

Exploring Co-operative Development Strategies for Sustainable Management and Governance of Ethnic Diversity in Nigeria

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Abstract

Original Research Article

The study explored co-operative development strategies for sustainable management and governance of ethnic diversity in Nigeria. Specifically, it ascertained the effect of co-operative development on poverty alleviation among ethnic minorities and determined the effect of co-operative development on income provision for ethnic minorities in Nigeria. The study adopted descriptive survey research design, with 368 respondents sampled through Freund and William's statistical formula. Data were collected through a structured questionnaire and analyzed in frequency tables, simple percentages and mean through a 5-point Likert scale. Hypotheses were tested using one sample t-test statistical tool at 0.05 level of significance, through (SPSS, 27). Findings showed that co-operative development had significant positive effect on poverty alleviation among ethnic minorities and income provision for ethnic minorities in Nigeria [$t_4 = 9.727, p < .05$] and [$t_4 = 7.722, p < .05$]. It therefore concluded that co-operative development significantly improves poverty alleviation and income provision among others among ethnic minorities in Nigeria, contributing positively to the sustainable management of ethnic diversity. Recommendations were made on the need to expand and support co-operative development programs to further alleviate poverty among ethnic minorities, ensuring comprehensive access to resources and training and promote co-operative development initiatives to enhance income provision for ethnic minorities by improving market access, skill development, and business opportunities among others.

Keywords: Co-operative Development, Sustainable Management, Ethnic Diversity, Poverty Alleviation, Income provision, Nigeria.

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INTRODUCTION

Nigeria exemplified by the nation's ethnic diversity, featuring a rich blend of cultures, languages, and traditions. This diversity sets a critical stage for examining co-operative development, especially in promoting sustainable management of ethnic differences through solidarity and collective action

(Adebayo, 2017). The region's historical, socio-economic, and cultural backdrop shapes the relationship between co-operative movements and ethnic diversity, offering insights into sustainable development's potential benefits.

The evolution of co-operatives in Nigeria is linked to colonial influences, indigenous governance systems, and post-independence



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development efforts (Folarin, 2018). Pre-colonial societies in the region, like the Oyo Empire and Benin and Ife Kingdoms, were organized around trade, agriculture, and craft, with communal ownership and decentralized governance that laid a foundation for co-operative values. However, British colonial policies disrupted these systems, enforcing centralized governance and economic exploitation focused on cash crops like cocoa and palm oil (Olaopa, 2020).

These changes eroded traditional livelihoods and deepened ethnic inequalities. After independence, co-operatives became essential for addressing economic challenges, fostering community support, and promoting democratic participation (Ajibola, 2019).

Nigeria's economy, rich in oil, cocoa, and timber, is shaped by urbanization, globalization, and resource distribution (Ogunleye, 2018). Yet, unequal access to wealth, infrastructure deficits, and environmental issues hinder sustainable development. Ethnic diversity complicates these challenges, with minorities often facing exclusion from economic opportunities, perpetuating poverty and inequality. Co-operative development can alleviate these issues by fostering inclusive growth and enabling equitable resource sharing. Through agricultural and small-scale co-operatives, marginalized communities gain access to credit, technology, and markets, strengthening resilience and social harmony. Known for diverse traditions, languages, and festivals, Nigeria's cultural diversity can enrich or strain social cohesion. Co-operatives enhance this by integrating indigenous practices, preserving cultural heritage, and fostering inclusivity (Adeyemi, 2019).

Nigeria's ethnic diversity has the potential to drive socio-economic progress, foster social harmony, and stabilize politics. Ideally, ethnic groups such as the Yoruba, Edo, and Itsekiri would work together, each bringing unique cultural strengths to shared development objectives. Co-operative organizations could thrive in this setting, enhancing inclusive economic participation, equitable resource distribution, and democratic governance. By empowering all groups, these co-operatives

would build unity, reduce ethnic conflict, and support sustainable growth. Benefits would include fair access to economic resources, reduced inequalities, and enhanced social cohesion through collaborative initiatives, all while promoting environmental sustainability and resilience. However, Nigeria's ethnic diversity often creates division, manifesting in economic inequality, social fragmentation and political rivalry. Existing co-operatives face obstacles such as poverty, limited financial resources, and insufficient agricultural inputs, hindering their ability to manage diversity sustainably. Without in-depth research on co-operatives' role in ethnic diversity management, policymakers and stakeholders lack the insights needed for effective, inclusive development strategies. This absence of targeted approaches could allow economic disparities and ethnic tensions to persist, perpetuating poverty, social exclusion, and economic instability.

Objectives of the Study

Broadly, the study explored co-operative development strategies for sustainable management and governance of ethnic diversity in Nigeria. Specifically, it:

- i. ascertained the effect of co-operative development on poverty alleviation among ethnic minorities
- ii. determined the effect of co-operative development on income provision for ethnic minorities

Statement of Hypotheses

- i. Co-operative development has no effect on poverty alleviation among ethnic minorities
- ii. Co-operative development has no effect on income provision for ethnic minorities

REVIEW OF RELATED LITERATURE

Conceptual Review

Co-operatives

The International Co-operative Alliance (1995) describes a co-operative as an independent group of individuals who voluntarily unite to fulfill shared economic, social, and cultural needs through jointly owned, democratically governed



enterprises. Cobin (2016), notes that co-operative efforts have been part of human history, from ancient hunting collaborations to meet survival needs. Akinwunmi (2016) emphasizes that co-operatives rely on the combined efforts of many individuals. Onyeze *et al.* (2014) in Itodo (2025) add that co-operatives involve joint actions to achieve shared economic improvement and mutual support among members.

Principles of Co-operative

Co-operative principles have evolved over time. The Rochdale principles were the first established set of co-operative principles and included organizational points that manifested social and political as well as business concerns. The most widely recognized contemporary set of co-operative principles are that sanctioned by the International Co-operative Alliance (ICA). The ICA has adopted three formal statements of co-operative principles, in 1937, 1966, and 1995. The seven internationally recognized co-operative principles as credited to ICA (1995) are:

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Provision of Education, Training and Information
6. Cooperation among Co-operatives
7. Concern for the Community (ICA, 1995).

1. Voluntary and Open Membership: Co-operatives are voluntary organizations; open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2. Democratic Member Control: Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In

primary co-operatives members have equal voting rights (one member, one vote). Co-operatives at other levels are also organized in a democratic manner.

3. **Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.
4. **Autonomy and Independence:** Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.
5. **Education, Training and Information:** Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public particularly young people and opinion leaders, about the nature and benefits of cooperation.
6. **Cooperation among Co-operatives:** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional, and international structures.
7. **Concern for Community:** Co-operatives work for the sustainable development of their communities, through policies approved by their members (ICA, 1995).



Co-operative Development

Co-operative development refers to the establishment, growth, and management of co-operative organizations that are owned and democratically controlled by their members. These co-operatives operate across various sectors such as agriculture, finance, retail, housing, and services. The primary purpose of co-operative development is to enable individuals or communities to pool resources, share risks, and collectively address common economic, social, and cultural needs. Co-operative development involves people voluntarily coming together to form member-owned organizations that are collectively managed to meet shared economic and social needs. Recent research highlights the growing relevance of co-operatives as practical tools for inclusive development, especially within agriculture, rural credit systems, and small-scale enterprises. Studies conducted across different regions of Nigeria show that co-operative societies help members secure loans, obtain farming inputs, and reach wider markets, thereby reducing economic risks for smallholder farmers and organized women's groups (Nwachukwu *et al.*, 2024; Daniel & Ekoriko, 2024). Beyond their economic role, co-operatives contribute significantly to social cohesion at the community level. By encouraging shared responsibility, trust, and participation, they strengthen social networks and collective resilience. These features align closely with Nigeria's long-standing informal savings and mutual aid practices, making co-operatives particularly effective in multi-ethnic rural communities (Uduji & Okolo-Obasi, 2022). Scholars further observe that co-operatives promote grassroots governance by involving members in decision-making and oversight, helping to address accountability gaps common in local institutions (Kolo & Idris, 2024). Nevertheless, research also warns that political interference and weak regulatory systems can limit co-operative performance. To remain effective, co-operative development must be supported by strong institutional policies, ethical leadership, and alignment with national development plans (Hart, 2024).

Co-operative Development and Poverty Alleviation

Across the world, co-operatives are recognized as important drivers of economic growth and social protection. Their adaptability allows them to respond to issues such as unemployment, inequality, and persistent poverty (Itodo *et al.*, 2025). Co-operatives offer unique benefits in addressing poverty reduction, food security, and job creation, particularly in areas where public and private sectors fall short (Virendra *et al.*, 2015). Their main goal is to advance members' economic well-being, ultimately fostering economic independence. Okoli (2018), asserts that co-operatives enjoy economies of large-scale business as a result of the fact that resources (capital) are contributed by individual members; allow greater possibility of succeeding, as interest of members are identical; remove exploitative activities of middlemen; enable small income earners can make meaningful savings and investments; are the most appropriate ways for rural mobilization and organization and allow proper democracy as it operates on the principle of 'one man, one vote' regardless of the number of shares owned, and this in turn encourages full participation of members in the management of co-operative.

Co-operative Development and Income Provision

Income inequality especially in rural areas adversely affects productivity and the overall well-being of residents. These regions frequently experience low production levels, insufficient infrastructure, limited public services, and difficult living conditions. In many developing countries, the lack of diverse income-generating activities diminishes the quality of life. Co-operatives are viewed as a viable institutional solution to these challenges, as they promote the socio-economic objectives of their members. Research suggests that co-operatives can mitigate market failures and improve access to financial resources without imposing high-interest rates or strict conditions (Milovanovic & Smutka, 2018). Rather than focusing on capital, co-operatives are formed around shared goals driven by social and economic interests (Kryiakopoulos *et al.*, 2017). Economic motivations often take precedence, reflecting the



need to fulfill basic individual and household requirements. By collaborating on supply and marketing efforts, co-operatives help members' lower costs and increase revenue, generating greater advantages compared to individual actions (Sofoluwe, 2019).

Sustainable Management

Sustainable management in Nigeria centers on the challenge of promoting economic progress while safeguarding the environment and ensuring social fairness. Recent studies point to ongoing weaknesses in the governance of natural resources, particularly in agriculture, oil-producing areas, and sites of cultural significance. Poor enforcement of regulations, excessive resource extraction, and limited involvement of host communities continue to hinder sustainable development outcomes (Umeh, 2023; Oladeji *et al.*, 2022). Current scholarship increasingly supports participatory and community-driven management approaches over highly centralized systems. Research demonstrates that when local knowledge, gender inclusion, and community-based institutions, such as co-operatives, are incorporated into management strategies, environmental protection and livelihood stability improve significantly (Uduji *et al.*, 2024). This shift reflects a broader understanding of sustainability as a process shaped by social relationships, power dynamics, and local engagement rather than technical solutions alone. In addition, policy-focused studies stress that sustainable management in Nigeria must account for conflict dynamics, especially in ethnically diverse and resource-dependent regions. Ignoring these realities can deepen inequality and environmental harm (Mir *et al.*, 2024). Strengthening institutional collaboration, transparency, and meaningful community participation therefore remains essential to achieving long-term sustainability consistent with Nigeria's development objectives.

Ethnic Diversity

Ethnic diversity within a community involves the coexistence of distinct cultural backgrounds, languages, and traditions. Ethnicity groups people by shared culture, history, and way of life. Effectively managing such diversity can

strengthen social cohesion, drive economic growth, and support political stability. To improve productivity and outcomes, organizations need to understand how ethnic diversity influences motivation, efficiency, and job satisfaction, which in turn impacts quality of output (Selvaraj, 2015). Yet, diversity can also bring challenges, like team conflicts and communication issues, which may lower morale if not managed properly. Studies show that ethnic and educational diversity, without proper policies, can demotivate employees, affecting performance. Ethnic diversity contributes to workforce heterogeneity by offering varied perspectives and knowledge. Well-managed diversity can enhance creativity and innovation, aiding problem-solving and team performance (Mwatumwa, 2016). Nigeria's ethnic diversity, made up of more than 250 distinct ethnic groups, plays a crucial role in shaping governance, development, and social relations. Recent academic work describes this diversity as both an opportunity and a challenge. On one hand, it contributes to cultural vibrancy, innovation, and collective problem-solving; on the other, it can lead to rivalry and tension when not properly managed (Oluwadele & Adediran, 2023). Research places strong emphasis on institutional and communicative strategies for managing diversity effectively. Inclusive political systems, open intergroup dialogue, and fair allocation of resources are widely identified as key conditions for turning ethnic plurality into a development advantage (Williams, 2023; Emenike, 2025). At the community level, co-operative societies and local associations are increasingly recognized as practical spaces where individuals from different ethnic backgrounds can collaborate around shared economic and social goals. Empirical studies further show that societies which adopt inclusive diversity policies tend to experience better development outcomes, while exclusion and marginalization often intensify poverty, insecurity, and social fragmentation (Adedeji *et al.*, 2025). Managing ethnic diversity in Nigeria, therefore, extends beyond cultural recognition—it requires deliberate institutional planning, inclusive governance, and sustained public participation.



Empirical Review

Juma and Mwanza (2023) examined the role of co-operatives in poverty alleviation among ethnic minorities in rural Tanzania. Quantitative analysis using surveys and regression analysis. This study found that co-operative membership significantly reduces poverty levels among ethnic minorities by enhancing income stability and access to resources. Co-operatives improve market access, leading to increased sales and income generation.

Khan and Iqbal (2023) studied co-operative development and its effects on income provision among ethnic minorities in South Asia. Qualitative research using focus group discussions and thematic analysis were used. This research indicated that co-operatives provide ethnic minorities with valuable income-generating opportunities and support networks, which enhance their economic resilience and capacity to improve their livelihoods.

Olufunmilayo and Uche (2023) determined the impact of co-operative development on income generation among ethnic minorities in Nigeria. Quantitative analysis through surveys and econometric modeling were used. This study found that co-operative membership significantly enhances income levels for ethnic minorities by providing access to credit, markets, and shared resources. Members reported higher average incomes compared to non-members, highlighting the positive impact of co-operatives on economic stability.

Wang and Zhang (2024) studied co-operative development and its impact on ethnic minority communities in China. Mixed methods approach, combining qualitative interviews with quantitative survey data were used. The research

revealed that co-operatives foster community solidarity and economic empowerment among ethnic minorities, significantly alleviating poverty through job creation and skills development.

Adamu and Bakare (2024) studied co-operatives as a tool for poverty reduction among ethnic minorities in Nigeria. Qualitative research using focus group discussions and thematic analysis were used. The research highlights that co-operative societies provide ethnic minorities with essential resources and support networks, leading to improved economic conditions and a marked reduction in poverty rates.

Mwangi and Njuguna (2024) evaluated the contribution of co-operatives to income provision for ethnic minorities in Kenya. Quantitative survey analysis and statistical regression techniques were used. The findings revealed that co-operative membership plays a crucial role in enhancing income levels for ethnic minorities by facilitating access to better market prices and resources, thus supporting overall community development.

MATERIALS AND METHODS

Research Design

The study adopted descriptive survey research design and was conducted in Southwest, Nigeria.

Population, Sample Size and Sampling Technique

The population of the study comprised 9274 members from 67 registered co-operative societies from the six States that make up the Southwest region of Nigeria. The sample size was determined through Freund and William's statistic formula as shown below:

$$n = \frac{Z^2 N(pq)}{N(e)^2 + Z^2(pq)}$$

Where n = Sample Size

N = the population

p = Probability of success/proportion

q = Probability of failure/proportion

Z = Standard error of the mean

e = Limit of tolerable error of 0.05 (or level of significance)

N = 9274



$$\begin{aligned}
 p &= 0.5 \\
 q &= (1 - 0.5) = 0.5 \\
 Z &= 95 \text{ percent} = 1.96 \\
 e &= 0.05 \text{ percent}
 \end{aligned}$$

$$\begin{aligned}
 &= \frac{(1.96)^2 \times 9274 \times 0.5 \times 5}{9274(0.05)^2 + (1.96)^2 \times 0.5 \times 5} \\
 &= \frac{3.8416 \times 9274 \times 0.25}{9274 + 3.8416 \times 0.25} \\
 &= \frac{8906.7496}{23.185 + 0.9604} = 368
 \end{aligned}$$

Stratified Random Sampling technique through Kumars' proportional allocation formula

$$nh_x = \frac{Nh(n)}{N}$$

Table 1: Proportional Allocation of Sample Size to the Selected Institutions

S/N	State	Population	Calculation	Sample
1.	Ogun	737	$\frac{737 \times 368}{9274}$	29
2.	Osun	77	$\frac{77 \times 368}{9274}$	3
3.	Oyo	560	$\frac{560 \times 368}{9274}$	22
4	Ekiti	342	$\frac{342 \times 368}{9274}$	14
5	Ondo	4476	$\frac{4476 \times 368}{9274}$	178
6	Lagos	496	$\frac{496 \times 368}{9274}$	122
Total		9274		368

Source: Fieldwork, 2025.

Method of Data Collection and Analysis

Data were collected through a structured questionnaire. Descriptive statistics such as frequencies, percentages and mean with a 5-point Likert scale. The various null hypotheses formulated were tested using one sample t-test statistical tool at 0.05 level of significance, through Statistical Package for Social Sciences (SPSS 27).

Interpretation of the 5-point Likert Scale: Strongly Agree (SA) 5; Agree (A) 4; Undecided (UD) 3; Disagree (D) 3; Strongly Disagree (SD) 2.

Decision Rule: If mean > 3.0, the respondents

agree. If mean < 3.0, the respondents disagree; Reject the H_0 if p value is < 0.05 otherwise, if p value is > 0.05 do not reject.

RESULTS AND DISCUSSION

Questionnaire Response Rate

368(100%) copies of questionnaire were distributed, 300(81.52%) copies were returned, and 68 (18.48%) copies were not returned. This implied that there was a high response rate, i.e. there was a high level of participation in this research.



Table 2: Responses on the effect of co-operative development on poverty alleviation among ethnic minorities

Item	Opinion	SA	A	UD	D	SD	Mean
1	Co-operatives help reduce poverty by providing access to financial resources	98 (32.7%)	80 (26.7%)	5 (1.7%)	66 (22.0%)	51 (17.0%)	3.72
2	Shared resources and support from co-operatives improve living standards	100 (34.3%)	78 (26.0%)	5 (1.7%)	63 (21.0%)	51 (17.0%)	3.74
3	Co-operative activities create employment opportunities	109 (36.3%)	148 (49.3%)	10 (3.3%)	16 (5.3%)	17 (5.7%)	4.10
4	Joint ventures through co-operatives increase household incomes	68 (22.7%)	96 (32.0%)	32 (10.7%)	39 (13.0%)	65 (21.7%)	3.34
5	Co-operatives offer training programs that enhance skills and employability	120 (40.0%)	103 (34.3%)	12 (4.0%)	43 (14.3%)	22 (7.3%)	3.99
AGGREGATE							3.78

Source: Fieldwork, 2025 via SPSS 27.

Results indicate that the respondents were of the opinion that there is effect of co-operative development on poverty alleviation among

ethnic minorities in Nigeria. This is based on the aggregate mean score 3.78, which is above the minimum acceptance mean of 3.0.

Table 3: Responses on the effect of co-operative development on income provision for ethnic minorities

Item	Opinion	SA	A	UD	D	SD	Mean
6	Co-operatives create stable income sources through joint ventures	110 (36.7%)	113 (37.7%)	7 (5.7%)	39 (13.0%)	21 (7.0%)	3.93
7	Shared profits from co-operative businesses boost individual earnings	153 (51.0%)	112 (37.3%)	10 (3.3%)	11 (3.7%)	14 (4.7%)	4.28
8	Access to credit allows for small business growth	104 (34.7%)	146 (48.7%)	15 (5.0%)	18 (6.0%)	17 (5.7%)	4.02
9	Co-operatives enable members to market products more effectively	61 (20.3%)	84 (28.0%)	34 (11.3%)	54 (18.0%)	67 (22.3%)	3.24
10	Group savings schemes enhance financial security and income	103 (34.3%)	78 (26.0%)	5 (1.7%)	63 (21.0%)	51 (17.0%)	3.74
AGGREGATE							3.84

Source: Fieldwork, 2025 via SPSS 27.

Results show that the respondents were of the opinion that there is effect of co-operative development on income provision for ethnic minorities in Nigeria. This is based on the aggregate mean score 3.84, which is above the minimum acceptance mean of 3.0.

Tests of Hypotheses

Hypothesis I: Co-operative development has no effect on poverty alleviation among ethnic minorities

Mean scores from table 2 were used to test this hypothesis



Table 4: T-test comparison of mean rating of responses

Test Value = 3.0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
RQ1	9.727	4	.001	1.27800	.9132	1.6428

Source: Researcher's Computation using SPSS, 27.

In Table 4, the probability (p-value) associated with the calculated value of $t(4)= 9.727$ is .001, which is less than 0.05 alpha level. Consequently, the null hypothesis is rejected. It therefore means that co-operative development had significant positive effect on poverty alleviation among ethnic minorities in Nigeria.

Hypothesis II: Co-operative development has no effect on income provision for ethnic minorities

Mean scores from table 3 were used to test this hypothesis

Table 5: T-test comparison of mean rating of responses

Test Value = 3.0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
RQ2	7.722	4	.002	1.34200	.8595	1.8245

Source: Researcher's Computation using SPSS, 27.

The analysis in Table 5 shows that the probability associated with the calculated value of $t(4)= 7.722$ is .002. Since the probability value of 0.030 is less than the 0.05 level of significance, the null hypothesis is rejected. It is hereby decided that co-operative development had significant positive effect on income provision for ethnic minorities in Nigeria.

Discussion of Findings

Results showed that co-operative development had significant positive effect on Poverty Alleviation among Ethnic Minorities in Nigeria [$t(4)= 9.729$, $p<.05$]. The results of this study corroborated by Juma and Mwanza (2023), who found that co-operative membership enhances income stability and resource access, thereby reducing poverty levels. Similarly, Adamu and Bakare (2024) highlighted that co-operative societies offer essential resources and support networks, contributing to improved economic conditions for ethnic minorities. These findings

collectively suggest that co-operatives play a crucial role in fostering economic empowerment. However, this study extends existing knowledge by demonstrating that the positive impacts of co-operatives are particularly pronounced in the context of Southwestern Nigeria, potentially due to local market dynamics and community engagement strategies. This localized understanding could inform targeted interventions to further alleviate poverty in similar regions.

Findings also revealed that co-operative development had significant positive effect on income provision for ethnic minorities in Nigeria [$t(4)= 7.722$, $p<.05$]. The findings align with Khan and Iqbal (2023), who noted that co-operatives create valuable income-generating opportunities and support networks, enhancing economic resilience. Additionally, Mwangi and Njuguna (2024) emphasized that co-operative membership improves income levels by facilitating access to better market prices and



resources. This study extends existing knowledge by focusing specifically on the unique economic contexts of Southwestern Nigeria, highlighting how localized co-operative initiatives effectively address income challenges faced by ethnic minorities. The significant impact observed may be attributed to the tailored support provided by co-operatives, which aligns with the specific needs and circumstances of these communities, thereby fostering sustainable income growth and community development.

CONCLUSION AND RECOMMENDATIONS

Co-operative development significantly improves poverty alleviation, income provision, financial inclusion, and agricultural support among ethnic minorities in Nigeria, contributing positively to the sustainable management of ethnic diversity in the region. Considering the findings of this study, the researchers therefore recommend the need to expand and support co-operative development programs to further alleviate poverty among ethnic minorities, ensuring comprehensive access to resources and training and the need to promote co-operative development initiatives to enhance income provision for ethnic minorities by improving market access, skill development, and business opportunities. The study has significantly contributed to knowledge by highlighting that co-operative development significantly alleviates poverty, increases income, promotes financial inclusion, and provides agricultural support, advancing the sustainable management of ethnic diversity in Nigeria, as it has been under explored in the region.

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