THE ROLE OF EDUCATION ON YOUTH ENGAGEMENT IN SACCOS: A REFLECTIVE APPROACH

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Abstract

In order to promote social inclusion, economic empowerment, and sustainable development, youth involvement in cooperatives is essential. Co-operatives can reduce poverty and build community resilience by giving young people chances for skill development, entrepreneurship, and group decision-making. Youth engagement is frequently hampered by issues including institutional hurdles, lack of information, and access to resources. Effective training may increase youth engagement and ensure long-term viability and intergenerational justice by fostering education, policy support, and inclusive governance. However, the discipline is lacking enough evidence on the interrelationship between the acquired skills and practice. This study examines the educational experiences of graduates from a cooperative university to unfold how they blended the learnt with their practices to achieve active engagement in financial cooperatives. Building from the reflective approach, experiences, actions, and learning processes of eight graduates are assesses to unfold their role on future engagements in SACCOS. A snowballing sampling technique was adopted in selecting eight (8) graduates who possess managerial positions in various financial cooperatives in Tanzania. The collected qualitative data through in-depth interviews were inductively analyzed. Findings reveal that relevancy, digital innovation and commitment not only boost youth engagement to but also improve personal and professional development advantages. Given the pressing need of training as suggested by previous studies to encourage youth participation, the study proposes cooperative education to be mandatory in all higher learning institutions, promotion of digital cooperatives education, and merging with other microfinances, to expand engagement opportunities to young people. Also, transformation of SACCOS to a convenient and accommodative structure to attract more youth to SACCOS for effective engagement.

Keywords: Youth engagement, co-operatives, SACCOS, reflective approach, education.

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INTRODUCTION

Youth engagement in SACCOS has gained global attention as a strategy for fostering financial inclusion, economic empowerment, and sustainable development (Schlup, 2019; United Nations, 2020). SACCOS, as member-owned and democratically controlled institutions, play a crucial role in providing accessible financial services to underserved populations, including youth (United Nations, 2020; WorldBank, 2023). In many instances, engagement and participation are mostly used interchangeably; however, they are distinct constructs. While participation is basically being involved, engagement implies vigorously participating, contributing, and connecting with a process or activity, often with a sense of ownership and motivation (Doria et al., 2018; Ngowi, 2021). According to Pancer and Colleagues (2002, p. 49), engagement not only mean active participation with an impact, rather it also involves behavioral (engagement time), affective (desire to engage) and cognitive (knowledge about the activity), traits that unfold throughout the engagement process. For years, youth engagement in SACCOS has been overlooked, as many researchers have channeled their immense efforts on youth participation. In that angle, attention was paid on determinants of participation (Msuya & Mataba, 2021); factors affecting youth participation (Ninsiima, 2018; Okello, 2022); barriers of youth participation (Nkilijiwa, 2019). In assessing factors affecting youth participation in SACCOS, a cross-sectional study conducted by Okello (2022) in Lira City East observing 250 youth comprising youth between the age of 18 and 32 years, found that age and education determine youth engagement in Saccos. The study suggested sensitization, government intervention and changes on youth attitude to promote participation. Another study that observed women participation in Kenya (Onyancha & Wambu, 2020) found that sense of ownership, low education, confidence and experience affected their participation. Similar to the previous study, advocacy and training were proposed as remedy towards active participation. Also, Ninsiima (2018) conducted a cross-sectional study to investigate youth participation in SACCOS where a total number of 214 respondents were drawn from selected SACCOS in Kiruhura District, western Uganda. Findings revealed that both institutional and individual factors affect youth participation and recommend personal efforts on attending financial literacy training. While young people globally face significant barriers to financial access, including limited collateral, low financial literacy, and exclusion from formal banking systems (Demirgüç-Kunt et al., 2020), financial cooperatives including SACCOS have emerged as viable alternatives, offering youth-friendly products, savings programs, and financial education to enhance their economic participation (ICA, 2024). In Africa, financial cooperatives have been instrumental in bridging the financial inclusion gap, particularly in rural and semi-urban areas where traditional banking penetration remains low (AFI, 2021). Tanzania, like many developing nations, has a large youth population, with over 60% of its citizens under the age of 25 (National Bureau of Statistics, 2022). Economic wise, the youth group comprise about 64.8 per cent of the total labour force. This population segment is an engine for economic growth and essential for the inclusive and sustainable development of our nation, hence needs to be a priority segment for financial inclusion interventions. Despite this demographic potential, youth engagement in formal financial systems remains low due to structural challenges such as unemployment, limited access to credit, and a lack of tailored financial services (Bank Of Tanzania, 2024). Financial co-operatives, such as Savings and Credit Cooperative Societies (SACCOS), have been identified as key institutions for addressing these challenges by providing youth with opportunities for savings, credit, and entrepreneurship support (Msuya & Mataba, 2021). Additionally, SACCOS have embraced the young generation in various aspects including talents promotion by providing employment opportunities to graduates. Those with exceptional skills and knowledge are engaged in administrative roles in SACCOS hence signifies the necessity of Co-operative education. In acknowledging the essence of co-operative education, some countries in Sub Saharan Africa have established cooperatives education programs in the tertiary level and some in East African have cooperative universities. For instance, African Institute for Mathematical Sciences (AIMS) offers Co-operative education program in Senegal, Cameroon and Rwanda while the Co-operative University of Kenya in Kenya and Moshi Co-operative University in Tanzania are special higher institutions for co-operative programs. These institutions not only demonstrate the efforts for improving co-operative industry but also play significant role in developing co-operative talents. There are various assumptions that explain youth engagement and according to Sanchez and Colleagues (2024), these assumptions are grouped based on process, equity, and impact. While those under process identifies relevant factors to foster engagement process, and equity focuses on participation perspectives and approach, those under impact immerse in core elements of engagement including cognitive, behavior and emotional. This study embraced youth engagement model by Pancer and colleagues (2002) that links engagement with impact. The model posits that youth face engagement challenges that stem from the community and managerial support challenges. Thus, instead of the engagement traits to develop from community and organization, they should be constructed through sharing and learning. Pancer and colleagues argue that, educational conferences have higher impact since it brings together youth with different backgrounds and experiences hence learning occurs effortlessly. The current study focuses on youth learning experiences and their impact on their current endeavors. The underlying assumption supports this study on self-learning with expected positive outcomes. Since learning Therefore, this study will consider the three traits, behavioral, emotional and cognitive aspects to understand how the previous learning experiences fostered youth engagement in SACCOS. The existing literature establishes the vitality of co-operative education with the focus on SACCOS members (Hartley & Johnson, 2014; Pancer & Rose-Kansor, 2002) and stakeholders (Anania & Rwekaza, 2018; Ngowi, 2021). However, while the potential of financial cooperatives in promoting youth financial inclusion is widely recognized, there is limited research on the integration between previous acquired knowledge and engagement practices. Existing studies have largely focused on engagement in a form of financial inclusion (Kazungu & Njau, 2023) or the role of cooperatives in rural development (Wanyama, 2016) with less emphasis on youth-specific engagement strategies. This research paper observes the role of cooperative studies in enhancing effective youth engagement in SACCOS, from reflective perspective. Linkages between education and SACCOS performance not only benefits SACCOS but also members and other stakeholders. Also, previous studies have documented clearly the association between youth engagement and education implying that these two constructs are interdependent. Youth can engage through learning (Hartley & Johnson, 2014) and through engagement youth can learn (Ngowi, 2021; Pancer & Rose-Kansor, 2002). Additionally, more emphasis is made to education especially sensitization and awareness to foster engagement. Despite the linkages and essentiality of cooperative education and training to youth, it is yet to understand how education has impacted youth engagement. This study therefore examines the educational experience of youth who graduated from a cooperative university and through reflective model, relate them their current engagement to unfold the linkages between them. Given that the study explored how Tanzanian youth engage in SACCOS administration, in what way those engagements associate with their preexisting knowledge and lessons can be drawn from those linkages towards improving youth engagement in SACCOS.

METHODS

This research employed a qualitative reflective methodology to probe into participants' experiences, viewpoints, and understandings by encouraging profound personal contemplation. The approach is rooted in interpretive phenomenology, focusing on interpreting lived experiences and the significance individuals attach to them. Reflective qualitative inquiry enables a thorough exploration of personal and professional development, heightened self-awareness, and transformative learning. Both researchers and participants utilize reflective techniques to document events, experiences, and their interpretations (Olmos-Vega et al., 2023). In this study participants were guided in reflecting on targeted questions over an extended period to enhance the responding of the paused research questions. This approach is especially valuable for studying phenomena that evolve over time, where continuous researcher presence is impractical. Additionally, the approach enhances the examination and reflection of researcher’s own engagement with the research process to eliminate potential biases that may arise. The design ought to examine youth engagement practices in SACCOS administration, the association between those practices with their preexisting knowledge and lessons learnt from the linkages towards improving youth engagement in SACCOS. The study was conducted on three (3) female and five (5) male young-SACCOS administrators, graduated from a co-operative university in Tanzania between 2018 and 2020. The selection of these participants embraced purposively-snowball sampling technique given the dispersion of graduates and to ensure that the researchers acquire relevant experiences subject to the research focus. Snowballing process from contacting dean of faculties who had contacts of their formal students, to seeking of other graduates with their former classmate contact, led to the attainment of the study eligible participants. The researcher traced two graduates working in SACCOS obtained from the deans and those two also recommended other graduates they know. The researcher did the follow up to obtain the sample that fits the established criteria. Although 16 individuals were invited for interviews, those included in the study were subject to data saturation (Ahmed, 2025; Ahmed et al., 2025). Inclusion criteria were established and required participants to: have firsthand experience with the phenomenon under study, be willing to engage in deep, structured reflection and provide informed consent for their reflections to be analyzed. All participants work in eight different SACCOS in Dar es Salaam, Kilimanjaro and Arusha. Their age ranges from 28-35 years with more than four (4) years of work history in SACCOS. Regarding their administrative roles, one participant started as a loan officers and elevated to the chief Executive officer (CEO) position; two of them started as accountants and became managers while the rest are managers. These participants pursued Bachelor degree majoring in Microfinance and enterprise management (BA-MFED), with one having additional program, post-graduate diploma in SACCOS Management. The primary qualitative data was collected through guided reflective semi-structured interviews. Participants were given prompts to guide their reflections, such as: "Describe a significant experience related to your studies at the university and how it impacted you;" "What insights have you gained from this experience?" "How has this experience influenced your current perspective or practice?" The interview questions were emailed a day prior the actual interview to enhance deeper reflection. Phone-call interview session of about 60 minutes for each participant was scheduled based on the interviewees' convenience. Employing reflexive thematic analysis, the study adopted latent thematic to explore deeper underlying meanings (latent). Deductive thematic analysis (Naeem et al., 2023) was used to identify patterns and themes within the reflective data derived from the theory including behavioral, emotional and cognitive traits. The process involved (1) familiarization with data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, and interpretation (Ahmed et al., 2025). Member checking for data confirmation was done to validate the transcriptions. Other ethical procedures were adhered from seeking interview participation, recordings, to withdrawing at any stage they want. Assurance was made that the information and data gathered will be strictly for academic purposes and pseudonyms were adopted. to document my own biases, assumptions, and influences on the research process.

RESULTS AND DISCUSSIONS

Reflections regarding youth engagement, linkages between education and practices as well as lesson learnt are presented and interpreted as per the theory applied in this study.

Youth engagement practices in SACCOS: *"A transformation and commitment path"*: Findings revealed that there is a sectorial transformation in SACCOS where youth are trusted with administrative roles. Since there is massive expansion of the sector, youth have more chances to engage in operation. Participants joined SACCOS through advertised vacancies. Rashidi commented: *"I saw an advert and applied, that's how I found myself in this financial institution"* Rhoda contended: "*Hmm, I was looking for a job and this came across and I applied. It's not like I planned to work in SACCOS"* Mike had this to say *"Of course I was fond of SACCOS for I was a member in a youth SACCOS back then at the University. I also think that was a plus on my application"* It implies that, the growth of SACCOS has not only benefited members but also non-members through job opportunities. Reflections on the engagement practices in SACCOS bring to light that there is personal transformation on behavior towards the operations. For instance, some members after starting their jobs, they become passionate and became members of their SACCOS. Daudi declared "*I'm a member of the SACCOS I work with, not by force but my I have learned the importance of SACCOS*" Similarly, Pamela could not hide her commitment and postulated: *"Ah! How can you be surrounded with a treasure and ignore it? I am not just a member; I am a loyal one"* Alice said: *"It took me a while…you know I came here as an accountant and I just wanted to be an accountant, but later I witnessed the benefits of SACCOS and I made a decision to become part."* Mike stated *"I was a member of a SACCOS at the university; I joined this immediately after my employment and I also convinced my friends to join"***.** In addition, the transformation associated with educational background did not only add employability skills but also the sense of membership in SACCOS. Findings found that those who received their degree from a cooperative university constructed a financial literacy awareness and from the early stage started to practice their knowledge. Salum injected; *"After starting the course and understand the operation of SACCOS I become attraction to SACCOS and with little money I got from Loans board, I use it and became a member"* Alice added: *"The course was useful and I couldn't join immediately because I did not have much, but I convinced my friend who was well off to do it and she did"* Salum added: " *When I realized the benefits of savings, access to affordable loans, and a sense of financial security I stopped betting and use the money in SACCOS"*

Linkages between previous education and practices: "*efficiency journey*": It was revealed that the educational background has contributed to voluntary engagement in SACCOS. For years the sector has been ignored by youth and was perceived as a place for adults and workers as pointed out by participants. Mike added; *"When I told my parents that I am applying as a loan officer in a SACCOS, they thought I am too young to work in SACCOS rather in banks, but I was taught they are similar to banks.*" Joe said; *"Working in SACCOS is downgraded by many youths, but from the university, I was taught about their operations, so I was enthusiastic to work there*." Pamela insisted, *"I was a loyal member and a club leader of a SACCOS at the university, the experience I got motivated me to go for a manager position and I got it."* Unlike others, Mushi had a different story *"I remember during the interview I was asked many questions about the course I took. They wanted to know if cooperatives were part since I graduated from a cooperative University, I think the courses mattered a lot"* These findings indicate that, youth with cooperatives education can be motivated to engage in financial cooperatives. the mindset of youth and communities. Also, Cooperatives education was associated with efficiency and smooth transition engagement. Findings revealed that those who studied in a cooperative university had opportunities to learn both theory and practice. Apart from cooperative-specific programs offered, all programs have general course about cooperatives. Moreover, the university have assisted students to design and establish their own SACCOS that sharpens the theoretical knowhow. Participants have showed the benefits of the previous pursuits in their current jobs. Salum, asserted that; *"I remember when I started my bachelor degree, I had no clue about cooperatives until we started a course that opened my eyes about financial cooperatives, what we have learned is what I am applying now"* Mushi added

> *I heard about SACCOS before joining the university, my mom was a member, but how cooperatives operate, I learned that at the university and it made sense since then…..yes, most of my current activities are the practical version of my previous studies…As a manager I have observed the difference between applicants from a cooperative university and those from other universities*

Rhoda stated

> *My major was not management, but I am an administrator who confidently apply what we were taught in university… for example, organization behavior course was elective but I took it without having any clue that I will be a manager one day. Now I can understand personalities of the employees and co-workers, also how to motivate and manage different groups*

Lesson learnt: "*Digital trap/innovation*": Engaged youth have realized that the expansion and transformation of SACCOS need to match with technological growth. It was found that youth are attracted to digital revolution and can be motivated to engage in SACCOS that are digital attached. Pamela said; "*Digital technology plays a big significant role in improving financial cooperatives and youth engagement unlike before that members need to access SACCOS services in SACCOS facilities*." Rashidi added *"In my SACCOS… I know others are doing the same….yeah, we have improved our services and members can access their financial contributions through digital platforms, youth can be trapped easily by digital services."* Salum insisted; "*Services are everywhere you go everything placed in hand tips, and thanks to the technology, a lot of things have been simplified. I believe young people who are digital lovers can simply be reached*." Joe proclaimed; "*Technology is growing fast so is its users and it might be difficult to attract youth given the presence of interesting sites, I believe that education in a game form will definitely catch many young people*."

These findings imply that SACCOS need to digitalize their services to reach diverse groups including young people. Youth engagement model emphasizes the affective trait that individuals need to foster engagement, in this case, findings point out the digital attachment that young people have and has association with emotional attachment on their digital devices. This means, SACCOS can use gamification apps with financial literacy input on digital platforms to attract youth and also modify their products and services in a way that can be accessed digitally to enhance youth engagement. Additionally, it was observed that digitalization should involve training where basic knowledge of financial cooperatives is shared. Instead of going to university to study or wait for scheduled training to some facilities, those who are interested in SACCOS can have access anytime they want, henceforth promote engagement rate. Mike asserted: "*Training and guidance is always provided at our SACCOS facility; however, with digital platforms all these can be done, the cooperative University and SACCOS can make such arrangements.*" Rhoda added; "*It is unlikely someone to spend money and time to travel or move to another place for training but when they have what they need through their phones, things become much better.* Alice pointed out: *"I remember that I first learned about SACCOS at the University, something that not everyone will have opportunity to, for instance those studying in other universities. I think such education can be digitalized for more impact.* Salum said:

SACCOS is perceived as platform for a particular group of people like teachers, farmers or level and ignored by those who don't feel they fit in. What I have learnt from my experience is that sensitization is needed and digital tools can be helpful.. let's use them.

Other form of innovation include unification. Findings claim that financial cooperatives can become stronger if they develop alliances with informal groups like VICOBA. Some of the participants exposed the pressing need of collaboration with other groups. Alice announced:

As a manager, I have realized our institution is competing with VICOBA that are digitalized and have won hearts of women. I think if we find a common ground that is improving member's financial capabilities, then union is the solution.

Mushi added:

We can attract young girls from their small financial engagement if we merge VICOBA and SACCOS. I know SACCOS is complex with a formal administration and operating polices, however, not as simple as VOCOBA. If we can blend them, it will be useful for youth engagement.

DISCUSION

Co-operatives education was found to transform learners who later were committed to their jobs in Co-operatives. Despite other studies that projected the disposition of benefits on members against non-members (Msuya & Mataba, 2021), it can be argued that in some contexts non-members can benefit prior their engagement in Co-operatives. It was revealed that the engaged youth contributed as members, and added other new members hence increase membership count in their institutions. These findings are consistent with those in previous studies that acknowledge education as a change agent (Lawrence & Iwata, 2024; Nkilijiwa & Msuya, 2021). Meaning that, provision of SACCOS education is important for self-discipline and for others. When an individual is transformed, it is easy for them to spark others. Additionally, the level of commitment not only derive individual gain but also institutional and community as a whole. Theoretically some engagements are surrounded by affective trait (Pancer & Rose-Kansor, 2002) especially to those with background ties with SACCOS. These findings means that, when youth are engaged, they reflect behavioral and emotional growth as theorized by Pancer and colleagues (2002). Regarding the application of co-operatives education on SACCOS practices, it was revealed that the knowledge of how SACCOS operate can be misunderstood hence it is essential for youth to be sensitized. Calls for sensitization have been echoed in previous studies (Anania & Rwekaza, 2018; Msuya & Mataba, 2021) as a way to transform. Theoretically, these reflections indicate that education develops a cognitive trait to learners and equip them with needed skills and knowledge that facilitate solving their daily issues. Co-operatives education helps individuals to make sense of their current and future environment (Pancer & Rose-Kansor, 2002). Also, it plays a great role on youth engagements in SACCOS as emphasized in previous studies (Doria et al., 2018; Ngowi, 2021). Basics about cooperatives is essential though it was observed that there is high demand of training and sensitization of SACCOS (Ninsiima, 2018). The advancement of technology suggests the essentiality of digital education for university students. This implies that the provision of basic SACCOS (Kazungu & Njau, 2023) education via digital platforms for these financial cooperatives are for everyone to stimulate active participation and engagement. Youth can benefit from self-learning right in their fingertips effortlessly. These findings are consistent with those of Ninsiima (2018) and Akware and Magala (2023) that emphasize on digital platforms for providing education. Based on these reflections, it is clear that the innovation of SACCOS' product and service to attend the needs of majority needs. As theorized by Pancer and colleagues (2002), on affective trait, it is commitment that can move individuals and when they sense being cared for and attended in terms of their needs, it is likely that they will reciprocate and engage

CONCLUSION AND RECOMMENDATIONS

This study intended to find how education background has impacted youth engagement practices. Findings discover the essentiality of educational background on daily engagement especially in constructing personal and institutional transformation. This adds to the unattended area regarding youth engagement by emphasizing on the need to impart learners with SACCOS education prior their engagement. This study therefore proposes SACCOS education to be added as essential course in universities regardless of their specialization. Further, digitalizing the SACCOS education and innovative processes to promote efficiency and effective engagement. Also, SACCOS need to improve their products and services by seeking collaboration with other microfinances to attract more youth and foster engagement. A cooperative University should expand its training and guidance in a digital world as a way of reaching potential learners for future engagements. The Youth engagement model (Pancer & Rose-Kansor, 2002) as applied in this study focuses on three major traits, behavior, emotion and cognitive that can be acquired through experience sharing and educational engagements. The findings of this study add to the theory in terms of digital innovation as a means to transform mindsets behavioral, affective and cognitive. Engagement behavior can be built through self-learning on time spent in learning. The materials and information provided in digital tools can facilitate the development of cognitive trait. Youth will possess essential skills of saving, financial discipline especially on spending and digital tools can play facilitation role. On the other hand, innovation can that develop affective trait through gamification and bridging needs gap. The study was carried on eight SACCOS across Tanzania and established arguments on the basis of the research findings that depended much on participant's reflections, and time lapse may have altered the reflected experiences. Other works should consider a tracer study design to capture actual experiences of participants. Also, future studies can adopt a quantitative design to expand the sample hence establish similarities and differences on youth engagements in SACCOS and consider other financial cooperatives.

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