCOS as a way of involving the youth in development of the country, few SACCOS if any have labored to address specific youth financial needs because the youth form a small composition of SACCO members. In addition, insufficient information existed to show factors that affect youth participation in SACCO activities and more especially in Kiruhura District. This aroused interest in the minds of the researcher thus a proposed study.

1.11. Scope of the study

1.11.1 Geographical scope

This study was carried out in Kiruhura District. The district particularly chosen because it hardly had any commercial bank that was operational therefore majority of the population in this district depend on SACCOS for macro financing. The district bordered with Mbarara in the West, Ibanda in the South, Lyantonde in the East and Kamwenge in the North the major economic activity in the district was farming with majority of the population being cattle grazers.

1.11.2 Content scope

The study examined the factors that affect youth participation in SACCO activities and focused on selected SACCOS in Kiruhura District. Institutional, environmental and individual factors were scrutinized to establish how they affected youth participation in SACCO services.

1.11.3 Time Scope

The study focused on a period of five years basing on district strategic plan 2011-2015. This was

the period that had clear documented literature for review as far as the study variables were concerned.

1.12 Operational Definition of terms and concepts

Youth: The term Youth has got several meanings depending on context. However, in this study, the term youth was used to refer to all young persons; females and males aged 15-30 years who are not schooling.

Savings and Credit Cooperative Societies (SACCOS): The term SACCO was used in this study to mean an organized group of mutually consenting members who pool resources together to save and lend among themselves so as to achieve economic and social stability.

Participation: Having the opportunity to become actively involved in a activities or programs of any organized group.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, a number of already existing literature from the journals, internet, articles and textbooks with information related to factors affecting youth accessibility and utilization of SACCO's services have been reviewed. The literature review is categorized and presented following study objectives.

2.2 Theoretical review

The study was guided by the Discovery theory of entrepreneurship as discussed by Shane (2003). The theory traces its intellectual roots from the works of Kirzner (1972). The theory is based on the following assumptions; opportunities exist and awaits to be exploited independent of those who may or may not be seeking to exploit them, the existence of these opportunities depend on the industry or market structure, capability to find and exploit the opportunities presented by the environment differs between individuals, exploiting such opportunities depends on individual's capability to access information and willingness to act upon that information and that opportunities are resulting from the qualities of the industry with in which the person is contemplating action . Thus if a person understands the qualities/structure of the industry, he/she will be able to antedate the kind of opportunities that exist in that industry.

The theory was adopted for the study to explain study variables as follows; SACCOs as opportunities that exist because they have been established by either individuals or organizations. Whether the youth know or do not know them they are there only awaiting the youth to join and make use of all the services. Their existence will depend on the demand for their services and how they supply those services. This implies that they will benefit the youth once the youth seek their services. Different youth will benefit differently from these SACCOs and this will depend on the ability of the youth to acquire information concerning these SACCOs (where they are,

services they offer, to who, and how).

The theory was relevant to the study because it looks at SACCOs as opportunities that can help the youth improve their lively hoods and again identifies some of the factors that may affect youth participating in Sacco's activities such as the information seeking and use of information acquired. The theory was used by Matthäus Urwyler (2006) in his study of opportunity identification and exploitation: a case study of three Swiss-based software companies. He confirmed Shane's conception model and the importance of prior knowledge for recognizing an opportunity; Jairus Opati Ounza (2007) in his study of contribution of SACCOs' to the growth of entrepreneurship in Kenya: a case of Mwalimu national SACCO. He confirmed the existence of opportunities irrespective of whether people know or do not know them and Hannah Orwa Bula (2012) in her study of Evolution and Theories of Entrepreneurship: A Critical Review on the Kenyan Perspective. She confirmed that individuals theories of entrepreneurship are mainly designed to answer the questions like how does a market system work, then it is upon the individuals to exploit these opportunities.

However, in adopting the theory the researcher is not ignorant of its weaknesses as stressed by scholars that include; the assumption that opportunities are objective is not always right because objective opportunities in principle should be observable by everyone in an economy (Krueger, 2003). This is not the case with SACCOs opportunities, thus in order to explain why some people exploit objective opportunities while others do not, the discovery perspective must assume that people differ in abilities in seeing and exploiting opportunities. The theory further considers information seeking as the only factor in accessing opportunities, it is blind about interpretation of that information (Hayward, Shepherd & Griffin, 2005). Moreover, the theory ignores that there are other factors that affect the youth in accessing and utilizing of SACCOs services which the current study intends to find out.

2.3 Factors that affect youth participation in SACCO's activities

Many factors were established by different scholars to explain this trend. They were analyzed below following study objectives.

2.3.1 Institutional factors that affect youth participation in SACCO's activities

Limited financial training affect youth participation in SACCO's activities (Hopkins et al, 2012). This was because financial education instills in youth knowledge, skills and change their attitude thus reduce their economic vulnerability and help them make wise and informed financial decisions. In a study conducted by Munyemana and Usengumukiza (2013) in Rwanda, they discovered that majority youth had limited financial knowledge and skills which had affected their access and utilization of SACCO's services. Similarly, in a Global Youth-inclusive Financial Services Survey conducted by Making Cents International in September (2009), 78 per cent of respondents highlighted lack of financial education among youth to be able to utilize the financial services optimally as a major factor affecting youth participation in SACCO's activities. Moreover, most of those who try to access credit services without financial education tend to falter on repayment (Karunakarani and Gebru, 2015). The Uganda 2013 FinScope III survey report findings indicated that youth have no financial literacy which has limited their capacity to access loans from financial institution. According to Armstrong (2000) training boosts the capacity of people the youth inclusive to access and utilize any resource. The above scholars' findings are constructive. However, their focus was on youth entrepreneurs not on the general category of the youth which this study intends to address using selected SACCOs from Kiruhura District.

According to Hopkins et' al (2012) SACCOs policies such as the minimum age requirement has a strong effect on the participation of their services world over. In a study conducted in 7 developing countries by Making Cents International (2009), it was discovered that out of 7 countries only one country set the minimum recognizable age for youth to open and transact an account on their own at 14 years, the rest had it at 16 and 18 years. Hence, any youth who does not meet this age requirement, would not be served in any financial service sector. Besides, in instances where youth do not meet this age requirement and need to open a bank account, a parent or guardian is required to accompany him/her and open an account and withdraw money on his/her behalf. Although they are permitted to deposit their own money they are not allowed to borrow thus limiting optimal utilization of SACCO's services. This was supported by

Karunakarani and Gebru (2015) findings in a study they conducted in Ethiopia where they established that minimum age for youth transactions in Financial systems was 18 years. Yet equally many more youth fall below 18 years. Similarly, the 1995 Constitution of the Republic of Uganda (As amended) puts 18 year ceiling for any person to qualify to conduct any business. Although this brought out the views of the respondents, youth between 12-16 years were not included yet they form a big portion of the youth segment, majority are out of school and bear the brunt of the unemployment due to age and subsequently financial exclusion (ActionAid, 2012). Therefore the study scrutinized this factor in order to find out if it hinders youth participation in SACCO's activities

Okwany et al (2011) have argued that policies and procedures of cooperatives that are tailored to suit individual cooperative members have affected youth participation in SACCO's activities. Klerk (2005) studies have identified subsidies on loans products that do not favor special groups (vulnerable) of people such as the youth to be among the factors affecting participation in SACCO's activities.

Besides that, in their study in Rwanda, Munyemana and Usengumukiza, (2013) established that lack of collateral security was affecting youth participation in SACCO activities like credit because collateral is a prerequisite to debt financing. Equally, in his paper Youth entrepreneurship, Chigunta (2002) noted that Collateral security is a sufficient requirement in accessing financial credit from most financial institutions. Availability of collateral ensures a level of debt financing from where the financial institutions base on to determine how much credit one is to take. Schoof (2006) noted that young people are more likely to face barriers than people in the older age cohort due to limited resources thus lack collateral security. Studies conducted in Uganda by ActionAid (2012) have confirmed Chugunta and Schoof's submissions when it was established that ownership and control of assets and financial systems that manage the youth funds are not youth friendly thus youth rarely get loans without security. Similarly Karunakarani and Gebru (2015) argued that collateral especially land in Ethiopia was still in the hands of parents leaving the youth with little or no access to land at all for debt financing. And because land is the biggest and most valuable collateral available for financial institutions, lack

of access to it affects the whole process of access to credit (Okwany et al, 2011). The above scholar's findings are corroboration with the findings of Zim Trade (2011) that identified lack of security as a biggest challenge faced by both women and youths in business in Zimbabwe. All the above scholars used descriptive research design with a focus on youth entrepreneurs which the current study intends to use although not only on youth entrepreneurs in order to validate their findings.

In addition, SACCO's require guarantors (World Bank, 2008). This requirement limited accessibility to SACCO's products like loans. Moreover, not everybody can be accepted as a guarantor. Those presented have to be first scrutinized for fear of the borrower running bankrupt (Makori, et al. 2013). This makes it difficult for youth to access SACCO's products especially loans. These discourages the youth even those that are SACCO members from utilizing SACCO's services. The above notwithstanding, available literature does not clearly show factors affecting youth participation in SACCO activities in regard to Kiruhura district which the current study intends to address.

In addition, most financial services do not cater for youth needs with their varying income levels. Many are even offered through delivery channels that are either inaccessible or inconvenient for youth (Karunakarani & Gebru, 2015). Studies conducted by Youth Save in Colombia, Ghana, Kenya and Nepal indicated that many existing financial products are for adults and are associated with high costs that are not appropriate for the youth (UNCDF, 2012). The above findings were based on the longitudinal study design. However, the current study will use cross sectional study design to see if it arrives at the same findings. Moreover using Kiruhura District.

Furthermore, unfavorable minimum account balance requirements and costly transactions have been noted as factors affecting youth participation in SACCO services (Hopkins et al, 2012). They further revealed that youth do not save in formal financial institutions due to unclear and costly transactions charges, costly and complex requirements to open an account and high minimum balances to keep an active account. It was also revealed that youth prefer an account with no monthly charges because the majority do not have steady, regular income flows. The

study will therefore try to find out if it is the same factor affecting the youth of Kiruhura district.

More to that, most financial service providers are located in urban centers most of which are far and need to walk some distance leaving youth with little options of keeping their money at home with parents, friend and relatives (UNCDF, 2012). According to a research conducted by FINCA Uganda (2012), youth are not willing to travel beyond 500m to conduct financial transactions. Prompting financial service providers to bring services nearer to them. A study conducted by Opportunity Bank in Malawi revealed that most youth preferred points of services that were nearer to them because they eliminated costs of travelling to access services (YouthStat, 2011). The same effect was found in Rwanda where Munyemana and Usengumukiza (2013) established that physical distance from the financial service center did not only affect accessibility but also affected awareness on services offered like type of credit, payment systems and other charges. Therefore the study will use the above findings in ascertaining whether the same factor affect the youth of Kiruhura District in participating in SACCO activities.

Kamuhanda (2010) discovered that lack of youth friendly financial services kept youth away from financial institutions. This compounded by the inadequacy of the National Cooperative Policy (2011) which does not clearly provide strategies for enhancing youth access to SACCO institutions for services that would enhance their survival. Therefore, treating youth clients in SACCOs like any other segment of the population constrains youth from participating in SACCO activities.

Kamuhandas' findings are good but his research undertaking is short in methodology, he employed qualitative research methods in data collection and interviewed key informants on which he based his deductions. This study will use a blend of both qualitative and quantitative to get to the bottom of the problem.

Credit rationing has been found to affect youth utilization of SACCO's services especially credit (Okurut, 2004). Credit rationing is in form of costs and conditions for obtaining credit. Lenders determine level of credit on probability of default. Among SACCO members demand for credit has been attributed to loanable savings, which act as collateral (Makori, et al. 2013). Therefore the youth with their constrained earnings that lead to poor savings limit them from accessing

credit and if at all they do they get relatively merger amounts.

Poor management skills by SACCO's management affect youth participation in SACCO's activities (Okurut, 2004). As noted by Cole (2010) management is the distinct process consisting of planning, organizing, actuating, and controlling performed to determine and accomplish the objectives by the use of people and resources. Terry (2007) also observed that management is a function of, productivity, people, profits, public responsibility (4 Ps) and men, money, materials, machines (4 Ms). Cooperative societies require well trained managers who understand their role effectively so as to facilitate youth in participating of SACCO's activities. Moreover, Some SACCO leaders are belittling in their appraisal of youth which has hindered the youth from optimal utilization of SACCO's services. The above scholars' findings are based on the standards of developed country thus a proposed study to substantiate their findings using Kiruhura District from a developing country like Uganda.

2.3.2 Environmental factors and Youth participation in SACCO's activities

According to Scholars like Karunakarani and Gebru (2015), most youth do not access SACCO's services because of stereotyping about cooperatives as spaces for adult males thus youth cannot be trusted. This is supported by the findings of Munyemana and Usengumukiza (2013) in a study they conducted in Rwanda which established that most financial institution perceive youth as a dangerous category that cannot be trusted especially in accessing credit services. Okwany (2010), substantiates the above scholars' views when he observed that the youth are perceived to have quick thirst to possess goods and services (consumerism). Similarly Making Cents International (2009) in their study in Morroco established a similar problem that facilitated the Zakoura Foundation and its partners design a youth-inclusive financial services program. This stereotype/ misconception that youth are not creditworthy has led to marginalization thus affecting youth participation in SACCO activities. The scholar's findings are good. However, their conclusions were based on other countries not Uganda which has a lot of youth programs. Therefore a study is proposed to validate the scholar's findings using Kiruhura district in Uganda.

Besides, youth are viewed as a risky market segment due to its high mobility thus are denied

chance to join SACCO's or even once they join are denied credit (Okwany, 2010). Additionally, a survey conducted in Uganda by USAID (2005) indicated that 24% of the youth who had benefited from the Entandikwa Scheme, their whereabouts could not be traced. This and many more put at risk programs intending to help the youth thus affecting their participation in SACCO activities due to fear of high risks involved once they disappear with the money.

Further, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship that they acquire wealth by dubious means like cheating has affected them in participating in SACCO's activities. This is because they are not received to join SACCO's and if they do join, they cannot be trusted with any leadership position claiming that they are not mature enough to lead people. This is supported by Helms (2006) who found out that the general misunderstanding in society is that youth are destitute without knowledge, skills and opportunities to successfully operate businesses. This notion is also held by many financial service providers and no wonder they shy away from youth clients. However in so doing, according to Helms (2006), a view given by UN (2006), they miss an important opportunity for business and they don't practice the double bottom line policy of reaching both financial and social objectives which nearly all financial service providers claim to pursue. The Above scholars' views were so good but their findings were based on Micro Finance Institutions not SACCO's which the current study intends to address.

According to Simanowitz (2001) exclusion of the youth has affected their participation in SACCO activities. He mentioned three exclusion mechanisms that exclude the most vulnerable from financial services namely; exclusion by other members, exclusion by staff and exclusion by design. In addition to these, there is a physical and informational exclusion stemming from the youth itself (ILO, 2002 and Mersland, 2008) this is supported by Sigamano and Muyenga (2004) in a study the conducted in Zimbabwe and Zambia where reported cases of youth discrimination are rampant especially in the community Micro Finance programs which are available and also those that offer a large amount of loans. The above scholars' findings are based on Micro finance programs of other countries and thus no conclusive data about SACCO's in Kiruhura District which the current study proposes to address.

Gender biases are another factor that affect youth participation in SACCO activities. In a study conducted by Warwathe (2013), about the role of savings and credit cooperative societies in wealth creation in Limuru sub county Kenya, it was established that female youth are considered by the community as lazy and lacking confidence in managing SACCO funds therefore people rarely stand surety for them once they apply for loans or declaring their intentions on any leadership position and this limit their potential. Similarly Manyara (2008) in his study about Impediments to access to credit by Micro and small scale enterprises in Kenya found out that gender differences between female and male youth pose a big challenge to the youth since male youth are considered for credit firster that the female youth. The above scholars findings are good but requires to be subjected to test with a different scenario in order to substantiate them thus a proposed study.

According to Lore (2011), lack of control over economic activities and resources affect the youth participation in SACCO activities. In Africa most of the youth live in rural areas where the major economic activity is agriculture. However, most of the youths' agricultural projects are practiced on either their parents land or rented land and this poses a challenge in accessing credit from SACCOs because they require the proof of ownership before any money is extended to you. This view was supported by Gaitho (2010) in his study about credit accessibility of SACCO's and performance in Kenya when he found out that most of the youth participate in economic activities as either workers in their family businesses or as employees in other people's businesses/ projects thus lack the economic power of accessing credit. Similarly the above scholars' views were based on Kenya and one wonders if the same scenarios are happening here in Uganda thus a proposed study.

Poor access to markets has been advanced as one of the factor affecting the youth participation in SACCOs services (Karanja et al., 2014). In their study about analysis of factors influencing access to credit by women entrepreneurs in Kenya, they noted that women and the youth are mostly engaged in agriculture that normally is affected by price fluctuations due to limited markets. The situation that leave majority of them with meager and irregular incomes for either

saving with SACCOs of paying loans acquired from the SACCOs'. Similarly in a study conducted by Gaitho (2010) he found out that market is a nother important area for youth in self-employment sector. Therefore poor access to market squeeze a large number of the youth from joining SACCOs since there won't be a need to apply for credit to run their income projects because of limited access to markets for their products.

According to Okwany et al (2014), technological advancement has affected the youth participation in SACCO activities. In their study of youth and cooperatives in Africa, the scholars found out that the youth like using technology in all their transactions such as internet banking, use of ATM and mobile telephone transfers. Most of these are lacking in majority of the SACCOs thus termed as boring financial affiliations. The study is proposed to find out if the same factor affects the youth of Kiruhura district in relation to participation and inclusion in SACCOs.

The number of institutions offering similar services as the SACCOs might be a major factor that affect youth accessibility and utilization of Sacco's services. (Mpuga, 2004). In his study, he established that the youth gets confused with which institution offers the best quality at affordable rate thus in that confusion they remain excluded from any. The researchers findings are good but one requires to substantiate such thus a proposed study.

2.3.3 Individual factors that affect youth participation in SACCO's activities

Mpuga (2004) concluded that individual characteristics have important implications on demand for financial services. For instance age of an individual is positively related to the decision to apply for credit and the amount of credit applied for. The young may tend to save or borrow more for investment while the old may be less inclined to save and borrow. This may affect their participation in SACCO's activities since SACCO's give little amount of money that the youth look at as insignificant compared to their plans of action. These scholars dwelt so much on the decisions made visa vie the age which the current study will try to validate.

According to Okwany et al (2011), the youth typically lack knowledge of formal financial

institutions, the terms and conditions they operate in, their benefits and products such as savings and credit. This is supported by Mpiira et al (2013) in their study about SACCO'S in Rwanda which found out that most rural youth are oblivious of the various services offered by SACCOs thus not up taking their services. Moreover they did not know the services provided by numerous SACCOs in their vicinities. The study is thus proposed to substantiate the above scholars' views using a case study of Kiruhura district.

Spending behaviors of youth have a strong bearing on their participation in SACCO activities. According to McCormick (2008), youth with spending power are particularly vulnerable to making poor financial decisions and developing poor financial habits. This has resulted into lack of savings culture especially among the youth in developing countries as most youth spend small amounts of money saved at home right away on smaller items instead of saving it to build a lump sum and achieve larger goals for their future. This therefore affects their credit rationing that becomes a stumbling block in accessing and utilizing SACCO's services. However, one wonders why the youth who have even gone to school with established businesses are not engaged in SACCO's activities thus a proposed study.

In addition, external pressure on youth affects their participation in SACCO activities. (UNCDF, 2012). Youth are easily influenced by media, family and peer pressure. They want to look good among their peers, wear the latest fashionable clothes and accessories and own the latest cell phones. This has led to lack of money to save with SACCO's. Similarly in a study conducted by Hopkins et al, (2012), he found out that the youth who save, they save during the week only to spend it over the weekend with their friends and as such cannot fully utilize other SACCO's services such as loans because of lack of minimum balance on their accounts. Such spending patterns affect savings and investment culture of youth and in the long run constrain their access to SACCO services (McCormick, 2008).

Okway et al, (2011) noted that youth have limited entrepreneurial skills which have a direct effect on optimum participation in financial services. Similarly, Cheruiyot, Kimeli, and Ogendo (2012) in their study about the effect of SACCO strategies on member's savings mobilization in

Nairobi, Kenya found out that because the youth have limited entrepreneurial skill they cannot start income generating enterprises thus not able to partner with financial institutions in boosting their enterprises. However, their study employed simple random sampling method and a questionnaire was used as an instrument of data collection. The current study will employ multiple sampling methods and instruments to substantiate the above scholars' findings.

Youth especially in Sub Saharan Africa have little or no income at all from which to transact with financial service providers like SACCOs (World Bank, 2007). In a study conducted in Rwanda, low income and lack of enough income left after daily living expenses were key in factors constraining youth participation in SACCO activities (Munyemana and Usengumukiza, 2013). Similarly in a survey conducted by Fin scope (2013) in Uganda, it was established that lack of income was reason why many people do not have a formal bank account and this affected more the youth.

According to FAO (2010), the major factor affecting the youth to participate in SACCO activities is fear. In a study conducted in Ghana, it was established that the youth could not join SACCOs because of fear; of losing access to their money, fear that the SACCOs may collapse and they lose their money, fear of losing their money due to fraud and high fees and even those who have joined the SACCOs fear to access loans because they believe they are unable to manage the loan. The study will focus on finding out if this is true.

Perception was another factor identified that affect the youth in participating in SACCOs activities. According to Mpuga (2004), the youth perception that financial institutions are for only adults, the rich and that financial institutions are for depositing large amount of money still holds in the minds of the majority youth that limiting their participation in any form of financial grouping. The above findings are good but Mpuga (2004) used a multinomial logit regression model to estimate demand for credit from different sources of credit market in Uganda which is quite different from the current study design thus requires to be substantiated by triangulation thus a proposed study.

Poor financial habits caused by poor financial decisions as a result of media, family and peer influence has affected youth participation in Sacco's activities (Karanja et al., 2014). This result in poor saving culture and since SACCO's operations are based on the savings, it poses a challenge to the youth.

2.4 Summary of literature review

According to the theoretical and the analytical literature reviewed, there is evidence that research gaps exist. From the empirical studies reviewed, it is clear that gaps exist across the three objectives that were reviewed as follow; Most of the studies focused on formation, composition and operations of SACCOs. These studies looked at SACCOs as means of enhancing financial capability and inclusion especially in areas where there are limited financial institutions. As a result of empirical analysis, it is possible to conclude that although there are a number of studies on Sacco's operations, performance, compliance and access in a number of countries there are limited studies that have examined factors that affect youth participation in Sacco's activities in Uganda and no study carried out particularly in Kiruhura District. This can be explained by the concept of SACCOs and the youth being relatively new and that it has not really been deeply explored. Therefore one has to rely on the scanty information to get an insight of the study variables.

Besides all the scholars used different study methodologies such as designs and sampling methodologies in their studies for example UNCDF (2012) employed longitudinal study design in their study, Kamuhanda (2010) used descriptive and many others. But the current study will specifically employ cross sectional descriptive study design to substantiate scholars' findings.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This section highlights the key methodological features and approaches through which the study objectives will be achieved. The major issues in this section include; study design, study population, sample size, sampling techniques and procedures, and, data collection methods, instruments, quality control, data analysis, measurement of variables and ethical considerations.

3.2 Research Design

This study employed a cross-sectional descriptive research design to achieve the study objectives. Cross sectional descriptive study design refers to a survey design that seeks to provide an accurate description of observations of a phenomenon (Sekarana, 2004). This study design was preferred because it helped the researcher in conducting survey on a sample of population at one point in time thus providing further insight into the research problem by describing the variables of interest. This was in line with Ahuja (2005), Sarantakos (2005) and Trochim (2006).

3.3 Study Population

The study was carried out in 16 SACCOs in the district that acted as the unit of analysis. This was because they were the only registered SACCOs in the District. From the 16 SACCOs, the study targeted a total of 480 people as the target population this was because the legislation (Cooperative Act 1991) puts the minimum number of all cooperators per each SACCO at 30 people. Therefore thirty people from 16 SACCOs form the total study population 480 ($30 \times 16 = 480$) from which classifications are made as indicated on table 3.1. The SACCOs acted as the unit of inquiry. Whereas classification which include general members of these SACCO, employees, committee members and youth representatives in each selected sub counties where these

SACCOs were located formed the unit of analysis. They were preferred because they were assumed to be conversant with the study variables.

3.4 Sample Size

The sample size consisted of two hundred and fourteen (214) respondents selected from the population of four hundred and eighty people (480). The sample size was determined using Krejcie and Morgan statistical table for determining the sample as presented in Amin (2005) and modified by the researcher using the ratio method.

Table 3.1: shows sample size of the respondents.

Respondents	Number of respondents	Sample size	Sampling technique
SACCO Employees	48	21	Convenience sampling
Committee members	64	28	Convenience sampling
Youth representatives	14	9	Convenience sampling
General members	352	156	Simple random sampling
Total	480	214	

Source: District commercial records (2015) and modified by the researcher.

3.5 Sampling Techniques and procedures

Simple random sampling and convenience sampling techniques were used to select the sample. Simple random sampling technique was used to select members. It was preferred because these members were from different SACCOs in different sub counties with different backgrounds. Therefore giving each member a chance of being selected to participate in the study was to reduce bias. This was in line with Mugenda & Mugenda (2003). Convenience sampling was employed to select committee members and employees and youth representatives. This was preferred because these categories of people were considered as key informants who were distributed in different SACCOs and are considered very busy. Therefore subjecting all of them to interviews might be costly thus the researcher would interview whoever he came across in those categories. This concurs with Kothari (2003) who agrees that convenience sampling saves

both time and money.

3.6 Data collection Methods

The researcher used the following data collection techniques.

3.6.1 Questionnaire Survey

The questionnaire survey method was used to collect data from members. The method was preferred because the category of respondents was a very big number of respondents thus the questionnaire was considered to be very convenient (Mugenda & Mugenda, 2003)

3.6.2 Interview Method

This method was used to collect data from committee members. Face- to- face interviews with key informants were conducted. The method was preferred because it was presumed to collect information from respondents who had vast knowledge about the study variables, and gave in depth information that helped the researcher to obtain sensitive information not captured with the questionnaire method. This concurred with Mugenda and Mugenda (2003)

3.6.3 Document review method

Document analysis was used in studying the already existing literature and documents in order to either find gaps that filled by the study or gather evidence that supported or contradicted the quantitative and qualitative findings.

To exhaustively investigate the study the researcher used all the methods as a way of triangulation to capture a variety of information, reveal discrepancies that a single method would not be able to reveal. This was in line with Mugenda and Mugenda (2003).

3.7 Data Collection Instruments

The following research instruments were used to acquire the necessary information from respondents.

3.7.1 Questionnaire

Self-administered questionnaires with structured close ended questions were elaborated and used in data collection. They were administered to the general members of these SACCOs. The instrument was preferred because; it was considered to be time saving and less costly, respondents would freely tick their opinions from predetermined ideas in the absence of the researcher, and moreover, the study required some level of confidentiality. This was in line in line with Mugenda and Mugenda (2003).

3.7.2 Interview guide

Interview guide was a brief list of memory prompts of areas to be covered. It was used to conduct face- to face interviews with key informants (committee members and employees). This was to ensure uniformity and consistency of the questions asked thus generation of focused information as per study variables. The instrument was preferred because it allowed probing in addition to predetermined topics so as to elicit detailed and precise data. This conquered with Kothari (2003); Mugenda and Mugenda (2003) and Bryman (2012)

3.7.3 Document review Checklist

The researcher used a document check list to peruse through various documents containing vital information about the study variables in order to get acquainted with the situation relating the study variables. This was in line with Sarantakos (2005).

3.8 Quality Control: Validity and Reliability

3.8.1 Validity

The study ensured validity of the questionnaire and the interview guide by seeking the judgment of three experts who were two UMI consultants and another expert from outside the institute. All the comments made by the three people were taken into consideration and the instruments were redesigned before use. In addition, content validity index of the questionnaire was calculated in

order to validate the instrument scientifically using the formula below;

$$CVI = \frac{K}{N} \times \frac{\text{Total number of items rated relevant and suitable by judges}}{\text{Total number of items in the whole instrument}} \times 100$$

$$CVI = \frac{13+14 + 10}{52} = \frac{37}{52} = 0.7$$

The content validity of the questionnaire was calculated after the instrument was subjected to three experts as follows;

$$CVI = \frac{13+14 + 10}{52} = \frac{37}{52} = 0.7$$

From the above, content validity turned out to be 0.7 which qualified the instrument as valid and usable. This is in line with Amin (2005) and Kothari (2003) who affirms that a content validity index of 0.7 and above qualifies any instrument as a valid instrument to be adopted for use.

3.8.2 Reliability

Reliability of the instruments especially the questionnaire, was tested using a pilot test on 10 members from Kakoba Mbarara SACCO in Mbarara district. This was because these respondents were not to participate in the study. The method of pilot testing used was test-retest method. The method of test retest was used and it helped the researcher in capturing the two different meanings of reliability; true consistency and internal consistency thus minimizing random errors. After that, internal consistency method of the Cronbach alpha was then applied using a computer package of SPSS since the questionnaire was designed in the likert scale type. . The results of the Cronbach Alpha were 0.78 hence the instrument was considered reliable. This is in agreement with Sekaran (2003) who stressed that the close the reliability is to 1, the higher the internal consistency of reliability.

3.9 Procedure of Data Collection

An introduction letter was sought from the institution (UMI) seeking for permission to conduct the study. It was presented to the District Commercial Officer in Kiruhura district, who introduced the researcher to the SACCOs and subsequent introductions followed following the orders until respondents were reached.

Before actual data collection, training of research assistants was done plus procurement of all data collection aids.

Respondents were explained the purpose of the study and sought their consent before questionnaires or interviews were conducted.

3.10 Data Analysis

3.10.1 Qualitative Data Analysis

During data collection qualitative data was recorded using recorders and latter on data transcribed to come up with qualitative information. Data was presented as arguments to support statistics. The study based on the research objectives and questions. Main issues were classified under study objectives which enabled the researcher to come up with clear and meaningful findings, verbatim analysis in form of direct quotations from respondents were used to support quantitative findings. Qualitative data was again be evaluated and analyzed to determine adequacy, credibility, usefulness and consistency to support research questions.

3.10.2 Quantitative Data Analysis

From the field, quantitative data (data obtained using the questionnaire) was coded by assigning numerals to responses in the questionnaire. Responses of agree and strongly agree were merged as agreed whereas responses of disagree and strongly disagree were merged as disagree. The study used Statistical Package for Social Scientists (SPSS) to enter the data in the computer. This helped in generating descriptive analysis of percentages; measures of central tendency like standard deviation and mean. The regression analysis was also computed to determine the level

of significance for all the independent variables on dependent variable.

3.11 Measurement of study variables

Study variables were measured using the nominal scale based on the likert scale format that mainly ranged from 1-5, (1- strongly disagrees, 2- disagree, 3- undecided, 4-agree and 5- strongly agree. However, during analysis opinions were merged to come up with a clear picture of the study variables. For example strongly agree and agree were merged to be agree where as strongly disagree and disagree were merged to be disagree. This was because the study intended to draw conclusions based on the percentages of the respondents' judgments between the Independent Variables and Dependent Variable.

3.12 Ethical considerations of the study

According to the researchers, there was need to have the ethics in research which were the general principles that guided the conduct of actions by the researcher and participants during the period of research (Resnik, 2005). Therefore, the researcher set rules like seeking respondents consent before data collection, confidentiality and not writing names on the questionnaires, these was observed by both research assistants and respondents respectively in order to avoid bias and guard participant against fabrication and generally falsification of data that consequently would lead to misrepresentation of the results and conclusions. This was in line with (Halasa, 2005).

Similarly the Independent variable was measured using; Environmental factors with indicators like stereotype, mobility. Institutional factors with indicators like policy frame work, design and delivery of services. Individual factors with indicators like demographic and financial management skills. Further the participation was measured using number of youth members, youth level of participation in saving and credit and youth level of participation in leadership.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.1 Introduction

This chapter deals with data presentation, analysis and the interpretation of the results. The analysis is guided by the specific study objectives. The presentation of the results is done in three sections. The first section presents the response rate. The second section presents background information of respondents. The third section presents descriptive analysis of the results following the specific study objectives. In this case, each independent variable (Institutional factors, environmental factors and individual factors) is analyzed against youth participation in SACCO activities. The purpose of this analysis was to determine whether each category of factors contribute to youth participation in SACCO activities in Kiruhura District.

4.2 Response rate

The study administered 156 questionnaires and collected 148 questionnaires. However, of the 148 questionnaires collected only 142 questionnaires were used as the six questionnaires were found incorrectly filled and had gaps like respondents choosing two (2) or more responses for the same statement and missing data.

Table 4.3 Shows Response rate

Questionnaires Administered	156
Questionnaires Collected	148
Questionnaires Usable	142

Source: Primary data

The response rate for the questionnaire survey was calculated as follows;

$$\frac{\text{Number of usable questionnaires}}{\text{Questionnaires Collected}} \times 100 = \frac{142}{148} \times 100 = 91\%$$

According to Kothari (2003), a response rate of 50% or higher is adequate while that of above 70% is very good. Therefore the response rate for the questionnaire survey in this study (91%) is very good and adequate to present valid and reliable information about the study thus the study findings can be generalized.

In addition, forty five (45) face to face interviews were conducted instead of 58 as proposed. These were conducted as follows; seven (7) interviews were conducted with youth representatives and they are categorized as a), twenty one (21) with executive committee members and they are categorized as b), and seventeen (17) with employees of these SACCO. These are categorized as c). Therefore, the response rate for the interview in this study was 77.5%.

Interviewee details

s/n	Respondent category	Sample	reached	Category code
1.	Youth representatives	9	7	a)
2.	Executive Committee members	28	21	b)
3.	SACCO employees	21	17	c)

The high response rate of all the instruments and methods attributed to; the design of the tools, enthusiasm of the researcher to carry out interviews and the study topic that aroused interest among respondents.

4.3 Background information of respondents

The study collected background information from respondents to ensure authenticity of

respondents and accuracy of the data in relation to the study objectives since these characteristics can influence the nature of participation and opinions. They included age, sex, education level and Duration in the SACCO. The findings are as follows;

4.3.1 Age of respondents

Age of respondents was considered to be important in ascertaining whether all age groups of people were represented in the study.

Table 4.4 shows age of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30 years	9	6.3	6.3	6.3
31-40 years	44	31.0	31.0	37.3
41-50	89	62.7	62.7	100.0
Total	142	100.0	100.0	

Source: *Primary data*

From table 4.4 above, majority 89 (62.7%) of the respondents are in the age bracket of 41-50 years, followed by the age bracket of 31 – 40 that is 44(31.0%) and those in 21-30 were 9 (6.3%). This implies that youth membership in SACCOs of Kiruhura district is minimal. The findings corroborate with membership records found in many SACCOs that shows less numbers of youth members.

4.3.2 Sex of Respondents

The study sought to know sex distribution of respondents in order to establish the sex that participates more in SACCO activities and to avoid gender biased findings. This is illustrated from figure 4.2 below;

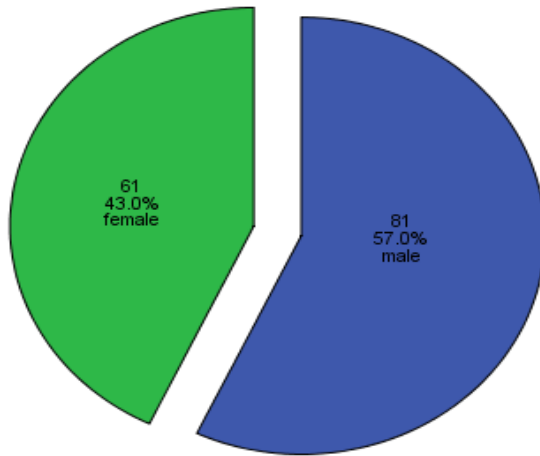


Figure 4.2 shows sex of respondents

From figure 4.2, majority 81 (57.0%) of the respondents are males whereas 61 (43.0%) of the respondents are females. Although the number of males exceeded that of females, the representation of both sexes in the study was fair thus reduced gender biases. Moreover, records support the questionnaire findings that SACCO enrolls more males than females this is because of the stereotype that males have more money than females. This corroborates with interview findings where one of the committee member said

“...because men engage more in business, their income exceed that of their female counterparts thus are able to join SACCOs to get loans that would help them strengthen their businesses...” (Respondent 3b, 03/08/2017)

This implies that females’ participation in SACCO activities irrespective of age group is still wanting

4.3.3 Respondents education level

Education level was another element that was considered for the study. This was because, the study wanted to find out the effect of education on study participation. The results are displayed on the table 4.5 below;

Table 4.5 shows respondents' Educational level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid primary	27	19.0	19.0	19.0
secondary	65	45.8	45.8	64.8
tertiary	50	35.2	35.2	100.0
Total	142	100.0	100.0	

Source: *Primary data*

From the table 4.5 above, majority 65 (45.8%) of the respondents reached secondary level, 50 (35.2%) reached tertiary level, 27 (19.0%) of the respondents reached primary level. This implies majority of the respondents know how to read and write and understood questions thus able to choose their best opinions.

4.3.4 Respondents duration in the SACCO

This was intended to establish whether respondents fit in the time scope of the study and ascertain whether the duration has an effect on their understanding of the study variables. This is illustrated on the figure 4.3 below;

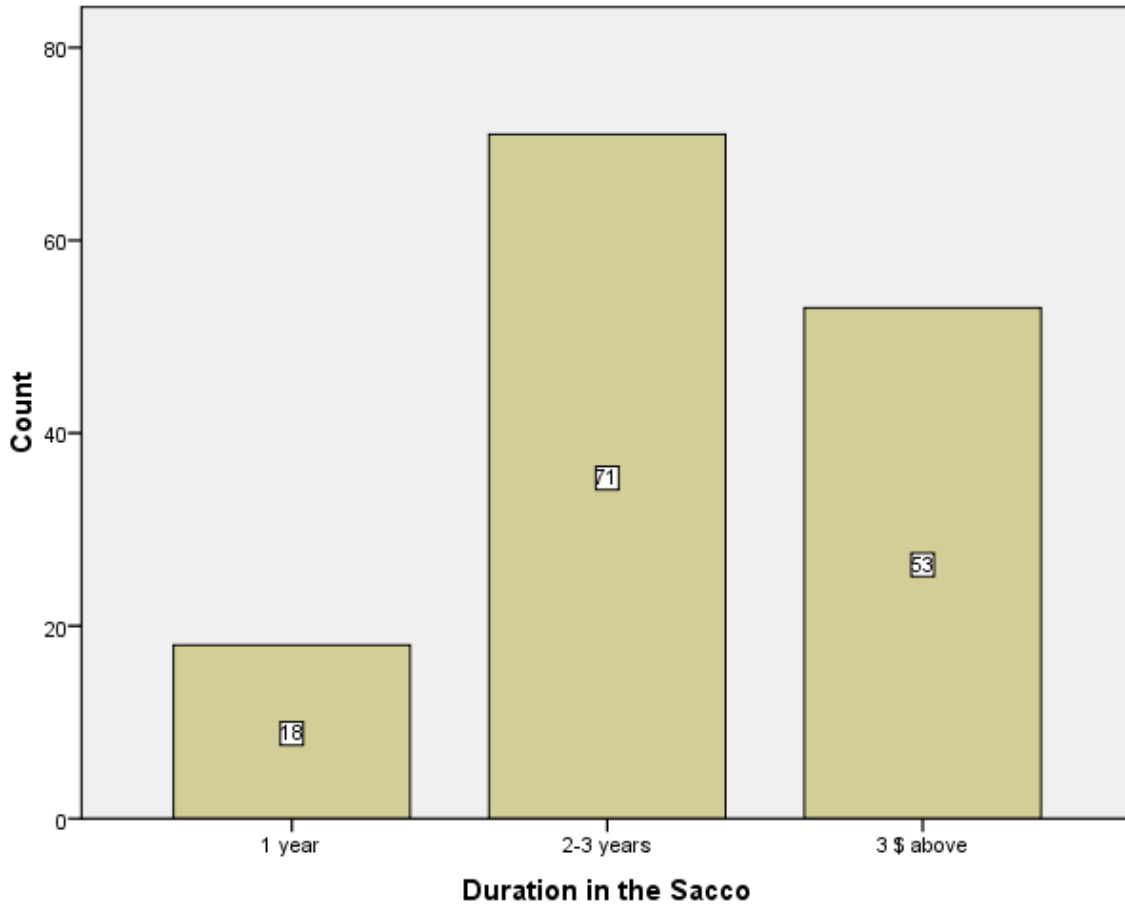


Figure 4.3 shows duration of respondents in the SACCO

Figure 4.3 indicates, majority 71(50%) of the respondents have been in SACCOs for a period of 2-3 years, 53 (37.3%) of the respondents for 3 & above year whereas only 18(12.6%) of the respondents for 1 year. This implies that majority of the respondents fit in the time scope for the study.

4.4 Empirical findings

This part presents results in line with the study variables and objectives that are a basis of study. The section presents, analyzes and interprets views and opinions of respondents from questionnaires administered, interviews conducted, and documents reviewed

4.4.1 Youth Participation in SACCOs

SACCO members were subjected to 6 statements that described youth participation in SACCO activities in Kiruhura district as a dependent variable and a focus for the current study. Their opinions are presented using mean, standard deviation, frequency counts and percentages. The findings are presented on table 4.6 below;

Table 4.6 shows respondents opinion on youth participation in SACCO activities

No.	Youth participation in SACCO activities	Mean, Standard deviation, frequency and Percentage (%)				
		M	STD	A	NS	D
1	Majority of the members in this SACCO are in the youth category	1.92	.911	6 (4.2%)	32 (22.5%)	104 (73.2%)
2	The youth occupy key leadership positions in this SACCO	1.98	.49	10 (7.0%)	23 (16.2%)	109 (76.8%)
3	The youth of this SACCO regularly attend meetings	2.15	1.033	16 (11.2%)	25 (17.6%)	101 (71.2%)
4	Participation of the youth in this SACCO trainings is high	1.80	.896	7 (4.9%)	15 (10.6%)	120 (84.5%)
5	The youth of this SACCO are good at saving money	1.93	1.109	14 (9.8%)	22 (15.5%)	84 (75%)
6	Youth borrowers exceed other category of borrowers in this SACCO	1.92	1.046	14 (9.8%)	18 (12.7%)	110 (77.5%)

Key: M = Mean; STD = Standard deviation; A = Agree; NS= Not sure; D = Disagree

Source: *Field data*

Table 4.6 above, indicates that majority 104 (73.2%) of the respondents disagree with the statement that majority of the members in SACCOs are in the youth category, 32 (22.5) are not sure, where as 6 (4.2%) agree with the statement. The questionnaire findings corroborate with interview findings as one interviewee said

“... Majority of the youth currently are not in SACCOs because many of them are unemployed and to join SACCO you have to have a source of income...” (Respondent 7a, 25/07/2017).

This is in line with member bio data forms found in the SACCOs visited that indicated majority of the members not in the youth category. This implies that there are minimal numbers of the youth in these SACCOs thus a cause for the study.

Besides that opinions were sought on whether the youth occupy key leadership positions in the SACCOs. Majority 109 (76.8%) of the respondents disagreed with the statement, 23 (16.2) were not sure where as 10 (7.0%) agreed with the statement. The questionnaire findings are in agreement with the document review findings of the leadership forms filled when one is seeking for any leadership position with age as a requirement, these show that majority of the leaders are above the youthful age. This is in corroboration with the words of one interviewee

“...leadership requires a lot of commitment and sacrifice which the youth lackfor example in these SACCOs there is no salary or allowance attached to any leadership position, we even inject our money to serve the people which most youth see as a waste of time and resources...” (Respondent 17b, 29/07/2017)

This implies that the youth in Kiruhura district even those who are members of these SACCOs are not actively involved in the leadership of these SACCOs.

On whether the youth of this SACCO regularly attend meetings, majority 60 101 (71.2%) of the respondents disagreed with the statement followed by 25 (17.6%) of the respondents who were not sure, 16 (11.2 %) of the respondents agree with the statement. Considering that majority of the responses direct to the disagreement trend, it implies that the youth rarely attends SACCO meetings. This is in agreement with meeting attendance books which indicated that the names of

the youth as identified by the SACCO employees could not appear regular in these books.

In addition to that, study findings reveal that majority 120 (84.5%) of the respondents disagreed with the statement that participation of the youth in SACCO trainings is high, 15 (10.6%) were not sure where as 7 (4.9%) agreed with the statement. Interview results also indicate that youth participation in SACCO trainings is low as said by one of the executive member

“...unless you attach an allowance to the training that’s when you get the youth otherwise it will take us ages to bring the youth on board minus money...” (Respondent 2c, 02/08/2017). Another interviewee said

“...the challenge with our youth, they do not even want to know what surrounds them...especially the male youth all they think of is quick money that’s why they spend lots of their time in gambling rather than attending trainings to equip them with knowledge and skills...” (Respondent 11b, 05/08/2017)

The above findings also corroborate with the trainings attendance sheets where few youth would be identified to having attended some trainings. This implies that youth participation in SACCO’s trainings is still wanting which requires an intervention.

Respondents were further asked to whether the youth in their SACCOs are good at saving money. Majority 84 (75%) of the respondents disagreed with the statement, 22 (15.5%) were not sure, 14 (9.8%) of the respondents agreed with the statement. The findings were in corroboration with the saving ledger cards found in the majority of the SACCOs visited which indicated that the savings of the youth members were much lower compared to their counterparts. This implies that the saving culture is poor among the youth even those already engaged in SACCOs.

About youth borrowers exceeding other categories of borrowers in SACCOs. Majority 110 (77.5%) of the respondents strongly disagreed with the statement, 18 (12.7%) are not sure where as 14 (9.8%) agreed with the statement. This is in agreement with interview findings where one interviewee said

“...borrowing and savings are two sides of the same coin and they go hand in hand...the

youth borrowing capacity is lower because they are poor at saving which puts them at a disadvantage when they are being assessed for loans...” (Respondent 01c, 27/7/2017)

This implies that participation of the youth in accessing loans is low in Kiruhura District thus calls for an intervention.

From table 4.6 the mean score is higher on the statement; the youth of this SACCO regularly attend meetings. This implies that attendance of meetings is considered as a major indicator of youth participation thus by the youth failing to honor meetings their participation in SACCO activities is rated low. The standard deviations are in agreement with the mean scores except on three accounts of; membership, participation in leadership and trainings. This implies that the respondents' opinions on those three statements deviate more giving room to so many factors to explain as to why it is like that which the study did.

Looking at different responses for different questions as per the dependent variable of youth participation in SACCO activities plus the mean and standard deviation, the general interpretation is that there is poor participation in SACCO activities by the youth in Kiruhura district.

4.4.2 Institutional factors affecting youth participation in SACCO activities

The first objective of the study was to examine institutional factors that affect youth participation in SACCO's activities in Kiruhura District. The institutional factors assessed were: policy and design. To achieve this, members were subjected to ten statements that describe the SACCOs operations and their opinions are presented in table 4.7 below;

Table 4.7 shows respondents opinions on the Institutional factors affecting youth participation in SACCOs' activities

No	Institutional factors	Mean, Standard deviation, frequency and Percentage (%)				
		M	STD	A	NS	D
1	In this SACCO Youth loans are given to the youth whose self-help projects are established on their own premises and are subsidized	1.63	1.114	16 (11.9%)	7 (4.9%)	118 (83.1%)
2	Youth do not require collateral when accessing loans from this SACCO	1.63	1.082	11 (7.7%)	0	131 (92.3%)
3	In this SACCO the amount of loan the youth gets is determined by the amount of savings on her/his account	1.73	1.267	10 (7.0%)	13 (9.2%)	119 (83.8%)
4	Favorable minimum account balance requirements and friendly transactions have facilitated the youth to access and utilize this SACCOs' services	3.42	1.323	90 (63.4%)	8 (5.6%)	44 (31%)
5	Guarantors are a MUST have for youth who want loans	4.09	1.336	122 (85.9%)	0	20 (14.1%)
6	Policies and procedures of this SACCO are tailored to facilitate youth access and utilize SACCO services	3.68	1.401	106 (74.7%)	3 (2.1%)	33 (23.2%)
7	Most financial services in this SACCO are appropriate for the lifecycle needs of the youth and their varying income levels	3.53	1.230	101 (71.1%)	6 (4.2%)	35 (24.7%)
8	Most financial services in this SACCO are offered through delivery channels that are accessible or convenient for youth	3.81	1.179	115 (81%)	0	27 (19%)

9	This SACCO offers youth friendly financial services such as youth loans	4.35	1.155	122 (85.9%)	0	20 (14.1%)
10	This SACCOs' design of services has strengthened youth involvement in SACCO activities	4.24	0.875	126 (88.8%)	5 (3.5)	11 (7.7%)

Key: M = Mean; STD = Standard deviation; A = Agree; NS= Not sure; D = Disagree

Source: *Field data*

Table 4.7 above indicates that most of the respondents indicated by 118 (83.1%) disagreed with the statement that in SACCOs youth loans are given to the youth whose self-help projects are established on their own premises and are subsidized. 7 (4.9%) are not sure where as 16 (11.9%) of the respondents agree with the statement. The findings are in agreement with documents reviewed such as loan processing records for example loan application and approval forms that do not request applicants to indicate whether the project premises is their own or not. Further deliberations of loans committee meetings in most SACCOs visited had never considered project premises. This implies that ownership of project premises is rated minimal among the factors affecting youth participation in SACCO activities.

When asked whether the Youth do not require collateral when accessing loans from this SACCO, majority 131 (92.3%) of the respondents disagreed where as 11 (7.7%) of the respondents agreed. The above findings corroborate with interview findings when one interviewee said

“...we do not segregate among members, all members are treated equally whether youth or other categories...collateral is a MUST have requirement for all loan applicants for the youth who do not have we encourage their parents/ guardians to guarantee collateral security for them and commits him/herself to pay if at all the youth fails to pay...”
(Respondent 8b, 23/8/2017.

Another interviewee said

“...parents have to give consent that they will actually pay when their son/daughter defaults and many times we request them to indicate their security...with the aid of the

local council one chairperson we verify the security before we give out a loan to the youth...” (Respondent 3c, 06/08/2017)

The interview findings are in agreement with the loan processing application where collateral is a must fill field. Deliberations of loan committee meetings also confirm that before any loan is given thorough assessment of one’s collateral would be done. All the above imply that collateral security is a biggest challenge affecting youth in Kiruhura district in their attempt to participate in SACCO activities.

The respondents were also asked about whether in SACCOs the amount of loan the youth gets is determined by the amount of savings on their accounts. 119 (83.8%) of the respondents disagreed, 10 (7.0%) agreed whereas 13 (9.2%) of the respondents were not sure. The questionnaire findings are in agreement with interview findings where one interviewee said

“...in SACCOs the amount of loan one takes is determined by the number of shares and his/her share value though...but in some instances which is not mandatory we look at the savings to relate it with his/her repayment zeal. But the major determinant is the share capital of an individual...” (Respondent 1c, 22/8/2017)

This implies that savings though being a requirement by all members of the SACCO, it is not much considered when giving loans thus cannot be highly considered as the major factor affecting youth participation in SACCO activities.

Further, 90 (63.4%) of the respondents agreed with the statement that favorable minimum account balance requirements and friendly transactions have facilitated the youth to participate in SACCO activities. 44 (31%) disagreed where as 8 (5.6%) were not sure. This implies that where as the majority of the respondents are saying that minimum balance and transaction costs demanded by the SACCOs are youth friendly another section still insist it is still high. This explains partly why some of the youth have not fully participated in SACCO activities.

Besides, responses were sought on whether guarantors are a MUST have for youth to access loans. Majority 122 (85.9%) of the respondents agreed where as 20 (14.1%) of the respondents

disagreed. The above findings concur with findings from document review on loan application forms where one has to have two guarantors or even three depending on which SACCO before given a loan. This corroborate with interview findings where one interviewee said

“...we do not actually demand for just a guarantor but a credible guarantor ...some guarantors can be rejected during the loans committee meeting especially those who default...” (Respondent 4c, 23/8/2017).

Another interviewee said

“...as youth we face challenges in getting guarantors, in most cases you find your fellow youth who are members are rejected by the committee and the old people do not trust us ...they tend to ask us so many questions when we request them to be our guarantor...”
(Respondent 2a, 3/8/2017)

This implies that irrespective of age category all members must have guarantors and because the youth do not always get them it might be the reason as to why they opt not to join SACCOs and even when they have joined not to participate actively in the activities of their SACCOs.

Furthermore, looking at whether policies and procedures of SACCOs are tailored to facilitate youth access and utilize SACCO services, majority 106 (74.7%) of the respondents agreed, 33 (23.2%) disagreed where as 3 (2.1%) were not sure. The findings were validated by the some policies and procedures like mobile money saving and loan repayment policy and group saving and borrowing policy found in some of the SACCOs visited. This implies that there are some policies and procedures that facilitate youth participation in SACCO activities in Kiruhura District.

It was also greatly agreed that most financial services in SACCOs are appropriate for the lifecycle needs of the youth and their varying income levels by 115 (81%) of the respondents. 35 (24.7%) disagreed where as 6 (4.2%). On whether SACCOs offers youth friendly financial services such as youth loans, majority 122 (85.9%) 122 (85.9%) of the respondents agreed with the statement 20 (14.1%) disagreed

This corroborate with interview findings when one interviewee said

“...financial services offered by SACCOs are very relevant to us the youth such as; school fees loans to cater for school going youth, agricultural loan to cater for an employed youth who can engage in agriculture, business loans to enable youth start small businesses and Boda boda loans...but the youth are constrained by collateral and the issue of guarantor...remember some are from schools and their parents sold land when they were studying, now there is no even land for parents to secure on their behalf...” (Respondent 5a, 3/08/2017)

This implies that there are several financial services that are youth friendly among SACCOs in Kiruhura district but the problem are the requirements for accessing them.

Respondents were further asked to whether most financial services in this SACCO are offered through delivery channels that are accessible or convenient for youth. Majority 115 (81%) of the respondents agreed with the statement where as 27 (19%) disagreed. The above findings concur with document findings found in some SACCOs visited where there were field delivery schedules for visiting established groups, some indicated field branches that would bring services nearer to the people. This implies that participation in SACCO activities is not affected by their inaccessibility by majority of the youth but a combination of many factors.

On whether the SACCOs’ design of services has strengthened youth involvement in SACCO activities, majority 126 (88.8%) of the respondents agreed with the statement, 11 (7.7%) disagreed where as 5 (3.5) were not sure. This implies that the major factors affecting youth participation in SACCOs’ activities do not stem from the way services are designed.

Table 4.6 shows the mean and standard deviations levels of respondents. According to Kothari (2003), the mean of 3 and above indicate that majority of respondents are in agreement and the standard deviation of 1 or close to 1 means that the majority of respondents have agreed with the statement. Therefore, table 4.7 shows the mean of respondents to be 1 on the first three statements which is below 3. This implies that respondents disagree with all the three statements on policy framework of the institution. In subsequent statements the mean is 3 and above which

imply that respondents were in agreement with the statements of the design. Similarly the standard deviation is 1 or close to 1 which means that respondents were in agreement with most of the statements. This can be interpreted that the institutional policies greatly affects youth participation in SACCO activities in Kiruhura district whereas the institutional and service design has minimal effect on the participation of the youth in SACCO activities in Kiruhura district. Therefore, this data is robust, representative of the samples, and normal.

4.4.3 Environmental factors affecting youth participation in SACCO activities

The second objective of the study was to assess environmental factors that affect youth participation in SACCO's activities in Kiruhura District. The environmental factors assessed were: mobility and stereotype. To achieve this, members were subjected to eight statements that describe the SACCOs environment and their opinions are presented in table 4.8 below;

Table 4.8 shows respondents opinions on the Environmental affecting youth participation in SACCOs' activities

No	Environmental factors	Mean, Standard deviation, frequency and Percentage (%)				
		M	STD	A	UD	D
1	There is high level of youth member turnover in this SACCO because of their mobility	3.45	1.308	89 (62.6%)	4 (2.8%)	49 (34.5%)
2	The location of this SACCO has made it easy for the youth to participate in SACCO activities	4.14	1.022	123 (86.6%)	5 (3.5%)	14 (9.8%)
3	The youth can easily access this SACCOs' services through the use of mobile money services	4.30	0.899	127 (89.4%)	3 (2.1%)	12 (8.4%)
4	Youth in this SACCO are volatile therefore attendance in SACCO meetings is poor.	2.71	1.495	64 (45.1%)	10 (7.0%)	68 (47.9%)
5	The youth in this SACCO are treated like any other member even considered equal when being selected for receiving loans	4.12	1.345	116 (81.7%)	0	26 (18.4%)
6	There are social and cultural attitude towards youth in this SACCO that have an effect on the leadership positions they occupy	2.67	1.627	53 (37.3%)	11 (7.7%)	78 (54.9%)
7	This SACCO is looked at as an association of the adult – rich people of this area	1.51	1.219	16 (11.3%)	0	126 (88.7%)
8	The youth in this SACCO are viewed as a risky market segment thus are denied chance to join SACCO's or even once they join are denied credit	1.77	1.340	15 (17.7%)	0	117 (82.4%)

Key: M = Mean; STD = Standard deviation; A= Agree; NS= Not sure; D = Disagree

Source: Field data

Table 4.8 indicates that majority 89 (62.6%) of the respondents agree with the statement that there is high level of youth member turnover in SACCOs because of their mobility. 49 (34.5%) disagreed with the statement where as 4 (2.8%) were not sure. This was confirmed by the words of one interviewee when he said

“ ...because we try to make ends meet we tend to be mobile...you can spend some months in towns looking for jobs or even doing a small contractual job and other months in villages which has hindered our stability...” (Respondent 4a, 3/8/2017)

Another interviewee said

“...youth membership is challenging, in one year you may find you have more youth members in another year you find they have shifted to towns ...it is not a category you can rely on with regard to SACCO expansion and growth...” (Respondent 17c, 6/8/2017).

This implies that mobility of the youth affect their participation in SACCO activities. However considering that a reasonable number of respondents disagreed with the statement, it implies that there are youth who are not mobile but still do not participate in SACCO activities. Moreover some are members of these SACCOs thus this explains the fact there are many factors affecting youth participation in SACCO activities in Kiruhura district.

Besides that respondents were asked to whether the location of SACCOs has made it easy for the youth to participate in SACCO activities. Majority 123 (86.6%) of the respondents agreed with the statement, 14 (9.8%) disagreed whereas 5 (3.5%) were not sure. This was confirmed from interview findings where it was observed that SACCOs were located in trading centers within the villages that were used by all the village population. This implies that location is among the factors that facilitate youth participation in SACCO activities. However one interviewee was quoted saying

“...you cannot prophecy in your own area...people here who know you will keep despising you no matter how best you try to prove them wrong...that’s why I cannot stand and win as an executive member of this SACCO...” (Respondent 6a, 23/8/2017)

This contradicts the questionnaire findings that location plays a major role in the youth participation in SACCO activities thus a factor not to rely on when bringing the youth on board.

Further, respondents were asked to whether the youth can easily access SACCOs' services through the use of mobile money services. Majority 127 (89.4%) of the respondents agreed, 12 (8.4%) agreed where as 3 (2.1%) were not sure. This was confirmed by the mobile money registered number used by many SACCOs visited. It also corroborates with interview findings when one interviewee said

“...we are in the dot.com era where you have to sell your services by all means...we put all possible measures in place to ensure that we get clients... for example the use of mobile money to carry out SACCO transactions such as receive savings and loan repayments...this has helped us capture the elite category more especially the youth and those who do not like frequenting the SACCO...” (Respondent 15c, 3/8/2017)

This implies that use of mobile money services has enabled the youth to participate in SACCO activities since they can participate even without physically going there.

On the matter of the youth in SACCOs being volatile therefore their attendance in SACCO meetings being poor, 68 (47.9%) of the respondents disagreed with the statement, 64 (45.1%) agreed whereas 10 (7.0%) were not sure. This implies that there are mixed opinions about the youth and their attendance of meetings, where as a slightly bigger percentage of respondents believe that the youth are un predictable that's why they do not attend meetings, a relatively percentage believe that it is not the major factor to hinge on when finding out why the youth do not attend meetings which calls for further investigation into the issue of attendance of meetings.

In addition, respondents were asked to whether the youth in SACCOs are treated like any other category of members even considered equal when being selected for receiving loans. 116 (81.7%) agreed with the statement where as 26 (18.4%) of the respondents disagreed. These findings concur with the criteria for selection of loan applicants that do not indicate any selective consideration. The interview findings also confirm the above from the words of one respondent

“...this SACCO treats all her members equally....provided you are eligible of getting a loan there is no such things as young, youth or adult ...everybody is a full member provided you have satisfied all the requirements of membership...” (Respondent 9b, 24/08/2017)

This means that there is minimal selective offer of loans in SACCO thus it cannot be considered as a major factor affecting youth participation in SACCO activities.

Respondents were further asked to whether there are social and cultural attitude towards youth in SACCO that have an effect on the leadership positions they occupy. 78 (54.9%) of the respondents disagreed, 53 (37.3%) agreed where as 11 (7.7%) were not sure. Considering that the number that agreed is relatively high, it means that the social – cultural attitudes towards the youth in Kiruhura district though not outwardly portrayed has a strong impact on the participation in SACCO activities.

This SACCO is looked at as an association of the adult – rich people of this area. Majority 126 (88.7%) of the respondents disagreed whereas 16 (11.3%) agreed with the statement. This was supported by the document findings from membership record book in many SACCOs visited where the youth were identified among the members by their age. Interview findings also indicate that SACCOs in Kiruhura district were not looked at as associations of the adult rich from the words on one interviewee when he said

“...those we know as adult rich are not even members of this SACCO...they prefer big banks...these are people who travel from here hire a boda-boda to take them to Rushere, Ibanda and even Mbarara where they can access banks...SACCOs are for low income earners like us...” (Respondent 15b, 3/8/2017)

This means that SACCOs in Kiruhura district cater for the needs of all categories of people including the youth thus an engine to youth development.

Respondents were then asked to whether the youth in SACCOs are viewed as a risky market segment thus is denied chance to join SACCO's or even once they join are denied credit.

Majority 117 (82.4%) of the respondents disagreed with the statement whereas 15 (17.7%) agreed. The findings concur with interview findings where one interviewee said

“...SACCOs do not segregate in enrolment of members because youth are also rational people who value life and development thus people tend to listen to them even when they are not in agreement with what we believe in...” (Respondent 2a, 23/8/2017)

This implies that in all SACCOs of Kiruhura district, the youth are treated like other categories of the population which might be the reason as to why there youth members in these SACCOs as evidenced from the membership record books found in the SACCOs visited.

From table 4.8, the Statements mean scores generally is mixed some showed respondent are in disagreement where as others indicate that respondents are in agreement (mean score of 3 above indicate agreement). Basing on the responses for different questions as per the independent variable of environmental factors plus the mean and standard deviation, the general interpretation is that some of the environmental factors has great contribution whereas others have minimal contribution to youth participation in Sacco activities in Kiruhura district.

4.4.4 Individual factors affecting youth participation in SACCO activities

The third objective of the study was to examine Individual factors that affect youth participation in SACCO’s activities in Kiruhura District. The Individual factors assessed were: demographic and financial. To achieve this, members were subjected to nine statements that describe individual characteristics. Their opinions are presented in table 4.9 below;

Table 4.9 shows respondents opinions on the Individual factors affecting youth participation in SACCOs' activities

No	Individual factors	Mean, Standard deviation, frequency and Percentage (%)				
		M	STD	A	NS	D
1	The minimum age limit of 18 years has enabled many youth to join this SACCO	3.66	1.383	90 (63.3%)	8 (5.6%)	44 (30.9%)
2	In this SACCO the disabled youth are free to join and they benefit from all services.	4.00	1.185	122 (85.9%)	20 (14.1%)	
3	In this SACCO, female youth are given first priority when accessing SACCOs services	2.61	1.557	61 (43.0%)	7 (4.9%)	74 (52.1%)
4	The youth in this SACCO are frustrated by their educational background in participating in SACCO activities	2.51	1.443	52 (36.7%)	0	87 (61.3%)
5	In this SACCO youth with limited entrepreneurial skills are normally marginalized when giving out loans	2.28	1.328	45 (31.7%)	0	97 (68.3%)
6	Limited income by the youth in this SACCO has affected their savings and ultimately repayment of their credit	2.82	1.308	138 (97.1%)		4 (2.8%)
7	The saving culture of the youth has enabled them participate in SACCO activities	3.98	0.895	20 (14.1%)		122 (86%)
8	Spending behaviors of the youth has limited their participation in this SACCOs activities	2.81	1.404	70 (49.2%)	0	72 (50.8%)
9	Limited financial management skills of the youth have affected their participation in this SACCOs' activities.	2.77	1.623		70 (49.2%)	72 (50.8%)

Key: M = Mean; STD = Standard deviation; A = Agree; NS= Not sure; D = Disagree

Source: *Field data*

Table 4.9 indicate that majority 90 (633%) of the respondents are in agreement with the statement that the minimum age limit of 18 years has enabled many youth to join SACCOs in Kiruhura, 44 (30.9%) disagreed whereas 8 (5.6%) were not sure. This concurs with Cooperative Act that puts the minimum membership age at 18 years. However, it contradicts the interview findings when where one interviewee said

“...at the age of 18 majority of the youth are still studying ...where do they get money to join the SACCOs and again cater for their school dues...but because they follow the constitution it has to be that but the minimum age has nothing to do with youth being active in the SACCOs moreover their still under custody of their parents except those not in schools...” (Respondent 19c, 23/8/2017)

This means that the minimum age of 18 years by law has enabled the youth to be considered eligible to join SACCOs but practically has not facilitated their participation in SACCO activities since majority are still under the care of parents as evidenced from the words of the interviewee.

In addition, respondents were asked to whether in their SACCOs disabled youth are free to join and benefit from all services. Majority 122 (85.9%) of the respondents agreed whereas 20 (14.1%) of the respondents were not sure. This was confirmed from membership books and loan out records found in some SACCOs visited where it was established that even disabled youth are members and some have benefited from youth development fund. This implies that disability does not affect youth participation in SACCO services.

Besides, on the issue of whether SACCO gives first priority to female youth when accessing SACCO's services, 74 (52.1%) of the respondents disagreed with the statement, 61 (43.0%) agreed where as 7 (4.9%). The findings concur with the words of one interviewee when he said

“...few females join SACCOs and for the case of female youth they are very-very few...in order to encourage them to keep in SACCOs and bring others on board we give them first

priority in every service...moreover there is a cooperative policy of being gender sensitive...” (Respondent 5a, 3/08/2017).

The interview findings explain why the percentages of agreement and disagreement do not vary much. This implies that gender sensitivity is another factor that may facilitate youth participation in SACCO activities.

Respondents were asked to whether youth in SACCOs are frustrated by their educational background in participating in SACCO activities, majority 90 (63.4%) of the respondents disagreed whereas 52 (36.7%) of the respondents agreed. This contradicts the leadership form that had criteria for one to qualify for any leadership position and one of the criteria was level of education with the minimum per each position. This implies that education levels is a major factor affecting youth participation in SACCO activities since the number in agreement is slightly big.

Respondents were asked to whether in SACCO's youth with limited entrepreneurial skills are normally marginalized when giving out loans. 97 (68.3%) of the respondents disagreed with the statement whereas 45 (31.7%) agreed. Similarly respondents were asked to whether limited financial management skills of the youth have affected their participation in this SACCOs' services. 72 (50.8%) of the respondents disagreed whereas 70 (49.2%) agreed with the statement. This was confirmed with the words of one interviewee when he said

“...when members apply for loans, some we do not even know their faces or even what they are doing, provided the loans officer verify that he/she qualifies we endorse that he/she be given a loan...” (Respondent 21b, 23/8/2017).

Another respondent said

“...when members join SACCOs they leave behind all their status quo and they are looked at as an equal member...what counts most is ones shares and the reputation she/he has in repaying the loan...the rest is non of SACCOs' business...” (Respondent 1a, 3/8/2017)

This implies that among the criteria for selecting loan beneficiaries entrepreneurial skills is not among thus cannot be considered as a big factor affecting youth participation in SACCO activities. However, as one interviewee said if you take the loan and your entrepreneurial skills let you down and you do not repay then the next time you may be denied a chance of taking a loan. Therefore to some extent ones entrepreneurial skills have an effect of loan accessibility.

Further, respondents were asked to whether limited income by the youth in SACCOs has affected their savings and ultimately repayment of their credit, majority 138 (97.1%) of the respondents agreed with the statement whereas 4 (2.8%) disagreed. Similarly, responses on the saving culture of the youth in SACCOs and how it has enabled them participate in SACCO activities show that 122 (86%) of the respondents are in disagreement with the statement, 20 (14.1%) are in agreement. These findings corroborate with interview findings when one interviewee said

“...with rampant unemployment the youth hardly have no income nonetheless surplus for saving because the little they get is for their upkeep which is also not cheap with increased cost of living...” (Respondent 6a, 3/8/2017)

This implies that youth participation in the savings activity of the SACCO is minimal due to limited incomes that come as a result of un employment.

In addition, respondents were asked to whether spending behaviors of the youth has limit their participation in SACCO activities, 72 (50.8%) of the respondents disagreed with the statement where as 70 (49.2%) were not sure. This implies that the spending behaviors of the youth has no effect on the youth participation in SACCO activities thus cannot be brought up among factors affecting youth participation in SACCO activities in Kiruhura district.

Table 4.9 shows that the means for all the items were average. This implies that study participants considered individual factors to have an effect on youth participation in SACCO activities. The standard deviation shows similar results with the mean. This implies that the respondents did not vary considerably on the issues regarding individual factors that affect youth

participation in SACCO activities.

Considering different responses for different questions as per the individual factors affecting youth participation in SACCO activities plus the mean and standard deviation, the general interpretation is that Individual factors partly affect youth participation in SACCO activities.

4.5 Summary all study variables

From the above findings, all the three categories of factors were found out to affect youth participation in SACCO activities in one way or the other. Further analysis on the study variables was done to find out how the IV influences the DV. This is illustrated on the table 4.10 below;

Table 4.10 shows the Model Summary of the study variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.208 ^a	.043	.037	.41741	.043	6.353	1	140	.013
2	.271 ^b	.073	.060	.41233	.030	4.473	1	139	.036
3	.279 ^c	.078	.058	.41282	.004	.671	1	138	.414

a. Predictors: (Constant), institutional related variables

b. Predictors: (Constant), institutional related variables, environmental related variables

c. Predictors: (Constant), institutional related variables, environmental related variables, individual related variables

d. Dependent Variable: participation related variables

From the table 4.10 above, r (.208, .271, .279) shows correlations of study variables, r square (.043, .073, .078) explain the percentage of contribution the independent variables explain on the dependent variable on a sample population, in this how different factors contributed to youth participation in SACCO activities, adjusted r square (.037, .060, .058) explain the percentage of contribution the independent variables explain on the dependent variable on a target population. This is explained as follows; institutional factors alone contribute 4.3% on youth participation in SACCO activities on a sample population and 3.7% on the target population. Institutional factors and environmental factors contribute 7.3% on the participation of the youth in SACCO activities on a sample population and 6.0% on the target population. Institutional factors, environmental factors and individual factors contribute 7.8% on the participation of the youth in SACCO activities on a sample population and 5.8% on the target population. Therefore, all the independent variables;

Institutional factors, environmental factors and individual factors explain youth participation in SACCO activities by 7.8% on a sample population and 5.8% on the target population. This implies that the independent variables worked together to predict youth participation. However, when taken singly, institutional factors are the highest predictor of youth participation in SACCO activities, followed by environmental factors and individual factors remain the least.

Table 4.11 shows the ANOVA of the study variables

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.107	1	1.107	6.353	.013 ^a
	Residual	24.393	140	.174		
	Total	25.499	141			
2	Regression	1.867	2	.934	5.492	.005 ^b
	Residual	23.632	139	.170		
	Total	25.499	141			
3	Regression	1.982	3	.661	3.876	.011 ^c
	Residual	23.518	138	.170		
	Total	25.499	141			

a. Predictors: (Constant), institutional related variables

b. Predictors: (Constant), institutional related variables, environmental related variables

c. Predictors: (Constant), institutional related variables, environmental related variables, individual related variables

d. Dependent Variable: participation related variables

The ANOVA table above, shows a combination of variables that significantly affect youth participation. The calculated value of F as per each variable is 6.353, 5.492 and 3.876 respectively which is greater than 140,139 and 138 respectively degree of freedom (df). Using the p value approach, we find that the calculated significance (sig) of 0.13, 0.005 and 0.011 are smaller than a =0.05 leading to a conclusion that all factors (institutional, environmental and individual factors) affect youth participation in SACCO activities and therefore decision makers have to take informed decisions on the matter.

Table 4.12 shows the Coefficients of the study variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.397	.222		6.290	.000
	institutional related variables	.172	.068	.208	2.520	.013
2	(Constant)	2.036	.373		5.452	.000
	institutional related variables	.161	.068	.194	2.373	.019
	environmental related variables	-.195	.092	-.173	-2.115	.036
3	(Constant)	2.170	.408		5.316	.000
	institutional related variables	.144	.071	.174	2.025	.045
	environmental related variables	-.173	.096	-.153	-1.795	.075
	individual related variables	-.049	.059	-.073	-.819	.414

a. Dependent Variable: participation related variables

The coefficient table clearly shows a standardized *Beta*, the *t* value and the significance (Sig). It indicates that the dependent variable (youth participation in SACCO activities) is measured by standardized regression coefficient (Beta). It was used to examine how dimensions of the independent variable (factors; Institutional, environmental and individual) affect youth participation in SACCO activities. The coefficient above indicate that each dimension contribute to the equation for predicting participation ($y = a+bx$) where *y* is the value of the Independent variable for a given value of *x* (dependent variable), *a* is a constant and *b* is the regression coefficient.

Therefore sig; 0.13, 0.036 and 0.414 clearly reflects a statistically significant relationship

between all the factors and youth participation in SACCO activities. This relationship is reliable and can be used to make predictions. This implies that any positive unit change in any of the factors will increase on

CHAPTER FIVE:

SUMMARY, DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of major findings, discussion of the findings obtained in chapter four in relation to the study objectives and literature review, conclusions, recommendations, limitations, contributions of the study plus areas for further research.

5.1 Summary of findings

This study sought to examine the factors that affect youth participation in Savings and Credit Cooperative Organizations (SACCOs) activities in Kiruhura District, South Western Uganda. Youth participation in SACCO activities was the dependent variable while factors (institutional, environmental and individual factors) was the independent variable. The study was guided by three objectives namely: to examine institutional factors that affect youth participation in SACCO activities in Kiruhura District; to assess environmental factors that affect youth participation in SACCOS activities in Kiruhura District; to examine individual factors that affect participation in SACCOS activities in Kiruhura District. Results of the correlation and regression shows that several factors that are institutional, environmental and individual factors affect youth participation in SACCO activities.

5.1.1 Institutional factors affecting youth participation in SACCO activities

Under Institutional factors, assessment of policy framework and design of services was done. The following is the summary of major findings; ownership of project premises is not a mandatory requirement of giving out loans; collateral security and guarantors are mandatory requirements for youth to access loans thus affect their participation in the SACCO activities; the amount of loan the youth gets is not determined by the amount of savings on their accounts but the number of shares (share capital) therefore share capital is among the factors that affect youth

participation in SACCO activities; minimum account balance that is manageable boosts youth participation in SACCO activities; SACCOs have youth tailored policies, procedures and services that facilitate youth participation in their activities; use of accessible delivery channels to offer financial services by SACCOs have strengthened youth participation in SACCO activities; The design of financial services has strengthened youth involvement in SACCO activities.

5.1.2 Environmental factors affecting youth participation in SACCO activities

This was assessed under mobility and stereo typing indicators. The following came out; mobility affects youth participation in SACCO activities as it creates member turnover; location of SACCOs in rural areas has boosted rural youth participation in SACCO activities; mobile money service has eased and strengthened youth participation in SACCO activities; non selective services is among the factors that affect youth participation in SACCO activities;

5.1.3 Individual factors affecting youth participation in SACCO activities

Under individual factors, assessment of demographic characteristics of the youth and financial management skills were done. The following are the outcomes; minimum age limit of 18 years has enabled many youth to join SACCOs in Kiruhura; disabled youth are free to join and benefit from all services; though they do not give priority to female youth in accessing SACCO services, SACCOs are gender sensitive which has boosted youth participation in SACCO activities; educational level is still a controversial factor affecting youth participation in SACCO activities; entrepreneurial and financial management skills were among the least mentioned factors that affect youth participation in SACCO activities; limited income of the youth was ranked among the major factors affecting youth participation in SACCO activities; spending behaviors of the youth was also a controversial factor affecting youth participation in SACCO activities.

5.2 Discussion of findings

The presentation follows the order in which the objectives of the study were stated in chapter

one. It considers possible explanations for the results with various views from other scholars.

5.2.1 Institutional factors affecting youth participation in SACCO activities

The first objective of the study was to examine institutional factors that affect youth participation in SACCO activities in Kiruhura District. The findings indicate that institutional factors of policies affect youth participation in SACCO activities, they corroborate with Hopkins et' al (2012) who affirms that SACCOs internal policies has a strong effect on the accessibility and utilization of services world over.

Study findings indicate that collateral security and guarantors are mandatory requirements for youth to access loans and have an effect on their participation in the SACCO activities. This corroborates with Munyemana and Usengumukiza (2013), Zim Trade (2011) , Chigunta (2002), World Bank (2008), Makori, et al. (2013) who affirm that these requirement has limited accessibility to SACCO products like loans thus hindering youth participation in SACCO activities.

Besides that findings indicate that the amount of loan the youth gets is not determined by the amount of savings on their accounts but the number of shares (share capital) therefore share capital is among the factors that affect youth participation in SACCO activities. This corroborates with YouthStat (2011) study in Malawi where community youth loans were more attached to share capital than savings.

Furthermore, findings point out that minimum account balance that is manageable boosts youth participation in SACCO activities in Kiruhura district. The findings are in agreement with Hopkins et al, (2012) who noted that unfavorable minimum account balance requirements and costly transactions are some of the factors affecting youth participation in SACCOs.

Study findings also indicate that irrespective of age category all members must have guarantors in order to access loans which have affected youth participation in SACCO activities. The

findings are in corroboration with

In addition, study findings indicate SACCOs in Kiruhura have youth tailored policies, procedures and services that facilitate youth participation in their activities. This concurs with Okwany et al (2011) who affirms that policies and procedures of cooperatives that are tailored to suit individual cooperative members have an impact on their participation in SACCO's activities.

Study findings revealed that the use of accessible delivery channels to offer financial services by SACCOs in Kiruhura have strengthened youth participation in SACCO activities. This concurs with Karunakarani & Gebru (2015) who found out that financial services that are offered through delivery channels that are either inaccessible or inconvenient for youth hinders youth participation in SACCO activities.

The design of financial services has strengthened youth involvement in SACCO activities in Kiruhura district. The findings concur with Kamuhanda (2010) who discovered that lack of youth friendly financial services kept youth away from financial institutions.

5.2.2 Environmental factors affecting youth participation in SACCO activities

The second study objective was to assess environmental factors that affect youth participation in SACCO activities in Kiruhura District. Study findings indicated that mobility of the youth affects their participation in SACCO activities as it creates member turnover. This corroborates with Okwany (2010) and USAID (2005) who affirms that the youth are a risky segment of the population with high mobility rate thus not reliable in financial matters.

Study findings further reveal that the location of SACCOs in rural areas of Kiruhura has boosted rural youth participation in SACCO activities. This concurs with Mpuga (2004) and Gaitho (2010) who found out that accessibility is among the factors that facilitate joining of SACCOs.

Further still, study findings revealed that mobile money service has eased and strengthened youth

participation in SACCO activities. This is in agreement with Okwany et al (2014) who found out that the youth like using technology in all their transactions such as internet banking, use of ATM and mobile telephone transfers.

Study findings also revealed that non selective services are among the factors that affect youth participation in SACCO activities. This concurs with the findings of Warwathe (2013), Manyara who revealed that exclusion of the youth basing on age, gender and status affect their participation in SACCO activities.

5.2.3 Individual factors affecting youth participation in SACCO activities

To examine individual factors that affect youth participation in SACCO activities in Kiruhura District. A study finding revealed that minimum age limit of 18 years has enabled many youth to join SACCOs in Kiruhura. The findings concur with Mpuga (2004), UNCDF (2012) and Okwany et al (2014) who confirm that age of an individual is positively related to the decision he makes concerning SACCO services thus it affects his participation.

Study findings further indicate that though they do not give priority to female youth in accessing SACCO services, SACCOs in Kiruhura District are gender sensitive which has boosted youth participation in SACCO activities. The findings concur with Mpuga (2004), Karanja et al., 2014) who found out that discrimination according to sex affects deter youth from joining SACCOs.

Besides that, study findings revealed that educational level is still a controversial factor affecting youth participation in SACCO activities in Kiruhura District. The findings are in line with Okway et al. (2011), Cheruiyot, Kimeli, and Ogendero (2012) and Mpiira et al (2013) who affirms that educational level with limited entrepreneurial skills and lack of knowledge of financial institution affect youth participation in SACCO activities.

Study finding revealed that limited income of the youth is among the major factors affecting youth participation in SACCO activities in Kiruhura district. The findings corroborate with those

of World Bank (2007), Fin scope (2013) and Munyemana & Usengumukiza (2013) who found out that Youth especially in Sub Saharan Africa have little or no income at all from which to transact with financial service providers like SACCOs.

Study findings revealed that spending behaviors of the youth affect youth participation in SACCO activities in Kiruhura district. This is in agreement with Karanja et al. (2014), UNCDF (2012), Hopkins et al. (2012) and McCormick (2008) who found out that the youth want to look good among their peers, wear the latest fashionable clothes and accessories and own the latest cell phones. Such spending patterns affect savings and investment culture of youth and in the long run constrain their participation in SACCO activities.

5.3. Conclusions

Basing on the regression analysis and summary of major findings, conclusions were made in regard to the research questions. Conclusions are arranged according to the study objectives as follows;

5.3.1 Institutional factors affecting youth participation in SACCO activities

From the findings it was reflected that institutional factors affect youth participation in SACCO activities. Therefore, the following conclusions were drawn. SACCOs that demand collateral security and guarantors while securing loans limit participation of youth in SACCO activities; the youth can only access loans from their SACCOs if they boost their share capital; manageable minimum account balance increases youth participation in SACCO activities; SACCOs with youth tailored policies and procedures promote youth participation in their activities; SACCOs that use accessible delivery channels to offer financial services have strengthened youth participation in SACCO activities.

5.3.2 Environmental factors affecting youth participation in SACCO activities

The location of a SACCO will determine how many youth will participate in its activities; use of technology especially mobile money service ease and strengthen youth participation in SACCO

activities; non selective services influence youth participation in SACCO activities.

5.3.3 Individual factors affecting youth participation in SACCO activities

Minimum age limit of 18 years is a crucial factor that influence youth participation in SACCO activities; Gender mainstreaming is an important factor that promote youth participation in SACCO activities; education and training is among the factors that influence youth participation in SACCO activities; income is a major factor that facilitate the youth to join SACCOs and actively participate in all the activities.

5.4 Recommendations

A number of valuable conclusions have been made from the results of this investigation, concerning the factors that affect youth participation in SACCO activities. Based on these conclusions, the following recommendations are made:

The Government should; use SACCOs as agents of all youth development initiatives such as youth development funds; carry out mass sensitization of the youth about the importance of joining SACCOs through radios and Television programs; should put a measure of mandatory saving with SACCOs upon the employed youth as it is done with National Social Security Fund.

In order for SACCOs to be able to bring many youth on board, they should; look for other alternative security like group security while giving loans. This is meant to enable the youth who do not have collateral security access loans; the share value should be put at a fee that is manageable by almost all the youth; manageable minimum account balance should be maintained by all SACCOs; youth tailored policies and procedures should be elaborated and maintained by all SACCOs; Some SACCOs should start to plan how to bring services nearer to the youth by use of accessible delivery channels to offer financial services or change location; SACCOs should adopt new technology that will enable the youth participate in their activities such as e-banking and e-training; Gender mainstreaming is an important factor that promotes youth participation in SACCO activities therefore it should be integrated in all SACCO plans and

activities.

The youth themselves need to attend financial literacy trainings that would help them acquire knowledge, skills and change their attitude towards the SACCOs; they should start income generating projects that would help them earn income to inject in SACCOs as shares and savings.

5.5 Limitations of the Study

This study had several limitations. The first limitation of the empirical study is related to the sample or population group. All the respondents were from SACCOs doing the same activities, which could influence their perceptions due to practices and other factors. The results can thus not be generalized to financial Institutions other than SACCOs. The restriction of the empirical study to these SACCOs makes it difficult to verify the results and interpretations with similar studies in other financial institutions. The present results are limited to these SACCOs and generalizations to other populations will therefore require further research.

Lastly, the design used in the empirical study that is a cross-sectional design, which entails obtaining the results at a single point in time may not present a conclusive picture of the factors affecting youth participation in SACCO activities. A longitudinal study, conducted over time, would be of value in determining which factors weigh more.

5.6. Contributions of the Study

Despite these limitations above, the study has in process of achieving its primary objectives made a humble contribution towards the existing body of knowledge in the area of youth participation in SACCO activities in Kiruhura district. Basing on the recommendations made, SACCOs can try to bring the youth on board.

The study has added on the existing literature that may help future researchers who would be interested in carrying out a similar study or a related study.

5.7. Areas for further research.

The study examined the factors that affect youth participation in SACCO activities in Kiruhura district, cross-sectional study designs was employed. Therefore other studies can be carried out in other districts using different designs or similar designs to substantiate the findings.

During the study, several issues that affect SACCO operations such as leadership of SACCOS and performance were brought up by respondents. Therefore, research into them would boost their operations.

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APPENDICES

Appendix 1: Questionnaire for members (Cooperators)

Dear respondent,

I am Judith B Ninsiima a student at Uganda Management Institute. I am carrying out a study about **factors affecting Youth participation in SACCO activities**. This study will lead to the award of a Master's Degree in Management Studies (MMS). The study is being conducted in Kiruhura District with focus on registered SACCOs. The objective of this questionnaire therefore is to get your opinions on what might be the factors affecting the youth given your unique knowledge, skills and experience working with the SACCOs because you are considered a key respondent for this study. Please take some minutes of your time and fill this questionnaire. Instructions are provided on how to give your opinion. Do not write your name on the questionnaire; the information that you will provide will be treated with utmost confidentiality and under no circumstances will it be personalized.

Thank you.

SECTION A: Back ground information

Please tick the most appropriate

- Age
21- 30 years 31-40 years 41- 50 years 51 and above
- Sex
Male Female
- Education Level
Primary Secondary Tertiary None
- Duration in the SACCO
1 year 2-3 years 3 and above years

SECTION B:

From 5-30, tick the numbers that best indicate your opinion on the questions using the scale below

Scale	5	4	3	2	1
	Strongly agree	agree	Undecided	Disagree	Strongly disagree

Institutional factors						
	Policy	1	2	3	4	5
5	In this SACCO Youth loans are given to the youth whose self-help projects are established on their own premises and are subsidized					
6	Youth do not require collateral when accessing loans from this SACCO					
7	In this SACCO the amount of loan the youth gets is determined by the amount of savings on her/his account					
8	Favorable minimum account balance requirements and friendly transactions have facilitated the youth to access and utilize this SACCOs' services					
9	Guarantors are a MUST have for youth who want loans					
10	Policies and procedures of this SACCO are tailored to facilitate youth participate SACCO activities					
	Design	1	2	3	4	5
11	Most financial services in this SACCO are appropriate for the lifecycle needs of the youth and their varying income levels					
12	Most financial services in this SACCO are offered through delivery channels that are accessible or convenient for youth					
13	This SACCO offers youth friendly financial services such as youth loans					

14	This SACCOs' design of services has strengthened youth involvement in SACCO activities thus utilize all services					
Environmental factors						
	Mobility	1	2	3	4	5
15	There is high level of youth member turnover in this SACCO because of their mobility					
16	The location of this SACCO has made it easily accessible to all categories of the youth					
17	The youth can easily access this SACCOs' services through the use of mobile money services					
18	Youth in this SACCO are volatile therefore attendance in SACCO meetings is poor.					
	Stereo Type	1	2	3	4	5
19	The youth in this SACCO are treated like any other member even considered equal when being selected for receiving loans					
20	There are social and cultural attitude towards youth in this SACCO that have an effect on the volume of loans they get and leadership positions they occupy					
21	This SACCO is looked at as an association of the adult – rich people of this area					
22	The youth in this SACCO are viewed as a risky market segment thus are denied chance to join SACCO's or even once they join are denied credit					
Individual factors						
	Demographic	1	2	3	4	5
23	The minimum age limit of 18 years has enabled many youth to join this SACCO					
24	In this SACCO the disabled youth are free to join and they benefit from all services.					

25	In this SACCO, female youth are given first priority when accessing SACCOs services					
26	The youth in this SACCO are frustrated by their educational background in utilization of SACCO services such as trainings					
	Financial management	1	2	3	4	5
27	In this SACCO youth with limited entrepreneurial skills are normally marginalized when giving out loans					
28	Limited income by the youth in this SACCO has affected their savings and ultimately repayment of their credit					
29	The saving culture of the youth in this SACCO has enabled them in almost all SACCO activities					
30	Poor saving culture coupled with spending behaviors of the youth has limited their participation in this SACCO					
31	Limited financial management skills of the youth has affected their participation in this SACCOs' activities.					
	Participation in SACCO activities					
32	Majority of the members in this SACCO are in the youth category					
33	The youth occupy key leadership positions in this SACCO					
34	The youth of this SACCO regularly attend meetings					
35	Participation of the youth in this SACCO trainings is high					
36	The youth of this SACCO are good at saving money					
37	Youth borrowers exceed other category of borrowers in this SACCO					

THANK YOU

Appendix 2: Interview guide for Staff and Executive Committee members

Bio information

- Age
- Level of education
- Title / position
- Duration in the SACCO

Study Variables

- Name of SACCO / Sub county
- When did your SACCO start?
- Who are the founders?
- What was the motive of starting this SACCO?
- Why did you choose this location particularly?
- How did you mobilize members? Using which channels?
- What criteria did you or still consider while selecting the rightful members?
- What eligible age does a person qualify for membership in your SACCO?
- Do you have youth members? Like how many
- Do you carry out stakeholders meetings/ trainings to mobilize for more new membership especially the youth? If Yes/ No why?
- Do you carry out community out reaches to sensitize community members especially the youth about your SACCO? If Yes/ No why?
- In your opinion do you think these communities out reaches are good? Why do you think so?
- Do you organize financial education trainings for your members? If Yes/No why?

- What are youth tailored services do you offer to your youth members? And why those particular services
- Do youth members access loans? How and what are the requirements for the youth to access a loan
- If a youth do not possess the ones mentioned above, how do you help him/her?
- Do you charge any amount on the account the youth have with you? If yes like how much and why. If no why not?
- Does it require minimum balance while withdrawing? If Yes/No Why?
- How are the youth involved in the operations of this SACCO?
- Do you have youth that have dropped out of this SACCO? If Yes/ No why?
- Are youth in this SACCO given equal treatment like other members? If Yes/No why?
- Do you have youth on the executive? What about other SACCO committees? If Yes/ No why?
- Do you have special programs that attract the youth to your SACCO? Mention them.
- Do you consider the spending behaviors of youth in this SACCO while giving loans? If yes/no why?
- Do youth in this SACCO save regularly? If yes/no why?

Appendix 3: Interview guide for youth leaders

Bio information

- Age
- Level of education
- Title
- Sub county
- Membership of any SACCO

Study Variables

- What percentage of the youth that are members of the SACCOs
- What might be the reasons that are prompting / hindering the youth from joining these SACCOs?
- In your opinion who do you think is to blame / credit for the above and why?
- What do you recommend as the best strategies to have all the youth participate in SACCO's activities?

Appendix 4: Document review checklist

- Cooperative Act
- Different SACCOs policies
- Constitutions of different SACCOs
- Minutes of meetings
- Reports
- policies documents (Board, Finance, Human resource, IT, loan/credit, transport),
- Strategic plans,
- Annual work plans and budgets,
- specific Activity plans,
- Asset Registers,
- Audited books of accounts,
- staff performance appraisal forms,
- Loan recovery schedules and disbursement schedules