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Empowering Youth Co-operators for Growth in Nigeria: Review of Working Case Studies.

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Abstract

Co-operative as a business encourages youth empowerment around the world, numerous scholars have postulated, nonetheless in Nigeria its impact is not tangibly felt. This research analysis seeks to identify operating cases of co-operative youth empowerment programmes across the continents and systematically review their strategic objectives and suggest possible aspect to be adopted or tailored to the Nigerian situation. Working cases of co-operative youth empowerment programmes were picked from Asia, Africa, America and Europe. Reviews were systematically done on these aspects; programmes supporting youth co-operative entrepreneurship & youth employment, technology supporting youth innovative sectors, education, awareness raising and networking, policies encouraging co-operative entrepreneurship among young people; international, national or regional policies initiatives. Findings reveal that; working cases starts with observed issues, policy/legal framework and implementation. This is to ensure smooth implementation. Most programmes targeting youth empowerment and entrepreneurship were executed through the Workers co-operative business model so as to fight unemployment and self-reliance. There is unique level of organizational harmony in co-operative activities either between or within a secondary co-operative or tertiary (Apex) cooperative society. Also, programmes were statistically determined as necessary and statistically monitored and evaluated to ascertain levels of achieving set objectives. The study recommends a comprehensive review of existing co-operative laws and regulations across the country with a view to enshrine therein the needs the co-operative youth, incorporate a co-operative youth wing in secondary and tertiary co-operative society across the country and encourage youth participation in the Institute of Co-operative Professional of Nigeria.

Keywords: Youth Empowerment, Youth Co-operator, Working Case Studies, Co-operatives.

Introduction

Co-operatives had made in-roads into Nigeria in a bid to serve as an alternative means of sustaining livelihood and economic development. Yet generation after generation has continually complained of lack of opportunities, inequalities, marginalization and corruption. This complains seem to be deepening every year despite the enormous wealth in the country. The wealth of the nation is concentrated in the hands of a few. Whilst it is postulated that extreme poverty is at a historic high, in many countries like Nigeria, the middle class is losing ground and shrinking because of unemployment and precarious jobs. Generally, the worst hit by the scourge of poverty is the youth,

which forecasts economic and security treats as a result of disenchantments and lack of opportunities by this demographic group. Zehadul and Aminu (2016) posits that youth unemployment and financial condition threatens peace and national security which shows that the country needs to reconsolidate, educate, and be dedicated to youths-friendly policies and programmes that address their problems. The solutions to the problem of youth unemployment and financial condition in the country, they suggested comprise of youth empowerment, employment creation, establishing well-articulated National youth policy, propagate moral reorientation, provide sporting and recreational services and train youths to imbibe the philosophy of tolerance and hardworking. According to Issa and Kagbu (2016) citing Food and Agricultural Organization (FAO) Corporate Document Repository; 1997, that the co-operative structure and function can make the needed impact in food security efforts through mobilizing farmers.

Who is a youth? A youth may be a person whose age falls within the period between childhood age and adult age. In various climes, the range of this period tends to vary. According to the United Nations definition introduced in 1992, "youth" comprises people aged between fifteen and twenty-four. Youth in Nigeria includes citizens aged 18–35 years. Variances in chronologies abound and are used in defining youth and are addressed by members of the state in accordance to their particular society.

The International Co-operative Alliance define a co-operative as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. Co-operative as a business organization fits Omotere (2011) definition of bodies that encourage youth empowerment. Omotere (2011) rightly defined youth empowerment as a process whereby young people gain the ability and authority to make decisions and implement change in their own lives.

Consequently, within the Nigerian youth is the sub-set called co-operative youths; these are young cooperators, connected to one another through a jointly owned business concern, encouraging, developing and empowering them to achieve both personal and organizational goals.

CO-OPERATIVE YOUTH ISSUES

Elisa Terrasi (2018) asserts that the co-operative youth generally is bedeviled with these challenges; lack of available data to measure the engagement of young people in co-operatives, lack of indicators in assessing the impact of co-operatives on their life and surrounding environment, encountering significant obstacles when it comes to engaging young people, who sometimes see the model as outdated or simply are not at all aware of its existence, or face vertical mobility and representation barriers within co-operatives. Other challenges mentioned are lack of full representation and active participation of young co-operative members through adequate leadership succession practices and diverse representation of people in leadership.

Aminu and Karim (2016) summarized the problems associated with youth employment and poverty in Nigeria as; government failure to empower youths to sustain a living, high rate of crime, the rapid growth of ethnic militias and Boko Haram insurgency, youth involvement in political violence and drug trafficking. The solutions to the problem of youth unemployment and financial condition in the country comprise of youth empowerment, employment creation, establishing well-articulated National

youth policy, propagate moral reorientation, provide sporting and recreational services and train youths the philosophy of tolerance and hardworking.

The questions this working case study requires every reader to ask and probably proffer or articulate solutions to, are:

- Are there adequate co-operative youth programmes articulated with the youths in mind, primarily to empower them?
- Is the co-operative youth's aspirations and unique position considered while articulating general youth programmes?
- What is the level of youth cooperator's participation in the co-operative structure and administration in Nigeria?

Objectives of the Study

The broad objective of the study is to review working cases of co-operative youth empowerment programmes for growth. The specific objectives are;

- 1. Identify working cases of co-operative youth empowerment programmes across the continents.
- 2. Systematically review their strategic objectives and recommend possible aspect to be adopted or adapted to the Nigerian situation.

Methodology

In the light of this, this study adopts the case studies analysis approach, targeted at highlighting working youth programmes across the world, contrast their strategic objectives and recommend possible aspect to be adopted or adapted to the Nigerian situation.

1. PROGRAMMES SUPPORTING YOUTH CO-OPERATIVE ENTREPRENEURSHIP & YOUTH EMPLOYMENT

• Canada - Business Accelerator

Objective of the Strategy - Business accelerator aimed at managing and impacting young entrepreneurs by the network of worker co-operatives in Quebec. The network of worker co-operatives offers young entrepreneurs coaching to establish of their worker co-operative. This objective is implemented through workshops and individualised follow-up applied to four main areas (marketing, human resources, accounting and co-operative management), as well as the allocation of grants and loans for selected deserving projects. According to RESEAU, 75% of projects supported by Parcours COOP launched their business during the current year (Elisa Terrasi, 2018).

Implementer: Parcours COOP

• Spain - Spanish confederation of worker co-operatives (COCETA).

Objective of the Strategy - The project specifically intends to improve young people's access to employment and self-employment through worker co-operatives. Through the first one project, named Emprende.coop, which was launched in 2014, is a web portal aimed at encouraging people to set up co-operative business projects. It contains guides on how to set up a co-operative, how to write a business plan and how to develop the business plan and put it into practice (including an online tool to track development). Furthermore, the website offers an online tool that helps with the design of a business plan and other resources and documents

published by the Spanish regional governments, informing users of the specifics of setting up co-operative businesses in the different regions. Secondly, COCETA has designed and launched the web portal and mobile app Orienta.coop, which targets young people who neither study nor work (NEET), providing them with information on the EU Youth Guarantee scheme, as well as vocational guidance and training on how to set up a worker co-operative (Elisa Terrasi, 2018).

In another instance, in 2015, in the Murcia regional of Spain (Europe), government has allocated 300,000 EUR to boost the participation of young people in social economy organisations, particularly co-operatives.

Implementer: Spanish confederation of worker co-operatives (COCETA)

Objective of the Strategy - The programme targeted people under-25 by granting cooperatives 7,000 EUR for each member joining the society and also providing funding for training schemes. The Community, which has the highest rate of co-operatives per inhabitant in Spain, has strongly supported this type of business in recent years and has also been doing so as part of the regional government's strategy on youth employment. In 2017, the region had more than 1,500 co-operatives, mostly worker co-operatives and in the service sector, and the percentage of young cooperators was higher than the national level, with 46.4% of members aged 25-39, compared to 40.2% across Spain (according to data shared in 2015).

Implementer: Government of Spain.

• Italy – Coop Up! Coopstartup

Objective of the Strategy – It was aimed at offering mentoring and advisory services for the creation of new co-operatives and the development of existing ones. Coopstartup is aimed at promoting the creation of co-operatives among young people and encouraging the presence of co-operatives in new markets. It specifically focuses on innovation (technological, organizational and social innovation) to foster "smart, sustainable and inclusive growth".

Coop Up! Is the national incubator project launched by the Italian co-operative association Confco-operative for young people under 35 and for women, while Coopstartup, is a project launched by Coopfond (a solidarity fund managed by the Italian co-operative association Legacoop) in May 2013, with transmission of skills being at the heart of a project. (Elisa Terrasi, 2018).

Implementer: Italian Co-operative Association Confco-operative.

• Quebec, Canada (North America) - "2030 Youth Policy - Together for Present and Future Generations", this programme was government launched in 2016, backed with over 200 million CAD in funding, aimed at supporting measures aimed at young people aged 15-29years.

Objective of the Strategy - The programme is broadly aimed at taking the form of three fiveyear action plans, to find sustainable solutions to the demographic crisis in Quebec, where the population is quickly decreasing and, at the same time, a significant number of Quebeckers are reaching retirement age. Indeed, Elisa Terrasi, (2018) posits that over the life of the Strategy, for the first time in Quebec's history, there will be more retirements than entries in the labour market. Key target areas of intervention: health; education; citizenship; employment; entrepreneurship and succession. "Youth COOP" and "Youth Services Co-operatives" are measures to implement experimental programmes allowing young people to experience co-operative entrepreneurship. Youth COOP is a tool providing a co-operative operational framework to 15-19 year olds who want to launch projects in schools or in the community. "Youth Services Co-operatives" consist of programmes in which young students are coached in establishing worker co-operatives over the summer as part-time jobs to provide services for the local community.

Implementer: Government of Quebec, Canada.

• Algeria (Africa) - A recent example from Algeria (Africa) is the Youth Employment Support Programme ('PAJE') co-financed by the Algerian Government and the European Union, launched in 2012 to support the reforms and actions taken by the Algerian Government in the implementation of youth-centred policies. Government in the implementation of youth-centred policies. In 2016, the A'AMAL project started as a part of this programme (Elisa Terrasi, 2018).

Objective of the Strategy - This programme was targeted to enhance the employability and professional integration of young people in two Wilayahs in Eastern Algeria, Annaba and Khenchela, through direct technical and financial assistance to social economy organisations, including co-operatives, in sectors such as agribusiness, tourism, aquaculture, vocational training, handicrafts and public works. The project, implemented between 2016 and 2018, aimed at having an impact on at least 500 young people in the two regions and benefited from the ILO's expertise in the areas of local economic development and entrepreneurship development. Speaking of Africa, an interesting example of institutional supportive initiatives for youth co-operative entrepreneurship is the establishment of the Swaziland National Youth Co-operatives Alliance (SNYCA), an umbrella governing body mandated by the Minister of Commerce, Industry and Trade with the aim of supporting and coordinating the creation and registration of youth co-operatives in the country (which had 26 registered youth co-operatives in 2017) and calling upon the national government to set aside a part of the national budget in favour of youth co-operative development. Young people are encouraged to register their cooperatives and affiliate to SNYCA so they can be assisted under recognized structures (Elisa Terrasi, 2018).

Implementer: Algerian Government

France - in 2014 enacted supporting legal framework in the form of the Social and Solidarity Economy law approved in 2014 which introduced the legal recognition of the "CAE", which is an acronym for "coopérative d'activités et d'emploi" (business and employment co-operative).
Objective of the Strategy - The "CAE" (business and employment co-operative), targets to introduce the status of entrepreneur-employee. Business and employment co-operatives were originally designed as a specific form of worker co-operative with the aim of providing people who plan to develop their own business projects with full-fledged rights and protection as

employees for a trial period of 6-18 months, as well as various back-office services (e.g. continuous training, solidarity mechanisms, marketing support services, etc.). As a result of the legal recognition provided through the 2014 law, they have been recognized as a particular form of co-operative, not only for persons who create their business, but also for those who have completed their trial period and have their own business and clients. For this purpose, a new status of "entrepreneur-employee" (entrepreneur-salarié) has been introduced in the French labour code. This status, which applies only to business and employment co-operatives, provides a higher level of rights and protection compared to similar legal statuses introduced for flexible work forms, such as self-employed entrepreneurs, access to social security schemes, unemployment and sickness benefits and the same rights in terms of retirement and maternity leave as employees on permanent contracts. Although there is no clear evidence yet about the impact of this new status for youth employment and entrepreneurship in France, business and employment co-operatives display a great attractiveness and potential for providing young people with a safer place to start and develop their independent activity. There are more than 100 business and employment co-operatives in France today (Elisa Terrasi, 2018).

Implementer: Government of France

2. TECHNOLOGY SUPPORTING YOUTH INNOVATIVE SECTORS

• Argentina – In 2012, Inter-cooperation among co-operatives in the technology sector was set up by Argentinean Federation of worker co-operatives in Technology, Innovation and Knowledge (FACTTIC).

Objective of the Strategy – One of the main reasons for establishing the network, which has 16 member co-operatives today, was to achieve to achieve economies of scale to compete with larger companies and to promote the worker co-operative model in this sector.

Implementer: Argentinean Federation of worker co-operatives in Technology, Innovation and Knowledge (FACTTIC).

United Kingdom - CoTech (Co-operative Technologists) & UnFound UK. CoTech Objective of the Strategy – It is aimed at sharing skills and resources and making access to

technological know-how fairer and more efficient. UnFound UK is an accelerator programme aimed at supporting early platform co-operatives with their business development and funding strategies, including mentoring and master classes on business planning and co-operative. Governance

Implementer: CoTech (Co-operative Technologists) network established by worker cooperatives operating in the digital sector. UnFound UK, is supported by the Hive (a business support programme of Co-operatives UK and The Co-operative Bank), it is part of the National Co-operative Development Strategy launched by Co-operatives UK in 2017 to determine a way forward for co-operative development and innovation over the coming years (Elisa Terrasi, 2018).

• **France** - CoopVenture investment funds.

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Objective of the Strategy – This investment funds programme is aimed at supporting establishment and development of enterprises in the digital sector, notably co-operatives or enterprises willing to become co-operatives. The investment fund, which has been allocated 16 million EUR, lends its support through the provision of equity funds for a period of 3-5 years, after which, rather than being given the possibility to buy back the shares (which would penalize their investment capacity), the beneficiary co-operatives are given the opportunity to participate in the investment fund so that it can continue to serve future generations of enterprises in the same sector.

Implementer: The fund, which was launched by the National Federation of Worker Cooperatives CG Scop together with two French co-operatives with considerable expertise in this sector (Alma and Digital Grenoble), is intended to promote sustainable digital enterprises.

• Uruguay (South America) – Incubacoop.

Incubacoop is an initiative launched by the Ministry of Industry, Energy and Mining of Uruguay (South America), in partnership with the National Institute of Cooperativism (Inacoop) and the Uruguayan Confederation of Co-operatives (Cudecoop) in 2015.

Objective of the Strategy – Incubacoop was created to accompany the creation of new cooperatives in innovative and knowledge-intensive industries in the following areas: life sciences (biotechnology, food technology, fine chemistry, nanotechnology, and pharmacy), information and communications technology (IT, audio-visual, robotics), as well as graphic design and many others. Since its launch, Incubacoop has received a total of fifty-two project applications, seven of which were approved in 2016 and ten in 2017. The selected applicants benefit from financial assistance, training and advisory services during the development stage of the co-operative. The process is meant to take place for a maximum period of two years, after which the co-operative must leave the Incubator (Elisa Terrasi, 2018).

Implementer: Ministry of Industry, Energy and Mining of Uruguay (South America) in partnership with the National Institute of Cooperativism (Inacoop) and the Uruguayan Confederation of Co-operatives (Cudecoop).

3. EDUCATION, AWARENESS RAISING AND NETWORKING

• Colombia - Iuvent//coop.

Objective of the Strategy – This educational programme is aimed at supporting the promotion of co-operative philosophy and practice among young people aged 15 to 24; through the training process of: stimulating solidarity awareness; building a culture of solidarity; educating in solidarity though associations. The programme, whose duration can be several years, can be developed at different levels, from each individual co-operative (involving members' families), to the local community and also at national level. Iuvent//coop is an illustration of the aspiration of the Colombian co-operative movement to transmit the co-operative vision of society to new generations and should be seen as a part of the national co-operative strategy in the framework of the peace-building process (Elisa Terrasi, 2018).

Implementer: Colombian Association of Co-operatives, Ascoop.

Indonesia - First International Co-operative Alliance Asia and Pacific Youth Summit in Bali (Indonesia) theme "Youth, Co-operatives and the power of innovation and entrepreneurship".
Objective of the Strategy – The summit was aimed at enabling young people in the region to interact with each other, hear the experience of young speakers who have started co-operatives and engage in team activities, enhancing their visibility within the co-operative movement and creating networking opportunities for young cooperators.
Implementary International Co-operative Alliance Asia and Pacific Youth

Implementer: International Co-operative Alliance Asia and Pacific Youth.

• **Congo** - Youth conference in Goma (Congo) on the theme of harnessing innovation among young people through co-operatives.

Objective of the Strategy – The aim was to create a healthy space for participant to debate around the open horizons for development of co-operatives in Africa, which has the world's youngest population. Participants agreed on the need to call for an enabling environment allowing African youth to adopt the co-operative enterprise model.

Implementer: International Co-operative Alliance-Africa and European Union under the ICA-EU partnership project

4. POLICIES ENCOURAGING CO-OPERATIVE ENTREPRENEURSHIP AMONG YOUNG PEOPLE

INTERNATIONAL POLICIES

• United Nations

In 2016, the United Nations launched the Global Initiative on Decent Jobs for Youth to scale up the objectives set out by the 2030 Agenda on youth employment (Elisa Terrasi, 2018).

Broad Objective of the Strategy

The initiative is a digital engagement platform leveraging on multiple partners alliance (governments, social partners, the UN System, youth and civil society, the private sector and key youth employment stakeholders), aimed at coordinating the initiatives taking place around the globe to provide decent jobs for young people. It is a space for sharing knowledge, alliances and resources and creating actions that lead to tangible results for young people (Elisa Terrasi, 2018).

• ILO (International Labour Organisation)

The ILO over the years has been supporting initiatives to encourage national strategies for youth employment. A recent initiative of this sort is; **The Youth Employment Crisis – A Call for Action (2012).**

Broad Objective of the Strategy

This initiative was launched in 2012, to provide a sound framework for national measures in five key areas:

- a. Macro-economic policies,
- b. Employability,
- c. Labour market policies,
- d. Youth entrepreneurship and
- e. Rights.

This is hinge on a multi-pronged approach to support youth employment and entrepreneurship and it calls for an enabling environment for sustainable enterprises like co-operatives, in line with the Promotion of Co-operatives Recommendation, 2002 (No. 193). This Call for Action has been recently reiterated in the national dialogues launched by the ILO Future of Work Century Initiative in 2016 (Elisa Terrasi, 2018).

• European Commission

In recent years the European Commission has taken several measures to tackle the alarming situation of youth unemployment and social exclusion in Europe, few of numerous measures adopted are these;

- a. The Youth Guarantee: This was adopted in April 2013, whose aim is to stimulate national reforms to ensure that all young people up to the age of 25 years, receives a quality job offer, the opportunity for further education, an apprenticeship or a traineeship within four months of leaving formal education or becoming unemployed. Interestingly, the Youth Guarantee pays special attention to those young people who are Not in Employment or in Education or Training (NEETs). The national Youth Guarantee schemes have been financially supported mainly by the Youth Employment Initiative (2013), targeting regions with youth unemployment rate above 25%. According to recent data, three years after the adoption of the Youth Guarantee, there were almost 1.8 million fewer young unemployed in the EU and 1 million less young people not in employment, education or training (NEETs). In particular, the NEET rate for young people aged 20-34 decreased from 20.1 % in 2013 to 18.3 % in 2016. However, such trends should be seen in the context of cyclical factors and it may be too early to obtain a systematic evaluation of its impact across Europe. According to the European Youth Forum, the organization representing the voice of young people in discussions with the European institutions, whilst encouraging achievements have been recognized, more should be done by the European Union and the Member States to increase the Youth Guarantee's reach and effectiveness and to ensure that it attains its long-term goal. At the same time, root causes of social and economic exclusion should be tackled (Elisa Terrasi, 2018).
- b. **Youth entrepreneurship:** Youth entrepreneurship is also high on the EU political agenda: it is one of the objectives of the Europe 2020 strategy and, together with employment, is one of the eight fields of action promoted by the EU Youth Strategy. This strategy is a framework for cooperation among EU Members States covering the period 2010-2018 and is aimed at providing more and equal opportunities for young people in education and the job market, as well as encouraging young people to actively participate in society. It should be noted that Europe tends in general to be a less friendly environment for entrepreneurship

and the desire to become an entrepreneur among young Europeans and their assessment of its feasibility is lower in EU countries than in comparable economies (Elisa Terrasi, 2018).

NATIONAL OR REGIONAL POLICIES

In the quest to educate and create awareness, various nations and regions of the world are using varying policy frameworks. Let's take a look at some of them.

• **Colombia and Philippines** What kind of policy?

In 2016 Colombia introduced and adopted Law 1780 known as "Ley Projoven" ("pro youth law"). The law is aimed at facilitating young people's access to quality formal jobs. The bill supports youth entrepreneurship through seed capital financing, exemption from paying commercial registration fees and tax benefits for small businesses. It eliminates the requirement of holding a military card for those joining the labour market and offers new incentives for employers to hire young people while also implementing rural youth employment action plans. In particular, article 27 of this law encourages the development and awareness raising of the co-operative business model among young people (Elisa Terrasi, 2018). For this purpose, the law supports co-operative education at all levels of the education system and endorses the creation of school co-operatives as part of the entrepreneurial learning curriculum. The measures contained in article 27 correspond to one of the proposals submitted to the government by the Colombian co-operative movement to be incorporated in the 2014-2018 Development Plan. According to the Colombian Association of Co-operatives, Ascoop, "the adequate implementation of this law would allow young Colombians to undertake co-operative entrepreneurship, at a time when wage employment has been suffering from a severe deterioration in the country and when the paradigms on employment, life project and income generation are being reassessed by many young people" (Elisa Terrasi, 2018).

In 2015 the Government of the Philippines (Asia), provided the legal framework for the establishment of "laboratory co-operatives", to be established by fifteen or more minors, students or out of school minors, with the purpose of providing training on the management and operations of a regular co-operative (Elisa Terrasi, 2018).

Selected Youth Programmes in Nigeria

S/n	Youth Programme	Implementer	Objective	Target
1	Npower	Nigerian Government	To reduce youth unemployment in Nigeria	Youths
2	Youth Empowerment and Development Initiative (YEDI)		To inspire youths and to reduce the rates of HIV and stigma in the lives of youths and young ones.	Youths
3	Young Entrepreneurs of Nigeria (YEN)		Offer leadership training and programs, to help youths enhance	

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			their personal attributes	
4	African Youth Empowerment Nigeria (AYEN)		To develop functional youth for the society through co-operatives. Giving financial and educational aid too	Youths through co- operatives
5	Youth Empowering People (YEP)		To reduce the rate of poverty and unemployment among the youths	Youth of the Niger- Delta region
6	Subsidy Reinvestment and Empowerment Program (SURE-P)	Nigerian Government	To reinvest the Federal Government savings from the removal of fuel subsidy into infra structural projects and social safety net programs including direct impact on the citizens of Nigeria.	Youths
7	Youth Enterprise with Innovation in Nigeria (YouWin)	Nigerian Government	To inspire youths that are entrepreneurial to develop enterprises/create jobs	Youths
8	Youth Initiative for Sustainable Agriculture in Nigeria (YISA)	Nigerian Government	To correct, encourage, educate, inspire, train and support young people to take up agriculture as an enterprise and not just a development project.	
9	Graduate Internship Scheme (GIS)	Nigerian Government	It aims at creating an opportunity for 5000 eligible youth graduates to be mobilised as interns in effective and functional private/public sector firms in other to promote building of the manpower requirement	
10	Youth Entrepreneur Support Program (YES-P)	Nigerian Government (Bank of Industry)	To address youth employment by equipping youths with the proper skills and knowledge to be self employed	
11	National Youth Service Corps	Nigerian Government	Targets graduates for 1 year, engaging them in different skill developing and enhancing programs.	Graduate youths
12	Movement For Youth Actualisation International		They engage in youth productivity programs and youth liberalisation. They educate and develop the less privileged.	Less privileged youths.

Adapted from "youth-empowerment-programs" (https://infoguidenigeria.com/youth-empowerment-programs/)

Summary of Findings

Key Observations

From the numerous reviews of co-operative youth programmes highlighted above, it must be noted that time and resources have been spent to articulate these programme with a view to achieving targeted outcomes. Therefore, in the light of these, let's pick out key observations from our findings, important to the Nigeria situation.

- 1. Generally, programme creation starts with observed issues, policy/legal framework and implementation. This is to ensure smooth implementation.
- 2. Most programmes have targets, of which their peculiarities has been highlighted and recognized both in the programme articulation as well as in the implementation.
- 3. Most programmes targeting youth empowerment and entrepreneurship were executed through the Workers co-operative business model so as to fight unemployment and self-reliance.
- 4. It is observed that there is unique level of organizational harmony in co-operative activities either between or within a secondary co-operative or tertiary (Apex) co-operative society.
- 5. Programmes were established to combat contemporary issues affecting the youths of the day, as such empowering them with the necessary resource to compete.
- 6. There is adequate provision of finance to back each programme.
- 7. Most programmes were statistically determined as necessary, monitored and evaluated to ascertain levels of achieving set objectives.
- 8. Programmes established in Nigeria are mostly targeted at youths generally, of the remaining ones, a few of them use the co-operative business model to impact the youths. Basically, no youth programme was observed as established to enhance the well being of the co-operative youth, owing to the fact the co-operative youth are not properly organized and structured.

RECOMMENDATIONS

This study therefore recommends the following;

- 1. A comprehensive review of existing co-operative laws and regulations across the country with a view to enshrine therein the needs the co-operative youth.
- 2. There is a need to incorporate a co-operative youth wing in secondary and tertiary co-operative society across the country.
- 3. At the level of the Institute of Co-operative Professional of Nigeria, there must be enshrined youth programmes and sub committees to carter for the youths needs.
- 4. Youth participation must be encouraged first in policy articulation and then implementation.
- 5. The place of research and database cannot be overemphasized. Studies, publication and research must be encouraged among the co-operative youth and indeed the entire co-operative movement in Nigeria.
- 6. Affiliation and networking Co-operative youth should be encouraged to network and affiliate to increase capacity. For example, Credit co-operative should form unions at various levels so as to register or affiliate to the world council of credit unions.

7. With targeted specialized programmes co-operative youth would be empowered and engaged.

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