

# SENEGAL

## PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS



### STEERING COMMITTEE



Canada



### SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

#### EAST AFRICA



Ethiopia Kenya Rwanda Tanzania Uganda

#### WEST AFRICA



Cameroon Côte d'Ivoire Ghana Nigeria Senegal

#### SOUTHERN AFRICA



Angola Botswana South Africa

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## RESEARCH BACKGROUND AND FRAMEWORK

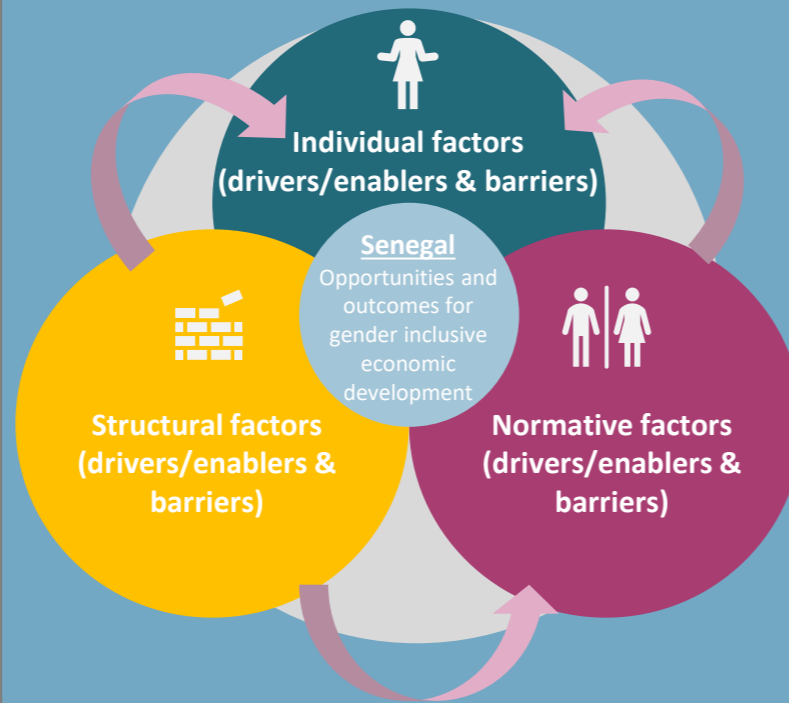


The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa

### RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

### RESEARCH FRAMEWORK



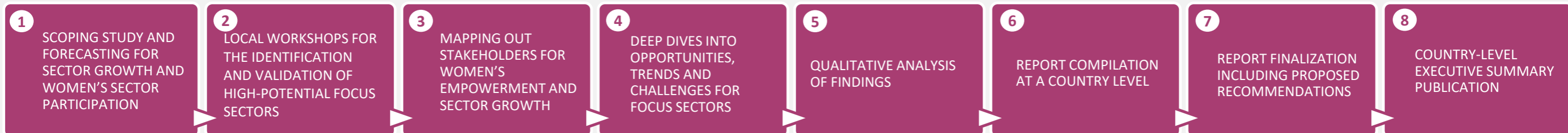
The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

### TARGET SECTOR SELECTION



### RESEARCH PROCESS



Senegal ranks as a stable and tolerant West African country; however, it is marked by a highly informal economy, high levels of female poverty and up to 300,000 young people trying to enter the labour market every year.



**Despite considerable growth since 2014, Senegal's economy is facing challenges with sustainable and inclusive development**



Nearly all Senegalese businesses operate informally, meaning business owners and their employees are not entitled to any social security, while working women experience a significant gender pay gap.

**Employment & economic participation**

**36%** Of women participate in the labour force <sup>(1)</sup>

**24%** Overall unemployment rate at the end of 2021 <sup>(2)</sup>

**95%** Of the economy is informal <sup>(3)</sup>

**Senegal's population is young and increasingly urban**



Senegal's population stands at 17.7 million inhabitants, with 2.5 million in the capital city Dakar. The country stands out with an urbanisation rate of 48%, ahead of Sub-Saharan Africa's average of 41%.

**Demographic trends**

**40%** Of the population aged under 15 <sup>(4)</sup>

**4.9** Average births per woman <sup>(5)</sup>

**52%** Share of the rural population <sup>(6)</sup>

**Senegalese women suffer from poverty and a quarter have been subjected to female genital mutilation (FGM)**



Senegal ranked 168 out of 189 countries in the Human Development Index (HDI), 2019. The country continues to be marked by high levels of gender inequality in education, employment and income.

**Human development**

**34%** Of women live below the poverty line <sup>(7)</sup>

**33%** Of girls affected by child marriage <sup>(8)</sup>

**28%** Of women use modern contraception <sup>(9)</sup>

Sources and links: (1) World Economic Forum (2021), (2) ANSD (2022), (3) ANSD (2017), (4) (5) (6) ANSD (2022), (7) UN Women (2020), (8) UNICEF (n.d.), (9) FP2030 (2021)



# COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

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Whilst the legal framework for gender equality has improved over the years, Senegal has also committed to the UN Sustainable Development 2030 Agenda and incorporated these goals into its national development plans

## Policy environment for women's rights

Senegal has subscribed to almost all the legal tools for the protection of women's rights including:

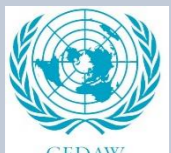
Protocol to the African Charter on Human and Peoples' Rights on Human Rights of Women in Africa (Maputo Protocol) Convention on the Rights of the Child, Beijing Declaration and Platform for Action, United Nations Resolution 1325 on Women, Peace and Security, the Sustainable Development Goals (SDGs) and African Union Agenda 2063 in which gender equality and the empowerment of women are priorities.<sup>(1)</sup>

### Spotlight:

#### National Financial Inclusion Strategy (2022-26)

- (i) To develop financial products for the vulnerable such as women, youth, people in rural areas, and SMEs
- (ii) Digital financial services infrastructure to underpin, government-to-person (G2P) payments,
- (iii) Financial culture and protection of users, and
- (iv) Establishment of a regulatory framework for financial activity and consumer protection.<sup>(2)</sup>

## Key ratifications & commitments



(View full list of ratifications [here](#))

## LEGISLATIVE DRIVERS



Senegal ratified the following:

- Convention on Elimination of All forms of Discrimination Against Women (1985)
- Optional Protocol on Violence Against Women (2000)
- Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2005)
- 2013 – Amendments to the Nationality Code of 1961 allowing women to transfer their nationality to their husbands and children and the removal of conditions from the Family Code (i.e., the domicile of a married woman was at her husband's place or that established by her husband).

## LEGISLATIVE BARRIERS

- The minimum legal age for marriage is 16 for girls and 18 for boys
- Senegalese law is contradictory (e.g., the minimum legal age for sexual intercourse is 16 but sex within a customary marriage is only prohibited for children under 13)
- On household responsibilities, the Family Code identifies the husband as the head of the household (i.e., he exercises parental authority over the children, with women only doing so when the father cannot)
- Customary laws exclude women from accessing land. Only 10% hold property title deeds, most resort to renting.

## Policy success case: Gender Parity Law<sup>(3)</sup>



In 2010, Senegal introduced the Gender Parity Law obliging all political parties to aim for a male-female ratio of 50%.

This law saw Senegal rise to seventh in the world for women's representation in parliament.

The 2012 national election saw an increase of women representatives from 22.7% to 42.7% in the National Assembly, and from 16% to 47% in local legislatures in the 2014 local election.

As of 2022, Senegal's (unicameral) National Assembly had 44.2% female representation.

## Legislative environment for women's rights



Senegal's 2001 Constitution guarantees equality between women and men



## NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN SENEGAL



A focus on implementing community empowerment approaches is needed to tackle normative factors such as women's unpaid care work, decision-making power, freedom of mobility and gender-based violence.

### COMMUNITY EMPOWERMENT APPROACH – TACKLING INTIMATE PARTNER VIOLENCE

Tostan's Community Empowerment Program (CEP) engages 50 community activists who participate in intensive gender and empowerment training. They then spread knowledge around the importance of gender equality to their social contacts and communities through an "organised diffusion" process.

A multi-year, mixed-method evaluation of the approach found statistically significant reductions in physical intimate partner violence and improvements in the quality of couple communication.

The decreases in intimate partner violence associated with the Tostan CEP underscore the feasibility and value of integrating gender rights and IPV prevention into women's economic empowerment programming. The improvements in couple communication were a significant predictor of lower intimate partner violence.

The burden of unpaid care work has a disproportionate impact on women. Women are responsible for 89% of child and elder care and 87% of all household production in Senegal.



Despite notable progress in advancing gender equality, women are not permitted to leave the house without a male relative's permission, particularly if it relates to income-generating opportunities (responsibility of the man).



4.4

Hours of unpaid care work undertaken by women each day, compared to under 0.5 hour for men<sup>(1)</sup>

41%

Of women aged 15-49 find it normal to be beaten by their husband if they leave the house without permission<sup>(3)</sup>

Senegal has made progress in ensuring parity between women and men, particularly on the representation of women at the national level supported by its Gender Parity Law.



Intimate partner violence is not unusual, with many women experiencing day-to-day physical and emotional violence by their intimate partner. Women informal workers also face precarious working conditions (e.g., risk of sexual harassment).



7%

Of women aged 15-49 make their own decisions regarding sexual relations, contraceptive use and reproductive health<sup>(2)</sup>

10%

Of women aged 15-49 experienced physical violence in the previous year<sup>(4)</sup>

Sources and links: (1) Counting Women's Work (2016), (2) The World Bank DataBank (2017), (3) UNCDF (2022), (4) The DHS Program (2019)








## INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN SENEGAL



*Women's promotion groups and the Digital Senegal Strategy will be key to women's financial emancipation, with great opportunity to extend their impact on rural women's economic prospects in the future*

<p><b>Réseau des Femmes de la Casamance (REFEC)</b></p> <p><i>Founded in 2015, REFEC is a non-profit organisation supporting women to engage in fruit processing and comprises four federations.</i></p> <p><i>REFEC builds networks for organisations to facilitate supply and trade, and it develops sales contracts to supply food for religious events, commonly called Gamou.</i></p> <p><i>REFEC also provides training in food processing techniques, equipment, and loans to its members, partnering with NGOs and public entities that support women's economic empowerment.</i></p>	<p><b>Women's groups to improve agricultural productivity and household nutrition</b></p> <p>INGO ACTED - Agence de coopération technique et de développement, provided 30 women's groups with training and support in entrepreneurship, as well as access to seeds and agricultural equipment, to help them prepare a secure area of land for cultivation.</p> <p>The group was given a solar water pump kit to ease the process of accessing water along with three water storage containers.</p> <p>As a result, the group was able to carry out its cultivation activities throughout the year, thus increasing access to vegetables and ultimately improving household nutrition.</p>	<p><b>Human capital</b></p>  <p><i>Although Senegal has recently been promoting the uptake and utilisation of information and communications technology in all sectors of economic and social life, less than half of the population currently are internet users.</i></p>	<p><b>7.8m</b></p> <p>Internet users, ~ 48% of the total population<sup>(1)</sup></p>
		<p><b>Social capital</b></p>  <p><i>Women's "promotion groups" enable women to access and control land and improve nutrition at the household level, although with some limitations. These groups first started in the 1970s and are formalised and legally recognised.</i></p>	<p><b>10,000</b></p> <p>Women members of Réseau des Femmes de la Casamance (REFEC)<sup>(2)</sup></p>
		<p><b>Financial capital</b></p>  <p><i>Whilst there is no formal discrimination with relation to accessing credit, there is an 11% gender gap in use of formal financial services, which is mainly due to women's lack of access to bank or mobile money accounts and limited digital skills.</i></p>	<p><b>3.5%</b></p> <p>Of women entrepreneurs borrow from financial institutions, and 44% from friends and family<sup>(3)</sup></p>

Sources and links: (1) Kemp, S. (2021), (2) Pathways study interview with REFEC, (3) WIC (2018)



# FOCUS SECTORS FOR WEE

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Senegal's agriculture is predominantly informal and revolves around subsistence farming. The sector employs half of the population, and horticulture is a priority to achieve the country's growth strategy as the government aims to position Senegal as a major exporter of high-value-added fruits and vegetables.

### National frameworks for the agriculture sector

- National Adaptation Programme of Action (NAPA) (2006)
- National Plan of Action for the Environment (1997)
- Initial National Communication (1997)



### Key challenges for the agriculture sector

- 1** Horticulture is highly vulnerable to the effects of climate change including challenges such as water scarcity, increasing temperatures and soil salinity.
- 2** Opportunities in international markets remain untapped due to issues with produce not meeting export quality / standards. This leads to large volumes of rejected produce (by exporters), resulting in significant post-harvest losses.
- 3** A gap remains between the national frameworks and the resources available to support their implementation such as financing, limitations in data on climate change, and its impacts on socioeconomic development.
- 4** Agro-processing is hindered by high transportation and electricity costs, poor road infrastructure, limited cold chain services, and lack of skilled labour.

### Spotlight: Baby food brand Le Lionceau

Siny Simba's Le Lionceau is a nutritious baby food brand made from locally-sourced ingredients. The brand works with local farmers and employs 20 people. Siny aims to strengthen the capacity of local farmers and teach them sustainable organic farming, while partnering with women's cooperatives to work on raw materials pre-processing. Women's groups can help support agro processing through small-scale processing of nutritious food produce to achieve mutually beneficial outcomes.<sup>(7)</sup>



### ECONOMIC CONTRIBUTION

**17%**

Agriculture contribution to GDP (1)

**US\$1 billion**

Horticulture exports, 2017 (2)

**10%**

Formal agribusiness contribution to GDP, 2016 (3)

**15,000**

Number of food manufacturing businesses, 2015 (4)

**6.4%**

Food manufacturing's share of total employment (5)

### IMPACT ON LIVELIHOODS

**70%**

Of the rural population relies on agriculture for their livelihoods (6)



# THE AGRICULTURE SECTOR IN SENEGAL

Image credits: La Tribune Afrique

# Women in agriculture

Women are heavily involved in the food economy including food marketing, agriculture and food processing. However, the presence of women is particularly strong in off-farm activities including agro-processing. Men typically focus on the production of cash crops, specifically cereals, while women focus on crops that can also be used for household nutrition including horticulture products.



Image credits: GRDR

*Women are workers, entrepreneurs, engaged in small-scale retail & marketing*

*Women are active in most household activities but often not remunerated for this work*

## WOMEN'S EMPOWERMENT

6.4%

Of cultivated land in Senegal is controlled by women, compared to 93.6% by men (1)



Women dominate in informal retailing of raw fruits and vegetables. While these types of opportunities provide considerable informal employment, most markets are very saturated, meaning it is challenging for women to make substantial profits.



Men dominate in profitable crops and those produced on a large scale for high income levels (e.g., cereals, groundnuts, cassava, watermelon, eggplant), whereas women focus on crops used for home consumption (e.g., peppers, onions, tomatoes, sweet potatoes, okra). Women may also look after small livestock and engage in the processing and marketing of agricultural products.



Most women in the sector are married, older, uneducated and often play the role of manual labourer, but there are also now younger qualified women with technical degrees.

## LARGE SCALE PRODUCERS SEE BENEFITS OF EMPLOYING WOMEN

Large-scale producers actively seek to employ women, particularly in activities that require diligence and attention to detail. For instance:

- Grand Domaine du Senegal (GDS), a large fresh produce producer / exporter operating in Senegal since 2003 (through a subsidiary of Compagnie Fruitière) has a 22% female staff share.
- Van Oers, also a fresh vegetables producer, employs 4,000+ women during the harvest period.



## BENEFITS BROUGHT BY WOMEN TO AGRICULTURE UNDERVALUED

While there are examples of agribusinesses tapping into the niche skills that women possess, these remain limited and are still hampered by the negative perceptions of, and restrictions imposed by, male members of the household. As Senegal looks to invest more in agribusinesses as part of the Plan for an Emerging Senegal, ensuring better enforcement of policies that promote women's economic employment in these sub-sectors across the value chain should remain a top priority.



*"Women in the agriculture sector occupy all types of roles from entrepreneurs to employees. Some have their own businesses and employ other women, but most belong to collectives and work for that collective."*

*– Pathways Study Interviewee, Cooperative Member*

In the past decade, Senegal has seen a shift in the base of its economy from the agriculture sector to informal commerce, partly due to urbanisation. The non-agriculture informal sector accounts for the majority of the micro, small and medium-sized enterprises (MSMEs) in the country.

The informal sector's added value is mostly created by:

- (i) manufacturing activities; (ii) retail trade; (iii) construction activities; (iv) wholesale trade; (v) transport activities; (vi) accommodation and catering activities; and (vii) other activities such as tailors, laundry, hairdressing, repairs of household goods, among others.

Key challenges faced by microenterprises

- 1 Lack of social protection, limited access to markets, lack of operating spaces, limited access to finance and lack of customers
- 2 In the food economy, challenges are (i) harshness of competition and low sales prices; (ii) poor access to credit; and (iii) high input prices
- 3 The places where informal businesses operate often have lower levels of sanitation and little or no necessary hygiene equipment, which led to them being hit hard by COVID-19 and the preventive measures that followed

### Spotlight: KEEN INTEREST IN FORMALISATION POST-COVID

Research suggests that there is growing alignment in incentives for individuals and the Government to transition towards formalisation. At the individual level, formalisation could ease constraints to doing business (e.g., access to workspaces, space and finance), increase social protection, and improve access to support from professional trade organisations who are mandated (and in receipt of budget) to support registered enterprises.



### ECONOMIC CONTRIBUTION

40%

Sector contribution to GDP (1)

96.4%

Of jobs are generated by the sector (2)

2.2 million

People employed in the informal sector (3)

68%

Self-employment's share of informal employment (4)

# MICROENTERPRISES IN SENEGAL

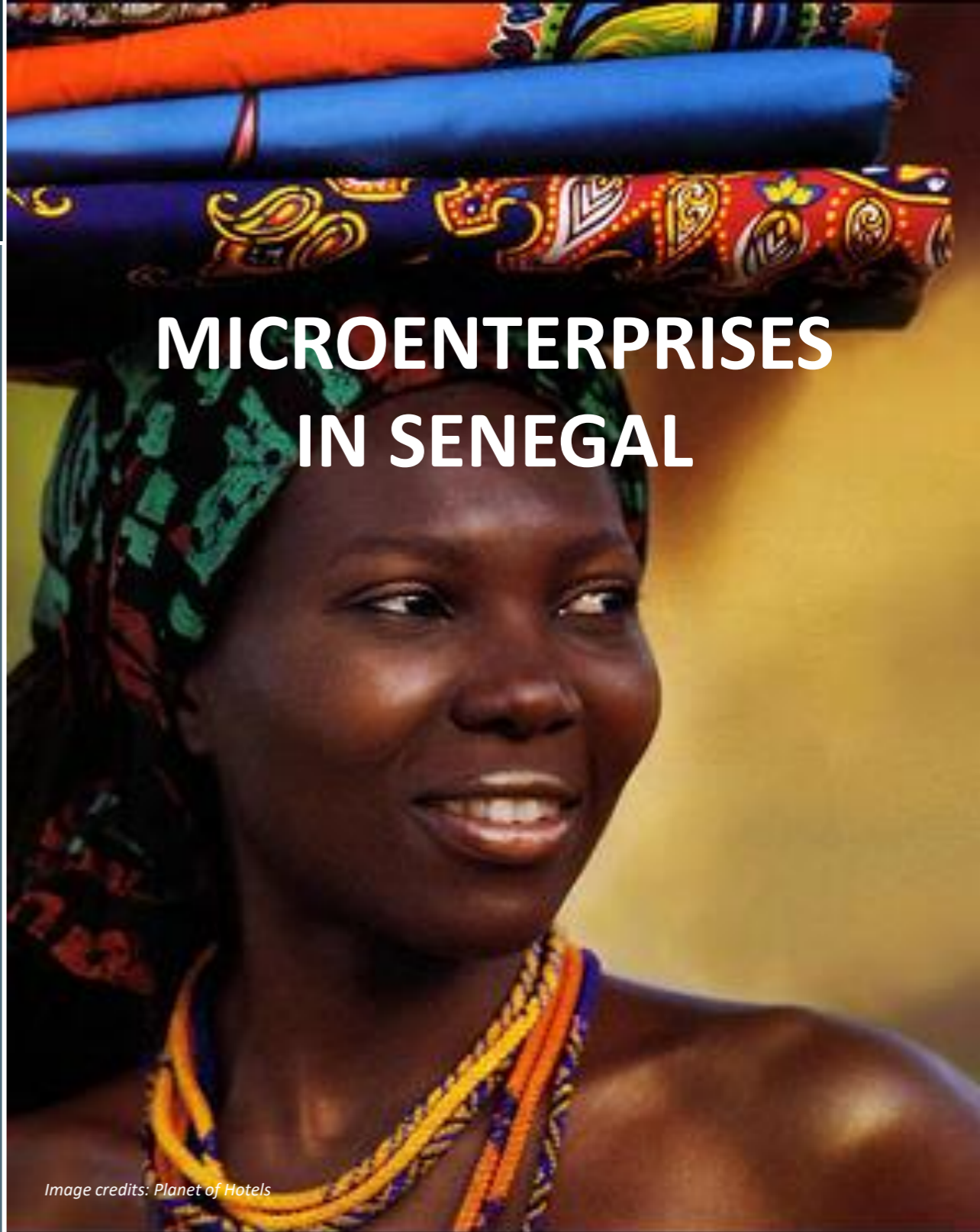


Image credits: Planet of Hotels

# Women in microenterprises

Women in microenterprises are engaged as domestic workers, home-based workers, market traders or street vendors, namely in low-paid and low-skilled jobs. Street restaurants and food vendors are crucial to the Senegalese economy, while in its Plan for an Emerging Senegal (PES), the government has made the crafts sector a priority.



Image credits: World Travel Guide

## Women-led microenterprises still face structural barriers to formalisation

### WOMEN'S REPRESENTATION

- 51%** Women's share of informal sector employment (1)
- 59%** Of craft enterprises are in urban areas (2)
- 10%** Of arts & crafts enterprises are registered/formally recognised (3)



### WOMEN TYPICALLY EARN LOW WAGES

71.2% of self-employed individuals in the informal sector have a turnover under CFA100,000 (USD171) per month.

This is representative of 85.7% of women-owned enterprises compared to 58.8% of male-owned enterprises, meaning that men typically have much higher turnover than women.

78% of women employed in informal enterprises earn less than CFA37,000 (USD63) per month.

This is similar to the average female employee salary when working for someone else and just above the global poverty line of USD1.9 PPP. (4)

## Women occupy all positions in the value chain as entrepreneurs who produce and sell

### STREET RESTAURANTS & FOOD VENDORS



Street restaurants and food vendors are crucial to the economy. Street restaurants contribute significantly to local economic development and tax revenues. The majority of women restaurant owners work in neighbourhoods, then in markets and in public places such as garages / car stations and schools.

People are increasingly eating out. While in 2001, 25% of the population ate in restaurants, in 2015, this figure soared to 68% with popular outlets offering breakfast, lunch and dinner options. People are turning to street food with traditional / historic relevance, which are affordable for many families such as fonde (millet porridge), ndambe (black eyed-peas sandwich), millet and couscous. (5)

### ARTS & CRAFTS SECTOR



Within the arts and crafts production sector, women assume all roles. They are heads of companies, managers, production agents and employers.

They are mostly involved in artistic / creative crafts, and then production crafts including dyeing, hairdressing, beading (jewellery and fashion), visual arts, pottery and basketry. They are also specialised in selling beauty and decoration items.

In 2015, President Macky Sall announced the establishment of a fund for a total amount of CFA8 billion, intended to support the crafts sector, in infrastructure and training of producers. (6)

### BARRIERS TO FORMALISATION



The major challenges surrounding formalisation for informal enterprises include the cumbersome regulatory environment, high burden of taxation and levies, and other administrative challenges.

# CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE

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At a structural level, greater focus on the implementation of the law in local contexts and facilitating the formalisation of small women-owned businesses can positively impact WEE

Progress has been made to support women through gender-responsive commitments at the national level and a new focus on the informal economy and data collection. Enhancing gender-equality strategies would considerably help drive women's empowerment across sectors in the future.

Key drivers

**1** GENDER-RESPONSIVE COMMITMENTS IN THE PLAN FOR AN EMERGING SENEGAL

**2** INCREASED FOCUS ON FORMALISATION OF THE INFORMAL ECONOMY

**3** STRONG FOCUS ON IMPROVING DATA COLLECTION AND SPECIFICALLY DISAGGREGATED DATA

Sector-level success cases

**GENDER EQUALITY & EMPOWERMENT**  
 Senegal launched the National Strategy for Gender Equality (SNEEG, 2016-26), to enable women's increased access to financial services, and the National Strategy for the Economic Empowerment of Women and Girls (SNAEF, 2020-24), to address challenges related to the economic empowerment of women and girls through the promotion of entrepreneurship in productive sectors and specifically the food industry.<sup>(1)</sup>

**THE AGRICULTURAL PROGRAMME**  
 Introduced in 2002, the Agricultural Programme provides annual subsidies of agricultural inputs for producers through the Government of Senegal for key crops (e.g., peanuts, rice, millet, corn, sorghum). Women heads of household receive quotas of inputs in the same way as men.<sup>(2)</sup>

Key barriers

**1** GAPS BETWEEN NATIONAL POLICIES AND CUSTOMARY LAW

**2** GAPS BETWEEN NATIONAL POLICIES AND LOCAL IMPLEMENTATION AND BUDGETING

**3** LACK OF POLICIES PROMOTING PRIVATE INVESTMENT

**4** COMPLEX PROCESSES AND HIGH COST FOR REGISTERING ENTERPRISES

**5** LACK OF POLICIES THAT PROMOTE FORMALISATION

**6** URBAN PLANNING DOES NOT CONSIDER ISSUES OF WOMEN-LED INFORMAL ENTERPRISES

Informal women workers remain hindered by key gaps, in terms of the implementation of the national law at local level and a lack of policies promoting the formalisation of small businesses. Women entrepreneurs are often forgotten in issues they commonly encounter, such as insufficient consideration of women-led informal businesses in urban planning.

Sector-level examples of barriers

**LACK OF FUNDING**  
 Despite political will, resources to support targeted initiatives are sometimes inadequate. For example, the Informal Sector Support Programme to support informal microenterprises and SMEs in 2016 did not launch due to lack of funding.

**KEY GAP IN URBAN PLANNING**  
 Street food has not been factored into urban planning across cities including Dakar. While women tend to set up food stalls on the street or in parks, they are ultimately displaced by state or city authorities.

Sources and links: (1) Hanguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020), (2) Osinski, J. (2020)



## CROSS-SECTORAL NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Targeted interventions aimed at addressing restrictive social norms faced by women within their communities, including unpaid care work and unfavourable intra-household dynamics, are key to achieving WEE

Women's groups form potential key entry points to challenge discriminatory norms, especially the issue of accessing land and operating space for women. Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access for use as business premises and/or for access to credit, are key strategies to achieve women's economic empowerment in Senegal.

### Key drivers

<p><b>1</b></p> <p>PROMOTING PARTICIPATORY INTRA-HOUSEHOLD DECISION MAKING</p>	<p><b>2</b></p> <p>PREVENTING AND STRENGTHENING LOCAL-LEVEL RESPONSE TO GBV</p>	<p><b>3</b></p> <p>WOMEN'S GROUPS AS ENTRY POINTS TO CHALLENGE DISCRIMINATORY NORMS</p>	<p><b>4</b></p> <p>RAISING AWARENESS OF WOMEN'S RIGHTS ESPECIALLY ON LAND ACCESS</p>	<p><b>5</b></p> <p>INNOVATIONS ADDRESSING WOMEN'S UNPAID CARE BURDEN</p>
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### Sector-level trend

#### WOMEN'S UNPAID CARE RESPONSIBILITIES CONTRIBUTE TO GENDER PAY GAP

Women's unpaid care responsibilities contribute to a gender pay gap for women employees of microenterprises. The number of hours worked affects women employees in the sector as wages are often calculated hourly. The average number of hours worked per month for paid employees (male and female) is 241 hours; however, men typically work 259 hours on average, compared with an average of 222 hours for women. This implies that women are invariably missing out on potential work and wages due to the burden of unpaid care work, which reduces their time available to engage in paid work.<sup>(1)</sup>



### Key barriers

<p><b>1</b></p> <p>SOCIAL NORMS ON SAVINGS TO BE USED ON MEN'S ACTIVITIES</p>	<p><b>2</b></p> <p>UNFAVOURABLE INTRA-HOUSEHOLD DYNAMICS AND DECISION MAKING</p>	<p><b>3</b></p> <p>GBV INCLUDING ECONOMIC VIOLENCE &amp; LAND DISPOSSESSION</p>	<p><b>4</b></p> <p>NORMS AROUND UNPAID CARE AND UNPAID WORK</p>	<p><b>5</b></p> <p>NORMS AROUND MOBILITY AND SAFETY OUTSIDE OF THE HOME</p>
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Women play important roles in terms of household management, family business activities, as well as their own small income-generating activities and community-level obligations. Despite this, their time remains unpaid, which impacts their financial independence and chances of economic empowerment.

### Sector-level examples of barriers

#### WOMEN'S TIME IN HOUSEHOLD PRODUCTION IS UNRECOGNISED

Many female farmers carry out unpaid work on the family farm (e.g., cultivating their own small plots, supporting the main production), in addition to managing their own income-generating activities (e.g., processing, trade, crafts), and fulfilling household and community obligations. As such, the working day of women in agriculture can be extremely long, and during the rainy season, women farmers may work as much as 17 hours or more.



#### WOMEN FACE INCREASED RISKS INCLUDING GBV

Women working in tourism including arts and souvenirs are often incorrectly identified as sex workers, leaving them at risk of sexual harassment. Similarly, since street restaurants offer key income opportunities at night, norms which limit women's mobility and safety concerns at night may directly impact women's revenue prospects.



# CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Gender-focused initiatives conducted by sectoral stakeholders around training and skills building, combined with improved access to financial services form successful strategies towards WEE

Targeted initiatives aimed at delivering industry-specific training, as well as key digital access and digital literacy to women in both agriculture and micro-enterprises offer major opportunities to build and strengthen women's economic capital. Linking women with end consumers can help enable their long-term economic empowerment.

### Key drivers

- 1 IMPROVING WOMEN'S HUMAN, SOCIAL AND ECONOMIC CAPITAL THROUGH COOPERATIVES
- 2 IMPROVING WOMEN'S DIGITAL INCLUSION TO SUPPORT ENTERPRISE GROWTH
- 3 INCREASE WOMEN'S ACCESS TO TRAINING, EXTENSION SERVICES AND AGRICULTURAL RESOURCES
- 4 IMPROVING THE INCLUSION OF WOMEN IN LARGE-SCALE BUSINESSES
- 5 INCREASE WOMEN'S ACCESS TO TECHNICAL TRAINING AND ENTERPRISE DEVELOPMENT SERVICES

### Sector-level success cases

#### LINKING WOMEN TO MARKETS

Sooretul is a web and mobile platform dedicated to the online promotion and sale of local and organic agricultural processed goods produced by women's groups in rural areas. This links rural suppliers to urban demand, and women earned USD500 turnover from just USD10 investment in advertising fees. (1)



#### ELLESOLAIRE'S ACADEMY

INGO ElleSolaire employs women as solar entrepreneurs, selling affordable solar products. It selects and trains women entrepreneurs to help their businesses thrive. Over time, ElleSolaire entrepreneurs graduate to distribute a portfolio of solutions from clean-cook stoves to solar systems capable of moving their communities up the energy ladder. (2)



### Key barriers

- 1 GENDER INEQUALITIES IN HEALTH AND EDUCATION
- 2 WOMEN'S LOWER ACCESS TO SOCIAL AND ECONOMIC CAPITAL
- 3 WOMEN'S LIMITED ACCESS AND CONTROL OVER LAND
- 4 WOMEN'S LOWER ACCESS TO FINANCIAL SERVICES AND SAVINGS
- 5 LIMITED ACCESS TO EXTENSION SERVICES AND TRAINING
- 6 LOWER ACCESS TO TECHNICAL TRAINING AND ENTERPRISE DEVELOPMENT SERVICES

Across sectors, women are often excluded from accessing land, financial, health and education services, inputs, and productive resources due to low ownership of economic assets. Women also lack the support from dedicated financial services, extension services, and training including technical training, which could all significantly improve their future economic prospects.

### Sector-level examples of barriers

#### WOMEN LACK ACCESS TO CREDIT



While initial investment to run a street restaurant may be minimal, further investment is often necessary to improve quality (e.g., food hygiene), expand operations (e.g., enhancing menu) and formalise the business. Nearly 36% of informal enterprises face challenges and typically rely on friends or relatives. (3)

#### LIMITED ACCESS TO LAND AND AGRI INPUTS



Typically, women cultivate small areas of land of around 0.4 ha, while the average farm size for men is 1.3 ha. (4) While women are active in agricultural activities, the demands on their time, along with their limited access to agricultural inputs and agricultural equipment, constrain the scale of their production activities.

Sources and links: (1) [Empower Women](#), (2) [ElleSolaire](#), (3) ANSD (2019), (4) FAO (2018)

# IMPLICATIONS & PROPOSED RECOMMENDATIONS

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*Strengthening gender-inclusive and sustainable economic development in Senegal is critical to economic recovery and achieving the inclusive economic transformation envisioned within the framework of the 2030 Agenda.*

**USD6 billion**

Economic value added if the amount of time spent in household production was valued in Senegal in 2021, based on Counting Women's Work 2016\*

*\*Sources for calculations:*

*According to Counting Women's Work 2016, if the time spent in household production were valued, it would amount to 22% of the Senegal's GDP.*

*In 2021, Senegal's GDP amounted to US\$27.6 billion, therefore the estimated value added by women's economic empowerment would be US\$6 billion.*

## CROSS-SECTORAL PROPOSED RECOMMENDATIONS




Proposed recommendations are aimed at policymakers, financial institutions, community leaders, programmers and researchers engaged in WEE- focused programmes and initiatives






### Proposed Policy/Advocacy Recommendations

<p>Address key policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Extend labour rights / social protection provisions to informal workers and informal enterprises as an incentive</li> <li>Encourage legal framework that supports informal enterprises</li> <li>Introduce initiatives targeted at reducing the gender pay gap</li> </ul>
<p>Undertake community-level sensitisation, capacity building and advocacy on legislation to strengthen women's rights and reduce normative barriers to women's economic empowerment</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Training and capacity building of key duty bearers on key legislation regarding women's right to land ownership</li> <li>Prioritise female-headed households and facilitate community-level conversations and peer-to-peer training</li> </ul>
<p>Advocate to remove gender-based barriers to finance and promote women-friendly financial services</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Engage women meaningfully in the design of financial services and products, including mobile money products</li> <li>Promote gender-friendly financial products to the marginalised</li> <li>Introduce legal frameworks enabling women to access credit</li> </ul>

### Proposed programming recommendations

<p>Assess and address women's and girls' unpaid care and domestic work burden, so they can complete their education, acquire marketable skills and generate income outside the household</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Carefully assess which economic activities are feasible for women with a heavy burden of unpaid care work</li> <li>Promote technologies / digital solutions reducing time and labour</li> <li>Promote collaborative economic initiatives</li> </ul>
<p>Work with and grow women's collectives to build social, human and economic capital, and to tackle normative barriers</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Support the formation of women-led cooperatives with a focus on increasing efficiencies and reducing costs through bulk purchases</li> <li>Establish and facilitate training to build women's business skills</li> <li>Support women to digitalise savings groups or Tontines</li> </ul>
<p>Work with women and girls holistically to improve their human capital and wellbeing</p> 	<p><b>Recommended strategies</b></p> <ul style="list-style-type: none"> <li>Develop training and mentoring schemes to improve soft skills around leadership, negotiation and conflict management</li> <li>Improve women's entrepreneurial business capabilities and financial literacy</li> </ul>

### Proposed research, monitoring and evaluation recommendations

	<p>Commission research to address research gaps, including studies to understand gender-related constraints to formalisation and to assess the feasibility of and attitudes towards formalisation</p>
	<p>Increase focus on gender-disaggregated monitoring and data collection at all levels within public and private sectors and of measures of key factors enabling or constraining women's economic empowerment</p>
	<p>Introduce more rigorous monitoring of activities in the informal sector</p>



## SECTOR-LEVEL PROPOSED RECOMMENDATIONS\*

Strengthening existing sectoral commitments to gender equality and supporting interventions at the community level to address women's unpaid care and domestic work burden will be key to driving WEE



### Recommendations for the agriculture sector

1

Support women's production via improved skills, access to inputs and extension services, as well as access to larger plots of land

2

Support women in roles beyond production, and encourage entrepreneurial ventures

3

Support the diversification of income-generation activities for women across horticulture and agro-processing

4

Improve women's human, social and economic capital through cooperatives and collective activities

5

Support the Government to ensure delivery against strategic WEE-related priorities, and advocate for more support to off-farm activities

6

Work with private companies in the agriculture sector to encourage the inclusion of women as producers and in other key roles

7

Ensure all programmes include a focus on normative barriers and develop targeted interventions to address these through household- and community-level interventions

8

Address research gaps and build evidence of what works

### Recommendations for the microenterprises sector

1

Work with the Government of Senegal to achieve its ambition of formalising the informal economy

2

Increase the number of targeted holistic skills initiatives supporting women-owned enterprises

3

Work with financial institutions to demonstrate the value of investing in women-owned business and ensure the availability of products tailored to their needs

4

Leverage e-commerce platforms as well as distribution and logistics services to improve the coordination of and support for digitalised value chains, while also improving women's access to inputs and raw materials

5

Improve the capacity of representative trade organisations and government agencies to better support informal enterprises, pending their integration into the formal economy

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# APPENDIX

## Detailed sector-level strategies for proposed recommendations – Agriculture sector (1/2)

### 1. Support women's production through improved skills, access to inputs and extension services and access to larger plots of land

- Work with extension service providers (public and private) to ensure that services are gender sensitive and accessible to women and include training on climate-smart agriculture and climate-resilient practices. Recruit women extension workers to deliver services and include specific targeting of women (including non-household heads and non-landowners).
- Work with larger-scale producers (e.g., agribusinesses) to provide training and support to women to become produce suppliers (and meet quality standards) and explore models of pre-financing inputs and services.
- Work with input suppliers to expand agent networks so that women can access inputs and explore potential for women to become agents.
- Support women's groups to access larger land sizes and engage men and boys to promote new positive norms around shared land use, which is especially important to mitigate against potential backlash.
- The Government of Senegal (GoS) and sectoral stakeholders should support and engage with women to improve and upgrade their activities to become more formal enterprises either independently, through cooperatives or by linking them to the supply chains of larger companies. Besides helping them gain autonomy and recognition, if implemented strategically, formalisation could help to improve women's livelihoods and working conditions and facilitate better access to credit.
- The government could also consider post-registration financial palliative measures / support for women-owned microenterprises and women-only cooperatives. These could include tax exemptions and lighter administrative burdens (e.g., in terms of accounting, invoicing, and yearly returns / reporting).

*Note: Training should be designed to accommodate women's familial responsibilities. For example, take place part-time over a number of days, instead of full-time over fewer days. They should also provide clear, tangible and simple guidelines that account for literacy rates, including topics on diversifying and expanding production (e.g., gaining knowledge of different varieties of commodities, seasonality and production methods) and details on how to access agricultural inputs, technology or funding through collectives, government initiatives or NGOs, etc.*

### 2. Support women in roles beyond production and encourage entrepreneurial ventures

- Support women to enter other roles in the value chain including extension services, agents (e.g., for input supply), nursery management, produce sorting, trading (bana bana) and packing.
- Provide training to women on value-added services such as agro-processing with a focus on nutritional benefits and utilisation of surplus or lower quality produce (e.g., those that do not meet export standards) to make processed foods at an artisanal / small-scale level.
- Provide entrepreneurship training to women and women's groups to support ventures in these areas (see section 5.2).

### 3. Support the diversification of income-generation activities for women across horticulture and agro-processing

- Support women to focus on multiple crops that can grow seasonally and provide year-round cash flow and ensure they have appropriate resources to do so (e.g., irrigation).
- Explore how women can manage multiple income streams to diversify their income generation and ensure year-round access to income (e.g., through production and small-scale processing at home).

### 4. Improve women's human, social and economic capital through cooperatives and collective activities. Recommended strategies include:

- Address women's lower access to markets by creating and leveraging women's cooperatives.
- Improve women's collective storage and general post-harvest handling practices.
- Implement initiatives that organise collective transport and collective sales of crops, to increase price negotiation power, as well as access to markets beyond the farm gate.
- Implement collective initiatives that focus on processing and value addition, such as building facilities and providing machinery in closer proximity to those who engage in processing work. Ensure risk mitigation strategies are put in place so that women who do shelling do not lose out on opportunities, and women farmers are supported to increase processing and can benefit from these opportunities.
- Support women's cooperatives to understand and meet exporters' / buyers' quality standards through best practice training on various crop stages – planting, nurturing, harvesting, post-harvest handling, storage, packaging, etc.

## Detailed sector-level strategies for proposed recommendations – Agriculture sector (2/2)

### **5. Support the Government of Senegal to ensure delivery against strategic WEE-related priorities and push for more support to off-farm activities. Recommended strategies include:**

- Engage in ongoing dialogue with the government about priority strategies related to horticulture and ensure adequate resources are available to support implementation, specifically those that support women.
- Review current initiatives including the COVID-19 Force Fund, the government's Post-COVID-19 Economic Relaunch Plans, Agriculture and Livestock Competitiveness Programme for Results, the Agricultural Commodities Support Project (PAFA), and The Micro Gardens Project and identify opportunities to increase the focus on off-farm activities.
- Work with the government to assess current volumes of imports for key produce and explore programmes that can support import substitution and increase demand for domestically-produced goods, specifically those that are produced by women (e.g., horticultural crops).
- Work with the government to design larger-scale private sector development programmes that focus on attracting investment for localised agro-processing and other key industries. This should include relaxation of existing constraints to the investment environment and ensure quotas are in place that guarantee opportunities for women and marginalised groups within these industries.

### **6. Work with private companies in the agriculture sector to encourage inclusion of women in the workforce as producers and in other critical roles**

- Work with sector stakeholders to challenge attitudes towards gender roles and stereotypes in the sector by building evidence around the business case that agriculture should be approached as a family business that pays everyone who contributes to it.
- Identify larger-scale businesses working in agriculture and consider the roles that women could fulfil using existing success stories to demonstrate the benefits in terms of productivity and efficiency.
- Work with selected businesses to ensure gender-sensitive workplaces and organisational cultures, including specific work targeting senior leadership, working conditions, and risk and mitigation of gender-based violence and harassment (GBVH).

### **7. Ensure that all programmes include a focus on normative barriers and develop targeted interventions to address these barriers through household-level and community-level interventions**

- This includes bridging the gap between GoS policies and strategies and customary laws, such as around land rights, women's right to work and rights to freedom and mobility.
- Increase the capacity of women's groups to lobby for their legal rights, particularly around land access and provide support so they have the skills to enforce their rights.
- Support gender-transformative initiatives that tackle harmful norms around division of labour, gender-based violence, intra-household decision-making and control over income at the household and community level (e.g., community dialogues coupled with gender-transformative couples' interventions with rural households).
- Engaging community activists through social norms programming and behaviour change communications (such as adaptations of Tostan's community empowerment programme) to raise awareness and shift community-level norms around gender-based violence, domestic violence and women's rights.

### **8. Address research gaps and build evidence of what works**

- Commission and undertake primary research with women in the sector to understand gender-related barriers and opportunities. This should include mixed-methods research with different sub-groups of women to understand different barriers and challenges faced within different value chains / for different products of the horticulture and agro processing sub-sectors and to design inclusive interventions.
- Commission and undertake primary research to address key research gaps including:
  - The impact of climate change on rural households and women's economic empowerment;
  - Dynamics of women's paid and unpaid work and domestic labour (including the number of hours of unpaid work that women perform on household production);
  - The impact of technologies on productivity and quality of production;
  - How diversification of income streams can support women's economic empowerment and benefit household income and nutrition.
- Work with agribusinesses currently employing women to understand the benefits and any challenges they face in engaging women and identify ways that women could further support their businesses through targeted interventions.



## Detailed sector-level strategies for proposed recommendations – Microenterprises sector

### **1. Work with the Government of Senegal to achieve its ambition of formalising the informal economy**

- Encourage a more favourable legal framework and socioeconomic environment that first supports the increased productivity of informal enterprises and provides social protections / safety nets (e.g., social insurance, cash transfers) for informal workers and businesses especially during economic crises.
- Subsequently, when the requisite provisions are in place, provide appropriate support and incentives for the enterprises potential transition to formalisation. These incentives should be tailored to ease the formalisation process and reduce administrative burdens (e.g., tax breaks and reduced and/or subsidised business registration fees).
- Support investment in public infrastructure such as marketplaces, transportation networks and distribution networks to create safer and more efficient environments for microenterprises.
- Encourage the government to involve representatives of trade organisations in the design, implementation and monitoring of policies and development plans, and leverage their role in supporting the implementation of such programmes.
- Promote the introduction of social protection schemes that meet the needs of informal enterprises and take into consideration needs related to healthcare and childcare services.

### **2. Increase the number of targeted holistic skills initiatives supporting women-owned enterprises**

- Work with government, trade representative bodies and NGOs to increase the number of targeted initiatives that support women with technical training and enterprise development training. This should include a specific focus on technical skills related to product design, quality and innovation, and enterprise development skills including access to markets (such as digital marketplaces), financial management and access to inputs and raw materials.
- Support capacity building of women's collective groups to promote efficiency in enterprise development through collaborative work. These could include placing bulk orders of inputs to drive down unit costs; using shared networks to access market opportunities; increasing production volume and reducing production and operational costs (e.g., collective transportation).
- Improve women's digital skills and access so that they can increasingly adopt digital technologies for production, access digital content that can support enterprise growth and access digital marketplaces to advertise and sell their products.

### **3. Work with financial institutions to demonstrate the value in investing in women-owned businesses and ensure products are tailored to their needs**

- By improving the capacity of financial institutions to understand the value of investing in women-owned businesses, they can adapt their internal strategies to make women-owned enterprises a distinct target group rather than an extension of their existing strategy. This may include initiatives that look at disaggregating data captured by financial institutions by gender and other characteristics to understand how they are reaching different segments of women.
- Create linkages between organisations such as MaTontine who support digital savings groups and financial institutions to increase women's access to formal banking services through demonstrable records of credit history and financial literacy skills.
- Increase the functionality of digital savings group providers to roll out digital skills training on enterprise development and financial literacy to support enterprise growth. Ensure training is accessible including for women with disabilities and through use of local languages.

### **4. Leverage e-commerce platforms as well as distribution and logistics services to improve the coordination of and support for digitalised value chains, while also improving women's access to inputs and raw materials**

- Work with e-commerce platforms to roll out digital content on enterprise development, product design and innovation that can be accessed through smartphones.
- Improve the capacity of e-commerce platforms and their distribution networks so that women can leverage these to access inputs and raw materials, reducing transportation costs and accessing materials in bulk reducing prices.

### **5. Improve the capacity of representative trade organisations and government agencies to better support informal enterprises and promote a more favourable enabling and operating environment**

- Develop adequate and enabling legal frameworks that prevent the criminalisation of / clampdown on informal enterprise activities (including stopping police harassment and forced evictions).
- Work with urban planners to ensure gender-sensitive planning. For example, support initiatives such as creating designated street food market areas for women-led enterprises.
- Encourage dialogue between informal enterprises and the relevant authorities at all administrative levels (districts, departments, arrondissements (boroughs), and Collectivités Locales (local authorities)), through greater representation and engagement within trade organisations to advocate for the needs of microenterprises and influence policy and programme design.
- Establish targeted initiatives within representative trade organisations that promote and support women-owned enterprises and raise awareness of the potential benefits of formalisation and the process of registration.
- Leverage opportunities from tourism to create increased opportunities for women entrepreneurs. For example:
  - INGOs should lobby culture and tourism stakeholders for them to integrate women businesses into promotional brochures (e.g., tour operators, tourist guides).
  - INGOs should lobby the government to integrate street restaurant businesses into Senegal's cultural heritage promotions due to their high potential in terms of tourism boost and economic growth, as well as women's economic empowerment.
  - INGOs should work closely with cooperatives to record women artists' sales and highlight their contribution to the tourism sector.

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