DIVERSIFYING LIVELIHOODS AND BUILDING RESILIENCE IN THE SAHEL
The Role of Non-Agricultural Income

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SUMMARY

The Sahel region is highly vulnerable to climate-related shocks and the effects of seasonality due to the population's dependence on rainfed agricultural activities. Diversifying income sources at household level can help reduce risks, particularly those related to seasonality in agriculture. Over the past five years, several countries in the Sahel have developed productive inclusion programs aimed at supporting poor households in developing and diversifying economic activities. The objective of this technical paper is to better understand the nature of non-agricultural income across the Sahel. It aims to provide insights into the different types of non-agricultural incomes and their significance in enhancing household resilience and economic stability. This technical paper uses data from the 'Enquête Harmonisée sur les Conditions de Vie des Ménages' (EHCVM), which collected harmonized data from Burkina Faso, Mali, Niger, Senegal, and Chad during two distinct 'waves' throughout 2018 and 2019. The waves correspond approximately to the lean and non-lean seasons in Burkina Faso, Mali, Niger, and Senegal. The paper examines three types of non-agricultural incomes: income from non-agricultural household enterprises, wage income, and remittances.

The findings highlight the importance of non-agricultural enterprises, wage employment, and remittances in providing a more stable and continuous income stream throughout the year. Although agriculture remains the predominant source of livelihood in the Sahel, it generates very low income, compelling households to diversify their income-generating activities. Non-agricultural enterprises are the primary source of income in Burkina Faso, Chad, and Niger even if running profitable household enterprises is a challenge in the region. Profit margins are very low and 80 percent of non-agricultural enterprises report earning profits below the poverty line. Some enterprises are even operating at a loss. The proportion of enterprises operating at a loss varies from 5 percent in Chad to 26 percent in Senegal, underscoring the severe difficulties businesses encounter in achieving profitability and the importance of financial literacy to manage a business effectively. Wage employment represents the first source of income in Senegal, where it accounts for an average of 38 percent of total income. Finally, Mali is the only country in our sample with agriculture as both the main livelihood and income source.

Supporting the growth of non-agricultural activities is crucial for improving the overall well-being and resilience of households in the Sahel. Policies should focus on enhancing the productivity and profitability of non-agricultural enterprises for the poor and improving their access to wage employment, which can help mitigate the risks associated with the low productivity and market participation of the agricultural sector.

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Introduction

Sahel countries are highly vulnerable to climate-related shocks and to the effects of seasonality due to the dependance of the population on rainfed agricultural activities. In this regard, diversification of income sources at household level can help to reduce risks, particularly those related to seasonality in rainfed agriculture. It can also be part of a strategy to combine (successively or in parallel) activities that contribute to wealth accumulation at different stages of the household life cycle (OECD, 2007). To this end, over the past five years, several countries in the Sahel have developed productive inclusion programs aimed at supporting poor households in developing and diversifying economic activities. Results from impact evaluations conducted in the region are very promising, showing that productive inclusion measures coupled with regular cash transfers yielded cost-effective results and produced a considerable impact on households' income, food security, resilience and well-being compared to cash-only. The increase in investments and diversification of income-generating activities outside of agriculture is instrumental in boosting revenues and profits and in raising households' resilience.

The objective of this technical paper is to better understand the nature of nonagricultural income across the Sahel. For that, it uses the 'Enquête Harmonisée sur les Conditions de Vie des Ménages' (EHCVM), which collected harmonized data from Burkina Faso, Mali, Niger, Senegal, and Chad during two distinct 'waves' throughout 2018 and 2019. Waves correspond approximately to the lean and non-lean seasons in Burkina Faso, Mali, Niger, and Senegal, and include jobs and income sources modules.

This technical paper examines three types of non-agricultural incomes. It focuses:

i. First, **income generated from non-agricultural household enterprises.** Non-agricultural household enterprises cover all the activities owned by households outside the farm**.** It includes non-agricultural trade or businesses, either owned individually, with partners, or activities conducted as home worker. Enterprise incomes are calculated thanks to a specific section in the WAEMU questionnaire enabling them to identify non-agricultural enterprises, their total revenue, and costs. The type of activities of these enterprises are described more in detail below (small businesses selling food or clothes, construction, taxis, etc.). The details concern the primary owner, the branch of activity, the company's age, financial health, the employment of non-household members, the company's headquarters, commodities, functioning, and formalization questions.

ii. Second, on **wage income.** This second source of non-agricultural income includes wage income derived from primary employment (household member's main employment during the 12 months preceding the visit), and secondary employment (household member's second employment during the 12 months preceding the visit). Data collected includes the sector of activity, in-kind benefits and other financial treatments, and socio-professional categories. They include also the household members' use of time, and the type of activities carried out over the seven days before the survey.

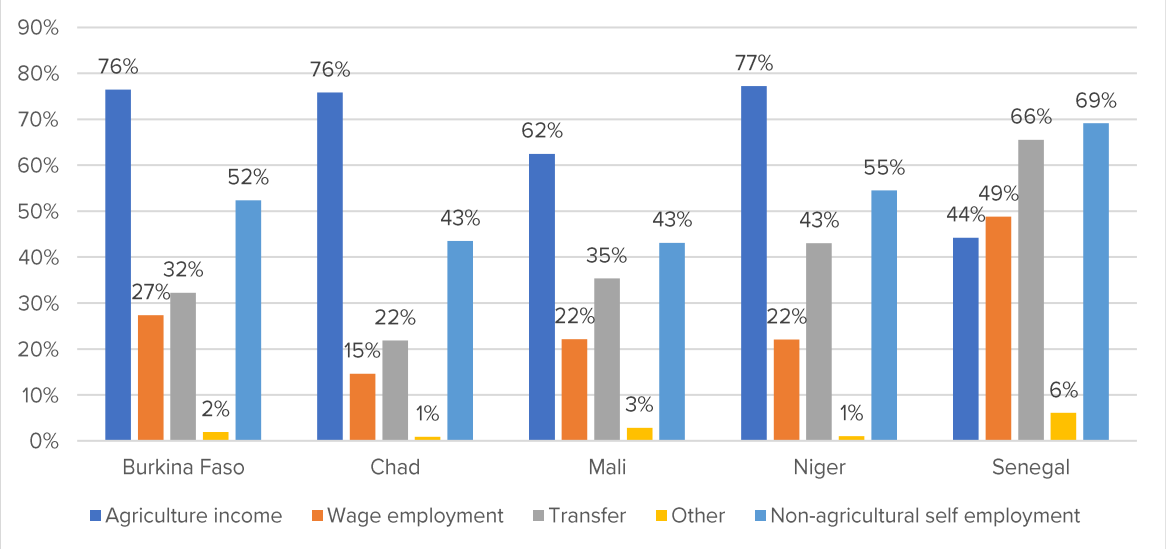
iii. Third, on **remittances income**. This refers to transfers received and sent by the household, including frequency, sender characteristics, receiver demographics, transfer reasons, and transaction channels.

1. The Importance of Non-Agricultural Income in the Sahel

Agriculture remains the predominant source of livelihood in the Sahel. However, it generates very low income, compelling households to diversify their income-generating activities.

Agriculture remains one of the main sectors of household activity in the Sahel region, with nearly 77% of households in Niger, 76% in Burkina Faso and Chad, 62% in Mali, and 44% in Senegal engaged in agriculture *(Figure 1)*. Despite this, agriculture contributes only 18% to household income in Burkina Faso, 5% in Senegal, and 9% in Chad *(Table 1)*. This stark discrepancy highlights the low productivity and limited market participation of small-holder farmers in the region.

Figure 1: Share of households declaring income from the different sources by place of residence



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Agriculture in the Sahel is predominantly rainfed, with farm income concentrated in a short period following the rainy season, from September to December. This seasonal dependency restricts non-agricultural livelihood diversification to the dry season. However, non-agricultural income plays a crucial role in household resilience and economic stability. While agriculture is the primary income source in Mali, households in Burkina Faso, Chad, and Niger primarily rely on entrepreneurial activities, and in Senegal, wage employment is more dominant (*Table 1*). The diversification into non-agricultural activities helps households mitigate the risks associated with the low productivity and market participation of the agricultural sector, providing a more stable and continuous income stream throughout the year.

Table 1: Sources and share of income by country

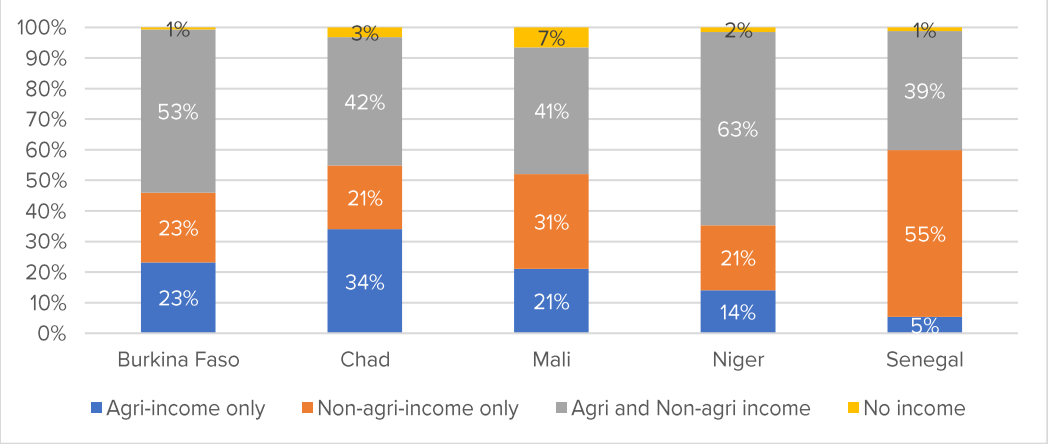
	Burkina Faso		Chad		Mali		Niger		Senegal	
	HH share	Income Share	HH share	Income Share	HH share	Income Share	HH share	Income Share	HH share	Income Share
Agriculture	76	18	76	9	62	46	77	9	44	5
Non-agricultural Enterprise	52	45	43	51	43	28	55	62	69	27
Wage Employment	27	27	15	30	22	15	22	19	49	38
Remittances	32	3	22	6	35	4	43	6	66	14
Other	2	7	1	4	3	7	1	4	6	15
Total		100		100		100		100		100

Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Households combine different sources of incomes

Most households have more than one source of income. As income derived from agricultural activities is limited, households have no other choice than to invest in off-farm activities during the dry season. This is especially true in Niger and Burkina Faso where respectively 63 percent and 53 percent of households combine agricultural and non-agricultural income (*Figure 2*). The income profile of Senegalese households differs from this pattern with 55 percent of households deriving income exclusively from non-agricultural activities, reflecting the decreased importance of agriculture in the economy and the growing urbanization.

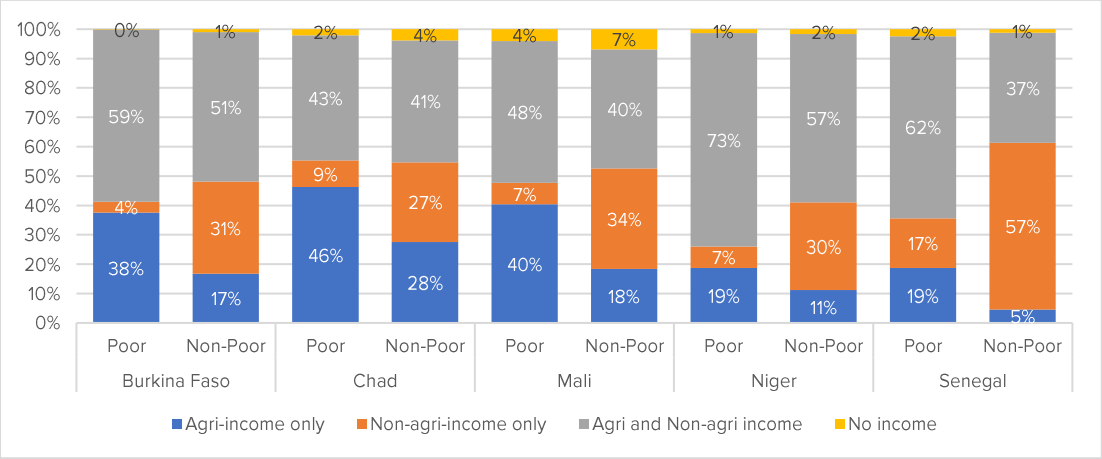
Figure 2: Share of households deriving income from different sources by place of residence



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Non-agricultural activities are linked to higher income. In every country, poor households rely more on agriculture for income. Conversely, few poor households earn exclusively from non-agricultural activities. For example, in Burkina Faso, Chad, and Mali, 38 percent, 46 percent, and 40 percent of poor households rely solely on agriculture, compared to only 4 percent, 9 percent, and 7 percent relying on non-agricultural sources (*Figure 3)*.

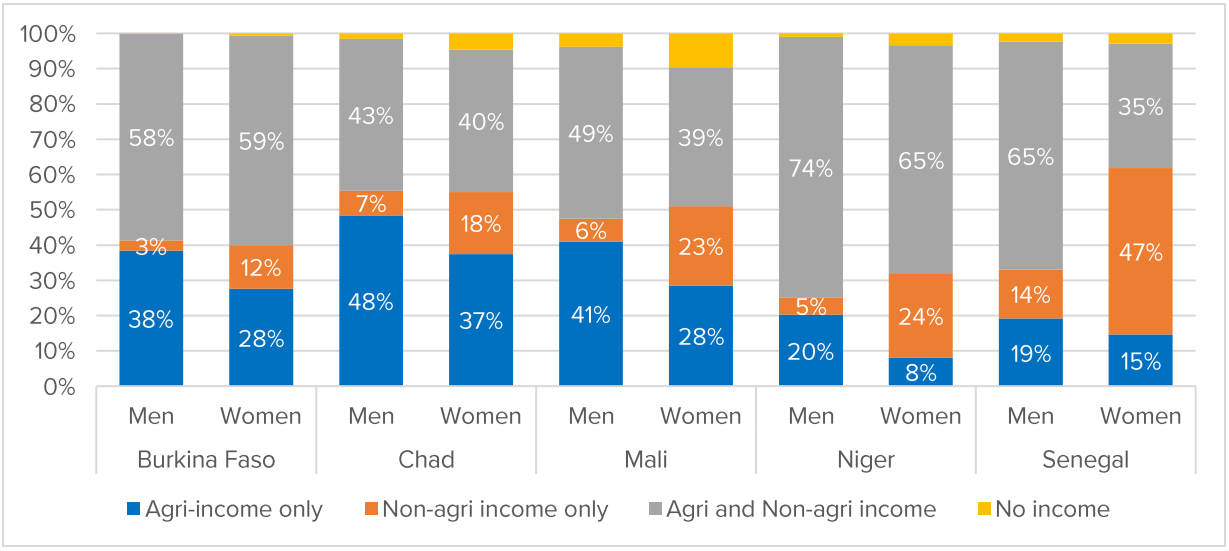
Figure 3: Share of households deriving income from different sources by poor vs non-poor



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Among poor people, remittances and non-agricultural income are more important for female-headed households than male-headed ones *(Figure 4)*. Weak property rights for women may explain why female-headed households rely less on agriculture income.

Figure 4: Share of poor households deriving income from different sources by household head gender



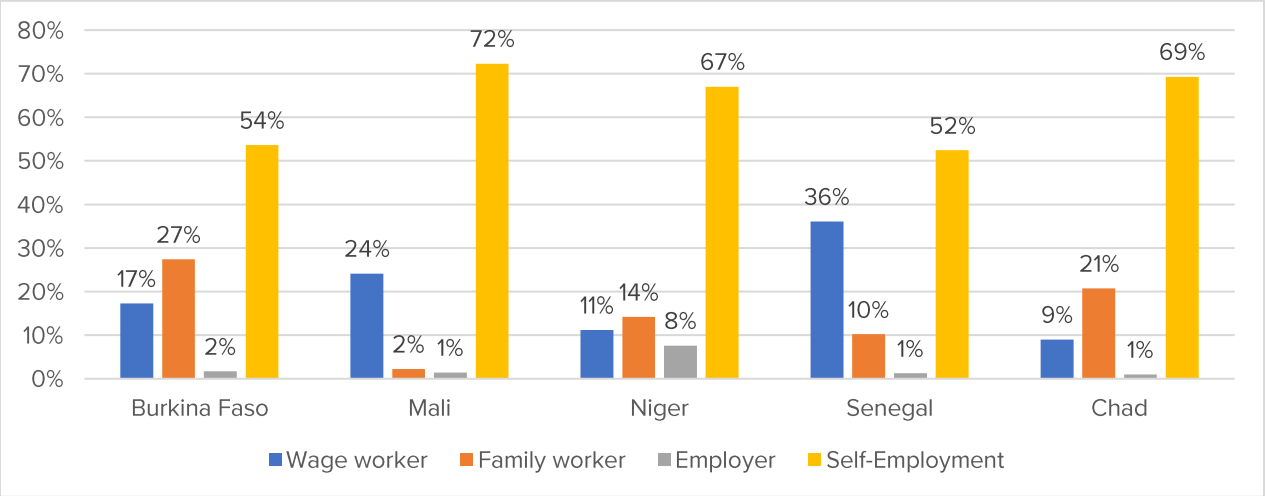
Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

2. Non-Agricultural Income Sources

2.1 Non-agricultural enterprises in the Sahel

As illustrated in *Table 1*, non-agricultural enterprises are the primary source of income in Burkina Faso, Chad, and Niger, contributing 45 percent, 51 percent, and 62 percent of total income, respectively. In contrast, the significance of income from non-agricultural enterprises is less pronounced in Mali and Senegal, where it constitutes just under 30 percent of total income. Reflecting the importance of non-agricultural enterprises in the region, most workers are self-employed *(Figure 5)*.

Figure 5: Principal employment type over the last 12 months

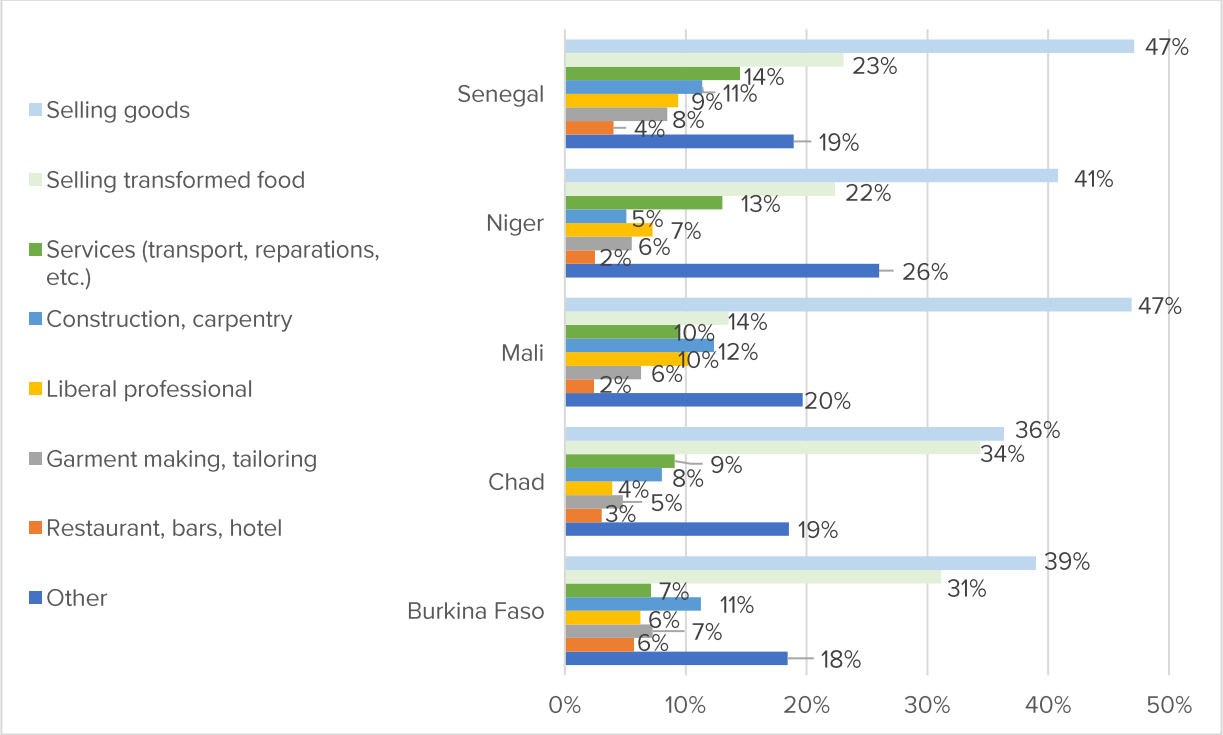


Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Goods and food sales dominate entrepreneurial activities in the Sahel

In the Sahel, selling goods and food are the most common entrepreneurial activities (*Figure 6*). On average, about two-thirds of all enterprises are involved in selling food or goods. This includes the sale of construction materials, computer equipment, telephone cards, roadside cigarettes, and fresh agricultural and livestock products. In Burkina Faso, Chad, and Senegal, selling food ranks second, with popular items including grilled beef, mutton, or chicken; fruit juices; corn or millet beer; bread; and cakes. In contrast, in Mali and Niger, other activities such as making and selling handicrafts, rugs, jewelry, hair braiding, and operating hair salons take the second spot. Additionally, other prevalent activities include services, construction, liberal professions, garment making, restaurants, bars, and hotels.

Figure 6: Type of enterprise activity



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

A large share of households owns at least one enterprise, with ownership being more prevalent among non-poor and urban households.

As indicated in *Figure 8,* a significant portion of households own at least one enterprise, with ownership ranging from 43 percent in Mali and Chad to 68 percent in Senegal. These enterprises tend to be individual enterprises, as shown in *Figure 7*. In every country studied, enterprise ownership is more common among non-poor households and those in urban areas. However, the disparity is not overly large, and a considerable number of poor and rural households also operate businesses.

Almost all enterprises are informal, and workers don't benefit from social coverage.

In all countries, more than half of these enterprises have been operating for over 10 years (*Figure 12*), but most remain informal. Nearly all households report that they do not have a fiscal identification number or being listed in commercial registers, and only between 0% and 1% are registered with the national social insurance fund (*Figure 11*). Additionally, only a few keeps written financial records: 2% in Chad, Niger, and Senegal, 5% in Burkina Faso, and 7% in Mali.

More than half of the enterprises in the Sahel are active all year long.

The share of enterprises that are active during the entire year exceed 50 percent in every country, ranging from 54 percent in Niger to 69 percent in Mali. Niger is the country with the highest share of enterprise that are operating for less than 6 months a year (29 percent) followed by Burkina Faso (28 percent) and Chad (22 percent). In all countries, the main reason why some enterprises are not operating all year round is because of the seasonal nature of their business. Seasonality has a major impact on

economic activity as a whole and does not only affect agricultural production. The share of businesses that are not active the entire year because of seasonality ranges from 33 percent in Senegal to 76 percent in Burkina Faso (*Figure 14*).

Figure 7: Share of individual enterprise

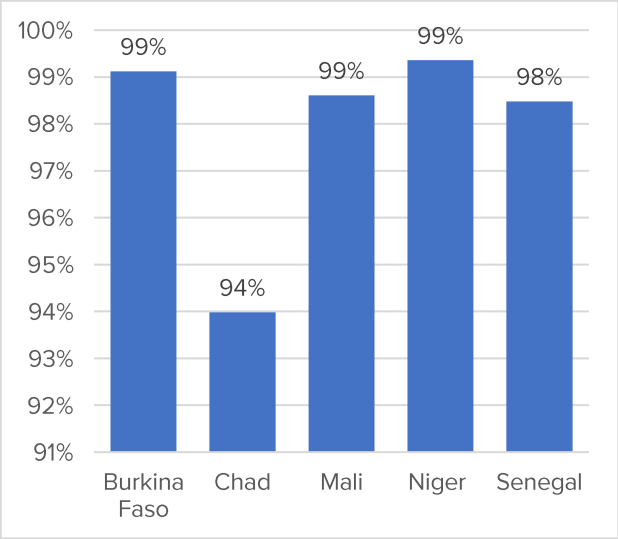


Figure 8: Share of households owning at least one enterprise

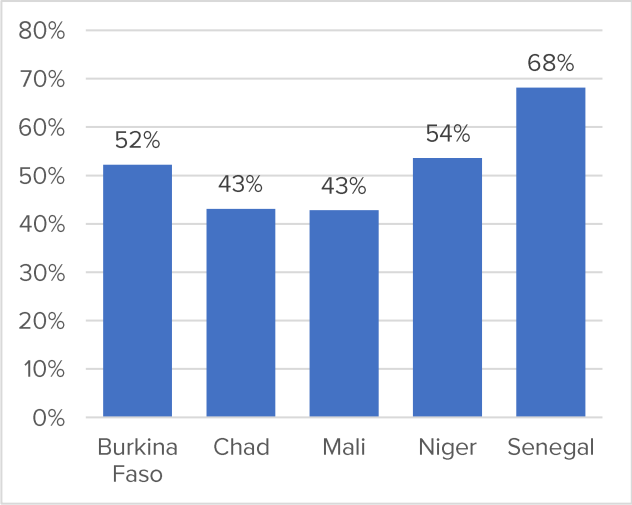


Figure 9: Percentage of poor vs non-poor households owning at least one enterprise

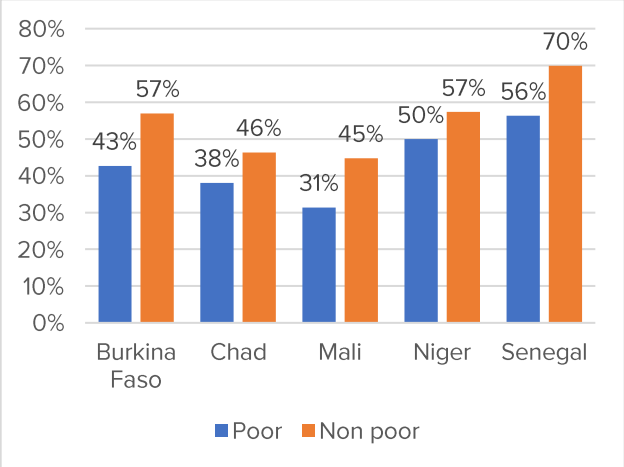
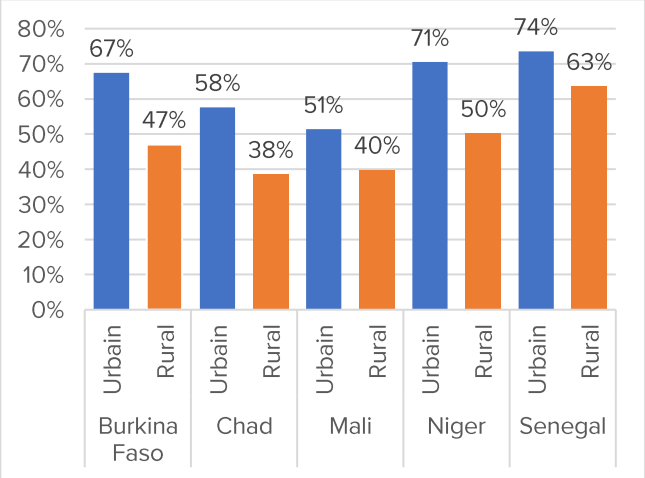


Figure 10: Percentage of urban vs rural households owning at least one enterprise



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Figure 11: Characteristics of the enterprise

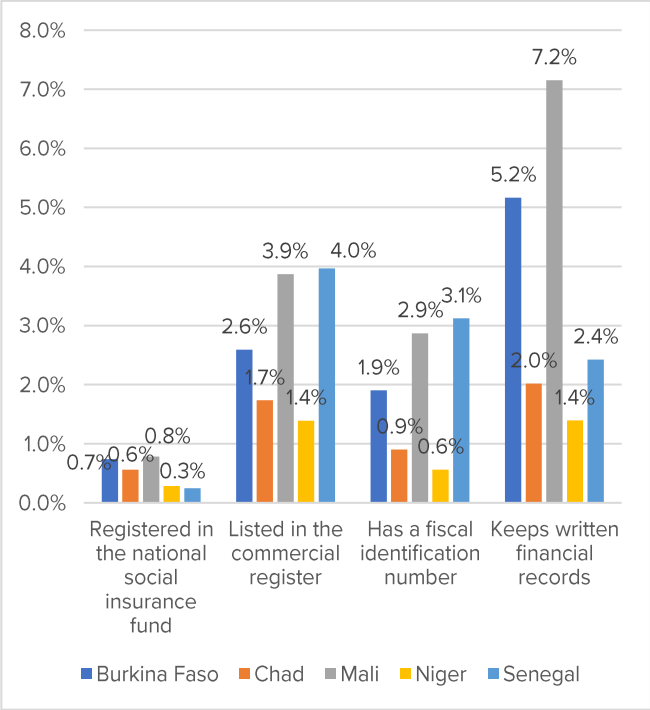
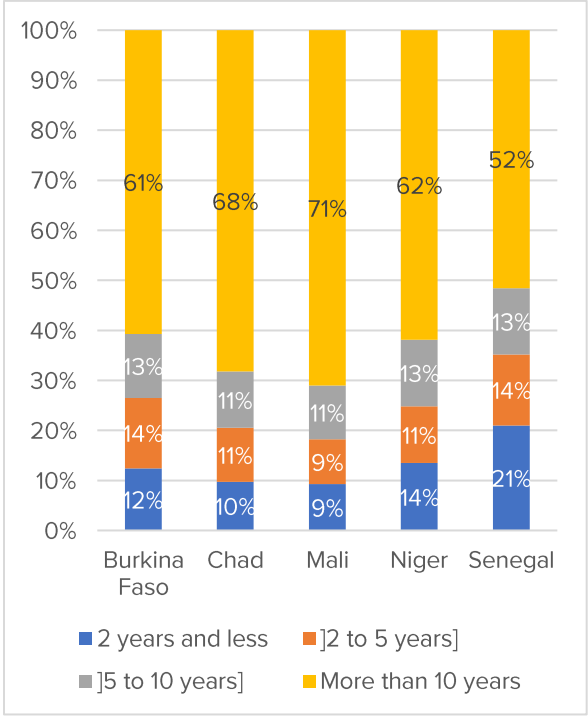


Figure 12: Years of existence of the enterprise



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Figure 13: Number of active months for the enterprise

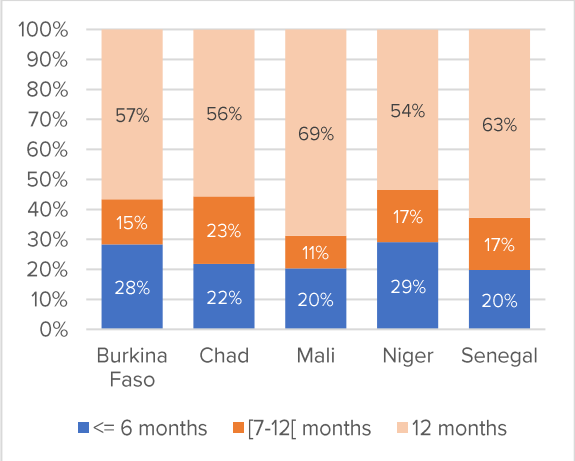
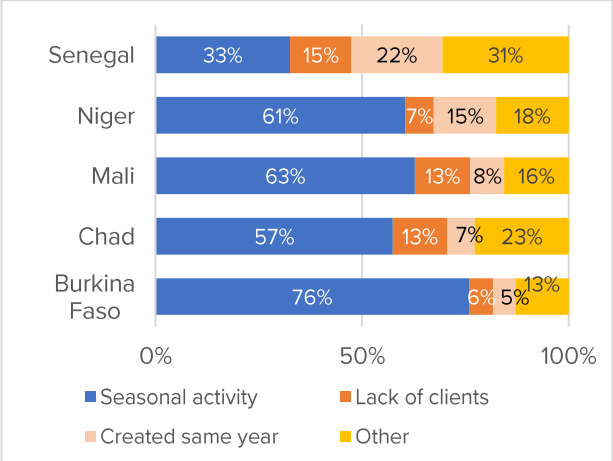


Figure 14: Reasons for inactivity (if active months <12)



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

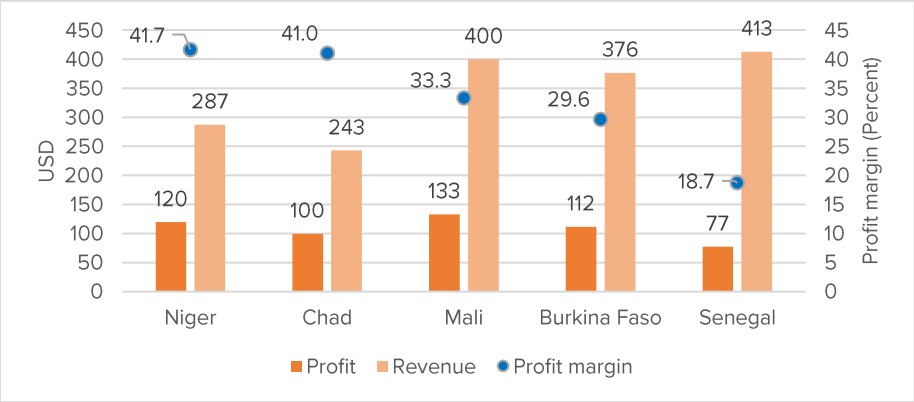
Running profitable household enterprises is a challenge in the region.

***Figures 15 and 16* compare the monthly median profit with the monthly median revenue of enterprises in each country.** The figures show that enterprises in Mali, Burkina Faso, and Senegal generate higher revenues, but these revenues do not correspond to higher profits. The median profit per enterprise is lower in Niger and Chad; however, the profit margin is higher in these two countries, which may reflect lower costs of raw materials, labor wages, and overhead expenses.

The profit margin is the lowest in Senegal, with the median monthly profit at 77 USD for a median monthly revenue of 413 USD, indicating potential challenges regarding the profitability and viability of Senegalese enterprises.

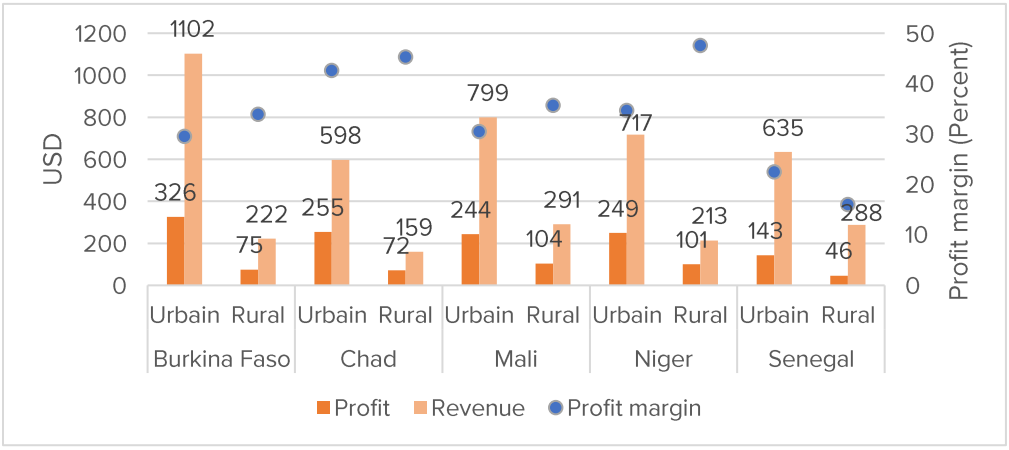
Enterprises generally generate higher profits in urban areas, driven by higher demand. However, rural areas often have better profit-to-revenue ratios due to lower intermediary costs, except in Senegal. The median profit gap between urban and rural areas is considerable, with Senegal having the lowest profits in both settings.

Figure 15: Enterprise median profit and median revenue for months of activity and profit margin



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Figure 16: Enterprise median profit and median revenue for months of activity by place of residence

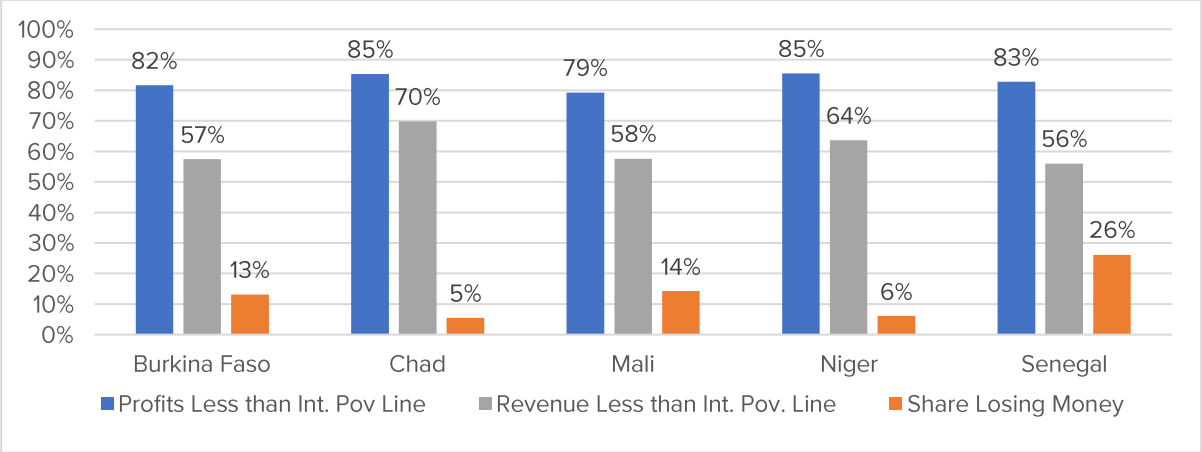


Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

More than 8 enterprises out of 10 are generating profits that are below the poverty line

In all countries surveyed, enterprises are facing significant challenges in generating substantial profits. Over 80 percent of enterprises report earning profits below the poverty line, with 57 to 70 percent of them having revenues below this threshold. Some enterprises are even operating at a loss. The proportion of enterprises operating at a loss varies from 5 percent in Chad to 26 percent in Senegal, underscoring the severe difficulties Senegalese businesses encounter in achieving profitability *(Figure 17)*.

Figure 17: Share of enterprise by level of profits and revenue



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Enterprise income is higher outside of the lean season despite higher share of inactive enterprises.

This technical paper draws on the 'Enquête Harmonisée sur les Conditions de Vie des Ménages' (EHCVM), which collected harmonized data from Burkina Faso, Mali, Niger, Senegal, and Chad during two distinct 'waves' throughout 2018 and 2019. These waves correspond approximately to the lean and non-lean season in Burkina Faso, Mali, Niger, and Senegal, so comparing them reveals the impact of seasonality in those countries; in Chad this is not the case.

***Figure 18* provides a detailed comparison of average enterprise profit per capita per day across different countries for both lean and non-lean seasons.** In Burkina Faso, daily enterprise profit per capita is nearly double during the non-lean season compared to the lean season. Niger shows a similar pattern, with profits more than doubling in the non-lean season. Conversely, in Mali and Senegal, the difference in profit between the two seasons is much smaller. The lack of a seasonal profile in corporate profits is hardly surprising in Senegal, where agriculture plays a more limited role in the economy and nearly 55% of the population lives in cities. On the other hand, it is very surprising to note the small role that seasonality seems to play in profits in Mali.

Figure 18: Enterprise profit by season and country for non-agricultural enterprises

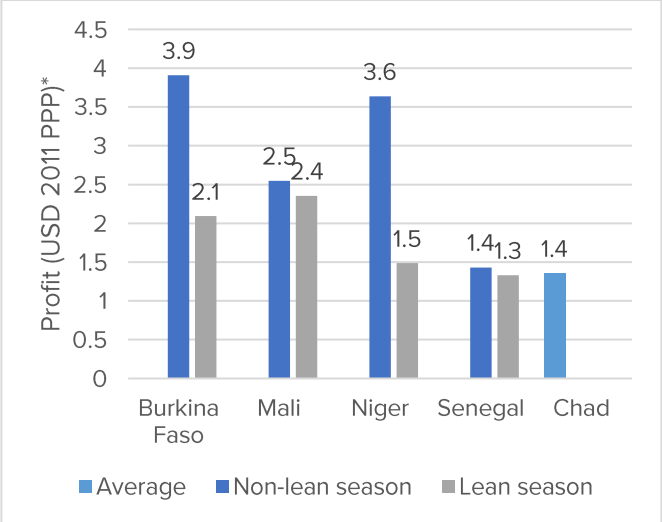
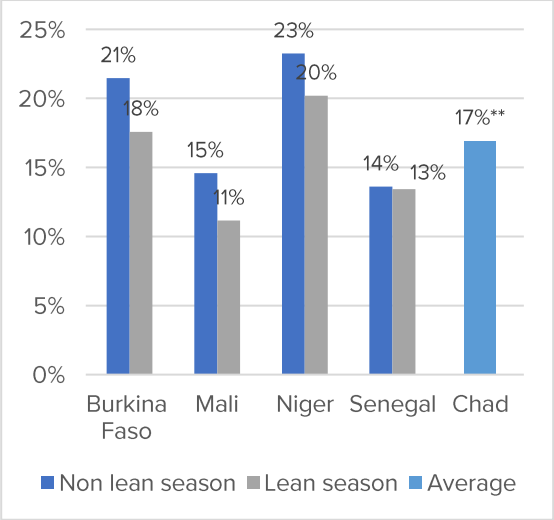


Figure 19: Share of inactive enterprise at the moment of the interview by season



Source: EHCVM and World Bank estimates.
Note:
* Profit deflated and adjusted to per capita per day USD 2011 PPP terms (only profit >0)
** Chad waves do no match the lean and non-lean season.
Inactive enterprises: These are enterprises declared existing by the household but not in operation at the time of the interview.
Individual sampling weights applied
Wave 1: September to December 2018 (Non-Lean season)
Wave 2: April to July 2019 (Lean season)

Competition and lack of demand are the main issues faced by enterprises.

Competition and lack of demand are the main issues faced by enterprises (*Table 2*). In most countries, high competition is the principal challenge for enterprises. Lack of customers is the second most common issue in Burkina Faso, Chad, Niger, and Senegal, and the primary difficulty in Mali. Access to credit is a concern for around one-third of households owning an enterprise in Burkina Faso and Chad, one-fifth in Mali and Senegal, and 12% of respondents in Niger. Lack of space, suitable premises, and difficulties in the supply of raw materials are among the top five cited reasons in Burkina Faso, Niger, and Senegal. Insecurity is reported as pressing for almost 20% of enterprises in Chad and Mali.

Table 2: Main problems encountered by the enterprise in the past 6 months by country

	Burkina Faso	Chad	Mali	Niger	Senegal
Too much competition	**0.60**	**0.64**	0.50	**0.39**	**0.55**
Lack of customers	0.57	0.54	**0.52**	0.36	0.44
Access to credit	0.35	0.32	0.20	0.13	0.21
Lack of space, suitable premises	0.17	0.16	0.19	0.09	0.30
Difficulties in the supply of raw materials	0.18	0.20	0.20	0.12	0.15
Insecurity	0.14	0.17	0.18	0.03	0.14

Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

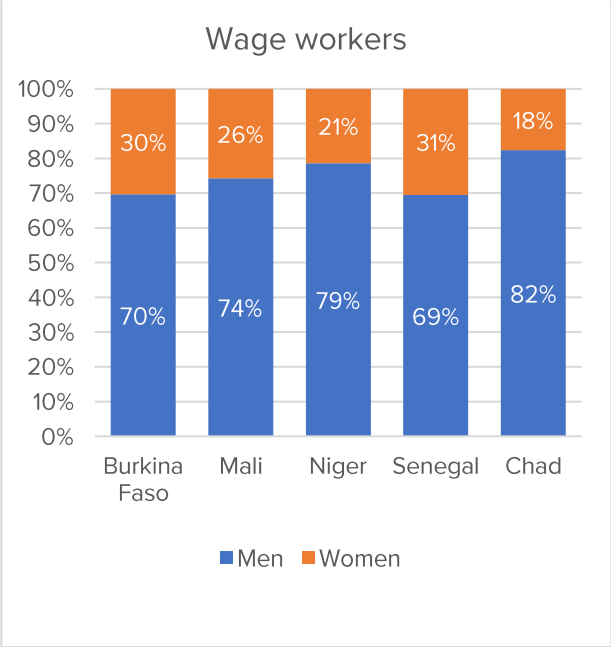
2.2 Wages

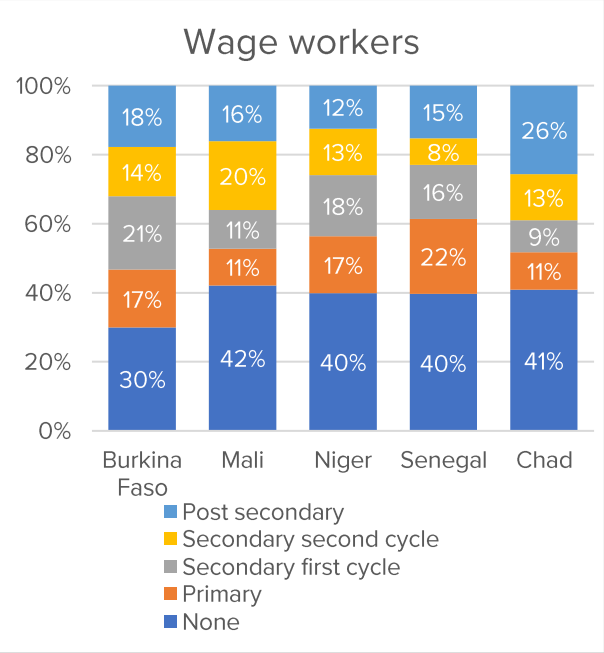
As shown in *Figure 1*, wage employment represents a small but significant source of income in most countries. The share of households reporting income from wage employment ranges from 15 percent in Chad to 49 percent in Senegal. Wage employment is the second largest source of income in all countries, except Senegal, where wages account for an average of 38 percent of total income, surpassing non-agricultural enterprises (*Table 1*).

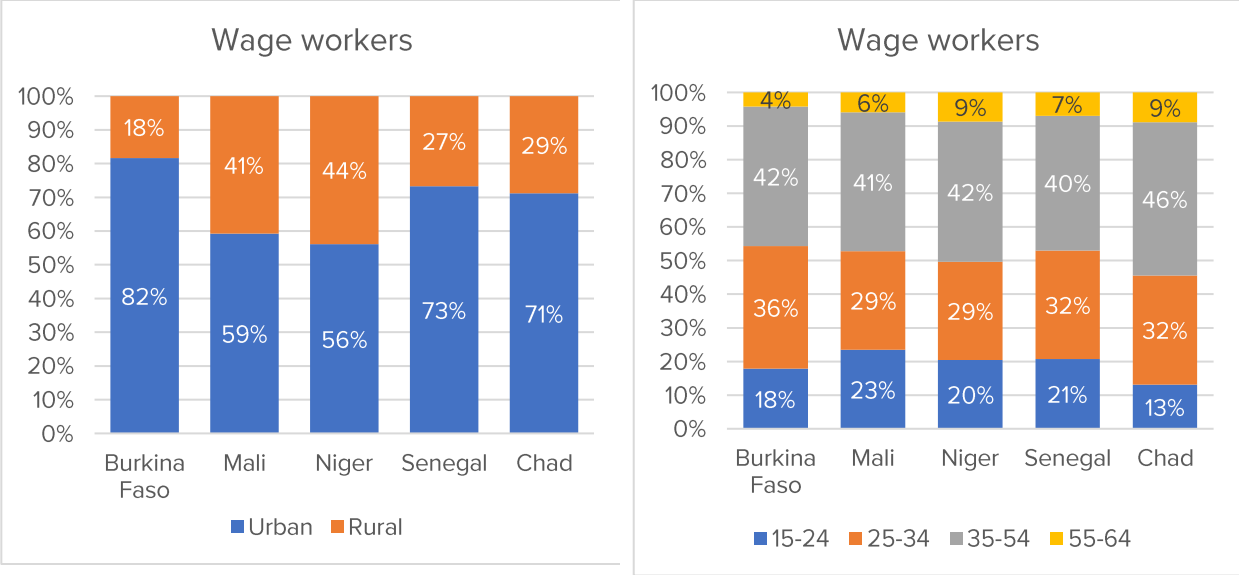
Wage workers are predominantly male and live in urban areas.

Men are over-represented in wage employment. Between 70 and 80 percent of wage workers are male. Wage work is also more prevalent in urban areas; the share of wage workers that are in urban areas ranges from 56 percent in Niger to 82 percent in Burkina Faso. Wage work is not necessarily reserved for individuals with a high education level. Between 30 to 40 percent of wage workers have no education.

Figure 20: Profiles of wage workers: gender, education, location and age





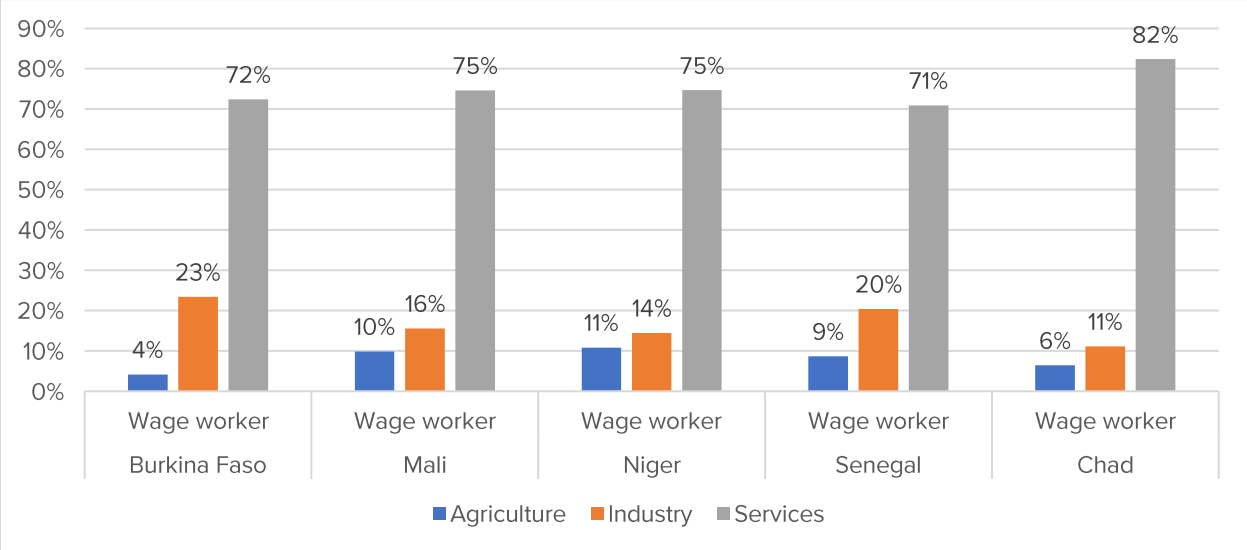


Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

The service sector is the main provider of wage work.

Most wage workers are employed in the service sector, followed by industry and agriculture. Approximately 70 to 80 percent of wage workers are in the service sector, with the relative importance of agriculture and industry in wage employment being quite similar across different countries (*Figure 21*).

Figure 21: Wage distribution by sector

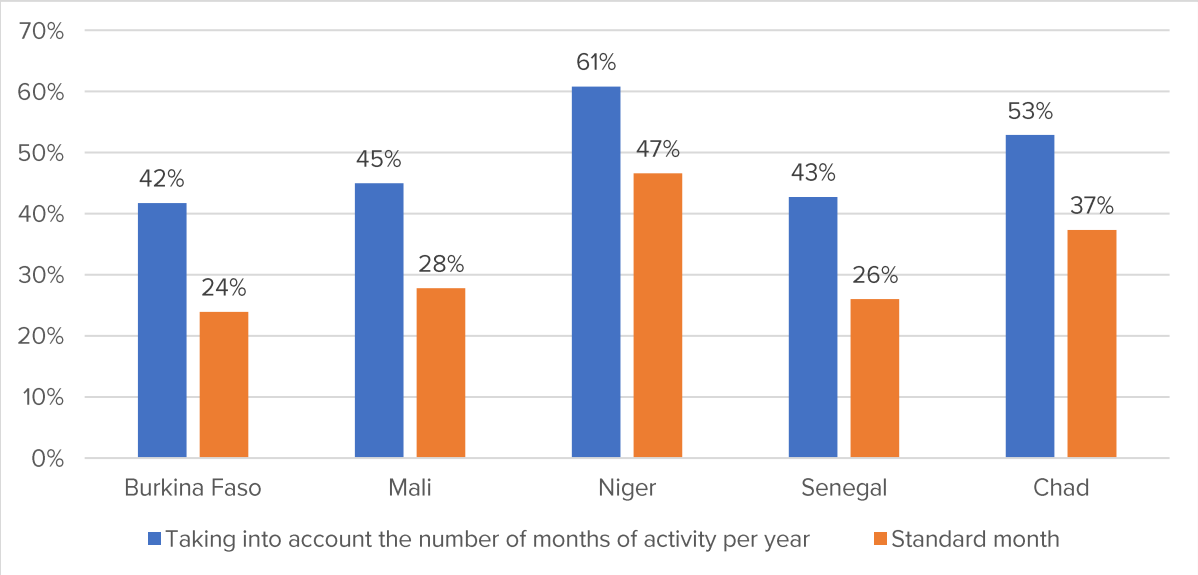


Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Waged work does not always guarantee a good job, as shown by the number of months worked and earnings.

Visible underemployment, working less than 35 hours per week, affects between 24 percent of workers in Burkina Faso and 47 percent in Niger. The share of underemployment is higher when we take into consideration the number of months of activity in addition to the number of hours worked each week. In this case, the underemployment rate ranges between 42 percent of wage workers in Burkina Faso and 61 percent in Niger. Wage workers typically have low earnings. The disparities in earnings across sectors are significant; agricultural workers generally receive the lowest wages, while the service sector offers the highest earnings. In all countries, except Senegal, most of wage workers in the agricultural sector earn below the national minimum wage.

Figure 22: Visible underemployment (<35 hours/week)—main job



Note: Household-level sampling weights applied. The standard month indicator of underemployment (orange columns) refers only to the average number of hours worked during a standard month while the other indicator, additionally, considers the number of months of activity per year which could be less than 12 months. Source: EHCVM and World Bank estimates.

Table 3: Monthly wages by sector for wage workers (FCFA)

	National minimum wages (2018)[1]	Agriculture		Industries		Services	
		Mean	Median	Mean	Median	Mean	Median
Burkina Faso	34,664	24,218	9,500	97,336	50,000	116,441	60,000
Mali	40,000	18,626	-	62,953	41,000	79,694	35,000
Niger	30,047	22,508	20,000	66,933	54,167	100,205	70,000
Senegal	52,500	66,330	40,000	84,791	75,000	123,070	67,333
Chad	60,000	28,079	10,833	92,240	52,583	133,321	75,833

Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

[1] https://wageindicator.org/fr-td/salaire/salaire-minimum

3. Remittances

Migrations in West Africa: A local and regional phenomena[2]

West Africa is known for high levels of intra-regional migration due to factors like trade, agriculture, climate, and conflict (Adepoju, 2005; Bakewell and de Haas, 2007). According to the UN IOM report from August 2019, around 8.4 million migrants (2.8% of West Africa's population) are moving within West and Central Africa. Most migrants come from lower-income or landlocked countries, except for Côte d'Ivoire. Over 97% of migrants from Burkina Faso, over 90% from Niger, and over 75% from Benin, Côte d'Ivoire, Mali, and Togo live in another West African country (UN DESA, 2020).

In 2020, Western African countries received 27 billion USD in remittances. Nigeria accounted for nearly 64% of this amount (17.2 billion USD). The Gambia and Cabo Verde received the most remittances relative to GDP at 15.6% and 13.9%, respectively. Due to COVID-19, remittances to the region dropped by 19.3%, but increased in five out of 15 countries with available data.

Remittances are a common income source in the Sahel, whose importance in total income in high in Senegal.

Senegal is the country in our sample with the highest share of households declaring having income from remittances. Respectively 62 percent and 70 percent of rural and urban Senegalese households receive remittances. Chad and Burkina Faso are the countries where remittances are the least prevalent. Only 21 percent and 31 percent or urban households receive remittances in Chad and Burkina Faso. Urban households tend to receive more remittances than rural ones, although amounts represent a smaller portion of their income. Remittances represent a modest share of income in most countries, expect Senegal where it accounts for respectively 13 and 18 percents of total income in urban and rural areas.

Figure 23: Share of households declaring income from remittances by place of residence

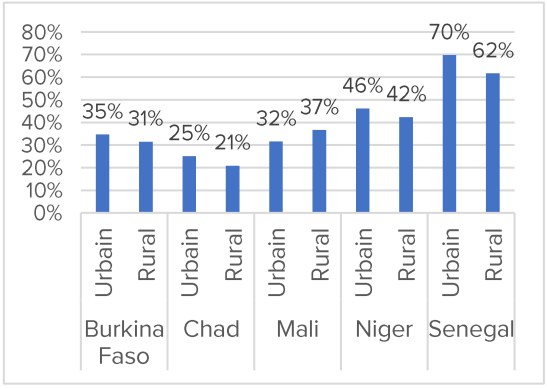
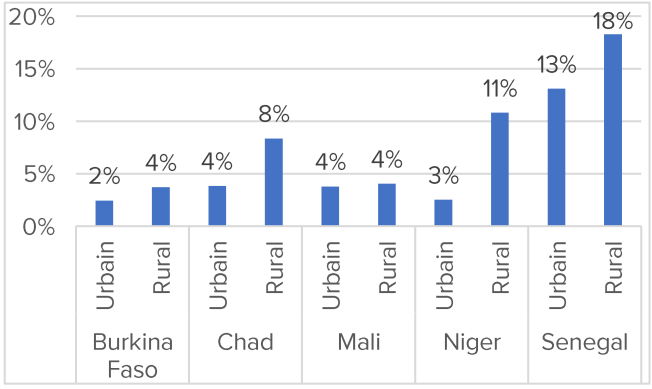


Figure 24: Average share of remittance income in the household total income



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

[2] International Organization for Migration

Remittances mainly come from children and siblings living nearby and are spent primarily on routine household expenses.

Remittances are mainly sent by siblings, children, and less frequently by spouses *(Figure 25)*. Except in Niger, the money comes from relatives within the country rather than abroad. Often, households receive remittances from relatives living in the same city. For example, in Senegal, 46% of households receive money from relatives in another region, while 24% receive remittances from someone in the same city *(Figure 26)*. Remittances are predominantly sent by men, and the ratio is consistent across countries (*Figure 27)*. Between 70 and 80 percent of households are using remittances to cover routine household expenses (*Figure 28)*.

Figure 25: Source of funds

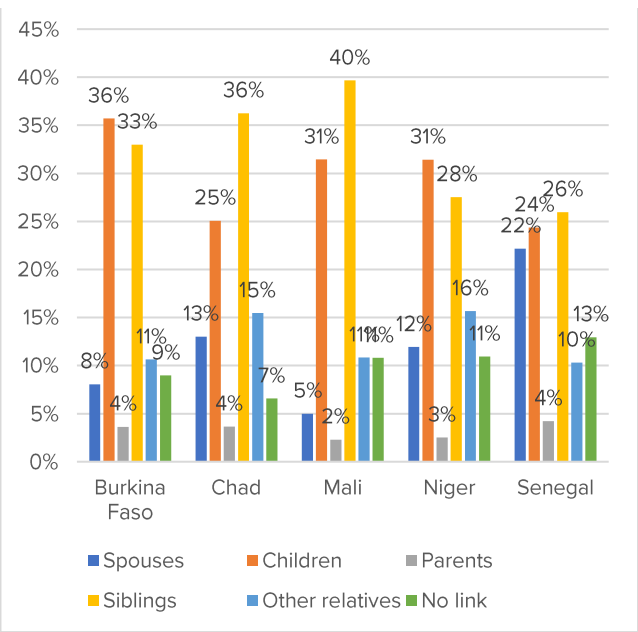
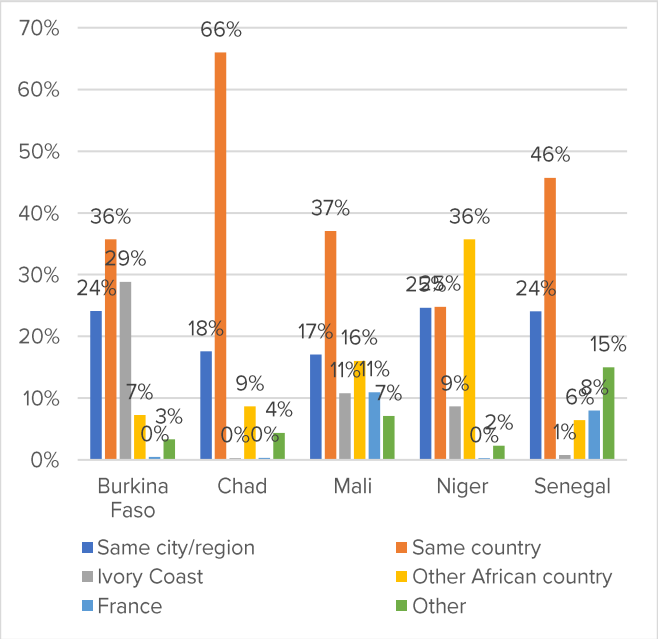
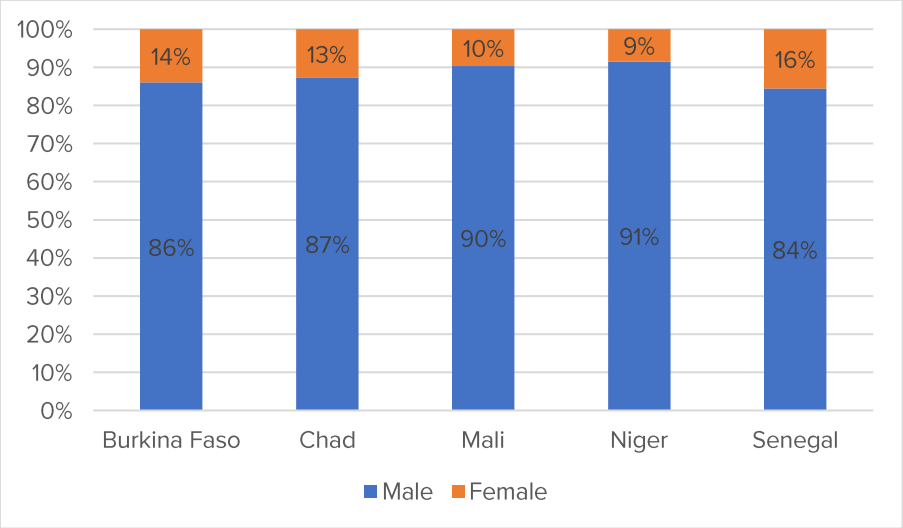


Figure 26: Country of origin



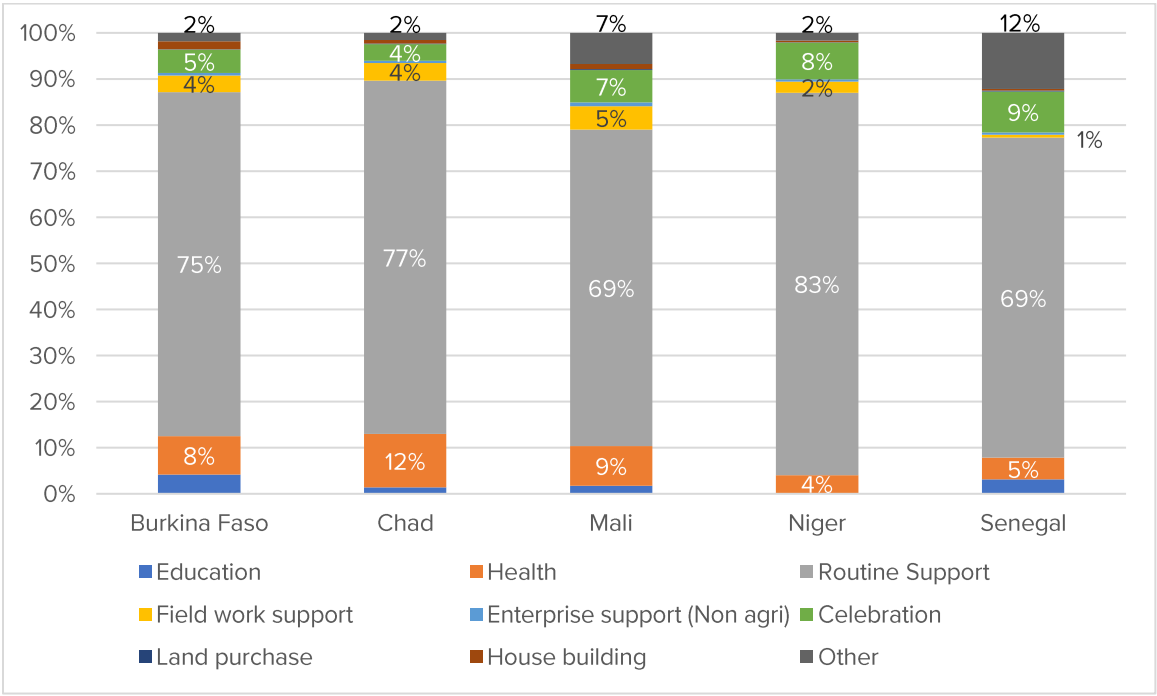
Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Figure 27: Sender's gender



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

Figure 28: Main reasons for sending money



Note: Household-level sampling weights applied. Source: EHCVM and World Bank estimates.

CONCLUSION

The diversification of income sources in the Sahel is crucial for enhancing household resilience and economic stability. While agriculture remains a significant livelihood source, its low productivity and seasonal nature prevent farmers from generating sufficient revenue to escape poverty. Diversification of income generating activities outside of agriculture is necessary to lower the dependency to climate shocks and to the negative impact of seasonality. The findings from the 'Enquête Harmonisée sur les Conditions de Vie des Ménages' highlight the importance of non-agricultural enterprises, wage employment, and remittances in providing a more stable and continuous income stream throughout the year. Having off-farm income is positively associated with being non-poor. In all countries except Senegal and Mali, income from non-agricultural enterprises is the main source of income, although the levels of profits derived from these enterprises are very low. Supporting the development and growth of non-agricultural activities, particularly for the poor, can help reduce inequalities and improve the overall well-being and resilience of households in the Sahel.

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