

## Influence of Mentorship Practices on Organisational Citizenship Behaviour: Insights from Employees in Selected Savings and Credits Co-operative Societies in Kilimanjaro

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### ABSTRACT

The environment in which Savings and Credit Co-operative Societies (SACCOS) operate is highly competitive. In this regard, they require dedicated employees who are loyal and willing to put in extra effort to boost their competitive advantages, improve customer service, and enhance the organisation's reputation. Nevertheless, the issue of organisational citizenship, behaviour, and mentoring in cooperatives in Tanzania has not received much attention. Therefore, the aim of this study was to examine how mentoring practices influence employees' organisational citizenship behaviours in selected savings and credit cooperative societies in the Kilimanjaro Region of Tanzania. Guided by social exchange theory, the study used a mixed research design to gather both qualitative and quantitative data. By using purposive and simple random sampling, data were obtained from 134 selected SACCOS employees as well as 9 key informants. Collected data were analysed both qualitatively and quantitatively using correlation, linear regression and content analysis methods. The study indicated that psychosocial, cognitive, and patronage mentoring substantially enhanced employees' organisational citizenship behaviour at Tanzania's SACCOS. The study concluded that mentorship is a critical factor in promoting voluntary employee behaviour in organisations. It recommends that SACCOS management establish a clear formal structure for mentor-mentee relationships, provide training for mentors, and strategically monitor the progress of mentoring to foster employee growth and encourage performance-related behaviour.

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## 1.0 Introduction

Globally, organisations are increasingly recognising organisational citizenship behaviour (OCB) as an essential component for achieving corporate objectives effectively. As indicated by Lavelle (2020), the dynamic environment, coupled with the need for employee proactivity, collaboration and adaptability, allows employees to take initiative and take on more responsibilities, assisting businesses in managing unforeseen changes. OCB is defined as sorts of discretionary work behaviours that go above and beyond job obligations and contribute to organisational success (Basirudin *et al.*, 2016). The evidence suggests that these behaviours are both constructive and voluntary, focusing on supporting or assisting other people at work. Contrary to common assumptions, studies (Wood and De Meneses, 2011; Bonell *et al.*, 2019) indicate that OCB promotes innovation, boosts employee morale, and fosters a culture of long-term commitment, all of which contribute to organisational success.

As indicated by Mella *et al.* (2022), the need for OCB in organisations emanates from factors such as the increasing budgetary deficit, staffing challenges, or equipment constraints requiring workers who willingly go above and beyond the call of duty. Thus, consistent with the work of Basirudin *et al.* (2016), OCB serves as a competitive advantage that can close important gaps and advance initiatives in these organisations. In developing countries, studies indicate that proactive, non-mandatory efforts are crucial in handling the challenges posed by formal organisational structure. (Costa *et al.*, 2019). This is because as organisations grow, it becomes impossible to fully specify all required work behaviours in a contract; discretionary effort fills the gap in the employment relationship. Therefore, to stay competitive in the global economy, voluntary behaviours such as sportsmanship (Dzinkowski, 2018), civility (Costa *et al.*, 2019), courtesy (Andrade, 2018), civic virtue (Eriyanti & Noekent, 2021) and altruism (Churchill, 2018) are crucial for competitiveness and sustainability, serving as a cornerstone of success. Furthermore, the positive workplace with high levels of discretionary behaviour is characterised by mutual support, respect, and a sense of community which boosts employee

morale, job satisfaction, and engagement (Chiaburu, 2015).

In light of the above, employees who demonstrate OCB tend to reach higher performance levels through better team cohesion, morale, and productivity (Andrade, 2018). Besides, past studies (Malheiros, 2021; Sanga, 2020; Costa *et al.*, 2019) suggest that the OCB can be promoted through a mentoring process, a voluntary act of helping the organisation by developing future talent, often driven by a sense of duty or connection. Pradhan *et al.* (2016) affirm that mentorship promotes helpful behaviour, primarily through social learning and social exchange and by enhancing the mentee's self-esteem and confidence. This often translates into discretionary behaviours that benefit individuals (Basirudin *et al.*, 2016) and, in some cases, the organisation as a whole (Lavelle, 2020). In addition, mentoring provides meaning and purpose, which encourages mentors to exhibit more prosocial behaviour, including OCB. Savings and Credits Cooperative Societies (SACCOS) in Tanzania have the potential to be financial institutions that support both members and non-members and the nation at large in achieving economic stability and financial inclusion. According to Agus *et al.* (2020), SACCOS are financial institutions with a community membership base that are formed and owned by their members in order to promote their financial objectives.

Thus, SACCOS plays a big role in achieving the Sustainable Development Goals (SDGs) once they are strengthened and applied successfully in all areas of life. Equally important, SACCOS hires employees to perform and manage its activities and operations as reflected in the job descriptions and standards established by the corresponding SACCOS (TCDC, 2023). More recently, researchers Kazungu (2023) and Danga *et al.* (2018) have indicated that SACCOS provide jobs or work opportunities to about 280 million individuals, hence accounting for 10% of the global workforce. According to the statistics collected from 884 licensed SACCOS in 2023 (TCDC, 2023), the number of employees (contractual and non-contractual opportunities) decreased from 13,676 to 12,031, whereby 8,597 were males, accounting for 71.46% of the total employees employed in SACCOS in 2023, and 3,434 were females, accounting for 28.54%

of the total employees during the same period. In this regard, research highlights the importance of identifying the elements that propel OCB in SACCOS, implying that by doing so, SACCOS may more effectively modify their human resource procedures to promote these contributions (Binchi & Veta, 2020). This information is especially crucial for SACCOS, which usually operate in stiff competitive settings and greatly depend on the loyalty and dedication of their employees (Sangorwa & Mashenene, 2024).

However, Kazungu (2023) notes that poor remuneration packages demotivate SACCOS employees, reducing their incentive to contribute beyond basic duties. On the other hand, Sambuo and Msaki (2019) revealed that well-engaged and committed employees are the vital element of the microfinance labour segment, including SACCOS. In the same way, Ausalim (2019) affirms SACCOS in Tanzania continue to endure limited training, development, and promotion opportunities which reduce their OCB, consequently lowering their job productivity. As affirmed by Sanga (2020), the Tanzanian government mainly encourages OCB in SACCOS through programmes that improve the cooperative sector's professionalism (Msuya & Mataba, 2023); capacity building (Rwekaza & Muhihi, 2016); good governance (Kazungu, 2023); and digitalisation (Agus *et al.*, 2020). Additionally, SACCOS regularly provides education and training services, which is another fundamental cooperative tenet that gives members improved financial literacy and money management abilities. According to research by Msuya and Mataba (2023), educational initiatives greatly improved members' ability to make decisions and use SACCOS services.

These initiatives establish an atmosphere that encourages transparency, responsibility, and a sense of ownership. For example, the National Microfinance Policy of 2000, the National Microfinance Act (2018), the Electronic Government Agency (2012), and the Electronic and Postal Communications Act (2017) all intend to oversee the effectiveness of SACCOS operations to create a favourable environment for the SACCOS employees and meet member expectations, hence strengthening the SACCOS' core purpose (Kazungu, 2023). As Sangorwa and Mashenene (2024) confirm, the National

Microfinance Policy (2017) aims to establish an enabling environment for banks and financial institutions, which includes sustainable and effective operations, covering management of staff welfare.

Despite the efforts and initiatives, SACCOS in Tanzania still experience problems with inadequate resources (Mjatta and Akaro, 2016), weak administration (Omona, 2021), and a lack of training (Mrindoko & Pastory, 2016), all of which can result in a lack of OCB among its employees. Additionally, issues with hiring rates, pay, and fringe benefits continue to be low and vary from one SACCOS to another, hindering effective operations and creating an environment where OCB might not be fostered (Nnko, 2024). A study by Rwekaza and Muhihi (2016) revealed that employees frequently lack adequate training in cooperative concepts and financial management, which results in poor service delivery, insufficient internal controls, and challenges in detecting fraud affecting the motivation of employees.

Multiple studies (Costa *et al.*, 2019; Mella, 2022; Churchill, 2018; Malheiros, 2021) specifically examined the OCB in manufacturing industries. However, these studies primarily focused on determinants of contributing factors for OCB among employees and the consequences of its non-existence in different organisations without delving into the contributing factors. In addition, the study by Kao *et al.* (2021) failed to relate mentorship with OCB. Regrettably, there is little evidence on how each facet of mentoring has improved the employees' OCB in Tanzanian SACCOS, given all the difficulties and interventions that have been put in place. To fill the identified gap, this study examines how mentorship practices promote the OCB among SACCOS employees in selected SACCOS in the Kilimanjaro region.

Therefore, this study advances organisational and human resource management research in several ways. First, by analysing the influence of mentorship on OCB, the study expands knowledge of the potential antecedent of mentorship and the potential consequence of OCB. On the other hand, the study advances scholarly research on human resource management by building on social exchange theory. Studies (Pradhan *et al.*, 2016; Costa *et al.*, 2017; Mabley, 2019) suggest that traditional

approaches to fostering organisational citizenship behaviour (OCB) in employees which emphasise organisational and personal factors or material rewards – are insufficient. It advocates for mentorship practices to enhance OCB, highlighting the importance of addressing employees' psychological needs.

Generally, the study aims to investigate how mentorship practices affect organisational citizenship behaviour among employees in Tanzanian savings and credit cooperatives. Specifically, the study intended to:

- i. Analyse the influence of psychosocial mentorship on OCB among employees within selected Savings and Credit Cooperative Societies in the Kilimanjaro Region.
- ii. Examine the influence of cognitive mentorship on OCB among employees within selected savings and credit cooperative societies in the Kilimanjaro Region.
- iii. Determine the role of patronage, mentorship influence and psychosocial mentorship on OCB among employees within selected savings and credit cooperative societies in the Kilimanjaro Region.

### 1.1 Research Hypothesis

**HO1:** Psychosocial mentorship does not have a statistically significant impact on employee organisational citizenship behaviour (OCB) in selected Savings and Credit Cooperative Societies (SACCOS) in the Kilimanjaro region.

**HO2:** Cognitive mentorship does not have a statistically significant impact on employee organisational citizenship behaviour (OCB) in selected Savings and Credit Cooperative Societies (SACCOS) in the Kilimanjaro region.

**HO3:** Patronage mentorship does not have a statistically significant impact on employee organisational citizenship behaviour (OCB) in selected Savings and Credit Cooperative Societies (SACCOS) in the Kilimanjaro region.

### 1.2 Theoretical Underpinnings

The examination of OCB in relation to mentorship practices is linked to Blau's (1964) Social Exchange Theory (SET) perspective. This

theoretical perspective suggests that employees exchange their effort, loyalty, and commitment for the advantageous treatment offered by the organisation. According to Kram (2018), when a relationship benefits an individual, it establishes a norm of reciprocity, where the recipient of an exchange feels compelled to return the favour to maintain balance in the social trade. Based on SET, mentorship practices are expected to predict OCB among employees. Toh *et al.* (2016) indicate that when employees receive mentorship support aligned with their job duties, they perceive it as an organisational favour, fostering a sense of obligation to reciprocate through positive attitudes and behaviours, including organisational citizenship behaviour (OCB).

This interaction between the worker and the organisation is characterised by exchange interactions affected by reciprocity expectations, as well as mentoring ties that provide benefits such as status, information, services, and emotional support. Therefore, Watson and Brown (2018) believe that SET is the ideal approach for analysing the interaction between HRM practices or initiatives and OCB. In a SACCOS setting, when mentees are inspired, developed and empowered, they are more inclined to compensate their organisations by engaging in positive discretionary activities. This reciprocity frequently takes the form of voluntary work, including assisting coworkers or streamlining procedures without being specifically forced. As the concept of OCB is based on willingness to cooperate (Bianchi & Veta, 2020), innovate (Danga, 2018), and engage in spontaneous behaviours (Kram, 2018), SACCOS management expects their workers to engage in OCB that often exceeds their job description and focuses on customer service. (Mengeshi & Assefe, 2018) and are recognised as necessary to improve the service quality, competitive advantage, and financial performance of SACCOS. Therefore, because the SACCOS working environment encourages employees to demonstrate OCB, a social exchange theory fits the study. In the same way, SET theory has been used in previous studies (Sayijgbe, 2015; Gramberg *et al.*, 2020; Lavelle *et al.*, 2019) to examine how different behavioural perspectives influence OCB in work environments, supporting its use in this study.

### 1.2.1 The Concept of Organisational Citizenship Behaviour

Organisational Citizenship Behaviour (OCB) refers to voluntary, discretionary behaviours conducted by employees that are not part of their formal job description but contribute to the organisation's overall effectiveness. As indicated by Busby *et al.* (2023), OCB represents the inclination for employees to engage in positive acts that go beyond the scope of their job requirements. The current studies (Mella, 2022; Churchill, 2018; Malheiros, 2021) have classified OCB into five dimensions: altruism, conscientiousness, sportsmanship, kindness, and civic virtue, which are commonly employed in social science research.

However, the recent studies (Basurudin *et al.*, 2016; Agus *et al.*, 2020; Dalal, 2017) have typically described OCB using the two-factor model suggested by Williams and Anderson (1991). The two variables are based on discretionary behaviours that help the organisation as a whole (OCB-O), such as conscientiousness, sportsmanship, and civic virtue, and discretionary behaviours that benefit individuals (OCB-I), such as altruism and courtesy. Regarding altruism, this involves voluntarily helping specific coworkers with work-related problems or tasks, whereas conscientiousness includes behaviours that go beyond the minimum required attendance and compliance levels, demonstrating a sense of duty and self-discipline (Mella, 2022). On the other hand, Chiaburu (2015) defines sportsmanship as the willingness to tolerate minor annoyances, inconveniences, and changes without complaining or engaging in negative behaviour, while courtesy involves actions aimed at preventing work-related problems for coworkers or others in the organisation, often through proactive communication. This definition is consistent with Basurudin *et al.* (2016), who discovered a favourable relationship between organisational citizenship behaviour and employee civility. On the other hand, previous research (Bonell, 2019) has shown a positive association between OCB and members' voice in cooperative industries in Malaysia.

Lastly, Churchill (2018) defines 'civic virtue' as an employee's responsible involvement and activeness in the political and organisational civic life, demonstrating a deep investment in its

success. As a result, the study focuses primarily on OCB-O aspects that have a direct impact on the efficient and successful functioning of organisational retention. As indicated by SET, employees regard pleasing leadership practices as a company's commitment, contributing to beneficial behaviours in the organisation (Malheiros, 2021).

### 1.2.2 The Concept of Mentorship

Research defines mentorship as a progressive, voluntary, and frequently long-term professional connection in which a more experienced mentor provides direction, psychosocial support, and career encouragement to a less experienced mentee in order to nurture their growth (Mobley, 2019). More specifically. As affirmed by Wu *et al.* (2019), mentorship typically takes place in dyads that provide developmental mentorship, professional development, psychosocial support, and role modelling over a continuum of formal and informal mentoring relationships, including episodic contacts. As affirmed by Lavelle (2020), this technique is based on trust, knowledge exchange, and two-way learning. On the other hand, Toh (2023) indicates that the mentorship involves three dimensions, namely, psychosocial, cognitive and patronage mentoring. According to Ebby (2016), psychosocial mentoring focuses on developing high-quality interpersonal interactions while also offering support and increasing the mentee's self-esteem.

According to Kuo (2021), the key psychosocial practices range from emotional guidance and empathy to role modelling, enhancing connectivity and trust, as well as advocacy and sponsorship. In contrast, cognitive mentorship programmes aim to increase a mentee's intellectual functioning, mental processes, and self-regulation rather than just conveying technical ability. Its key aspects include scaffolding, modelling, reflection, and fostering metacognition, often achieved through planning conferences, observational feedback, and structured dialogue to improve decision-making and problem-solving skills. According to Barma *et al.* (2019), the implementation of difficult tasks in the professional environment, which also entail cooperation and the combining of multiple facts, develops the mentee's cognitive skills such as attentiveness, memory, logical thinking, and communication.

With regard to patronage mentoring, it emphasises giving direction, sharing wisdom, and fostering professional growth, often focusing on the mentee's advancement within the mentor's organisation. In particular, the study by Topa (2016) found that mentors with advanced experience and expertise who are committed to the development of their mentees can make a substantial difference in subordinates' desire to participate in the organisation's political activities. Methot (2018), on the other hand, investigated the effects of patronage mentoring on employee sportsmanship behaviour and discovered that mentees who spent more time with their mentors reported considerably increased levels of tolerating inconveniences and annoyance.

### 1.2.3 Previous Research on Mentorship and Organisational Citizenship Behaviour

#### 1.2.3.1 Psychosocial Mentoring Influence and Employee OCB

Psychosocial mentoring refers to the various characteristics of a relationship that improve a person's sense of competence, identity, and effectiveness in their professional role. More recently, research has indicated that mentors play a variety of roles, including serving as role models by expressing unconditional positive regard for mentees through unconditional acceptance and confirmation (Gramberg *et al.*, 2020); encouraging mentees to freely discuss their fears and anxieties (Deutsch *et al.*, 2017); and providing counselling through casual interactions by becoming friends. These support changes employees' perceptions of their work by offering friendship, counselling, acceptance, and role modelling, increasing their motivation to participate beyond their official employment obligations. According to empirical research (Kram *et al.*, 2018), psychosocial mentoring—which encompasses companionship, counselling, acceptance, and role modelling—promotes OCB mainly by helping mentees develop good emotional, cognitive, and social states. Subsequently, mentoring increases a mentee's sense of self-worth, motivating them to participate in voluntary, extra-role activities (Basbury, 2023).

In Karachi, a study by Cheng (2018) indicated that the promotion of psychosocial mentoring had a higher level of creating the right context

among employees, resulting in a decrease in employee petty matters. Therefore, managers would utilise their time in vital matters of the company objectives. In addition, Wu *et al.* (2016) discovered substantial links between psychosocial mentorship and employee engagement in China and Ethiopia, with role modelling having the greatest influence in the Ethiopian respondents. Besides, the Banna *et al.* (2019) study found that emotional guidance significantly predicts OCB in Pakistan's financial sector, while Bursby *et al.* (2023) found the same in universities in Kuala Lumpur. In this regard, this study demonstrated a positive relationship between psychosocial mentorship and OCB, implying that increasing this effect leads to better performance.

**HO1:** Psychosocial mentoring has no statistically significant influence on OCB in selected SACCOS in the Kilimanjaro region.

#### 1.2.3.2 Cognitive Mentoring and Employee OCB

Cognitive mentorship refers to approaches that aim to improve a mentee's intellectual functioning, mental processes, and self-regulation rather than simply transmitting technical abilities (Hu *et al.*, 2021). Similarly, Watason and Benson (2025) carried out a qualitative examination of the function of cognitive mentoring in boosting mentees' emotional well-being in a youth training programme in Abuja. The findings showed that mentors are capable of delivering compassion and understanding, supporting the mentee's emotion management, and providing information and advice as a practical way to improve the mentee's emotional well-being. Likewise, a study by Bomel (2019) affirmed that mentoring that fosters positive self-evaluation increases a mentee's self-esteem, self-confidence, and sense of control, hence promoting OCB among mentees.

Nonetheless, qualitative research by Kwan *et al.* (2021) undertaken in a school-based programme among at-risk adolescents has found that mentors operate as role models, increasing the mentee's self-esteem and accelerating their integration into the learning while encouraging good, proactive actions. On the same basis, the results of the study by Churchill *et al.* (2018) indicated a positive link between cognitive mentoring and leaders' behavioural support to

deal with stressful situations in the context of youth programmes.

**HO2:** Cognitive mentoring has no statistically significant influence on employee OCB in selected SACCOS in the Kilimanjaro region.

*1.2.3.3: Patronage Mentoring and Employee OCB*  
Patronage mentoring is a traditional, often informal, career-focused relationship in which a senior, important individual uses their authority, influence, and network to actively improve a junior person's career. This involves advice, protection, and opening doors, as opposed to solely developmental mentoring. The study by Deutsch *et al.* (2017) found a very positive and statistically significant association between patronage mentorship and OCB in Lilongwe catering services.

Additionally, Kram (2018) undertook a study on role modelling influence on desirable behaviour among chefs in Pakistan and found that a variety of acts, such as empathy, love, trust, acceptance, listening, and providing care and comfort, led to the development of desired behaviour in hotel settings. On the other hand, Ebby *et al.* (2016) investigated how the protégé's patronage activities serve as a link between the mentorship received and their ultimate job or task success, indicating that understanding the function, growth, and use of emotion regulation strategies is critical for helping young people's positive development. Nonetheless, Bursby *et al.* (2023) did a study on farmers' perceptions of the mentorship role and found that patronage mentorship enables farmers to find greater purpose in their work, which results in improved job satisfaction, which motivates or boosts discretionary efforts.

**HO3:** Patronage mentoring has no statistically significant influence on employee OCB in selected SACCOS in the Kilimanjaro region.

## 2.0 Materials and Methods

### 2.1 Study Design

The study employed the cross-sectional research design, as data collection and gathering occurred at a single point in time, enabling a snapshot of the population's characteristics and providing valuable insights into the prevalence and distribution of the variables under investigation. Thus, the researcher collected gathered data

from a diverse group of participants for this specific study. The design was appropriate for this study because it also enables the researcher to examine the relationships between different variables, in this case, mentorship practices and employee OCB.

### 2.2 Population and Sampling

This study examined the influence of mentoring on OCB among SACCOS employees within Moshi and Hai municipalities in the Kilimanjaro Region. This area was preferred for the following reasons: First and foremost, Kilimanjaro was chosen at random from the top five regions in Tanzania with the highest number of licensed and audited SACCOS (COASCO, 2023), making it appropriate for delivering information about employee welfare and working conditions in such a critical field. Second, the selection was advantageous because of the vast number of employees, who reflected their current condition. Third, Kilimanjaro has a history of cooperative movements, making it an ideal place to research assessing mentorship practices' effects on employees' voluntary behaviour over time. The SACCOS employees served as the study's target population.

In particular, three SACCOS, namely ELCT ND, Hai Rural Teachers SACCOS LTD and Moshi Rural Teachers SACCOS LTD, were selected for the study. These SACCOS were purposely selected since they are among the best top twenty SACCOS, leading with more total assets in the country while also leading with more savings and deposits (TCDC, 2023). Also, the study mainly focused on SACCOS since they are member-owned financial cooperatives that prioritise meeting the financial needs of their members over increasing profits for outside investors, emphasising the culture of service. This cooperative attitude and social mission are perfectly aligned with OCB, which encompasses actions such as civic virtue and compassion, among others.

The target population of the research included 213 employees drawn from the three purposely selected SACCOS in the Kilimanjaro region. As indicated by Shillimi (2021), these employees are directly engaged in serving diverse customers; hence, they must go beyond duty to provide exceptional service, solve complex member issues, and build trust. Nonetheless, the sample

size for this study was determined by using Yamane's (1967) formula, which is a suitable formula in the case that the study is comprised of a finite population. The formula is expressed as:

$$n = N / (1 + N(e)^2)$$

Whereby:

n = study's sample size

N = study's population

e = margin of error

Given that:

e = 0.05, N = 213

Thus:

n = 213

1 + 213 (0.05)<sup>2</sup>

Therefore, n (sample size) = 150 respondents.

### 2.3 Data Collection and Analysis

The study used a cross-sectional research design, in which data collection and gathering occurred at a specific point, providing an overview of the population's characteristics as well as meaningful data on the prevalence and distribution of the variables under investigation. In particular, the study collected both primary and secondary data to inform its analysis of various aspects of mentorship's influence on OCB. SACCOS' employees' mentoring experiences were specifically measured using a global measure of mentoring practices questionnaire. (Busby *et al.*, 2023), consisting of three dimensions, namely psychosocial, cognitive and patronage mentoring. Regarding OCB dimensions, a study adopted a modified standard questionnaire (Organ & Ryan, 1995) using both closed-ended and open-ended questions to get a comprehensive picture of the problem under study and analyse it on a 5-point Likert scale. Additionally, 9 key informants, who were board members and managers, participated in in-person, semi-structured interviews. To assess validity, the study tools were produced under the supervision of professional researchers. To ensure reliability, a pilot study was conducted on a similar group, with 20 participants filling out the questionnaire. As for the results, psychosocial mentorship values scored 0.87, cognitive mentorship scored 0.79, and patronage mentorship had 0.78 scores, respectively. As suggested by Taber (2018), since all variable constructs ranged from 0.78 to 0.87, they were considered acceptable and reliable for further analysis, indicating also that they are reliable enough to use in the field. Nonetheless,

correlational and regression analyses were employed to analyse the data. Prior to regression analysis, a number of tests were performed, and the results confirmed that key statistical assumptions were met (Montgomery *et al.*, 2021). Based on the results, residuals were normally distributed and homoscedastic; scatterplots showed linearity, and Durbin-Watson (2.01) suggested independence, while the VIF values (1.19–2.37) indicated no multicollinearity.

## 3.0 Results

### 3.1 Response Rate

One hundred and fifty questionnaires were distributed to employees in the study area, and the questionnaires returned a total of 89.8%, suggesting an excellent response rate, as indicated by Bostley (2019).

### 3.2 Socio-Demographic Characteristics

The study analysed several demographic characteristics of the respondents in terms of their gender, age, marital status, highest educational qualifications, and employment experience. The results indicated that 61 (37.9%) respondents were male and 73 (62.1%) were female, indicating male dominance syndrome in SACCOS staffing as confirmed by the TCDC report (2023). Regarding respondents' age, 71 (59.3%) were aged between 20 and 30 years, indicating that the majority of employees are still very young, energetic, and active, implying that they can still make a meaningful contribution to SACCOS development. Nonetheless, 69 (56.0%) of respondents were married, 77 (59%) were loan officers, and 86 (64.7%) had professional experience ranging from 6 to 10 years, while 73 (68%) had a bachelor's degree or above.

### 3.3 Descriptive Analysis

The study intended to determine how mentorship practices contributed to employee OCB in selected SACCOS in the Kilimanjaro region. Respondents were asked to rate their agreement or disagreement with the formed statements on a 5-point Likert scale, with mean scores ranging from 1.8 to roughly 2.9, indicating that the majority of respondents were likely to disagree with the various claims made. As indicated in Table 2, the average mean score for psychosocial mentorship practices is M = 4.9,

Std. Dev. 1.285, whereas the majority of respondents (4.8%) strongly agreed that they feel comfortable sharing personal problems with their mentors. On the cognitive mentoring dimension, the results found an average mean score of 4.62 (Std. Dev. 1.31), whereas 3.6% of participants agreed that their mentors assist them in making judgements with ethical and moral significance. Regarding the patronage mentoring component, an average mean score of M=4.1, Std Dev. 1.11, was found, whereby 3.91% had a strong opinion that they share their career goals and concerns with their mentors, indicating mentors' ability to guide their mentees from multiple perspectives, which creates trust and harmony between both parties. Generally, the overall mean score for all mentorship dimensions was 4.6 with a std. dev. of 1.9, indicating that the respondents were generally in favour of the statements. On the other hand, a standard deviation of 1.6 indicated that the responses are highly variable, meaning that the average is high, opinions are not tightly clustered, and there is significant disagreement or polarisation among respondents.

Table 1  
*Likert Scale Results for Mentorship Practices and OCB*

Construct	Specific Statements	Mean	Std. Dev.
Psychosocial mentoring	My mentor is someone I can share my deepest fears and anxieties about my career with.	3.91	0.716
	I feel comfortable sharing personal problems with my mentor.	4.82	1.894
	My mentor demonstrates genuine concern for my well-being	3.84	2.260
	My mentor understands my needs, worries, and difficulties.	4.01	3.510
	My mentor and I share similar values	3.10	3.000
<b>Sub average mean score</b>		<b>4.93</b>	<b>1.550</b>
Cognitive mentoring	My mentor helps me to make decisions with ethical and moral implications	3.62	1.310
	My mentor encourages me to challenge my own assumptions	4.21	2.420
	My mentor shares their experiences with mistakes to help me improve my judgment	3.42	3.330
	My mentor asks me questions to help me think about my problem at hand	3.93	1.221
	My mentor serves as a sounding board to develop my strategic thinking	1.7	3.760
<b>Sub average mean score</b>		<b>4.62</b>	<b>1.310</b>
Patronage mentoring	My mentor provides me with valuable advice on career-related issues	3.33	1.342
	My mentor provides emotional support and encouragement	3.78	2.972
	I feel comfortable sharing my career goals and concerns with my mentor.	3.91	1.621
	My mentor is genuinely invested in my professional development	3.48	2.720
	My mentor has helped me navigate organizational politics	3.6	2.910
<b>Sub average mean score</b>		<b>4.14</b>	<b>1.115</b>
<b>Total Average Mean Score</b>		<b>4.605</b>	<b>1.931</b>

Source; Researchers' Construct (2025)

### 3.4 Descriptive Analysis for Employee Organisational Citizenship Behaviour

Regarding the OCB variable, civic virtue had the greatest scores (M=3.71, Std Dev. 1.31), with 38.97% of respondents strongly agreeing that they remain updated on developments in their SACCOS, followed by sportsmanship, with an

average mean score of M=3.67 and Std Dev. 1.476. In this area, 3.96% of respondents strongly agreed that they attempt to avoid causing issues for their coworkers. Conversely, the conscientiousness dimension ranked last, with an average mean score of M=3.221 (Std. Dev. 1.319), and only 3.91% of respondents agreed with the statement that they do not take time off work unnecessarily.

Table 2  
*Likert Scale Results for Employee Organisational Citizenship Behaviour*

Statement	Mean	Std. Dev.
<b>Conscientiousness</b>		
I follow SACCOS laws and regulations even when no one is watching.	3.65	0.703
I do not take unnecessary time off work	3.91	1.232
Even when things don't go as planned, I maintain a good attitude.	3.51	1.023
I go above and beyond my job description to ensure the team succeeds.	3.19	1.845
I am one of the most productive employees in my department	3.12	1.210
<b>Total average mean score</b>	<b>3.221</b>	<b>1.319</b>
<b>Sportsmanship</b>		
I do not complain about petty issues in the workplace.	3.23	1.291
I try to avoid creating problems for my colleagues.	3.96	0.947
I give advanced notice to others when I am unable to meet deadline	3.84	1.192
I try to avoid creating problems for my colleagues.	3.09	0.973
I give advanced notice to others when I am unable to meet deadline	3.72	1.876
<b>Total average mean score</b>	<b>3.67</b>	<b>1.476</b>
<b>Civic Virtue</b>		
I willingly attend events that are not compulsory but assist my SACCOS.	3.37	1.573
I stay informed about products, services, or events that might affect the SACCOS 's reputation	3.71	0.871
I make constructive suggestions to improve the work system.	3.87	1.922
I take action to protect my SACCOS from potential problems	3.23	1.893
I keep abreast of changes in the SACCOS	3.89	1.425
<b>Total average mean score</b>	<b>3.712</b>	<b>1.310</b>

Source: Researchers' Construct (2025)

### 3.5 Inferential Statistics

#### 3.5.1 Correlation Analysis

Pearson's correlation was used in this study to compare mentorship practices to employee OCB subcomponents, with correlations ranging from .24 to .83. The correlation coefficients for both variables in Table 2 were interpreted using Cohen's (1988) suggested interpretations, with coefficients with values  $\leq 0$  indicating no agreement, 0.01-0.20 indicating none to slight agreement, 0.21-0.40 indicating fair, 0.41-0.60 indicating moderate, 0.61-0.80 indicating substantial agreement, and 0.81-1.00 indicating nearly perfect agreement.

In this study, among the mentorship subscales and employee OCB, perfect strong correlations were found between psychosocial mentoring (r =

.839,  $p < .001$ ) and cognitive ( $r = .790$ ,  $p < .001$ ) and patronage ( $r = .712$ ,  $p < .001$ ), which had substantial strong significant correlations. The results indicated that once SACCOS leaders provide appropriate mentorship to junior employees, there is a high likelihood for mentees to engage in more positive behaviour and foster commitment to the organisation.

Table 3  
Correlation Results for Mentorship Practices

		Psychosocial mentoring	Cognitive mentoring	Patronage	Employee mentoring	OCB
Psychosocial mentoring	Pearson Correlation	1	.839**	.790**	.456**	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	134	134	134	134	
Cognitive mentoring	Pearson Correlation	.839**	1	.572**	.557**	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	134	134	134	134	
Patronage mentoring	Pearson Correlation	.790**	.561**	1	.482**	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	134	134	134	134	
Employee OCB	Pearson Correlation	.456**	.557**	.482**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	134	134	134	134	

\*\* . Correlation is significant at the 0.01 level (2-tailed)

### 3.5.2 Influence of Psychosocial Mentoring on Employee OCB

The study investigated the effect of psychosocial mentoring on employee OCB using the following hypothesis: HO1: Psychosocial mentorship has no statistically significant effect on employee OCB in selected SACCOS in the Kilimanjaro region. Compared to other variables, the study indicated that psychosocial mentoring explained a considerable amount of the variance in employee OCB ( $R^2 = .642$ ,  $F(1, 150) = 27.18$ ,  $R = .594$ ,  $p < .000$ ).

Therefore, the alternative hypothesis was accepted at the 0.05 level of significance, indicating that psychosocial mentoring had a positive and significant impact on employee OCB, as the p-value was less than 0.001. According to the corrected  $R^2$  value, schedule psychosocial mentoring accounted for 64% of the overall variation in employee OCB. This implies that, apart from psychosocial mentoring, there are other elements that could easily influence the employee's OCB.

Table 4  
Model Summary for Psychosocial Mentoring on Employee OCB

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.294a	0.342	1.221	0.119

a. Predictors: (Constant), Psychosocial mentorship

Furthermore, Table 5 shows the results of the Analysis of Variance (ANOVA), which demonstrates that the model fit is appropriate for

the provided data, as the p-value is 0.000, which is less than 0.05. The findings demonstrate that psychosocial mentoring and employee OCB have a strong positive association, rejecting the null hypothesis that psychosocial mentoring has no significant influence on employee OCB in selected SACCOS in the Kilimanjaro Region.

Table 5  
ANOVA Results for Psychosocial Mentoring on Employee OCB

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.21	1	27.211	93.114	.000 <sup>b</sup>
	Residual	79.611	134	.397		
Total		103.632	134			

a. Dependent Variable: Employee OCB

b. Predictors: (Constant), Psychosocial mentoring

### 3.5.3 Influence of Cognitive Mentoring on Employee OCB

To evaluate how cognitive mentoring activities affect employee OCB, the following hypothesis was adopted: HO2: Cognitive mentorship has no statistically meaningful effect on employee OCB in selected Kilimanjaro SACCOS. Cognitive mentorship explained a large fraction of variance in employee OCB,  $R^2 = .427$ ,  $F(1, 150) = .351$ ,  $p < .000$ . Based on these findings, the alternative hypothesis was accepted at the 0.05 level of significance. This implied that cognitive mentoring had a favourable and significant impact on employee OCB, as the p-value was less than 0.001. According to the adjusted  $R^2$  value, cognitive mentoring is responsible for 43% of the entire variation in employees' OCB. According to the adjusted  $R^2$  value, cognitive mentoring accounted for 43% of the overall variation in employee OCB, while the remaining variables might be attributed to several other elements.

As Ebby (2026) and Churchill (2018) indicate, cognitive mentoring is well linked to OCB by guiding employees through the process of inquiry, providing constructive feedback, and facilitating critical thinking, which encourages them to put in greater discretionary effort (OCB). On the other hand, Cheng (2018) highlights the importance of cognitive mentoring in contemporary SACCOS environments, as they rely greatly on loyalty, conscientiousness, and civic virtue among their staff, which are crucial in managing change and uncertainty.

Table 6  
Model Summary for Cognitive Mentoring

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.351a	0.427	1.270	0.023

a. Predictors: (Constant), Cognitive Mentoring

Furthermore, the analysis of variance (ANOVA) results in Table 7 demonstrate that the model fit is suitable for the presented data, as the p-value is less than 0.05, at 0.000. The study found that cognitive mentoring had a significant impact on employee OCB, since both showed a strong positive correlation in the SACCOS studied.

Table 7  
ANOVA Results for Cognitive Mentoring and Employee OCB

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.17	1	18.114	83.352	.000 <sup>b</sup>
	Residual	52.442	134	.242		
	Total	78.459	134			

a. Dependent Variable: Employee OCB

b. Predictors: (Constant), Cognitive Mentoring

### 3.5.4 Influence of Patronage Mentoring on Employee OCB

To assess how cognitive mentoring methods influence employee OCB, the study used the following hypothesis: Ho3: Patronage mentorship has no statistically significant effect on employee OCB in selected Kilimanjaro SACCOS. Patronage mentorship was found to be a significant predictor of employee OCB ( $R^2 = .411$ ,  $F(1, 150) = 371$ ,  $p < .000$ ). As a consequence, the alternative hypothesis was supported at the 0.05 level of significance. The p-value of less than 0.001 indicates that patronage mentorship has a favourable and significant impact on employee OCB. According to the updated R2 value, patronage mentorship accounts for 37% of the overall variation in employee OCB, with the other components being assigned to other various aspects.

Table 8  
Model Summary for Patronage Mentoring

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.411a	0.371	1.211	0.041

a. Predictors: (Constant), Patronage Mentoring

### 3.5.5 ANOVA Results for Patronage Mentoring

The analysis of variance (ANOVA) results in Table 9 demonstrate that the model fit is suitable for the presented data because the p-value is less than 0.05, at 0.000. As a result, the study demonstrated a substantial positive association between patronage mentorship and employee OCB in the SACCOS chosen for this study.

Table 9  
ANOVA Results for Patronage Mentoring and Employee OCB

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	29.13	1	19.105	81.302	.000 <sup>b</sup>
	Residual	51.440	150	.236		
	Total	70.453	150			

a. Dependent Variable: Employee OCB

b. Predictors: (Constant), Patronage Mentoring

### 3.5.6 Multiple Regression Analysis

The study adopted multiple regression analysis to examine whether or not mentorship variables were significant predictors of employee OCB in the selected SACCOS in Tanzania. As a result, the total study model was as follows:

$$OCB = \beta_0 + \beta_1 + \beta_2 + \beta_3 + \epsilon$$

Where:

OCB = Organizational Citizenship Behaviour

X1 = Psychosocial Mentorship

X2 = Cognitive Mentorship

X3 = Patronage Mentorship

Table 10 shows the fitness of the model used to explain the association between psychosocial, cognitive, and patronage mentoring and employee OCB. The independent variables (psychosocial, cognitive, and patronage mentorship) were determined to be adequate variables for estimating the amount of employee OCB, as evidenced by the coefficient of determination ( $R^2 = 0.617$ ). This revealed that 62% of the difference in employee OCB can be explained by psychosocial, cognitive, and patronage mentorship, with the remainder explained by variables not included in this study. These findings also indicate that the model used to link the variables' relationships was satisfactory.

Table 10  
Multiple Regression Model of Mentorship Practices on Employee OCB

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.717a	.621	.581	0.232

3.5.7 Analysis of Variance (ANOVA) Results of the Influence of Mentorship Practices on Employee OCB

Table 11 provides the results on the analysis of the variance (ANOVA) which indicated F calculated (Fcal.) of 13.973 which was greater than F critical (Fcrit. = F4, 370, 0.05 = 6.49). This implied that the model was statistically significant and there was goodness of fit of the model. Furthermore, the result implied that the independent variables in the study (psychosocial, cognitive, and patronage mentoring) were good predictors of employee OCB. This agrees with the value of p = 0.000 which was less than the alpha value (the conventional probability) of 0.05 significance level. The study, therefore, concludes that mentorship practices would significantly influence the employee OCB in co-operative sector in Tanzania.

Table 11  
 ANOVA Results for Model of Fitness

Model	Indicator	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	51.217	4	14.910	13.212	.000 <sup>b</sup>
	Residual	291.313	150	1.311		
	Total		150			

a. Dependent Variable: Employee OCB

b. Predictors: (Constant): Employee OCB (psychosocial, cognitive and patronage mentoring).

3.5.8 The Overall Model Coefficients

The mentorship practice coefficients are shown in Table 12. The study found that psychosocial mentorship had a positive relationship with employee OCB ( $\beta = 0.123$ ,  $t = 2.186$ ,  $p = 0.031$ ,  $< \alpha = 0.05$ ). Cognitive mentorship positively impacted employee OCB ( $\beta = 0.268$ ,  $t = 2.907$ ,  $p = 0.000$ ,  $< \alpha = 0.05$ ). Patronage mentorship had a significant favourable impact on employee OCB (coefficients  $\beta = 0.211$ ,  $t = 3.193$ ,  $p = 0.002$ ,  $< \alpha = 0.05$ ). Table 12 also shows the regression coefficient estimates, t-statistics, and p-values for the influence of mentorship methods on employee OCB. The equation  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$  can be simplified to mentorship practices = 1.703 - 0.123 (psychosocial mentorship), 0.268 (cognitive mentorship), and 0.211 (patronage mentorship).

The results on the beta coefficient of the resulting model showed that the constant alpha = 1.703 were significantly different from 0 with a p-value less than 0.05. From the above regression equation, it was shown that holding

psychosocial, cognitive and patronage mentorship to a constant zero, employee OCB would be at 1.703. According to the findings, the study rejected the null hypothesis that psychosocial, cognitive, and patronage mentorship have no statistically significant influence on employee OCB in the selected SACCOS in Tanzania, and concluded that all of the independent variables in the study had a significant positive influence on employee OCB in Tanzanian co-operative organisations.

Table 12  
 Overall Model Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.077	.145		14.361	.000
	Psychosocial mentorship	.128	.045	.534	2.841	.005
	Cognitive mentorship	.045	.041	.327	1.090	.277
	Patronage mentorship	.135	.050	.370	2.689	.008

a. Dependent Variable: Employee OCB

Interviews with SACCOS top management indicate that mentorship is an important leadership practice used to enhance employee performance and promote OCB. In this study, SACCOS managers explained that through mentoring, they guide staff in improving job skills, service delivery, and workplace responsibility. It was also noted that employees often learn by observing and imitating senior leaders, particularly in areas such as discipline, professionalism, teamwork, and ethical conduct, which helps strengthen a positive organisational culture.

The findings further show that mentorship encourages employees to engage in voluntary behaviours such as assisting colleagues, taking initiative, and going beyond their formal job requirements in serving members. However, challenges such as limited time, absence of structured mentorship programmes, and inconsistent mentoring practices were reported to reduce its effectiveness. Overall, mentorship was found to positively influence OCB in SACCOS despite these implementation challenges.

4.0 Discussion

The data analysis reveals that mentorship practices have a direct influence on employee OCB in SACCOS. As indicated in this study,

patronage mentorship scored higher values compared to other dimensions, indicating a strong preference for a mentoring style focused on sponsorship, visibility, and career advancement. Respondents operate in a competitive environment, where sponsorship is necessary for visibility and rapid advancement, which could explain this finding. As affirmed by Agusalim *et al.* (2019), mentors (particularly supervisors) help employees develop patronage, mentorship, faster promotions, greater pay, and access to elite networks, enabling them to participate in voluntary organisational activities. Also supported by Dalel (2017) and Chaburu *et al.* (2015), patronage mentoring is essential to SACCOS' long-term viability and professionalisation, particularly when it comes to managing contemporary financial difficulties.

Regarding the OCB components, the study found that a majority of respondents favoured the civic virtue dimension, scoring higher values compared to the other dimensions. This suggests a more profound, proactive, and psychological link to the long-term well-being of the SACCOS than only instantaneous, interpersonal assistance. Supporting these findings, Nko (2024) concluded that managers who exhibit qualities of civic virtue, such as sacrifice, effort, respect, involvement, loyalty, and tolerance, are more likely to develop a positive organisational culture aligned with SACCOS's social objectives. With reference to the social exchange theory, high civic virtue indicates that the worker feels a "social obligation" to defend or enhance the SACCOS by going above and beyond the call of duty (Kwan *et al.*, 2021).

On the other hand, mentorship practices and employee OCB showed a positive significant correlation, confirming all tested hypotheses. Studies (Deutsch *et al.*, 2017; Bonell *et al.*, 2019; Busby *et al.*, 2023) confirmed that mentoring has a positive impact on OCB, mainly because it serves as an essential job resource that improves employee attitudes, boosts commitment, and creates an incentive to support others. This finding is also supported by social exchange theory (Wu *et al.*, 2019), which emphasises that through the mentorship process, mentees feel obligated to repay these investments, which they do by engaging in extra-role behaviours (OCBs) that are advantageous to the organisation. In a similar vein, Kram (2018) reveals that employees

who demonstrate high levels of sportsmanship and compliance are more likely to exhibit OCB.

Therefore, cooperative institutions, particularly SACCOS, that continuously embrace mentoring will cultivate a positive culture for employees' engagement with organisational values, thus increasing their identification with the organisation and, in turn, their motivation to engage in citizenship behaviours (Kuo *et al.*, 2021). As affirmed by Basirudin *et al.* (2016), the advantages of OCB within microfinance institutions are well-supported, showing that it can boost employee skills, foster intrinsic motivation, and optimise organisational resources. Ultimately, a workforce characterised by high OCB significantly strengthens microfinance institutions' performances (Agus *et al.*, 2020; Shillimi, 2021).

However, the results of the hypothesis testing demonstrate that mentorship practices (psychosocial, cognitive, and patronage mentorship) have a positive and significant impact on employee OCB in SACCOS. The primary justification for these results focuses on the potential synergistic effects of mentoring, which implies that an all-encompassing strategy for employee development is more successful than concentrating on a single aspect. As a result, employees are more likely to display OCB as a way of giving back to the SACCOS since they receive several kinds of resources at once (Grego-Planer, 2020). This finding is also in accordance with Gramberg *et al.* (2020), who indicated that since patronage mentoring provides a complete package of resources (career guidance, emotional support, and behavioural modelling), employees are more likely to display OCB as a way of giving back to the company since they receive several kinds of resources at once.

Different studies (Lavelle *et al.*, 2019; Mella *et al.*, 2022; and Toh *et al.*, 2023) insist that since patronage mentoring focuses on encouraging close emotional ties, promoting social interaction, and serving as an example of discretionary effort, mentees feel compelled to return the mentor's investment, which frequently results in OCB actions for both the individual and the organisation. As also affirmed by Veta (2020), since SACCOS are driven by a service motive rather than just profit, patronage mentoring helps align employee actions with the cooperative's

goals of member satisfaction, driving employees to go beyond their duties to serve members effectively. According to Bonnel *et al.* (2019), employee OCB is a multifaceted concept that is shaped by various individual and organisational factors, including psychological and social factors, job-related factors, employment opportunities, positive relationships, organisational structure, and management style.

Consistent with SET, the findings show that when employees perceive mentorship as a genuine investment in their development, they feel a social obligation to give back through increased organisational citizenship (Sanga, 2020). In line with SET, mentors provide support and recognition that employees reciprocate through voluntary extra-role actions. Thus, by receiving mentorship, SACCOS staff gain career self-esteem, which they in turn exchange for OCB, ultimately boosting the overall cooperative's competitive performance. In this way, mentorship promotes OCB by creating a cycle of reciprocity and turning formal workplace relationships into meaningful social exchanges. However, contrary to the findings, studies by Ceh *et al.* (2017), Bonell (2019), and Lavelle (2019) report that mentoring has been demonstrated to have no additional substantial impact on OCB when high-quality coworker support is present, indicating that coworker support functions as a stand-in for mentoring in promoting these behaviours. In a similar vein, Topa *et al.* (2016) and Scandura (2018) concluded that supervisory mentoring predicts behaviour aimed at individuals, but it has no discernible effect on behaviour aimed at organisations.

## **5.0 Conclusion**

This study intends to highlight the relevance of enhancing microfinance institutions' performances by adding insights from organisational behaviour (OCB) and human resource management through mentoring practices. Based on the findings, it is concluded that all mentorship practices (psychosocial, cognitive, and patronage mentorship) significantly predicted employees' OCB in SACCOS, leading to the approval of all study hypotheses. Furthermore, the study concludes that patronage mentorship has a significant influence on employee OCB compared to other

dimensions (psychosocial and cognitive mentorship).

## **6.0 Recommendations**

Based on its findings, the study suggests that SACCOS management focuses on employee mentorship as a critical component of personal and professional development, team cohesion, and organisational success. Furthermore, SACCOS should foster a collaborative and inventive team culture that promotes the exchange of best practices and effective OCB among team members.

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## **9.0 Declaration of Conflicting Interests**

The authors declare no conflict of interest.

## **10.0 Authors' Contributions**

Elisifa Nnko conceptualised the study and conducted the data analysis and interpretation. Erick Buberwa developed the theoretical framework. Both Elisifa Nnko and Erick Buberwa were responsible for data collection, jointly discussed the findings, and contributed to the formulation of recommendations. All authors reviewed and approved the final manuscript and consented to its submission for publication.

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