

## **Abstract**

Dynamism, innovation, entrepreneurship, adaptability, continuity and renewal; words that are benignly associated with youth. But the youth face daunting challenges that inhibit realization of this potential; unemployment, ostracization, inexperience, self-destruction through substance abuse among others. Moreover, in spite of the enumerated potential of the youth, their engagement and participation in Kenyan co-operative societies is largely undocumented and less is known about their involvement with, as well as their attitudes and behaviors towards cooperatives. How much knowledge about co-operatives do the youth possess? What is their level of awareness about the potential positive impact of co-operatives on their welfare? What impediments do they encounter when joining co-operatives? Relying on survey data collected from nine (9) Counties in Kenya, and focus group discussions held in five major towns, this research sought to examine and gain valuable insights into the perceptions, behavior and attitudes of the Kenyan youth toward co-operatives. While most of the youth were found to be cognizant of the existence of co-operatives, knew people who have benefitted from them, and perceive co-operatives to be important vehicles for accessing credit and accumulating saving, paradoxically many of them did not belong to co-operative. These findings have important implications on how co-operatives can engage the youth: a) Educate them on the importance of saving for the future and encourage them to engage in income-generating activities. b) Cooperatives should strive to ingratiate themselves with the youth by developing products that resonate with them. c) When reaching out, adoption of communication technologies that appeal to the youth is crucially essential. d) Co-operatives should make themselves more accessible to the youth by flexing membership rules and savings plans. e) Learning institutions – schools, colleges and universities – should consider incorporating co-operative studies in their curricula to enlighten young people on the co-operative model. f) Co-operatives should also consider developing mentorship programs to mainstream the youth into leadership.