

BARRIERS TO YOUTH PARTICIPATION IN COOPERATIVES WITHIN ODO-OTIN LOCAL GOVERNMENT AREA, OSUN STATE, NIGERIA

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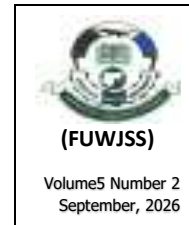
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Abstract

Cooperatives face existential threats due to declining youth membership in Nigeria and in Odo-Otin Local Government Area of Osun State. Yet, empirical studies exploring this existential issue in Nigeria is scarce. Against this backdrop, this study assesses the barriers militating against participation of young farmers and artisans in cooperatives in Odo-Otin Local Government Area of Osun State. A quantitative cross-sectional descriptive survey design was employed and data were collected from 216 respondents through structured questionnaires. Descriptive statistics, chi-square and Mann-Whitney U tests were used in analysing the data. The findings revealed that economic barriers dominate, with 62.6% of youth citing limited credit access from cooperatives as a key obstacle. Chi-square analysis reveals that economic barrier ($\chi^2 = 18.48, p < 0.001$), psychological barriers ($\chi^2 = 4.11, p = 0.043$), and physical barriers ($\chi^2 = 4.41, p < 0.05$) significantly hindered youth participation in cooperatives. Mann-Whitney U tests revealed significant differences in barriers faced: youth faced heightened economic challenges, including limited credit access (reported by 62.6% of youth vs. 9.8% of older members; $U = 2,801, p < 0.001$) and unaffordable membership fees (36% of youth vs. 9.8% of older members; $U = 3,256, p = 0.001$). While descriptive data highlighted structural concerns like older members' dominance in leadership roles, inferential tests confirmed that economic constraints, psychological insecurities, and physical accessibility gaps were the statistically significant factors compounding exclusion. To address these barriers, the study recommends lower membership fees, improved access to low-interest credit, youth-friendly leadership inclusion, and more accessible meeting venues.

Keywords: Thrift and credit cooperatives, youth participation, poverty, leadership

Introduction

Cooperatives in Nigeria face an existential crisis due to dwindling membership strength, particularly among youths. Many cooperatives face serious challenges in attracting and retaining young members, with dire consequences for their going concern and sustainability. The inability to attract youth as members has been linked to growth problems in cooperative societies (Hertig & Elena, 2012). The involvement of young people is critical to the continuity and sustainability of these institutions (Elliott et al., 2018). As older members retire, it becomes crucial to have a new generation ready to assume leadership and management roles (Drebes & Santos, 2023; Lago et al., 2022). This generational renewal helps maintain the dynamism and resilience of cooperatives, ensuring they continue to thrive and evolve.

Broadly characterized by physical, cognitive, and socio-emotional transitions, youth is operationalized in this study as individuals between the ages of 15 and 29 (Federal Ministry of Youth and Sports Development, 2019). Meaningful participation from this demographic is a crucial driver of societal and democratic development (Douglas, 2023; United Nations Executive Office of the Secretary-General, 2023). Within the cooperative context, this participation is dual-faceted. For non-members, it is defined as the act of formal enrolment, while for existing youth farmers and artisans, it represents active engagement in cooperative activities. Such participation matters, as it can improve access to credit, strengthen market positioning, and create pathways for leadership succession.

Achieving this demographic renewal is often hindered by multidimensional barriers, broadly defined as obstacles that prevent full participation (Ipelafatso, 2019; Ngala, 2022; Nkilijiwa, 2019). These barriers manifest externally through structural and socio-cultural frameworks like restrictive policies, unequal power dynamics, and societal stereotypes. They are compounded by significant economic, physical, and technological limitations, including financial constraints (Agarwal et al., 2022), geographic distance or inaccessible infrastructure (Torero & Chowdhury, 2005), and a lack of digital connectivity (van Dijk, 2005). Furthermore, internal psychological barriers such as a fear of failure, low self-esteem, or lack of confidence can also inhibit young individuals from taking risks or pursuing new opportunities within organizations (Gómez-Araujo et al., 2017; Ndour & Asongu, 2024; Yan, 2023).

Despite the existential threat these multidimensional barriers pose, a review of relevant organizational, management, and cooperative literature reveals a profound dearth of empirical information regarding the specific constraints facing youth farmers and artisans in Odo-Otin Local Government Area (LGA) of Osun State, Nigeria. This demographic is critical not only for sustaining local economic and cultural practices but also for facilitating

cooperative digital transformation, as younger members often drive technological adoption and sustainable practices that enhance operational efficiency (Mutisya, 2025; Minzar & Mishra, 2024; Plechowski, 2014). Given this critical gap, this study investigates the multidimensional constraints affecting this demographic. Specifically, the study identifies the barriers hindering youth farmers' and artisans' participation in cooperatives and assesses the nature of these obstacles across structural, economic, socio-cultural, psychological, physical, and technological domains. The study also comparatively analyzes the constraints to determine if the barriers faced by the youth cohort significantly differ in severity from those encountered by their older counterparts.

Evolution and Dynamics of Thrift and Credit Cooperatives in Nigeria

The evolution of Nigerian thrift and credit cooperatives (CTCS) predates the colonial era. They evolved from indigenous rotating savings and credit associations, such as the Yoruba's *esusu*, the Igbo's *Isusu* and the Hausa's *Adashi*, (Adebayo, 1994; Uka & Ahamefula, 2021). which were based on self-help and solidarity. The associations still exist today providing financial services to those who are often excluded from formal banking systems (Onugu et al. (2024). Contemporary CTCS, however, are shaped by the seven principles of the International Cooperative Alliance (ICA): (i) voluntary and open membership, (ii) democratic member control, (iii) members' economic participation, (iv) education, training and information, (v) autonomy and independence, (vi) cooperation among cooperatives, and (vii) concern for the community (ICA, 1995).

CTCS is a type of cooperative that specializes in mobilizing savings from members and advancing loans to them based on certain rules and regulations contained in their bye-laws and administrative policies. Otto and Ukpere (2011) describes CTCS as a veritable source of capital formation and a direct source of employment. Aribaba (2013) reports that CTCS performed creditably well" in financing small-scale businesses, and Nwafor and Umebali (2025) find that credit disbursement and savings mobilization significantly raise CTCS members' incomes.

Theoretical Framework

To analyze the multifaceted barriers to youth participation in cooperative societies, this study adopts a dual theoretical framework combining Bronfenbrenner's Ecological Systems Theory (1979) and the Life-Course Perspective (Elder, 1998). While the ecological model maps the spatial layers of the cooperative environment, the life-course perspective provides the temporal rationale for youth vulnerability. Bronfenbrenner's theory posits that human behaviour is shaped by intersecting environmental

systems including micro, meso, exo, and macro environmental systems. This study operationalizes the system theory by categorizing the six observed barrier domains into the four ecological layers.

The microsystem (individual level) layer captures the immediate personal constraints facing prospective members. In this study, psychological barriers (e.g., fear of financial loss, lack of confidence) and Physical barriers are conceptualized at this level, as they represent intrinsic frictions unique to the individual's capacity. The exosystem (organizational level) involves formal structures in which the individual may not play an active policies-making role but is directly affected by the policies. Structural barriers (e.g., older member leadership dominance, age restrictions), economic barriers (e.g., high membership fees, limited credit access), and technological barriers (e.g., poor digital infrastructure within the cooperative) are situated in the exosystem layer. The macrosystem (societal level), representing the outermost layer, encompasses broad national and cultural factors. The socio-cultural barriers investigated in this study are situated in this layer.

While Bronfenbrenner identifies where the barriers exist, the Life-Course perspective explains why the youth demographic is disproportionately affected by them. This perspective argues that an individual's socio-economic vulnerability is intrinsically linked to their current developmental stage and generational cohort. Because youth (defined in this study as ages 15-29) are in a transitional phase characterized by lower capital accumulation and limited institutional influence, their experience of the ecological barriers may differ from established adults. This theory provides the rationale for the study's comparative methodology, utilizing Mann-Whitney U tests to statistically contrast the severity of economic, structural, and psychological barriers between youth farmers/artisans and their older counterparts. By integrating these two frameworks, the study frames youth non-participation as a predictable outcome of individuals at a highly vulnerable life stage (life-course) interacting with a layered, often exclusionary organizational environment (ecological systems).

Research Methodology

This study used a quantitative cross-sectional survey design in Odo-Otin Local Government Area of Osun State, Nigeria, and compared youth farmers and artisans aged 15–29 years with their older counterparts. The sampling frame was drawn from registered farmers' and artisan groups, and a sample of 223 respondents was determined using the Yamane formula (Yamane, 1967) from a population of 504 (see Table 1); respondents were then selected through stratified random sampling in proportion to stratum size (see Table

2). Data were collected with a structured questionnaire, with 216 of 223 questionnaires returned and analysed. The instrument was reviewed by three experts, piloted with 30 respondents, and showed acceptable internal consistency (Cronbach's $\alpha = 0.76$). Data were analysed using descriptive statistics, chi-square tests, and Mann-Whitney U tests.

Table 1 Sampling frame

Strata	Population	Proportion
Farmers	218	0.43
Carpenters/furniture	83	0.17
Tailors/fashion designers	132	0.26
Welders/iron benders	71	0.14
Total population	504	1.0

Table 2: Stratified sampling technique

Strata	Proportion (P)	Sample size (P x 223)
Farmers	0.43	96
Carpenters/furniture	0.17	38
Tailors/fashion designers	0.26	58
Welders/iron benders	0.14	31
Total population	1.0	223

Test of Hypotheses

The Chi-Square Tests (H01 to H06) were used to establish which barriers are significantly associated with participation in cooperatives. The Mann-Whitney U Tests (H07), on the other hand, was used to determine if the younger demographic is being disproportionately prevented from participation in cooperatives by the significant barriers compared to older members.

Results and Discussions

Cooperative membership

Analysis of the respondents cooperative membership status, shown in Figure 3, revealed that the majority (59.3%) were non-members of cooperatives. This implies that cooperatives still have a lot of work to do to attract members in the study area.

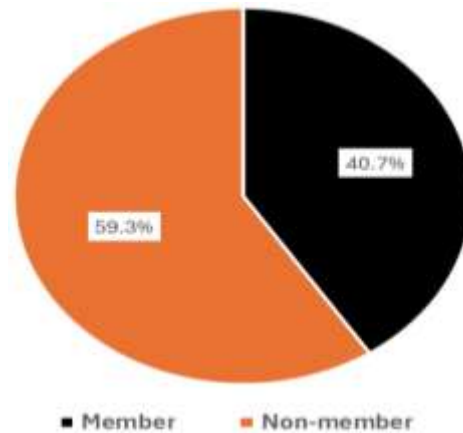


Figure 3: Distribution of respondents by cooperative membership
Source: Field Survey, 2026

Demographics of the respondents

Demographics of the respondents can influence the barriers they face towards membership or participation in cooperative societies (Ngala, 2022; Aju and Adeosun, 2021; Dongre et al., 2020), hence the need to analyse them in this study. The results of the analyses are presented in Table 3.

Age distribution

The majority of respondents (62%) were within the youth age bracket of 20-29 years, which aligns with the study's focus on understanding youth participation in cooperatives. It is also in line with the 2024 national population report that 70% of Nigeria population were under 30 years old (Development Research and Projects Centre: dRPC, 2024). Although, the responses of both the youths and their older counterparts were used in this study, the distribution suggests that the barriers identified will be relevant more to the target demographic, being the majority.

Sex distribution

Analysis of the respondents' sex distribution shows a significant gender disparity, with males comprising 76.9% of respondents. This reflects broader societal trends where males dominate economic groups, which may also influence gender participation in cooperatives in this study. The imbalance, however, might be related to the categories of artisans targeted which might be traditionally male-dominated. Notwithstanding, the imbalance risks underrepresenting female-specific barriers, such as childcare responsibilities restricting meeting attendance or patriarchal norms discouraging leadership aspirations (Aju & Adeosun, 2021). This gender imbalance reflects the

historical, gendered reality of the specific artisanal trades targeted in the study area (welding, carpentry, and iron bending), which are traditionally male-dominated in rural Nigeria.

Education distribution

Analysis of the education distribution of the respondents indicates that substantial number of them had secondary (42.1%) and tertiary level (33.4%) education which may improve their quality of participation in groups including cooperatives. Literature highlights that education plays a vital role in individuals' ability to participate effectively in groups, influencing their awareness, decision-making abilities, and adaptability to group values (Queiroz et al., 2022).

Farming or Artisanship experience

An assessment of the work experience of the respondents reveals that a large percentage of the them (46.7%) had 3-5 years of experience in their profession. This range of experience indicates a relatively young and emerging farmer or artisan population were captured in the study. Literature suggests that experience levels can impact one's ability to navigate and overcome barriers including those associated with participation in cooperatives (Hassan et al., 2025).

Table 3: Demographics of the respondents **n = 216**

Variable	Values	Frequency	Percentage
Age	20-24	75	34.7
	25-29	59	27.3
	30-34	43	19.9
	>=35	39	18.1
Sex	Male	166	76.9
	Female	50	23.1
Education	Secondary	91	42.1
	Tertiary	72	33.4
	Primary	34	15.7
	No formal education	19	8.8
Work experience	3-5	101	46.7
	0-2	44	20.4
	6-10	41	19.0
	>10	30	13.9

Source: Field Survey, 2026

Age and Membership of Cooperative Societies

The age-cooperative membership relationship was analyzed and the results presented in Table 4. As evident in the table, membership of cooperative appears to have a positive relationship with age looking at the

membership proportion in the table. This might be suggestive that cooperative membership loses its appeal more among young farmers or artisans compared to their older counterparts. Notwithstanding, the positive relationship might also be connected with access to economic resource (reflected in income) found to have positive relationship with age (Ozhamaratli et al., 2022; Rawal, 2022) which empowers the older respondents have better means to participate in cooperatives.

Table 4: Cooperative membership by Age

Age	Member	Non-member	Membership proportion (%)
20-24	27	48	36.0
25-29	22	37	38.6
30-34	18	25	41.9
>=35	21	18	53.8
Total	88 (40.7)	128(59.3)	

Source: Field Survey, 2026

Barriers militating against participation in cooperatives

Structural and Economic Barriers

The study revealed structural barriers against participation in cooperatives, where 32.9% of respondents identified older members' dominance in leadership as a key obstacle, compared to just 11.2% of them citing age restrictions. This signals a demand for leadership restructuring to empower youth.

Economic barriers were dominant constraints. The dominance of economic barriers, particularly limited credit access (cited by 62.6% of youth), underscores systemic financial exclusion in rural Nigeria. This barrier not only restricts cooperative membership but may also perpetuate cycles of poverty and unemployment, as youth lack capital to invest in farm inputs or artisanal tools. For instance, a welder unable to secure loans for equipment remains economically marginalized, reducing his/her incentive to join cooperatives. Conversely, addressing this gap could unlock entrepreneurial potential, aligning with Sustainable Development Goals (SDG 8: Decent Work) (UN General Assembly, 2015).

The dominance of the economic barrier can be further explained through the lens of institutional property rights. Traditional agricultural and thrift cooperatives inherently suffer from the portfolio and horizon problems (Cook, 1995). Because cooperative equity is usually non-appreciating and non-transferable, capital accumulation at the organizational level is constrained forcing internal leadership into strict credit rationing. Consequently, youth farmers and artisans who more likely enter the system with lower initial capital, unproven collateral, and shorter track records find

themselves disproportionately marginalized by these internal rationing bottlenecks compared to their older, established counterparts.

Socio-Cultural and Psychological Barriers

Socio-cultural barriers show mixed perceptions: 27.8% agreed that cultural norm bias against cooperatives discourage youth participation, while 46.3% remained undecided about stigma tied to cooperatives, reflecting ambiguity. Psychological barriers also reveal uncertainty, with 42.6% undecided about confidence gaps and 37% undecided on fear of failure.

Physical and Technological Barriers

Physical barriers are less critical: 72.2% disagreed that disabilities hinder participation, though 38.9% were undecided about accessibility issues. Technological barriers, while moderate, highlight gaps in digital readiness for some of the respondents who are mainly youths. The high percentage of undecided youths in the study might be informational and awareness barrier"

Table 5: Perceived barriers to participation in cooperative societies

Barriers	SA	A	U	D	SD
Structural Barriers					
There are age restrictions in cooperative membership.	12 (5.6)	12 (5.6)	44 (20.4)	116 (53.7)	32 (14.8)
Older members dominate cooperative leadership.	4 (1.9)	60 (27.8)	68 (31.5)	64 (29.6)	20 (9.3)
Economic Barriers					
I cannot afford the membership fees.	8 (3.7)	48 (22.2)	64 (29.6)	64 (29.6)	32 (14.8)
There is limited access to credit or financial services.	20 (9.3)	72 (33.3)	72 (33.3)	36 (16.7)	16 (7.4)
Socio-cultural Barriers					
Cultural norms discourage youth from joining cooperatives.	12 (5.6)	48 (22.2)	84 (38.9)	48 (22.2)	24 (11.1)
There is a stigma associated with being a cooperative member.	4 (1.9)	20 (9.3)	100 (46.3)	64 (29.6)	28 (13.0)
Psychological Barriers					
I lack confidence to participate in cooperative activities.	8 (3.7)	32 (14.8)	92 (42.6)	56 (25.9)	28 (13.0)
I fear failing in cooperative activities.	8 (3.7)	32 (14.8)	80 (37.0)	68 (31.5)	28 (13.0)
Physical Barriers					
Cooperative meetings are held in locations not easily accessible.	12 (5.6)	52 (24.1)	84 (38.9)	52 (24.1)	16 (7.4)
I have physical disabilities that make participation difficult.	4 (1.9)	4 (1.9)	52 (24.1)	108 (50.0)	48 (22.2)
Technological Barriers					

I do not have access to necessary technology (internet, computers).	8 (3.7)	24 (11.1)	56 (25.9)	84 (38.9)	44 (20.4)
I lack the technical skills required for cooperative activities.	4 (1.9)	40 (18.5)	60 (27.8)	84 (38.9)	28 (13.0)

Source: Field Survey, 2026

Comparative analysis of barriers militating against participation in cooperatives between the youths and their older counterparts (results presented in Table 6) reveals notable differences. Structurally, while 53.7% of both groups dismissed age restrictions as irrelevant (given that they had all surpassed the 18 years entry requirement for many cooperatives), nearly 30% of youth (compared to 24.4% of older members) identified older leaders' dominance as a barrier, with 32.8% of youth undecided, a situation that was absent among older respondents. This suggests youth face systemic underrepresentation in leadership.

Limited credit access disproportionately burdens youth (62.6% vs. 9.8% of older members), reflecting broader systemic inequities in Nigeria's rural financial systems. This exclusion may stifle innovation and entrepreneurship. Addressing this requires cooperative-led microfinance initiatives, as seen in many Youth-Inclusive Financial Services program, which reduced credit barriers (IFAD, 2019).

Socio-cultural perceptions also diverge: 32.9% of youth felt cultural norms discourage their participation, while 34.1% of older respondents remained undecided, reflecting generational ambiguity rather than outright differences. Stigma around cooperatives showed similar uncertainty, with 47.8% of youth undecided (vs. 43.9% of older members). Psychological barriers further distinguish the groups: 38.9% of youth feared failure (vs. 34.1% of older members), and 26.9% lacked confidence (vs. 4.9% of older respondents), underscoring how internalized insecurities disproportionately hinder the youth.

Physical and technological barriers, though less pronounced, still reflect gaps. 41.8% of youth flagged inaccessible meeting locations (vs. 36.6% of older members), while technological challenges were not considered pervasive: only 19.8% of both groups cited limited access or skills. Overall, the findings underscore systemic disparities: youth grapple with financial exclusion, leadership underrepresentation, and internalized doubts, while older members perceive fewer structural or economic hurdles.

Table 6: Comparative analysis of barrier to cooperative participation between youth farmers or artisans and their older counterparts

BARRIERS	Youth Farmers/Artisans (n = 134)					Older Farmers/Artisans (n = 82)				
	SA	A	U	D	SD	SA	A	U	D	SD
Structural Barriers										
Age restrictions	8 (6.0)	10 (7.5)	28 (20.9)	72 (53.7)	16 (11.9)	4 (4.9)	2 (2.4)	16 (19.5)	44 (53.7)	16 (19.5)
Older members dominate leadership	4 (3.0)	40 (29.9)	44 (32.8)	36 (26.9)	10 (7.5)	0 (0.0)	20 (24.4)	24 (29.3)	28 (34.1)	10 (12.2)
Economic Barriers										
Cannot afford fees	8 (6.0)	40 (29.9)	40 (29.9)	36 (26.9)	10 (7.5)	0 (0.0)	8 (9.8)	24 (29.3)	28 (34.1)	22 (26.8)
Limited credit access	16 (11.9)	68 (50.7)	32 (23.9)	14 (10.4)	4 (3.0)	4 (4.9)	4 (4.9)	40 (48.8)	22 (26.8)	12 (14.6)
Socio-Cultural Barriers										
Cultural norms discourage youth	8 (6.0)	36 (26.9)	56 (41.8)	28 (20.9)	6 (4.5)	4 (4.9)	12 (14.6)	28 (34.1)	20 (24.4)	18 (22.0)
Stigma associated with membership	4 (3.0)	16 (11.9)	64 (47.8)	40 (29.9)	10 (7.5)	0 (0.0)	4 (4.9)	36 (43.9)	24 (29.3)	18 (22.0)
Psychological Barriers										
Lack confidence	8 (6.0)	28 (20.9)	60 (44.8)	32 (23.9)	6 (4.5)	0 (0.0)	4 (4.9)	32 (39.0)	24 (29.3)	22 (26.8)
Fear of failure	12 (9.0)	40 (29.9)	52 (38.8)	24 (17.9)	6 (4.5)	0 (0.0)	4 (4.9)	28 (34.1)	32 (39.0)	18 (22.0)
Physical Barriers										
Inaccessible meeting locations	12 (9.0)	44 (32.8)	52 (38.8)	22 (16.4)	4 (3.0)	0 (0.0)	8 (9.8)	32 (39.0)	30 (36.6)	12 (14.6)
Physical disabilities	4 (3.0)	4 (3.0)	28 (20.9)	68 (50.7)	30 (22.4)	0 (0.0)	0 (0.0)	24 (29.3)	40 (48.8)	18 (22.0)
Technological Barriers										
Lack technology access	6 (4.5)	20 (14.9)	36 (26.9)	56 (41.8)	16 (11.9)	2 (2.4)	4 (4.9)	20 (24.4)	28 (34.1)	28 (34.1)
Lack technical skills	4 (3.0)	32 (23.9)	44 (32.8)	44 (32.8)	10 (7.5)	0 (0.0)	8 (9.8)	16 (19.5)	40 (48.8)	18 (22.0)

Source; Field Survey, 2026**Test of Hypothesis**

The chi-square analysis provides insights into the barriers hindering the respondents from participating in cooperatives, with implications for both theory and practice. The results are presented in Table 7.

Economic barriers emerge as the most significant obstacle, with a significant chi-square statistic ($\chi^2 = 18.48$, $p < 0.001$). This result implies the rejection of the null hypothesis (H_{03}) that economic barriers do not significantly militate against the youth participation in cooperatives. It implies that financial constraints such as limited access to capital, high membership fees, or insufficient returns from cooperative activities play a dominant role in limiting participation.

Physical barriers ($\chi^2 = 4.41$, $p < 0.005$) and psychological barriers ($\chi^2 = 4.11$, $p = 0.05$) also demonstrate statistical significance, leading to the rejection of H_{04} and H_{02} , respectively. These findings highlight the need for dual strategies: improving physical infrastructure (e.g., cooperative hubs,

transportation networks) and implementing mentorship or capacity-building programs to address mindset-related challenges.

However, socio-cultural barriers ($\chi^2 = 3.11$, $p = 0.0779$), structural barriers ($\chi^2 = 1.3069$, $p = 0.2529$), and technological barriers ($\chi^2 = 0.3108$, $p = 0.5769$) were not significant leading to the failure to reject H_{05} , H_{01} and H_{06} respectively. This implies that socio-cultural factors, institutional frameworks (e.g., policies, cooperative governance) and technological gaps (e.g., lack of digital tools, technical skills) are not significant barriers against youth participation in cooperatives in the study area.

Table 7: Chi-square analysis results of significance of barriers to cooperative membership

Barriers	Df	Chi ² statistics	p-value	Decision
Structural	1	1.3069	0.2529	Fail to Reject H_{01}
Psychological	1	4.1121	0.0426	Reject H_{02}
Economic	1	18.4789	0.001	Reject H_{03}
Physical	1	4.4074	0.0359	Reject H_{04}
Socio-cultural	1	3.1119	0.0779	Fail to reject H_{05}
Technological	1	0.3108	0.5769	Fail to reject H_{06}

Source: Field Survey, 2026

The Mann-Whitney U tests was used in testing the hypothesis H_{07} that “there is no significant difference in the barriers to cooperative participation faced by youth farmers or artisans and those faced by their older counterparts”. The results are presented in Table 8. The results in the table revealed significant difference in barriers between youth and older farmers/artisans. At $\alpha=0.05$, 7 out of 12 barriers showed statistically significant differences cutting across economic, psychological, socio-cultural and physical barriers. However, after applying the Bonferroni correction ($\alpha=0.004$), 5 barriers retained significance cutting across 3 barrier categories including economic, psychological and physical barriers. Youth farmers/artisans reported greater challenges in economic barriers (cannot afford fees: $U=3,256$, $p=0.001$; limited credit access: $U=2,801$, $p<0.001$), psychological barriers (lack confidence: $U=3,108$, $p<0.001$; fear of failure: $U=2,954$, $p<0.001$), and physical accessibility (inaccessible meeting locations: $U=3,675$, $p=0.002$).

Structural barriers like age restrictions ($p=0.093$) and older members dominating leadership ($p=0.053$) did not reach significance, suggesting age-related structural challenges are perceived similarly by both groups. Socio-cultural and technological barriers, while initially significant (e.g., cultural norms: $p=0.005$; lack technical skills: $p=0.012$), lost significance post-correction, indicating these disparities may be less pronounced or due to chance. The foregoing results underscore systemic inequities in cooperative participation, particularly in economic and psychological domains. Youth farmers/artisans face heightened financial constraints, such as inability to afford

fees and limited credit access, which likely hinder their engagement. Psychological barriers like fear of failure and lack of confidence further exacerbate these challenges, potentially reflecting systemic marginalization or lack of institutional support.

The persistence of the 5 significant barriers after Bonferroni correction highlights critical areas for intervention. Cooperatives should prioritize improving credit access, reducing membership fees, and creating youth-friendly meeting spaces. Psychological support programs like advocacy and sensitization about the traditional cooperative values of equality, equity and solidarity can boost confidence and reduce scepticism about youth's chances of fair access to cooperative services, benefits and leadership position.

Table 8: Mann-Whitney U Test Results for H₀₇

Barrier	Youth Median	Older Median	U-statistic	p-value	Sig. ($\alpha=0.05$)	Sig. ($\alpha=0.004$) ²
Structural Barriers						
Age restrictions	2	2	4,810	0.093	No	No
Older members dominate leadership	3	2	4,666	0.053	No	No
Economic Barriers						
Cannot afford fees	3	2	3,256	0.001	Yes	Yes
Limited credit access	4	3	2,801	<0.001	Yes	Yes
Socio-Cultural Barriers						
Cultural norms discourage youth	3	2	4,150	0.005	Yes	No
Stigma associated with membership	2	2	5,023	0.089	No	No
Psychological Barriers						
Lack confidence	3	2	3,108	<0.001	Yes	Yes
Fear of failure	3	2	2,954	<0.001	Yes	Yes
Physical Barriers						
Inaccessible meeting locations	3	2	3,675	0.002	Yes	Yes
Physical disabilities	2	2	5,440	0.301	No	No
Technological Barriers						
Lack technology access	2	2	4,420	0.028	Yes	No
Lack technical skills	2	2	3,980	0.012	Yes	No

Source: Field Survey, 2026

Conclusion and Recommendations

The study concludes that youth participation in cooperatives in Odo-Otin LGA is primarily hindered by statistically significant economic constraints, psychological insecurities, and physical accessibility gaps. Although structural exclusion (older members' leadership dominance) and socio-cultural stigma narrowly missed statistical significance, the high percentage of youth reporting these issues underscores practical, real-world challenges requiring institutional reform. Comparative analysis revealed that the youths and older counterparts encountered a significant difference in economic and psychological barriers to participation in cooperatives.

Based on the study findings, the study recommends reorientation of youths about cooperative values of equity, equality and solidarity be promoted given the high percentage of undecided youths in the study which might imply informational and awareness barrier. It is also recommended

that cooperatives consider mandatory youth representation in cooperative governance to dismantle age-based exclusion and foster intergenerational equity while reducing barriers to entry like high entrance fees and provide low-interest loans to match the economic realities of the youths. .

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