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Perceptions of Entrepreneurial Orientation and Livelihood Performance of Cocoa Farmers in Ghana: the Unique Effect of Proactiveness, Risk Taking and Innovativeness

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Abstract

Although the relationship between entrepreneurship and firm performance has received considerable attention in the organisational literature over the last several decades, little has been done concerning cocoa farmers' entrepreneurial proclivity and livelihoods worldwide. The study's main objective was to determine the association between entrepreneurial proclivity and livelihood performance of the cocoa farmers with a strong focus on the three sub-dimensions of entrepreneurial proclivity; risk-taking, innovativeness, and proactiveness. The study considered all the six Cocoa Regions in Ghana. A simple random sampling method was used to select a sample size of 600 cocoa farmers in Ghana. A structured questionnaire was used in collecting data for the study. The data collected was subjected to inferential analysis using the chi-square test of independence and linear regression to establish association and causality between the study's variables. From the results obtained, there is sufficient evidence to conclude a statistically significant association between entrepreneurial proclivity (proactiveness, risk-taking and innovativeness) and livelihood performance (human capital, social capital, financial capital, physical capital and natural capital of cocoa farmers). However, risk-taking had a negative relationship; thus, as it increases, livelihood performance decreases, and vice versa. Given the poverty level among cocoa farmers in Ghana, the study recommends that entrepreneurial activities among cocoa farmers must be seriously encouraged to improve and sustain their livelihoods.

Keywords: entrepreneurial proclivity, livelihood, innovativeness, proactiveness, risk-taking.

1. Introduction

Cocoa farming is the backbone of Ghana's economy (Ofori-Bah, Asafu-Adjaye, 2011). About 800,000 small scale cocoa farmers make up 60 % of the country's agricultural base. However, despite their importance to Ghana's development, many cocoa farming families live in poverty. Most of them are self-employed and operate small-scale farms of 2 to 5 hectares. Also, yields are often low at an average of 0.42 tonnes per hectare, given their small farm size. Low yields reduce the amount of income generated by farmers and prevent them from accruing savings. The high cost of farming inputs also affects farmers' incomes (Asamoah et al., 2013). The costs associated with hiring adult labour, purchasing fertilisers, farming equipment, and pesticides place an enormous financial burden on farmers and further diminishes their cocoa production income. The seasonality of cocoa farming means that revenues are not consistent year-round, and cocoa farming families experience heightened economic vulnerability and deepened poverty during off-seasons.

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Few farmers can save money, and many lack economic resilience strategies such as insurance or alternative income sources. Farmers must borrow money to cover household expenses and farming inputs for the next season, yet access to credit is limited in rural communities. Cocoa farmers struggle to meet household needs (International Cocoa Initiative Foundation, 2017).

Cocoa farmers' escape poverty depends on access to assets or livelihood capitals (Asamoah et al., 2013). This means that sustainable livelihoods are achieved through access to a range of livelihood resources (natural, economic, human, social and physical capital) combined to pursue different livelihood strategies. In Ghana, cocoa farmers produce cocoa as a cash crop but see themselves entrepreneurs. Unlike other cash crops, cocoa farmers in Ghana are limited to mainly production activities with very limited post-harvest activities. The process is considered a major livelihood option that depends on the available livelihood capitals. These livelihood capitals are a major asset for every individual wellbeing, which are in different proportions of access and availability (Scoones, 1998).

Ellis (1998) explains livelihood as the activities, the assets, and the access that jointly determine the living gained by an individual or a household. The diverse portfolio of activities requires innovation and entrepreneurship to improve rural livelihoods and create enabling business opportunities and incomes. It helps to influence rural livelihoods through decisions about managing their wealth or capital resources in their households. Human capital describes the availability of cocoa farmers to have the skills, knowledge, ability to utilise their capabilities to undertake cocoa production as their livelihood option. The social capitals of farmers include family, friends, trust, norms, communality, gatherings, and networks of farmer associations and other actors like agro-inputs dealers, landowners and agricultural extension officers. Natural capital includes improved availability and access to land, cultivated agricultural land, fertile soils, water availability and accessibility, pollution elements, livestock and crops. Financial capital is seen within the sustainable livelihoods framework as the financial resources people use to achieve their livelihood objectives. Physical capital involves accessing physical assets for cocoa production and includes lands, power tillers, tractors and many others (Liverpool, Winter-Nelson, 2010; Mumuni et al., 2013).

Entrepreneurial proclivity is critical to the livelihood outcomes of cocoa farmers in Ghana. This study conceptualises entrepreneurial proclivity as three unique sub-dimensions; innovativeness, proactiveness and risk-taking. Innovativeness is embodied by a strong organisational commitment to engage in and support new ideas, novelty, experimentation, and creative processes that may result in new products, services or technological processes. Risk-taking is the degree to which managers are willing to make large and risky resource commitments, such as those with a reasonable chance of costly failure. Proactiveness is an opportunity-seeking, forward-looking perspective involving introducing new products or services ahead of the competition and acting in anticipation of future demand to create change and shape the environment. The survival and future existence of cocoa farmers in recent times will depend on the ability of cocoa farmers to adapt to vulnerable periods because they are of great importance to the survival and sustenance of economic development in rural communities (Lumpkin, 2011).

In the past, the focus of extension activities was on disseminating technical information or innovations about the production needs of farmers. However, farmers' yields were improved marginally as a result of interventions. Regulation of the cocoa sector by the Government of Ghana has often been justified as necessary to maintain an adequate food supply and ensure livelihood in rural regions. This regulation imposed by legislation and through economic policy incentives has placed limitations on the entrepreneurial drive by the cocoa farmers. The regulations include economic policy schemes such as target prices, subsidies, tariffs and production quotas. Farm firms thus face many challenges when engaging in entrepreneurial and new business activities. Their activities are restricted in the minor seasons because most are only glued to cocoa production. Therefore, they have to look for new business opportunities to earn a sufficient income from their families. Policy-makers, researchers, agro-practitioners, and advisory services perceive increased entrepreneurial efforts as an essential tool to offset declining livelihood in the cocoa sector. This sets high expectations on entrepreneurial efforts undertaken by farmers. However, there seems to be little knowledge about the actual effects of these efforts and whether they pay off to cocoa farmers. Even though there is a long-term appreciation of the importance of the cocoa sector, there are relatively few studies of entrepreneurship that have investigated the relations between entrepreneurial activity and livelihood performance within a cocoa farm context (Lumpkin, 2011).

In transforming the cocoa sector in Ghana, there are several issues facing cocoa farmers as entrepreneurs (Solidaridad, 2020). The relationship between entrepreneurship and firm performance has received considerable attention in the organisational literature over the last several decades (Wiklund, Shepherd, 2005). Specifically, it has been theorised that the incidence of firm-level entrepreneurial behaviours will be positively associated with organisational profitability and growth. Previous studies suggest that, in certain situations, firms exhibiting high levels of entrepreneurial orientation (EO) will achieve superior performance to those with low EO levels (Covin, Wales, 2018). Indeed, studies indicate that increases in firm performance related to entrepreneurial proclivity are sustainable over long periods (Wiklund, Shepherd, 2005). This study picks up from where these previous studies have done and fills the gap to answer the question of how cocoa farmers who are entrepreneurs cannot make sustainable incomes from their cocoa farms. The main objective of the study was to determine the association between entrepreneurial proclivity and livelihood performance of the cocoa farmers with a strong focus on the three sub-dimensions of entrepreneurial proclivity; risk-taking, innovativeness and proactiveness alongside performance measured in livelihood terms (natural, financial, physical, social and human) and the differential effect.

The scientific novelty of this study is the conclusion that entrepreneurship education and skills development among cocoa farmers must be enhanced.

2. Methods and material

Since Cocoa production is a major source of livelihood in Ghana, the study considered all the six Cocoa Regions in Ghana; Ashanti (8 Cocoa Districts), Brong Ahafo (9 Cocoa Districts), Central (5 Cocoa Districts), Eastern (9 Cocoa Districts), Volta (3 Cocoa Districts) and Western (20 Cocoa Districts). All cocoa farmers in Ghana were considered as the study population. Ghana Statistical Service (2010) estimates this number to be about 350,000. Out of this total number, a sample size of 600 cocoa farmers was selected from all the Cocoa Region using the multi-stage sampling technique. In the first stage, two districts each were chosen from each of the Regions except the Western Region, which was three districts and the Volta Region assigned one district, making a total of 10 districts. These were all selected using the simple random sampling technique (the ballot system). Three communities were selected using the simple random sampling technique in each chosen district. In the final stage, the cocoa farmers were selected using a list provided by cocoa extension officers assigned to those communities. Structured questionnaires were used to collect the data.

The questionnaire was a closed-ended questionnaire with Likert scale type questions to permit flexible analysis of the findings that were obtained. The questions were grouped based on the five livelihood assets classifications of the livelihood frameworks (physical capital, social capital, human capital, financial capital, natural capital) and entrepreneurial proclivity (proactiveness, innovativeness and risk-taking). Categorical scores were assigned to each of the responses provided by the respondents. Thus, a score of 1 = Very low, 2 = Low, 3 = Moderate, 4 = High, 5 = Very high. The consent of the respondents was sought before the questionnaires were administered. The entire purpose of the study was explained to them before the start of the study. The data analysis was conducted using the Statistical Package for the Social Sciences (SPSS, Version 21). The data collected was subjected to inferential analysis with the use of the chi-square test of independence and linear regression to establish association and causality between the variables of the study. The simple linear regression was appropriate because the XY scatterplot was linear, and the residual plot showed a random pattern. It was used when to predict the value of livelihood performance based on the value of entrepreneurial proclivity.

3. Results and Discussion

Proactiveness and Livelihood Performance Outcomes

Table 1 shows a chi-square test of independence between proactiveness and all the five livelihood performance outcomes of the cocoa farmers. From the results above, there is sufficient evidence to conclude that the observed distribution is not the same as the expected distribution. Since the p-value is less than 0.05, it can be said that there is a statistically significant association between proactiveness and human capital, social capital, financial capital, physical capital and natural capital of cocoa farmers.

Table 1. Chi-Square Test of Pro-activeness and Livelihood Performance

Chi-Square Tests	Value	df	Asymp. Sig. (2- sided)
Proactiveness and Human Capital			
Pearson Chi-Square	386.88	300	0.00
Likelihood Ratio	388.54	300	0.00
Linear-by-Linear Association	17.24	1	0.00
Proactiveness and Social Capital			
Pearson Chi-Square	258.65	180	0.00
Likelihood Ratio	260.88	180	0.00
Linear-by-Linear Association	4.29	1	0.04
Proactiveness and Financial Capital			
Pearson Chi-Square	422.06	285	0.00
Likelihood Ratio	439.69	285	0.00
Linear-by-Linear Association	18.73	1	0.00
Proactiveness and Physical Capital			
Pearson Chi-Square	533.71	375	0.00
Likelihood Ratio	531.50	375	0.00
Linear-by-Linear Association	46.12	1	0.00
Proactiveness and Natural Capital			
Pearson Chi-Square	369.51	255	0.00
Likelihood Ratio	384.23	255	0.00
Linear-by-Linear Association	35.49	1	0.00

Proactiveness has a unique relationship with all the five livelihood capitals. The uniqueness of this attribute of entrepreneurial proclivity is that when cocoa farmers seek opportunities to introduce new products or services ahead of their competitors (Lumpkin, 2011), it can elevate and sustain their livelihood performance. Their ability to adapt to vulnerable periods of land fragmentation, declining soil fertility, ill-health and natural disasters through diversification strategies enhances their proactive initiatives to educate their household members to position them better for non-farm job opportunities or to save money to invest in a non-farm business. The vulnerability of cocoa farming is often influenced by the seasons, but it will now be considered a luxury that will remove people from the bracket of poverty (Ellis, 1998; 1999).

Risk-Taking and Livelihood Performance Outcomes

Table 2 shows a chi-square test of independence between risk-taking and all the five livelihood performance outcomes of the cocoa farmers. From the results above, there is sufficient evidence to conclude that the observed distribution is not the same as the expected distribution. Since the p-value is less than 0.05, it can be said that there is a statistically significant association between risk-taking and human capital, social capital, financial capital, physical capital and natural capital of cocoa farmers.

Risk-taking has a unique relationship with all the five livelihood capitals. The ability of cocoa farmers to be willing to make significant and risky resource commitments is solid proof to influence their livelihood performance. This is key because the situation of cocoa farmers in Ghana is more limiting than a country like Ivory Coast, where they have everything at their disposal. A cocoa farmer in Ghana can breakthrough if they take calculated risk in going beyond their limitations, their livelihood performance will be improved. The risk dimension also reflects the acceptance by the cocoa farm uncertainty and risk-related activities that induce uncertain outcomes and activities (Wiklund, Shepherd, 2005).

Innovativeness and Livelihood Performance Outcomes

Table 3 shows a chi-square test of independence between innovativeness and all the five livelihood performance outcomes of the cocoa farmers. From the results above, there is sufficient evidence to conclude that the observed distribution is not the same as the expected distribution. Since the p-value was less than 0.05, it can be said that there is a statistically significant association between innovativeness and human capital, social capital, financial capital, physical capital and natural capital of cocoa farmers. Innovativeness has a unique relationship with all the five livelihood capitals. In this study, innovativeness is seen as a strong organisational commitment by

the cocoa farmers to engage in and support new ideas, novelty, experimentation and creative processes that may result in new products, services or technological processes.

Table 2. Chi-Square Test of Risk-Taking and Livelihood Performance

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Risk-Taking and Human Capital			
Pearson Chi-Square	397.06	320	0.00
Likelihood Ratio	400.73	320	0.00
Linear-by-Linear Association	17.58	1	0.00
Risk-Taking and Social Capital			
Pearson Chi-Square	229.64	192	0.03
Likelihood Ratio	229.37	192	0.03
Linear-by-Linear Association	7.35	1	0.00
Risk-Taking and Financial Capital			
Pearson Chi-Square	406.03	304	0.00
Likelihood Ratio	419.05	304	0.00
Linear-by-Linear Association	8.41	1	0.00
Proactiveness and Physical Capital			
Pearson Chi-Square	594.01	400	0.00
Likelihood Ratio	563.33	400	0.00
Linear-by-Linear Association	24.40	1	0.00
Proactiveness and Natural Capital			
Pearson Chi-Square	408.42	272	0.00
Likelihood Ratio	420.84	272	0.00
Linear-by-Linear Association	13.34	1	0.00

Table 3. Chi-Square Test of Innovativeness and Livelihood Performance

Chi-Square Tests	Value	df	Asymp. Sig. (2- sided)
Proactiveness and Human Capital			
Pearson Chi-Square	481.29	320	0.00
Likelihood Ratio	464.71	320	0.00
Linear-by-Linear Association	33.60	1	0.00
Proactiveness and Social Capital			
Pearson Chi-Square	276.47	192	0.00
Likelihood Ratio	281.75	192	0.00
Linear-by-Linear Association	5.64	1	0.02
Proactiveness and Financial Capital			
Pearson Chi-Square	470.10	304	0.00
Likelihood Ratio	466.97	304	0.00
Linear-by-Linear Association	26.82	1	0.00
Proactiveness and Physical Capital			
Pearson Chi-Square	615.60	400	0.00
Likelihood Ratio	584.24	400	0.00
Linear-by-Linear Association	30.35	1	0.00
Proactiveness and Natural Capital			
Pearson Chi-Square	413.92	272	0.00
Likelihood Ratio	422.72	272	0.00
Linear-by-Linear Association	32.65	1	0.00

The situation of cocoa farmers in Ghana in relation to their low livelihood performance can significantly be enhanced if they engage in and support new ideas, novelty, experimentation and creative processes that can result in new products, services or technological processes (Lumpkin,

2011). A study conducted by Adebayo and Olagunju (2015) also confirmed this result. In that study, they used propensity score matching to establish a valid counterfactual and single differencing to measure impact. Also, the study noted that rural incomes and farm output are significantly impacted by interventions driven by agricultural innovativeness. The study also found that participating households had better livelihood and productivity outcomes and more diversified income portfolios due to greater market linkages and capacity-building opportunities.

Entrepreneurial Proclivity and Livelihood Performance

Table 4 shows a chi-square test of independence between entrepreneurial proclivity and livelihood of cocoa farmers. From the results above, there is sufficient evidence to conclude that the observed distribution is not the same as the expected distribution. Since the p-value is less than 0.05, it can be said that there is a statistically significant association between entrepreneurial proclivity and livelihood performance.

Table 4. Chi-Square Test (Entrepreneurial Proclivity and Livelihood Performance)

Chi-square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4769.502	3588	0.00
Likelihood Ratio	2016.868	3588	1.00
Linear-by-Linear Association	66.535	1	0.00

This evidence suggests that entrepreneurial proclivity may be perceived to increase or stabilise income and contribute to improved livelihoods (if the opportunities are present) among cocoa farmers in Ghana (Markley, Low, 2012). Entrepreneurial propensity gives farmers a comparative advantage when it comes to market sales and other value chain products (financial capital), exposes one to frequent contacts on knowledge transfers (human capital) and membership in multiple social networks and groups to enhance people's mental capability to perceive opportunities (social capital). The probability of an increase in the natural, social and physical capitals of farmers also increases the entrepreneurial capacities of farmers. The significant relationship of entrepreneurial proclivity with physical capital could be attributed to how it aids in transportation, farm machinery, market access, storage facilities and shelter. For social capital, the goodwill availability and the social relations and networks the farmers' access could improve their agricultural business sense and entrepreneur approach.

Similarly, entrepreneurial proclivity could be attributed to land access and use and availability and access to agricultural water. These significant relationships establish the farmers' abilities to take a risk, improve on their internal locus of control, and achieve and enhance their capabilities as farmers, which are attributes of good entrepreneurs (Mumuni et al., 2013). In a study by Mumuni and Oladele (2016), it was indicated that the probability of increased entrepreneurial capacities of farmers increases with an increase in the natural, social, and physical capitals of farmers. The significant relationship of physical capital with entrepreneurship could be attributed to how transportation, farm machinery, market access, storage facilities and shelter can help propel entrepreneurial innovations. For social capital, the goodwill availability and the social relations and networks the farmers' access could improve their agricultural business sense and entrepreneur approach. Again, the results indicate that farmers had good access to natural capital, which is the foundation of rice farming. It could be attributed to how the access and use of land, availability and access to agricultural water, however, could trigger entrepreneurial activities of farmers. These significant relationships reveal the farmers' abilities to take a risk, improve their internal locus of control and the need to achieve, and enhance their capabilities as good entrepreneurs.

The Unique Impact of Proactiveness, Risk Taking and Innovativeness on Livelihood Performance

The p-value of 0.00 shows a statistically significant relationship between the three entrepreneurial proclivity factors and livelihood performance. The R figure of 36 % shows that the independent variables explain 36 % of the variations found in the dependent variable. The Durbin Watson value of 1.46 indicates positive autocorrelation. Both Proactiveness and innovativeness

show a positive relationship; thus, as they increase, livelihood performance increases and vice versa. Risk-taking shows a negative relationship; therefore, as it increases, livelihood performance decreases and vice versa. Previous studies confirm these results.

Table 5. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	34.11	3	11.37	29.64	0.00[b]
Residual	228.61	596	0.38		
Total	262.72	599			

R = 0.36; R2 = 0.13; Std. Error: 0.62; Durbin Watson: 1.46
a. Dependent Variable: Livelihood outcome
b. Predictors: (Constant), Innovativeness, Proactiveness, Risk taking

The predominant evidence in the literature shows that firms (farms) with a high score on entrepreneurial orientation perform better than firms (farms) with a lower score (Wiklund, Shepherd, 2005; 2003). The risk-taking dimension seems to also be in dispute in other studies, as confirmed by (Mazreku, 2015). It is easy to understand that the risk dimension might have both negative and positive effects on performance. A willingness to take on more risk means a greater chance for gains and losses. Access to financial capital when facing turbulent markets, for instance, might thus affect risk level by limiting the adverse effects of risk and indirectly influence the relationship between entrepreneurial orientation and performance. However, in a study by Frank et al. (2010), they found a positive relationship between risk propensity and success. They attribute the positive effect of a greater risk propensity to increased learning effects and explain that this is likely to increase the founder's ability and willingness to handle risky situations.

Table 6. Coefficients

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.73	0.14		12.25	0.00
Proactiveness	0.16	0.04	0.20	4.14	0.00
Risk taking	-0.03	0.04	-0.04	-0.75	0.45
Innovativeness	0.21	0.04	0.25	5.39	0.00

In the end, it is suspected that the relationship between entrepreneurial proclivity and livelihood performance is contingent on other environmental and organisational factors (Lumpkin, 2011; Wiklund, Shepherd, 2005). This means that not all the three dimensions in this study may be represented or essential in a cocoa farm. This relationship also indicates two cocoa farms with similar entrepreneurial proclivity scores; in terms of proactiveness, innovativeness and risk-taking may have different combinations. Even though conventional farmers seem to be described as less entrepreneurial than non-farm business owners, the general impression is that entrepreneurial efforts are inherently beneficial to farm businesses, with most of the benefits accruing in their financial capital. Looking back at arguments by some authors (Lumpkin, 2011; Wiklund, Shepherd, 2005; 2003), it might also be the case that entrepreneurial activities do not pay in the industrial farm context. The regulation of the cocoa industry by COCOBOD is likely to affect the magnitude of entrepreneurial efforts by cocoa farmers. One way this regulation often has an effect is that the market signal between consumer and producer is distorted. The producer may be less exposed to competitive forces from the market. This means that cocoa farms within a regulated industry like Ghana may be less liable to market situations and less trained in handling change in business platforms than other crop farms in a less regulated environment since the latter group often put themselves in positions where outcomes of their actions are uncertain. Venturing into new value creation processes for regulated businesses is thus likely to be more demanding, and lack of experience might reduce their chance of success (Frank et al., 2010).

4. Conclusion

The following conclusions can be drawn from the study; the elements of entrepreneurial proclivity (Proactiveness, Risk-taking and Innovativeness) have a unique and significant relationship ($p < 0.05$) livelihood performance of the cocoa farmers (human capital, social capital, financial capital, physical capital and natural capital). Entrepreneurial proclivity is significantly associated with the livelihood performance of cocoa farmers. Proactiveness and Innovativeness showed a positive relationship; thus, as they increase, livelihood performance increases and vice versa. Risk-taking led to a negative relationship; therefore, as it increases, livelihood performance decreases and vice versa. Given the poverty level among cocoa farmers in Ghana, the study recommends that entrepreneurial activities among cocoa farmers must be seriously encouraged through structural and legal reforms to improve and sustain their livelihoods. Strengthen and reinforce cocoa farmers' alliances with corporate bodies or development organisations to promote innovation reduces costs and bureaucracies among cocoa farm operations. Entrepreneurship education and skills development among cocoa farmers must be enhanced.

5. Conflict of interest

We declare that we have no conflict of interest in the conduct of this study or declaration of results.

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УДК 33

Представления о предпринимательской ориентации и доходах фермеров, выращивающих какао в Гане: уникальный эффект проактивности, готовности идти на риск и новаторства

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Аннотация. Несмотря на то, что за последние несколько десятилетий взаимосвязь между предпринимательством и эффективностью фирмы привлекла значительное внимание в литературе по организационной структуре, мало что было сделано в отношении предпринимательской склонности и средств к существованию фермеров, выращивающих какао, во всем мире. Основная цель исследования заключалась в том, чтобы определить связь между предпринимательской склонностью и доходностью фермеров, выращивающих какао, уделяя особое внимание трем аспектам предпринимательской склонности; готовность идти на риск, новаторство и инициативность. В исследовании рассматривались все шесть регионов выращивания какао в Гане. Был использован простой метод случайной выборки, чтобы выбрать размер выборки из 600 фермеров, выращивающих какао в Гане. При сборе данных для исследования использовалась структурированная анкета. Собранные данные были подвергнуты логическому анализу с использованием критерия независимости хи-квадрат и линейной регрессии для установления связи и причинно-следственной связи между переменными исследования. Полученные результаты позволяют сделать вывод о статистически значимой связи между предпринимательской склонностью (проактивностью, готовностью идти на риск и новаторством) и показателями средств к существованию (человеческий капитал, социальный капитал, финансовый капитал, физический капитал и природный капитал фермеров, выращивающих какао). Однако риск имел отрицательную связь; таким образом, по мере его увеличения эффективность средств к существованию снижается, и наоборот. Учитывая уровень бедности среди фермеров, выращивающих какао в Гане, исследование рекомендует серьезно поощрять предпринимательскую деятельность среди фермеров, выращивающих какао, для улучшения и поддержания их средств к существованию.

Ключевые слова: склонность к предпринимательской деятельности, средства к существованию, инновационность, проактивность, готовность идти на риск.

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