



YOUTH INCLUSION IN CO-OPERATIVES: PERCEPTIONS AND ASPIRATIONS OF MOSHI CO-OPERATIVE UNIVERSITY STUDENTS

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Abstract

The current study examined youth inclusion pathways in co-operatives by analysing postgraduate students' perceptions. A cross-sectional research design was used. Data were gathered from 49 (44.5%) of the total students who were pursuing postgraduate studies for the academic year 2020/2021. FGD and one to one interview were used to gather data. It was revealed that students (81.6%) were aware of pathways for youth inclusions through co-operatives. However, they were not satisfied with the extent to which co-operatives create and promote utilisation of the identified pathways. It was further shown that the strategies for inclusion to be adopted are supporting the provision of education, employment, and participation in decision making. Nonetheless, low understanding of the co-operative models and their benefits and capital inadequacy hinder youth inclusion. In fact, co-operatives need to develop comprehensive co-operative awareness programmes that will make young people understand co-operative models. Co-operatives are also reminded to make innovations to their services and products to match the needs and economic activities of the youth.

1.0 Introduction

Youth are conceived differently in various parts of the world. The United Nations (UN) defines youth as people between the age of 15-24 years while Tanzania and East African countries define youth as those aged between 15 and 35 years (UN, 2019). The UN estimates that in the world's population in 2019 youth numbered 1.2 billion persons between ages 15-24 whereas the number is projected to grow by 7 percent by 2030 and it will reach its peak at nearly 1.4 billion by 2065 which is equivalent to 13% of the total population. In developing countries, the youth population is projected to increase by 62% over the next three decades rising from 207 million people in 2019 to 336 million in 2050. The largest increase is expected in Sub-Saharan Africa (+89%), Oceania (+38%), and North Africa and western Asia (+28%).

The global increase in the youth population is an indicator of the call for extra efforts for the achievements of the Sustainable Development Goals (SDGs). One of the efforts which are needed is to ensure youth inclusion in several aspects as explained by SDGs 2030. The main effort needed to ensure youth inclusion as per SDGs is to create and promote more pathways to youth inclusion. Pathways to youth inclusion refer to a particular course of action or ways of achieving youth engagement in socio-economic aspects such as employment, education and decision making (Karunanaran and Gebru, 2015). Creating and promoting pathways to youth inclusion is among the needed strategies towards achieving SDGs such as ensuring access to education (SDG 4) for all young people and providing productive employment and decent work for all (SDG 8).

Creating and promoting youth inclusion has been a global concern for several decades by multilateral and bilateral organisations. The UN General Assembly in 1995 adopted the World Programme of Action (PoA) for Youth in the year 2000 and beyond by setting up a global framework aimed to address key issues concerning youth (UN, 2004). Among ten areas given priority by the PoA for youth is youth inclusion in employment, education and participation in decision making (raising the voices of youth). To implement the PoA for youth, the UN has declared that each

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year in August to have an international youth day. For example, in 2020 youth day had a theme “Youth Engagement for Global Action” which sought to highlight how the engagement of youth at local, national and global levels is enriching national and multilateral institutions and processes, as well as draw lessons on how their representation and engagement in informal institutions can be significantly enhanced (UN, 2020).

The International Co-operative Alliance (ICA) has been devoted to ensuring that no one is left behind including youth by emphasising co-operatives to create and promote pathways to youth inclusion. For example, in the year 2017, the ICA Africa in collaboration with the European Union (EU) organised an Africa Co-operative Youth Conference themed “Harnessing Innovation among Youth through Co-operatives’”. The ICA Africa recognizes that creating and promoting youth inclusions through co-operatives create great opportunities to take lead in the socio-economic transformation of their communities. It calls for the African governments and other stakeholders to relentlessly continue creating and promoting pathways to youth inclusion by engaging youth in co-operative models for innovations, accelerated investments and job creation as enshrined within the framework for Africa Agenda 2063. They also recommend for the policymakers, governments, partners and other stakeholders to actively seek out and support meaningful ways for youth participation in decision-making. The ICA youth conference in 2017 concluded that there is value for youth inclusion in co-operatives as partners in achieving the SDGs and related targets because co-operatives have been duly acknowledged to play a significant role in the achievement of the 2030 Agenda for SDGs. Despite the emphasis from ICA in promoting and accelerating youth inclusion yet ICA (2017) indicates that pathways to youth inclusion through co-operatives are invisible. On the other hand, ICA (2017) indicates that research on the pathways to youth inclusion through co-operative movement has been given little attention.

The situation on youth participation in co-operatives is not promising in East African countries compared to West African countries as the (2017) ICA conference report, with reference in Kenya, indicates that about 72.1% of the youth do not participate in co-operatives. The report shows that in the West African countries, particularly in Ghana, youth inclusion in co-operatives is promising as in their credit unions about 60% of their members and 95% of their staff are youth. The report further indicates that the West Africa sub-region is acknowledged to have co-operative business models which promote and accelerate youth participation in co-operatives. For example, in Ghana, youth agro-base co-operatives acquired land and then distributed the land to their members who are mainly young people. The Agro-based co-operatives also provided young people with agricultural extension services while their counterparts in Nigeria ran student farms, consumer shops, barber centres and food canteens thus resulting in community cohesion, reduced violence, and increased access to nutritious food. In Tanzania, Anania (2016) asserts that youth in the co-operatives’ movement remain underrepresented or excluded; which calls for more insights from stakeholders particularly scholars and researchers to investigate what pathways can be created and promoted to address such problems. It is from these grounds; therefore, this study examined the perceptions and aspirations of the students on youth inclusion pathways particularly in co-operatives. The study sought to fill a knowledge gap on why youth inclusion remained minimal despite the tremendous potentials that exist in co-operatives. Specifically, the study examined scholars’ awareness on forms of co-operatives and forms of youth inclusion pathways, satisfactions on the extent to which co-operatives create and promote youth inclusion pathways, barriers for youth inclusions and the way forward. Three socio-economic pathways to youth inclusions were discussed extensively including employment, education and training as well as inclusion in decision making.

UN (2015) indicates that promoting and accelerating youth inclusion can be a positive force for development only if youth are provided with the knowledge and opportunities which they need for thriving such as education and skills, and access to the job market. According to the World Bank (2020), a true intervention targeting youth inclusion should recognise the full range of youth economic, education, social and psychological needs through holistic approaches which ensure that youth are engaged themselves effectively and actively. Sally and Hazen, (2014) purport that creating and promoting pathways to youth inclusion in social groups like co-operatives create social networks and a good way of creating and pooling resources such as financial resources and sharing knowledge that would not be possible if the young person was working alone to establish a business. They also assert that, as co-operatives have both social and economic identities underpinned by their values such as democratic membership and concern for the community, they can help young people to realise and develop their ideas about community and society. This, in turn, leads to them changing and developing personally and alongside the fact that they can acquire business and vocational skills by being members of co-operatives. They can also improve their livelihood and generate income. Karunanaran and Gebru, (2015) also assert that emphasis should be given in creating and promoting youth inclusion pathways in the co-operative movements to broaden their scope and improve their social goals. ICA, (2021) supports

the previous studies by advocating that youth engagement and support from the co-operative movement needs to be improved in several areas including enhancing knowledge of co-operatives among youth, developing youth-orientated structures within co-operatives, and promoting decent work opportunities for youth through co-operatives.

2.0 Methodology

This study was conducted at Moshi Co-operative University (MoCU). The study adopted a cross-sectional research design. The study gathered data from 49 (44.5%) of the total students who were pursuing postgraduate studies for the academic year 2020/2021. The choice of MoCU was based on its uniqueness in offering co-operative studies. Whereas using the students with co-operative knowledge was appropriate to gather relevant information to achieve the study objectives. The choice of students was based on the assumption that they are knowledgeable enough to provide enough information. A questionnaire, interview and Focus Group Discussion (FGD) were used to collect data from the respondents. One-to-one interviews were conducted with three class representatives from post-graduate students. Two FGDs were conducted whereas each FGD had an average of five participants. The interviews and FGDs dominated the process of data collection as this study aimed at examining qualitative information. Descriptive analysis was used to analyse quantitative data whereas thematic analysis was used to analyse qualitative data by the general themes identified by quoting the accurate words discussed during the interview and FGD sessions.

3. Findings and Discussions

3.1. Social Demographic characteristics of the Respondents

Data were collected from 49 students at Moshi Co-operative University whereby 31 (63.3%) were pursuing masters degrees and 18 (36.7%) were pursuing PhD. The main social-demographic features analysed were age and sex. Out of 49 respondents, 26 were males (53.1%) and 23 (46.7%) were females. This finding implies that most of the views in this study might be biased on males' perceptions and aspirations. Age-wise, the majority ranged between 25 and 45. This implies that the majority of the respondents were knowledgeable enough on issues facing youth hence can provide relevant information related to youth inclusions.

3.2 Awareness on Form of Co-operatives and Pathways to Youth Inclusion

The findings revealed that 75.5% of the respondents were aware of various types of co-operative enterprises. However, findings from multiple responses revealed that 69.4% of the respondents were more aware of Savings and Credit Co-operative Societies (SACCOS) followed by 56.8% being aware of Agricultural Marketing Co-operatives Societies (AMCOS) than other types of co-operative enterprises. This implies that the findings regarding their perceptions on youth inclusion pathways through co-operative movement are more confined to these two types of co-operatives. On the other hand, 73% of the respondents were aware of the youth inclusion pathways that can be harnessed by co-operatives. Among revealed pathways to youth inclusions were: youth inclusion through education, employment, and youth participation in decision making. About 93% of the respondents agreed that co-operatives have great potential and can play major roles to ensure youth inclusion through the identified pathways.

3.3. Students' Satisfaction on Pathways to Youth Inclusion through Co-operatives

The study findings on students' satisfaction with co-operatives in creating and promoting youth inclusion pathways revealed that 81.6% were not satisfied with the extent to which co-operative enterprises utilise existing opportunities to create and promote pathways to youth inclusions. *"Co-operatives have several potentials towards creating and promoting youth inclusion pathways though their efforts are not promising at all,"* This was said by one of the class representatives during the interview. The FGD results revealed that the majority of the respondents lamented that the existing co-operative potentials in creating and promoting youth inclusion have not yet been fully utilised. It was pointed out that several employment opportunities exist in which co-operatives can venture in and help youth to access them. Some of the opportunities mentioned were the opportunities existing in the agriculture sector and small businesses. In the case of education, it was lamented that no single known co-operatives had a special focus in financing education to youth, youth business ideas, etc. Respondents were also not satisfied with the composition of youth in co-operative leadership and participation in decision making. They argued that there were negative cultural beliefs in co-operatives that youth cannot lead elders and their thought in decision making is immature.

During the FGD, respondents argued that the main challenge facing youth were how to get a breakthrough from unemployment, access to education and underrepresentation in decision making. They argued that co-operative efforts to create pathways towards addressing these challenges were still not promising. They also argued that as

youth are ever-increasing in our country, incapability of co-operative enterprises to create and promote pathways to youth inclusion will result in substantial shame and failure to co-operatives. One of the students pursuing a master degree said that, “Co-operatives are the breakthrough organisations to social and economic exclusion among many excluded population segments including youth. It is, therefore, a great time now for co-operatives to be innovative and creative to make sure that they open up more attractive opportunities for youth inclusion”.

On the other hand, one respondent pursuing a PhD confirmed that there were many preferential opportunities for co-operatives that could be utilised to create and promote pathways to youth inclusions compared to other forms of business enterprises. He supported his argument by referring to the preferential opportunities and treatment of co-operatives from the government such as tax relief and subsidies. He also argued that co-operatives could enjoy such preferential advantages by opening up chances for youth inclusion through developing products that are less taxed and attract more youth to join co-operatives. He emphasised that if co-operatives can use such preferential opportunities, they may create effective pathways to youth inclusion of which the future of youth and co-operatives, as well as the community, would be brighter than ever. Another respondent pursuing PhD added that such pathways to youth inclusion through co-operatives will have several advantages including strengthening youth ability to meet their own subsistence needs; preventing and reducing vulnerabilities to economic, political and social shocks; strengthening co-operative movement and sustainability; promoting ownership and sustainability of national development interventions; promoting creativity and innovations in co-operatives; helping co-operatives to gain entry into target community and building up trust; helping youth to gain and building up social capital.

3.4. Drawbacks in Youth Inclusion through Co-operatives

The findings on the factors that could be the stumbling blocks to youth inclusions are as shown in Table I. Factors revealed were: shortage of capital, youth willingness to join co-operatives, types of products offered by co-operatives and youth understanding of the co-operative models and their benefits.

Table I: Stumbling Blocks to Youth Inclusion through Co-operatives

Stumbling blocks	Much	Moderate	Little
	%	%	%
Inadequate capital in co-operatives	71.2	10.2	18.6
Low youth willingness to join co-operatives	73.1	18.5	8.4
Type and nature of the products provided by co-operatives don't fit youth	66.9	20.4	12.7
Geographical locations of co-operatives	16.3	32.7	51.0
Low entrepreneurial ability and skills among youth	12.2	65.3	22.4
Low youth understanding of the co-operative models and their benefits	81.4	14.5	4.1
Strict membership criterion which doesn't fits youth	18.4	59.1	22.5

Low youth understanding of the co-operative models and their benefits to youth scored the highest rank of 81.4%. During the discussion with respondents, it was lamented that co-operative models are often unknown or misunderstood by many people including young people all over the country. It was also argued that only one form of co-operatives (SACCOS) is commonly known by majority citizens. It implies that, people including youth, do not know that they can use other forms of co-operatives as their breakthrough in their social and economic challenges. Respondents said that the main reason was the lack of co-operative promotional strategies in the country. Similarly, one respondent argued that co-operatives themselves lack self-promotional mechanisms and programmes that make the community members and the general public have an awareness of the co-operative models and how they operate. Respondents pursuing PhD added that the majority of youth are as well as unaware of how co-operatives change peoples' lives.

The second factor that scored the highest rank was low youth willingness to join co-operatives (73.1%). This finding is similar to ICA (2017) findings which indicated that in East Africa only 28% of the youth were members of the co-operatives. FGD results revealed that the co-operative movement in Tanzania lack rigorous motivational evidence on how co-operative models have changed the lives of people and why youth are not attracted and willing to participate in co-operatives. One respondent pursuing a Master degree also argued that there were no success stories in co-operatives that could encourage youth to participate in co-operatives. It was also argued by one

respondent pursuing a PhD that co-operatives are seen as the organisations for older people which discouraged youth willingness to engage in co-operatives. The FGD findings also revealed that the older generations sometimes discouraged youth participation in co-operatives as they perceived young people as their competitors, the greedy generation which lacks loyalty and commitment. Capital inadequacy among many co-operatives was also mentioned as the factor limiting co-operative efforts in creating and promoting youth inclusion pathways. Inadequate co-operative capital scored 71.2%. Findings have shown that a shortage of capital weakens co-operative operations and functions. The FGD findings also revealed that lack of enough funds among co-operatives limited product development and service delivery to their members. It was argued that failure to develop new products and deliver quality services discourage retaining of the existing members as well as recruitment of new members, especially youth. It was argued by one respondent, pursuing a PhD, that capital deficiency among co-operatives such as SACCOS limited their missions in terms of outreach, sustainability as well as financial deepening and inclusion among their members and expected new members, especially youth.

Co-operative products and services were also revealed to have an effect in creating and promoting youth inclusions. Findings revealed that 66.9% of the respondents agreed that the type and nature of products provided by co-operatives did not favour youth interests and needs. During the FGD it was argued that most of the services or products offered and financed by co-operatives did not match the main sectors in which youth were engaged. One of the respondents was of the view that if a young man with an idea of a new business venture decided to join SACCOS for the aim of getting funds, he could not get support because most of the SACCOS do not finance start-up businesses.

Table I show that other factors including geographical location of the co-operatives, entrepreneurial abilities and skills among youth, and membership criteria were perceived to have moderate and low influence on co-operatives towards creating and promoting pathways to youth inclusions. On the other hand, during the FGD other limiting factors were mentioned: conditions to access co-operative services (such as loans), land ownership, culture and traditional practices characterised by hierarchical relationships in the community. The findings concur with CICOPA (2018) indicating that limitation of youth inclusion through co-operatives is attributed to several factors including membership condition, financial constraints, socio-cultural differences between youth and older people, lack of financial training and entrepreneurial skills, lack of sensitization to youth as well as lack of collaterals to youth.

3. Conclusion and Recommendations

Based on the findings, participants are aware of the pathways to youth inclusion through co-operatives. However, they are aware of only two forms of co-operatives (SACCOS and AMCOS). Therefore, their perception of co-operatives in creating and promoting youth inclusion pathways might be limited to these two types of co-operatives. With such a limited level of awareness, it might limit the process of creating and promoting pathways to youth inclusion through co-operatives. It is also concluded that the main pillars in creating and promoting youth inclusion pathways through co-operatives are capital adequacy, product innovations, youth willingness, and understanding of co-operative models, as well as their benefits.

Based on the findings, the following recommendations are given: First; there should be an effort to promote youth willingness to join co-operatives. Among the mechanisms to promote youth willingness is to involve youth in various co-operative awareness programmes such as essay writing competitions in primary and secondary schools. Secondly; Co-operatives should design products and services that match youth needs and interests. It can be achieved through having special funds in co-operatives to finance youth activities. Third; there should be an effort of establishing youth-based co-operatives in various sectors of the economy. To achieve the formation of youth co-operatives recommended, it is important to find out the best way of linking the youth supporting organisations such as Small Industry Development Organisation (SIDO), Youth supporting organisations, municipal councils, and various forms of co-operatives such as SACCOS, AMCOS, consumer co-operatives, and industrial co-operatives. Such strategic alliances and partnerships might create and promote more pathways to youth inclusion and bring more interest for youth to join co-operatives.

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