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Alternative income generation

An Analysis of Business Models Among Cocoa Farming Households in Côte d'Ivoire

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1 Introduction

In recent years, the concept of living income has gained significant traction within the discourse on sustainable cocoa, as it is evident that the majority of cocoa producers in West Africa continue to earn well below the income required for a decent standard of living[1]. A living income is "the net annual income required for a household in a particular place to afford a decent standard of living for all members of that household".[2]

To address the income gap in cocoa-producing households, two main strategies have emerged. The first focuses on cocoa intensification—raising productivity and yields per hectare through improved inputs, training, and farm management. The second seeks to diversify household income sources through complementary or alternative income-generating activities (IGAs). While much of the sector's investment has historically been directed toward intensification, there is a growing recognition that diversification is essential for reducing vulnerability to cocoa price volatility and climatic shocks, and for fostering more resilient livelihoods[3].

This in-depth study focuses on the latter strategy by examining business models of promising IGAs among cocoa-producing households in Côte d'Ivoire. The report details four identified business models and aims to highlight key issues and structural constraints affecting them. We deliberately selected relatively more successful cases to gather insights that could inform future initiatives, helping to deepen the understanding of what drives success in these contexts. This study aims to generate practical insights that can enhance the design and implementation of IGA support programs to help achieve a living income for cocoa farming households.

2 Methods

This deep dive on relevant IGAs for cocoa-farming households and their business cases is conducted in the context of Nestlé's Income Accelerator Program (shortly called Accelerator in the remainder of the document). In 2021, Nestlé launched the Accelerator in Côte d'Ivoire, as part of their ambition to help close the Living Income gap within its supply chain and mitigate the root causes of child labor[4]. One of the pillars of the program focuses on supporting diversified income sources outside of cocoa farming through two main activities, mainly targeting women:

- **Establishment of Village Savings and Loan Associations (VSLAs).** VSLAs were introduced across all cocoa farming communities to provide women and men with easy access to savings and low-interest loans. Depending on the size of the village, there can be multiple VSLA groups, most of which are exclusively for women. Members receive training on how to save money and take and repay loans in VSLAs.
- **Provision of comprehensive technical training for households.** Accelerator households (initially targeted to women, but men can sometimes also participate) receive training to set up or expand IGAs. This training includes the visualization of the household's '*dream*' and the pathway to achieve it through the development of a '*household vision journey*'. In doing so, it integrates the Gender Action Learning System (GALS) methodology and requires the collaboration of both women and men in the household.

[1] van Vliet, J. A., Slingerland, M. A., Waarts, Y. R., & Giller, K. E. (2021). A living income for cocoa producers in Côte d'Ivoire and Ghana. *Frontiers in Sustainable Food Systems*, *5*, 732831.
[2] Living Income Community of Practice: https://www.living-income.com/the-concept/
[3] Wongnaa, C. A., & Babu, S. (2020). Building resilience to shocks of climate change in Ghana's cocoa production and its effect on productivity and incomes. *Technology in Society*, *62*, 101288.
[4] For more information on the Accelerator, visit: https://www.nestle.com/sustainability/human-rights/living-income/cocoa, https://www.kit.nl/institute/project/nestle-income-accelerator-programme-iap/

2.1 Selection processes

The primary data collection for this deep dive study took place in the second half of November 2024, in collaboration with seven cooperatives participating in the Accelerator program and located around the city of Gagnoa. The study was conducted in close partnership with the selected cooperatives to identify villages (Table 1) with the most promising business cases. These were identified by the cooperative staff themselves. As indicated in the introduction, selecting these relatively more successful cases allows for capturing insights and lessons learned that could inform future interventions, offering potential replicable strategies for other communities and contributing to a broader understanding of what drives success in these contexts.

Table 1: Cooperatives and villages visited

Date	Cooperative	Village	Supplier
22/11	SCOOPABL	Zehiri	Beyond Beans
23/11	SCOPAGARO	Iroporia	OFI
25/11	SCOPAAL	Abatoulilie	Barry Callebaut
26/11	SCOOPAD	Ony Babré	ECOM
27/11	SPAD GAGNOA	Doukouyo	Beyond Beans
28/11	USCRG	Zigopa	Cargill
29/11	SCAPAO	Biakou	So-B-Green

2.2 Data collection

Qualitative data were obtained through seven focus group discussions (FGDs) with female cocoa farmers and/or female spouses of male cocoa farmers. The information was complemented with participant observations during ten visits to non-cocoa businesses.

2.2.1 Focus group discussions

The seven FGDs were specifically directed at better understanding how non-cocoa income activities are currently contributing or could contribute more to overall household income. A topic guide was developed to structure the FGDs and gather the perspectives of the women involved in these activities.[5]

2.2.2 Participant observations and interviews

After each FGD, the field team visited the activities identified as the most promising in terms of profitability and innovation potential during the FGD. In some cases, these visits evolved into brief interviews, during which the (female or male) respondent knowledgeable of the activity explained the business model.[6]

2.3 Data analysis

To systematically analyze the economic viability of IGAs undertaken by (members of) cocoa-producing households, this study uses **Business Model Canvas**[7] (BMC) as an analytical tool. The BMC is a strategic management tool used to describe, analyze, and design business models. It is structured around nine interrelated building blocks: customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partnerships,

[5] After obtaining consent, The FGDs were audio recorded, summarized, and stored on a secured server.
[6] During these visits, the field team took notes and pictures, ensuring they first obtained the host's consent.
[7] Osterwalder, A., & Pigneur, Y. (2010). *Business model generation*. John Wiley & Sons.

and cost structure. Together, these components provide a holistic view of how a business creates, delivers, and captures value.

The **customer segments** component describes the specific groups or markets the business aims to serve, while the **value proposition** outlines the bundle of products and services that address these customers' needs or problems. The **channels** describe how the value proposition is communicated, distributed, and delivered, and the **customer relationships** reflect the type of interaction established with each segment to attract, retain, and grow the customer base. **Revenue streams** capture the income generated from each segment, whether through sales, subscriptions, or other mechanisms. Underpinning these are the **key resources**—such as human, financial, physical, or intellectual assets—required to operate, and the **key activities**, which represent the core actions necessary to deliver the value proposition. **Key partnerships** identify the network of suppliers, collaborators, or other actors that enable the business to function effectively, while the **cost structure** details the major expenses incurred in operating the model. Collectively, these nine elements form an integrated framework for understanding and analyzing how a business functions in its specific context.

The BMC is widely used across sectors for its clarity and flexibility, making it also useful for analyzing informal and small-scale entrepreneurial activities. Structuring raw qualitative data collected from the field according to the nine building blocks of the canvas allows for identifying strengths, weaknesses, and gaps in current income generation strategies. This approach supports a more nuanced understanding of the business logic behind IGAs and helps generate actionable insights for designing more effective support interventions. For each of the identified business models, we zoom in on their potential and challenges in terms of profitability, accessibility, competition, and scalability. We also summarize the daily operations of these IGAs and offer an overview of the financial performance of these activities.

3 Results

In this section, we present four relevant types of IGAs identified during the data collection phase. For each category, the key business model dimensions are presented, together with an exploration of opportunities for further development and the key challenges that may constrain the growth and sustainability of these business models. Each type of business model is illustrated with specific examples encountered during fieldwork.

The first two examples are existing activities that are popular in the cocoa-growing communities. Our analysis shows that under certain circumstances, these activities can be scaled up and made more profitable over time. The remaining two examples are emerging activities, likely supported by the VSLA, GALS training, and demonstration plots set out by the Accelerator program. Beyond these activities, we highlight the remaining barriers and challenges to tackle to further support the expansion of these new businesses.

3.1 Farm-to-Market processing of non-cocoa-crops

The first identified IGA type concerns **farm-to-market business models**. Many women sell products derived from the processing of non-cocoa crops, often crops they cultivated themselves, such as cassava and oil palm trees. In these cases, women are responsible for the whole value chain: they work in the field in crop production and harvest, they process the raw materials, and they sell the end product(s).

These businesses center, for example, around two of the most consumed foods in Côte d'Ivoire, *attiéké* and *placali*, which are processed foods from cassava. Other popular products are *foutou* (a mix of plantain and cassava) and some breakfast preparations such as *bouillie* (similar to a pudding) and *galettes* (small pastries often eaten with *bouillie*) from millet, rice, or corn. Another category of products is derived from palm trees in the form of palm juice, oil, and/or soap. Less common are alcoholic products such as palm wine, beer from corn, and *koutoukou* liquor from sugarcane. Figure 1 below gives an overview of the business model and its key elements.

Figure 1: Farm-to-Market business model overview

<table>
<tr>
<td rowspan="2">Key partners:
 
Business model engages the entire value chain. Partners are therefore not an essential part of this business model.</td>
<td>Key activities:
 
• Producing and harvesting agricultural crops.
• Processing crops, manually or using machines.
• Selling at different locations.
• Renting vehicles and organizing the delivery to cities in the case of wholesale trade.</td>
<td rowspan="2">Value Proposition:
 
These businesses create value by cultivating and processing local crops,
and managing the entire value chain from production to sale.</td>
<td>Customer relationships:
 
The main strategies to attract new customers rely on word of mouth and being present in places with large flows of people, like local and city markets. Retaining these clients relies mainly on low prices due to the fully in-house production.</td>
<td rowspan="2">Customer segments:
 
• Village residents
• Customers from neighboring villages
• Fewer sellers reach city market customers
• Wholesale traders that sell to retailers in bigger cities</td>
</tr>
<tr>
<td>Key resources:
 
• Family labor
• Processing machines, which allow for expanded sales, are also for older women and more labor-intensive activities.
• Transport mode, enabling mobility between villages and markets and to the cities.</td>
<td>Channels:
 
• Traveling within and between villages to sell products (retail trade), often packaged in small plastic bags.
• Fixed selling points such as stalls in own village, in neighboring villages, or in the city.
• Wholesale trade renting vehicles to deliver the goods to retailers in bigger cities (fewer cases).</td>
</tr>
</table>

Cost structure:	Revenue streams:
 • Agricultural inputs • Purchasing/renting machines to facilitate and scale up production. • Transport costs for trips, especially to the city. • Rental of vehicles for wholesale trade. • Opportunity costs of unpaid family labor, although not direct expenses, are relevant to the overall business viability.	 The businesses generate income from: • Direct sales of processed products from non-cocoa crops, mainly food, beverages, oil, and soap. • Higher margins on more processed and less common products, like soap. • Wholesale trade of larger amounts of products (processed and raw), which is most profitable, but also requires bigger investments.

A key feature of these farm-to-market business models is that one person is responsible for the entire value chain, and therefore, costs can remain low. Table 3 below analyzes the main challenges and opportunities associated with this business model.

Table 2: Challenges and opportunities of Farm to Market business models

Factor	Description
Profitability	- Medium-high profit potential due to demand across different sectors, including retailers and tourism facilities. - Low input costs (own crops, household labor) allow for good margins. - Challenges: Low product differentiation, limited mechanization makes the processing labor-intensive, and climate-related issues affect crop cultivation.
Accessibility	- Highly accessible since most households cultivate these crops, and women learn processing skills from their families. - High cost of machines and lack of labor are major barriers. - Transport costs and poor infrastructure limit access to more profitable markets, since these activities are usually not so profitable as to allow for transport to the city.
Competition	- High due to low product differentiation. - Mechanized tools provide an advantage, but this may diminish as more households acquire them through VSLA loans.
Scalability	- High scalability if machines are available for processing. - Would enable access to more profitable markets, including retailers and the hospitality sector. - Main challenge: Lack of resources to invest in mechanization and transportation.

Text box 1 below provides a brief description of how women implement these types of IGAs in various communities at different scales. It illustrates how different choices of production/sales can lead to very different outcomes, as summarized in the following financial tables (Tables 3 and 4).

Box 1: Farm-to-market business models: akpi, attiéké, placali, soap, and palm oil.

In **Biakou**, a female interviewee reported selling *akpi*, a fruit whose seeds are increasingly sought after for their diverse applications—as a culinary condiment as well as an ingredient in medicinal and cosmetic products. The *akpi* tree is planted in cocoa farms as a shade tree and has proven to be quite profitable to her. The woman sells *akpi* in the local market for CFA 6,000 per box. Through intermediaries, some of her *akpi* are also exported to Europe. She indicates that for this reason, *akpi* fruits are becoming less available in the local market.

In the same community, five women formed a group to scale up their production of *attiéké*. When the weather is favorable and it rains regularly, they can produce *attiéké* daily, especially during the cassava harvesting period that runs from November to April. However, at the time of the interview, the lack of rain had hardened the soil, making cassava harvesting extremely labor-intensive. As a result, they only produce *attiéké* when they receive specific orders. *Attiéké* production is common among cassava growers, as it offers higher profit margins than selling raw cassava. However, earnings remain low due to limited product differentiation and intense competition. "At some point, we all make *attiéké*," said an interviewee in Iroporia. "We have plenty of cassava to produce *attiéké*, but we don't know how to sell it apart from small bags. Here in the village, prices are low, and demand is lower than supply. In the city, we could package it differently and sell it for a good price, but many of us lack the means to access that market."

To illustrate this business, we consider a woman from **Iroporia** who produces *attieké* at a large scale and sells it in bulk. Every week, she buys a full tricycle worth of cassava for CFA 90,000. She spends CFA 24,000 to use the grinding machine and another CFA 4,000 to press the processed cassava and reduce the moisture (purchasing these machines would require at least CFA 1 million per unit). The produce is then dried on plastic mats, and half a liter of refined oil (purchased for CFA 600) is applied to smooth the *attieké*. Processing is done twice a week, and the output is sold in large bowls, costing between CFA 7,000 and CFA 10,000 per unit, depending on the capacity. The revenue is estimated at CFA 240,000 per week (see Table 3 below).

In comparison, another woman in **Doukouyo**, working on a smaller scale, can only generate a weekly revenue of CFA 12,000 for the *placali* and CFA 14,000 for the *attiéké*. She explained spending CFA 9,000 per week buying three bags of cassava, CFA 3,000 renting the two machines for the processing, and CFA 2,300 for the oil (a larger quantity is needed for the *placali*). From this weekly round of processing, she usually obtains four large bowls of produce, which she conditions in small plastic bags and sells on the local market at CFA 25 for the *placali* and CFA 100 for the *attiéké*. She indicates that occasionally, she can sell larger volumes at a price of CFA 12,000 per bag of *placali* or CFA 6,000 per bowl of *attiéké* (see Table 3 below).

Another woman from **Doukouyo** makes soap at home (see picture above), using palm oil from the fruits on her plantation. In addition to the soap, she sells at a stall in the local village market, she also trades food products, which she buys in Gagnoa. She reports that the soap business is comparatively more dynamic and profitable than food trading, as palm fruits are available all year round. Indeed, one session of soap making requires CFA 30,000 worth of palm

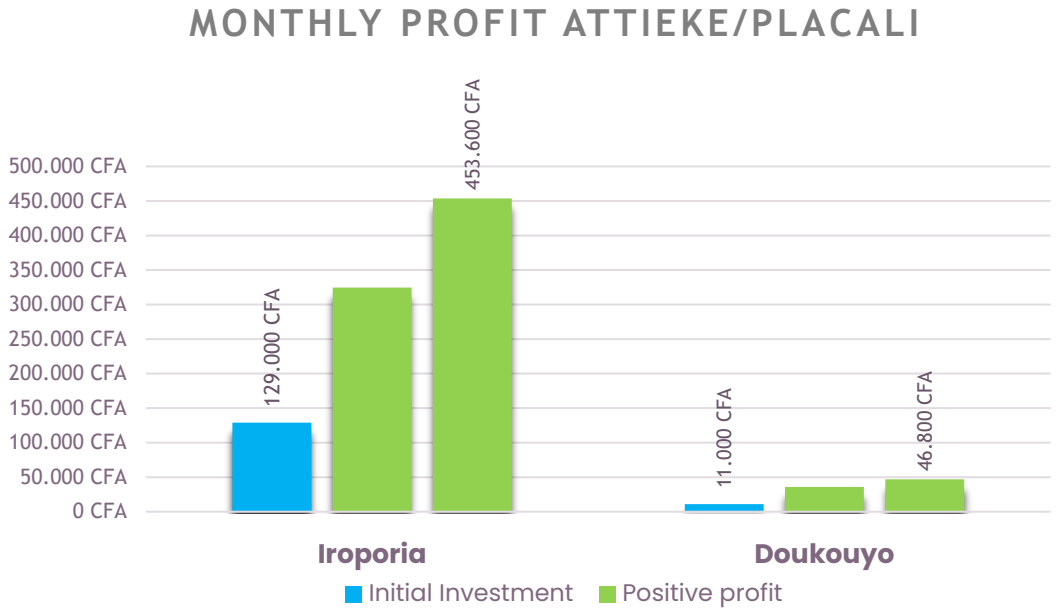
oil fruits and one 25-kg bag of sodium potash (CFA 20,000). To process the palm oil, she rents a press machine for CFA 3,000 and hires six people to help mix and condition the soap (at a cost of CFA 4,500). The production is done three times per week and generates a revenue of CFA 225,000 per week (each unit of soap is sold at CFA 500) (see Table 4 below).

In other communities, women process and sell the palm oil directly, whether in small quantities or in bulk. In **Zehiri**, one woman reported buying five barrels of fruits at CFA 8,000 per unit for her monthly production. After processing the fruits with a grinder and press (at a weekly rental cost of CFA 4,500), she obtains 12 cans of oil, each containing 25 liters. These cans are sold at CFA 12,500 per unit, generating a monthly revenue of CFA 150,000. Another woman from **Iroporia,** working with larger volumes, was able to multiply her monthly revenue by more than four. Indeed, each week, she purchases 1 ton of fruit for CFA 100,000 to produce approximately 200 liters of palm oil. She can either sell it in cans of 25 liters at CFA 12,500 per unit or per barrel of 150 liters at CFA 130,000 per unit. Sometimes, she can also sell smaller quantities at home or at the local markets. To produce the palm oil every week, she also incurs the following costs: CFA 8,000 for transporting the fruits and firewood (tricycle hire), CFA 4,000 for hiring labor (two people), and CFA 3,000 for renting a grinding machine. Instead of renting the press machine, she chose to purchase it for CFA 45,000 as part of her start-up equipment (see Table 4 below). Other machines are more expensive, as a small grinder to process up to 2 tons of palm fruit per hour costs a minimum of CFA 3 million.

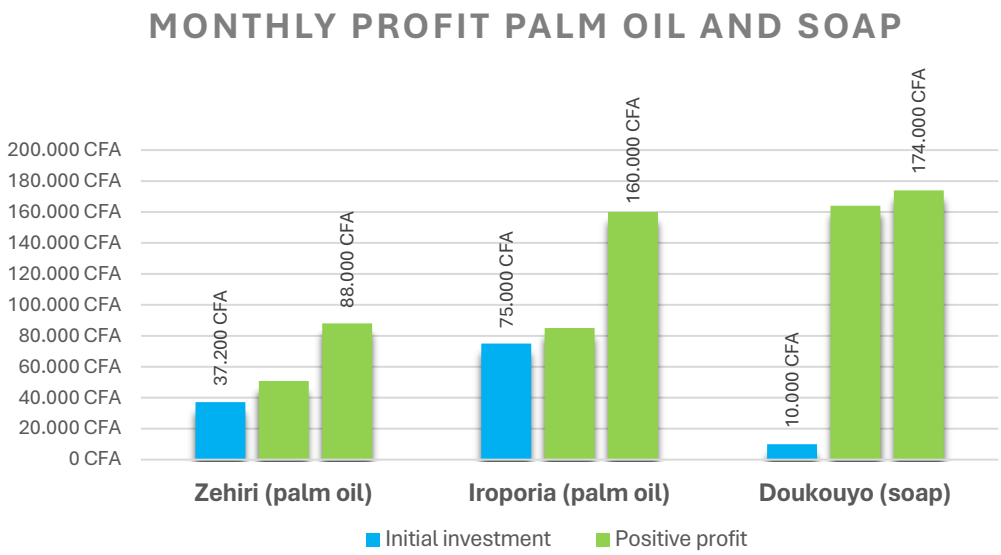
Table 3: Financial overview of Farm to Market business models

Attieké/placali		Iroporia	Doukouyo	Frequency
Fixed costs	Start-up equipment (bowls, mats, etc.)	129.000	11.000	CFA/one-time investment
Variable costs	Inputs (cassava, oil)	362.400	45.200	CFA/month
	Equipment rental	112.000	12.000	CFA/month
	Transport	32.000	-	CFA/month
Revenue	Product sold	960.000	104.000	CFA/month
Profit	First month	324.600	35.800	CFA/month
	After the initial investment is recovered	453.600	46.800	CFA/month
Time to recover the initial investment		**1**	**1**	**Month**
RoI (over 6 months)[8]		**81,8%**	**76,1%**	

[8] Assuming the main cassava harvest season to be from November to April.



Palm oil and soap		Zehiri (palm oil)	Iroporia (palm oil)	Doukouyo (soap)	Frequency
Fixed costs	Start-up equipment (barrels, cans, bowls, etc.)	37.200	75.000	10.000	CFA/one-time investment
Variable costs	Inputs (fruits, potash)	40.000	400.000	600.000	CFA/month
	Equipment rental	18.000	12.000	48.000	CFA/month
	Transport	4000	32.000	24.000	CFA/month
	Labor	-	16.000	54.000	
Revenue	Product sold	150.000	620.000	900.000	CFA/month
Profit	First month	50.800	85.000	164.000	CFA/month
	After the initial investment is recovered	88.000	160.000	174.000	CFA/month
Time to recover the initial investment		**1**	**1**	**1**	**Month**
RoI (over 1 year)		**130,4%**	**32,9%**	**23,9%**	



3.2 Village Retail

The third identified business model concentrates on the sales of goods rather than processed or fresh food products. Women buy several kinds of goods in big city markets and sell them in little shops or grocery stores in their villages, whether at the market or their own house. The most popular business entails selling second-hand clothes and *pagnes* (pieces of fabric printed with typical local motifs), as well as underwear, shoes, and accessories, bought in stock usually in the Adjamé market, the biggest market in Abidjan. In some cases, sewing services may complement the sale of clothes, with women buying fabrics and transforming them into higher-value-added products via custom tailoring for specific clients. Other popular trading businesses include the sale of kitchen and home products such as buckets, detergents, pans, and other kitchen tools. Often, other family members, mainly women, help run the business, combining it with other activities such as selling eggs or prepared food.

Key challenges faced by these businesses relate to the high cost of transport for travelling to the city to restock. Also, the low product differentiation makes them vulnerable to the competition of similar businesses. Figure 3 below gives an overview of the business model and its key elements.

Figure 2: Village retail business model overview

Key partners:	**Key activities:**	**Value Proposition:**	**Customer relationships:**	**Customer segments:**
• Urban wholesalers and market vendors. • Transport providers, enabling restocking trips from urban	• Buying goods in stock at low prices in big city markets. • Transforming some of the goods bought in the market or	• Direct sales of *pagnes*, clothing, and house products. • Transforming fabric (at times brought by	Customer relationships are built on trust, personal connections, and community ties. Many clients are	• Village residents, reached through fixed selling points such as small grocery stores.

<table>
<tr>
<td rowspan="2">markets to rural villages.
• Family members supporting daily operations, sales, and complementary activities.</td>
<td>pieces of cloth brought by customers into more value-added products through sewing and knitting.
• Selling at different locations.</td>
<td rowspan="2">clients) into higher value-added products such as tailor-made clothes.</td>
<td>repeat customers or neighbors, and sellers often offer flexible payments and personalized service—especially for tailor-made clothes and pagnes. Strong relationships and word-of-mouth are key to maintaining loyalty in a competitive local market.</td>
<td rowspan="2">• Customers from neighboring villages, mainly through mobile sales.
• Customers from the village or neighboring villages may also go directly to the seller’s house, especially when the sale of products is combined with sewing services, which are advertised through word of mouth.</td>
</tr>
<tr>
<td>Key resources:
• Modes of transportation to travel frequently to the city to restock.
• Working capital to buy the goods.
• Shop or stall</td>
<td>Channels:
• Fixed selling points such as small shops and grocery stores, or the seller’s house.
• Mobile sales in neighboring villages.</td>
</tr>
<tr>
<td colspan="2">Cost structure:
• Product purchase costs
• Transportation costs for travel to urban markets
• Tailoring or sewing supplies
• Shop or stall maintenance/rent
• Opportunity costs of unpaid family labor, although not direct expenses, are relevant to the overall business viability.</td>
<td colspan="3">Revenue streams:
• Sales of second-hand clothes, shoes, underwear, and accessories, often bought in bulk and sold at a margin.
• Sales of pagnes and tailor-made garments, which may include a mark-up for sewing or customization.
• Sales of kitchen and household products, such as buckets, pans, and detergents.
• Additional income from complementary small-scale activities, such as selling eggs or prepared food, is often managed by family members.
• Occasional income from sewing services, if offered separately from product sales.</td>
</tr>
</table>

The low product differentiation and the small size of most of these businesses currently make for limited profitability and increase transportation costs for frequent restocking. Table 6 below analyzes the main challenges and opportunities associated with this business model.

Table 4: Challenges and opportunities of retail trading business models

Factor	Description
Profitability	- Generally low profitability due to low product differentiation. - Tailor-made clothing offers an opportunity for differentiation and higher profits. - With more resources, women could buy a wider variety of products from different sources, increasing quality and diversity.
Accessibility	- Main challenge: Cost of transport to the nearest city or other profitable markets for restocking. - VSLA loans provide an opportunity to access funds for travel and product purchases.
Competition	- High competition due to low product differentiation. - Transforming basic fabrics into higher value-added or tailor-made products can create a competitive advantage.
Scalability	- Business can grow by purchasing more products if resources are available. - Storage space is a limiting factor.

Box 2: From VSLA to village shop

In **Zehiri**, we interviewed a male farmer whose sister could start a trade business with VSLA money. She set up a shop in the village where she sells goods bought in Abidjan (see picture). She runs the shop with her daughter, and with the profits, they were able to build a house.

Running the financial numbers in this type of business is more complex, as sales and restocking happen on an infrequent basis. Women can indicate the starting costs, i.e., the amount they invested to purchase the initial stock: CFA 150,000 for clothes in **Zehiri**, CFA 100,000 for *pagnes* in **Iroporia**, CFA 30,000 for buckets and soaps in **Zigopa**, CFA 200,000 and CFA 350,000 for clothes, shoes, and cosmetic products in **Doukouyo**. Depending on the sales, they travel to the closest city (Divo or Gagnoa) every 3-4 weeks to restock on smaller items. Usually, the longer trips to Abidjan are made around the celebration moments (every 2-3 months), when these women also report making their biggest sales (CFA 200,000 to CFA 400,000 for a month). In more regular moments, women indicate an average revenue of CFA 55,000 to CFA 130,000 per month. In addition, they also incur transport costs that vary between CFA 2,000 to neighboring cities and CFA 20,000 for a round trip to Abidjan.

While the sales of *pagnes* can be made during walk-in sales in the villages, other retail businesses require a fixed shop. Women often rent these spaces for CFA 5,000 to CFA 10,000 per month, depending on the surface of the shop. Building a shop or storage facility, and to a lesser extent, acquiring refrigerators, is one of the most common household visions expressed during the GALS training. However, this requires significant financial investment (up to CFA 1 million as reported before). While some women began to work on this vision, they were unable to complete it. Some reported they began investing, but ran out of funds, often due to factors like a poor cocoa season or unforeseen health emergencies. As a result, they shifted, sometimes temporarily, to more easily attainable goals, such as selling *placali* or *attiéké*.

3.3 Fresh food retail

The second identified business model is related to the first, but this time, the women focus on the downstream end of the value chain. Several women have started small businesses that sell fish, meat, and/or fresh juice. While these businesses mainly serve local customers, they often reach neighboring communities and, in some cases, nearby urban centers. A major challenge for these entrepreneurs is preserving perishable goods. Without refrigeration, they are limited in how much they can store and how long products stay fresh. Over time, many women have invested in refrigerators, allowing them to expand their operations by reducing spoilage and increasing storage. These investments have helped improve income stability and promote business growth. To lower operating costs, most rely on family labor instead of hiring outside workers. Figure 2 below provides an overview of the business model and its key elements.

Figure 3: Fresh food retail business model overview

<table>
<tr>
<td rowspan="2">Key partners:
• Family members
• Suppliers in urban markets
• Transport service providers
• VSLAs</td>
<td>Key activities:
• Buying fresh fish, meat, and fruits.
• Traveling to purchase supplies.
• Selling at different locations.
• Managing refrigerated storage.</td>
<td rowspan="2">Value Proposition:
Providing fresh and prepared fish, meat, and juice to local and regional customers by ensuring consistent product quality and availability through improved storage capacity.</td>
<td>Customer relationships:
The primary strategy for attracting new customers is based on word-of-mouth referrals and establishing a presence in high-traffic areas, such as local and city markets. Customer retention, in turn, depends on ensuring consistent product quality while maintaining competitive pricing</td>
<td rowspan="2">Customer segments:
• Village residents who purchase fresh and cooked food.
• Customers from neighboring villages reached through mobile sales or stalls in the local market.
• City market customers, where sellers mainly operate stalls or small shops.
•School students who buy fresh juice in small plastic bags just outside the school.</td>
</tr>
<tr>
<td>Key resources:
• Refrigerators, which allow for expanded storage and sales.
• Transportation, enabling mobility between villages and markets.</td>
<td>Channels:
• Mobile selling points, traveling within and between villages to sell fresh and cooked food.
• Fixed selling points such as market stalls or small shops in the village of residence, in</td>
</tr>
</table>

	• Family labor, particularly daughters, sisters, cousins, and male relatives when available.		neighboring villages, or in the city. These could also be the same storage or cooking place, including the woman's house. • Schools, where they sell juice directly to students.	
Cost structure:  • Purchasing fresh ingredients (fish, meat, fruits) and refrigerators. • Transport costs for trips to the city. • Electricity or fuel for refrigeration. • Opportunity costs of unpaid family labor, although not direct expenses, are relevant to the overall business viability.			**Revenue streams:**  • Direct sales of fish, meat, and juice (both raw and cooked). • Targeted sales strategies, such as focusing on schools for juice sales.	

With refrigeration, sellers can store more products, reduce waste, and ensure a steady supply of fresh goods. This allows for bulk buying, consistent sales, and minimizes spoilage losses, leading to higher earnings. Frequent trips to the city enable efficient restocking and expanded market reach. Increased profits also open new business opportunities, potentially allowing for product diversification and the entry of more women into the trade. The dynamic nature of this business, including the trips to urban centers, enhances its empowering potential, providing women with greater autonomy and decision-making power. Table 4 below shows the challenges and opportunities associated with this business model.

Table 5: Challenges and opportunities for refrigerator-based business models

Factor	Description
Profitability	- Medium profit potential due to high demand, low labor costs, and margins on cooked food - Challenges: Low value-added products and lack of differentiation.
Accessibility	- Requires initial investment in a refrigerator and frequent travel to the city. - Relatively low accessibility makes it a profitable opportunity for those who can afford it. - Main challenges: High investment costs and limited transportation options.
Competition	- Medium-high initial costs limit competition. - VSLA loans make refrigerators more attainable, increasing competition over time. - Low product diversification could reduce profitability, but reinvesting profits in diversification can provide a competitive advantage.
Scalability	- High scalability if resources allow for more frequent restocking and additional storage capacity. - Increased profits enable entry into new markets and better competition management.

Box 2 below illustrates how these types of IGAs function in different communities.

Box 3: Expanding a Family Business - Growth, Challenges, and Future Aspirations

In **Zehiri**, a male respondent described the meat and fish business operated by his wife (see picture). The business sells both raw and prepared fish and meat, catering to local consumers as well as to customers in the nearby city of Divo, where she collaborates with cousins and other family members. The main start-up costs for this type of business consist of the acquisition of freezers (between CFA 160,000 and CFA 450,000, depending on the capacity). For the daily operations, the bulk of expenses is related to purchasing the goods and transporting them from Abidjan in rented trucks (with a driver).

However, trucks are not always available, and breakdowns on the road are a common challenge. The man shared that his wife once had to spend the night on the street for this reason. These delays are a threat to the business, since there are no refrigerators in the trucks to keep the food fresh. The woman travels weekly to Abidjan to purchase the products and then stores them in refrigerators located in their storage room in their village. Other households either rent these storage rooms/selling points or decide to build them, which can require up to CFA 1 million.

While the woman has been in this business for 10 years already, she was able to expand with the support of the Accelerator program. Both she and her husband are members of a VSLA, which provided access to loans for buying three large-capacity freezers for a total of CFA 540,000. Therefore, the business started with a capital of CFA 500,000, first grew to CFA 1 million, before now reaching CFA 3 million. The couple also benefited from the development of a shared household vision through the GALS training. When the man is not working on the cocoa farm, he takes care of all accounting tasks, keeping track of daily costs and sales, and "checking that everything is alright". When asked about their plans for the future of their business, the man said they wish the VSLA would increase in size so that they can take bigger loans and further expand their business. They also plan to diversify into other businesses, especially since they own their storage space and do not have to pay rent.

To detail the daily operations of these types of businesses, a woman in **Zehiri** explained purchasing 16 boxes of 20 kg of fish per box every month. Depending on the type of fish, she pays between CFA 18,500 and CFA 22,000 per box and spends an additional CFA 10,000 on transport costs (round trip to the city of Divo). She can either sell the fish per unit (CFA 300 to CFA 1,000, depending on their size) or per kilo (between CFA 1,200 and CFA 1,500, depending on the variety). On average, she can generate a monthly revenue of CFA 426,700, which corresponds to a profit of CFA 92,700. Therefore, her initial investment in the freezer (CFA 450,000) will be amortized only after four months of operation. This period even goes up to seven months for another woman in **Zigopa**, who bought a smaller freezer for CFA 160,000 but only has a monthly profit of CFA 20,000. Every two weeks, she buys six boxes of fish (for CFA 23,000 per box) and spends an additional CFA 12,000 on transport for the round-trip to Gagnoa.

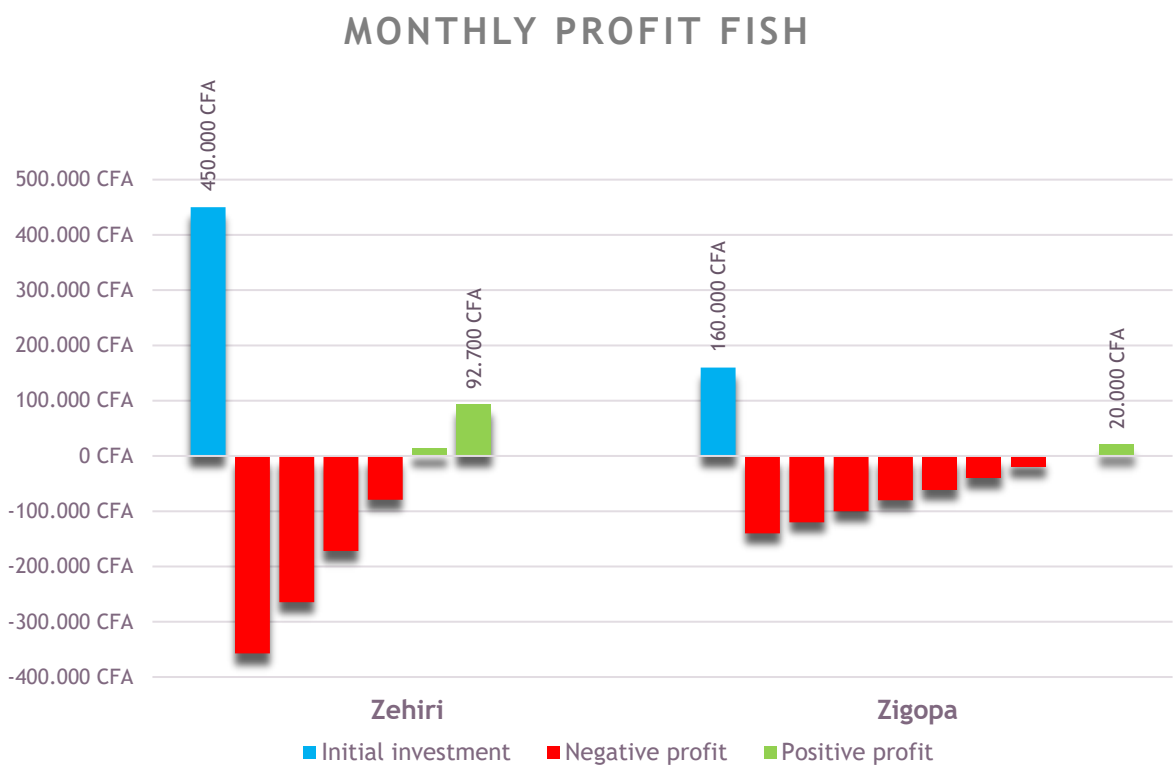
The meat business has a similar setup in these two communities. Indeed, women purchase large quantities from the neighboring cities (8 and 35 boxes were reported), transport them back to the villages every 1-2 weeks, store them in their fridge(s), and sell smaller quantities. Although providing larger monthly profits than fish (CFA 63,000 and CFA 135,000), the sale of meat could

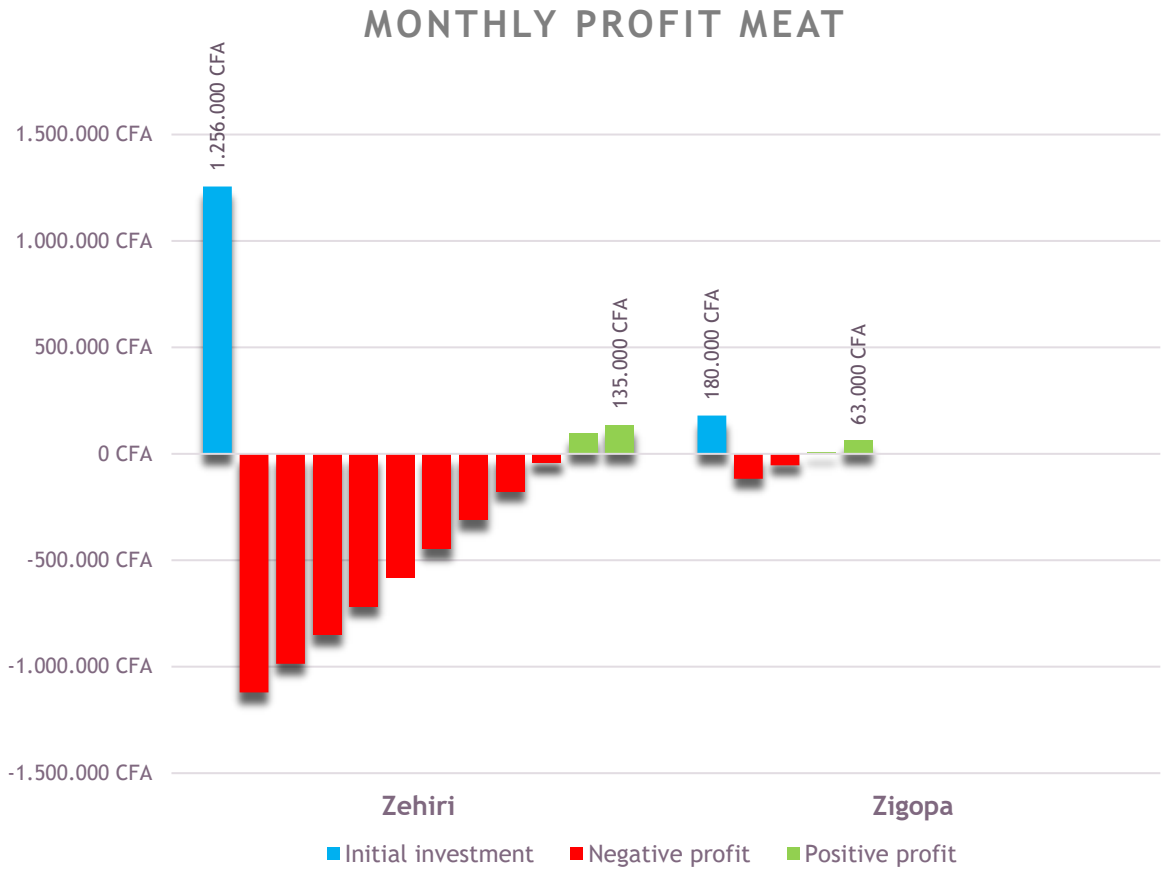
also require a larger initial investment if, for example, the household must build and equip a dedicated selling point (up to CFA 1 million according to the interviewee in Zehiri). Not to mention that the freezers required for this type of business are larger and therefore consume more electricity (approximately CFA 15,000 according to the interviewees).

In comparison, the business of selling frozen juice made of fresh fruits/plants seems more profitable in the short term and easier to start. In **Iroporia,** for example, one woman reported selling hibiscus and ginger juices alongside frozen yoghurt and homemade wheat cakes (*gateaux*). Every two weeks, she travels to Divo to purchase the necessary inputs (fruits, milk, sugar, flour, oil, and fish for the cakes), which costs her CFA 230,000 per month (plus CFA 14,000 for transport). With these quantities, she can generate a monthly revenue of CFA 440,000 by selling small juice bags (CFA 50 to CFA 100 per unit) and cakes (CFA 25 to CFA 100 per unit) both at her house, next to schools, and on the market. Therefore, her business was profitable from the start despite the initial investment of CFA 176,000 for the freezer, the portable cooler, and the small cooking utensils. Even without the side revenue provided by the cakes, selling fresh juices alone quickly generates positive profits, as illustrated by two other case studies. In **Zehiri**, a woman reported a monthly revenue of CFA 193,000 from her various juices (hibiscus, ginger, tamarind, baobab). After deducting her monthly costs of CFA 72,200 for inputs and transport, the profit is sufficient to amortize the initial investment of CFA 199,000 in the second month of operation. In **Doukouyo**, the scale of operations was even smaller, with only CFA 16,750 spent monthly on inputs for a monthly revenue of CFA 84,000. Yet, by the fourth month of operation, the business had become profitable. Let's also note that smaller freezers are used for juices (CFA 150,000 to CFA 160,000 for 155 L capacity), therefore requiring less electricity (approximately CFA 5,000 per month).

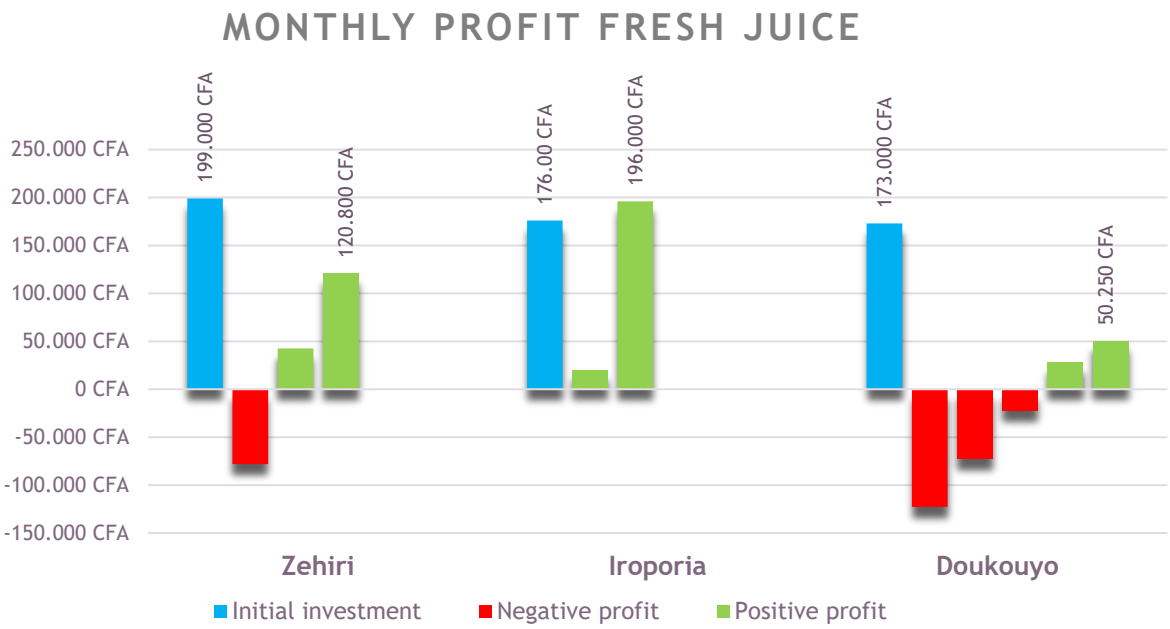
Table 6: Financial overview of Fresh food retail business models

Fish and Meat retail		Zehiri (fish)	Zigopa (fish)	Zehiri (meat)	Zigopa (meat)	Frequency
Fixed costs	Start-up equipment (refrigerator, scale, selling point, etc.)	450.000	160.000	1.256.000	180.000	CFA/one-time investment
Variable costs	Inputs (fish, meat, wrapper)	324.000	278.000	1.560.000	56.000	CFA/month
	Electricity			15.000	5.000	CFA/month
	Transport	10.000	24.000	10.000	24.000	CFA/month
Revenue	Product sold	426.700	322.000	1.720.000	148.000	CFA/month
Profit	First month	-357.300	-140.000	-1.121.000	-117.000	CFA/month
	After the initial investment is recovered	92.700	20.000	135.000	63.000	CFA/month
Time to recover the initial investment		**4**	**8**	**9**	**3**	**Months**
RoI (over 1 year)		**46,5%**	**49,5%**	**49,5%**	**40,3%**	


MONTHLY PROFIT FISH
450.000 CFA
92.700 CFA
160.000 CFA
20.000 CFA
500.000 CFA
400.000 CFA
300.000 CFA
200.000 CFA
100.000 CFA
0 CFA
-100.000 CFA
-200.000 CFA
-300.000 CFA
-400.000 CFA
Zehiri
Zigopa
Initial investment
Negative profit
Positive profit


MONTHLY PROFIT MEAT
1.256.000 CFA
135.000 CFA
180.000 CFA
63.000 CFA
1.500.000 CFA
1.000.000 CFA
500.000 CFA
0 CFA
-500.000 CFA
-1.000.000 CFA
-1.500.000 CFA
Zehiri
Zigopa
Initial investment
Negative profit
Positive profit

Fresh juice		Zehiri	Iroporia	Doukouyo	Frequency
Fixed costs	Start-up equipment (refrigerator, cooler, etc.)	199.000	176.000	173.000	CFA/one-time investment
Variable costs	Inputs (fruits, sugar, flour, oil, etc.)	52.200	230.000	16.750	CFA/month
	Electricity			5.000	CFA/month
	Transport	20.000	14.000	12.000	CFA/month
Revenue	Product sold	193.000	440.000	84.000	CFA/month
Profit	First month	-78.200	20.000	-122.750	CFA/month
	After the initial investment is recovered	120.800	196.000	50.250	CFA/month
Time to recover the initial investment		**2**	**1**	**3**	**Month(s)**
RoI (over 1 year)		**31,5%**	**37,0%**	**36,4%**	



3.4 Livestock farming and trading

Chicken or pig farms are a fourth type of promising non-cocoa business. In particular, European pig farming offers high profit potential, as a small number of young pigs can be purchased and, after reproduction, generate multiple offspring that can later be sold at a significantly higher price. Investing in young European pigs can lead to substantial financial gains, as their rapid reproduction results in a higher number of pigs available for sale within a few years. However, these businesses face several challenges, including animal theft, diseases, and the high cost of feed, which drive up operational expenses and necessitate substantial investments in medicines and enclosures. In some cases, household agricultural produce is used as animal feed, helping to mitigate costs. Meanwhile, local chicken farming remains widespread but suffers from low product differentiation and limited profitability. Broiler chickens, though more expensive than local breeds, are more profitable due to their suitability for meat production. Chicken egg sales serve as a complementary source of income. Figure 4 below gives an overview of the business model and its key elements.

Figure 4: Livestock farming and trading business model overview

<table>
<tr>
<td rowspan="2">Key partners:
• Animal suppliers.
• Veterinary service providers for disease prevention, treatment, and vaccination.
• Feed suppliers.
• Construction or local carpentry services for building and maintaining animal enclosures.
• Family members involved in daily animal care, feeding, and security.
• Local markets or intermediaries selling pigs, chickens, or eggs.
• Agricultural input providers, especially when household crop production supports feed needs.
• Savings groups for financing initial investments in livestock, feed, or infrastructure.</td>
<td>Key activities:
• Transporting livestock, either by renting a vehicle to purchase animals or arranging delivery.
• Breeding and maintaining livestock, including feeding, administering medicine, and constructing enclosures.
• Marketing and selling animals and eggs.</td>
<td rowspan="2">Value Proposition:
• Purchasing young livestock at a lower price and selling them at a higher price after reproduction.</td>
<td>Customer relationships:
Clientele depends heavily on personal networks and word-of-mouth referrals.</td>
<td rowspan="2">Customer segments:
• High-value livestock (e.g., European pigs) are primarily purchased by urban buyers, often reached through personal networks and word-of-mouth.
• Local breeds attract buyers from nearby villages and the local community.</td>
</tr>
<tr>
<td>Key resources:
• Fences and enclosures to prevent theft and the spread of diseases
• Homegrown feed (e.g., corn) to reduce operational costs.
• Medicine and high-quality feed to maintain animal health.</td>
<td>Channels:
•On-farm sales directly to customers.
• Delivery services to clients.
• Chicken eggs are sold both on-farm and at various locations through market stalls and mobile sales.</td>
</tr>
<tr>
<td colspan="3">Cost structure:
• Initial investment in livestock
• Feed costs
• Veterinary expenses, including medicines, vaccinations, and treatments for diseases
• Infrastructure costs for building or maintaining enclosures and pens
• Operational costs, such as water, electricity, and labor for animal care and management</td>
<td colspan="2">Revenue streams:
• Sales of pigs and their offspring, sold at a higher price after reproduction
• Sales of broiler chickens, which are more profitable than local breeds due to their suitability for meat production
• Sales of eggs, which provide a supplementary income stream
• Revenue from by-products, such as manure for fertilizer (if applicable)</td>
</tr>
</table>

• Security measures to prevent theft, such as fencing or guards • Transport costs for moving animals to market or suppliers	• Occasional income from local or informal markets if additional livestock or animals are sold

Farmers breeding European pigs have the potential to expand their operations by increasing the size of their farms and differentiating their products through better animal care and management. Similarly, broiler chicken farming, and to a lesser extent, local pig farming (which remains less common in Ivorian households), can grow by tapping into the restaurant sector. To realize this growth, farmers will need to invest in additional livestock, improve feeding practices, and upgrade infrastructure, including fences and cages. These investments will be crucial for sustaining growth and increasing profitability. Additionally, infrastructure development to facilitate access to broader markets will be essential for expanding their reach and boosting sales. Table 7 below shows the main challenges and opportunities associated with this business model.

Table 7: Challenges and opportunities of livestock farming and trading business models

Factor	Description
Profitability	- High profits with European pigs due to high reproduction rates and favorable selling vs buying prices. - High profit potential for broiler chickens due to strong demand, particularly in the hospitality/restaurant sector. - Local pig breeds are less profitable and subject to demand fluctuations, often linked to festivities. - Local chicken farming is the least profitable due to market saturation and lower meat yield, though it can still generate resources for reinvestment.
Accessibility	- Local breeds are widely available and affordable. - Young European pigs cost around CFA 30,000, becoming more accessible through VSLA participation. - High theft and disease rates necessitate investment in security (fences, cages) and healthcare (medicines, quality feed). - High animal feed costs and limited land for feed production create a comparative advantage for those who can cultivate feed crops.
Competition	- Lower competition for European pigs and broiler chickens due to accessibility barriers. - Pig farming is less common in Muslim-majority villages, where demand is also lower. - Improving feed quality and access to medicines could provide a competitive edge. - Local chickens are abundant, making differentiation and market positioning difficult; they are mostly used for household subsistence.
Scalability	- Business expansion is possible with sufficient investment in inputs and equipment (animal feed, medicines, cages). - Potential to upgrade and connect with the hospitality sector. - Land scarcity poses a major challenge for expansion and for growing feed crops to reduce costs.

Box 4 below gives insights into the daily operations of these business models, and the financial numbers in Table 8 give an overview of the expected income and investments.

Box 4: Pig and chicken farming – Growth and challenges

We interviewed several women farmers engaged in pig farming, raising European pig breeds known for their high market value. In **Zigopa**, the interviewee started two years ago with two piglets, which she purchased for CFA 40,000 with a loan from her VSLA. Over the growth period of six months, she invested a total amount of CFA 142,375 in animal feed (corn, corn bran, dried fish, salt, etc.) and CFA 15,000 in medicines. She travelled monthly to the city of Gagnoa to purchase these inputs (additional transport cost of CFA 1,000 per month). Each month, a veterinarian visited the animals to administer the medicines and required vaccines. These visits were paid CFA 5,000 each. The woman also spent CFA 120,000 to construct a paddock for the pigs (picture).

After six months, one adult pig can be sold between CFA 100,000 and CFA 150,000, depending on its size and the period of the year (the demand is higher toward the end of the year celebrations). In the meantime, the pigs can also reproduce and increase the available stock of animals. For example, the woman in Zigopa obtained CFA 500,000 during her first end-of-the-year sale, and she still had four adult pigs ready for the market. In addition to pig farming, she cultivates groundnuts, tomatoes, and cassava, and the income obtained through these activities allowed her to recently secure a cocoa plot through a two-year lease agreement.

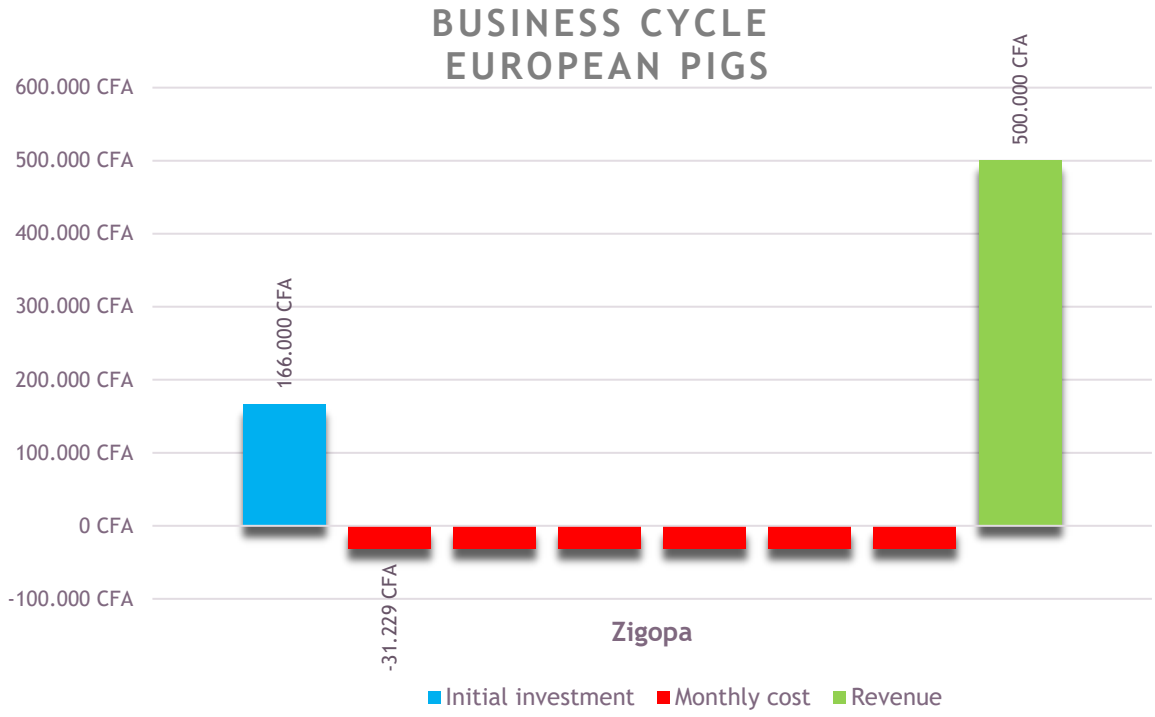
In **Doukouyo** and **Iroporia**, two other women started pig farming recently. The first one bought two piglets at CFA 25,000 per unit, plus an additional CFA 5,000 for transporting them back to her village. She then invested CFA 200,000 in building the paddock, as well as CFA 72,000 in animal feed, CFA 5,000 for medicines, CFA 30,000 for the veterinarian visits, and CFA 18,000 in transport costs to purchase the animal feed in the city for the first six months. The second woman purchased six piglets for CFA 25,000 each and spent a total of CFA 119,000 on similar items as the other women to grow the pigs. She also invested CFA 200,000 to build the animal enclosure. Both these women are now waiting for the end of the year to sell the adult pigs for a good price.

Yet, despite its high potential, pig farming presents several challenges related to animal losses and rising costs of animal feed. A respondent in **Biakou** reported losing 10 out of her 11 pigs due to disease. In **Ony Babré**, another woman was forced to discontinue her pig farming activities because of persistent theft and the escalating cost of feed, particularly corn. She initially cultivated corn to meet feed demands, but limited access to land eventually made continued cultivation unfeasible.

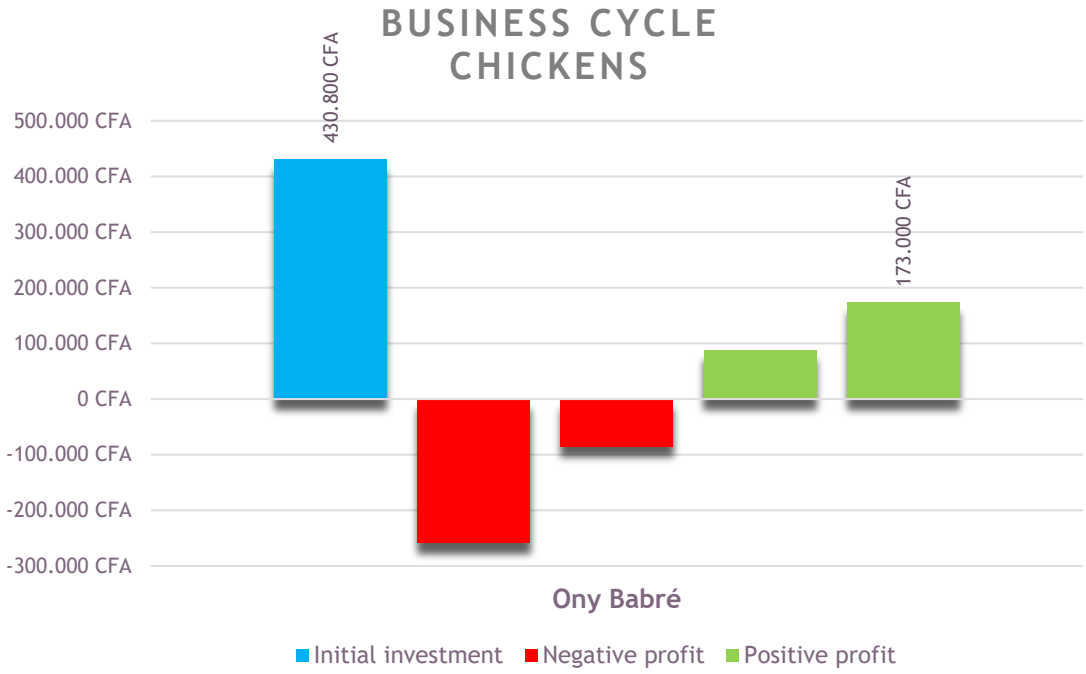
An alternative livestock activity is poultry farming. In **Ony Babré**, a woman farmer and her husband explained how they built their business, starting with a stock of 450 chicks purchased for CFA 270,000 (CFA 600 per unit) that were sheltered in an enclosure built and equipped with various feeding, safety, and heating equipment for a total of CFA 347,200. The animals require 35 to 45 days to grow into their adult size, a period during which the household spent CFA 357,000 in animal feed, and CFA 33,000 in vaccines and medicines (including the veterinarian visits). Ultimately, they managed to obtain 380 adult chickens, which are then sold at CFA 2,200 per unit. An intermediary helping them with the sale process cut off 10% of the revenue generated with the first sale to introduce them to the buyers. The woman paid CFA 15,000 to be supervised by a coach during the first three months of her business. She expressed a strong interest in learning from competitors' feeding and animal management practices to improve her own productivity and attract more customers.

Table 8: Financial overview of livestock farming and trading business models

European pigs		Zigopa	Doukouyo	Iroporia	Frequency
Fixed costs	Start-up costs (piglets, paddock construction, and equipment)	160.000	255.000	350.000	CFA/one-time investment
Variable costs	Inputs (animal feed, vaccine, medicines)	157.375	77.000	84.000	CFA/cycle
	Veterinarian	30.000	30.000	30.000	CFA/cycle
	Transport	6.000	18.000	5.000	CFA/cycle
Revenue	Product sold (adult pigs)	500.000	-	-	CFA/cycle
Profit		146.625	Not yet sold	Not yet sold	CFA/cycle
Time to recover the initial investment		**1**	**-**	**-**	**cycle**
RoI (over a 6-month cycle)		**41,5%**	**-**	**-**	



Broiler chicken		Ony-Babré	Frequency
Fixed costs	Start-up equipment (enclosure, feeding, safety, and heating equipment)	347.200	CFA/one-time investment
	Mediator (intermediary taking 10% of the first revenue)	83.600	CFA/one-time investment
Variable costs	Chicks (450 units)	270.000	CFA/cycle
	Inputs (animal feed)	357.000	CFA/cycle
	Veterinarian (including vaccines and medicine)	33.000	CFA/cycle
	Transport	3.000	CFA/cycle
Revenue	Product sold (380 adult chickens)	836.000	CFA/cycle
Profit	First cycle (45 days)	-257.800	CFA/cycle
	Subsequent cycles (with the same number of chicks and survival rate to adult animals)	173.000	CFA/cycle
Time to recover the initial investment		**3**	**cycles**
RoI (over 1 year / 8 cycles[9])		**51,7%**	



[9] Considering 45 days for a full cycle.

4 Conclusions and Recommendations

This report has highlighted a range of promising income-generating activities (IGAs) in addition to cocoa farming, many of which show significant potential for expansion and increased profitability. Through primary data collection among cocoa-producing communities, it became evident that the businesses already operating in sectors such as food processing, retail, and livestock farming present a good foundation for further growth. These businesses can potentially scale up and reach larger, more profitable markets by leveraging value chain integration, moving from retail to wholesale, and transitioning from selling raw products to processed goods. Additionally, product diversification and market segmentation will be critical in addressing competition and uncovering untapped markets.

However, for these businesses to successfully grow and integrate into larger value chains, several challenges need to be addressed.

At the household level, key limitations include:

- **Capital constraints** – The lack of accessible capital and affordable technology hampers production and quality improvements, preventing households from scaling their businesses and accessing higher-value markets.
- **Knowledge gaps** – There is a significant need for more knowledge about market opportunities, product differentiation, and effective ways to reach new clients. Currently, most businesses rely on personal connections and word of mouth, limiting their market reach. Additionally, for certain activities, such as livestock farming, the lack of technical knowledge could hinder implementation in the medium to long term, with the high rate of animal diseases and mortality. Finally, in all domains, the limited entrepreneurial skills prohibit the activities from unleashing their full potential.
- **Gender imbalances** – Women face barriers to full economic participation due to societal norms, cultural expectations, and an unequal division of household responsibilities. These imbalances limit women's autonomy and their ability to invest time in remunerative activities.

At the broader societal/economic level, the following issues must be considered:

- **Limited local demand** – In many villages, resources are scarce, making it necessary for businesses to look beyond their immediate community to find profitable markets.
- **Poor infrastructure** – Inadequate physical infrastructure, such as roads and electricity, significantly hampers access to markets and limits opportunities for value chain integration, especially in sectors like hospitality, tourism, and large-scale wholesale trade.
- **Lack of public services** – The absence of reliable transport and education services restricts both market access and the functioning of businesses, particularly those requiring mobility and skilled labor.
- **Cultural norms** – Gender-based societal norms continue to limit women's independence in business operations. The division of household labor remains largely gendered, often diverting resources from more profitable, external business activities.
- **Climate change** – The increasing impact of climate change, particularly on agriculture, reduces land availability and makes traditional farming practices less accessible, further constraining opportunities for business development – especially farm-to-market business models.

To support the growth of IGAs in cocoa farming households, we recommend the following:

- **Conduct market studies and identify value chain opportunities -** Detailed market research should be conducted to identify opportunities for upgrading and value chain integration, locally, domestically, and regionally. Moreover, this could include examining possibilities for exporting products (e.g., leveraging the export potential of unique local foods or crops like *akpi*) and developing cross-border connections (e.g., with neighboring countries like Burkina Faso or even European markets).
- **Promote cluster development** – Encourage the emergence and strengthening of local economic clusters in areas where households or communities exhibit specific competitive advantages — whether related to location, production capacity, market access, or specialized knowledge. Cluster development can foster economies of scale, reduce transaction costs, and improve the bargaining power of small businesses. By bringing together businesses, service providers, cooperatives, and other actors within the same or complementary sectors, clusters can facilitate knowledge sharing, promote innovation, and attract targeted support services such as training, financing, and infrastructure. Clusters may also enable joint branding or marketing strategies, enhance access to larger or higher-value markets (e.g., urban centers, export markets), and improve connections to downstream actors in the value chain, including processors, wholesalers, and institutional buyers.
- **Address key enablers for business growth** – Identifying the capital, knowledge, and quality standards necessary for value chain connections and business upgrading will be essential. Tailored strategies (technical/financial/entrepreneurship training, support to access mechanization, connecting missing market linkages, etc.) should be developed for different types of businesses and households to help them access necessary resources, technologies, and market connections. Special attention should be given to the challenges faced by businesses in remote or poorly connected areas, as they might require support for infrastructure improvements or collective transport solutions.
- **Enhance financial inclusion -** Addressing financial constraints through VSLAs can provide the necessary capital for scaling up businesses. However, efforts should be made to increase access to affordable financing also through other means (e.g., connecting VSLAs with formal financial institutions to increase their loan capacity). Cooperative structures could potentially be used to increase financial inclusion.
- **Address gender imbalances** – Interventions should be designed to facilitate gender equality in business participation. This includes engaging men in training to create more inclusive household and community dynamics.
- **Mitigate climate change impacts** – To ensure long-term sustainability, agricultural businesses should be supported with climate-adaptive practices, such as improving land fertility, expanding irrigation infrastructure, and shifting to less rain-dependent crops. These measures will help mitigate the increasing challenges posed by climate change on farming-related income-generating activities.

In conclusion, while the potential for growth in these IGAs is significant, it is crucial to address both the individual constraints and broader societal factors that limit the capacity of households to scale and diversify their businesses. This requires a holistic, multi-faceted strategy that includes both market-based solutions and community-level interventions.