

MOSHI CO-OPERATIVE UNIVERSITY

**YOUTH CO-OPERATIVE ENGAGEMENT: BEHAVIOURAL INSIGHTS
AMONG STUDENTS AT MOSHI CO-OPERATIVE UNIVERSITY,
TANZANIA**

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AMONG STUDENTS AT MOSHI CO-OPERATIVE UNIVERSITY,
TANZANIA**

**BY
VEDASTE HABUMUREMYI**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE DEGREE OF MASTER OF CO-OPERATIVE
AND COMMUNITY DEVELOPMENT OF MOSHI
CO-OPERATIVE UNIVERSITY, MOSHI TANZANIA**

DECEMBER, 2023

DECLARATION AND COPYRIGHT

I, **Vedaste Habumuremyi**, declare that this dissertation is my own original work and that it has not been presented, and will not be presented, to any other higher learning institution for a similar or any other academic award.

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CERTIFICATION

The undersigned certify that they have read and hereby recommend for acceptance by the Moshi Co-operative University a Dissertation titled “**Youth Co-operative Engagement: Behavioural Insights among Students at Moshi Co-operative University, Tanzania**” in partial fulfilment of the requirements for the award of a degree of Master of Arts in Masters of Arts in Co-operative and Community Development of Moshi Co-operative University.

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DEDICATION

I dedicate this dissertation to my mother, Nirere Verediane, whose unlimited love, and enduring strength have been my guiding light throughout this journey. Her sacrifices and encouragement have been a driving force behind my determination. Additionally, I dedicate this work to my late father, Ahorwabaye Floduard, whose memory and teachings continue to inspire me. Though he is no longer with us, his wisdom and resilience resonate in every achievement. This dissertation stands as a recognition of his legacy, and I am grateful for the values he instilled in me.

To my parents, who shaped my character and nurtured my dreams, this dedication is a testament to your enduring impact on my academic and personal growth. I am trully thankful for the foundation you provided and the lasting mark you have left on my journey.

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LIST OF ABBREVIATIONS

AMCOs:	Agricultural Marketing Co-operative Societies
ATT:	Attitude
BAF:	Bachelor of Accounting and Finance
BAT:	Bachelor of Accounting and Taxation
BBICT:	Bachelor of Business Information and Communication Technology
BCED:	Bachelor of Community Economic Development
BCMA:	Bachelor of Co-operative Management and Accounting
BEC:	Bachelor of Economics
BHRM:	Bachelor of Human Resource Management
BME:	Bachelor of Marketing and Entrepreneurship
BMFED:	Bachelor of Microfinance and Enterprise Development
CRDB:	Co-operative Rural Development Bank
CVI:	Content Validity Index
ICA:	International Co-operative Alliance
IUCEA:	Inter-University Council of East Africa
KCBL:	Kilimanjaro Co-operative Bank
KCU:	Kagera Co-operative Union
KFW:	Kreditanstalt Fur Wiederaufbau / German Investment and Development Bank
KNCU:	Kilimanjaro Native Cooperative Union
LL.B:	Bachelor of Laws
MoCU :	Moshi Co-operative University
MoCU:	Moshi Co-operative Univesity
NCB:	National Cooperative Bank
PLS-SEM:	Partial Least Square Structural Equation Modelling
PSMCM:	Bachelor of Procurement and Supply Chain Management
SACCOs:	Saving and Credit Co-operative Societies
SPSS:	Statistical Package for the Social Science
TACOBA:	Tandahimba Community Bank
TCDC:	Tanzania Co-operative Development Commission
TFC:	Tanzania Federation of Co-operatives
WACCOS:	Wanafunzi Consumer Co-operative

ABSTRACT

The reluctance of youth to engage in co-operatives is a current concern with a dual impact on both youth and the future success of co-operatives. It is this challenge that motivated the current study titled “Youth Co-operative Engagement: Behavioral Insights among Students at Moshi Co-operative University, Tanzania.” The study was conducted in Moshi Municipality, Kilimanjaro region with the main objective of investigating the perceived institutional image of co-operatives and the behavioral determinants of youth co-operative engagement. Specifically the study explored institutional image of co-operatives and examined behavioral determinants of youth co-operative engagement. The study was guided by Beach's image theory (1990). The sample included 400 youth selected through convenience sampling, among whom 36 participants for FGD were purposively chosen. Qualitative data, collected through FGD, was subjected to thematic analysis using NVivo. Quantitative data, collected through survey questionnaires, underwent descriptive and factor analysis in SPSS. Inferential analysis was conducted using the SMART PLS-SEM model. The findings of the first objective indicated that financial-focused co-operatives, especially SACCOS, were highly visible followed by AMCOs, while WACCOS had low recognition. Youth perceived membership openness and good leadership as potential aspects of the co-operative image. MoCU was recognized for promoting co-operative values. The findings of the second objective confirmed that attitudes, social influences, and competence play significant role on youth co-operative engagement. The study observed a low co-operative membership rate (3.25%) among participants. The study concludes that youth hold a positive image of co-operatives, emphasizing membership openness, good leadership, and the prominent visibility of financial-focused co-operatives. Furthermore, the study establishes attitude, social influences, and competence as behavioural determinants of youth co-operative engagement. The study recommends co-operatives to leverage on image youth hold to involve them in leadership roles thereby enhancing their engagement. Academic institutions are recommended to use social influences to encourage student-based co-operative models and increase co-operative membership among academically knowledgeable youth. Lastly, the study recommends further similar studies involving multiple academic institutions.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Engagement holds a unique importance in integrating youth into the co-operative model (Cele, 2022). Despite the fact that youth often comprise the majority of the working population (Byishimo *et al.*, 2022), their engagement in co-operatives has been limited. According to the International Co-operative Alliance (ICA), only 27.9% of youth in Africa are engaged in co-operatives (ICA, 2017). Youth represent a valuable resource with new ideas and technologies that can contribute to the sustainability of the socio-economic welfare system both in the present and the future.

Youth co-operative engagement is receiving increased attention in worldwide development efforts. For instance, in Europe, France, individuals below 35 years who are working in social co-operatives or serving as co-operative managers make up 15.5% of all managers, compared to 11.3% in conventional enterprises (Les Scop, 2015). In Asia, secondary school co-operatives in Malaysia have approximately 1.6 million members (Abdullah *et al.*, 2020). Similarly, in America, Quebec, a co-operative model "by young people for young people" involves nearly 300,000 francophone students in co-operatives (Coop Americas, 2019). However, in East Africa, only 28% of the youth are members of co-operatives (ICA, 2017). Taking Kenya as an example, 72.1% of youth do not belong to any co-operative (Mwangi *et al.*, 2017), indicating low youth co-operative engagement in the country.

There is a vast body of literature on youth co-operative engagement. The ICA report (2021) on young people and cooperation addresses youth co-operative engagement and emphasizes the need to communicate an effective image of co-operatives to youth. Bouichou *et al.* (2021) found that social influence affects youth co-operative engagement. Nduaguba *et al.* (2014) examined the promotion of youth empowerment through engagement with co-operatives and found that co-operatives are better institutions for youth engagement. However, there is a lack of sufficient empirical research that investigates the co-operative institutional image perceived by youth as well as the behavioral determinants of youth co-operative engagement within the context of behavioral insights among youth.

Studies focusing on understanding engagement have consistently shown that an institution's image significantly plays a substantial role in influencing individuals' decisions to engage with it or not (Lee *et al.*, 2023). Maintaining a positive image, both internally and externally, is paramount for an institution's ability to attract youth engagement (Nwachukwu *et al.*, 2020). This understanding is especially crucial for enhancing youth co-operative engagement. However, it is essential to recognize that institutional image can vary widely, particularly among different enterprises and various demographic groups.

In the context of this study, there is a notable gap in the existing literature concerning the co-operative institutional image as perceived by youth. Given the intrinsic connection between institutional image and an institution's capacity to control, influence, impact, and engage new members, it is evident that understanding and enhancing the image of co-operatives among youth is a critical factor for engagement and the success of co-operative operations. Therefore, exploring the co-operative institutional image among youth is not only valuable for youth but also a practical necessity for the advancement of co-operatives in the contemporary social and economic landscape.

Research assessing youth behaviors and co-operative engagement among African youth has found that youth generally hold unfavourable attitudes towards co-operatives (Ngala, 2022). Since co-operatives have the potential to address the challenges faced by youth (Dong *et al.*, 2020), there is a need for further empirical studies focusing on youth co-operative engagement. Nevertheless, the crucial aspects economic activities, membership and leadership have remained relatively unexplored to understand the motives of youth in co-operatives.

Youth co-operative engagement has been actively promoted by Moshi Co-operative University (MoCU) since its establishment as the then-Co-operative College Moshi on January 5, 1963, through educational and training programs for co-operatives, pre-co-operatives, member-based organizations, and the general public (MoCU, 2021). However, there is a scarcity of formal studies that have explored image of co-operatives and behavioral determinants of co-operative engagement among these academically knowledgeable youth. The current study aimed to address this gap.

1.2 Statement of the Problem

Presently, youth engagement in co-operatives is at a low level (Manumbu, 2023; Anania and Kimaro, 2016; Anania and Sambuo, 2016). According to Nkilijiwa (2019), no individuals below the age of 20 were members of the AMCOS in Ikomagulilo, Lubaga, and Igaga. Similarly, Kiteve (2019) discovered that only 29.2% of youth in Mtwara were members of SACCOS. In a study conducted in Moshi municipality, Anania *et al.* (2020) revealed that 61% and 84% of youth were not engaged in co-operatives, respectively. In Tanzania, youth co-operative engagement has been promoted through various interventions such as education, training, workshops, and forums on co-operative business development and management (Msonganzila, 2013).

Furthermore, a study involving 420 youth from 20 countries worldwide identified various opportunities for youth engagement in co-operatives. These included identifying platforms of interest for youth engagement, the role of technology, and different methods of engagement. Among youth already engaged in the co-operative movement, 76% believed that co-operatives have the potential to engage youth in their structure, while 19% disagreed, and 5% were unsure. Despite the majority acknowledging the potential of co-operatives to engage youth, 58% of youth stated that the engagement and integration of youth is not adequately promoted within co-operatives. Only 36% agreed that it is promoted (ICA-EU, 2021). Specifically, youth in Moshi municipality, Tanzania, expressed awareness of benefits for youth engagement in co-operatives (Mbwambo, 2022; Ngowi, 2021).

However, there is a lack of knowledge from youth insights, regarding the image that they hold on co-operatives and behavioural determinants of youth co-operative engagement. This study aimed to address this knowledge gap by exploring aspects of perceived institutional image and examining the behavioural determinants of youth co-operative engagement.

1.3 Objectives

1.3.1 The main objective

The main objective of this study was to investigate the perceived institutional image of co-operatives and the behavioral determinants of youth co-operative engagement.

1.3.2 Specific objectives

Specifically this study intended to:

- i. explore co-operative institutional image among youth.
- ii. examine behavioral determinants of youth co-operative engagement.

1.4 Research Question and Hypotheses

1.4.1 Research question

- i. What is the overall institutional image of co-operatives among youth?

1.4.2 Hypotheses

- i. Attitude plays significant role in fostering youth co-operative engagement.
- ii. Social influences play significant role in fostering youth co-operative engagement.
- iii. Competence plays significant role in fostering youth co-operative engagement.

1.5 Significance of the Study

This study collected and analyzed data on co-operative institutional image, attitude, social influences, competence, goals, and plans of youth for engagement, to address the critical challenge of low youth co-operative engagement. The study findings will aid co-operatives and policymakers in developing policies and strategic plans that encourage and support youth co-operative engagement. Co-operatives may find value in collaborating with academic institutions to enhance their visibility among academically knowledgeable youth and foster youth co-operative engagement. This aligns with the UN SDG 8 on decent work and SDG 4 on quality education. It also aligns with the Tanzania Development Vision of 2025, specifically within the pillar of "A Well Educated and Learning Society." For youth themselves, the study facilitates informed decision-making regarding co-operative engagement. The adoption of image theory in co-operative studies provided opportunity for pioneering a novel approach of application of the theory within the field. Moreover, in response to concerns of its limited application, of which previous studies have predominantly favoured quantitative approach, this study adopted a mixed-method approach, making it rich and contributing to ongoing development of the theory and knowledge in co-operative studies.

1.6 Organization of the Study

This study was organized into five chapters. The first chapter covered the study's background information, research problem, research objectives, research questions, and significance of the study. The second chapter included a review of the literature relevant to the study, divided into four categories: definition of key terms, theoretical literature review, empirical literature review, research gap, and conceptual framework. The third chapter about research methodology included research design, target population, types of data and data collection method, sample size, sampling technique, validity and reliability of data, data analysis and ethical consideration. Chapter four addressed the findings and discussion. Chapter five covered the summary, conclusion, recommendations and areas for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Definition of Key Terms

2.1.1 Youth

Most definitions of youth are aged-based and refer to youth as persons within a particular age group. The UN states that youth are 15 to 24 years old (UN, 2007). The Commonwealth Youth Programme defines youth as 15 to 29 years old (Commonwealth Youth Programme, 2007). The National Youth Development Policy of 2007 defined youth in Tanzania as those aged 15 to 35 years old (URT, 2007). There is a wide consensus in these policy documents about the youth start age, however these policies differ about the maximum age for youth. Since the current study will be undertaken in Moshi, Tanzania, this study defines youth as persons aged 15 to 35 years.

2.1.2 Engagement

The term engagement refers to active participation. Youth co-operative engagement is the active participation of youth in co-operative activities (Dong *et al.*, 2020). The image theory suggests that engagement is a process motivated by goals and the plans for the ideal future (Nelson, 2004). For the purposes of this study, engagement was referred to goals and plans of youth for active participation in co-operative activities.

2.1.3 Behavioral insights

Behavioral insights refer to the understandings derived from studying the behaviors of people. This is achieved by examining how they think, react, and behave in various contexts, as well as their perceptions, attitudes, and intentions towards a specific subject or topic.

2.1.4 Image

The term image is widely recognized in the literature on the image of an institution or organization. The image is defined as the mental representation of a country, encompassing cognitive beliefs about economic and technological development stages, as well as affective evaluations of social and political systems (Herrmann, 2003). Given that co-operatives are institutions operated by people and rely on the economy and technology for their functions, this study extends the concept to represent co-operatives in the minds of youth, incorporating impressions, reputation,

and perceptions of co-operative activities. Therefore, in this study, the institutional image of co-operatives was referred to as the representation picture of co-operatives in the minds of youth.

2.2 Theoretical Review

This study was guided by Beach's image theory (1990). Image theory offers a unique lens through which to analyze the institutional image and behavioral determinants of youth co-operative engagement. The theory emphasizes the role of institutional image and behavioral factors in influencing engagement. The engagement involves goals to be achieved and plans towards the achievement of those goals. The goals and plans served as constructs of engagement as a dependent variable in this study. The image serves as a motivator for the entire engagement process (Nelson, 2004). According to the theory, engagement represents what decision-makers aspire to become and achieve. This involves plans to achieve goals. The goals and plans of youth for co-operative engagement were examined as a dependent variable.

The theory is primarily based on institutional and behavioral components (Beach, 1993). Both these components were functional for the first and the second objectives respectively. The former was instrumental for the first objective. The institutional image encompassed economic activities that represent the image of co-operatives, membership openness, and the leadership constructs. The latter helped to address the second objective with constructs of attitude, social influences, and competence. Baloglu and McCleary (1999) emphasize the significance of image in influencing behavioral factors.

Beach's Image Theory served as a guide, enriching the study's analytical framework. According to Godinho (2015), an institution's image is shaped by its identity. The Statement on the Co-operative Identity asserts that a co-operative is an “autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise” (Kabuga, 2023; Nkuhi and Rutabanzibwa, 2023). This statement played a significant role in the analysis of institutional image and behavioural determinants. According to the theory, it was expected that institutional image of co-operatives is shaped by co-operative identity and attitude, social influences and competence play a significant role in youth co-operative engagement.

2.3 Empirical Review

Several empirical studies (Mbwambo, 2022; Uwaramutse *et al.* 2021; Bhuyan's, 2007) have examined various aspects of youth co-operative engagement. Mbwambo (2022) conducted an assessment of co-operative image and youth membership decisions in Moshi Municipality, Tanzania. The study aimed to evaluate strategies for establishing the co-operative image among youth. The study used constructs of subjective norms, attitude, and perceived behavior control. The study employed a cross-sectional descriptive design and reported the negative co-operative image among youth and a significant impact on engagement.

Mbwambo's study provided valuable insights into the perceived institutional image of co-operatives, aligning with the objective of understanding youth institutional image of co-operatives. The negative co-operative image identified in Mbwambo's study was a foundation for considering behavioral determinants in the current study.

Nkilijiwa (2019) explored the factors motivating youth to participate in agricultural marketing co-operatives (AMCOS) in Kishapu, Tanzania, using exploratory and descriptive methods. Data were collected through interviews, surveys, and focus group discussions. The analysis highlighted the exclusion of youth aged 18-21 from co-operatives. The exclusion of youth aged 18-21 from co-operatives, as highlighted in Nkilijiwa's study, influenced the decision to conduct the current study among bachelor's degree students, as they predominantly fall within that age range. This alignment supports the objective of examining behavioral determinants of youth co-operative engagement.

Bhuyan's (2007) study emphasized the significant impact of attitudes on co-operative engagement behaviour. Using qualitative and quantitative methods, the study explored the relationship between negative attitudes and negative behaviour among co-operative members. Constructs of knowledge, beliefs, and perceptions about co-operatives were examined. Negative attitude were influenced by co-operative-specific factors. Bhuyan's emphasis on the impact of attitudes on co-operative engagement behaviour contributed to the second objective of the current study. By examining the relationship between negative attitudes and negative behaviour among co-operative members, Bhuyan's work informed the understanding of behavioural determinants of youth co-operative engagement.

Uwaramutse *et al.* (2021) conducted an empirical review to examine the relationship between governance practices and the inclusion of women and youth in rice co-operatives in Rwanda. The study employed simple random and stratified sampling techniques and utilized various statistical analyses, including descriptive statistics, multiple linear regression, and correlation analysis. Governance practices significantly influenced the engagement of youth and women within the co-operatives.

Uwaramutse *et al.*'s examination of youth participation in co-operative leadership helped to understand that leadership influences the institutional image of co-operatives, particularly concerning the engagement of youth, hence, influencing their goals and plans for co-operative engagement. Uwaramutse *et al.*'s study seamlessly aligns with the image of co-operatives among youth in the current study.

Monteiro *et al.* (2020) examined how self-perceived competencies developed among youth during university studies relate to perceived employability. The study focused on constructs such as theoretical knowledge, job-specific skills, the ability to use tools and resources, and interpersonal abilities. It found a positive association between competencies gained through university and participants' perceived employability, shedding light on how competence perceptions influence engagement.

The inclusion of competence as a key construct in the second objective gains heightened significance in light of Monteiro *et al.*'s findings. Their research underscores that competencies gained through university studies, including theoretical knowledge and practical skills, play a crucial role in shaping participants' perceived employability. This aligns seamlessly with the objective of exploring behavioural determinants, emphasizing that competence is a pivotal factor influencing youth co-operative engagement. In essence, Monteiro *et al.*'s work not only validates the relevance of competence in the co-operative context but also underscores the need to consider a construct of competence when understanding youth co-operative engagement.

Salman *et al.* (2020) conducted a literature review of 63 studies to explore competence dimensions, identifying four key dimensions: individual characteristics, knowledge, skills, and attitude. These dimensions contributed to the competence variable in the current study. Salman *et al.* shed light on the nature of competence

and its diverse components. Their identification of four key dimensions of competence - individual characteristics, knowledge, skills, and attitude - provides a foundation for understanding competence in the co-operative context. Salman *et al.*'s insights provided a robust foundation for the strategic inclusion of competence as a crucial element within the broader behavioural determinants investigated in this study.

2.4 Research Gap

The empirical literature on youth co-operative engagement has significantly shed light on various aspects of this field. However, there was still a research gap centered around the underuse of image theory within co-operative studies. In the co-operative context, where the institutional image is pivotal for attracting and retaining members, its underuse is a missed opportunity to grasp the intricacies of youth engagement. The underuse of image theory in co-operative research represents a tangible research gap that this study addressed. This study addressed this gap by examining the institutional image of co-operatives as perceived by youth and behavioural determinants of their engagement, thereby advancing the current knowledge in the field of co-operatives.

Additionally, the application and exploration of image theory were still study concerns. Some studies had favoured quantitative approaches. This gap was addressed by adopting a mixed-methods approach that integrates qualitative and quantitative insights into the co-operative institutional image, thereby advancing the current state of knowledge in this field.

2.5 Conceptual Framework

The theory of image suggests that institutional image and behavioural determinants play a significant role in the entire engagement process (Nelson, 2004). The main components of engagement included the goals and plans of youth regarding active participation in co-operatives.

In this study, the constructs of the institutional image of co-operatives, as perceived by youth, encompassed economic activity focus, membership openness, and good leadership. The dimensions of behavioural determinants comprised attitude, social influences, and competence. Therefore, the conceptual framework for this study was firmly anchored in Beach's image theory (1990)

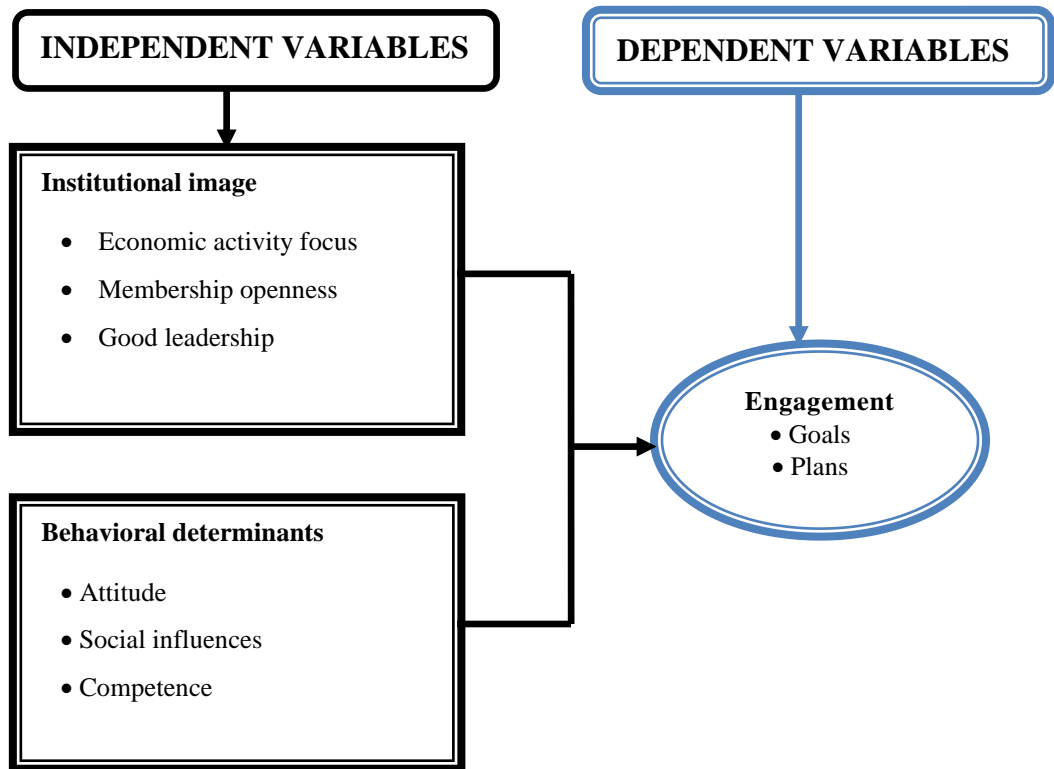


Figure 1: Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

This study adopted a cross-sectional research design. The design was appropriate for collecting data on independent variables (institutional image and behavioral determinants) and the dependent variable (engagement) from a large number of participants within a relatively short time frame. The data were collected from 400 participants between August and September 2023. Researchers argue that a cross-sectional design works well for investigating data collected at a single point in time (Blankenagel, Gasser, and Hunziker, 2021; Xu *et al.*, 2020). Therefore, this design allowed the researcher to gather data from a representative sample of the population in a one-time effort without exerting any influence.

3.2 Geographical Coverage

The study was conducted at MoCU, located in Moshi Municipality, Kilimanjaro region, in the northeastern part of Tanzania mainland. This region holds a special significance for studying youth co-operative engagement due to the presence of a well-informed and co-operative-knowledgeable youth population. The importance of conducting this study in this specific area was underscored by several factors.

First, the Kilimanjaro region shares a border with the Republic of Kenya, which has a rich co-operative tradition. This proximity and cultural exchange provide valuable insights into co-operative practices among the youth. Additionally, the Kilimanjaro region has a history dating back to the 1920s of active involvement in cooperation and co-operative establishment in Tanzania (Maghimbi, 2010; Kihemba *et al.*, 1977). This historical foundation creates a conducive environment for studying the dynamics of co-operative engagement among the youth.

MoCU, a public university located in Moshi Municipality, adds another layer of importance to the study area. With over 10,000 students currently enrolled, MoCU stands out as a distinctive educational hub, uniquely positioned as an institution specialised in co-operative management and development. Renowned for its dedicated focus, MoCU not only imparts academic knowledge but also fosters a rich understanding of co-operative movement. Its commitment to excellence in this specific field positions MoCU as a key contributor to the development of co-

operative specialists in the region and beyond. By combining theoretical insights with practical applications, MoCU prepares youth to navigate the complex landscape of co-operative enterprise, making it a valuable asset for those seeking specializing in the co-operative industry. MoCU has earned a reputation as a centre of excellence in co-operative education and training within the East African Community. Being the only university in Tanzania offering co-operative education and training, MoCU was a unique ideal setting for this research, which aimed to gain behavioural insights into the behavioural determinants of youth co-operative engagement. The wealth of knowledge, co-operative history, and the university's expertise in co-operative education and training all contributed to the significance of this study area in understanding and enhancing youth co-operative engagement.

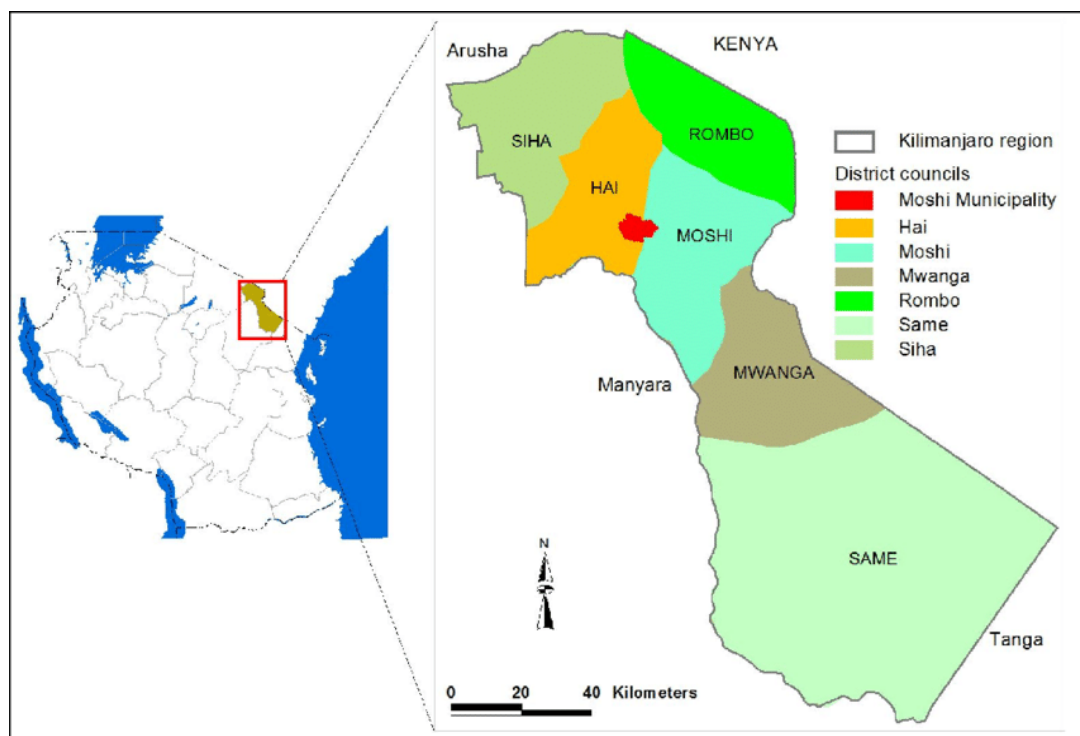


Figure 2: Map Showing Moshi Municipality

Source: Mkanda *et al.* (2014)

3.3 Target Population of the Study

The population of this study involved youth aged between 15 and 35 years from undergraduate students who were enrolled at MoCU at the time of the study. Involving undergraduate students increased the likelihood of including current members of co-operatives within the study population, resulting in a mixed population of co-operative and non-co-operative members. According to a study

conducted by Tinto and Pusser (2006), it was found that students who chose to join co-operatives within educational institutions were more likely to stay on campus for a longer duration. The unit of observation in this study was youth while the unit of analysis was MoCU.

3.4 Sample Size and Sampling Strategies

3.4.1 Sample size

The sample size for this study was determined based on the sizes used in previous similar studies, following the guidance outlined by Hair *et al.* (2019), which had been effectively implemented in the studies conducted by Pellegrino (2022) and Lulandala (2020). A careful examination of similar studies that had already been conducted was undertaken. Specifically, the investigations by Mwangi *et al.* (2016) with 400 participants, Cele (2022) with 255 participants, Uwaramutse *et al.* (2021) with 387 participants, Ninsiima (2018) with 214 participants, and Baharuddin and Rahman (2021) with 740 participants were reviewed. The sample sizes reported in these studies were analyzed, and from them, the mean sample size was calculated to provide an estimation of the typical number of participants used.

$$\text{Mean} = (400 + 255 + 387 + 214 + 740) / 5$$

$$\text{Mean} = 399.2$$

The average sample size resulting from these studies was approximately 400 participants. Accordingly, this mean value was adopted as the sample size for the current study. As a result, a total of 400 students were included in the sample.

By utilizing the mean sample size derived from a set of relevant studies, it was ensured that the current study's sample size was both comparable and suitable. This scientifically justified approach increased the likelihood that findings were reliable and relevant to the research objectives.

3.4.2 Sampling strategies

By acknowledging that respondents were busy with exams and adopting a sampling method that respected their time constraints, a non-probability sampling strategy, specifically convenience sampling, was employed. This method facilitated the selection of 28BAF students, 14BEC students, 27BAME students, 25BAT students, 25BBICT students, 29BCED students, 3 2BCMA students, 155BHRM students,

27BMFED students, and 26BPSM and 12 LLB students. This approach struck a balance between achieving research goals and accommodating the busy schedules of students. Students often have limited availability due to demanding academic commitments, making a convenience sampling method a practical approach that allowed to select participants who were more likely to be available and willing to participate.

Another non-probability sampling technique used was purposive sampling. This method was employed to select participants for focus group discussions (FGD) from specific demographic categories, ensuring a diverse range of perspectives and experiences. The discussion was conducted in groups, recognizing alignment or duplication in responses until saturation in data collection was achieved by the sixth group. The repetition of similar ideas contributed to the formation of codes, subthemes, and themes in the thematic analysis of the image of co-operatives. Both convenience and purposive sampling techniques allowed to reduce the risk of non-participation due to scheduling conflicts.

3.5 Data and Data Collection Methods

3.5.1 Types of data

Both qualitative and quantitative data were collected, each serving a distinct purpose based on the nature of study objectives. The qualitative method, involving FGD, was instrumental in gaining in-depth insights into the perceptions surrounding the co-operative institutional image among youth. This allowed for rich, context-specific narratives and personal experiences, providing a comprehensive understanding of the first objective of the study.

Conversely, quantitative data gathered through structured surveys played a crucial role in quantifying and analyzing various aspects related to youth co-operative engagement. Specifically, quantitative data were employed to measure the co-operative institutional image and examine behavioural determinants of youth co-operative engagement. By using both qualitative and quantitative methods in a complementary manner, the research was able to provide a comprehensive view of youth co-operative engagement, combining the depth of qualitative insights with the breadth of quantitative analysis, and effectively addressing all aspects of the study.

3.5.2 Source of data

The study utilized primary sources of data, ensuring that the data collected were precisely aligned with specific research objectives. This afforded greater control over data quality while upholding ethical considerations and guaranteeing the relevance and timeliness of the information gathered. Ultimately, it empowered to make a unique and valuable contribution to this field of study.

3.5.3 Data collection methods

Focused group discussion

The study utilized 36 participants grouped according to demographic categories. The characteristics included degree programs, gender, leadership experience, and co-operative experience. A total of six groups were conducted over six days. Each group was composed of six members, aligning with Howitt's (2019) recommendation that FGD size should encourage participants to provide detailed responses without feeling pressured to share time with others. Groups allocation was made proportionally according to the size of academic programs. The BHRM, the most populous among the programs, was allocated six participants, while remainings were represented by three participants each. This allocation ensured that each FGD featured one participant per program, thus ensuring academic diversity. Gender balance was maintained with each FGD comprising three male and three female participants. Additionally, it was ensured that each FGD had one participant who was a member of a co-operative, bringing enriching co-operative experience to the discussion.

Survey questionnaire

The study employed a self-administered survey questionnaire to collect quantitative data from participants. In this approach, participants independently completed the questionnaire using pen and paper. The choice of self-administered questionnaire depended on the large sample size of the study. Moreover, respondents were generally familiar with this method, which increased their likelihood of engaging with and completing the questionnaire.

To mitigate potential issues related to low response rates, various strategies were implemented. These strategies included clear and concise questionnaire design, user-friendly interfaces, and reminders to participants, all aimed at enhancing engagement and completion rates.

The respondents were approached at the MoCU main campus, where they received the questionnaires and were offered assistance if they encountered any challenging questions. The survey questionnaire employed a five-point Likert scale, which provided a robust framework for measuring the strength of respondents' agreement or disagreement with statements regarding attitudes or behaviour. The scale ranged from strongly disagree to strongly agree, with responses ranked on a scale from 5 to 1. Respondents indicated their level of agreement by marking the appropriate boxes, including strongly disagreed (1), disagreed (2), neutral (3), agreed (4), and strongly agreed (5) with the provided statements. All 400 administered questionnaires were returned and completely filled, representing 100% of the intended sample size.

3.6 Validity and Reliability of Data

3.6.1 Data validity

To ensure the validity of study's instruments, both the questionnaire and the FGD guide underwent a rigorous pre-testing process via a pilot study, involving a randomly selected 10% of the sample size. This approach aligns with Meera's (2017) guidance, which states that a pre-test of 10% of the sample size is sufficient to adequately represent the chosen population.

During this phase, six co-operative experts from MoCU were consulted to review and provide input on items (questions) that were poorly formulated or lacked objectivity. Subsequently, content validity was evaluated using a content validity index (CVI). The CVI assesses the extent to which the questionnaire's questions align with the intended content domain. In this process, six experts were asked to assign scores to each item. Consequently, a rating scale ranging from 1 (not relevant) to 4 (highly relevant) was used to enable the experts to assess the items. Therefore, the CVI for each item was calculated as the proportion of experts in agreement (scoring 3 and 4) divided by the total number of experts. Given that the panel consisted of six experts, items with a CVI value of 0.83 and above were retained, in accordance with the recommendations of Polit and Beck (2006). The results are presented in Table 1.

Table 1 : Item-CVI Results

Items	Exper t1	Exper t2	Exper t3	Exper t4	Exper t5	Exper t6	Agree d exper ts	CV I	Decisi on
Q1	3	4	3	3	4	4	6	1	Accept
Q2	4	4	4	4	4	4	6	1	Accept
Q3	4	4	4	4	4	4	6	1	Accept
Q4	3	3	4	4	3	3	6	1	Accept
Q5	4	4	4	4	4	4	6	1	Accept
Q6	4	4	4	4	4	4	6	1	Accept
Q7	4	4	4	4	4	4	6	1	Accept
Q8	3	4	3	4	3	3	6	1	Accept
Q9	4	4	4	4	4	4	6	1	Accept
Q10	4	4	4	4	4	4	6	1	Accept
Q11	4	4	3	3	4	3	6	1	Accept
Q12	4	4	4	4	4	4	6	1	Accept
Q13	3	4	3	3	4	4	6	1	Accept
Q14	4	4	4	4	4	4	6	1	Accept
Q15	4	4	4	4	4	4	6	1	Accept
Q16	4	4	4	4	4	4	6	1	Accept
Q17	4	4	4	4	4	4	6	1	Accept
Q18	4	4	4	4	4	4	6	1	Accept
Q19	4	4	4	4	4	4	6	1	Accept
Q20	4	4	4	4	4	4	6	1	Accept
Q21	4	4	4	4	4	4	6	1	Accept
Q22	4	4	4	4	4	4	6	1	Accept
Q23	1	4	1	1	3	1	2	0.33	Reject ed
Q24	4	4	4	4	4	4	6	1	Accept
Q25	4	4	4	4	4	4	6	1	Accept
Q26	4	4	4	4	4	4	6	1	Accept
Q27	4	4	4	4	4	4	6	1	Accept

The item Q23 was not directly relevant to the study's objectives. It addressed an aspect that was not closely tied to the research questions, which led to its exclusion from the survey instrument. Finally, the Content Validity Index (CVI) was determined by dividing the number of valid questions (26) by the total number of questions (27), resulting in a CVI of 0.96. As per the recommendation of Amin (2005), a CVI above 0.5 is considered highly favourable, reaffirming the instrument's content validity. Equation 1 presents the calculation of the Content Validity Index (CVI).

$$CVI = \frac{\text{Number of valid questions}}{\text{Total number of questions}} = \frac{26}{27} = 0.96$$

3.6.2 Data reliability

To ensure the reliability of the study, Cronbach's alpha (α) was utilized as a measure of internal consistency. A pilot study involving 40 Masters students from MoCU was conducted to assess the internal consistency reliability of the research instrument. The sample size of 40 participants was chosen in line with the recommendation by Lewis *et al.* (2021), which suggests that the pilot study sample size should exceed the number of items in the questionnaire.

An Alpha value exceeding 0.7, as advised by Creswell (2016), indicates instrument reliability. Generally, an acceptable reliability level falls within the range of 0.6 to 0.7, while a value of 0.8 and above signifies a very high level (Roohafza *et al.*, 2021). In this study, the pilot study results indicated that all categories achieved a Cronbach's Alpha above 0.7, confirming acceptable reliability (Table 2).

Table 2 : Reliability Outputs

Categories	Cronbach Alpha
Institutional image	0.807
Behavioural determinants	0.88
Engagement	0.876

3.6.3 Piloting and process

The researcher conducted a pilot study by conveniently selecting 40 participants from Master's program, to represent the actual sample of 400 first degree respondents. The questionnaire was then distributed to these participants in face-to-face interactions. During this phase, the researcher actively encouraged pilot study participants to provide feedback and suggestions for refining the questionnaire's content and structure.

As a result of the pilot study, some modifications were made, including minor adjustments to question wording and formatting, all aimed at enhancing clarity and ease of understanding. This iterative process of refinement was essential in ensuring the validity and reliability of the questionnaire before its administration to the larger sample of 400 respondents. A comprehensive overview of the feedback received and the subsequent modifications is in Table 3.

Table 3 : Findings from Piloting

Comments	Suggestions
Age category	The question was re-written starting from 18 ages instead of 15 ages.
Level of ranking five-point Likert answers	The ranking was reordered in descending order, ranging from strongly disagree to strongly agree on a scale of 1 to 5, to ensure consistency across all questions.
Blank spaces [] to fill in	Blank spaces [] to fill in were provided wherever applicable.

3.7 Data Analysis

This section narrates procedures and techniques involved in the analysis of data collected.

3.7.1 Data preparation

The preparation of collected data involved screening, editing, coding, and transformation.

Screening of the questionnaire

Screening process involved a thorough examination of the collected data to identify and correct inconsistencies, errors, or any missing responses. During this phase, each questionnaire was checked to ensure that all questions were adequately answered and that no ambiguities or discrepancies were present in the recorded data. Additionally, data cross-checking against the original questionnaires and audio records was performed to guarantee the accuracy of the data. The collected data were in alignment with the research objectives, free of logical or conceptual errors, and remarkably devoid of missing data.

Data editing

Statistical software (SPSS) was employed to perform data editing procedures, such as identifying outliers and resolving any formatting issues. This data editing process ensured the integrity and quality of data, enhancing the validity and reliability of the findings obtained from this study.

Data coding

A systematic process of data coding was employed. Initially, coding was applied to qualitative data, utilizing a coding process to represent patterns, meanings, and

thematic elements. Finally, for quantitative data, numerical codes were assigned to the responses or variables within the dataset. This method facilitated the analysis of quantitative data.

3.7.2 Measurements

This section provides detailed information on how variables were measured, focusing on three key variables: Institutional image, behavioural determinants, and engagement. Engagement, serving as the dependent variable, was operationalized using four statements: "I plan to pay a membership fee in a co-operative," "Active participation in a co-operative is my overall goal," and "I plan to buy shares in a co-operative" and "My overall goal is to encourage other youth for co-operative engagement". The Institutional image variable was assessed through its respective indicators, which included economic activity focus, membership openness, and good leadership. These indicators were quantified using ordinal scales. Similarly, the behavioral determinants variable was assessed through its respective indicators, which encompassed attitude, social influences, and competence. These indicators were also quantified using ordinal scales. The table 4 summarizes variables and their measurement levels.

Table 4 : Operational Definition of Variables and their Measurement Levels

Variables	Definition	Measurement	Instrument
Engagement	Goals and plans for active participation	Ordinal scale	Survey Questionnaire
Institutional image	Perceived mental picture	Ordinal scale	FGDs and Survey
Behavioural determinants	Personal and social attributes	Ordinal scale	Survey Questionnaire

3.7.3 Models specification

To address objective two, which was to examine the behavioural determinants of youth co-operative engagement, the study employed the Partial Least Squares Structural Equation Model (PLS-SEM). The choice of this model was based on the nature of the latent variables involved. Furthermore, the PLS-SEM model has the ability to account for a larger proportion of variance in complex models, as recommended by Hameed *et al.* SMART-PLS is widely recognized as a valuable tool

for conducting SEM research in the social sciences and has gained substantial popularity among researchers worldwide (Zaman *et al.*, 2021). SEM, classified as a second-generation multivariate analysis technique, is renowned for its capacity to assess theoretically supported linear and additive causal models (Statsoft, Ken, 2013). The SEM equation was as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon_0$$

Where:

Y = engagement; β_0 : Regression Constant; X_1 =attitude; X_2 =social influences; X_3 =competence; X_4 ; β_1 =Coefficient of X_1 ; β_2 =Coefficient of X_2 ; β_3 =Coefficient of X_3 ; ε_0 =The Error Term.

CHAPTER FOUR

FINDINGS AND DISCUSSION

This chapter presents the study findings, analysis, and accompanying discussion. It is divided into three sections, which entail the demographic description of the unit of observation, the findings of the study, qualitative and statistical model results.

4.1 Social Demographical Characteristics of the Respondents

Understanding the demographics of respondents is essential within the context of behaviours and co-operative engagement study. The study provides an overview of demographic profile of the participants, which encompasses gender distribution, age groups, and the diversity of degree programs pursued by participants. Notably, it reveals the prevalence of co-operative-related coursework among the participants and current membership in co-operatives. These insights offer a foundation for exploration of the co-operative institutional image among youth in MoCU and set the stage for a examination of behavioural determinants of youth co-operative engagement.

4.1.1 Distribution of age and sex of respondents

The respondents were requested to specify their age group and gender. They were also asked whether they had studied co-operative as part of their programs at MoCU and whether they were members of any co-operative, including providing the name of the co-operative they belonged to. The results of age, gender distribution, and co-operative background of respondents are summarized in Table 5.

Table 5 : Age, Sex and Co-operative Background of Respondents

	Frequency	Percentage
Age		
18-23	192	48
24-29	193	48.3
30-35	15	3.8
Total	400	100
Sex		
Female	216	54
Male	184	46
Total	400	100
Co-operative background		
Studied co-operative as a course		
Yes		
Currently member of a co-operative	400	100
Yes		
No	13	3.3

Co-operative one belongs to	387	96.7
WACCOS	9	2.25
SACCOS	4	1
Total	400	100

Notably, Table 5 shows that the majority of participants fall within the 24-29 age range, while there is an almost equal split among those aged 18-23. Additionally, there is a small but notable group aged 30-35. These findings suggest that most participants were in the 18-29 age range, indicating interest in pursuing academic knowledge of co-operatives among young youth.

Gender-wise, there is a nearly balanced gender distribution, with 54% of female respondents and 46% of male respondents. In line with Ndyali (2016), these findings reflect the ongoing trend of a more balanced gender distribution among students in Tanzanian Higher Learning Institutions, specifically at MoCU. Further, it is notable in Table 5 that all respondents have studied co-operative as a course, indicating that the majority of respondents have a basic knowledge of co-operatives. However, the low percentage (3.3%) of youth currently holding co-operative memberships suggests that, while theoretical knowledge of co-operatives is widespread, actual engagement remains relatively limited. This finding implies that factors beyond co-operative academic education may influence youth co-operative engagement, suggesting room for further exploration of co-operative engagement factors. These findings are consistent with those of Mawia (2023), who discovered that a relatively small percentage of youth respondents (20.2%) were co-operative members and their primary motivation for joining was often related to anticipated benefits rather than educational factors.

4.1.2 Program taken by the respondents

The analysis of program distribution among surveyed respondents was conducted. Notably, the Bachelor of Human Resource Management (BHRM) program stands out with the highest enrollment, constituting 38.75% of the total respondents. Table 6 displays the distribution of students across various academic programs.

Table 6 : Academic Programme of the Respondent

Programme	Frequency	Percentage
BAF	28	7
BEC	14	3.5
BAME	27	6.75
BAT	25	6.25
BBICT	25	6.25
BCED	29	7.25
BCMA	32	8
BHRM	155	38.75
BMFED	27	6.75
BPSM	26	6.5
LLB	12	3
Total	400	100

The findings in Table 6 reveal that all programs at MoCU were represented in the study. Indeed, the findings show that some programs, such as BHRM, had a majority representation of 38.8%, while others, like Laws LL.B, had only 3% of respondents. Additionally, various other programs exhibited moderate representation, ranging from 6.25% to 8%. The results indicate that the sample was representative of all undergraduate programs and is reflective of the true undergraduate population of MoCU.

4.2 Co-operative Institutional Image

The first objective of the study aimed to explore the institutional image of co-operatives among youth. This analysis heavily relies on the responses gathered from the participants regarding keywords that best capture the image of co-operatives. Qualitative and quantitative data were analyzed.

4.2.1 Analysis of FGD findings

The FGD conducted with youth participants has yielded valuable insights into the image of co-operative institutions. The researcher conducted a thematic analysis process, which involved tasks such as transcribing audio files and examining the dataset. A detailed examination of the data included listening to audio recordings and

reviewing notes to identify underlying meanings and patterns. The researcher generated codes to represent these patterns and meanings, creating a codebook to ensure consistency in the analysis. The codes were carefully reviewed and adjusted to form sub-themes, and from these sub-themes, the themes emerged. This step provided a solid foundation for further analysis. Figure 2 visually presents the emerged codes, sub-themes, and overarching themes, offering a clear and concise summary of the findings.

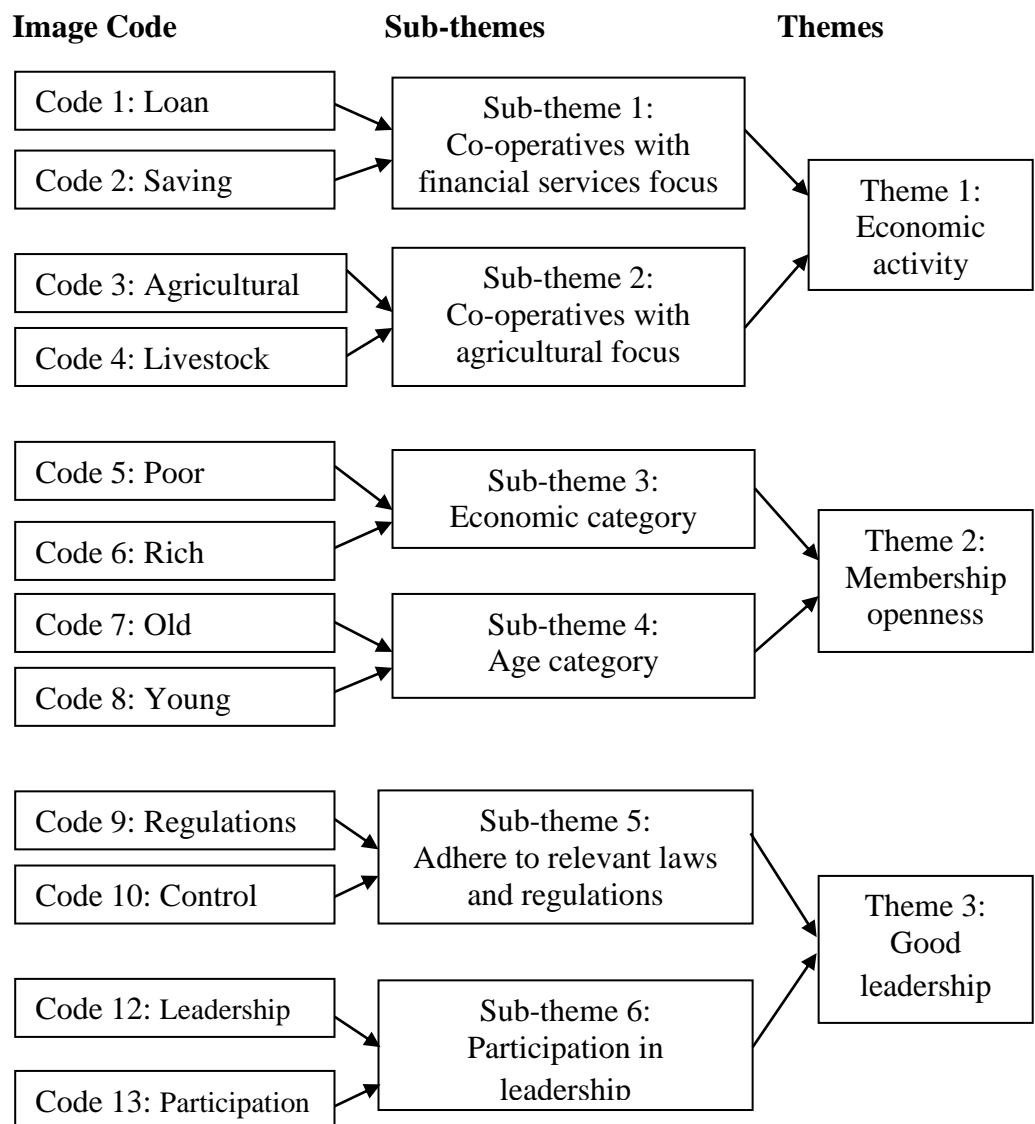


Figure 3 : Image Code, Sub-themes and Themes Rose from FGD

themes that emerged from FGD. These themes shed light on how youth perceive co-operatives.

Economic activity (Theme 1)

In Figure 2, the Economic Activity theme encompasses codes related to the financial aspects of co-operatives. Sub-theme 1, which focuses on co-operatives with a financial services orientation, stood out as particularly intriguing for youth participants. Their keen interest in co-operatives offering financial products and services suggests a potential avenue for engaging the youth demographic. The findings align with the Statement on the Co-operative Identity, which emphasizes that co-operatives are enterprises formed by persons who voluntarily come together to address their economic needs, highlighting the economic aspect of co-operatives. This alignment resonates with image theory, suggesting that an institution's image is shaped by its identity. In this context, the alignment with the identity of co-operative enterprise reinforces the interconnected relationship between identity and image, as posited by image theory.

Membership openness (Theme 2)

The theme of membership openness in Figure 2 which encompasses codes related to the demographic composition of co-operative members, corresponds to the co-operative principle of being open to all persons willing to accept the responsibilities of membership. Specifically, Sub-theme 3, focusing on the economic category of members, and Sub-theme 4, addressing age categories, highlight the diversity within co-operatives. These findings emphasize that the economic and age characteristics of members play a significant role in shaping the image of co-operatives among youth, aligning with the co-operative principle of voluntary and open membership. In this context the findings align with image theory, suggesting that an institution's image is shaped by its identity.

Good leadership (Theme 3)

This theme delves into codes related to the regulatory and participation aspects of co-operatives. Sub-theme 5, focusing on adherence to relevant laws and regulations, emerged as a critical factor in shaping the image of co-operatives, highlighting the importance of regulatory compliance. Additionally, Sub-theme 6, addressing the extent of member participation in co-operative leadership, proved to be a key consideration for youth when evaluating the image of co-operative institutions. This alignment reinforces the co-operative principle of democratic control, emphasizing the significance of effective and participatory leadership in the co-operative model, as outlined in the statement on the co-operative identity. In this way, the findings

align with image theory, suggesting that an institution's image is shaped by its identity.

4.2.2 Organizations that hold an image of co-operatives

Participants were presented with a captivating question: "When you think about co-operatives, what organizations come to your mind?" This question provided an opportunity for participants to identify an organization that they believed represents the core image of co-operatives. In this way the findings aligns with image theory, suggesting that an institution's image is shaped by its identity. Table 7 offers valuable insights across a diverse range of organizations.

Table 7 : Diverse Range of Organizations that Hold an Image of Co-operatives

Theme	Codes	Organizations associated with cooperatives	Frequency of association
Co-operative financial institutions	SACCOs and co-operative bank	SACCOs	131 (32.8)
		KCBL	24 (6.0)
		NCB	10 (2.5)
		CRDB	13 (3.3)
	Secondly co-operatives	Total	191(47.9)
Unions			
Co-operative Academic Institutions	Academic institutions	KNCU	87 (21.8)
		KCU	32 (6.5)
		Total	55(28.3)
Consumer co-operatives	Student based co-operative	MoCU	50 (12.5)
Agricultural Marketing co-operatives	Co-operatives with an agricultural focus	WACCOS	6 (1.5)
Regulatory bodies	Government agency	AMCOs	23 (5.8)
Federation of co-operatives	Co-operative network	TCDC	8 (2.0)
		TFC	9 (2.3)

Co-operative financial institutions

The findings in Table 7 related to organizations associated with co-operatives offer valuable insights. Firstly, SACCOs were the most frequently associated entities among youth participants, comprising a substantial 32.8%. This recognition and positive perception of SACCOs among youth suggest that SACCOs hold significant appeal and trustworthiness. Additionally, KCBL was linked with co-operatives, accounting for 6.0% of these associations. Furthermore, NCB, and CRDB received

associations at 3.3%, 2.5%, and 3.3%, respectively, indicating the acknowledgment of these financial institutions within the co-operative context. These financial institutions effectively mirror the co-operative image among the youth. Aligning with the insights from the FGD, participants emphasized that their perception of co-operatives is closely linked to their specific financial needs. One participant succinctly stated, “... *At campus, our primary need is access to a co-operative that can provide us with living expenses, a service not offered by WACCOS ...* ” (FGD, 4 August 2023). This visibility of financial co-operatives may be attributed to the importance of their services to youth, aligning with image theory that emphasizes the significance of institutional identity in shaping its image.

Unions

In Table 7, Kilimanjaro Native Co-operative Union (KNCU) stands out as the prominent figure in youth recognition, with a notable 21.8% association rate, compared to Kagera Co-operative Union (KCU), which holds a rate of 6.5%. The presence of both KCU and KNCU in the participants' responses underscores their firmly established image among youth. This recognition can be attributed to their historical significance and active engagement in co-operative activities, closely tied to their historical support of communities and pivotal roles in regional development. During FGDs participants highlighted some commitments of these unions.

“... We recognize co-operatives through their commitment to education and healthcare services. Take example of projects initiated by KCU that are aimed at contributing to the improvement of educational facilities in local schools, such as Nyaishozi Secondary School... KNCU goes above and beyond by providing scholarships to orphans, ensuring access to education, and delivering essential health services ... ” (FGD, 8 August 2023).

These actions enhance the appeal of co-operatives, making them attractive to youth. In essence, the acknowledged and firmly established image of co-operative unions among youth lays a promising foundation for youth co-operative engagement.

Co-operative academic institutions

In Table 7, it is observed that academic institutions represented by MoCU exhibit a notable association with the co-operative image, accounting for 12.5% of the total associations. This finding suggests that among the diverse range of organizations linked to the co-operative image, academic institutions, particularly MoCU, are recognized by youth as possessing a co-operative image. This recognition implies a positive perception of these institutions in terms of their role in promoting co-operative values and principles among youth.

This observation aligns with the findings of Taremwa and Lopoyetum (2015), who emphasize the role of training institutions in providing education, training, and learning materials related to co-operatives and social enterprises, influencing the understanding of co-operative principles among youth. The association of MoCU with co-operatives further indicates its effectiveness in imparting skills and knowledge pertinent to co-operatives, as well as in encouraging youth participation in co-operative endeavors.

Consumer co-operatives

The table 7 reveals that consumer co-operatives are relatively less recognized among the youth participants, with only a 1.5% association rate. This lower frequency of association suggests that consumer co-operatives are not as familiar or visible to the youth as other types of co-operatives. However, this finding also presents an opportunity for consumer co-operatives to enhance their engagement efforts among youth. By increasing their visibility and fostering positive image, these organizations can potentially attract a greater number of youth participants.

Agricultural Marketing Co-operatives (AMCOs)

AMCOs are closely associated with co-operatives among the surveyed youth, with a frequency of association at 5.8%. This finding underscores the recognition and positive image that AMCOs hold in the eyes of youth participants. Given that AMCOs primarily operate within the agricultural sector, this association signifies that co-operatives with an agricultural focus enjoy notable presence and recognition among the youth. The research aligns with that of Damas and Chikoyo (2021), indicating that youth view AMCOs as a viable strategy for improving their agricultural productivity, primarily due to the benefits of enhanced market access and

price stability brought about by AMCOs' interventions. This positive image can serve as a foundation for targeted youth-oriented agricultural co-operative initiatives.

Regulatory bodies

In Table 7, it is observed that co-operative regulation bodies represented by Tanzania Federation of Co-operatives (TFC) has an association with co-operatives among the study participants, with frequencies of association at 2.3%. The mention of TFC in the participants' responses reflects awareness among the youth of the regulatory bodies associated with co-operatives.

Development bodies

Development bodies represented by Tanzania Co-operative Development Commission (TCDC) has an association with co-operatives among the study participants, with frequencies of association at 2.0. This awareness shows the role developmental entities play in fostering good leadership and providing essential support for co-operative organizations. This awareness signifies that youth believe that co-operatives operate within a structured and supportive environment, ultimately contributing to their sustainability and growth.

4.2.3 Word Association Test (WAT)

Participants were asked two questions to elicit words that they associate with co-operatives. In the first question, they were requested to provide the first two words that come to mind immediately after hearing or seeing the word co-operatives. In the second question, they were presented with a diagram containing 17 different words and asked to choose two that they strongly associate with the co-operatives (Ushirika) and explain the reason for their choices. The words in the diagram were: poor people, access to market, old fashioned, not profitable, theft, establishment by government, old people, poor leadership, member-owned, loan/finance, owned by the government, employment, conflicts, agriculture crops, good leadership, difficult to join, and everyone. This exercise aimed to capture the spontaneous associations youth make with the concept of co-operatives, shedding light on their perceptions and understanding. The diverse range of associations made with co-operatives reflects different adjectives that qualify the nature of the co-operatives. Thus, indicating a positive image of co-operatives among youth. Table 8 provides insights into words associated with co-operatives.

Table 8 : Words Associated with Co-operatives

Image Themes	Words associated with co-operatives	Given First	Given Second
What are the first two words that come into your mind immediately after seeing or hearing the word "Co-operatives(Ushirika) "?			
Good leadership	Working together	175 (43.8)	165 (41.3)
	Shared benefits		84 (21)
	Cooperation	59 (14.8)	
	Mutual support	67 (16.8)	38 (9.5)
	Common goals	26 (6.5)	35 (8.8)
	Shared resources	40 (10.0)	24 (6.0)
	Equality	9 (2.3)	13 (3.3)
	Democratic control	24 (6.0)	41 (10.3)
	Total	400 (100)	400 (100)
From the given list of words, choose two words that you strongly associate with the co-operatives (Ushirika)? Explain why.			
Co-operatives with financial services focus	Loan	179 (44.8)	156 (39.0)
	Member owned	102 (25.8)	62 (15.5)
Good leadership	Employment	32 (8.0)	122 (30.5)
	Good leadership	25 (6.8)	15 (3.8)
Co-operatives with agricultural focus	Agriculture crops	11 (2.8)	14 (3.5)
Membership openness	Every one	12 (3.0)	20 (5.0)
	Total	400 (100)	400 (100)

The findings in Table 8 indicate a strong association between co-operatives and the concept of mutual cooperation and collaboration. The high percentage of responses related to joint effort, given as the first word at 29.5% and as the second word at 2.8%, and working together, given as the first word at 14.3% and as the second word at 34.5%, signifies that youth perceive co-operatives as organizations where members collaborate and work collectively to achieve common goals and shared benefits.

The percentages associated with equality, at 2.3% as the first word and 3.3% as the second word, and democratic control, at 6.0% as the first word and 10.3% as the second word, highlight an understanding of co-operatives as organizations where

decision-making is democratic, and resources are shared equally among members. Furthermore, the presence of social responsibility, given as the first word at 6.0%, indicates that some youth see co-operatives as entities with a social responsibility or community-focused mission. This suggests an awareness of co-operatives' potential to contribute to social well-being.

Participants were also presented with a diagram containing 17 different words and asked to choose two words that they strongly associate with co-operatives (Ushirika) and explain the reasons for their choices. Table 8 displays the words selected by participants. In Table 8, the word loan emerged as the most frequently chosen word, with 44.8% of participants selecting it as their first choice and 39.0% selecting it as their second choice. This indicates that a significant portion of the participants strongly associates co-operatives with financial services, suggesting that they view co-operatives as organizations that provide financial assistance or services.

Member owned was selected as the first choice by 25.8% of participants and as the second choice by 15.5% of participants. This reflects the understanding that a significant portion of the participants associates co-operatives with member ownership and control, seeing co-operatives as organizations where members have ownership stakes and participate in decision-making. Employment was another word frequently chosen, with 8.0% of participants selecting it as their first choice and 30.5% selecting it as their second choice. This indicates that many participants see co-operatives as potential sources of employment or job opportunities, suggesting that they view co-operatives as organizations that can create jobs and support livelihoods.

Access to market was chosen by 9.8% of participants as their first choice and by 2.8% of participants as their second choice. This suggests that some participants perceive co-operatives as entities that facilitate access to markets for agricultural or other products. Good leadership was the first choice for 6.8% of participants and the second choice for 3.8% of participants. This indicates that a subset of participants associates co-operatives with effective and responsible leadership.

4.2.4 Semantic differential scales test

Through the use of semantic differential scales test, the participants were given a series of 18 statements, with 8 positioned at one end and the remaining 9 at the

opposite end. These statements were designed to assess the perceived image of co-operatives among the respondents. Table 12 displays different statements related to co-operatives as employed in the study and the frequency of responses in five categories: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD). Table 9 provides insights into Differential Scales test results.

Table 9 : Perceived Image of Co-operatives through Semantic Differential Scale

	SA	A	N	D	SD	Statement
	5	4	3	2	1	
Statement	F(%)	F(%)	F(%)	F(%)	F(%)	
Old people	6(1.5)	9(2.3)	362(90.5)	17(4.3)	6(1.5)	Young people
Agricultural	1(0.3)	5(1.3)	5(1.3)	134(33.5)	260(65)	All economic activities
Credit or loan	2(0.5)	8(2)	0	202(50.5)	188(47)	Meeting member needs
Government establishment	0	2(0.5)	2(0.5)	177(44.3)	219(55)	Voluntary established by people
Poor people	8(2)	9(2.3)	354(88.5)	24(6)	5(1.3)	For rich people
Bad historical background	1(0.3)	7(1.8)	7(1.8)	182(45.5)	203(51)	Good historical background
Not profitable	1(0.3)	2(0.5)	4(1)	242(60.5)	151(38)	Profitable
Difficulty to join	2(0.5)	10(2.5)	5(1.3)	213(53.3)	170(43)	Easy to join
Poor leadership	10(2.5)	7(1.8)	19(4.8)	232(58)	132(33)	Good leadership

In Table 9, the descriptive findings paint a clear picture of respondents perceptions regarding co-operatives. The data reveal that a substantial majority (90.5%) maintain a neutral stance when it comes to whether co-operatives are associated with old people or young people. This suggests an inclusive perspective, indicating that surveyed youth do not exclusively link co-operatives with either age group. There is a small percentage (1.5% strongly agree, 2.3% agree) that perceives co-operatives as primarily catering to older individuals, while a minority (4.3% disagree, 1.5% strongly disagree) rejects this notion.

Turning to the economic activity focus of co-operatives, the data show that the vast majority of respondents (98.5%) disagree with the idea that co-operatives are exclusively focused on agriculture. This finding suggests that respondents believe co-operatives engage in a diverse range of economic activities. Similarly, for the statement asserting that co-operatives offer only loans, the majority (97.5%) disagrees, implying that respondents see co-operatives as addressing a broad spectrum of social and economic needs, extending beyond financial services. These findings are consistent with those of Meiyanti *et al.* (2023) emphasizing that youth can form co-operatives in any sector they work in.

When it comes to the establishment of co-operatives, most respondents (99.1%) disagree with the notion that they are government-led, reaffirming the belief in their voluntary nature and autonomy. Regarding the question of whether co-operatives primarily serve the economically disadvantaged or the wealthy, the majority (88.5%) adopt a neutral stance, with some disagreement (6%) and agreement (3.3%). This nuanced perspective reflects the complexity of their view, suggesting that co-operatives are not exclusively tied to one economic group.

The data further reveal that the majority (96.3%) disagrees with the idea of a negative historical background for co-operatives, indicating a positive perception of their historical significance. On the topic of profitability, most respondents (98.5%) disagree with the notion that co-operatives are unprofitable, emphasizing their belief in the financial viability of co-operatives. Regarding the accessibility of co-operative membership, the majority (95.8%) disagrees with the idea that it is a challenging endeavor, and the mean score of 1.65 reinforces the perception of easy accessibility. Finally, in terms of leadership, the data show that most respondents (91%) view co-operatives positively, with 33% strongly disagreeing with the concept of bad leadership. This reflects a prevailing positive image of co-operative leadership among the surveyed youth. The following sections utilized the same findings in semantic test to perform descriptive and factor analysis.

Descriptive analysis

In this section, a descriptive analysis was performed basing on semantic differential findings presented in Table 9. To enhance clarity in analysis, the researcher adopted the mean index system commonly utilized by prior researchers, including Ndayisenga (2022) and Kalatya and Molongwe (2017). Specifically, a mean value

falling within the range of 1.0 to 2.5 indicates a state of disagreement, while values between 2.6 and 3.4 denote neutrality, and those between 3.5 and 5.0 represent agreement. For a more comprehensive view, table 10 presents the results of a descriptive analysis of the image of co-operatives among youth.

Table 10 : Descriptive Analysis

	Mean	Std. Deviation	Skewness	Kurtosis
For old people or for young people	2.98	.430	-.113	13.138
For agricultural or for all economic activities	1.47	.570	1.138	2.505
For credit or for meeting member needs	1.62	.597	1.090	4.033
Government establishment or voluntary established by people	1.51	.525	.326	-.571
For poor people or for rich people	2.92	.509	.325	6.496
Bad historical background or good historical background	1.59	.639	1.255	3.450
Not profitable or profitable	1.69	.545	.535	3.426
Difficulty to join or easy to join	1.69	.671	1.359	4.223
Poor leadership or good leadership	1.86	.790	1.700	4.956

Co-operatives are for old people or young people

The findings, presented through descriptive analysis, reveal a mean rating of 2.98 for the generational orientation of co-operatives among youth, falling within the range of neutrality (2.6 to 3.4), indicating a balanced perception. This suggests that youth in the study area do not strongly associate co-operatives with being exclusively for either older or younger people. In fact, the surveyed youth's perception of co-operatives appears to be more inclusive, acknowledging that co-operatives are not limited to either older or younger individuals. This perspective aligns with the principle of image theory, which posits that an institution's image is constructed based on its identity (Godinho, 2015). The neutral responses of the youth indicate that co-operatives are seen as organizations that do not discriminate based on age, welcoming members from a broad age range. Therefore, the surveyed youth hold a positive image that aligns with the co-operative identity, particularly the third principle of co-operatives, emphasizing that co-operatives are open to all individuals who can utilize their services and are willing to accept the responsibilities of membership. However, the findings are different from those of Coop Americas (2019) that argue that youth tend to view co-operatives as organizations primarily for adults and more traditionalist individuals.

Co-operatives are for agricultural or all economic activities

In Table 10, the second statement assessed perceptions regarding the economic activity orientation of co-operatives, specifically whether they are perceived as for agricultural or for all economic activities. The data reveal that the majority of respondents believe that co-operatives are engaged in a broader spectrum of economic activities, encompassing agriculture but not limited to it. The mean score of 1.47, falling within the disagreement index (1.0 - 2.5), indicates that youth associate co-operatives with a wide range of economic activities rather than exclusively with agriculture. The skewness value (1.138) and standard deviation (0.570) suggest some variability in the strength of this perception among the youth, indicating diverse perspectives. This suggests some asymmetry, indicating that a subset of respondents associated co-operatives primarily with agriculture. The clear disagreement among youth regarding co-operatives primarily being for agricultural activities reflects the nature of co-operatives, which can engage in diverse economic activities depending on their goals and objectives.

These findings aligns with the concept of an enterprise in co-operative statement of identity that underscores the multifaceted nature of co-operatives and aligns with the image theory that suggesting that institution's image is constructed based on its identity.

Co-operatives are for credit or meeting member needs

For the third statement, the researcher aimed to explore the co-operative institutional image among youth in the study area by assessing their perceptions of co-operatives, specifically in terms of whether they are perceived as primarily for credit or for meeting member needs. The data, as presented in Table 10, reveal a mean rating of 1.62 for the perception of co-operatives meeting member needs, placing it within the disagreement index (1.0 - 2.5). This suggests that youth perceive co-operatives as organizations primarily dedicated to meeting the comprehensive needs of their members, which notably include credit and financial support.

Furthermore, the presence of skewness (1.090) and kurtosis (4.033) values indicates some variability and nuances in these perceptions. The positive skewness value

implies that the distribution of responses leans slightly towards agreement, suggesting that a subset of respondents associates co-operatives with being organizations that provide credit and financial services to meet member needs. This nuanced perception reflects the understanding that loans are vital components of the services co-operatives offer to their members.

The kurtosis value of 4.033 suggests that the distribution has heavier tails than a normal distribution, hinting at the existence of individuals with exceptionally strong views or perceptions regarding co-operatives and their role in meeting member needs, particularly in the context of financial services.

Co-operatives are government established or voluntarily established by people

The mean value for the dimension of whether co-operatives are government established or voluntarily established by people is 1.62. This falls within a mean value between 1.0 and 2.5, indicating disagreement. This means that, on average, youth participants strongly disagree with the notion that co-operatives are government established. The skewness value is 1.090, indicating some slight skewing toward agreement. In other words, the distribution of responses towards agreement suggests that a subset of respondents holds a more positive view or is somewhat neutral regarding whether co-operatives are government-initiated (see Table 10). The kurtosis value of 4.033 suggests that the distribution has heavier tails than a normal distribution. This means that there are individuals with exceptionally strong views or perceptions regarding co-operatives and their establishment. Many respondents strongly believe that co-operatives are voluntarily established by people, while few hold equally opposing views. Youth often perceive co-operatives as community-driven initiatives rather than government-established entities. The presence of some skewness and kurtosis in the data suggests diverse and nuanced views among youth. While the mean indicates strong disagreement with government establishment, the variability in responses reflects different levels of understanding among participants. This aligns with the co-operative principle of voluntary and open membership, where individuals willingly come together to form co-operatives based on shared needs and goals.

Co-operatives are for poor people or rich people

The mean value for the dimension of whether co-operatives are for poor people or for rich people is 2.92. Falling within a mean value between 2.6 and 3.4 indicates

neutrality. In this case, the mean falls within the neutrality range, suggesting that youth participants in the study hold a neutral stance regarding whether co-operatives are primarily for poor people or rich people. This neutrality implies that youth perceive co-operatives as inclusive organizations that cater to the needs and interests of individuals from both socioeconomic backgrounds. It suggests that co-operatives are seen as entities that are open and accessible to a diverse range of members, regardless of their economic status. The skewness value is 0.325, indicating a nearly symmetric distribution of responses with a slight positive skew. This suggests that while the mean suggests neutrality, there is a slight inclination towards agreement, implying that some youth may lean towards perceiving co-operatives as organizations primarily for poor people. The kurtosis value of 6.496 suggests that the distribution has heavier tails than a normal distribution. This implies that there are individuals with exceptionally strong views or perceptions regarding whether co-operatives are primarily for poor people or rich people, contributing to the heavier tails in the distribution.

Co-operatives have bad historical background or good historical background

The mean value for the dimension of whether co-operatives have a bad historical background or a good historical background is 1.59. A mean value between 1.0 and 2.5 indicates disagreement. In this case, the mean falls within the disagreement range, suggesting that youth strongly disagree with the notion that co-operatives have a bad historical background. The skewness value is 1.255, which suggests that while the mean indicates strong disagreement, there is a slight tendency towards agreement among a subset of respondents. Some youth perceive co-operatives as having a slightly bad historical background. The kurtosis value of 3.450 implies that the distribution has tails that are somewhat heavier than a normal distribution. This indicates that there are individuals with relatively strong views or perceptions regarding co-operatives' historical background, contributing to the heavier tails in the distribution. The findings emphasize a positive view that youth hold regarding the historical background of co-operatives, reflecting a good image. The findings align with the co-operative principles that emphasize values such as honesty, transparency, and social responsibility. Co-operatives often have a history of community involvement and contributions, which may explain the positive perception among youth.

Co-operatives are not profitable or profitable

In Table 10, the dimension not profitable or profitable assessed perceptions regarding the profitability of co-operatives. The data indicate that the mean score for this dimension is 1.69, which falls within the disagreement index (1.0 - 2.5). This finding suggests that, on average, the youth participants tend to disagree with the idea that co-operatives are not profitable. The standard deviation (0.545) and skewness value (0.535) hint at some variability in the strength of this perception among the youth, and the kurtosis value (3.426) suggests a certain degree of data distribution non-uniformity or potential outliers. This finding suggests that youth participants perceive co-operatives as profitable entities, reflecting the versatile and sustainable nature of co-operatives as they can be engaged in various economic activities that yield profitability.

Co-operatives are difficulty to join or easy to join

In Table 10, the dimension difficulty to join or easy to join assessed perceptions regarding the accessibility of co-operative membership. The data reveal that the mean score for this dimension is 1.69, which falls within the disagreement index (1.0 - 2.5). This finding indicates that, on average, the youth participants tend to disagree with the idea that it is difficult to join co-operatives. The standard deviation (0.671) and skewness value (1.359) suggest some variability in the strength of this perception among the youth, and the kurtosis value (4.223) indicates a certain degree of data distribution non-uniformity or potential outliers. It aligns with the existing literature that often emphasizes the open and inclusive nature of co-operatives, making them accessible to a wide range of members. The finding suggests that youth participants perceive co-operatives as organizations with easy membership accessibility, reflecting the co-operative principles of openness and inclusivity.

Co-operatives have poor leadership or good leadership

In Table 10, the poor leadership or good leadership dimension assessed perceptions regarding the leadership quality of co-operatives. The data show that the mean score for this dimension is 1.86, which falls within the disagreement index (1.0 - 2.5). This finding suggests that, on average, the youth participants tend to disagree with the idea that co-operatives have poor leadership. The standard deviation (0.790) and skewness value (1.700) indicate some variability in the strength of this perception among the youth, and the kurtosis value (4.956) suggests a certain degree of data distribution non-uniformity or potential outliers. The finding suggests that youth

participants perceive co-operatives as having good leadership, reflecting adherence to relevant laws and regulations.

It aligns with that of existing literature including Uwaramutse *et al.* (2021) which often emphasizes the potential for co-operatives to deliver good and inclusive leadership, both in terms of economic outcomes and social impact.

Factor analysis

To ensure the suitability of the data for factor analysis, the validity of the sample was evaluated using Bartlett's test of sphericity and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. The results of these tests are presented in Table 11.

Table 11: Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.562
	Approx. Chi-Square	469.046
Bartlett's Test of Sphericity	Df	36
	Sig.	0.000

The results presented in Table 11 revealed a highly significant association among variables, with a significance level below 0.001. This confirms the presence of strong associations among variables and further validates the appropriateness of the data for factor analysis. Moreover, the KMO values exceeded the recommended threshold of 0.5 (Yong and Pearce, 2013). This affirms that the sample is well-suited for conducting factor analysis. Additionally, the Chi-Square value of 469.046 in Bartlett's Test of Sphericity is highly significant, providing additional support for the suitability of the data for factor analysis.

Correlation analysis

Pairwise correlations were calculated to assess the relationships between groups of variables. A positive degree of relationship exists among these variables, with correlation coefficients ranging from -0.115 to 0.747. These values indicate that the correlations are sufficiently strong to draw meaningful conclusions for your analysis. The p-values associated with the correlations are all remarkably below the significance level of 0.05, signifying that the relationships between the variables are statistically significant. Table 12 presents the correlation matrix.

Table 12 : Correlation and Sig. (1-tailed) Matrix.

	OY	AA	CM	GV	PR	HB	NP	DE	L
OY	0.00 0								
AA	0.09 0	0.000							
CM	0.10 7	0.747	0.000						
GV	0.01 2	0.269	0.220	0.000					
PR	0.00 4	- 0.0 77	-0.051	- 0.11 0	0.000				
HB	- 0.0 21	0.063	0.083	0.132	- 0.03 2	0.000			
NP	- 0.0 06	0.058	0.070	0.064	- 0.09 1	0.255	0.00 0		
DE	- 0.1 00	0.080	-0.032	0.094	- 0.08 0	0.124	0.18 5	0.000	
L	- 0.0 60	- 0.0 18	-0.115	0.031	- 0.07 2	0.093	0.10 5	0.224	0.00 0

The strong positive correlation (0.747) between credit or meeting member needs (CM) and agricultural or all economic activities (AA) indicates a significant and positive relationship between these variables. This correlation underscores the prevailing perception among the participants, highlighting that financial co-operative institutions contribute significantly to the overall image of co-operatives among the surveyed youth. Moreover, this alignment signifies the co-operative sector's role in promoting economic inclusivity. Co-operatives facilitate opportunities across various career fields, including retail, education, healthcare, and artisanal industries. By addressing the financial needs of their members and facilitating economic activities, these institutions actively foster an environment conducive to youth engagement in diverse economic ventures. Furthermore, co-operatives venture into the financial sector by offering credit and financial services to entrepreneurs and businesses, thereby promoting economic growth and stability. Consequently, the findings

emphasize the image of co-operatives as institutions fostering economic inclusivity and meeting the evolving needs of their members.

The moderate positive correlation (0.269) between government establishment or voluntary established by people (GV) and agricultural or all economic activities (AA) sheds light on the dynamics within co-operative institutions, particularly in the context of their establishment. This correlation implies that the type of establishment, whether initiated by the government or voluntarily by people, plays a pivotal role in shaping the co-operative institutions' areas of focus and their engagement with diverse economic domains. Co-operative establishments, whether driven by government initiatives or voluntary community efforts, often extend their support to a wide spectrum of economic activities. This support is not limited to agriculture alone; it extends to various economic domains. The establishment type significantly influences the extent to which they engage in various economic domains.

The presence of weak correlations among several variables in the study suggests that they are less strongly associated. For example, the relationship between old people (OY) and the other variables in the study is generally weak. This implies that the age composition of co-operative members, as represented by OY, may not exert a substantial influence on the factors under investigation. In other words, the co-operative institutional image among youth may not be significantly affected by the presence or absence of older or younger members within the co-operative structure. This finding underscores the fact that co-operative institutions maintain relevance and appeal to a broad demographic, including youth, irrespective of the age diversity among their members.

Conversely, negative correlations between variables like PR and AA (-0.077) offer valuable insights. These correlations suggest that the focus of co-operative institutions in catering to either poor or rich individuals is somewhat negatively related to their involvement in agricultural or broader economic activities. This indicates that co-operative institutions aim to serve a wide spectrum of economic groups. Neither poverty nor wealth is inherently linked to co-operatives, which underscores the need for these institutions to consider the specific needs and preferences of youth, regardless of their economic backgrounds. Furthermore, it highlights the importance of customizing co-operative services to align with the

aspirations and economic activities of young members, regardless of their financial circumstances.

Varimax rotation

Varimax rotation was employed in factor analysis to identify similar items based on the factor loading coefficients, which determine the factor to which each item belongs. To identify similar movement patterns within each Principal Component (PC), the eigenvalues and their associated percentages of variance were considered. Table 13 summarizes the component analysis results.

Table 13 : Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %
1	1.983	22.035	22.035	1.983	22.035	22.035	1.922	21.351	21.351
2	1.545	17.167	39.202	1.545	17.167	39.202	1.315	14.617	35.968
3	1.024	11.376	50.577	1.024	11.376	50.577	1.315	14.610	50.577
4	.973	10.808	61.385						
5	.921	10.233	71.618						
6	.851	9.450	81.068						
7	.769	8.545	89.613						
8	.696	7.739	97.351						
9	.238	2.649	100.00						

Extraction Method: Principal Component Analysis.

Reliability and pattern matrix

In Table 13, three main components with eigenvalues greater than 1 are presented, explaining 50.578% of the total variance. The first component accounts for approximately 22.035% of the total variance, the second component for about 17.167% of the total variance, and the third component for roughly 11.376% of the overall variance. Factors, along with the corresponding number of items, and Cronbach's Alpha values, were analyzed to understand the relationships and characteristics of the factors under investigation. Each factor is associated with a specific number of items, and their respective Cronbach's Alpha values. The factors and their associated attributes are detailed in Table 14.

Table 14 : Reliability and Pattern Matrix

Factors	1	2	3
Number of items	3	3	3
Chronbach's Alpha	0.801	0.821	0.798
For credit or for meeting member needs.	0.86		
For agricultural or for all economic activities.	0.836		
Not profitable or profitable.		0.529	
Bad leadership or a good leadership.		0.584	
Bad historical background or a good historical background.		0.545	
Difficulty to join or easy to join.			0.62
Government established or voluntarily established by people.			0.525
For old people or for young people.			0.424
Poor people or rich people.			0.396

Extraction Method: Principal Component Analysis.

The first factor was associated with characteristics related to the economic activity orientation of co-operatives. The strong Cronbach's Alpha of 0.801 indicates good internal consistency among the items in this factor. The image of co-operatives among youth is dominated by financially oriented co-operatives. A value of 0.86 for credit or for meeting member needs suggests that youth view co-operatives as financial institutions primarily designed to provide financial support to meet the needs of their members. A value of 0.836 for agricultural or for all economic activities highlights that agricultural-oriented co-operatives are a significant part of the co-operative image among youth, and co-operatives are seen as institutions designed for all economic activities. This reflects the economic inclusion and adaptability of co-operatives.

The second factor is associated with attributes related to the leadership of co-operatives. The high Cronbach's Alpha of 0.821 indicates strong internal consistency among the items. Notable values include 0.529 for profitable, indicating that the majority of youth appear to perceive co-operatives as profitable entities. This is a positive indicator of the good leadership of co-operatives, which can enhance their appeal among youth. The co-operative image among youth is associated with a positive historical background (0.545), implying that co-operatives are seen as having a credible and trustworthy track record. This can build trust and confidence in co-operatives.

The third factor pertains to co-operative membership. The Cronbach's Alpha of 0.798 indicates good internal consistency among the items. Youth consider co-operatives as organizations that are relatively easy to join (0.62). This indicates that co-operatives are seen as inclusive and accessible to youth, which can be crucial for their engagement. The preference for co-operatives voluntarily established by people rather than by the government (0.525) suggests that youth appreciate the principle of open and voluntary membership in co-operatives.

Overall, These findings align with image theory, emphasizing that an institution's image is constructed based on its identity. The identified aspects, such as meeting member needs, voluntary establishment, profitability, historical background, openness, accessibility, and a focus on diversified economic activities, collectively contribute to shaping the image of co-operatives among youth. The inclusive nature of co-operatives, accommodating various demographic groups and economic statuses, resonates with the concept of institutional identity influencing the overall image perception.

4.3 Behavioral Determinants of Youth Co-operative Engagement

The second objective was to examine behavioral determinants of youth co-operative engagement. To address this objective, quantitative data were collected through a survey questionnaire. For the analysis of this objective, PLS-SEM was employed as the estimation technique, utilizing the Smart PLS4 software. The preference for PLS-SEM over traditional SEM methods is attributed to its ability to account for a larger proportion of variance in complex models, as recommended by Hameed *et al.* (2019). This objective is consistent with the two-stage methodology outlined by Hair *et al.* (2017), which encompasses the assessment of both the measurement model and the structural model.

4.3.1 SEM analysis findings

The measurement model serves as a critical tool for assessing the reliability and validity of the study's measurement indicators (Ahmad *et al.*, 2019). In this study, the measurement model, reliability and validity tests were performed. The initial measurement conducted in this study focused on assessing internal consistency. The assessment utilized various tests, including Cronbach's Alpha (α), Composite Reliability (CR), Average Variance Extracted (AVE), and P-values.

As recommended by Hair *et al.* (2017), it was necessary for factor loading values to meet or exceed the 0.7 threshold. Additionally, both CR and (α) values needed to exceed 0.7, while the Average Variance Extracted AVE should equal or exceed 0.5. The results in Table 15 indicate that the internal consistency reliability values of the study fall within an acceptable range, suggesting their potential influence on youth co-operative engagement. The internal consistency results are displayed in Table 15.

Table 15 : Analysis for Reliability and Convergent Validity

Latent Variables	Loadings	(α)	CR	AVE	P-value
Engagement		0.876	0.869	0.659	
I plan to pay membership fee in a co-operative	0.769				0.000
I plan to actively participate in a co-operative	0.829				0.000
I plan to buy shares in a co-operative	0.816				0.000
I plan to encourage other youth for co-operative engagement	0.814				0.000
Attitude		0.897	0.857	0.595	
I like co-operatives	0.780				0.000
My attitude toward co-operatives is favourable	0.743				0.000
I consider co-operatives as a bad thing	0.893				0.000
I have no interest in co-operatives	0.784				0.000
Social influence		0.854	0.822	0.572	
People important to me should influence my engagement	0.780				0.000
Engagement is beyond my control	0.851				0.000
My friends support my engagement	0.885				0.000
My friends influence my engagement	0.777				0.000
Engagement is within my control	0.822				0.000
Community supports engagement	0.786				0.003
Competence		0.827	0.842	0.563	
I am confident with knowledge and skills to participate in co-operatives	0.824				0.000
I dream to contribute new ideas and innovations in co-operatives	0.832				0.000

The results presented in Table 15 demonstrate that all measurements exceeded the recommended values. All Alpha (α) and Composite Reliability (CR) values exceeded the recommended threshold of 0.7. Specifically, the values for engagement were

0.876 and 0.869, for attitude 0.897 and 0.857, for social influence 0.854 and 0.822, and competence showed values of 0.827 and 0.842, respectively.

Furthermore, the Average Variance Extracted (AVE) values for engagement, attitude, and social influence were all greater than 0.5. Specifically, the AVE results were 0.659 for engagement, 0.595 for attitude, and 0.572 for social influence. Moreover, the factor loadings, which indicate the strength of the relationship between each item and its respective construct, exceeded the recommended threshold of 0.7. Additionally, the p-values, all below the significance level of 0.05, suggest that the loadings are statistically significant, confirming the achievement of convergent validity under this objective.

In fact, regarding the reliability and convergent validity of the measurement model, the high loadings, acceptable alpha and CR values, AVE values above 0.5, and significant p-values suggest that the measurement model is robust, and the items are reliable and valid indicators of their respective constructs. This is a positive outcome that supports the reliability and validity of the measurement model for examining influential personal behaviours for engagement.

Additionally, indicator reliability was assessed by the loading factor. From the selection criteria in Table 16, all item loadings were above a satisfactory level of 0.7. In this case, all items were maintained for indicator reliability assessment. All items complied with the reliability indicator selection criteria as displayed in Figure 3.

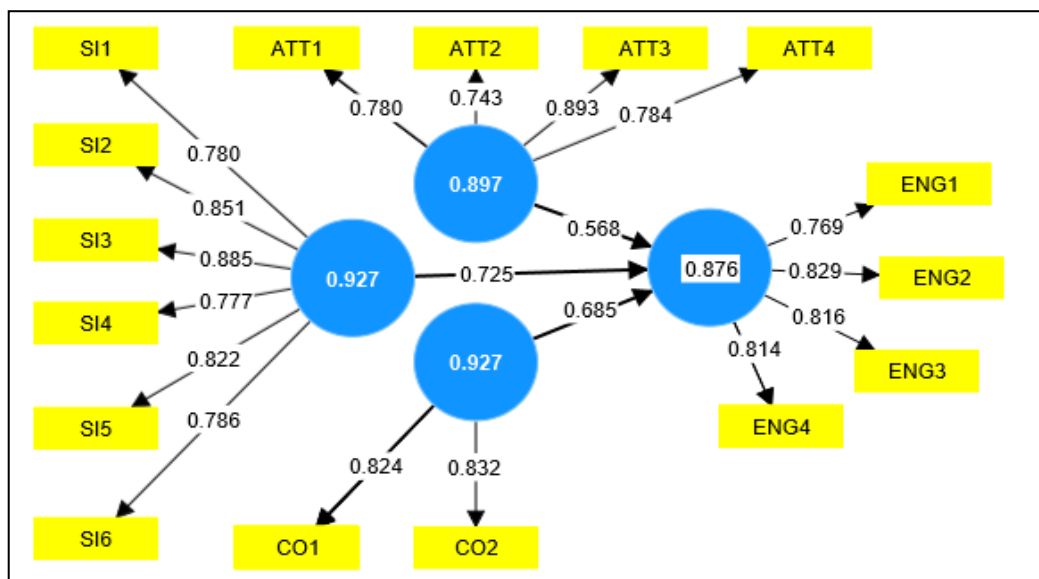


Figure 4 : Measurement Model

In SEM analysis convergent validity assessment was conducted. Convergent validity measures how well different items or indicators designed to assess the same construct in a research study produce similar results, indicating the reliability and consistency of the measurement. It assesses the degree to which related items within a construct correlate with each other. In the present study, convergent validity was evaluated using Average Variance Extracted (AVE) and factor outer loading tests. All AVE values for the diagonal elements exceeded the recommended threshold of 0.5 for convergent validity, indicating that the items within each construct exhibited positive correlations and made significant contributions to their respective constructs. This implies that all aspects of attitude, social influence, and competence influence youth co-operative engagement. Table 16 presents the results for Convergent Validity.

Table 16 : Analysis for Convergent Validity

ITEMS	ENG	ATT	SI	C
ENG1	0.756	0.062	0.142	0.042
ENG2	0.807	0.056	0.175	-0.058
ENG3	0.731	0.136	0.144	0.128
ENG4	0.734	0.077	0.174	0.121
ATT1	0.053	0.697	0.051	-0.042
ATT2	0.201	0.821	-0.031	-0.051
ATT3	0.312	0.794	0.201	-0.109
ATT4	0.121	0.832	0.147	-0.021
SI1	0.182	0.111	0.724	-0.029
SI2	0.248	0.061	0.577	-0.002
SI3	0.207	-0.108	0.895	0.081
SI4	0.239	0.131	0.85	0.043
SI5	0.011	0.103	0.541	0.013
SI6	0.145	0.065	0.973	0.176
CO1	0.121	0.118	0.331	0.773
CO2	0.051	0.0512	0.151	0.855

In Table 16, the diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct. These values reflect the proportion of variance that each construct captures from its own measured items. The correlations between constructs are presented in Table 16.

Another essential aspect of the PPLS SEM model involves testing discriminant validity. Discriminant validity is crucial for understanding how well latent variables

are represented by multiple indicators and analyzing the extent to which these indicators and variables differ from one another. Various methods can be used to assess discriminant validity, including the Fornell and Lacker Criterion, Cross-loading analysis, and Hetero-trait analysis (Ayaneh, 2021).

This study employed the Fornell and Lacker Criterion. According to Hair, Hult, Ringle, and Sarstedt (2014), this criterion involves comparing the square root of Average Variance Extracted (AVE) with the correlations among latent variables. The findings revealed that all diagonal values were greater than the non-diagonal values, as depicted in Table 17, thereby confirming the presence of discriminant validity.

Table 17 : Discriminant Validity Test for Measurement Model in PLS

Construct	ENG	ATT	SI	CO
ENG	0.782			
ATT	0.568	0.743		
SI	0.725	0.609	0.739	
CO	0.568	0.565	0.607	0.751

In Table 17, the diagonal values (AVE) are consistently higher than the corresponding off-diagonal values (correlations). This observation provides robust evidence that the constructs in the study are distinct from one another. Each construct demonstrates a more robust correlation with itself than with other constructs. They effectively measure different aspects of engagement. Furthermore, this firmly establishes the discriminant validity of the constructs.

The discriminant validity was also assessed using the Heterotrait-Monotrait Ratio (HTMT) analysis, a method employed to determine whether the constructs in the model are distinct from each other. As suggested by Henseler *et al.* (2015), discriminant validity is established when the HTMT value is below 0.85. In our study, the HTMT ratios between ATT and SI yielded a value of 0.401, well below the recommended threshold, affirming the distinctiveness of these constructs. Similar favorable outcomes were observed in the relationships between ATT and CO (HTMT = 0.357) and ATT and ENG (HTMT = 0.098). The analysis indicated that the HTMT ratio between SI and CO is 0.22, meeting the criterion for discriminant validity. Similarly, the HTMT ratios between SI and ENG (0.061) and CO and ENG (0.0691) also fell below the 0.85 threshold. These findings collectively support the

conclusion that the data demonstrates robust discriminant validity among the specified constructs. All pair-wise comparisons produced values below the recommended threshold, indicating that the constructs of ATT, SI, CO, and ENG are distinctly identifiable from each other. Consequently, these results instill confidence in the capability of the measurement instruments to capture unique aspects of each construct, ensuring the valid and reliable measurement of the study's variables.

Table 18: Discriminant Validity Results Based on Heterotrait-Monotrait Ratio (HTMT) Criteria

Construct	ATT	SI	CO	ENG
ATT				
SI	0.401			
CO	0.357	0.22		
ENG	0.098	0.061	0.0691	

Evaluation of model quality and fit

Ebu and Ibrahim 2022) argue that a coefficient of determination (R^2) of at least 0.10 ensures a satisfactory model fit. The study's results revealed that the coefficient of determination (R^2) for self-employment is 0.876, indicating a strong fit. Furthermore, this suggests that 87.6% of variability in youth co-operative engagement can be explained by attitude, social influence and competence factors. Table 18 presents the results for evaluation of model quality and fit.

Table 19 : PLS-SEM Goodness-of-Fit and Coefficient of Determination

Indices	Value
R^2	0.876
NFI	0.631
SRMR	0.042

In addition, PLS-Structural Equation Modeling employs various indices to assess model fit, including the Normed Fit Index (NFI) and the Standardized Root Mean Square Residual (SRMR) (Henseler and Sarstedt, 2013). For a well-fitting model, Jessie (2021) and Kand and Ahn (2021) recommend that the SRMR should be close to or below 0.08. According to Jasentha (2021), the NFI should fall within the range of 0 to 1. Accordingly, the results presented in Table 18 indicate an NFI of 0.631 and an SRMR of 0.042. Both indices confirm that the model fits well, as they meet the recommended criteria for model fit.

multicollinearity test was conducted to examine if significant inter-correlations existed among the independent components within the structural model. Multicollinearity, as defined by Afudante and Alan (2023), occurs when the Variance Inflation Factor (VIF) value exceeds 5 as presented in table 19.

Table 20 : PLS-SEM Multicollinearity Test

Variables	VIF
ENG1	1.002
ENG2	1.001
ENG3	2.001
ENG4	1.101
ATT1	1.004
ATT2	1.201
ATT3	1.06
ATT4	2.1
SI1	1.007
SI2	1.001
SI3	1.001
SI4	2.001
SI4	1.001
SI5	1.001
SI6	2.003
PO1	1.001
PO2	1.003

The study's findings, as presented in Table 19, revealed that the VIF values for all variables were below 5. These results indicate the absence of multicollinearity in the data, suggesting weak inter-correlations among the dependent variables. This confirms the robustness of the research model and its ability to provide valuable insights without the confounding effects of multicollinearity.

Hypothesis testing results

The PLS-SEM results provide strong support for the hypothesized relationships between the independent variables (Attitude, Social influence, and Competence) and Youth co-operative engagement. All three paths show significant and positive coefficients (β) as revealed by Table 20 and Figure 3 with t-values well above the threshold, and p-values of 0.000, indicating a high level of statistical significance. This indicates that attitudes, social influence, and competence have a substantial and positive impact on youth co-operative engagement. Table 20 presents the Hypothesis Testing Results.

Table 21 : Hypothesis Testing Results

Paths	Coefficient (β)	t-value	P-value	Remarks
Attitude -> Youth co-operative engagement	0.568	19.832	0.000	Supported
Social influences -> Youth co-operative engagement	0.725	22.201	0.000	Supported
Competence -> Youth co-operative engagement	0.685	12.828	0.000	Supported

The results from the PLS-SEM analysis, as presented in Table 20, indicate that all the examined paths exhibit strong statistical significance. The coefficients (β) for the relationships between attitude, social influences, competence, and youth co-operative engagement are all positive and substantial, confirming their significant influence on youth co-operative engagement. Specifically, Attitude ($\beta = 0.568$), social influences ($\beta = 0.725$), and Competence ($\beta = 0.685$) all show strong and positive relationships with youth co-operative engagement. This implies that all three hypotheses (Attitude has a positive effect on engagement; Social influence has a positive effect on engagement; competence has a positive effect on engagement) were supported. These findings provide robust evidence that positive attitudes, social influence, and competence play pivotal roles in driving and promoting the engagement of youth in co-operatives.

Inferential analysis performed on three hypotheses (attitude has a positive effect on engagement, social influence has a positive effect on engagement, competence has a positive effect on engagement) has proven instrumental in discerning pivotal behavioural determinants of youth co-operative engagement. Attitude, social influence, and competence have emerged as key influencers, offering valuable insights into the underlying motivations driving youth co-operative engagement. The positive correlation between a favorable attitude and increased engagement among youth resonates with image theory's emphasis on the importance of an institution's image in shaping behavior. The study's findings suggest that a positive attitude towards co-operatives serves as a motivational factor, aligning with the theory's assertion that engagement represents what decision-makers aspire to become and

achieve. The correlation between a positive attitude and increased engagement, the amplifying effect of social influence, and the empowering role of competence all contribute to the overall understanding of the dynamics at play.

The study indicates that social influence contribute significantly to youth co-operative engagement, aligning with image theory's focus on external factors impacting engagement. The empowering role of competence in fostering youth engagement aligns with image theory's emphasis on competence as a key determinant. Competence, as highlighted in the study, plays a pivotal role in influencing youth perceptions youth co-operative engagement, aligning with image theory's proposition that competence is integral to the engagement process.

These insights not only reinforce the importance of these determinants but also emphasize the importance of nurturing and fostering these factors to encourage youth engagement with co-operatives. Through a combination of quantitative and qualitative methods, this study has provided a deeper understanding of the behavioral aspects that influence youth engagement in co-operatives. By incorporating qualitative elements, this research has contributed to a more holistic and nuanced understanding of the co-operative image. It aligns with Baloglu and McCleary's (1999) suggestion to explore the qualitative aspects of image, emphasizing the value of considering both the subjective and objective dimensions of an institution's image. As a result, this study has not only filled the gap in our comprehension of the co-operative image but has also set a precedent for future research in image perception by advocating for mixed-method approaches that capture the full spectrum of attitudes, emotions, and global impressions.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of the Major Findings

The findings obtained for the first objective were analyzed using several approaches to understand the image of co-operatives as perceived by youth. These approaches included thematic analysis, descriptive analysis, and factor analysis. The analysis of the findings for the first objective reveals a multifaceted and balanced image of co-operatives among youth, emphasizing their relevance and appeal to this demographic.

The findings show that youth view co-operatives as institutions engaged in diverse economic activities, primarily focused on meeting member needs. They particularly associate co-operatives with SACCOs, KCBL, NCB, and CRDB, highlighting a positive image. Agricultural AMCOs also received recognition for their role in enhancing agricultural productivity. KNCU and KCU were acknowledged for their historical significance and support for education and healthcare initiatives. However, consumer co-operatives were relatively less recognized, indicating a need for increased visibility and engagement efforts.

The demographic composition of co-operative members, especially in terms of economic and age characteristics, significantly shapes the image of co-operatives among youth. Most youth do not strongly associate co-operatives with a specific age group. Youth perceive co-operatives as organizations that adhere to relevant laws and regulations and encourage member participation in leadership. Bodies like the TFC and TCDC reflect the perception of co-operatives as democratic and egalitarian entities. MoCU is recognized for promoting co-operative values and principles among youth.

The literature often relied on quantitative methods to measure the image of co-operatives, providing a numerical representation of youth perceptions. However, such methods could not fully capture the richness and complexity of the co-operative image. In response to this gap, our study employed a mixed-method approach to gain a more comprehensive understanding of the image of co-operatives as perceived by youth. The qualitative data, in particular, allowed exploring various dimensions of the image through further quantitative analysis.

The second objective was subjected to SEM analysis. The measurement model underwent rigorous testing to evaluate reliability and validity, essential for ensuring the robustness of our measurement indicators. This assessment involved assessing internal consistency using various tests, such as Cronbach's Alpha (α), CR, AVE, and P-values. The results, as shown in Table 16, demonstrated that internal consistency reliability values for all latent variables fell within an acceptable range, confirming their potential influence on youth co-operative engagement.

Furthermore, our evaluation of convergent validity, presented in Table 17, involved assessing how well items within each construct correlate with each other. All AVE values exceeded the recommended threshold of 0.5, indicating that the items within each construct exhibited positive correlations, underlining that all aspects of attitude, social influence, and competence influence youth co-operative engagement.

Discriminant validity was also assessed using the Fornell and Lacker Criterion, and all diagonal values in Table 17 exceeded the non-diagonal values, confirming distinctness between constructs.

The assessment of model quality and fit indicated a strong fit with an R² of 0.876, suggesting that 87.6% of the variability in youth co-operative engagement can be explained by attitude, social influence, and competence factors. Additionally, the NFI of 0.631 and SRMR of 0.042 met the recommended criteria for model fit. The multicollinearity test confirmed the absence of multicollinearity in the data, enhancing the reliability of the research model.

Overall, the PLS-SEM results supported the hypothesized relationships between Attitude, Social influence, Competence, and Youth co-operative engagement. These relationships exhibited significant and positive coefficients, emphasizing the strong evidence of the influence of these factors on co-operative engagement among youth.

5.2 Conclusion

This study provides insights into youth co-operative engagement. The first objective involved exploring the image of co-operatives among youth through a combination of thematic analysis, descriptive analysis, and factor analysis. The findings highlight that youth hold a positive image of co-operatives. The positive recognition of organizations like SACCOs, KCBL, NCB, and CRDB illustrates that financial-focused co-operatives lead in visibility among youth. Furthermore, the positive

recognition of AMCOs, KNCU, and KCU shows the visibility of agricultural-focused co-operatives among youth. Additionally, MoCU was acknowledged for its role in promoting co-operative values and principles among youth. Findings indicate that other types of co-operatives are not visible in the eyes of youth. Youth appreciate the role of good leadership and regulatory adherence in shaping the image of co-operatives among them. It was evident that youth value co-operatives that operate within the bounds of relevant laws and regulations while fostering member participation in leadership.

Moving to the second objective, the study employed the SMART PLS SEM model for analysis. The reliability and validity of measurement indicators were assessed, and the results confirmed the robustness of the measurement model by meeting acceptable standards for internal consistency, convergent validity, and discriminant validity. The model demonstrated a strong fit, explaining a substantial portion (87.6%) of the variability in youth co-operative engagement. The positive coefficients in the relationships between attitude, social influence, competence, and youth co-operative engagement emphasize the vital role these factors play in fostering youth co-operative engagement.

In summary, the findings of this study revealed a positive image of co-operatives perceived by youth and supported the hypotheses that attitudes, social influences, and competence play significant role in fostering youth co-operative engagement.

5.3 Recommendations

The study shed light on the image of co-operatives among youth and behavioral factors that influence youth co-operative engagement. Referring to the findings this study recommends the following:

- Co-operatives should capitalize on the positive image that youth hold on co-operative leadership and their competence, involving them in leadership roles to enhance youth co-operative engagement.
- Academic institutions are recommended to use social influence to foster a co-operative-oriented mindset among students and encourage student-based co-operative models for increased youth co-operative engagement.
- Youth should leverage their positive attitudes towards co-operatives and establish diverse-oriented activity co-operatives beyond financial ones to

enhance the visibility of other types of co-operatives and youth co-operative engagement.

- Further studies are recommended to conduct the similar study involving more than one academic institutions.

5.4 Limitations

Limitations of this study include its reliance on a single academic institution and youth with a shared characteristic of possessing academic knowledge of co-operatives. This may limit the generalizability of the findings to a broader youth population with diverse academic backgrounds and experiences in co-operative engagement.

5.5 Area for Further Studies

Further studies are recommended to:

- Conduct the similar study involving more than one academic institutions.
- Assess factors contributing to reluctance of youth to engage in co-operatives.

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APPENDICES

Appendix 1: Questionnaire

Consent Note for Questionnaire

Dear Participant,

I am VedasteHabumuremyi, a Master of Arts student in Co-operative and Community Development at Moshi Co-operative University. I kindly request your participation in my study titled "Youth Co-operative Engagement: Behavioral Insights from Students at Moshi Co-operative University."

Your involvement in this study is voluntary, and your responses will be treated with strict confidentiality. Please be assured that all information collected will remain anonymous and will only be used for research purposes.

Participation in this study involves completing a questionnaire that explores your views, attitudes, and experiences regarding youth engagement with co-operatives, particularly among students at our university. It should take approximately 30 minutes to complete. By responding to the questionnaire, you are providing your consent to participate.

Should you have any questions or concerns regarding the study or your participation, please don't hesitate to contact me at 0764085607. Your feedback is highly valued and will significantly contribute to the success of this research.

Thank you for considering participation in this study.

Sincerely,

VedasteHabumuremyi, Master of Arts in Co-operative and Community Development
Candidate Moshi Co-operative University

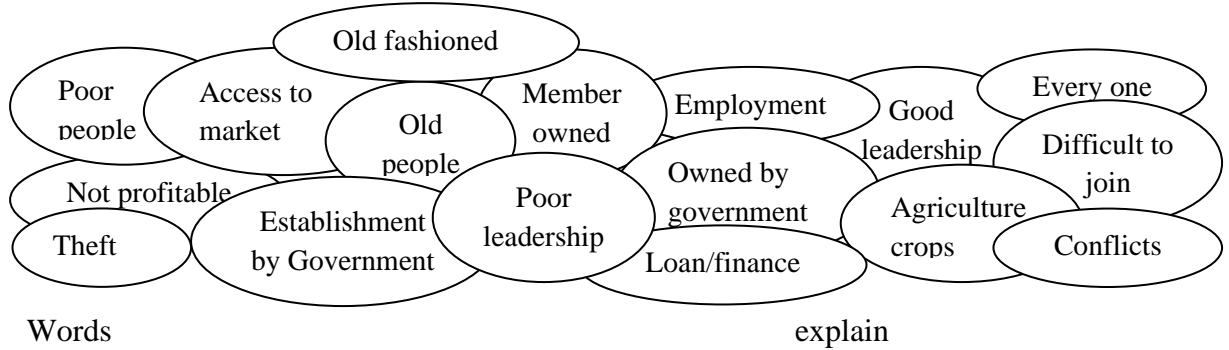
SECTION A: Socio demographic information

ID	QUESTIONS	ANSWERS
1	Age (years) (put a tick “√”)	1. 18 -23 [] 2. 24-29 [] 3. 30-35 []
2	Gender (put a tick “√”)	1. Male [] 2. Female []
3	What is your degree programme of study at MoCU?
4	Have you ever studied “Cooperative” as a course in your degree programme? (put a tick “√”)	1. Yes [] 2. No []
5	Are you currently a member of any co-operative society? (put a tick “√”)	1. Yes [] 2. No []
6	If yes, please provide details: Name of a cooperative Year of joining	1. 2.

SECTION B: Co-operative image

ID	QUESTIONS	ANSWERS
7	What are the first two words that comes into your mind immediately after seeing or hearing the word “Co-operatives(Ushirika) ”?	1. 2.
8	When you think about co-operatives, what organizations come to your mind?

9: From the list of words listed below, choose two words that you strongly associate with the co-operatives (Ushirika)? Explain why.



.....

.....

Please rate your perception of co-operatives on the following image traits 5= Strong Agree (SA), 4 = Agree (A), 3=Neutral (N), 2 = Disagree (D) and 1= Strong Disagree (SD) (cycle the number of your choice)

ID	Statements	Answers					Statements
		SA	A	N	D	SD	
	I perceive co-operative as						I perceive co-operative as
10	For old people	5	4	3	2	1	For young people
11	For agricultural	5	4	3	2	1	For all economic activities
12	For credit or loan	5	4	3	2	1	For meeting member needs
13	Government established	5	4	3	2	1	Voluntarily established by people
14	For poor people	5	4	3	2	1	For rich people.
15	Bad historical background	5	4	3	2	1	Good historical background.
16	Not Profitable	5	4	3	2	1	Profitable
17	Difficulty to join	5	4	3	2	1	Easy to join
18	Bad leadership	5	4	3	2	1	Good leadership

SECTION C: ATTITUDE TOWARDS CO-OPERATIVES

11. Indicate your level of agreement or disagreement with statements about your attitude towards co-operatives.

Favorableness (put a tick “√”)

ID	Statements	SA	A	N	D	SD
19	I like co-operatives.					
20	My attitude toward co-operatives is Favorable.					
20	I consider co-operatives as a bad thing.					
21	I have no interest with co-operatives					

SECTION D: KEY FACTORS

Social influence (put a tick “√”)

ID	Statements	SA	A	N	D	SD
22	People important to me should influence my engagement with co-operative.					
23	Engagement with co-operatives is beyond my control.					
24	My friends support my goal to engage with co-operative.					
25	My friends influence my plan to engage with cooperative.					
26	Engagement with co-operatives is within my control					
27	Community supports youth co-operative engagement					

Competence (put a tick “√”)

ID	Statements	SA	A	N	D	SD
21	I am confident with knowledge and skills to participate in co-operatives					
22	I dream to contribute new ideas and innovations in co-operatives					

SECTION E: Youth Co-operative engagement

Engagement (put a tick “√”)

ID	Statements	SA	A	N	D	SD
23	I plan to pay membership fee in a co-operative.					
24	Active participation in a co-operative is my overall goal.					
25	I plan to buy shares in a co-operative.					
26	My overall goal is to encourage other youth for co-operative engagement.					

Focus Group Discussion

In recent years, there has been a growing interest in understanding the behavioral insights surrounding youth co-operative engagement, highlighting the unique opportunities they offer. This group discussion aims to explore the co-operative image, attitudes, and motivating factors behind youth engagement with co-operatives.

Discussion Point: What is the image do you have on co-operatives?

**THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT**

KILIMANJARO REGION
Telegrams REGCOM KILIMANJARO
Tel. No. 027-2754236/7, 2752184
Fax No. 027 - 27-54430
E-mail ras.kilimanjaro.go.tz
Ras.kilimanjaro@tamisemi.go.tz



OFFICE OF THE REGIONAL COMMISSIONER,
17 ROAD FLORIDA
P. O. BOX 3070
25107 - MOSHI

In reply please quote:

Ref. No. FA.228/276/03/x/113

22nd August, 2023

DISTRICT ADMINISTRATIVE SECRETARY,
P.O.BOX 3042,
MOSHI.

Re: **RESEARCH PERMIT**

Refer to the above subject.

2. I would like to introduce to you **VEDASTE HABUMUREMYI** who is bonafide Research Student from **Moshi Co-operative University**.
3. He expects to conduct research on "*Youth Co-operative Engagement; Behavioural Insights from Students at Moshi Co-operative University*".
4. The permission has been granted for him to collect data from **2nd August, 2023** to **2nd August, 2024**.
5. Please give him the required co-operation and make sure that he abides by all Government Rules and Regulations.
6. Thank you for your cooperation.

Sallema, J.K

For: **Regional Administrative Secretary**

Copy to: **Vedaste Habumuremyi**
Research Student.

THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT

KILIMANJARO REGION;
TELEGRAPHIC ADDRESS: 'ADMIN MOSHI'
Telephone: 027-2752211
FAX: 027-2753248
E-Mail: das.moshi@kilimanjaro.go.tz
In reply please quote:
REF. AB. 316/373/01"F"/133



DISTRICT COMMISSIONER'S OFFICE,
36 BOMA ROAD,
P. O. BOX 3042,
25181 MOSHI.


28th August, 2023

Director,
Moshi Municipal Council,
12 Florida Road,
P.O. BOX 318,
25101 MOSHI.

Re: RESEARCH PERMIT

Refer to the above heading.

2. I would like to introduce to you Vedaste Habumuremyi who is a bonafide Research Student from Moshi Co-operative University.
3. He expects to conduct research on "*Youth Co-operative Engagement; Behavioural Insights from Students at Moshi Co-operative University*".
4. The permission has been granted for him to collect data from this date of **28 August, 2023 to 2nd August, 2024**. A letter from Regional Administrative Secretary is attached for your easy reference.
5. Please give him the required co-operation and make sure that he abides by all Government Rules and Regulations.
6. Thank you for your cooperation.


Shaban J. Mchomvu
KATIBU TAWALA WILAYA
MOSHI
KATIBU TAWALA WILAYA
MOSHI

Nakala: District Commissioner,
MOSHI

To see in the file.

✓ : Vedaste Habumuremyi,
Research Student.



UNITED REPUBLIC OF TANZANIA
 MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY
MOSHI CO-OPERATIVE UNIVERSITY (MoCU)
CHUO KIKUU CHA USHIRIKA MOSHI



OFFICE OF THE VICE CHANCELLOR
 06 Sokoine Road, 25121 Mfumuni,
 P. O. Box 474, Moshi, Tanzania, Tel: +255 272751833,
 Email: vc@mocu.ac.tz, Website: www.mocu.ac.tz

Unapojibu tafadhali taja:

Kumb. Na. MoCU/MA-CCD/HD/349/21

Tarehe: 01 Agosti, 2023

Katibu Tawala,
 Ofisi ya Mkuu wa Mkoa,
 S. L. P. 3070,
KILIMANJARO

**YAH: KIBALI CHA KUFANYA UTAFITI KWA WANAFUNZI WA CHUO
 KIKUU CHA USHIRIKA MOSHI (MoCU)**

Tafadhali husika na kichwa cha habari hapo juu.

Madhumuni ya barua hii ni kumtambulisha kwako **Ndugu Vedaste Habumuremyi** mwanafunzi wa Chuo Kikuu cha Ushirika Moshi ambaye kwa sasa anatarajia kufanya utafiti katika eneo lako.

Maombi haya yamezingatia Waraka wa Serikali wenye Kumb. Na. MPEC/R/10/1 wa tarehe 7 Julai, 1980 pamoja na Hati Idhini ya Chuo Kikuu Cha Ushirika Moshi (MoCU). Moja ya majukumu ya Chuo ni kufanya tafiti na kutumia matokeo ya tafiti hizo katika kufundishia. Aidha, wanafunzi hufanya tafiti kama sehemu ya masomo yao wakiwa Chuoni.

Ili kufanikisha utekelezaji wa tafiti hizo, Makamu Mkuu wa Chuo hutoa vibali vya kufanya tafiti nchini kwa wanataaluma na wanafunzi kwa niaba ya Serikali na Tume ya Sayansi na Teknolojia.

Hivyo basi, tunakuomba umpatie mwanafunzi aliyetajwa hapo juu msaada atakaouhitaji ili kufanikisha utafiti wake. Gharama za utafiti atalipia mwenyewe. Msaada anaouhitaji ni kuruhusiwa kuonana na viongozi na wananchi ili aweze kuzungumza nao kuhusiana na utafiti wake. Aidha, endapo kuna maeneo yanayozuliwa kufanyika kwa shughuli hii, tafadhali mjulishe hivyo.

Mada ya utafiti wa mwanafunzi aliyetajwa hapo juu ni: **"Youth Co-operative Engagement; Behavioural Insights from Students at Moshi Co-operative University"**.

Maombi haya ni kwa ajili ya utafiti utakaofanyika **Manispaa ya Moshi** kuanzia tarehe 02 Agosti, 2023 hadi 02 Agosti, 2024.

Wako katika ujenzi wa Taifa,


Prof. John G. Safari
Kny.: Makamu Mkuu wa Chuo

Nakala kwa: Vedaste Buhumuremyi (Mtafiti)

(2b)



JAMHURI YA MUUNGANO WA TANZANIA
WIZARA YA ELIMU, SAYANSI NA TEKNOLOJIA
MOSHI CO-OPERATIVE UNIVERSITY (MoCU)
CHUO KIKUU CHA USHIRIKA MOSHI



OFISI YA MAKAMU MKUU WA CHUO

06 Barabara ya Sokoine, 25121 Mfumuni,
S. L. P. 474, Moshi, Tanzania, Simu: +255 27275 1833,
Barua pepe: vc@mocu.ac.tz, Tovuti: www.mocu.ac.tz

Unapojibu tafadhali taja:

Kumb. Na. HD/MoCU/063/19

Tarehe: 01 Agosti, 2023

Mkurugenzi wa Utawala na Menegimenti ya Rasilimali watu,
Chuo Kikuu cha Ushirika Moshi,
S. L. P. 474,
MOSHI.

**YAH: KIBALI CHA KUFANYA UTAFITI KWA WANAFUNZI WA CHUO
KIKUU CHA USHIRIKA MOSHI (MoCU)**

Tafadhali husika na kichwa cha habari hapo juu.

Madhumuni ya barua hii ni kumtambulisha kwako **Ndugu Vedaste Habumuremyi** mwanafunzi wa Chuo Kikuu cha Ushirika Moshi ambaye kwa sasa anatarajia kufanya utafiti katika eneo lako.

Maombi haya yamezingatia Waraka wa Serikali wenye Kumb. Na. MPEC/R/10/1 wa tarehe 7 Julai, 1980 pamoja na Hati Idhini ya Chuo Kikuu Cha Ushirika Moshi (MoCU). Moja ya majukumu ya Chuo ni kufanya tafiti na kutumia matokeo ya tafiti hizo katika kufundishia. Aidha, wanafunzi hufanya tafiti kama sehemu ya masomo yao wakiwa Chuoni.

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Hivyo basi, tunakuomba umpatie mwanafunzi aliyetajwa hapo juu msaada atakaouhitaji ili kufanikisha utafiti wake. Gharama za utafiti atalipia mwenyewe. Msaada anaouhitaji ni kuruhusiwa kuonana na viongozi na wananchi ili aweze kuzungumza nao kuhusiana na utafiti wake. Aidha, endapo kuna maeneo yanayozuiliwa kufanyika kwa shughuli hii, tafadhali mjulishe hivyo.

Anwani Kuu: Chuo Kikuu cha Ushirika Moshi, 06 Barabara ya Sokoine, 25121 Mfumuni, S. L. P. 474, Moshi, Tanzania,
Simu: +255 272751833, Barua pepe: info@mocu.ac.tz, Tovuti: www.mocu.ac.tz

Mada ya utafiti wa mwanafunzi aliyetajwa hapo juu ni: **"Youth Co-operative Engagement; Behavioural Insights from Students at Moshi Co-operative University"**.

Maombi haya ni kwa ajili ya utafiti utakaofanyika **Chuo Kikuu cha Ushirika Moshi (MoCU)** kuanzia tarehe 02 Agosti, 2023 hadi 02 Agosti, 2024.

Wako katika ujenzi wa Taifa,



Prof. John G. Safari

Kny: Makamu Mkuu wa Chuo

Nakala kwa: Vedaste Habumuremyi (Mtafiti)