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EFFECTS OF MEMBERS' EDUCATION TYPES ON THEIR PARTICIPATION IN SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES: EVIDENCE FROM UASIN-GISHU COUNTY, KENYA

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ABSTRACT

The International Co-operative Alliance (ICA) acknowledges Member Participation (MP) as a strategy for making co-operatives achieve faster growth enhanced by Member Education Types (METs). METs are the kind of learning provided through Co-operative Education (CE). They improve members' skills on member's rights and responsibilities, financial management, entrepreneurship, leadership and innovation leading to better MP. However, an examination of most CE indicates that it is not directed to members limiting them from accessing useful co-operative knowledge. This study examined the effects of member education types on their participation in Savings and Credit Co-operative Societies (SACCOS). Specifically the study (i) examined member education types (ii) assessed the relationship between member education types and member participation, and (iii) analysed socio-demographic attributes affecting participation of members. Selection of 384 members from 147 SACCOS was done using simple random sampling. Survey, in-depth interviews and Focus Group Discussion (FGD) were used in data collections. Data were analysed with the aid of multiple linear regression and content analysis technique. Findings revealed that METs were skills on member rights and responsibilities, entrepreneurship, financial management, leadership and innovation. It was also found that METs influence MP. The socio-demographic attributes affecting MP were education, age, sex, income and occupation. The study concluded that METs were critical on increasing co-operative understanding on the nature and uniqueness of co-operative business, they predict MP on co-operative meetings and elections among others ($P < 0.05$). The study recommends SACCOS' managers and training agencies to provide continuous CE to members under strict supervision of the County Co-operative Officers to improve MP.

Keywords: Effect, Member Education Types, Participation SACCOS

Paper type: Research paper

Type of Review: Peer Review

1. INTRODUCTION

Co-operatives globally are guided by principles. The fifth principle advocates for the provision of Co-operative Education (CE) to improve an understanding on co-operatives leading to better participation. The idea of CE is historical; it originated from Lancashire, England in Rochdale Consumer Society in 1844, when they started their co-operative society with CE meeting (Anania and Rwekaza, 2018; Hancock and Brault, 2016; Kobia, 2011). CE then spread to America, Canada and Australia from 1906 to 1962 (Bee, 2014). CE spread to these countries because it was occupying an important position in co-operatives. It aimed at building habits and attitudes of co-operative life, the content instills knowledge on co-operative methods, work, and ought to be an internal activity carried by co-operatives. CE is fundamental in co-operatives because success directly rely on member education that facilitates awareness on members' role, rights and responsibilities necessary for success. However, experience indicates that most CE is directed to board members, committees, managers and employees bypassing the members, hence limiting them from accessing useful information.

Member Participation (MP) is a critical element to success in co-operatives. International Co-operative Alliance, ICA (2013) blueprint theme referred to MP as a strategy for making co-operatives achieves faster growth. MP means to get involved, take part in co-operative activities that is an important exercise essential considering as stated by Apparao and Shadbolt (2019), Huang *et al.*, (2015) and Taiwo and Okafor (2011). Active MP is an indicator of a new co-operative foundation headed for growth and development (ILO, 2014; Msimango and Oladele, 2013; Zheng *et al.*, 2012). MP starts with share-capital contribution that opens an avenue for participation on credit facilities, attendance to co-operative meetings and decision-making.

In Africa, CE was brought by colonialists and in some cases supported by the donors with the aim of training co-operative officials. Currently, Savings and Credit Co-operatives Societies (SACCOS) immensely contribute to African economic growth through credit services, which they give to members. The African Confederation of Savings and Credit Association (ACCOSCA) in collaboration with ICA (Africa) conducts training needs analysis with an aim of providing CE to members to better MP (Lebowski, 2015). In East Africa, the first CE training centre was started in Nairobi in 1952 at Jeans school in Kabete, currently The Co-operative University of Kenya (Kobia, 2011) by colonialists to train co-operators. The Kenyan development strategic policy aims at using co-operatives as vehicles for realization of the 2017- 2022 big four agendas-poverty reduction, industrialization, affordable health and housing. Kenyan Co-operative Societies Act 490 of 2012, acknowledges provision of CE. The Kenya Union of Savings and Credit Co-operatives (KUSCCO) in collaboration with ICA, provide CE in SACCOS.

Member Education Types (METs) are the kind of education provided through Co-operative Education (CE). METs were skills on members' rights and responsibilities, entrepreneurship, financial management, leadership and innovation provided to improve co-operative understanding leading to better MP (Lebowski, 2015). METs increase member understanding of member rights and responsibilities critical in fostering MP (Miner and Guillotte, 2014; Scholl, 2008). Member education levels, age, sex, income and occupation affect MP (Huang *et al.*, 2015). However, a review of most CE programmes in Savings and Credit Co-operative Societies (SACCOS) show that they have not included members, limiting them from accessing CE knowledge. An examination of KUSCCO (2019) education calendar, for example, shows that none of the 21 programmes planned for Rift Valley where Uasin Gishu County is located has included members.

Several empirical studies on MP subject by Huang *et al.* (2015); Barraud and Akremic (2012); and Haigh, (2002) have explained the importance of members' skills on their rights and responsibilities in propelling MP leading to better performance. Aini *et al.* (2012) analysed strategic planning and MP while Taiwo and

Okafor (2011) focused on describing the effect of MP on performance in SACCOS. These studies however, have not focused on the effect of METs on MP leading to scarcity of information on the link between the two. This study tested the null hypothesis that member education types do not predict member participation in SACCOS. Specifically the study has (i) examined member education types in SACCOS (ii) assessed the relationship between member education types and member participation in SACCOS (iii) analysed socio-demographic attributes affecting member participation in SACCOS.

2. THEORETICAL AND CONCEPTUAL FRAMEWORK

Adult learning theory by Knowles Malcom cited by Kearlsey (2010) guided the study. The theory states that adult learning deals with androgogy, a science as well as an art of adult learning. The theory states that adult learners have orientation to learn for immediate application and have constructs for self-directed learning. The experience of adults stimulates learning process. The study interpreted this to mean members who learn from METs, which self-direct them to learn through experiences sharing for immediate knowledge application. Figure 1 shows a conceptual framework on METs that were skills on member rights and responsibilities, entrepreneurship, financial management, leadership and innovation. Socio-demographic attributes and co-operative act are intervening variables. MP begins with realisation of the need to make joint effort by forming a co-operative. Commitment on participation begins with share-capital contributions, and then participation in other activities such as access to credit facilities, leadership positions, elections, attendance to meetings and SACCOS' social activities follows.

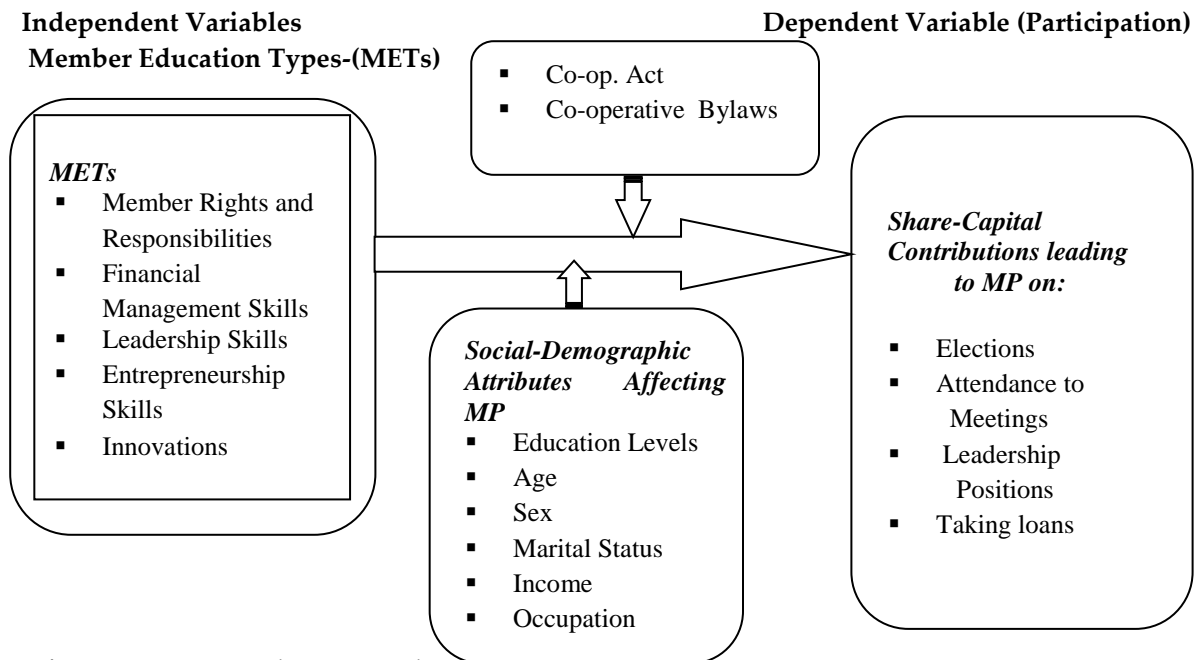


Figure 1: Conceptual Framework,
 Key: Effect Direction \Rightarrow Intervening Variables \updownarrow
 Source: Author Consulted Literature, 2019

3. METHODOLOGY

3.1 Study Area and Research Design

The study took place in Uasin-Gishu County located in Kenya. Statistics from the Ministry of Industry Trade and Co-operative Development, MITCD (2017) indicates that it has relatively high number of SACCOS (238) compared to neighboring Counties Nandi and Elgeyo Marakwet that had 134 and 96

respectively, which informed its' choice. The high number of SACCOS in the County was of interest to the study in exploring METs effect on MP. Rural or Community based, Transport, County and National SACCOS were selected. The County is in Northern Kenya with Eldoret as its headquarters.

A cross-sectional survey was adopted as a research design because it enabled data collection that was done from one point at a time by capturing information of SACCOS' members. The design chosen also enabled performing of multiple linear regression analysis. This was prevalent on precise and detail description of the effect of interaction of variable METs on MP in SACCOS. Rukwaru (2015); Kombo and Tromp (2006) recommended generalization of the findings from cross-sectional survey in accordance with the findings that were equally applied by the study.

3.2 Sampling Technique and Sample Size

Sampling frame composed of members in SACCOS that was the unit of analysis. At the time of study, there were 238 SACCOS from Uasin-Gishu County with a membership of over 450 000. Cochran (1977) formulae for calculating sample size when population is unknown (infinite) and known (finite) was employed to get member respondents and SACCOS. This formula for infinite population was employed to get member respondents sample size as follows:

$$n_0 = \frac{z^2 pq}{e^2} \dots\dots\dots (1)$$

where n_0 =sample size, z selected value critical, p proportion estimate of an attribute, $q=1-p$, e level of precision. Assuming $p=0.5$, taking confidence level as ± 0.5 , $p=0.5$, $q=1-0.5=0.5$, $e=0.05$, $z=1.96$

$$n_0 = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384.16 = 384 \text{ members.}$$

Cochran (1977) formula for finite population was used to determine the sample size for SACCOS as,

$$N_0 = \frac{n_0}{1 + \frac{n_0 - 1}{N}} \dots\dots\dots (2)$$

Where $n_0=384$, $N=238$; $N_0 = 1 + \frac{384}{\frac{384-1}{238}} = 147.171 = 147$

Sampling of 384 members was done using simple random sampling after determination of sample size. The 147 SACCOS were obtained through lottery system whereby SACCOS names list from Uasin-Gishu County Co-operative Office were used as code list, 238 numbers were then cut and put on a basin because there were 238 SACCOS from the list. They were rolled and then 147 numbers were picked randomly and listed. Simple random sampling technique was used because Flick (2011) and Babbie (2013) noted that it assures all individuals equal selection chance.

3.3 Data Collection

Collection of quantitative data was done using survey, while qualitative data were collected through interviews and Focus Group Discussions (FGD) technique. The study problem was explored further by obtaining more information from the managers, committee representatives and County Co-operative Officers who served as the key informants. Other key informants were lecturers from Universities and Technical Training Institutions offering CE.

Before the instruments were administered, reliability test were ascertained. These was done in the neighboring Nandi County, whereby pretest to remove vagueness and ambiguities were done, by calculating reliability coefficient. The coefficient was 0.82 that was good. For validity, the conditions that could have influenced dependent variable were isolated and controlled through research design, which guaranteed findings the possibility to be used to generalise.

3.4 Analysis of Data

Qualitative data was analyzed using content analysis technique with an aim of discovering useful information, messages or suggestions. Less relevant information was skipped by summarizing content, filtering it out to certain domains, looking for salient features to describe. Once organized, it was cleaned by removing errors, incomplete data or duplications. From the themes, salient features were analysed and reported. Quantitative data analysis involved manipulation of the observation for the purposes of describing and explaining the phenomena that those observations reflected as recommended by Babbie, (2010). Multiple linear regression was run to test whether METs predict MP in SACCOS. The strength of the relationships between variables METs and MP in SACCOS were tested with the aid of Pearson Correlation Coefficient. This model was engaged because other researchers such as Oyerinde (2017) used to predict students' performance successfully based on the assumptions of multiple linear regressions, whereby the dependent variable should be continuous. The multiple linear regression model used was:

$$y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \Sigma \quad (3)$$

Therefore, y_i = Dependent variable measured by MP through share-capital contribution. The number of member education on member rights and responsibilities, entrepreneurship skills, financial management skills, leadership and innovation skills were (X_1), (X_2), (X_3), (X_4) and (X_5) respectively. Member education levels (X_6), was measured by the number of years in school. For sex (X_7), one represented male and zero represented female. Number of years of a member-measured age (X_8), occupation (X_9) was gauged by one for off farm and zero for on farm. Approximated total earnings by a member measured income (X_{10}). For marital status (X_{11}), one represented married and zero represented unmarried. Goodness of fit of the model was checked by examining the r-values. The assumptions of multiple linear regressions such as multivariate normality and linear relationship were assessed by checking at MET residual variables. Multicollinearity was ascertained by performing a test. Variance Inflation Factor (VIF) for all the variables ranged from 1.159 to 3.850, implying that there was no serious multicollinearity.

Table 1: Independent and Dependent Variables Measurement Levels

		Measurement Levels	Type of Variable
METs	Member Rights and Responsibilities - X_1	Number of members who have attended education on members rights and responsibilities	Predictor
	Entrepreneurship Skills X_2	Number of entrepreneurship member education attended	
	Financial Management Skills- X_3	Number of financial management skills educations attended	
	Leadership Skills- X_4	Number of members trained on leadership	
	Innovation Skills- X_5	Number of members who have innovation courses	
Socio-demographic Attributes Affecting MP	Education Levels - X_6	Number of Years in School	Intervening Variable
	Sex- X_7	Male=0 and Female=1	
	Age- X_8	Number of years of a member	
	Occupation- X_9	Off Farm =1, On farm= 0	
MP	Income - X_{10}	Approximated total earnings by a member per month	Dependent
	Marital Status - X_{11}	Married=1, Unmarried=0	
MP	Share Capital y_i -	MP indicated by share-capital of a member	

Homoscedasticity and normality of distribution were assessed by performing Durbin Watson test and Kolmogorov-Smirn K-S. Durbin Watson test result shows 1.254 implying that they were normally distributed. The METs were analyzed for a period of one year from September 2017 to August 2018.

4. FINDINGS AND DISCUSSION

4.1 Member Social Demographic Characteristics

In order to understand respondents' views and link to the study objectives, it was necessary to examine respondents' socio-demographic characteristics. Respondents mean age was 39 years; males were 234 (61%), while female were 150 (39%). The mean income was Kenya shillings 35 896.

Table 2: Descriptive Statistics on Socio-demographic Characteristics (N=384)

	Sum Statistics	Mode Statistics	Kurtosis Statistics
Female	150.00	0.3906	-1.807
Male	234.00	0.6094	-1.807
Occupation	204.00	0.5313	-1.995
Income	13784 100.00	35 896.0938	2.389
Education Levels	4 608.00	12.005	2.582
Age	14 957.00	38.9505	1.409

On member educational levels mean was 12 years implying that most members were having secondary education. Those who were illiterate comprised 7%, while 13% had primary education. The other 39% had secondary education and 41% had tertiary education, implying that most respondents had secondary education. Kurtosis was approaching three, meaning that there were no extreme outliers (heavy tail) within the variables. These respondents were an advantage to the study on relating METs on MP. On the kinds of SACCOS engaged, the findings revealed that about 44% were Community based, 38% Transport, 12 % County and 6% National.

4.2 METs in SACCOS

The METs in SACCOS were measured by interviewing members to identify the METs of CE that were available in SACCOS. Findings on METs show that member rights and responsibilities were indicated by 30% of the respondents, financial management skills 22%, entrepreneurship skills 28%, leadership skills 12% and innovation skills 7%. An analysis of members who had attended these courses indicated that they were 46%, which was very low. On METs attendance comparison, findings revealed that members who had attended to member rights and responsibilities were 22%, financial management skills 9%, entrepreneurship skills 8%, leadership skills 5% and innovation skills 4%. The findings imply that attendance to METs was low and yet they are important avenues for member access to information affecting MP. The low attendance was attributed to lack of member interest. From the theory of adult learning, the findings imply that although it was important for members to learn to boost their practical knowledge use in co-operatives, members' learning was not prioritized.

Table 3: METs Descriptive Statistics

Variable	Sum Statistics (n=384)	Mean Statistics
Member Rights and Responsibilities	114	0.296
Financial Management Skills	86	0.223
Entrepreneurship Skills	107	0.277
Leadership Skills	47	0.122
Innovation Skills	30	0.078

4.3 The Relationship between METs and MP

To determine METs influence on MP multiple linear regressions analysis was run. The overall findings on the model shows r as 0.843 implying that METs predicted MP by 84% while r square and r square adjusted were 0.721 and 0.700 respectively implying that it was 72% and 70%. P value was less than 0.05 indicating that METs were having a relationship with MP. Durbin Watson result also was 1.243, which was not higher than 2.5; hence, the model was a good fit.

Table 4: Summary Statistics

M.	r	r ²	Adjusted r ²	Std. Error	Change Statistics		Durbin Watson
					F	Sig.	
1	0.843	0.721	0.700	0.25524	150.157	0.000	1.243

Key: *Means Significant, at (P<0.05).

Further, Analysis of Variance (ANOVA), disclosed p as 0.000 meaning that the model was a good fit for study. Degrees of freedom were 11 while F test was 150.157.

Table 5: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	70.012	7	10.020	151.168	0.000
	Residual	23.811	376	0.066		
	Total	94.055	383			

Key: p was significant at (p<0.05)

The relationship between METs and MP on seminars contribution was measured by the findings from multiple linear regressions shown on Table 6. The model shows that members' rights and responsibilities predicted MP, (p=0.000), t value was 3.702; meaning that there were evidence against the null hypothesis, B was 0.750. Tolerance was 0.399, which meant that there was no serious collinearity with other variables.

$$y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \Sigma$$

$$Y = 1.199 + 0.750X_1 + 0.658X_2 + 0.568X_3 + 1.000X_4 + 1.346X_5 + 0.903X_6 + 0.474X_7 + 0.11X_8 + 9.760X_9 + 0.007X_{10} + 0.009X_{11}$$

The implication was that a unit increase on all independent variables when X=0 increases MP by 1.199 times, income predicted MP by 9.760 times. When the respondents were engaged concerning member education leading to acquisition of knowledge on the rights and responsibilities, they stated that most SACCOS shy away from organizing CE courses because of cost implications; members are given meals, breakfast, transport and accommodation in some instances. Members acknowledged CE popularly termed as "education day" in Kenya. It facilitated members to learn several issues such as the role and responsibilities of a member, and the importance of exercising democratic processes in choosing leaders.

Table 6: Summary of the Variable Findings

Model		Un standardized Co-efficient		Standardized Co-efficient	t	Sign. p value	Collinearity Statistics	
		B	Std Error	Beta			Tolerance	VIF
Constant		1.199	0.087		-2.160	0.041		
METs	Member Rights and Responsibilities	0.750	0.056	0.701	3.702	0.000	0.399	2.851
	Financial Management Skills	0.658	0.063	0.662	4.963	0.021	0.376	3.850
	Entrepreneurship Skills	0.567	0.004	0.069	2.841	0.081	0.438	2.837
	Leadership Skills	1.000	0.038	0.999	2.273	0.000	0.824	2.365
	Innovation Skills	1.346	.009	1.231	5.008	0.000	0.891	2.981
Socio-demographic Attributes affecting MP	Educa. Levels	0.903	0.001	0.067	2.268	0.024	0.809	1.236
	Age	0.474	0.035	0.474	13.478	0.000	0.564	1.774
	Sex	0.011	0.005	0.070	2.472	0.014	0.863	1.159
	Income	9.760E-007	0.000	0.071	2.473	0.014	0.856	1.168
	Occupation	0.007	0.038	0.007	2.172	0.036	0.423	2.364
	Marital Status	0.009	0.90	0.009	1.340	0.900	0.004	1.450

Key: *Means Significant, Significant at (P<0.05)

The implications of the finding were that METs have not been fully taught in SACCOS to the advantage of members, learning boosts members' co-operative knowledge according to adult learning theory. Waweru (2011) study on cash balance management in SACCOS found member financial literacy as one of the challenges affecting SACCOS' performance. This study has challenged that finding by suggesting the use of METs to improve member enlightenment.

To determine whether financial management predicted MP, the findings on the multiple regression model on Table 6 was analyzed, p value was 0.021, while the t value was 4.963. Also B was 0.658 while beta was 0.662. Tolerance on this variable was 0.376 while Variance Inflation Factor (VIF) was 3.850. The findings show that financial management predicted MP. To further explore this variable, the members who had attended financial management workshops were re-examined on participation in SACCOS activities. For instance, on credit facilities, members were asked to state the amount of loan they had taken over a period of three years during the financial years 2016, 2017 and 2018. An examination of these loans shows that members had taken Kenya shillings 58.884 million and out of this, members who had attended CE comprised 46%. Further, the study explored whether a member had experienced challenges leading to defaulting. Most of those who indicated to have defaulted 98% had not attended workshops, seminars conferences and short courses.

The results shown on Table 6 of multiple regression model shows that entrepreneurship skill predicts MP. The p value was 0.081 while t was greater than zero, being 2.841 meaning that there was evidence against the null hypothesis. Provision of member education on entrepreneurial skills was found to be low at 22% on participation. The trend was not good given that education on entrepreneurial skills are very important avenues where people may demonstrate practical success stories on how to invest borrowed loans. The study found that member education on financial management skills were organized at county levels, inter county and at national levels. Determinants of provision of education on financial management courses were training needs analysis conducted by MITCD and budgetary allocations. Lebowski (2015) conducted a study on the role of CE seminars on short courses such as financial management and found that, it was important for growth of SACCOS in terms of improved loan repayment. This implies that although entrepreneurial skills were important to members, they were not adequately taught in SACCOS limiting them from performing any meaningful business.

Leadership skills p value was 0.000, tolerance on the two variables was higher than 2.273 meaning also that there were no serious collinearity with other variables. When these variables were analyzed in terms of their provision in SACCOS, it was found that they were not often available provision rate was 12% for short courses. To understand the effect of leadership skills on MP, members were asked to indicate the number of members they had convinced to join SACCOS over a period of three years from 2016 to 2018; the findings were totaled and tabulated on Table 7. This was guided by the idea that all SACCOS' members pass information to new and potential members about the benefits of joining SACCOS. The findings indicated that members who had attended METs had convinced more members to join SACCOS (59.5%) compared to (40.5%) as shown in Table 7.

Table 7: Members who had attended METs and those who had not

Variable	Members Recruited (n=257)	Percentage (%)
1.Members who had not attended METs	104	40.5
2.Members who had Attended METs		
i. Rights and Responsibilities	52	20.2
ii.Financial Management Skills	45	17.5
iii.Entrepreneurships Skills	42	16.3
iv.Leadership Skills	7	2.75
v.Innovation Skill	7	2.75

When one of the members was asked about whether CE was assisting them, she said:

"...members that have attended CE trainings have a lot of information about the benefits of joining a co-operative and how to conduct that unique business. Such members are likely to front and champion the interests of co-operatives because they have better understanding about co-operative benefits, apart from the empowerment they get from METs..."

From the sessions on focus group discussions, it was found that METs were very important in improving MP. An analysis on the provision of METs courses show that most SACCOS were not active. For instance, there were 44 active SACCOS out of the 147 SACCOS meaning that 103 SACCOS were not providing CE to members. Witte (2014) study on the missing co-operative value highlighted that CE should be streamlined in education systems while Birchall and Simmons (2004) analysed what motivates MP and found enlightenment, in terms of co-operative understanding to be key. This study has added new

knowledge in that, although CE were important, it was not adequately addressing members' important topical areas likely to affect MP.

Table 8: Descriptive Statistics on Average number of METs offered per Year in SACCOS

Variable	Sum Statistics (n=147)	Mean Statistics
Member Rights and Responsibilities	44	0.299
Financial Management Skills	44	0.298
Entrepreneurship Skills	33	0.221
Leadership Skills	13	0.179
Innovation skills	13	0.089

4.3.1 METs and MP on Share-Capital Contributions

Members who had attended METs courses were compared with those who had not on share-capital contributions. Members were asked to state their savings and shares. The study found that the total shares-capital, which had been contributed, was Kenya shillings 19 628 000. Driver of member investment on shares and savings were found to be a desire for a loan and financial literacy. Members who had attended METs courses had contributed 78% of share-capital. The implications of the finding are that METs courses improve member skills leading to positive attitude, loyalty and trust to SACCOS, which makes a member to invest in savings and buy shares. Innovations also lead to better services attractive to members. Kinyuira (2017) studied impact of CE on SACCOS' performance while Obaka (2013) assessed the challenges facing co-operative societies. Both studies pointed at inadequacy of provision of CE in co-operatives on meeting members' needs. Nilsson and Osternberg (2009) study on perception of members on their participation on co-operative activities identified member enlightenment in co-operative issues as a challenge. This study has added more knowledge by clarifying that only (46%) of the members have participated in CE courses.

4.3.2 METs and MP on Leadership Positions and Elections

Multiple responses were used to assess MP on leadership positions and election, whereby members were asked to indicate if they were in any committee. They were also asked to state if they have participated in elections, employment, suggested ideas in SACCOS and then findings tabulated. Findings shown in Table 9 reveal that members who had attended METs courses were participating more compared to those who had not. For example on leadership, those who had been elected, 76% had attended METs courses compared to those who had not. This confirms the significance attached to adult learning by adult learning theory.

Table 9: Multiple Responses on METs and MP on Leadership, Elections and Employment

Activity	Percentage (%) of Responses	
	Attended METs Courses	Not Attended METs Courses
Voting and elections	56	44
SACCOS Social Activities	74	26
Leadership positions	76	24
Employees/ staff	79	21
Offering ideas and suggestions for improvement	87	13

4.4 Socio-demographic attributes

The socio-demographic attributes i.e. member education levels, age, sex, income, employment status, marital status and occupation were tested using multiple linear regression models (Table 6). The findings indicated that these variables predict MP ($p < 0.05$) for all the variables except marital status. T values also were greater than zero implying that there was evidence against the null hypothesis. Tolerance was bigger than 0.1 for the variables that were significant while (VIF) was less than five meaning that there were no serious correlations of variables. On members' educational level, members that had not gone to school beyond primary level were found to participate least compared to those who had tertiary level of education. This implies that education have an influence on MP. On the other hand, the members who were from 28 to 65 years were actively participating compared to those who were below 28 years. These suggest that METs course should be directed to these active members. On the sex profile, males were dominant in most SACCOS. As far as income and occupation are concerned, members who were earning more money as evidenced by their contribution towards share-capital had little interest in SACCOS compared to those who were average earners. Members who were employed formally participated most compared to those that were unemployed, implying that employment status of a member have an effect on MP. Huang *et al.* (2015) study on MP and gender, found out that males were participating most compared to female. The finding implies that METs attribute- member education levels, age, sex, income and occupation should be considered in SACCOS while planning for MP improvement.

5. CONCLUSION AND RECOMMENDATIONS

MP is a key strategy identified by ICA for spearheading and achieving faster co-operative growth. METs SACCOS' short courses on topical areas are significant on aiding MP. These include knowledge on member rights and responsibilities, financial management, entrepreneurship, leadership and innovation among others. These SACCOS' educational types predict MP on share capital contributions, uptake and repayment of credit facilities, membership recruitment and participation on leadership positions. They also predict MP on attendance to co-operative meetings, leadership positions, governance, decision-making, employment and elections in SACCOS. METs providers were SACCOS, KUSSCO, Universities, Technical Institutions, Co-operative Bank agencies and non-governmental organisations. Members who have attended CE courses participated more compared to those who had not.

The socio-demographic attributes member education levels, age, sex, and income and occupation are significant in affecting MP. Therefore, these attributes should be considered when planning for members' educational forums. The members' income is very predictive compared to education level and sex. The adult learning theory was confirmed in that members' educations were important particularly due to the need to have knowledge for immediate practical application. The study makes the following recommendations- MP should be improved with METs in SACCOS. Managers and other providers of CE in SACCOS such as KUSCCO should consider METs. SACCOS' managers should consider socio-demographic attributes when planning to improve MP. County Co-operative Officers, department of education and training should provide strict oversight supervision in SACCOS to ensure that members receive continuous CE.

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