



Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

Senegal Report



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Euromonitor International and Kore Global (2023) Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (2023)

Euromonitor International would like to thank Kore Global, for partnering with us in the writing and finalisation of this report.



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Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Senegal. :

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
- Kore Global, a women-led gender equality and social inclusion consulting firm, supported with the finalisation of the country reports. The team included women's economic empowerment experts Rachel Lock, Jenny Holden, Divya Hariharan and Rebecca Calder who co-wrote the final report.
- West African Research Center (WARC) staff who supported with secondary research, interviews and initial report writing and participated in Senegal working group sessions: Waly Faye and Mariane Yade.
- Country Working Group members including: Soguy Ndiaye (Association pour la Promotion de la Femme Sénégalaise - APROFES), Modibo Diabate (UNDP), Daouda Sonko (Mastercard Foundation) and Safiétou Kane (Mastercard Foundation).
- Experts (gender and thematic) who reviewed and/or contributed to the report: Andria Hayes-Birchler.

We would also like to thank the research participants who engaged with us throughout this study. This work would not be possible without the support of those who took the time to share their professional and sometimes personal experiences. While our work can never do justice to the multitude of voices of women (and men) working on gender equality, we hope that this report stays true to the spirit of your responses.

We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Senegal.

Pathways Study Steering Committee

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ACTED	Agency for Technical Cooperation and Development	FGM	Female Genital Mutilation
ADB	African Development Bank	FLFP	Female Labour Force Participation
ADEPME	Development and Supervision of Small and Medium-sized Enterprises	G2P	Government-to-Person
AIUM	African Institute for Urban Management	GBV	Gender-Based Violence
ANSD	Agence Nationale de Statistique et de la Démographie	GBVH	Gender-Based Violence and Harassment
APROFES	Association pour la Promotion de la Femme Sénégalaise	GDI	Gender Development Index
ATPC	African Trade Policy Centre	GDP	Gross Domestic Product
CEDAW	Committee on the Elimination of All Forms of Discrimination against Women	GDS	Grand Domaine du Senegal
CEP	Community Empowerment Program	GNI	Gross National Income
CLVF	Comité de Lutte contre les Violences faites aux Femmes et aux enfants	GoS	Government of Senegal
CNTS	Confédération Nationale des Travailleurs du Sénégal	GPF	Groupements de Promotion Féminine
CONGAD	Conseil des Organisations Non Gouvernementales d'Appui au Développement	GVA	Gross Value Added
COSEF	Conseil Senegalais des Femmes	HDI	Human Development Index
CSS	Social Security Fund	ICA	International Cooperative Alliance
DER/FJ	La Délégation Générale À L'entreprenariat rapide des femmes et des jeunes	ICRG	International Cooperative Research Group
DHS	Demographic and Health Survey	ICT	Information and Communications Technology
DMPA-SC	Subcutaneous depot medroxyprogesterone acetate	IDRC	International Development Research Centre
ENES	Enquete Nationale sur L'Emploi au Sénégal	ILO	International Labour Organization
ERI-ESI	Integrated Regional Survey on Employment and the Informal Sector	IMF	International Monetary Fund
FAFS	Federation des Association Feminines du Senegal	INGO	International Non-Governmental Organisation
		IPAR	Initiative Prospective Agricole et Rurale
		IPRES	Senegal's Retirement Pensions Institute
		IPV	Intimate Partner Violence
		IYF	International Youth Foundation
		LGBTQI	Lesbian, Gay, Bisexual, Transgender, Queer and Intersex
		LMIC	Lower-Middle Income Country
		MBO	Member-Based Organisations
		MCPME	Ministry of Trade and Small and Medium Enterprises

mCPR	Modern Contraceptive Prevalence Rate	RGE	Results of the General Business Census
MEFPAI	Ministry of Employment, Vocational Training and Crafts	SAED	Société D'Aménagement et d'Exploitation des Terres du Fleuve Sénégal
MFFGPE	Ministry of Women, Family Gender and Child Protection	SDG	Sustainable Development Goal
MSME	Micro, Small and Medium-Sized Enterprises	SME	Small and Medium-Sized Enterprises
NAPA	National Adaptation Programme of Action	SNAEF	National Strategy for Women's Economic Empowerment
NGO	Non-Governmental Organisation	SNEEG	National Strategy for Gender Equity and Equality
NSDS	National Strategy for the Development of Statistics	SNIFEI	National Integrated Strategy for the Formalisation of the Informal Economy
NSS	National Statistics System	SSA	Sub-Saharan Africa
OECD	Organisation for Economic Co-operation and Development	SWAC	Sahel and West Africa Club
OHADA	Organisation pour l'Harmonisation en Afrique du Droit des Affaires	TIN	Tax Identification Number
ORGENS	Observatoire des Relations de Genre au Sénégal	UNCDF	United Nations Capital Development Fund
PAFA	Agricultural Commodities Support Project	UNDP	United Nations Development Programme
PANAF	Plan d'Action National de la Femme	UNECA	United Nations Economic Commission for Africa
PAOTSI	Plan d'Actions Operationnel de Transformation du Secteur Informel	UNFCS	Union Nationale des Femmes Coopératrices du Sénégal
PAP	Priority Action Plan	USAID	United States Agency for International Development
PASI	Programme d'Appui du Secteur Informel	U.S. OCDC	United States Overseas Cooperative Development Council
PAVIE	Project to Support and Promote Women's and Youth Entrepreneurial Initiatives	VAWG	Violence Against Women and Girls
PES	Plan for an Emerging Senegal	WARC Center	West African Research
PPP	Purchasing Power Parity	WBL	Women, Business and Law
PRES	Programme de Résilience Économique et Sociale	WEE	Women's Economic Empowerment
PRODAC	Programme des domaines agricoles communautaires	WIC	Women's Investment Club
PSI	Policy Support Instrument		
REFEC	Réseau des Femmes de la Casamance		

Key term	Definition
Cooperative	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
Economic violence	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
Employment segregation	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
Financial exclusion	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
Gender-based violence (GBV)	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
Gender norms	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>

Key term	Definition
Gender wage gap	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
Productive employment	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
Resilience	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
Sector and Sub-Sector	<p>The Pathways study uses ‘sector’ to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word “sector” and “sub-sector,” and the terminology for each sector depends on the country context. For instance, while ‘agriculture’ is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of “textiles”, while in South Africa we speak of “Clothing, textiles, footwear, and leather” (CTFL).</p>

Key term	Definition
<p>Social capital (vertical and horizontal)</p>	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal¹ associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
<p>Unpaid care and domestic work</p>	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

¹ Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
Violence against women and girls (VAWG)	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
Women's economic empowerment (WEE)	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
Women's vulnerable employment (WVE)	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

Executive summary

Women's economic empowerment (WEE) focuses on women's ability to access and have control over productive resources, access to decent work, control over their own time, lives and livelihoods, and acceptance as equal economic actors. Thus, women's economic empowerment is a multi-pronged concept, encompassing the process towards realising a wider set of women's political, economic and social rights. A multi-stakeholder approach holds the key to effective gender mainstreaming; implementation and enforcement of women's rights, that would not only trigger a paradigm shift across sectors, but also structural and sustainable changes that benefit women, their households and the wider society.

Senegal is one of Sub-Saharan Africa's most stable electoral democracies,² and prior to the COVID-19 pandemic, the country's GDP had been growing at a rate of more than 6% per year between 2014 and 2018.³ As a lower-middle income country (LMIC), Senegal has also made significant progress across several key human development indicators over the last 20 years, including life expectancy and mean years of schooling.⁴ Furthermore, between 1990 and 2019, the gross national income (GNI) per capita increased by 47.8% and stood at USD3,309 (2017 purchasing power parity (PPP)) just below the GNI average for Sub-Saharan Africa of USD3,686 PPP.⁵ However, the Senegalese economy has struggled with sustainable and inclusive growth and development, and these challenges have been further exacerbated by the COVID-19 pandemic. In 2020, real GDP contracted by 0.7% due to a slowdown in tourism (-17.0%), transport (-8.8%) and trade (-0.6%), as well as a decline in investment and external demand, which has had a significant impact on both formal and informal employment.⁶

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. However, currently women's labour force participation

is low at only 36% compared to 59% of men.⁷ The majority of the active female population (97.7%) work informally in non-agriculture sectors,⁸ while a significant proportion of the female population faces barriers to actively contribute to national wealth through formal employment. Nationally, women are predominantly engaged as domestic workers, home-based workers, market traders or street vendors, and in all these areas of work, women have higher levels of informality than men.⁹ Women are also more likely to be unemployed than men, with unemployment rates of 35.8% compared to 13% for men.¹⁰ The COVID-19 pandemic highlights the challenges that women operating in the informal economy face, particularly with regard to the lack of social protection.

In response to the economic crisis, the Government of Senegal (GoS) developed the Economic and Social Resilience Programme (Programme de Résilience Économique et Sociale, PRES) in 2020 with a focus on strengthening the social resilience of the population; macroeconomic and financial stability to support jobs, SMEs and the informal sector; and support to the private sector and maintaining jobs. The Government of Senegal now has an opportunity to “build back better”, through integrating gender and inclusion across these strategies. Women have a key role to play in driving this economic and social transformation,

² USAID (2017) ³ The World Bank (2021) ⁴ UNDP (2020) ⁵ UNDP (2020)

⁶ African Development Bank (2021) ⁷ World Economic Forum (2021)

⁸ ANSD (2017) ⁹ Koolwal, G. (2022) ¹⁰ ANSD (2022)

with mutual benefits for women, families, communities and society. This includes opportunities presented through increased active contributions to national wealth with the potential from strategically balanced formalisation of informal enterprises,¹¹ as well as through increasing localised production and agro processing and reducing reliance on exports.

This report is part of a series of reports commissioned on Sub-Saharan Africa, which aims to provide practical recommendations for public and private sector partners that would improve and expand women's economic opportunities, and contribute more meaningfully to women's economic empowerment. **It presents an overview of gender-inclusive economic development in Senegal.** Drawing on economic modelling, desk-based research, interviews* and expert reviews, the report explores available data and evidence on factors influencing gender-inclusive economic development in a Senegalese context. The report applies a holistic conceptual framework for gender-inclusive economic development that identifies multiple and overlapping factors at three different levels, which combine and interact to influence women's economic empowerment:

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors, such as violence against women and girls (VAWG), which hinder active women's economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to two key sectors in Senegal: (i) Agriculture (including horticulture and agro processing), and (ii) Microenterprises (with a snapshot of street restaurants and food vendors, as well as artisanal handicrafts and souvenirs). The sectors and sub-sectors of focus in Senegal were approached more broadly (relative to that of other countries covered in the Pathways Study) due to the highly informal nature of operations in the economic sectors that hold high potential for women's economic empowerment as well as their similarity in terms of potential for gender-inclusive economic development.

*22 interviews were conducted with various stakeholders: cooperatives/collectives, industry associations, private companies, and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

¹¹ Note: Formalisation is not deemed a universal remedy for the challenges associated with the informal sector. Supporting provisions and systems need to be in place - including addressing the barriers to sustained, high(er) productivity in the informal sector, facilitating the establishment of partnerships and market linkages to increase productivity while providing both short- and long-term social support for informal workers, e.g. financial support during economic shocks, social insurance, etc. See: The World Bank, AFD, J-PAL and IPA (2019) & Guven, M., & Karlen, R. (2020).

Key findings – Sectoral analysis

The sectoral analysis identified key trends related to women's roles and engagement in the agriculture and microenterprises sectors. In each of these sectors, women face structural, normative and individual level barriers to economic empowerment, though opportunities and entry points for further empowerment also exist at each of these levels.

Highlights are summarised below with a detailed explanation of the cross-cutting/contextual structural, normative and individual factors in section 4 and deeper sector-specific analysis of these factors provided in section 5 of the report. Appendix 3 offers a cross-sectoral table summary of the barriers and opportunities and entry points.

Structural factors

Through progressive policy, legislation and programming, the GoS has created a strong enabling environment for women's economic empowerment. In 2022, the Committee on the Elimination of All Forms of Discrimination Against Women (CEDAW) commended Senegal for improvements since 2015 to a number of key institutional and policy frameworks aimed at accelerating the elimination of discrimination against women and promotion of gender equality.¹²

Recent progress related to Senegal's legal commitments to gender equality includes the June 2013 amendments to the Nationality Code of 1961 allowing women to transfer their nationality to their husbands and children. In addition, the removal of gender-discriminatory conditions from the Family Code, and amendments to the General Tax Code, which provide for equal treatment in taxation.¹³ The 2010 Gender Parity Law obliging all political parties to aim for a 50/50 male-female ratio saw Senegal rise to seventh in the world for women's representation in parliament¹⁴ in 2016 with 44.2% female representation in the National Assembly (unicameral) as at 2022.¹⁵ However, implementation has been more challenging at the local level and consequently female representation and the provincial and local levels remains low.¹⁶

Several national development plans and initiatives include a focus on women, and more recently efforts are being made to improve the quality of gender-related data. For example, under the Plan for an Emerging Senegal (PES) there are several initiatives that specifically target women entrepreneurs,¹⁷ while multiple targeted strategies for women's empowerment are led by the Ministry of Women, Family, Gender and Child Protection. In 2022, Senegal launched its first National Financial Inclusion Strategy (2022-2026) including a focus on

¹². OHCHR (n.d.) ¹³. Kane, Z. (2019) ¹⁴. OHCHR (2022) ¹⁵. IPU Parline (n.d.) ¹⁶. Marianne Tøraasen. (2017) ¹⁷. DER/FJ (2021a)

vulnerable segments of the population such as women, young people, people living in rural areas and SMEs.¹⁸ Recent initiatives have had a strong focus on improving data quality and specifically gender disaggregated data and data that can inform decision-making related to gender equality.¹⁹ These efforts to improve gender-related data are much needed, since as of December 2020, only 45.9% of indicators needed to monitor the SDGs from a gender perspective were available, with data gaps in key areas related to women's economic empowerment, especially unpaid care and domestic work, and labour market indicators like the gender pay gap.²⁰

However, some gaps remain in legislation affecting women across women's life cycle. These include laws affecting women's pay, constraints related to marriage, laws affecting women's work after having children, constraints on women's starting and running a business, and gender differences in property and inheritance.²¹ Furthermore, many other Senegalese laws related to family, marriage and household responsibilities remain discriminatory against women. For example, the minimum legal age for marriage is 16 for girls and 18 for boys. Similarly, with regard to household responsibilities, the Family Code identifies the husband as the head of the household, and stipulates male authority over many areas of intra-household decision-making.²²

Furthermore, despite the fact that the legislative framework guarantees equal rights regarding access to land and rural land management, in rural areas, Senegal is characterised by traditional governance and customary laws which typically exclude women from accessing land. It is estimated that only 10% of women in Senegal hold property title deeds, and most women resort to renting, which limits their production capacity.²³ As a result, the majority of women (85%) do not own land affecting their access to credit, and in rural settings, while women account for 70% of the labour force, they only own 3% of cultivated land.²⁴ There are, however, a growing number of success stories where women's "promotion groups" (Groupements de Promotion Feminine) are successfully accessing land through their legal structures, or where women, through increased awareness of their rights, are able to negotiate for land access.²⁵ Further leveraging these success stories will be important for gender-inclusive economic development.

Normative factors

Socio-cultural barriers limit women's participation in the workforce. Religious and social norms and values position women as caregivers and men as income earners. Specifically, women's unpaid care and domestic work burden, limited decision-making power in the household and broader society, gender-based violence and

¹⁸ Ministry of Finance and Budget (2022) ¹⁹ UN Women (2020a) ²⁰ UN Women (n.d.)c ²¹ World Bank Group (2021a) ²² OECD (2019) ²³ UN Women (n.d.)a ²⁴ UNCDF (2022) ²⁵ FAO (2022)

norms restricting women's mobility affect women's wellbeing, autonomy and economic opportunities.²⁶

The burden of unpaid care work has a disproportionate impact on women. Women of prime working age (25-35 years) spend over six hours per day on unpaid care and domestic labour.²⁷ Conversely, men and boys are involved in 66% of all productive (paid) labour.²⁸ At the same time, if the amount of time women spent in household production was valued, it would represent 22% of GDP.²⁹ Furthermore, of the working population, 58% of men and 70% of women are engaged in vulnerable employment, meaning they are either contributing (unpaid) family workers and/or own-account workers (self-employed without employees). Religious and social norms and values position women as caregivers and men as income earners, severely limiting women's economic opportunities.³⁰

Within the household and society, women have limited decision-making power over decisions related to key issues from family size,³¹ to control over income. These norms not only impact on women but also impact the livelihoods and wellbeing of their households, as social norms dictate that any savings or surpluses are used to finance activities of the men in the household, rather than those of women and youth.³²

Women are at risk of gender-based violence (GBV) at home and in the workplace. Intimate partner violence (IPV) is not unusual within Senegalese society. Many women experience day-to-day physical and emotional violence by their intimate partner,³³ with approximately one in five women (21.5%) having experienced physical or sexual violence over their lifetime.³⁴ Women informal workers especially face precarious working conditions including risk of sexual harassment.³⁵ Generally, women's safety concerns, closely linked to restrictive norms around women's mobility, constrain their economic choices and opportunities, and are an important dynamic to understand when engaging in WEE programming.

Individual factors

Despite progress in school enrolment, gender disparities in access and educational outcomes remain significant. Women's literacy rates lag those of their male counterparts, with just 40% of women aged 15 and over being literate compared to 65% of men.³⁶ This is as a result of high dropout rates at both primary and secondary level, with domestic work, school-related gender-based violence, early marriages and early pregnancies making adolescent girls particularly vulnerable.³⁷ A major gender equality challenge for Senegal is addressing the low completion and high dropout rates to further build on the success it has achieved in increasing enrolment rates.

²⁶. Goodhue, E. (2012) ²⁷. Counting Women's Work (2016) ²⁸. Counting Women's Work (2016) ²⁹. Counting Women's Work (2016)

³⁰. The World Bank DataBank (2021) ³¹. The World Bank DataBank (2017)

³². Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021) ³³. Desmon, S. (2019) ³⁴. ANSD (2018)

³⁵. Koolwal, G. (2022) ³⁶. The World Bank DataBank (2017a) ³⁷. OHCHR (2015)

Women entrepreneurs are restricted by limited business skills and access to information. In agriculture, this includes access to information and training to increase productivity and value-added activities that offer higher-potential economic opportunities. For women-owned microenterprises, enterprise growth is constrained by a limited access to information on how to access new markets, improve product or service quality and manage their enterprise more efficiently and effectively.

Despite the lack of formal discrimination with relation to accessing credit there is still a gap in access with women far behind their male counterparts. The gender gap in use of formal financial services is 11% and this is mainly due to women's lack of access to bank or mobile money accounts, and limited digital literacy.³⁸ Women in rural areas are particularly restricted in access to finance, with almost half of banks and financial services located in Dakar, and women in rural areas less likely to own smartphones to enable access to mobile money.³⁹ Within this context, women's savings groups are currently a primary source of accessing finance and the digitalisation of these platforms is opening up opportunities for women.⁴⁰ However, efforts to reduce the gender-related gap in digital access are needed to ensure these opportunities are

realised by rural women, who are 32% less likely to use a mobile phone than men.⁴¹

Finally, women's ability to pursue high-return activities and diversify income streams are limited by many factors, including limited ownership of land and productive assets. In Senegal, 85% of women do not own a house or land⁴² and yet in the agriculture sector alone, women account for 70% of the labour force, despite holding only 3% of cultivated land.⁴³ However, evidence from the agriculture sector shows that women who engage in diversified activities are more likely to generate higher earnings and can also improve household wellbeing and food security.⁴⁴

Summary of recommendations

Policy and advocacy

1. Address key policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes.

Recommended strategies for consideration include:

- a. Working with the GoS to develop and encourage a more favourable legal framework that supports informal enterprises and specifically their transition to formalisation with appropriate incentives. This should be

³⁸ UNCDF (2017) ³⁹ Hanguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020) ⁴⁰ MaTontine (n.d.)

⁴¹ GSMA (2020) ⁴² UNCDF (2022) ⁴³ UNCDF (2022) ⁴⁴ Partnership for Economic Policy (2021)

preceded by provisions and systems to support informal workers and businesses, entailing short-term and long-term social protection tailored to the dynamics of informality (e.g. cash transfers, social insurance) to support during periods of economic shocks.

- b. Subsequent provisions to improve the productivity of informal businesses/workers through establishing market linkages, improving infrastructural support, etc., should also be implemented.
- c. In addition, improve harmonisation of customary and religious law with formal law, and support effective legislation and policy frameworks around child marriage, gender-based violence, female genital mutilation and other discriminatory and harmful practices and common causes for girls to drop out of school.
- d. Finally, improve the monitoring and assessment of activities within the informal sector to better understand challenges and constraints that can then guide the feasibility of and potential pathway(s) to formalisation.

2. Undertake community-level sensitisation, capacity building and advocacy around existing legislation to strengthen women’s rights and reduce normative barriers to women’s economic empowerment.

Recommended strategies for

consideration include training and capacity building of key duty bearers around women’s rights; targeting youth to enable long-term, transgenerational change; and identify role models to act as champions for behaviour change towards gender equality within communities.

a. Advocate to remove gender-based barriers to finance and promote women-friendly financial services.

Recommended strategies for consideration include engage women meaningfully in the design of financial services and products; promote gender-friendly financial products and introduce legal and regulatory frameworks that enable women to access credit while addressing gender-discriminatory practices by financial institutions.

Programming recommendations⁴⁵

- 1. Assess and address women’s and girls’ unpaid care and domestic work burden** so that they can complete their education, acquire marketable skills and generate income outside the household. Recommended strategies for consideration include promote the use of technologies and digital solutions that can reduce the time and labour requirements for economic activities; collaborative economic initiatives through women’s “promotion groups” with a focus on efficiency gains; and work with the public

⁴⁵ For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

sector and/or low-cost commercial solutions that address the challenge of inadequate energy, water, hygiene and sanitation facilities at the household level, freeing up women's time to engage in other activities.

2. Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers.

Recommended strategies for consideration include support the formation and growth of women-led cooperatives with a focus on increasing efficiency, reducing costs through bulk purchases (of inputs and services) and the use of shared transportation and distribution networks; open access to new markets through the aggregation of products allowing them to deliver at volume and negotiate better prices; establish and facilitate training to build women's business skills and increase their access to information and finance. Finally, support women to digitalise savings groups or *Tontines* and promote linkages with financial institutions so that historical records can be shared and enable women to become bankable.

3. Work with women and girls holistically to improve their human capital and wellbeing.

Recommended strategies for consideration include efforts to improve soft skills around leadership, negotiation and conflict management, through on-

the-job training and mentoring schemes; focused interventions to move women up value chains and into more lucrative, higher skilled, and more secure sectors; and targeted interventions to improve women's voice, decision-making and self-efficacy; more equitable norms around leadership, and opportunities for women to move into new or upgraded roles.

4. Work with large employers to work with women as employees and with women-owned businesses as suppliers and service providers.

Recommended interventions for consideration include endorse and implement gender commitments and recruitment quotas, which should include gender-sensitive policies, staff training, codes of conduct, GBVH policies, and anonymous grievance and reporting mechanisms; focus on addressing gender-based violence and harassment, promoting zero tolerance, and addressing intolerance/non-recognition of women's unpaid care responsibilities, and ensuring safe and effective reporting mechanisms and referral pathways for survivors of violence; and improve working conditions, and health and safety for women workers including provision of living wage, addressing any gender pay gap, flexible working hours and parental leave.

5. Address inequitable intra-household dynamics, norms and gender-based violence.

Recommended strategies for consideration include household approaches which explicitly stimulate discussions, promote gender-equitable attitudes and norms and support families to negotiate about gender roles and norms which guide intra-household decision making and labour including norms around women's mobility; interventions to transform harmful masculinities; and work to build on existing efforts to improve understanding of what works in terms of programmes and policies to increase women's access to and control over land and other assets.

- 2. Increase the focus on gender-disaggregated monitoring and data collection at all levels within the public and private sectors and measures of key factors enabling or constraining women's economic empowerment** including gender-specific measures focused on women's capabilities and agency, household relations, and gender norms and attitudes.
- 3. Introduce more rigorous monitoring of activities in the informal sector** using incentive mechanisms to encourage women-led enterprises to report data income and other key metrics, and use this to inform future policy and programme design.

Research, monitoring and evaluation recommendations

- 1. Commission and undertake research and evaluations to address research gaps including** studies to understand the main gender-related constraints to formalisation and assess attitudes towards formalisation and understanding of potential benefits. These studies should also explore informal women business owners/workers' preferences - (to formalise or not), their concerns and suggested solutions as it relates to formalisation.

1. Introduction

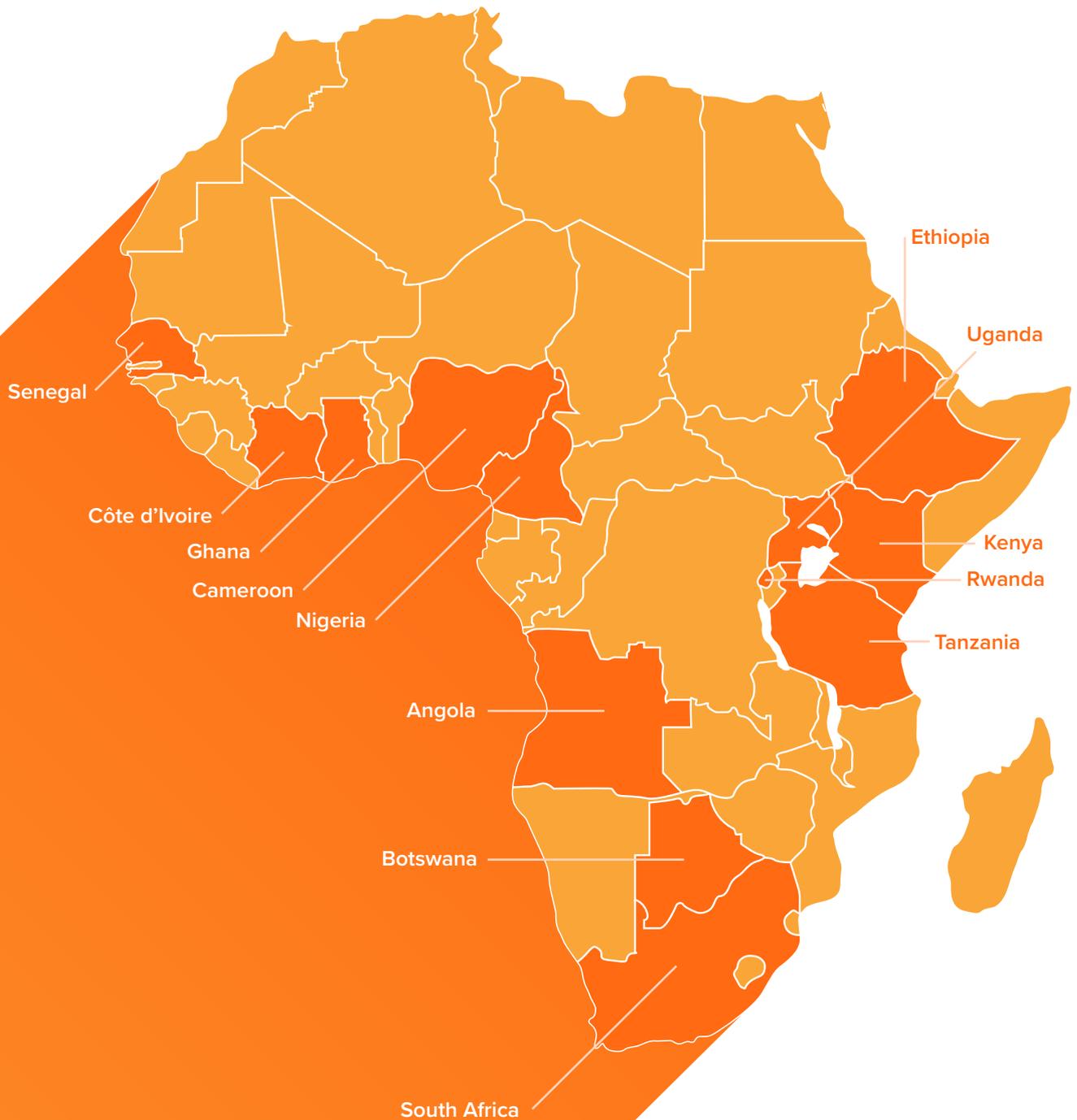
Background and objectives

A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. ODCD); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)⁴⁶ (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened in light of various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

⁴⁶ International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. ODCD), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

13 countries covered by the Pathways Study research project, including Senegal



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country. These are:

1. Identifying the sectors with the most potential

- Which sectors are forecast to grow fastest over 2020 -2030?
- Which sectors have the greatest prospects for women's economic empowerment?
- Which sectors would benefit the most from improved economic participation of women?

2. Understanding the challenges and drivers for women's opportunities in key sectors

- What is the role of women within priority sectors and what are their prospects for expanded opportunities?

- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

3. Developing sector-specific solutions

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendixes.



1. Scoping Study and Modelling

Preliminary research and economic modelling

*Euromonitor International
Research and Analytics Team*



2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

Country Working Group Participants

3.

Stakeholder Mapping

Secondary Research and Interviews

West African Research Center
(WARC - Country Partner)

4.

Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

*West African Research Center
(WARC - Country Partner)*

5.

Analysis of Findings

Qualitative Analysis, Report Writing

*West African Research Center
(WARC - Country Partner), Kore Global*

6.

Report Finalisation



Recommendations Workshop, Expert Reviews

*Country Working Group Participants West African Research Center
(WARC - Country Partner), Kore Global, Thematic and Sector Experts,
Steering Committee*

2. Conceptual framework for understanding women's economic empowerment

Women's economic empowerment (WEE) can be understood as: "Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society."⁴⁷

Women's economic empowerment is much broader than labour market participation.⁴⁸ It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.⁴⁹ It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.⁵⁰ And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.⁵¹

⁴⁷ Calder, R. et al (2020)

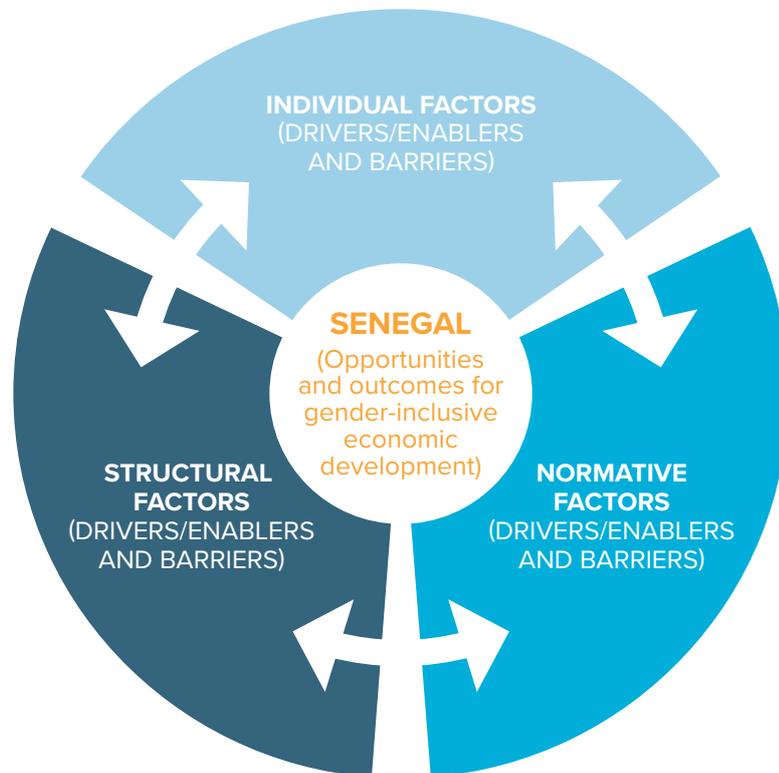
⁴⁸ Nazneen et al. (2019)

⁴⁹ Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017)

⁵⁰ Kabeer (2021); Fox & Romero (2017)

⁵¹ Calder & Boost (2020) unpublished; Fox & Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

Conceptual framework for understanding women's economic empowerment



This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Senegal at three distinct levels: (i) Structural; (ii) Normative; and (iii) Individual

Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to suitable services and assets; and their choices

relative to men's, thereby leading to greater engagement in marginal, unregulated and precarious forms of work with low and unstable earnings, and no social protection. Segregation and discrimination can occur along several fronts - employment, status in value chains, profit potential and level of risk - and is stubbornly persistent in informal labour markets despite low barriers to entry. All these due to the vicious interplay between individual, normative and structural constraints.

Structural factors

Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy.

Macro-level economic policies are often thought of as “gender neutral”, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

Examples of policies that directly influence women's ability to start, run and grow their businesses include:

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

Policies can also indirectly influence women's economic empowerment.

These may include:

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence.

Normative factors

Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth; for example, how much and what kind of education and other learning opportunities are made available.⁵² Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.⁵³ The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women's economic outcomes.

Social and gender norms around women's economic empowerment are not static, and large-scale macro-level changes in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements, can drive positive shifts in behaviour and attitudes over time.

⁵² Calder et al. (2021)

⁵³ Kabeer (2021)

Norms play an important role in explaining many labour market phenomena, such as persistent gender segregation, low or declining female labour force participation (FLFP), women’s lower returns to human capital and experience in the world of work, women’s double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,⁵⁴ and the availability of relevant products and services for women in the market (for example, financial products and services, good-quality affordable childcare and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women’s time use**, including responsibilities assigned to women for domestic and care, paid work and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed-gender environments and run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women’s **freedom of mobility**; and
- The frequency, intensity and acceptability of violence against women and girls (VAWG) including sexual harassment.

Individual capital factors

Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital). Capital is especially important for women entrepreneurs to navigate the “structures of constraint” they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.⁵⁵

Human capital includes business, entrepreneurial, vocational and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication. Uneven investments in girls’ and young women’s human capital create “pre-existing” constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.⁵⁶

⁵⁴ Marcus (2021)

⁵⁵ McKenzie et al. (2021); Batista et al. (2021)

⁵⁶ Calder et al. (2021)

The exercise of individual choice is significantly enabled by stores of social capital. Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality.⁵⁷ Women are often further constrained by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

Finally, economic empowerment requires women to access and control economic capital, including financial assets such as earnings, savings, and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.⁵⁸

Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work. Therefore, the lack of capital is more of a problem for women. Firstly, because systemic and structural constraints allocate more opportunities to build capital to men, and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.⁵⁹

⁵⁷ Adato and Hoddinott (2008) in Calder and Tanhchareun (2014)

⁵⁸ Calder et al. (2021)

⁵⁹ Calder et al. (2021)



3. Country context

3.1 Demographics and geography

Senegal's population, which stood at 17.7 million in 2022,⁶⁰ is young and increasingly urban.⁶¹ With a fertility rate of 4.87 births per woman,⁶² Senegal's population is growing at a rate of 2.8%, adding over 447,000 people to the population per year despite negative net migration.⁶³ The median age of the population is 19 years, and approximately 40% of the population is under the age of 15.⁶⁴ A quarter of the population is centred in the Dakar region which represents only 0.3% of the territory.⁶⁵ The largest city is Dakar with a population of nearly 2.5 million people, followed by the cities of Pikine and Touba.⁶⁶ Just over half (52%) of the population live in rural areas,⁶⁷ and while the average national population density in 2022 is estimated at 90 people per square kilometre of land,⁶⁸ density ranges from over 5,000 people per square kilometre in Dakar,⁶⁹ to only two people per square kilometre in the semi-arid eastern region of the country.⁷⁰

⁶⁰. ANSD (2022)

⁶¹. ANSD (2022)

⁶². ANSD (2022)

⁶³. World Population Review (2022)

⁶⁴. ANSD (2022)

⁶⁵. The World Bank (2021)

⁶⁶. World Population Review (2022)

⁶⁷. ANSD (2022)

⁶⁸. ANSD (2022)

⁶⁹. City Population (n.d.)

⁷⁰. World Population Review (2022)



With almost half (48%) of its population living in urban areas, Senegal is ahead of Sub-Saharan Africa's average urbanisation rate of 41%.⁷¹ Senegal's urban population has almost doubled in the last few decades, rising from 23% in 1960 to 48% in 2022.⁷² This has largely been driven by urban growth, predominantly in Senegal's capital city, Dakar. Approximately 65% of Senegal's gross domestic product (GDP) is produced in urban centres, and 55% in Dakar itself and the Dakar region is home to 50% of its urban population, with more than 80% of registered firms concentrated there.⁷³

The Senegalese people have a strong sense of national identity, while maintaining independent religious and ethnic identities. More than 97% of the population is Muslim, while Christians, mostly Roman Catholics, represent just 2.7% of the population.⁷⁴ The largest ethnic group in Senegal is the Wolof, accounting for approximately 40% of the population. Other major ethnic groups include the Poular, Serer, Mandingue⁷⁵/Socé, Diola and Soninké.⁷⁶ Senegal is a multilingual country with 38 recognised languages, of which Wolof is the most widely spoken (~40%). French is an official language used by the State, and for administration, education, media and business, although half of the country's population cannot read or write French.⁷⁷

Senegal is considered one of the most stable countries in West Africa. Since achieving independence from France in 1960, Senegal has never experienced a military coup and has experienced three peaceful transitions of power. The country's security forces, both military and law enforcement, are considered some of the most professional and capable in Africa.⁷⁸ Despite this, in the Casamance region of Southern Senegal, there is an ongoing conflict - the longest running in West Africa - which remains unresolved.⁷⁹ This conflict is thought to have had a number of consequences including the displacement of large numbers of people and negative impact on socioeconomic activities and in the preservation of the rule of law.⁸⁰

⁷¹ The World Bank DataBank (2018) ⁷² The World Bank DataBank (2018) ⁷³ Senegal Urbanization Review (2015)

⁷⁴ ANSD (2020) ⁷⁵ Sometimes referred to as Mandinka or Mandingo ⁷⁶ ANSD (2020) ⁷⁷ ReMaLIC (2022)

⁷⁸ USAID (2017) ⁷⁹ Navone, A., & Gallagher, A. (2020) ⁸⁰ Ngom, A., & Sene, I. (2021)

3.2 Human development

While Senegal has seen significant progress in human development outcomes over the past 30 years, it continues to be ranked in the low human development category with a Human Development Index (HDI) value of 0.512 for 2019, positioning it at 168 out of 189 countries and territories.⁸¹ Between 1990 and 2019, Senegal's HDI value increased from 0.376 to 0.512, an increase of 36.2% and in the same period progress was made across each of the HDI indicators; life expectancy at birth increased by 10.7 years, while mean years of schooling and expected years of schooling increased by one and just over four years, respectively.⁸² Furthermore, the gross national income (GNI) per capita increased by about 47.8% and stood at USD3,309 (2017 purchasing power parity (PPP)) just below the GNI average for Sub-Saharan Africa of USD3,686 PPP.⁸³

Senegal continues to be marked by high levels of gender inequality in education, employment and income. Despite the increase in overall GNI, the disaggregated data shows great disparities between men and women. The average GNI per capita for women of USD2,271 PPP compared to USD4,401 PPP for men shows much lower command over economic resources by women.⁸⁴ Similarly, the 2019 gender disaggregated HDI value for Senegal was 0.475 for females and 0.546 for males. This results in a Gender Development Index (GDI) value of 0.870, putting Senegal in the lowest group (Group 5), and meaning there is low equality in HDI achievements between women and men.⁸⁵

Global gender indices and reports highlight gender inequality in key human development indicators. For example, in particular, Senegalese women continue to face significant discrimination in secondary and tertiary education, politics and paid employment (see table below).

⁸¹ UNDP (2020)

⁸² UNDP (2020)

⁸³ UNDP (2020)

⁸⁴ UNDP (2020)

⁸⁵ UNDP (2020)

Index	Score	Insights on score
<p>Gender Inequality Index (2019)⁸⁶ Composite measure reflecting inequality in reproductive health, empowerment and labour <i>(lower score is better)</i> Global average: 0.436 SSA average: 0.570</p>	0.533	<p>Above-average score overall compared to SSA, however below-average portion of female population with at least secondary education (10.3 vs 28.8 SSA) and below-average participation of women in the workforce (35.0 vs 63.3% SSA). Maternal mortality ratio is lower (315.0 vs 535.2 for SSA deaths per 100,000 live births), adolescent birth rate is also lower (72.7 vs 104.9 for SSA number of births per 1,000 women ages 15-19) and a significantly higher female representation of seats in parliament (41.8% vs 24.0% SSA).</p> <p>Ranked 130 out of 162 countries</p>
<p>Global Gender Gap Report (2022)⁸⁷ Economic participation and opportunity, educational attainment, health and survival, political empowerment <i>(higher score is better)</i> Global average: 0.681 SSA average: 0.697</p>	0.688	<p>Low labour force participation rate 33.5% for females (vs 56.7% for males). Women make up 42.7% of parliamentarians, however only 21.9% of ministers are women. Women make up only 15.2% of legislators, senior officials and managers. Scores low on economic participation and opportunity (0.483) and political empowerment (0.324). Has election list quotas for women at the national level, though party membership quotas are voluntary.</p> <p>Ranked 23 out of 36 SSA countries, and 112 out of 146 countries globally.</p>
<p>Women's Workplace Equality Index (2018)⁸⁸ Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work, and using property <i>(higher score is better)</i> Global average: 64.79 SSA average: 57.86</p>	49.5	<p>The country scored 0 out of 100 score on the availability of building credit and showed poor performance in terms of equal property ownership rights. (40/100). The law does not prohibit discrimination by creditors based on gender and marital status.</p> <p>Ranks 37 out of 47 SSA countries.</p>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

⁸⁶. UNDP (2020) ⁸⁷. World Economic Forum (2022) ⁸⁸. Council on Foreign Relations (n.d.)

Index	Score	Insights on score
<p>Gender Parity Score (2019⁸⁹) Measures distance from gender parity and takes into consideration gender equality at work and in society <i>(higher score is better)</i> Africa average: 0.58</p>	0.54	Overall above average with extremely high performance for gender equality at work (0.46) and legal protection and political voice (0.42), and high performance on essential services and enablers of economic opportunity (0.73), physical security and autonomy (0.51) and overall gender inequality in society (0.58).
<p>Women, Business and the Law (2021)⁹⁰ Measures legal regulations affecting women's economic opportunity via eight indicators - mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pension <i>(higher score is better)</i> Global average: 76.1 SSA average: 71</p>	66.9	Worst performance on pay (25/100), assets (40/100), marriage and parenthood (60/100 for both). Higher performance for mobility (75/100) and entrepreneurship (75/100), and excellent performance for workplace choice (100/100) and pension (100/100).
<p>Africa Gender Index (2019) Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> Africa average: 0.486 West African average 0.437⁹¹</p>	0.504	Was a part of the set of countries consulted to scale up the Jobs for Youth initiative, with a target of reaching at least 60% young women. Has been able to increase the number of women in parliament. Has been able to lower the gender gap across social dimensions (0.863 score). Struggles to close gender gap across economic dimension (0.666) and empowerment representation (0.222). Scores slightly above the Africa average.
<p>SDG Gender Index (2022) 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change <i>(higher score is better)</i> Global average: 67.8 SSA average: 52.0⁹²</p>	55.2	With a change in score by +5 points, Senegal ranked among the top 10 most improved countries (from 2015 to 2020), ranking 113th globally and 10th out of 36 SSA countries covered. Drivers of progress included: ⁹³ <ul style="list-style-type: none"> • SDG 3 Access to family planning; women's perceptions of quality of healthcare • SDG 8 Laws on workplace equality; women's access to bank accounts • SDG 9 Women's use of digital banking • SDG 13 Women in climate change leadership; women's perceptions of • Environmental policies; climate vulnerability • SDG 17 Disaggregated statistics

 = Among the top scoring countries in SSA

 = Among the lowest scoring countries in SSA

 = Average score based on SSA averages

⁸⁹. Moodley, L., Kuyoro, M., Holt, T., Leke, A., Madgavkar, A., Krishnan, M., & Akintayo, F. (2019)

⁹⁰. World Bank Group (2021) ⁹¹. African Development Bank (AfDB) & UN ECA (2019)

⁹². Equal Measures 2030 (2022) EM2030 ⁹³. Equal Measures 2030 (2022) EM2030

Over a third of Senegalese women (33.6% or 2.7 million women) were living below the poverty line in 2019. According to projections by UN Women, approximately a million more women are estimated to have been pushed below the poverty line due to the economic impact of the COVID-19 pandemic.⁹⁴ Over a quarter of Senegalese households (30%) are headed by females, and these female-headed households are more likely to live in poverty than male-headed households.⁹⁵

According to the most recent 2013 Census, approximately 6% of the population including 8% of the adult population are living with some form of disability.⁹⁶ Of this, women with disabilities constituted 6.2% of the disabled population, compared to 5.6% for men.⁹⁷ According to the most recent available source, it is important to note that disability prevalence is likely underestimated as reliable data on people with disabilities is limited and there are ongoing efforts to address this at the national level.⁹⁸ Women with disabilities, face significant discrimination in access to education, health and employment.⁹⁹

The Government of Senegal (GoS) have made concerted efforts in the past decade to address family planning. Following an assessment of Senegal's family planning

programmes in 2009 where it scored just 47.5 out of a possible 100, the GoS implemented a number of initiatives to address challenges related to family planning. These include purchasing contraceptive products from the national budget, eliminating import duties for contraceptives, adding family planning products to the formal drug distribution system, harmonising family planning product prices across the service delivery system, introducing measures to reduce contraceptive stockouts and strengthening social marketing activities.¹⁰⁰ As at 2020, the modern contraceptive prevalence rate (mCPR) for all women was 27.7% and for married women it was 19.8%, with the main challenges to national efforts to expand contraceptive use including domestic resource mobilisation.¹⁰¹

Despite progress in school enrolment, gender disparities in access and educational outcomes remain significant.

Thanks to significant investment from the Government of Senegal in the education sector,¹⁰² the past 20 years has seen significant progress in increasing gross enrolment rates, with primary school enrolment increasing from 69% to 83% between 2000 and 2020, and secondary school enrolment increasing from 16% to 47% in the same period.¹⁰³ However, children and adolescents, especially girls, face major constraints in access to

⁹⁴ UN Women (2020) ⁹⁵ The World Bank DataBank (2019) ⁹⁶ ANSD (2014) ⁹⁷ ANSD (2014)

⁹⁸ Global Disability Summit (2013) ⁹⁹ Humanity & Inclusion (n.d.) ¹⁰⁰ Futures Group (2013) ¹⁰¹ FP2030 (2021)

¹⁰² Quelle, K. (2018) ¹⁰³ UNICEF (2022)

education and learning. Dropout rates are high, with only 47% of children (50% of girls and 44% of boys) completing primary school and 29% (30% of girls and 27% of boys) completing lower secondary school.¹⁰⁴ Women's literacy rates lag those of their male counterparts, with just 40% of women aged 15 and over being literate compared to 65% of men.¹⁰⁵

Adolescent girls continue to face major constraints as relates to education, closely linked to gender-based violence and gender-based discrimination including early marriage and pregnancy.¹⁰⁶ Approximately 41% and 45% of primary and secondary school age girls were out of school in 2016.¹⁰⁷ Factors that specifically impact girls' education are primarily the burden of domestic work, prevalence of sexual abuse in schools, early marriages and early pregnancies.¹⁰⁸ These risk factors are most pervasive for girls in rural areas and girls from the poorest households, where inequitable gender norms and child marriage remain most pervasive.¹⁰⁹ Among the 6-11 year age group, 54% of rural girls and 61% of girls from the poorest households were out of school in 2016.¹¹⁰ The major gender equality challenge for Senegal is addressing the low completion and high dropout rates to further build on the success it has achieved in increasing enrolment rates.

Gender-based violence (GBV), child marriage and traditional practices continue to violate women's rights and potential. According to the 2019 Demographic and Health Survey (DHS) survey, one in three girls in Senegal are affected by child marriage with 32.6% of women aged 20-49 having been in a first union before the age of 18 and 7.6% before the age of 15.¹¹¹ Child marriage typically impacts women in the lowest quintile of economic wellbeing and with low levels of education and is driven by a combination of social and economic determinants including gender inequality, economic pressures and religious and social norms.¹¹² Polygamy is very common in Senegal, with 48.6% of women in rural areas in polygamous marriages versus 37.7% in urban areas.¹¹³

In Senegal, nearly 25% of girls and women aged 15-49 years have been subjected to the practice of female genital mutilation (FGM).¹¹⁴ There is substantial variation in the prevalence of female genital mutilation with prevalence highest in the southeastern region of Tambacounda, Kolda and Matam, and the eastern region of Kédougou.¹¹⁵ The prevalence of female genital mutilation has remained largely unchanged for at least the last two decades, however attitudes are now shifting and the majority of people in Senegal believe female genital mutilation should be discontinued.¹¹⁶ Opposition to child

¹⁰⁴ UNICEF (2022) ¹⁰⁵ The World Bank DataBank (2017a) ¹⁰⁶ UNICEF (n.d.a)

¹⁰⁷ Education Policy and Data Center (EPDC) (2018) ¹⁰⁸ OHCHR (2015) ¹⁰⁹ Education Policy and Data Center (EPDC) (2018)

¹¹⁰ Education Policy and Data Center (EPDC) (2018) ¹¹¹ UNICEF (n.d.) ¹¹² Save the Children (n.d.)

¹¹³ UNCDF (2020) ¹¹⁴ UNICEF (2022a) ¹¹⁵ Kandala & Shell-Duncan (2019) ¹¹⁶ UNICEF (2022a)

marriage is most common in regions where female genital mutilation is rarely practised, and among those with higher levels of education.¹¹⁷

According to the most recent Demographic and Health Survey in 2019, approximately 10.4% of women aged 15-49 had suffered physical violence in the previous year.¹¹⁸

The COVID-19 pandemic is thought to have exacerbated the issue of domestic violence and the results of a rapid survey carried out by UN Women and partners in 2020 found that 27% of respondents believed that violence within households had increased since the start of the pandemic.¹¹⁹

3.3 Status of the economy, labour force participation and employment

Despite considerable growth since 2014, Senegal's economy is facing challenges with sustainable and inclusive development and has been particularly affected by the COVID-19 pandemic.

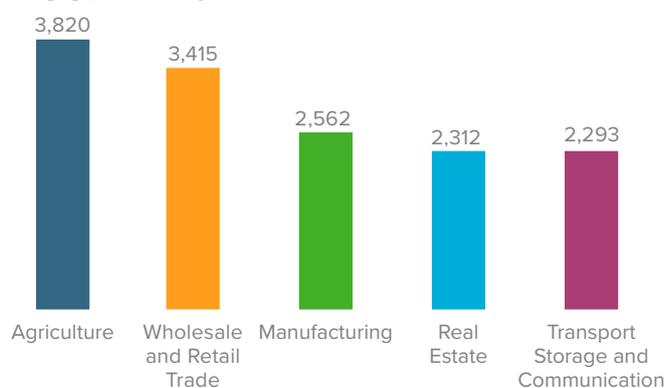
Senegal is a lower-middle income country (LMIC). The country's GDP was estimated to be USD27.6 billion, with GDP per capital of USD1,410 in 2021.¹²⁰ The economy grew by more than 6% per year between 2014 and 2018,¹²¹ but since then the country has fallen into recession since the start of the COVID-19 pandemic. In 2020, real GDP contracted by 0.7% due to a slowdown in tourism (-17.0%), transport (-8.8%) and trade

(-0.6%), as well as a decline in investment and external demand. The impact of the crisis was twofold, in that tax revenue fell and health spending rose, resulting in a deterioration of the fiscal deficit to 6.0% of GDP in 2020 from an average of 3.7% in 2018-2019.¹²² The unemployment rate also rose from 6.5% in 2019 to 7.1% in 2020 as a result of the pandemic, while youth unemployment rose only marginally in 2021 to 5%, from 4.9% in 2020. It is important to note however that youth unemployment has been on the rise since 2019, when it stood at an all-time low of 4% following over a decade of decline.¹²³

In 2019, agriculture and related activities were the greatest contributors in gross value added (GVA) terms at 18.2%, followed by wholesale and retail trade, and manufacturing at 16.2% and 12.2%, respectively. While the services, banking, construction and telecommunications sectors also emerged as strong contenders for economic performance, their effect on growth and job creation has so far been fairly limited.¹²⁴ Senegal has seen a shift in its economy from agriculture to informal commerce which is considered to be partly due to trends in the country's increased urbanisation¹²⁵ however in rural areas, mining, construction, tourism, fisheries and agriculture remain the leading employment sectors.¹²⁶

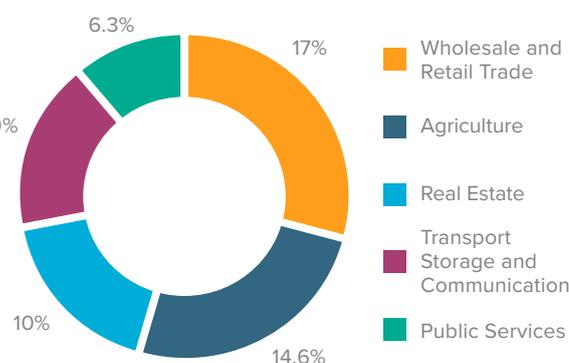
¹¹⁷ UNICEF (2022a) ¹¹⁸ The DHS Program (2019) ¹¹⁹ UNICEF (n.d.a) ¹²⁰ The World Bank DataBank (2021b) ¹²¹ The World Bank (2021) ¹²² African Development Bank (2021) ¹²³ The World Bank DataBank (2021c) ¹²⁴ BTI (2022) ¹²⁵ IFC (2020) ¹²⁶ The World Factbook (2022)

Top Five Sub-Sectors in Senegal by 2019 GDP GVA (Gross Value Added) in USD million



Source: Euromonitor International 2020

Top Five Sub-Sectors in Senegal by Share of GDP (2019)



The Government of Senegal developed its Economic and Social Resilience Programme (Programme de Résilience Économique et Sociale, PRES) in 2020 which comprises five pillars; (i) strengthening the health system; (ii) strengthening the social resilience of the population; (iii) macroeconomic and financial stability to support jobs, SMEs and the informal sector (iv) support to the private sector and maintaining jobs; and (v) regular supply of hydrocarbons, medical and pharmaceutical products and basic necessities. To date, the programme has attracted over USD1.6 million in funding from a range of donors. However, the successful implementation of this programme remains hampered by challenges including limited fiscal buffers and safety nets, the vulnerability of the healthcare system, and the reliance on a large informal sector. As such, it is anticipated that economic recovery following the COVID-19 pandemic for Senegal will be gradual.¹²⁷

The main framework for economic development is outlined in the Plan for an Emerging Senegal (PES) Phase II (2019-2023),¹²⁸ which follows on from Phase I which ran from 2014 to 2018.¹²⁹ PES II aims to accelerate economic transformation as part of the country's wider Agenda 2030, promote human capital and facilitate good governance. The plan is based on three priorities including bringing about a structural transformation of the economy, promoting human capital and enabling good governance. Key projects already delivered under the first phase of the Plan for an Emerging Senegal include the Thiès-Touba Highway, the new international airport which opened in December 2017, and upgrades to energy infrastructure.¹³⁰ Senegal receives technical support from the International Monetary Fund (IMF) under a Policy Support Instrument (PSI) to assist with implementation of the Plan for an Emerging Senegal.

¹²⁷ UNCDF (2020) ¹²⁸ Presidency of Senegal (2022) ¹²⁹ Ministry of Economy, Planning and Cooperation (2019)

¹³⁰ The World Factbook (2022)

Senegal receives significant international aid to support its inclusive economic growth agenda. Senegal received further assistance from The World Bank in 2021 to launch a USD1.3 million “Accelerate Competitiveness and Job Creation Programme”, which aligns and builds on the main priorities of the Plan for an Emerging Senegal and aims to strengthen the competitiveness of the private sector, increase investment in strategic sectors, achieve economic reforms and improve infrastructure. Under this programme, led by the Ministry of Economy, Planning and Cooperation, firms of all sizes, from both formal and informal sectors will be supported through dedicated channels such as partial credit guarantee schemes, access to long-term finance, and matching grants for technology adoption and productivity upgrading, as well as value chain-level competitiveness reinforcements.¹³¹

Women and employment

Women face extremely high levels of unemployment in Senegal with the majority of women working in the informal sector which is unregulated and does not provide access to social security. According to the 2021 Global Gender Gap Index, only 36% of women in Senegal are participating in the labour force, compared to 59% of males.¹³² Unemployment rates are high, particularly in rural areas and

are increasing. The unemployment rate in the last quarter of 2021 was estimated at 24.1% overall which was an increase of 7.8 percentage points since the previous year. Unemployment rates are higher in rural areas at approximately 29.8% compared to 19.1% in urban areas, and women are far more likely to be unemployed than men with unemployment rates of 35.8% compared to 13% for men.¹³³ Noteworthy is that there are an additional 200,000 and 300,000 young people trying to enter the labour market every year, many of whom struggle to find formal employment opportunities.¹³⁴ Despite significant government investment in education and training, for example through the Ten-Year Education and Training Programme, National Youth Action Plan (2012-2017), Rapid Entrepreneurship Delegation Fund and Skills for Jobs Competitiveness Project, youth employment continues to be negatively impacted by low secondary school educational attainment and the lack of employment opportunities available.¹³⁵

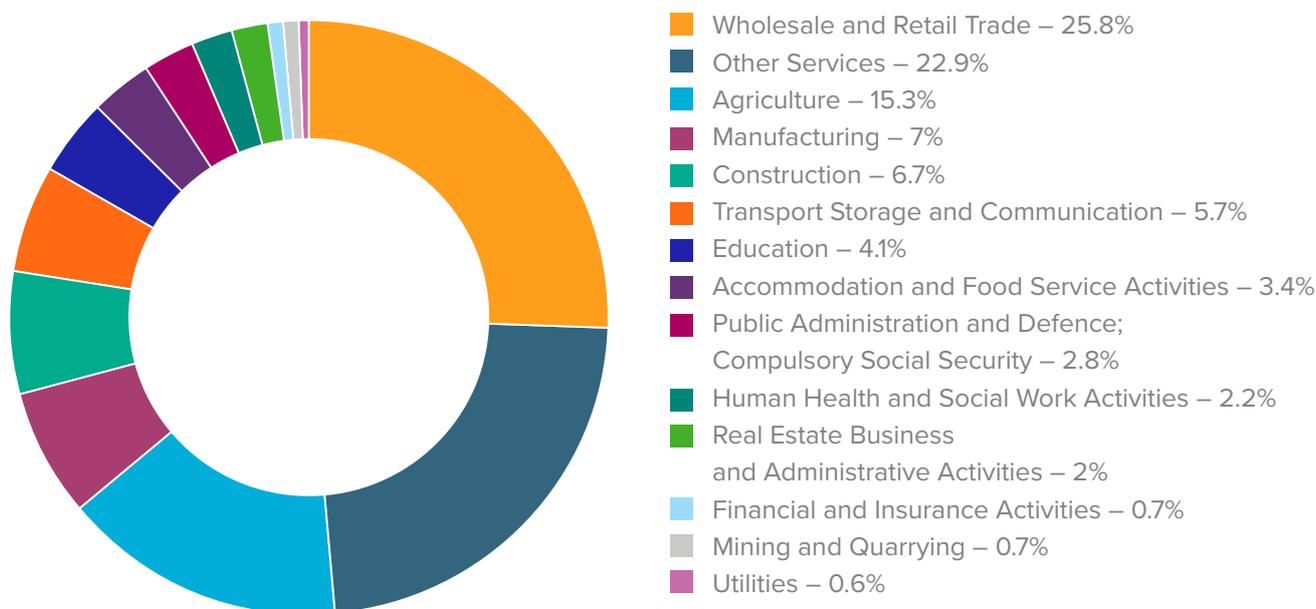
There are very few salaried workers in Senegal and most salaried positions are occupied by men. According to Agence Nationale de Statistique et de la Démographie (ANSD), in 2021 there were just 336,968 salaried employees in the business sector (note the term “business sector” was not defined) compared to 311,280 a year

¹³¹ The World Bank (2021a) ¹³² World Economic Forum (2021) ¹³³ ANSD (2022)

¹³⁴ Bertelsmann Stiftung (2020) ¹³⁵ Malta, V., Martinez, A., & Tavares, M. M. (2019)

earlier.¹³⁶ While this demonstrates an increase of 8.7%, this still represents just 0.02% of the total population in salaried employment. Of the total number of salaried employees, only 25.5% were women. While women lag their male counterparts in terms of total numbers in employment, they are most dominant in the service sectors, specifically education (47.9%), health and social work (45.1%), and financial and insurance (44.2%).¹³⁷ The main sectors that saw increased employment rates overall were construction (39.3%), services (8.5%) and industry (5.6%). Sectors that saw a decrease in employment rates were science and technology (13.3%), real estate (13.6%) and healthcare and social action (5%).¹³⁸

Breakdown of Full-Time Total Labour by Sector (2019)



Source: International Labour Organisation (ILO) estimates

Salaries are heavily imbalanced favouring senior management and more qualified positions.

Approximately 44.4% of salaries are paid to less than 18% of the workforce. Senior executives receive 28.4% of total remuneration and senior technicians 15.9%, despite only occupying 7.5% and 9.7% of the national workforce, respectively.¹³⁹ Conversely, manual workers, who represent nearly half of permanent workers (48.9%) receive just 20.9% of total remuneration, and technicians and supervisors (32% of the workforce) receive 34.7%. Women fulfil just 23.2% of legislator, senior official and manager positions and 33.2% of professional and technical worker roles.¹⁴⁰

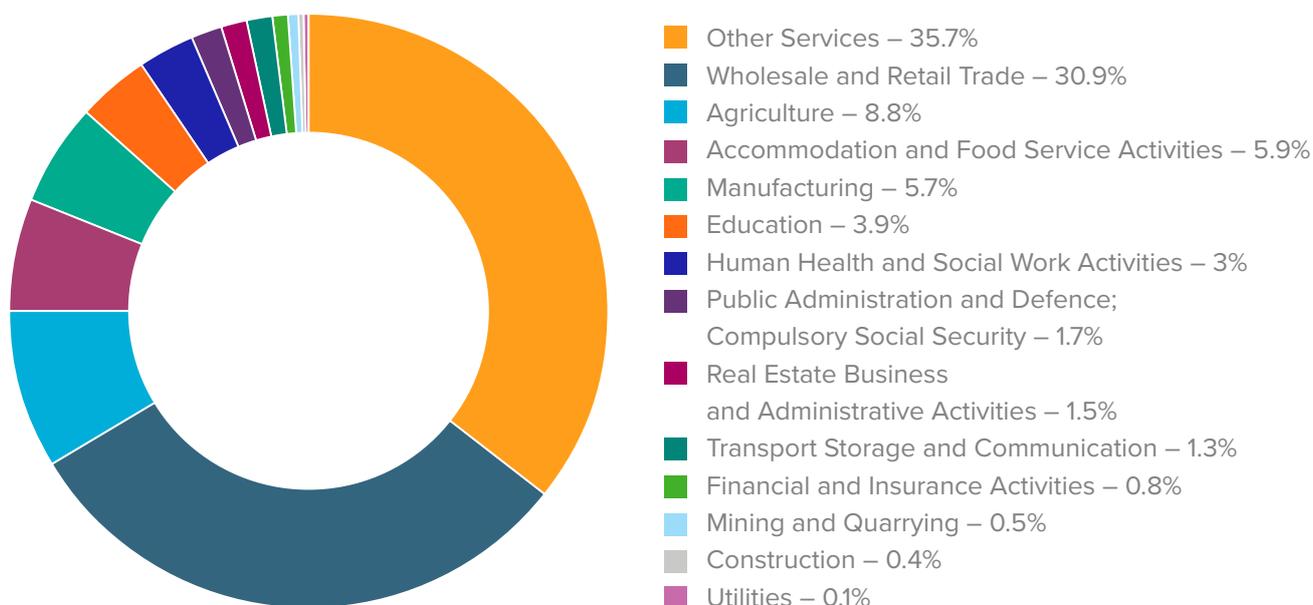
¹³⁶. ANSD (2021) ¹³⁷. ANSD (2021) ¹³⁸. ANSD (2021)

¹³⁹. World Economic Forum (2021) ¹⁴⁰. World Economic Forum (2021)

Women, youth and people with lower levels of education are the most exposed to informal employment¹⁴¹ and receive significantly lower salaries than their male counterparts.¹⁴²

The informal sector accounts for over 95% of the economy and is the employment or income source for 93.3% of the active male population and 97.7% of the active female population working in informal employment in non-agriculture sectors.¹⁴³ The monthly salaries of workers in the informal sector are, on average, CFA58,000 (USD93) which is just 10% of the national average yet men typically earn a salary of CFA61,509 (USD98) compared to CFA39,664 (USD64) for women.¹⁴⁴ Of the population aged 15 and over in 2017, only 45% were in employment and of these, 66.1% were considered to have a vulnerable job, 27.8% were considered precarious and 8.7% had at least two jobs (defined by the ANSD Integrated Regional Survey on Employment in the Informal Sector (ERI-ESI)).¹⁴⁵ In addition, 1.4% of the population over 15 were unemployed (according to the strict ILO definition), 5.7% were in the potential labour force (e.g. actively seeking employment) and 43.4% were inactive.¹⁴⁶ This has significant consequences for Senegal, as in simple terms this equates to 55% of the population not actively contributing to national wealth and furthermore, for the 95% overall population in informal employment employers are not paying any contributions to social protection placing an even heavier burden on the Government of Senegal.

Breakdown of Full-Time Female Labour Force by Sector (2019)



Source: International Labour Organisation (ILO) estimates

¹⁴¹ Organisation Internationale du Travail (2020) ¹⁴² Bertelsmann Stiftung (2020)

¹⁴³ ANSD (2017) ¹⁴⁴ ANSD (2017) ¹⁴⁵ ANSD (2017) ¹⁴⁶ ANSD (2017)

Informal employment in Senegal includes economic activities that are not covered by laws and do not have formal arrangements regarding pensions, medical insurance or paid leave. The 2019 Senegal Quarterly Labour Force Survey (Enquete Nationale sur L'Emploi au Sénégal, or ENES) categorised workers in six worker groups; (i) domestic workers, (ii) home-based workers, (iii) market traders, (iv) street vendors, (v) informal waste pickers and (vi) informal transport workers. The survey also found that nationally, women are predominantly engaged as domestic workers, home-based workers, market traders or street vendors, and that in all groups, women have higher levels of informality than men.¹⁴⁷

Over 95% of businesses operate in the informal economy meaning business owners and their employees are not entitled to any social security. According to an OHCHR report in 2015, over 80% of active women working in the informal sector were not benefiting from basic social services and were typically working long hours in substandard and even dangerous conditions.¹⁴⁸ The country's largest trade union organisation "Confédération Nationale des Travailleurs du Sénégal (CNTS)" is working to help support informal businesses to become registered through training and support to register their company, implement formal employment contracts for employees and contribute to Senegal's Retirement Pensions Institute (IPRES) and Social Security Fund

(CSS) so that they may benefit from the systems in place while protecting their rights. Considerable sensitisation is required to bring businesses on board and there remains much scepticism about the fair management of these social security schemes and true benefit to informal business owners.¹⁴⁹

Working women experience a significant gender pay gap. In the Global Gender Gap Index, Senegal ranks 47th for "wage equality for similar work" with a score of 0.706, which is above the global average of 0.628 but still far from parity.¹⁵⁰ While recent data is not available, a recent (2019) IMF paper estimates that the gender pay gap could be as high as 47% based on data from Senegal's 2011 Household Survey. Interestingly, the methodology used to calculate this estimated pay gap used explained (observable) and unexplained (unobservable) characteristics. The explained characteristics were also control variables. The findings suggested that only a third of the wage gap could be explained by the control variables (differences in region, ethnic group, religion, years of education, age, work experience (years working in main job), informality, occupation, or sector), suggesting that the remaining two thirds of the wage gap could not be attributed to these characteristics and was most likely to be caused by unobservable characteristics such as gender discrimination in the workplace and wage premiums for males.¹⁵¹

¹⁴⁷ Koolwal, G. (2022) ¹⁴⁸ OHCHR (2015) ¹⁴⁹ Dewa, C., Dieng, M., & Makangara, M. (2021)

¹⁵⁰ World Economic Forum (2021) ¹⁵¹ Malta, V., Martinez, A., & Tavares, M. M. (2019)



Senegal at a glance

Type of government	Presidential republic
Executive	President and Government 22% women (8/36 federal ministers)
Legislature	Unicameral parliament National Assembly: 44.2% women as at 2022 (73/165 members) ¹⁵²
Judiciary	Constitutional Council, Supreme Court, Court of Auditors, Courts and Tribunals
Political parties	Multi-party system since 1975 At present: Over 80 political parties Ruling party: Alliance for the Republic, in power since 2012
Governance	Decentralised Republic with three levels of government: Federal, Regional, Local
Voting system	Mixed, parallel voting (part majority voting, part proportional representation)

3.4 Structure and functions of government

Senegal is one of Sub-Saharan Africa's most stable electoral democracies and has undergone peaceful transfers of power between rival parties since 2000. The country is known for its relatively independent media and free expression, though defamation laws continue to constrain press freedom. However, ongoing challenges include corruption in government, weak rule of

law and inadequate protections for the rights of women and lesbian, gay, bisexual, transgender, queer and intersex (LGBTQI) people.¹⁵³ The current president, Macky Sall, has been the President of Senegal since April 2012. He was re-elected in February 2019 for a term of five years following a referendum in 2016 in which it was agreed to reduce the presidential term from seven years to five years.

¹⁵² Inter-Parliamentary Union (IPU) (n.d.)

¹⁵³ Freedom House (2022)

Senegal has a decentralised governance structure that includes 14 regions, each with its own governor and regional council. These are further divided into 45 departments, 113 arrondissements (Boroughs), and Collectivités Locales (Local Authorities), which in turn elect administrative officers. The decentralisation process is regulated by the Code Général des Collectivités Locales (General Code of Local Authorities).¹⁵⁴ The capacity of local governments to autonomously implement measures, however, remains limited due to insufficient resources, as they struggle at times with incoherent planning, inefficient financing mechanisms and limited financial means.¹⁵⁵

The legal system is based on the French civil law system, following independence in 1960. Senegal adopted the Family Code in the 1970s,¹⁵⁶ prior to which all family relations were determined by Christian, Islamic and customary laws.¹⁵⁷ Codification of uniform personal status law began in 1961, and there was a comprehensive listing of customary laws, and 68 officially recognised customary regimes were determined.¹⁵⁸ This came into force in 1973, with the Family Code regulating marriage, divorce, succession and custody. Furthermore, this included a separate section for Muslim succession law. Since

independence, the country took additional steps to abolish separate customary courts, and established a unified judicial system.¹⁵⁹ However, customary and traditional laws remain dominant in many areas and continue to discriminate against women in many aspects of social and economic life.¹⁶⁰

3.5 Selected stakeholders - overview of focus areas

Civil society organisations actively work towards women's empowerment across all regions of Senegal and are well organised into several national networks according to thematic focus areas. A complete overview of Senegalese NGOs can be found in a [mapping by the Friedrich-Ebert-Stiftung Foundation](#), while another mapping breaks down all [women's associations in the country by region and department](#). A listing of women's movements (regional and national) active in Senegal is also available on open data platform, Senegol, which provides insights on legislation, diplomacy, and the culture and economy of Senegal. The largest national networks focusing on women and gender equality are summarised in the table below.

¹⁵⁴ Secretary General of the Government (2021) ¹⁵⁵ Faye, A. (2019) ¹⁵⁶ Cooper, B. M. (2010) ¹⁵⁷ An-Na'im, A. A. (n.d.) ¹⁵⁸ An-Na'im, A. A. (n.d.) ¹⁵⁹ An-Na'im, A. A. (n.d.) ¹⁶⁰ FAO (2022)

Organisation	Scope	Advocacy	Research	Programming
CONGAD	Network of 178 NGOs active in all 14 regions of Senegal. Of these, some focus on women only, such as the Centre Africain de l'Entreprenariat Feminin or the Fédération des Associations Féminines du Sénégal. Most include women in their manifesto or programming target group, although they do not have a specific gender focus.	✓	✓	✓
Réseau Siggil Jigéen	NGO network comprising 16 member organisations working on various aspects of women's rights and present in all 14 regions. A wide range of topics is covered, including advocacy for gender-sensitive laws and political representation, health and family planning, gender-based violence, female entrepreneurship, literacy and nutrition.	✓	✓	✓
Observatoire des Relations de Genre au Sénégal (ORGENS)	Research on gender relations and gender roles in school materials, development of gender-sensitive educational strategies and awareness raising.	✓	✓	✓
Conseil Senegalais des Femmes (COSEF)	Female political participation and representation in decision-making processes. Affiliated with the Institut Africain pour la Democratie.	✓		✓
African Women's Development and Communication Network (also known as FEMNET)	Regional office of FEMNET, a pan-African network organising and facilitating dialogues around critical issues on women's human rights.	✓		
Comité de Lutte contre les Violences faites aux Femmes et aux enfants (CLVF)	Encompassing 20 organisations and individuals, CLVF focuses on helping victims of gender-based violence, raising awareness on violence mitigation strategies, and advocacy for the implementation of GBV laws.	✓		✓
Tostan	NGO (established 1991) works to empower rural communities to bring positive social transformation and sustainable development via holistic non-formal education programme based on human rights.	✓		✓
Equitas	Canadian NGO encouraging participation of women, girls and youth in Senegal; focuses on enabling community members to know their rights, take action to reduce violence and advance gender equality.	✓	✓	✓
International Youth Foundation (IYF)	Global NGO worked with Synapse Centre (local) to connect Senegalese youth with life skills through training, prepare them for self-employment in agriculture, and connect them with service-learning opportunities.		✓	✓



4. Barriers and enablers to women's economic empowerment in Senegal

This section of the report provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Senegal, presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors.

4.1 Structural factors

4.1.1 Legal and policy commitments

Notable progress has been made in improving the legal framework for gender equality. Senegal's 2001 Constitution guarantees equality between women and men in its article 7 where it declares that “... all human beings are equal before the law. Men and women are equal in right...” and that “...the law promotes the equal access of women and men to the mandates and functions...”.¹⁶¹ Most notably this refers to the right to equal representation, right to property, equal salary treatment and equal access to land and education among others.¹⁶²

Senegal ratified the Convention on the Elimination of All forms of Discrimination Against Women in 1985, the Optional Protocol on Violence Against Women in 2000 and the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa in 2005 (also known as the Maputo Protocol).¹⁶³ Senegal has also committed to the UN Sustainable Development 2030 Agenda and incorporated these goals into its national development plans.¹⁶⁴

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.¹⁶⁵ 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. Notably, as at 2022, Senegal's (unicameral) National Assembly has 44.2% female representation.¹⁶⁶ Despite the introduction of this law, there are still challenges related to the participation and inclusion of women in political office, particularly at provincial and local levels, and many individuals remain opposed to this law.¹⁶⁷

Recent progress related to Senegal's legal commitments to gender equality include the **June 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**, which stipulated that the domicile of a married woman is at her husband's place or that established by her husband. Furthermore, legislation that illustrates positive changes in Senegal includes the Law on the Suppression of Violence Against Women (1999), the Law on Equal Medical Care for Children and Spouses (2006), and amendments to the General Tax Code, which provide for equal treatment in taxation.¹⁶⁸

¹⁶¹. Constitute Project (2016) ¹⁶². Kane, Z. (2019) ¹⁶³. OHCHR (2022) ¹⁶⁴. UNSDG (2022)
¹⁶⁵. OHCHR (2022) ¹⁶⁶. IPU Parline (n.d.) ¹⁶⁷. Marianne Tørraasen (2017) ¹⁶⁸. Kane, Z. (2019)

The 2022 Committee on the Elimination of All Forms of Discrimination Against Women (CEDAW) concluding remarks report commended the progress achieved by Senegal since the previous report in 2015, most notably for legislation changes such as the Decree No. 2021-1469 of 3 November 2021 on the working conditions of pregnant women; Act No. 2020-05 of 10 January 2020 criminalising all forms of rape and paedophilia; Circular No. 09-89 of 5 June 2018, that enshrines quotas on women's access to land, energy, water and other natural resources; as well as Act No. 2016-32 of 8 November 2016 on the Mining Code, whose article 109 provides for equal employment opportunities and equal pay at equal qualification for women and men. It also acknowledged improvements to a number of key institutional and policy frameworks aimed at accelerating the elimination of discrimination against women and promotion of gender equality.¹⁶⁹

In 2022, Senegal launched its first National Financial Inclusion Strategy (2022-2026) which has four pillars. (i) Pillar I aims to develop appropriate financial products with a **focus on vulnerable segments of the population such as women, young people, people living in rural areas, and SMEs**, (ii) Pillar II focuses on the development of **digital financial services infrastructure** to underpin government-to-person (G2P)

payments and to broadly modernise the state financial services, (iii) Pillar III is centred around the **improvement of financial culture and the protection of users of financial services**, and (iv) Pillar IV targets the establishment of a **conducive and efficient regulatory and institutional framework for financial activity** and consumer protection. This marks significant progress for women and other vulnerable groups in Senegal.¹⁷⁰

Despite this progress, inequality remains enshrined in some laws

Senegal scored lower than the SSA average (66.9% compared to 71%) in the 2021 World Bank Women, Business and the Law (WBL) report, when looking at eight indicators relevant to the life cycle of a working woman and using data that refers to laws and regulations in place.¹⁷¹ With regard to laws affecting women's decisions to work and laws affecting the size of a woman's pension, Senegal scored a perfect 100% suggesting that there are no known legal barriers or discriminatory laws in place in these areas. However, when it comes to constraints on freedom of movement, laws affecting women's pay, constraints related to marriage, laws affecting women's work after having children, constraints on women starting and running a business, and gender differences in property and inheritance,

¹⁶⁹ OHCHR (n.d.)

¹⁷⁰ Ministry of Finance and Budget (2022)

¹⁷¹ World Bank Group (2021a)

Senegal scored much lower. This suggests that while gender is considered at the macro-level, this is not true at all (lower) levels. The main example is the law related to women's pay which received one of the lowest scores for Senegal based on the WBL2021 Pay Indicator.¹⁷²

Outside of laws related to the life cycle of a working woman, many other **Senegalese laws remain discriminatory**. For example, the minimum legal age for marriage is 16 for girls and 18 for boys. In some cases, **Senegalese law is also contradictory**. For example, the minimum legal age for sexual intercourse is 16 but sex within a customary marriage is only prohibited for children aged under 13. And finally, many **Senegalese laws are yet to be harmonised** - several of the country's treaty obligations set the legal minimum age for marriage at age 18, and prohibit child marriage and gender-based discrimination (Universal Declaration of Human Rights, UN Convention on the Rights of the Child, African Charter on the Rights and Welfare of the Child and Convention on the Elimination of all Forms of Discrimination Against Women) and yet these international commitments are not being met through national legislation.¹⁷³

In addition, many laws relating to family, marriage and household responsibilities are also discriminatory in nature. With

regard to household responsibilities, the Family Code identifies the husband as the head of the household, and it is him that exercises parental authority over the children, with women only being able to do so when the father cannot. Husbands also have exclusive decision-making authority over where the household resides and are also responsible for all household expenses, and wives are required to remain living with their husbands unless authorised by a judge to reside elsewhere.¹⁷⁴

Furthermore, despite the fact that the legislative framework guarantees equal rights regarding access to land and rural land management, Senegal is characterised by traditional governance and customary laws which typically exclude women from accessing land. It is estimated that only 10% of women in Senegal hold property title deeds, and most women resort to renting, which limits their production capacity.¹⁷⁵ There are however a growing number of success stories where women's "promotion groups" (Groupements de Promotion Feminine (GPF) - see case study below) are successfully accessing land through their legal structures, or where women, through increased awareness of their rights are able to negotiate for land access.¹⁷⁶ Further leveraging these success stories will be important for gender-inclusive economic development.

¹⁷² World Bank Group (2021a) ¹⁷³ Save the Children (n.d.)

¹⁷⁴ OECD (2019) ¹⁷⁵ UN Women (n.d.)a ¹⁷⁶ FAO (2022)

Spotlight: Women's Promotion Groups

A study by the International Institute for Environment and Development found that women's "promotion groups" (GPFs) have unexpectedly helped women overcome challenges in obtaining individual use rights on land and to participate in decision-making processes on land.

GPFs were originally established as forums for training, learning and awareness raising. Given that these groups are legally recognised, they can be formally allocated land rights and given their legal recognition which is also seen as more socially acceptable. Women who have accessed land through these groups have been able to generate income through activities including vegetable farming, poultry and cattle farming, and salt mining. One GPF group member said, "In 2016, our local union was designated a 3.5 ha plot of land which we divided into smaller plots. I had an area of 20-25 sq m, where I grew chilli peppers. I made CFA200,000 from crop sales and was able to set aside some for household consumption."

Furthermore, in the Senegal River valley, advocacy campaigns led by local GPFs led to the Société D'Aménagement et d'Exploitation des Terres du Fleuve Sénégal (SAED) allocating at least 10% of their developed farmland to local unions. Through this, a growing number of women could access farmland that had traditionally been used by men.

*Source: International Institute for Environment and Development (2020)
<https://www.iied.org/can-promotion-groups-help-strengthen-womens-access-control-over-land>*

4.1.2 Policy environment

Senegal has subscribed to almost all the legal instruments for the promotion and protection of the rights of women and girls. These include the Protocol to the African Charter on Human and Peoples' Rights on Human Rights of Women in Africa (Maputo Protocol), the Convention on the Rights of the Child, the 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 is a priority.¹⁷⁷

Gender aspects and impacts on women are mainstreamed throughout national development plans. The 2014 National Development Plan for Senegal, also known as the Plan for an Emerging Senegal (PES), is now entering its second implementation phase. It provides the overarching strategic framework for the long-term economic and social development of the country with the primary goal of becoming an emerging market economy, with a low to middle per capita income, by 2035.¹⁷⁸ The Plan is based on three strategic pillars: (i) structural transformation of the economy and growth; ii) human capital, social protection and sustainable development; and iii) governance, institutions, peace and security.¹⁷⁹

Each phase of the Plan for an Emerging Senegal is operationalised through a Priority Action Plan (PAP) that has its own strategic pillars, sectoral objectives and lines of action. The first PAP ran from 2014 to 2018¹⁸⁰ and the second Priority Action Plan (PAP2) has recently been adopted to support phase two of the PES and will run from 2019 to 2023. Following an evaluation of PAP 1 in December 2018, it was noted that while progress had been made, challenges remained with regard to competitiveness largely due to low levels of exports and limited private investment due to tax administration and labour market regulations. Furthermore, in terms of social development it was noted that **more progress was required to further reduce spatial and gender inequalities and strengthen the social protection and human capital development agendas.** PAP 2 therefore has a renewed focus in these areas, includes a new results matrix and more ambitious targets¹⁸¹ and integrates gender issues while encouraging the “inclusive, equitable and egalitarian participation of participants in the development process”.¹⁸²

¹⁷⁷ Global Green Growth Institute (2019) ¹⁷⁸ World Bank Group (2020)

¹⁷⁹ UN Women (n.d.)b ¹⁸⁰ Presidency of Senegal (2022)

¹⁸¹ World Bank Group (2020) ¹⁸² Sall, R. O. (2021)

Government initiatives supporting women entrepreneurs

Under the Plan for an Emerging Senegal, there are several initiatives that specifically target women, including the “Rapid Entrepreneurship Delegation/the Commission for Rapid Entrepreneurship” (La Délégation Générale À L’entreprenariat rapide des femmes et des jeunes - DER/FJ in French), for women and youth entrepreneurship which was established in 2017. The DER/FJ is a fund of CFA30 billion (USD50 million) launched by the President of Senegal to catalyse entrepreneurship in Senegal. It targets youth up to 40 years and women from 18 years up, with no upper age limit.

The fund combines financial support and assistance services and offers four main types of support: (i) “Small financing”, focusing on smaller, simple economic projects; (ii) “Incubation funding”, funding incubation, empowerment or training programmes for young entrepreneurs; (iii) “Equity financing”, a corporate finance fund that offers capital in exchange for equity; and (iv) “Low-interest loans”, with an interest rate of 4-5% and a specific focus on certain economic clusters, activities and value chains. The fund has an emphasis on digital technologies and solutions and targets projects that can generate spill-over effects in other sectors with an overall focus on financial inclusion. By 2021, 106,209 beneficiaries have received credit, 876 SMEs have been supported to become registered, and 80,000 accounts have been opened. The fund has also leveraged additional funding from donors, and through co-financing and guarantees with partner financial institutions because of its success to date.

Following the success of the “La DER/FJ” initiative, a further USD150 million loan agreement was established with the African Development Bank (AfDB) for the implementation of the Entrepreneurial Initiatives Promotion Programme (PROVIE). The first phase of this programme is called the **Project to Support and Promote Program Women’s and Youth Entrepreneurial Initiatives (PAVIE I)** and was designed to align with the Plan for an Emerging Senegal and to further support the DER/FJ to build its capacity to finance youth and women’s entrepreneurial initiatives in the priority sectors of the Plan for an Emerging Senegal. Phase II of this programme from 2019 to 2023 will seek to improve the enabling environment to promote a strong and dynamic private sector. There are three components to the programme; the first is a focus on the promotion of entrepreneurship in agricultural and artisanal value chains with high job-creating potential; the second is a focus on the development of MSMEs with high value- and job-creating potential in other priority sectors of the Plan; and the third component considers programme management and capacity building for the DER/FJ itself. It is expected that through PAVIE, financial support will be provided for more than 14,000 entrepreneurial initiatives resulting in the creation of approximately 154,000 jobs, 60% of which will be for women.

Source: [DER/FJ \(2021\)](#)

Multiple targeted strategies for women’s empowerment are led by the Ministry of Women, Family, Gender and Child Protection. The inclusion of women’s empowerment in the Plan for an Emerging Senegal followed the success of the two National Action Plans for Women (Plan d’Action National de la Femme (PANAF)), led by the Ministry of Women, Family Gender and Child Protection (MFFGPE). The MFFGPE is also responsible for the implementation of several other strategies in support of gender equality. These include the National Strategy for Gender Equity and Equality (SNEEG 2016-2026), the National Strategy for Women’s Economic Empowerment (SNAEF 2020-2024), and the National Action Plan for the Eradication of Gender-Based Violence and the Promotion of Human Rights (2017-2021).

The National Action Plan for Women, first introduced in 1997, sought to accelerate the implementation of the strategies to strengthen women’s involvement at all levels and to eliminate all forms of discrimination towards women. Six priority areas were targeted under the PANAF: (i) the economic promotion of women; (ii) increasing the rate of school enrolment of girls, raising the level of education and training for women, and promoting a gender sensitive attitude through better information;

(iii) improving women’s health with emphasis on programmes supplementing those provided by the Ministry of Health; (iv) improving the legal, social and political status of women; (v) reinforcing the advocacy and financing agencies targeting activities initiated by women; and (vi) taking greater account of the needs and potential of women in national development policies and programmes.¹⁸³

Following the National Action Plan for Women, the MFFGPE developed the **SNEEG** initially, covering the period 2005-2015. The SNEEG is the overall reference framework that clarifies the country’s vision in terms of gender and provides an outline for how gender issues can be integrated in development priorities. According to UN Women, “the SNEEG aims to eliminate inequalities between women and men so as to ensure women’s rights and protection, by ensuring their full participation in decision-making processes and equitable access to development resources and benefits”.¹⁸⁴ This strategy also mandates gender budgeting at national level.¹⁸⁵ Key achievements of the first phase of the SNEEG included supporting the government in the institutionalisation and integration of gender into planning and programming tools and specifically on gender-sensitive budgeting. Based on the conclusions of the mid-term review of the

¹⁸³ JICA (2007) ¹⁸⁴ UN Women (n.d.)b

¹⁸⁵ Global Green Growth Institute (2019)

first phase of the SNEEG (2005-2015) and the directions and priorities for action of the Plan for an Emerging Senegal, the second phase of the SNEEG (2016-2026) was formulated according to a human rights-based and results-orientated approach.¹⁸⁶

Senegal also developed the National Action Plan for the Eradication of Gender-Based Violence and the Promotion of Human Rights (2017-2021) as part of the implementation of the joint programme to combat gender-based violence and promote human rights.¹⁸⁷ While Senegal has made significant progress in promoting gender equality, with a satisfactory index score for social dimension (0.863) and economic dimension (0.666) according to the African Gender Index published by African Development Bank (AfDB) and UNECA in 2019, it still scored relatively low on empowerment and representation (0.222 out of a score of 0-1). As such, the most recent initiative to be introduced is the new SNAEF, which runs from 2020 to 2024 and aims to address these challenges through the empowerment of women and promotion of entrepreneurship in productive sectors and specifically the food industry.¹⁸⁸

Other recent initiatives have had a strong focus on improving data quality and specifically gender- disaggregated data and data that can inform decision-making related to gender equality. In 2019, in support of improving efforts to promote gender equality, UN Women Counts, facilitated a national assessment on gender statistics in collaboration with several key government stakeholders, including the National Agency of Statistics and Demography of Senegal (ANSD). This assessment revealed three interrelated challenges for Senegal as relates to data reporting including: (i) a lack of dedicated budget for gender statistics in Senegal; (ii) significant gender data gaps and poor quality of gender data including how often gender data are produced and in which domains; and (iii) a lack of gender-disaggregated data for key indicators such as wealth, income, expenditures and time use of household members. Furthermore, it concluded that there is no regular consultation, dialogue or cooperation between data producers and users, and no unified framework for disseminating gender indicators.¹⁸⁹

Following this assessment, UN Women Counts worked with relevant government stakeholders in three key areas. Firstly, in creating an enabling environment and ensuring that gender was successfully

¹⁸⁶ Ministry of Women, Family and Childhood (n.d.) ¹⁸⁷ UN Women (n.d.)b

¹⁸⁸ African Development Bank Group (2021a) ¹⁸⁹ UN Women (2020a)

integrated into the third National Strategy for the Development of Statistics (NSDS) from 2019 to 2023; secondly, working with the National Statistics System (NSS) to improve their capacity to increase data production and specifically compile Tier I and II indicators for the SDGs and the minimum set of gender indicators to monitor national level policy and strategy commitments; and thirdly, to improve data accessibility and use through the regular publication of reports, factsheets and other tools on gender equality.¹⁹⁰ Despite these efforts, as at December 2020, only 45.9% of indicators needed to monitor the SDGs from a gender perspective were available, with gaps in key areas, including unpaid care and domestic work, as well as key labour market indicators, such as the gender pay gap. As such, obtaining data in these areas remains challenging and data available may not always present the most accurate picture.¹⁹¹

4.2 Normative factors

Previously we examined how the legal and regulatory environment (structural barriers) impact women's economic empowerment. In this section we go on to look at normative barriers and enablers to women's economic empowerment, focusing on the role of gender norms and roles which impact on economic activity and women's potential.

Traditional custom prevents equality in practice, with women often unable to inherit land and husbands often opposing the acquisition of land by their wives. While child, early and forced marriages are prohibited under article 108 of the Family Code, they are still widespread.

Source: Equal Measures 2030: Data Hub

4.2.1 Norms around paid and unpaid labour

The burden of unpaid care work has a disproportionate impact on women. Women are responsible for the vast majority of unpaid care and domestic labour in Senegal. According to Counting Women's Work (2016), women are responsible for 89% of child and elder care and 87% of all household production in Senegal. If the amount of time spent in household production was valued, it would represent 22% of GDP.¹⁹² Senegalese women spend four hours and 23 minutes per day performing household chores and care work (compared to less than 0.5 hours for men), reducing their ability to participate in paid work.¹⁹³ However, the amount of time spent on domestic labour varies according to age, with women of prime working age (between

¹⁹⁰ UN Women (2020a) ¹⁹¹ UN Women (n.d.)c

¹⁹² Counting Women's Work (2016) ¹⁹³ Counting Women's Work (2016)

25-35 years old) spending over six hours per day on unpaid labour. Conversely, men and boys are involved in 66% of all productive (paid) labour.¹⁹⁴ Of the working population, 58% of men and 70% of women are engaged in vulnerable employment meaning they are either contributing (unpaid) family workers and/or are own-account workers (self-employed without employees).¹⁹⁵

Women's productive time is occupied with household chores such as collecting water and firewood. Firewood is the main source of energy in rural Senegal, and it is typically the work of women to collect the wood, often requiring them to walk long distances in search of it. The same can be said for water. Pressure on natural resources means that firewood and water are scarcer, adding to the challenges for women especially in rural areas.¹⁹⁶

Religious and social norms and values position women as caregivers and men as income earners. For most households it is thought that women's employment outside the home can disrupt traditional power dynamics between husband and wife. As such, for most households it is the role of women to take care of all household needs including domestic chores, cooking and looking after the children and other family members.¹⁹⁷ These traditional norms and values severely limit women's economic opportunities.

4.2.2 Voice, representation and leadership in decision-making

Senegal has made progress in ensuring parity between women and men, in particular concerning the representation of women at the national level supported by its Gender Parity Law but socio-cultural barriers still prevent women from fully engaging in politics. Political representation of women has increased, thanks to the adoption of quotas at the national level and the introduction of various initiatives that have been introduced to ensure the capacity of women in political positions is increased. Despite this, there is still low representation of women in terms of political influence at all levels and regions in Senegal and research suggests that male members of parliament, or local religious leaders, still oppose the 2010 Gender Parity Law and, in some cases, refuse to follow it.¹⁹⁸ This concern was echoed by the CEDAW committee which also expressed concern that Act No. 2010-11 on parity between men and women in elective bodies is not fully implemented and supported in all parts of the State party.¹⁹⁹

Women have low decision-making authority in decisions related to health including family planning. In 2017, it was estimated that only 7% of women aged 15-49 were making their own informed decisions regarding sexual relations, contraceptive

¹⁹⁴ Counting Women's Work (2016) ¹⁹⁵ The World Bank DataBank (2021)

¹⁹⁶ TotalEnergies Foundation (2021) ¹⁹⁷ Goodhue, E. (2012)

¹⁹⁸ USAID (2017a) ¹⁹⁹ OHCHR (n.d.)

use and reproductive health.²⁰⁰ According to baseline results of the local NGO, Tostan's community empowerment initiative, 62% of women and 83% of men said the husband had made most decisions related to whether or not the wife should seek healthcare when she was sick.²⁰¹ Similarly, a 2020 study that looked at factors impacting family planning use found that 45.4% of women surveyed in Senegal cited pressure from husbands as a primary influence for having more children.²⁰² This is despite GoS efforts to address family planning through a number of provisions outlined in section 4.1. This suggests that normative barriers play a greater role in influencing family size than structural barriers. The same study found that 52.3% of female respondents did not discuss family planning with their husbands although it was unclear whether this was due to embarrassment or the desire to avoid conflict around a sensitive topic. Men's desire to have more children is related to both norms around the perceived wealth status of having many children or as well as traditional norms related to masculinity.²⁰³

Social norms dictate that any savings or surpluses are used to finance activities of the men in the household, rather than those of women and youth.²⁰⁴ In rural households where men migrate to urban areas to work, women's economic

empowerment is severely limited by their low decision-making power about agricultural production, control of income and access to agricultural information. Furthermore, in line with norms around male control over income, migrant husbands do not tend to send remittances home severely limiting women's access to cash.²⁰⁵

4.2.3 Women's freedom of mobility

Despite notable progress in advancing gender equality through the introduction of laws and policies, women still face restrictions and limitations based on local customs and practices. In Senegal, women's and girls' mobility is largely constrained due to socio-cultural norms. These norms are likely to be influenced by rigorous restrictions imposed by the Family Code as previously outlined,²⁰⁶ but are also deeply rooted in customary practices and religious beliefs that suggest that women are responsible for undertaking the majority of unpaid care responsibilities in the household, and are not permitted to leave the house without a male relative's permission, particularly if it relates to income-generating opportunities (which are perceived as the responsibility of the man).²⁰⁷

²⁰⁰ The World Bank DataBank (2017) ²⁰¹ Rowley, E., & Diop, N. (2020) ²⁰² Sidibe, A. M., Kadetz, P. I., & Hesketh, T. (2020)

²⁰³ Sidibe, A. M., Kadetz, P. I., & Hesketh, T. (2020) ²⁰⁴ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

²⁰⁵ Kar, A., & Slavchevska, V. (2019) ²⁰⁶ OECD (2019) ²⁰⁷ UNCDF (2022)

Entrenched norms around violence limit women's mobility and lead to women feeling unsafe. Alarming, 40.6% of women aged 15-49 find it normal to be beaten by their husband if they leave the house without asking for permission,²⁰⁸ and according to the 2019 Social Institutions and Gender Index, 55% of women in Senegal claim they did not feel safe walking alone at night.²⁰⁹ The lack of safety and security for women associated with leaving the house is likely to significantly impact their ability and willingness to engage in work outside the household.

Migration in Senegal is an important livelihood diversification strategy for men and women, but patterns and motivations vary. A study carried out by Chort, De Vreyer and Zuber in 2017 studied panel data collected in 2006-2007 and 2010-2012 to analyse gendered patterns of internal migration in Senegal. Key findings showed that there were significant differences in migration patterns between genders, with women more likely to move shorter distances and migrate from one rural area to another. It also found that women's migration is typically driven by marriage or family reasons, while men are significantly more likely to migrate to urban areas for economic reasons. The study also found that higher levels of education correlated with an increased likelihood of urban migration, and this was particularly the case for women.²¹⁰

4.2.4 Violence against women and girls

According to the Senegal Demographic and Health Survey (DHS) in 2019, 10.4% of women aged 15-49 had suffered physical violence in the previous year and among girls aged 15-17, 2.9% had been victims of sexual violence.²¹¹ Approximately one in five women (21.5%) have experienced physical or sexual violence over their lifetime.²¹² At the same time, persistently high rates of child marriage and female genital mutilation continue to restrict women's and girls' opportunities and wellbeing (see section 3.2).

Intimate partner violence is not unusual within Senegalese society, with many women experiencing day-to-day physical and emotional violence by their intimate partner.²¹³ A 2019 survey carried out by researchers from Johns Hopkins Center for Communication found that men and women had extremely similar views with regard to how and why gender-based violence exists within their communities. The survey found that men enforce financial dependence on women and perpetrate economic violence including deliberate withholding of financial resources. Such exchanges of emotional violence then often escalate to physical violence.²¹⁴ In response, initiatives such as Tostan (see spotlight text box above) as well as initiatives by Johns Hopkins Center for Communication Programs are seeking to

²⁰⁸ UNCDF (2022) ²⁰⁹ OECD (2019) ²¹⁰ Chort, I., Vreyer, P. D., & Zuber, T. (2018) ²¹¹ The DHS Program (2019)

²¹² ANSD (2018) ²¹³ Desmon, S. (2019) ²¹⁴ Desmon, S. (2019)

Tostan: A community empowerment approach to tackling intimate partner violence

Tostan's Community Empowerment Program (CEP) has been widely implemented in rural communities across Senegal. The approach engages 50-60 community activists who participate in intensive gender and empowerment training and then spread new knowledge and ideas around the value and importance of gender equality to their social contacts, and more broadly within and between communities through a process of "organised diffusion". A multi-year mixed-method evaluation of the approach found statistically significant reductions in physical intimate partner violence as well as 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 physical intimate partner violence, highlighting the importance of targeted activities focusing on the value of partner dialogue in interventions, improvement in communication, problem-solving and relationship quality.

Source: Rowley and Diop (2020)

shift community norms around violence and improve couples' communication to disrupt the pathways that lead to violent behaviours.

Women informal workers face precarious working conditions including risk of sexual harassment. In urban centres, women tend to work as market traders, street vendors, or in home-based work or domestic work. There are many challenges, with informal work associated with low pay, or in worst cases no payment, poor treatment and even sexual harassment, poor working conditions and exploitation (e.g. number of hours).²¹⁵

4.3 Individual factors

4.3.1 Human capital

Inequalities in education continue to affect women's economic opportunities.

As detailed in section 3.2, women's literacy rates lag those of their male counterparts due to high dropout rates at both primary and secondary level. The main factors that lead to school failure for girls are primarily domestic work, school-related gender-based violence, early marriages and early pregnancies.²¹⁶ Even when girls remain in school, they have less time to devote to their studies due to the burden of household chores. Thus, their level/quality of education is further compromised.

²¹⁵ Koolwal, G. (2022)

²¹⁶ OHCHR (2015)

Many of these girls are also expected to get married and have children, and those who do often leave school entirely.²¹⁷ Furthermore, the type of education influences girls' and women's economic prospects; for example, a study on informal workers found that a substantial share of women street vendors, home-based workers, and other low-paid and low-skilled informal workers have only achieved a Qur'anic education, which mainly includes the teaching of Islamic legal texts and Arabic language.²¹⁸

English language and information and communications technology (ICT) skills are considered additional factors of educational marginalisation. While English is considered a foreign language in Senegal, it is taught as part of the secondary school curriculum, introduced during colonialism along with the French education system as it is considered that English can provide better career prospects and choices. Despite this, very few people in Senegal speak English fluently²¹⁹ and this is particularly relevant for girls who have low secondary education completion rates.

More recently, Senegal has been promoting the uptake and utilisation of information and communications technology in all sectors of economic and social life. The national ICT policy document, the Digital Senegal Strategy (Ministère des Postes et

Télécommunication, 2016) which prioritises broadband access through its “digital for all” vision by supporting public-private partnerships for infrastructure specifically targeting unserved areas and institutions including schools, government services and commerce by 2025.²²⁰ However, the majority of households still have limited access to smartphones, tablets and computers, coupled with weak network coverage, especially in rural areas.²²¹ As at 2021, there were only 7.8 million internet users (48% of total population) and just 3.9 million social media users in Senegal. Of the active internet users, 76% were accessing the internet using a smartphone with just 23% using laptops or desktops and 1% using tablets.²²² While digital technologies are becoming more widespread in Senegal and digital tools and uses are becoming increasingly important, there are still major inequalities. A large proportion of the Senegalese population, in particular women, remains excluded from the opportunities offered by digital technologies, because of inaccessible training, or a limited awareness of their value.²²³

The COVID-19 pandemic has exacerbated educational challenges, particularly for poor households. The COVID-19 pandemic created a huge divide in terms of education as schooling went online and those without network access or technology such as smartphones or tablets were not able to access

²¹⁷ Quelle, K. (2018) ²¹⁸ Koolwal, G. (2022) ²¹⁹ Niane, A. (2022)

²²⁰ Cruz, M., Dutz, M. A., & Rodríguez-Castelán, C. (2022) ²²¹ Upadhyay, A., & Taddese, A. (2020)

²²² Kemp, S. (2021) ²²³ Orange Foundation (2018)

online classes. According to a phone survey carried out in 2020, it is thought that less than 1% of school-age children were accessing online education, with girls disproportionately impacted.²²⁴

Women entrepreneurs are restricted by a lack of business training and limited access to information.²²⁵ Many Senegalese women run informal businesses that they manage either from home, or within close proximity. The majority, however, do not register them meaning they miss out on social benefits and potential funding opportunities. One major contributing factor to women not registering their businesses are the complex laws and high taxes involved, supported by insights from Pathways Study interviews.²²⁶ According to a 2007 Gender, Entrepreneurship, and Competitiveness in Africa report, women in Senegal were seen to view corruption and tax administration as major business hurdles compared to their male counterparts.²²⁷ In December 2020, however Senegal introduced a “Startup Act” (Création et promotion de la

startup - loi 2020-01), which aims to promote innovation and new businesses in fields from agriculture to mobile banking. The Startup Act also has a resource centre dedicated to start-ups, and a package of incentive measures such as low taxation for start-ups, access to mentorship, free training and other growth measures. The law applies to all start-ups but at the time the Government of Senegal said that it is targeting female- and youth-run businesses in particular, as well as “businesses that do good”.²²⁸

4.3.2 Social capital

The role of women’s “promotion groups” is enabling women to access and control land and improve nutrition at the household level, although with some limitations. An earlier example was provided of how women’s “promotion groups” (Groupements de Promotion Feminine or GPFs) have helped women access land to start income-generating activities. These groups were traditionally modalities to help women within communities

Spotlight: Supporting women’s groups to improve agricultural productivity and household nutrition

A project led by the INGO ACTED (Agence de coopération technique et de développement) provided 30 women’s groups with training and support in entrepreneurship, access to seeds and agricultural equipment, and helped them prepare a secure area of land for cultivation. The group was also given a solar water pump kit to ease the process of accessing water along with three water storage containers. As a result, the group was able to carry out its cultivation activities throughout the year therefore increasing access to vegetables and ultimately improving household nutrition.

²²⁴ Le Nestour, A., Mbaye, S., Sandefur, J., & Moscoviz, L. (2020) ²²⁵ UNCDF (2022)

²²⁶ Peyton, N. (2020) ²²⁷ Bardasi, E., Blackden, C., & Guzman, J. (2007) ²²⁸ Martial, T.F. (2021)

come together to share resources, ideas and experiences to increase income.²²⁹ These groups first started in the 1970s, promoted by the government and development organisations and unlike traditional women's organisations, GPFs are formalised and legally recognised. By the early 2000s, there were more than 6,800 GPFs with over a million members.²³⁰ Similarly, membership-based organisations (MBOs) of informal workers can help build social capital, create a shared worker identity and enable individuals to address common challenges by linking with allied organisations such as WIEGO's Dakar Focal Cities Initiative.²³¹

Although originally established as fora for training, learning and awareness raising, GPFs have also helped women overcome other challenges including land access and

household nutrition. With respect to land access, GPFs, as legally recognised entities, are entitled to formally allocate land rights, and due to this legal recognition, this is also seen as more socially acceptable by other members of the community, especially men. As a result, women members of these groups have been able to generate income from vegetable farming, poultry and cattle farming, and salt mining.²³² These examples, along with other initiatives (for example, Réseau des Femmes de la Casamance - REFEC), demonstrate the power of women's groups and how they can promote access and agency among women while also increasing economic opportunities; however it is important to note that these initiatives, while valuable do not address the root cause of the socio-cultural constraints that women face and specifically the role of men.²³³

Spotlight: Réseau des Femmes de la Casamance (REFEC)

REFEC was created in 2015 as a non-profit organisation to revitalise women's collectives and federations and support women to engage in the processing of the fruits that rot in the region (mango, madd, ditakh, etc.). It comprises four federations and 10,000 women.

REFEC builds networks for organisations to facilitate supply and trade for women. It also develops sales contracts to supply food for religious events, commonly called Gamou. In addition to that, REFEC provides training in food processing techniques, equipment, and loans to its members, and builds partnerships with NGOs and public entities that support women's economic empowerment.

Source: Pathways study interview with REFEC

²²⁹ Dia, I. (2020) ²³⁰ Dia, I. (2020)

²³¹ Koolwal, G. (2022) ²³² Dia, I. (2020)

²³³ Dia, I. (2020)

4.3.3 Economic capital

Financial assets

Women are not formally discriminated against in the credit market in Senegal and are no more or less likely to obtain credit than their male counterparts.²³⁴

A study by the Partnership for Economic Policy found that the gender of ownership of a business does not affect its access to credit, meaning that there is no significant gender discrimination in acquiring financial services for business. Gender discrimination may however occur within the business operations itself in that women are less likely to be appointed to a managerial position, and therefore less likely to have the responsibility of applying for financial services.²³⁵

Despite the lack of formal discrimination with relation to accessing credit, there is still a gap in access with women far behind their male counterparts. The gender gap in use of formal financial services is 11% and this is mainly due to women's lack of access to bank or mobile money accounts, and limited digital skills. Women are also limited by their lack of access to collateral, since many financial service providers set guarantee requirements at many times the value of the loan, which excludes women who are not able to meet those requirements. Consequently, women often resort to informal sources of credit which typically have poorer payment

terms and where they lack consumer protection.²³⁶ In 2016, as per available data, it was estimated that approximately 43.9% of women entrepreneurs who borrow money do so from friends and family, while only 3.5% borrow from financial institutions.²³⁷ Women in rural areas are particularly restricted in access to finance, with almost half of banks and financial services located in Dakar, and women in rural areas less likely to own smartphones to enable access to mobile money.²³⁸

Women's savings groups are currently a primary source of accessing finance and the digitalisation of these platforms is opening up opportunities for women.

Given the limited access to formal financial services, many Senegalese women save in savings groups, known as *Tontines*, which are almost exclusively managed and used by women. The system works by each member making weekly deposits and one individual per month withdrawing a large sum from the group. These groups have now started to be digitalised through initiatives such as *MaTontine*, a digital services platform, that digitalises traditional savings groups in order to provide access to a range of financial and non-financial services.²³⁹

²³⁴ Partnership for Economic Policy (2016) ²³⁵ Partnership for Economic Policy (2016)

²³⁶ UNCDF (2017) ²³⁷ WIC (2018)

²³⁸ Hanguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020) ²³⁹ MaTontine (n.d.)

Productive assets

Women's ability to pursue high-return activities and diversify income streams is limited by many factors, including lack of productive assets.²⁴⁰ Women are constrained by lack of property and asset ownership and this in turn, along with socio-cultural constraints, limits their access to financial services as outlined above. In Senegal, 85% of women do not own a house or land²⁴¹ and yet in the agriculture sector alone, women account for 70% of the labour force, despite holding only 3% of cultivated land.²⁴² These barriers also limit women's access to, usage of and agency over financial products and services which in turn restricts their economic empowerment.

Mobile phone ownership for women is limited by a lack of financial autonomy and low literacy levels. In Senegal, mobile phone ownership is fairly equitable at 73% for the total male adult population compared to 71% for the total female population. In terms of internet access however 46% of the total male adult population are mobile internet users compared to 37% of women. Furthermore, in Senegal there is greater disparity between urban and rural areas whereby women in urban areas are 11% less likely than men to use mobile internet compared to 32% in rural areas.²⁴³ Women in Senegal are also less likely to have purchased their own phone (26%) compared to 68% for male smartphone

owners which suggests a low level of financial autonomy for women when it comes to phone ownership. Of the women interviewed in Senegal for the GSMA Mobile Gender Gap Report (2020), 36% cited reading and writing as the main barrier to mobile internet access, compared to just 12% of men. The handset or SIM card cost was the second biggest barrier.²⁴⁴

²⁴⁰ Diallo, T. M., Mazu, A., Araar, A., & Dieye, A. (2021) ²⁴¹ UNCDF (2022)

²⁴² UNCDF (2022) ²⁴³ GSMA (2020) ²⁴⁴ GSMA (2020)



5. Sector analysis briefs

The following briefs provide an overview of two key sectors in Senegal: (i) Agriculture (including horticulture and agro processing); and (ii) Microenterprises (with a snapshot of street restaurants and food vendors, as well as handicrafts and souvenirs).

The sectors and sub-sectors of focus in Senegal were approached more broadly (relative to that of other countries covered in the Pathways Study) due to the highly informal nature of operations in the economic sectors that hold high potential for women's economic empowerment as well as their similarity in terms of potential for women's economic empowerment. The sectors selected are seen as the most relevant to women in the current context and are sectors where it is known that women are already very active.

Each sector brief includes an overview of available literature and evidence on the gendered composition of jobs and the value chain(s), as well as analysis of barriers and enablers to women's economic empowerment within the sector(s). Finally, they highlight key opportunities and entry points and sector specific recommendations for both public and private stakeholders to improve women's economic status within these sectors.

5.1 The agriculture sector



The agriculture sector employs approximately half of the Senegalese population, and in rural areas, almost 70% of the population depend on agriculture or related activities for their livelihood.²⁴⁵ Despite this, prior to the COVID-19 pandemic, in 2020, agriculture contributed only 17% of GDP, far behind other sectors such as industry, which accounted for 23% of GDP, and services, which accounted for 50% of GDP.²⁴⁶ This is likely to be due to the prevalence of subsistence agriculture (to mainly meet domestic consumption needs), and the mostly informal nature of agricultural production and trade in the current context in Senegal.

Region	Stakeholder Type				
	Private Company	Association, Collective, Organisation	Government Agency/ Department	NGO	TOTAL
National*	18	10	11	10	49
Saint-Louis	1	1	-	-	2
Louga	-	1	-	-	1
Matam	1	-	1	-	2
Tambacounda	-	-	1	1	2
Kolda	-	1	1	1	3
Ziguinchor	-	1	-	-	1
Kaolack	-	-	-	1	1
Fatick	-	2	-	1	3
Diourbel	-	-	-	1	1
Thies	1	1	1	-	3
Dakar	-	-	-	-	-
TOTAL	21	17	15	15	68

† Note: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

²⁴⁵ IFC (2020)

²⁴⁶ Statista (n.d.)

Given the normative constraints that women face in large-scale agricultural production, horticulture and agro processing are seen as sub-sectors with the greatest potential for women's engagement given women's existing engagement in these areas coupled with GoS priorities. The following sections provide an overview of both sub sectors, and the role women currently play. The brief then looks at cross-cutting structural, normative and individual factors that influence women's economic opportunities in both the horticulture and agro processing value chains. Finally, recommendations are made to address some of the key barriers while building on key opportunity and growth areas.

From the stakeholder mapping exercise for agriculture, 68 stakeholders were identified across the various regions of Senegal. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Horticulture overview



Since the early 2000s, the horticulture sub-sector, which includes the production, processing and shipping of and the market for fruits and vegetables, has experienced significant changes, including rapid growth and diversification of exports, which grew 10% annually to USD1 billion in value in 2017 from USD400 million in 2008. Of these exports, horticultural products account for nearly USD100 million in value. Horticulture exports have significantly diversified and grown over the past 20 years.²⁴⁷ Senegal benefits from a successful export relationship with Europe, made easier by its proximity to Europe and the availability of multiple transport routes including air (two days), shipping (seven days) and road (five days).²⁴⁸ Key export commodities include tomatoes, melons, mangoes, watermelons, sweet corn and green beans, however newer crops also include green onions, squash, hot peppers, asparagus, herbs, sweet potatoes, papayas and bananas, all of which have high market demand in Europe.²⁴⁹ In addition, other important crops include groundnuts and cereal grains, while the government plans to develop rice crops and peanut butter production and horticulture to reduce dependency on international imports.²⁵⁰

²⁴⁷ IFC (2020)

²⁴⁸ UN Women (n.d.)a

²⁴⁹ UN Women (n.d.)a

²⁵⁰ EUROCHAM (n.d.)

Most horticultural products (fruits and vegetables) can be grown and cultivated all year round and typically generate larger yields than cereals (25 to 60 tons per hectare compared to just 6 tons per hectare for cereals)²⁵¹ and generate much higher gross margins than other staple crops.²⁵²

Horticulture is a priority sector for Senegal's growth strategy and through the Plan for an Emerging Senegal, the government aims to position Senegal as a major exporter of high-value-added fruits and vegetables. According to data from the Horticulture Department of Senegal, a major advantage for Senegal in achieving this aim is that almost all regions of Senegal are favourable to horticultural production due to suitable climatic conditions and because horticulture usually requires small portions of land.²⁵³ Vegetable cultivation is considered an important sector and asset for women as the harvested surplus not only supplies the local market all year round, but also improves household nutrition.²⁵⁴

However, the horticulture sector is highly vulnerable to the ongoing effects of climate change including challenges such as water scarcity, increasing temperatures and soil salinity. As such, the need to consider climate-smart practices is important.²⁵⁵ Agriculture in Senegal is primarily rain-fed agriculture, which is especially vulnerable to such climatic

events. While there are a number of strategies and plans in place in Senegal to address these challenges, including the National Plan of Action for the Environment (1997), the Initial National Communication (1997) and the National Adaptation Programme of Action (NAPA) (2006), a gap remains between these existing plans and the resources available or necessary to support their implementation such as financing, limitations in available, accessible and locally-derived data on climate change, and its impacts on socioeconomic development.²⁵⁶

Despite the high potential for horticulture in Senegal, opportunities in international markets remain untapped due to issues with produce not meeting export quality/standards, leading to large volumes of rejected produce (by exporters) and resulting in significant post-harvest losses.²⁵⁷ Still, Senegal continues to rely on imports to meet some 70% of its food needs as domestic production is not able to meet the volumes or quality required and is largely traded informally or used for home consumption. Top agricultural imports in Senegal are rice, wheat, corn, onions (specifically red onions), palm oil, sugar and potatoes.²⁵⁸ As a result of limited value addition taking place locally in Senegal, sauces, mixed condiments and seasonings are also largely imported. In 2019, total agricultural trade flows for Senegal were USD0.5 billion for

²⁵¹ UN Women (n.d.)a ²⁵² Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021) ²⁵³ UN Women (n.d.)a

²⁵⁴ Mané, C. A. K. (2017) ²⁵⁵ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021) ²⁵⁶ USAID (2012)

²⁵⁷ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021) ²⁵⁸ International Trade Administration. (2020)

Food and Agricultural Product Exports to the rest of the World and USD1.6 billion for Food and Agricultural Product Exports from the rest of the World, contributing to a significant trade deficit. According to Pathways Study interviewees, **key challenges for the horticulture sector** include lack of adequate transportation (especially refrigerated trucks), absence of adequate storage facilities (especially cold rooms), limited access to land and water, low marketing and lack of product diversification, high production costs, absence of seasonal workers, soil degradation and fierce competition from international markets.

This latter challenge (fierce competition from international markets) is highly relevant to horticulture but also more broadly to the agriculture sector in Senegal and the ambitious economic development plans of Senegal's government. Currently, competition from international markets is impacting both supply and demand sides of agriculture. On the supply side, this includes untapped potential for local production (due to the importation of cheaper and better quality produce). On the demand side, this includes post-harvest losses due to lack of refrigeration facilities, local produce not meeting international standards for export and limited ability to compete in local markets due to high transportation costs. Addressing these issues from both the supply

(horticulture) and demand (agro processing) sides and reducing international competition (imports) could be a key driver of economic growth for Senegal going forward. In the following section we look at the role of agro processing in supporting this agenda.

Agro processing overview



The relative size of formal agribusiness in Senegal is small, at approximately 10% of GDP in 2016 and is dominated by small-scale businesses. In 2015, Agence Nationale de Statistique et de la Démographie (ANSD) estimated that there were approximately 15,000 food manufacturing businesses, of which almost 97% constituted mainly small-scale, informal operations. At the time there were only 20 companies that could be considered as large-scale operations using modern food manufacturing technologies. The food manufacturing sector (formal and informal) employs 6.4% of Senegal's labour force, 58.6% of which are formal employment opportunities.²⁵⁹

Constraints to growth within agro processing are wide ranging and include transportation challenges due to high costs and poor road infrastructure, limited cold chain services, poor infrastructure, especially the high costs of electricity and a lack of skilled labour. They also include challenges with port delays for imported

²⁵⁹ Osinski, J. (2020)

ingredients as well as high taxes and fees for imported ingredients.²⁶⁰ Investing in increasing local production and localised value addition, expanding agro processing facilities and reducing the reliance on imported produce could therefore present significant opportunities for Senegal, and importantly, could simultaneously create employment opportunities for women.

Investing in agro processing is a priority for the Government of Senegal. The South Agro-Industrial Processing Zone Project (PZTA-Sud, or Agropole Sud) is a

USD25 million flagship project of Senegal's PES launched in 2020. It focuses on four new sectors including agriculture and agribusiness, housing, mining and tourism. Under this project, PZTA-Sud seeks to address constraints to private investment in targeted value chains, including agricultural processing, input supply and service provision with the overall objective of improving food and nutritional security of beneficiaries as well as increased incomes through improved access to markets, agricultural inputs and services.²⁶¹

Case Study – Le Lionceau

- Siny Simba founded Le Lionceau, a nutritious brand of baby food with many varieties all made from locally-sourced produce. Siny started Le Lionceau out of frustration that the only baby foods available in supermarkets were imported despite the large volumes of nutritious produce available in Senegal.
- Le Lionceau works with local farmers to source produce and employs 20 people, and offers 15 varieties of organic baby purée, compôtes, biscuits and cereals, all of which are nutritious and support local agriculture value chains. Siny also believes in the importance of strengthening the capacity of local farmers and working closely with them towards shared goals, including teaching them sustainable farming techniques so that they can produce organic products and partnering with women's cooperatives to work on raw materials pre-processing. Considering how women's groups can support agro processing in this way or how they can do small-scale processing of more nutritious food products could have mutually beneficial outcomes in terms of nutrition and income generation.

Source: International Finance Corporation (IFC) https://www.ifc.org/wps/wcm/connect/news_ext_content/ifc_external_corporate_site/news+and+events/news/insights/satisfying-the-hunger-for-locally-made-baby-food-in-senegal (accessed 21 September 2022)

²⁶⁰ Osinski, J. (2020)

²⁶¹ African Development Bank Group (2022)

Women's roles in agriculture

In Senegal, men typically focus on the production of cash crops and specifically cereals, while women tend to focus on crops that can also be used for household nutrition including horticulture products.

Men control 93.6% of cultivated land in Senegal compared to just 6.4% for women, with the exception of areas in the North where rain-fed rice cultivation is the dominant crop for women.²⁶² Men tend to dominate in more profitable crops and those that can be produced at a larger scale and therefore generate higher levels of income such as cereals, groundnuts, cassava, watermelon and eggplant, whereas women tend to focus on crops that can also be used for home consumption such as peppers,

“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.

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.”

Source: Pathways Study Interviewee, Cooperative Member

onions, tomatoes, sweet potatoes and okra. Women may also look after small livestock and engage in the processing and marketing of agricultural products. Women are active in most household-level production activities but are often not remunerated for this work.

Women are heavily involved in the food economy which includes food marketing, agriculture and food processing but the presence of women is particularly strong in off-farm activities including agro processing.²⁶³ A survey conducted by Dakar-based think tank Initiative Prospective Agricole et Rurale (IPAR) and the Sahel and West Africa Club (SWAC) targeted producers, processors, traders as well as youth and women in the Niayes region in Senegal to produce new data and to better understand the local food economy and employment dynamics in the region. The survey found that 77% of all employed women in Niayes are in the food economy, and among these 63% are employed in food marketing, 25% in agriculture and 7% in food processing. The survey also found that 98% of workers employed in food processing are women.²⁶⁴

Women are engaged in small-scale retail or marketing activities but less so in larger trading opportunities (*bana banas*²⁶⁵).

Women dominate in informal retailing of raw fruits and vegetables. While these types of opportunities provide considerable informal

²⁶². FAO (2018a) ²⁶³. OECD & SWAC (n.d.)

²⁶⁴. OECD & SWAC (n.d.) ²⁶⁵. Traditional traders

employment for women, given the lack of alternative opportunities for women, most markets are very saturated (competition is high), meaning it is challenging for women to make substantial profits.²⁶⁶ Since women are already highly involved in the marketing of vegetables at a small scale, expanding their role to larger trading opportunities could increase their ability to earn a better living, open up market access to producers and potentially reduce waste from poor farming practices, sorting or handling.²⁶⁷

Wholesalers are predominantly men, due to norms around women’s mobility and employment as well as lack of access to finance. Consequently, women farmers are often forced to sell at low prices at the farm gate. Men also dominate in transportation and storage of products, again linked to norms around women’s mobility, as these roles require substantial domestic travel.²⁶⁸

Women are also involved in some low barrier to entry processing activities including cooking of peanuts, millet, corn and black-eyed beans. Women also process bissap (hibiscus) and wild fruits such as monkey bread (fruit of the baobab), ditakh (local fruit), madd (local fruit) and tamarind. However, most of these products have short shelf lives. On the other hand, women are less likely to be engaged in processing of fruits such as mangoes and oranges which

require machinery and specific technical expertise.²⁶⁹ However, if local processing opportunities were increased, and the demand for ingredients was higher, this could be an area of opportunity for women.²⁷⁰ Most of these processing units provide informal employment opportunities, and therefore women engaged in these activities lack social protection and formal work benefits.²⁷¹

“We produce our raw products to reduce the cost of production. Processing we have production units in Mboro, Diourbel, Louga and Casamance. We sell in the local market as we are 15,000+ members and we sell in our network. We also work with Canadians who buy our products and export them to Canada but this is a small scale.”

Source: Pathways Study Interview with UNFCS Representative

Women’s cooperatives are also engaged in low technology processing activities by hand.²⁷² The national women’s cooperative union (Union Nationale des Femmes Coopératrices du Sénégal - UNFCS), currently has almost 16,000 women members, 80% of which reside in rural areas.²⁷³ With processing units in Mboro, Diourbel, Louga and Casamance, UNFCS

²⁶⁶ Pathways study interviewee ²⁶⁷ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

²⁶⁸ Pathways Study interviewee ²⁶⁹ Pathways Study interviewee

²⁷⁰ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

²⁷¹ Pathways Study interviewee ²⁷² Pathways Study interviewee ²⁷³ UNFCS (2013)

markets products in local markets as well as in international markets including Canada, highlighting the benefits of collectivisation of production and marketing.²⁷⁴

Women (and youth) can play an important role in the various interventions needed to support the development of horticultural value chains. Mechanisation, irrigation and aggregation services (i.e. for produce) as well as agricultural extension services are also new areas where it is thought that women (and youth) could identify and pursue opportunities. This will however require a focus on access to finance, services and technical skills development of farmers.²⁷⁵

Experience from rice production in Senegal demonstrates that activities such as seed multiplication and nursery management are also promising areas for youth and women.²⁷⁶ Importantly, such activities are not seen as traditional activities for men and as such there are fewer normative barriers for women and youth to engage. Additionally, initiatives such as nursery management and seed multiplication only require small plots of land that can even be acquired through rental and require lower levels of upfront investment and ongoing management.²⁷⁷

Large-scale producers see the benefits of employing women and actively seek to do so, particularly in activities that require diligence and paying close attention to detail. At Grand Domaine du Senegal (GDS), a large fresh produce producer and exporter operating in Senegal since 2003 through a subsidiary of Compagnie Fruitière, a French company, 22% of its staff are female, while Van Oers, also a fresh vegetables producer, employs more than 4,000 women during the harvest period.²⁷⁸

The benefits that women can bring to certain roles in agriculture are undervalued and have not yet been fully leveraged by agribusinesses within the horticulture and agro processing sub-sectors. While there are examples of agribusinesses that are 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.

²⁷⁴ Pathways Study interviewee ²⁷⁵ Primeale United (2022) ²⁷⁶ Linares, O. F. (2009)

²⁷⁷ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

²⁷⁸ Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

Summary table of barriers to and opportunities for women's economic empowerment in the agriculture sector in Senegal

Barriers		
Structural	Normative	Individual
Gaps between national-level policies and customary law discriminating against women	Social norms dictate that any savings or surpluses are used to finance activities of men in the household, rather than those of women and youth	Gender inequalities in health and education.
Gaps between national-level policies and local-level implementation and budgeting	Intra-household power dynamics and decision-making disadvantage women, and women are not encouraged to work or earn income	Women's limited access to social and economic capital
Lack of policies that promote private investment and procedures that allow easier access to import and export	Gender-based violence including economic violence and land dispossession	Limited access to extension services or training and limitations on mobility
Complex processes and high cost of registration of enterprises and limited incentives for formalisation	Norms around unpaid care and unpaid work influence women's ability to fully benefit from their labour or opportunities within the agriculture value chain	Constrained uptake of improved agricultural practices or climate-resilient practices due to barriers in accessing resources or training
	Norms around mobility and safety outside of the home hinder women's ability and willingness to engage in work outside of the household	Women have limited access and control over land (and large and fertile land)
		Women are less likely to be able to access financial services or to have savings due to prioritisation of male activities and expenditure over household and women's needs

Summary table of barriers to and opportunities for women's economic empowerment in the agriculture sector in Senegal

Opportunities and entry points

Structural	Normative	Individual
<p>National policy promotes gender and youth mainstreaming, and includes a number of targeted strategies and programmes (see below)</p> <p>Gender-responsive commitments in the PES and other national-level policies and strategies</p> <p>Opportunity to expand existing strategies from production to other areas in horticulture and agro processing value chains</p> <p>Gender-responsive budgeting and community monitoring</p> <p>Strong focus on improving data collection and specifically disaggregated data in alignment with SDGs</p> <p>Increased focus on formalisation of the informal economy within the PES and commitments to initiatives linked to this</p>	<p>Promoting participatory intra-household decision making</p> <p>Preventing and strengthening local-level response to gender-based violence including economic violence</p> <p>Women's groups can be an entry point to challenge discriminatory norms, especially land access</p> <p>Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access</p> <p>Innovations addressing women's unpaid care burden, specifically male perceptions and influence over women's time use</p>	<p>Improving women's human, social and economic capital, including through cooperatives and targeting entrepreneurial ventures throughout the horticulture and agro processing value chains</p> <p>Improving women's digital inclusion</p> <p>Increase women's access to training, extension services and agricultural resources</p> <p>Improving the inclusion of women in larger-scale businesses operating in horticulture and agro processing value chains as suppliers and employees</p>

Structural factors

The national policy environment includes several gender-responsive strategies presenting opportunities to expand women's economic opportunities within the sector. Senegal has made firm commitments to reduce gender inequalities and promote women's economic and social advancement as is now outlined in a number of national policies, most notably the PES and the SNEEG. The Ministry of Agriculture and Rural Equipment has also developed several initiatives that seek to facilitate women's access to agricultural inputs, equipment, information, training and technology. These include **The Agricultural Programme**, which has been in place since 2002 and provides annual subsidies of agricultural inputs for producers through the Government of Senegal for key crops including peanuts, rice, millet, corn and sorghum.²⁷⁹ Under this programme, women heads of household receive quotas of inputs in the same way as men however there is a lack of data to evidence scope and achievements and/or demonstrate quotas allocated to women producers who are not heads of household.²⁸⁰

The impact of the COVID-19 pandemic has strengthened the Government of Senegal's commitment to agriculture and specifically horticulture, therefore creating more opportunities for women. Due to the impact that the pandemic has had on the agriculture

sector, the Government of Senegal increased the 2020-2021 Agricultural Programme budget by 50% from the previous year to CFA60 billion (USD100 million). Of this, 40% was allocated for fertiliser subsidies and 50% for seed subsidies with priority crops including peanut, cowpea, rice and corn.²⁸¹ In addition to the increased budget for the Agricultural Programme, the Ministry of Agriculture announced in May 2020 that it would further assist actors in the agriculture sector through the **COVID-19 Force Fund**, which was established in collaboration with the DER/FJ. This initiative included an aid package of CFA1 billion (USD1.7 million) to provide horticulture traders with financing for the commercialisation of horticultural products that were facing difficulties being sold due to lockdown restrictions, with a focus on priority crops such as peanut, cowpea, rice, potato and corn.²⁸²

Most existing GoS initiatives promote agricultural production and nutrition. The government's **Post-COVID-19 Economic Relaunch Plans** stated that "the crisis caused by the COVID-19 pandemic made it even more evident that Senegal needs to achieve food self-sufficiency as quickly as possible by producing and processing more agricultural, livestock and fishery products." In response, The World Bank funded the USD150 million "**Agriculture and Livestock Competitiveness Programme for Results**",

²⁷⁹ Osinski, J. (2020) ²⁸⁰ Mané, C. A. K. (2017)

²⁸¹ Osinski, J. (2020) ²⁸² Osinski, J. (2020)

which was launched to increase the exports of high-value crops such as shelled groundnuts and horticultural products, improve dairy farming productivity and reduce small ruminant mortality. The programme was designed to target small-scale producers and herders to be able to invest in more productive and resilient crops and livestock value chains through increased access to finance and insurance. In addition, engaging with the government around introducing more efficient pricing, quotas and subsidy policies.²⁸³ Other initiatives implemented by the Ministry of Agriculture include the “**Projet d’Appui aux Filières Agricoles**” (PAFA) (“**The Agricultural Commodities Support Project**” in English), which enabled the establishment of advisory committees for the millet/sorghum, cowpea and sesame sectors, prioritising female representation within the committees as well as facilitating access to quality land and inputs for women and youth. Also, the “**The Micro Gardens Project**” which sought to improve food security through the production of quality vegetables in urban and semi-urban households using community micro gardens.²⁸⁴

However, most of these initiatives are focused on production and do not consider the major barriers to growth in off-farm activities, specifically agro processing. Increasing quality and yields of production for exports alone is not viable due to the length

of time and cost required to implement such changes and improvements as well as the impact of external factors such as climate change. Investing in local agro processing opportunities however, and relaxing constraints for potential local investors, could have a significant impact for multiple stakeholders from producers to employees (primarily women and youth) and to the Government of Senegal.²⁸⁵ For example, supporting the establishment of small- and medium- scale processing facilities for women to process produce for local trade while addressing infrastructural challenges related to logistics/transportation and power supply.

Normative factors

The family structure of production management with men being the head of the farm limits women’s access to extension services and inputs.²⁸⁶ Despite a number of GoS strategies and programmes being designed to specifically target women (and youth), until recently, the majority of initiatives have exclusively targeted heads of farms who are typically men. As such, women often lack sufficient access to agricultural inputs and training.²⁸⁷

Norms around unpaid care and domestic work influence women’s ability to fully benefit from their labour or economic opportunities in horticulture and agro processing. Women’s time is predominantly

²⁸³ Ndiaye, M. (2020) ²⁸⁴ Mané, C. A. K. (2017)

²⁸⁵ Mbaye, A. A., Gueye, F., Mbaye, M., & Dia, A. K. (2021)

²⁸⁶ UN Women (n.d.)a ²⁸⁷ UN Women (n.d.)a

occupied by unpaid care work leaving little time for them to invest in production or processing activities. Those involved in production and/or processing typically do so at or near their homes meaning they are typically using small areas of land and have limited access to infrastructure such as water or electricity to support their activities. For women who want to engage in income-generating activities, the perception of male members of their household can act as a deterrent and in some cases lead to violence if women act against the will of their husbands.²⁸⁸

Women’s time spent supporting household production is not recognised or remunerated. A 2021 ILO study found that the majority of female farmers interviewed carry out unpaid work on the family farm working across all farming activities from cultivating their own small plots to supporting the main production with transportation, winnowing or bagging activities. This is in addition to managing their own income-generating activities (processing of products, trade and crafts), and fulfilling their household and community obligations. As such, the working day of women in agriculture can be extremely

Case study: PRODAC (Programme des domaines agricoles communautaires - Community Agricultural Domains Program)

“We organised the women into a group of agricultural entrepreneurs and we gave them plots. We provided them with support to financial institutions. The State through PRODAC supports hydraulic installations, irrigation systems, greenhouses, storage, incubator centre for training, tractors, packaging with two cold rooms, plant production units and animal production unit. Individual operating units are allocated. The women were supported by the Caisse Nationale du Crédit Agricole du Sénégal (CNCAS), an agricultural bank.

We supported them in the drafting of a business plan for an agricultural project and also in the negotiation and reimbursement procedures. Thus, the groups themselves take charge of elements such as inputs, electricity and other less inaccessible products. The working capital is given to them at the beginning.

There are women who are empowering themselves more and more. They borrow less thanks to the constitution of equity to their savings. Today, many women are autonomous in these groups to the point of borrowing only half of the funding they asked for two years ago. They invest, in addition to horticulture, in fish farming with fish farms that can produce up to 300 tons of fish per year.”

Source: Pathways Study Interview with PRODAC Representative

²⁸⁸ FAO (2018)

long and during the rainy season, women farmers may work as much as 17 hours or more.²⁸⁹

Individual factors

Women have limited access to land and agricultural inputs and so are limited to small-scale production. Typically, women cultivate small areas of land of around 0.4 ha, while the average farm size for men is 1.3 ha.²⁹⁰ While women are active in agricultural activities, the demands on their time, along with their limited access to agricultural inputs and agricultural equipment constrains the scale of their production activities.²⁹¹

Women's limited access to training and education in production and value-added activities that could be high-potential economic opportunities. Extension services and critical agricultural inputs are typically

targeted at heads of farms, so women do not have direct access to knowledge and skills around production (through extension) or to inputs. In addition, low literacy levels and low levels of educational attainment, mean most women lack knowledge and capacity in value-added niche markets such as organic certification, export market quality and agro processing, and are not able to access content to self-learn. Furthermore, many women still require training in key areas such as marketing, and packaging which could also improve the value of their products. This limits their access to markets and therefore to higher-value economic opportunities.²⁹²

Women's access to markets is constrained by a number of factors including remoteness from markets and poor infrastructure, safety and mobility concerns and the time burden of unpaid care work. All of these are barriers that limit

Case study: The rise of e-commerce platforms linking women to markets

Sooretul was launched in 2014 as a web and mobile platform dedicated to the online promotion and sale of local and organic agricultural processed goods produced by individuals and women's groups in rural areas of Senegal. The platform provided a link between the rural supply of goods and urban demand allowing online purchases that could then be delivered to any location. Through this platform, women were able to generate CFA300,000 (USD500) of turnover from just USD10 investment in advertising fees. In 2020, there were over 60 e-commerce platforms administering over one million transactions.

Source: www.empowerwomen.org

²⁸⁹ Organisation Internationale du Travail (2021) ²⁹⁰ FAO (2018)

²⁹¹ FAO (2018) ²⁹² UN Women (n.d.)a

women's access to markets for the marketing of their products and crops. They also increase transaction costs on both supply and demand sides and can lead to high levels of wastage if produce is damaged in transit or losses as a result of inadequate storage facilities and low sales volumes.²⁹³ Within this context, e-commerce offers opportunities to increase women's access to markets, and women's cooperatives could also leverage e-commerce platforms for easier access to market.

Limited access to credit and high competition from other businesses constrain women entrepreneurs' business growth opportunities. The top three constraints reported by women entrepreneurs working in the food economy regarding the expansion of their business activities are: (i) harshness of competition and low sales prices (30%); (ii) poor access to credit (23%); and (iii) high input prices (11%).²⁹⁴ Preconditions for loans by financial institutions include access to collateral assets such as land, and/or evidence of successful production (which is constrained by small land size, limited access to quality inputs and knowledge around good agricultural production practices). A study conducted in the Niayes area by the African Institute for Urban Management (AIUM) showed that men received 98% of loans compared to only 2% for women.²⁹⁵

While women's limited access to formal finance creates barriers for women, small women's savings groups enable women to generate finance needed to diversify their crops. In 2011, the agricultural produce company Primeale United (previously called VOS) also invested in establishing a microfinancing fund for a group of 40 women seeking to increase their income. With a contribution of EUR2,000 (approximately USD2,030) from VOS, the women were able to establish fruit stalls and small shops offering groceries and other necessities. The women reinvested money from the funds generated and more women have joined the group. By 2016, the continuous financing was four times as much and the group had grown to 100 women.²⁹⁶

Women who engage in diversified activities are more likely to generate higher earnings and can also improve household wellbeing and food security. A 2021 study by the Partnership for Economic Policy found that rural women who combined farming and non-farming activities earn higher incomes and were more empowered²⁹⁷ than their counterparts who engaged solely in farming. There were also clear links between diversification and wellbeing, with higher levels of wellbeing associated with households, and specifically women operating diversification strategies. It was also found that households had significantly higher

²⁹³ UN Women (n.d.)a ²⁹⁴ OECD & SWAC (n.d.) ²⁹⁵ UN Women (n.d.)a ²⁹⁶ Primeale United (2022)

²⁹⁷ Women were considered empowered if they were individually responsible for the management of productive resources in at least one domain

income levels when both genders diversified but were most likely to be food secure when women alone diversified. Younger women, married women, and those belonging to households with more working members were more likely to engage in diversification in off-farm activities.²⁹⁸

Sector-specific recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women's economic status within the agriculture sector.

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-land owners).
- Work with larger-scale producers (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 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 (in terms of accounting, invoicing, and yearly returns/reporting).

²⁹⁸ Partnership for Economic Policy (2021)

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 (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 into other roles in the value chain including extension services, agents (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. For example, 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. For example, 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.
- 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, for example 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 which tackle harmful norms around division of labour, gender-based violence, intra-household decision-making and control over income at the household and community level, for example 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.

5.2 The microenterprises sector



This sector brief provides an overview of women's economic empowerment and the microenterprises sector in Senegal.

While women are engaged across almost all activities within this predominantly informal sector, this sector brief includes a spotlight focus on two of the most relevant trade areas: (i) women who engage as food vendors or operate small restaurants (accommodation and catering activities sector), and (ii) women who engage in making and trading artisanal handicrafts and souvenirs (retail trade sector). These sub-sectors are

important given the large numbers of women operating within them, but also because of their strong links to tourism, a priority sector for the Government of Senegal in the PES.²⁹⁹ The brief also includes snapshots of initiatives and success stories from a broad range of sectors throughout this section to illustrate areas of opportunity for women. In terms of the analysis of barriers to gender-inclusive economic development, the analysis focuses on the macro level, as constraints to growth, as well as potential opportunities and recommendations are for the large part relevant to informal enterprises operating in all sectors.

Region	Stakeholder Type				
	Private Company	Association, Collective, Organisation	Government Agency/ Department	NGO	TOTAL
National*	1	8	6	5	20
Saint-Louis	-	1	-	-	1
Louga	-	-	-	-	-
Matam	-	-	-	-	-
Tambacounda	-	1	-	-	1
Kolda	-	-	-	-	-
Ziguinchor	-	2	-	-	2
Kaolack	-	-	-	1	1
Fatick	-	-	-	1	1
Diourbel	-	-	-	1	1
Thies	-	1	-	-	1
Dakar	2	6	1	-	9
TOTAL	3	19	7	8	37

† Note: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

²⁹⁹ Tourism Economics (2021)

It is important to note that all of the analysis and recommendations in this sector brief can (and should) also be applied to the horticulture and agro processing sub-sectors of agriculture (presented and analysed earlier in section 5.1) as a means of supporting enterprise growth. The constraints to enterprise growth that women face in these sub-sectors (beyond production) are therefore expanded upon in this section.

From the stakeholder mapping exercise for microenterprises, 37 stakeholders were identified across the various regions of Senegal. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Sector overview

In the past decade, Senegal has seen a shift in the base of its economy from a predominantly agriculture focus to an increasing focus on informal commerce, in part due to the country's increased urbanisation.³⁰⁰ The non-agriculture informal sector accounts for the majority of the micro, small and medium-sized enterprises (MSMEs) in Senegal, contributing to over 40% of GDP³⁰¹ and 96.4% of jobs generated.³⁰²

According to the Integrated Regional Survey on Employment and the Informal Sector (ERI-ESI) conducted by ANSD in 2017, almost 2.2 million people had their main employment in the informal sector. Of these, over a third (34.7%) were operating in retail trade, 22.6% were operating in agriculture, livestock, hunting and support activities, and 15.4% were operating in manufacturing activities. Women represented 51.1% of all people engaged in the informal sector and represented the majority of workers in accommodation and catering activities (94.4%) and retail trade (74.0%).³⁰³

It is estimated that 88.3% of the added value created by the informal sector is being generated by the following seven trade areas: (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.³⁰⁴ However, the informality of these enterprises means that women's contribution to the economy remains hidden, and this added value is neither formally nor fully accounted for by the Government of Senegal.³⁰⁵

³⁰⁰ IFC (2020) ³⁰¹ Medina, L., Jonelis, A., & Cangul, M. (2017)

³⁰² ANSD (2019) ³⁰³ ANSD (2019) ³⁰⁴ ANSD (2019) ³⁰⁵ GIZ (n.d.)

Most forms of employment in the informal sector involve self-employment (or micro entrepreneurship) accounting for approximately 68% of total informal employment.³⁰⁶ Informal enterprises can typically be divided into two major categories: (i) those that are survival or subsistence enterprises; and (ii) those that are slightly larger or semi-formal and may be comparable to formal enterprises but have not yet formalised.³⁰⁷ The major challenges surrounding formalisation for informal enterprises include the cumbersome regulatory environment, high burden of taxation and levies, and other administrative challenges. The 2017 ERI-ESI survey found that only 2.7% of informal enterprises have a tax identification number (TIN), 4.5% are on the commercial register (register of businesses) and just 0.7% of businesses are registered for social security benefits. Furthermore, 8.9% of informal enterprises believe the steps to be taken to formalise are too complicated, while 2.4% of informal enterprises complain about the cost associated with registration. In addition, 49.3% of enterprises said that unsuccessful attempts at registration at a “one-stop shop” were due to an overly complex process.³⁰⁸

In addition, microenterprises face challenges to growth including limited access to markets, lack of operating spaces

and limited access to finance, with the latter two issues being more pronounced for women. The 2017 ERI-ESI survey found that 37.6% of informal enterprises stated difficulties in the sale of their products due to a lack of customers, while 35.8% of enterprises listed difficulties related to accessing finance as the major challenge.³⁰⁹ The top three constraints reported by women micro entrepreneurs working in the food economy regarding the expansion of their business activities are: (i) harshness of competition and low sales prices (30%); (ii) poor access to credit (23%); and (iii) high input prices (11%).³¹⁰

More recently, the informal sector was hit hard by the impact of the COVID-19 pandemic. Operators in the informal economy were particularly impacted due to the fact that their activities are often carried out in busy public spaces considered to be conducive to the spread of COVID-19. Furthermore, the places where informal businesses operate often have lower levels of sanitation and little or no necessary hygiene equipment. Informal businesses were also most affected by the preventative measures put in place and in particular by measures restricting movement, or even confinement leading to a loss of customers and revenue.³¹¹ Of the enterprises interviewed as part of an International Labour Office (ILO) study

³⁰⁶. ANSD (2019) ³⁰⁷. Organisation Internationale du Travail (2020) ³⁰⁸. ANSD (2019)

³⁰⁹. ANSD (2019) ³¹⁰. OECD & SWAC (n.d.)

³¹¹. Organisation Internationale du Travail (2020a)

in Senegal on the impact of the pandemic on businesses and workers in the informal economy, 32% had to stop trading completely and 62% reported a significant reduction in trade (up to a 50% drop in customer attendance for 80% of respondents). In addition, 41% of businesses and workers in the informal economy faced difficulties accessing supplies, while 85% of enterprises reported financial difficulties.³¹²

The COVID-19 pandemic highlights the challenges that people operating in the informal economy face, particularly with regard to the lack of social protection. The pandemic has inadvertently highlighted the benefits of social protection for both self-employed and employed individuals/workers operating in the informal economy who were impacted by a loss of earnings and loss of salaries, respectively. There has been an increased interest in formalisation following the pandemic, and a shift in perceptions that being formal is associated with benefits for entrepreneurs and employees. However, according to a survey of entrepreneurs and workers in the informal sector, informal enterprise owners continue to experience challenges with regard to formalisation, including a lack of information and awareness of administrative processes (91% of entrepreneurs), and the procedures being too long and complex (78% of entrepreneurs).³¹³

Recent research suggests that this could be an interesting time for those operating in the informal sector in Senegal with growing alignment in incentives for individuals and the Government of Senegal to transition towards formalisation. At the individual level, formalisation could not only ease constraints to doing business (e.g. access to workspaces, space and finance) but could also increase social protection as well as access to support from professional trade organisations who are mandated (and in receipt of budget) to support registered enterprises. For the government, increased contributions from registered enterprises (through taxes and employee contributions) would not only reduce the burden of social protection (especially in times of crisis) but increase resources available to invest in broader development issues. This period of transition, however, will require a significant investment by the government to ensure a more inclusive, enabling environment that benefits informal sector workers more than it demands from them.³¹⁴ Supporting measures to consider include simplifying administrative requirements and processes, providing tax holidays and breaks, facilitating social protection and insurance for informal workers as safety nets during economic shocks, etc.

³¹² Organisation Internationale du Travail (2020a)

³¹³ Organisation Internationale du Travail (2020a)

³¹⁴ Organisation Internationale du Travail (2020a)

Role of women in the microenterprises sector

The 2019 Senegal Quarterly Labour Force Survey (Enquete Nationale sur L'Emploi au Sénégal - ENES) asked questions on place of work as well as occupation to identify six worker groups primarily operating in the informal sector. These included: (i) **domestic workers**; (ii) **home-based workers**; (iii) **market traders**; (iv) **street vendors**; (v) **informal waste pickers**; and (vi) **informal transport workers**. The ENES survey also found that nationally, women are predominantly engaged as domestic workers, home-based workers, market traders or street vendors - low-paid and low-skilled jobs.³¹⁵

Domestic workers provide personal or household care in others' households, **home-based workers** produce goods or provide services within their own home or in a space close to their home, **market traders** sell goods or provide services in fixed markets on publicly- or privately-owned land, and **street vendors** sell goods or provide services in public spaces, typically from a fixed or movable stall on the street.³¹⁶ For market vendors and street vendors, women are more likely than their male counterparts to sell perishable items such as food, which presents a challenge in that they need to sell products fast to avoid them perishing and minimise wastage or losses.³¹⁷ For home-based workers, wholesale and retail trade is the most

prevalent industry for women (59.3%) and especially in Dakar, followed by other goods and services (19.7%), then manufacturing (15.5%) and finally accommodation, food and catering (5.6%).³¹⁸

“The handicrafts sector is a growth driver because it is a sector that fights poverty and for the empowerment of women for example for hairdressing women just need to do a short training and this allows them to start their own business, to carry out their activities and to be independent.”

Source: Pathways Study Interview, Industry Association Representative

Even when desired, women-led microenterprises continue to face structural barriers to formalisation. As a result, these mostly informal enterprises struggle with insufficient, unpredictable and irregular income as well as the absence of social security and any other employment-related benefits such as paid leave, income security in the event of illness, maternity, or work accident work, health coverage.³¹⁹

Women in the informal sector typically earn low wages. A diagnostic study of the informal economy in Senegal, conducted by the ILO in 2020, found that 71.2% of self-employed individuals in the informal sector reported

³¹⁵ Koolwal, G. (2022) ³¹⁶ Koolwal, G. (2022)

³¹⁷ Abizaid, O. (2019) ³¹⁸ Koolwal, G. (2022)

³¹⁹ Abizaid, O. (2019)

having a turnover of less than 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. Furthermore, 77.9% of women employed in informal enterprises earn less than CFA37,000 (USD63) per month,³²⁰ which is similar to the average female employee salary when working for someone else and just above the global poverty line of USD1.9 PPP.

Spotlight: Street restaurants and food vendors



Street restaurants and food vendors are crucial to the Senegalese economy.

According to a 2016 study conducted in the city of Pikine in the Dakar region with a sample of 175 restaurateurs, turnover across this channel was estimated at 29.4% of total city budget.³²¹ Street restaurants there contributed significantly to local economic development and tax revenues. According to the study, 53% of women restaurant owners

worked in neighbourhoods, 23% in markets and 17% in public places such as garages/car stations and schools.³²²

According to ENDA Graf Sahel, a non-governmental organisation (NGO), people are increasingly eating out in Senegal.

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. More people are turning to street food with traditional/historic relevance which are also affordable for many families such as *fonde* (millet porridge), *ndambe* (black eyed-peas sandwich), millet and couscous.³²³

There are various types of street restaurants locally and most are informal ventures. They can be mobile (hawked or on a wheeled cart), open-air tables by the street side, or established in a temporary shelter such as a tent, booth, veranda, or small food shop. Street restaurants use the street space either for cooking, service or

“Women street food vendors should be given spaces instead of being given to traders who sell Chinese products. Women are often victims of eviction because they are treated as an anarchic (disorganised) occupation. We need spaces designed and dedicated to these popular restaurants and be inspired by what is already being done in some cities such as Ouagadougou and Marrakech with mobile restaurants. This option should also allow local authorities to draw receipts.”

Source: Pathways Study Interview, Industry Representative

³²⁰ Organisation Internationale du Travail (2020) ³²¹ Le Quotidien (2018)

³²² Le Quotidien (2018). Note: Balance of 7% not accounted for in source

³²³ Interview with ENDA Graf Sahel

consumption. They are not registered to the city or government departments and do not tend to have formal authorisation. They use free public spaces (streets) or rent private spaces. Street restaurants offer a variety of food types. *Tangana*, meaning “it is hot” in Wolof, is fast food consumed across Senegal, with menus consisting of eggs, beef chops and potatoes (fried or boiled). *Dibiterie* are restaurants selling *dibi* (meat grilled over a wood fire). *Gargotte* are tiny street restaurants known for their cheap, low-quality food, with the food previously cooked in a different location. They are mostly located in crowded areas including car stations, garages and markets. “Higher-quality” street restaurants are also small but offer seating in a comfortable setting with food.³²⁴

Spotlight: Artisanal handicrafts and souvenirs



In its Plan for an Emerging Senegal (PES), the Senegalese government has made the crafts sector a priority. Several funding promises have been made by the State. In 2015, the 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. Senegal has 122,092 craft enterprises across 120 trades which can be classified into three broad categories: (i) production crafts; (ii) artistic/creative crafts;

and (iii) service crafts. Production crafts account for 62.2% of the sector, followed by service crafts (26.5%) and artistic/creative crafts (11.3%).³²⁵

1. **Production crafts are the output of any activity entailing transformation or manufacturing of semi-finished or finished products by adding value to local or imported raw materials** (e.g. baking (kiln/furnace/oven), carpentry, metal joinery and pottery).
2. Artistic/Creative crafts are distinguished by their artistic character/flair that largely involves the creativity of the author and a strong cultural connotation (e.g. artwork, embroidery, dyeing, spinning and weaving, knitting, leather goods, woodcarving and jewellery).
3. Service crafts cover all activities of repair, maintenance, restoration of works of art and any other activity/service provision of a craft nature (e.g. tapestry, laundry, photography, mechanical work).

Women occupy all positions in the value chain as entrepreneurs who produce and sell. Within the arts and crafts production sector, women assume all roles. They are heads of companies, managers, production agents and employers. Because the sector is very informal and the production units very small, they manage their own businesses. Women are mostly involved in artistic/creative crafts, and then production crafts

³²⁴. Pathways Study interviews

³²⁵. Ouestaf News (2018)

including dyeing, hairdressing, beading (jewellery and fashion), visual arts, pottery and basketry.³²⁶ They are also specialised in selling beauty and decoration items. In total, 59.2% of craft enterprises are in urban areas and 40.8% in rural areas.³²⁷

Senegalese craft enterprises are highly informal, with less than 10% of them registered and legally recognised.

Craftsmen and craftswomen include weavers, shoemakers, carpenters, basket makers, jewellers, potters and sculptors who are associated with their respective art/craft villages in the cities and tourist sites where they make art/craft objects for daily use (e.g. clothing, jewellery, furniture, shoes) but also core art objects (e.g. sculptures, printed fabrics, paintings) usually sold to tourists. Arts and souvenirs yield both goods and services (e.g. pottery yields an art object/good that comes from craft production, while photography and tattooing are craft services).

³²⁶ Pathways Study interviews

³²⁷ Ouestaf News (2018)

Summary table of barriers to and opportunities for women's economic empowerment in the microenterprises sector in Senegal

Barriers		
Structural	Normative	Individual
<p>Complex processes, high cost of registration of enterprises and limited incentives/support for formalisation</p> <p>Lack of policies that promote strategic formalisation which balances self/individual and state interests</p> <p>Urban planning does not take into consideration issues of women-led informal enterprises</p>	<p>Social norms dictate that any savings or surpluses are used to finance activities of the men in the household, rather than those of women and youth</p> <p>Intra-household power dynamics and decision-making disadvantage women and women are not encouraged to work or earn income</p> <p>Gender-based violence including economic violence and land dispossession</p> <p>Norms around unpaid care and domestic work limit women's ability to fully benefit from economic opportunities</p> <p>Norms around mobility and safety outside of the home hinder women's ability and willingness to engage in activities outside of the household</p>	<p>Gender inequalities in health and education limit women's human capital</p> <p>Women's limited access to social and economic capital</p> <p>Lower access to technical training and enterprise development services or training largely due to proximity and limitations on mobility</p> <p>Women have poor access to land or spaces from which they can operate their enterprises</p> <p>Women are less likely to be able to access financial services or to have savings due to prioritisation of male activities and expenditure</p>

Summary table of barriers to and opportunities for women's economic empowerment in the microenterprises sector in Senegal

Opportunities and entry points

Structural	Normative	Individual
<p>Increased focus on formalisation of the informal economy within the PES and commitments to initiatives linked to this</p> <p>Opportunity to improve the enabling environment for all enterprises and ease the process of doing business</p> <p>Gender-responsive budgeting and community monitoring</p> <p>Strong focus on improving data collection and specifically disaggregated data in alignment with SDGs</p>	<p>Promoting participatory intra-household decision-making</p> <p>Preventing and strengthening local-level response to gender-based violence including economic violence</p> <p>Women's groups can be an entry point to challenge discriminatory norms, especially access to land or operating space</p> <p>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)</p> <p>Innovations addressing women's unpaid care burden, specifically male perceptions and influence over women's time use</p>	<p>Improving women's human, social and economic capital, including through cooperatives and targeting entrepreneurial ventures</p> <p>Improving women's digital inclusion and utilisation of digital technologies to support enterprise growth and operations</p> <p>Increase women's access to technical training and enterprise development services</p> <p>Improving the inclusion of women-owned enterprises in the supply chains of larger-scale businesses as input suppliers and service providers</p>

Structural factors

The **Plan for an Emerging Senegal (PES)** has a strong focus on the importance of formalising the informal economy and recognises that in order to achieve this, various policies are needed. These include policies to better support informal enterprises and reduce the barriers to formalisation as well as focus on improving their capacity to grow.³²⁸ Previous government efforts to achieve this have predominantly focused on informal trade people, transport workers and street vendors, leaving many informal enterprises behind, specifically those who are self-employed.³²⁹

Senegal is preparing to adopt a new Orientation Law on the promotion and development of small and medium-sized enterprises to update the legal framework and align it with the Organisation for the Harmonisation of Business Law in Africa (Organisation pour l'Harmonisation en Afrique du Droit des Affaires - OHADA) reform on the status of the entrepreneur.³³⁰ Under this law, it is anticipated that various innovations will be introduced, including the adaptation of the legal and institutional framework, the facilitation of access to finance and markets, the strengthening of technical management capacities of SMEs, the transformation of informal enterprises into formal enterprises, and the promotion of

entrepreneurship and technical assistance to SMEs.³³¹ The law applies to all start-ups but it targets female- and youth-run businesses in particular, as well as “businesses that do good”.^{332,333}

The increased focus on entrepreneurial activities within the Plan for an Emerging Senegal has resulted in multiple structures being created. These include the Ministère du Commerce, du Secteur Informel, de la Consommation, de la Promotion des Produits Locaux et des PME (**Ministry of Trade and Small and Medium-Sized Enterprises/MCPME**) and the Ministère de l'Emploi, de la Formation Professionnelle, de l'Apprentissage et de l'Insertion (**Ministry of Employment, Vocational Training and Crafts/MEFPAI**). In addition, the L'Agence de Développement et d'Encadrement des Petites et Moyennes Entreprises (**Agency for the Development and Supervision of Small and Medium-Sized Enterprises/ADEPME**) is the operational arm of the Government of Senegal for the promotion of SMEs. However, these institutions lack a specific focus on developing targeted interventions for informal enterprises.³³⁴

Despite the political will from the Government of Senegal, there are major challenges in terms of available resources to support the implementation

³²⁸ ANSD (2019) ³²⁹ Abizaid, O. (2019) ³³⁰ OHADA is a system of business law adopted by 17 West and Central African countries in 1993/1994 to streamline the legal environment of companies, thereby guaranteeing the legal and judicial security of businesses, and to encourage investment. Senegal ratified OHADA in 1994 and it entered into force in Senegal in 1995. See OHADA website

³³¹ Organisation Internationale du Travail (2020) ³³² Martial, T.F. (2021) ³³³ Note: The term “businesses that do good” is not further defined in the source ³³⁴ ANSD (2019)

of targeted initiatives. One programme, the “Informal Sector Support Programme” (“Programme d Appui du Secteur Informel” (PASI)) led by MCPME, was designed to directly target informal microenterprises and SMEs, however despite being designed in 2016, it has not been launched so far due to lack of funding.³³⁵ Following the failed attempt to launch the PASI programme, a further initiative was developed in 2022; the **National Integrated Strategy for the Formalisation of the Informal Economy (Stratégie Nationale Intégrée de Formalisation de l'Économie Informelle - SNIFEI)**. The vision of the SNIFEI is that by 2026, there will be an **improved structure to the Senegal's economy and a strong and competitive private sector resulting from the formalisation of the informal sector create decent jobs for men and women.** There are eight strategic pillars under the SNIFEI, one of which is gender equality. Other pillars include: (i) access to finance; (ii) productivity and access to markets; (iii) support services for enterprises; (iv) social protection; (v) registration, taxation and compliance; (vi) social dialogue; and (vii) coordination, monitoring and evaluation, and communication. The Operational Action Plan for Informal Sector Transformation (PAOTSI) was drafted to support the implementation of the SNIFEI.³³⁶

Senegal has also launched its **National Strategy for Gender Equality (SNEEG)** which runs from 2016 to 2026 and specifically recognises the need for women's increased access to financial services in order to drive economic empowerment³³⁷ as well as the **National Strategy for the Economic Empowerment of Women and Girls (SNAEF)** which runs from 2020 to 2024, and aims 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.³³⁸

Other initiatives that have been introduced to encourage entrepreneurship include the **Senegalese Startup Act** (Création et promotion de la startup - loi 2020-01), the **DER/FJ** (La Délégation Générale à l'Entreprenariat Rapide des Femmes et des Jeunes), and the **Bureau of Company Creation** (Bureau des Création d'Entreprise).³³⁹

A key gap relates to urban planning which often does not cater for many women-led enterprises. For example, since street food has not been factored into urban planning in various 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, making it harder to develop street food hubs over time.

³³⁵ ANSD (2019)

³³⁶ République du Senegal, Ministère de l'Artisanat et de la Transformation du Secteur Informel (2022)

³³⁷ Hunguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020)

³³⁸ African Development Bank Group (2021a) ³³⁹ Martial, T. F. (2021)

Normative factors

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 to women who work 222 hours on average.³⁴⁰ This implies that women are invariably missing out on potential work and wages due to the burden of unpaid care work that reduces their time available to engage in paid work.

Women in the sector face numerous safety risks including gender-based violence.

For those who work alone, or in the homes of their employers, they may also be exposed to additional risks such as abuse, violence or rape.³⁴¹ For example, women working in tourism or tourism-related activities including arts and souvenirs are often incorrectly identified as sex workers, leaving them at higher risk of sexual harassment.³⁴² Similarly, since street restaurants tend to offer key income opportunities mostly at night, norms which limit women's mobility (e.g. responsibility for unpaid care work and other domestic responsibilities), as well as safety concerns at night may directly impact women's revenue prospects.

Individual factors

The strong presence of women in the informal sector could be explained, among other things, by their constrained educational attainment.

According to the Results of the General Business Census (RGE), 46% of individual female entrepreneurs are uneducated and 23% have primary education.³⁴³

Women-led microenterprises lack access to credit and working capital which hinder their growth and economic opportunities.

Women's limited access to financial services is therefore an obstacle to running a successful business in the sector. For example, while initial investment to run a street restaurant may be minimal, further investment is often necessary to improve quality (e.g. food hygiene, presentation, setting), expand operations (e.g. enhancing the menu, investing in marketing, buying more premium ingredients, while remaining competitive) and formalise the business. Nearly 35.8% of informal enterprises face challenges in accessing finance and typically rely on finance from friends or relatives rather than from a formal institution.³⁴⁴ The lack of finance and cash flow available to microenterprises inhibits their ability to manage their businesses effectively and implement cost-saving measures such as purchasing inputs and raw materials in bulk to obtain better prices, or investing in equipment or technologies

³⁴⁰ ANSD (2019) ³⁴¹ Abizaid, O. (2019)

³⁴² Pathways Study interviews

³⁴³ République du Senegal, Ministère de l'Artisanat et de la Transformation du Secteur Informel (2022)

³⁴⁴ ANSD (2019)

to increase efficiency.³⁴⁵ The main reason for accessing finance in this way and not through formal institutions is considered to be due to the high cost of credit,³⁴⁶ however it is also important to note that few individuals in Senegal currently have access to traditional banking services.³⁴⁷ For example, as at 2017, only 38% of the female population had an account with a financial institution or with a mobile money service provider.³⁴⁸ This is also largely due to the challenge of proximity, with almost half (41%) of all financial access points concentrated in Dakar.³⁴⁹

Financial institutions in Senegal do not typically tailor their products to women or target women-owned enterprises as part of their core business strategy. Most financial institutions do not tailor products for women and consider that their existing products are equally accessible to men and women. A 2020 report on women's financial inclusion in Senegal found that there is currently only one bank with a specific focus on women, namely Banque National pour le Développement Économique, a publicly-owned development bank in Senegal.³⁵⁰ While banks typically have strategies in place with regard to customer targeting, these are developed with a focus on specific industries, and not by the profile of the consumer. Furthermore, currently most banks do not collect gender-disaggregated data, and so are unable to analyse

performance of customers based on criteria such as gender. As such, most banks may not fully understand the potential opportunity in targeting women-owned businesses.³⁵¹

Consequently, women are reliant on women's savings groups (*Tontines*) and other informal institutions. For example, street vendors often earn barely enough to replenish their merchandise and find themselves needing to take out loans from fellow vendors or, in the worst case, from informal money lenders who charge exorbitant interest rates.³⁵²

Women-led microenterprises also have limited access to markets and market information. A common challenge faced by microenterprises is the lack of access to customers. This was cited as a challenge by 37.5% of entrepreneurs in the informal sector in the 2017 ERI-ESI survey.³⁵³ Furthermore, the limitation in accessing market information was cited as a challenge by 50.2% of informal enterprises.³⁵⁴ Many informal enterprises acknowledge the benefit of increasing visibility and transparency of their products through advertising, especially on radio or television, and many (43.3% of enterprises) requested further assistance in this area.³⁵⁵ Microenterprises also face challenges with regulatory processes and this constrains them from formalising. In the area

³⁴⁵ ANSD (2019) ³⁴⁶ ANSD (2019) ³⁴⁷ Lebas, P., & Gaydon, E. (2020) ³⁴⁸ The World Bank DataBank (2021a)

³⁴⁹ Hinguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020)

³⁵⁰ Hinguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020)

³⁵¹ Hinguana, H., Fall, P. A. S., Yitamben, Gi., Goases, M., & Gwarinda, D. S. (2020)

³⁵² Pathways Study interviews ³⁵³ ANSD (2019) ³⁵⁴ ANSD (2019) ³⁵⁵ ANSD (2019)

of handicrafts and souvenirs, the government has launched craft markets overseen through the chambers of commerce and chambers of crafts. However, women have limited access to these more formal markets and most shops are owned by men.³⁵⁶

Soaring costs of inputs and limited production skills and equipment put pressure on profit margins. For example, women food vendors' profit margins are highly dependent on the price of raw ingredients at food markets. Besides, due to strong competition from other street

Case study: Win-win solutions that empower women's microenterprises to solve problems that affect women

Limited access to productive resources is a major challenge for women's economic empowerment, particularly for women in rural areas where resources are scarce. However targeted initiatives can address these resource challenges, increasing women's economic participation in new sectors such as energy and water, while reducing the burden of unpaid care work, and reducing environmental impact.

ElleSolaire Academy: International NGO ElleSolaire employs women as solar entrepreneurs, selling simple, affordable solar products made available via a vibrant women-centred network of solar entrepreneurs. ElleSolaire selects, trains, recruits and supports women entrepreneurs, helping them and their businesses to flourish and thrive. ElleSolaire entrepreneurs start by supplying simple solutions at the bottom of the "energy ladder" such as solar lanterns and solar home systems with mobile phone charging capability. Over time, ElleSolaire entrepreneurs graduate to distribute a portfolio of solutions from clean-cook stoves to more powerful solar systems capable of moving their communities up the energy ladder.

Source: <https://www.ellesolaire.org>

Heifer International: International NGO Heifer International and the Federation of Women's Groups (Federation des Association Feminines du Senegal/FAFS) worked together to establish a solar-powered borehole surrounded by five acres of small gardens and watering troughs for livestock. The centre is entirely run by three women's groups each with 50 or more members and the groups take turns, usually working together two hours a day or more to tend to gardens of onions, hibiscus flowers, beans, okra, maize and watermelons. So far, crop yields are enough to save the women from having to buy vegetables but not enough to sell to the market. They are already bringing in money from selling water, making enough to buy seeds and extend irrigation pipes to the far edges of the garden.

Source: www.heifer.org

³⁵⁶. Pathways Study interviews

restaurants, women are under pressure to keep prices as low as possible. When the prices of ingredients increase, many women choose to absorb losses so as to maintain their prices and retain their customers. This impacts their livelihoods and leaves them particularly vulnerable to shocks such as the COVID-19 pandemic.³⁵⁷ Similarly, limited production capacity and inadequate, old traditional equipment reduce both productivity and profit margins for women engaged in handicrafts and souvenirs. Women tend to sell such products on a small scale and need financial resources to scale up their business ventures, increase sales and make a profit (e.g. producing more woven baskets to meet bulk orders). Low productivity also reduces competitiveness and a price increase is often the only avenue for women to increase their income.

Women have limited access to targeted capacity building and strengthening of technical skills including innovation and design, which in turn curtails their expansion and ability to improve their operations. It also limits their potential to improve the quality and value of their products in order to earn more. For example, women running street restaurants often have limited to no training on food hygiene, healthy preparation and nutritional values, which hinders the expansion of their business as they fail to attract middle-class consumers. The lack of

infrastructure and hygiene facilities (such as hand washing sinks and customer toilets) also deters international tourists. Similarly, expanding a business requires training and experience in leadership and management skills including accounting, marketing and financial awareness.

Lack of access to suitable operating premises and energy problems are significant challenges for informal enterprises. While many women-owned enterprises operate from home, 7.7% of informal enterprises stated the lack of access to suitable operating premises as a major challenge and 9.3% stated energy problems as a major challenge.³⁵⁸

The rise of e-commerce during the COVID-19 pandemic has created new opportunities that can particularly benefit women-owned microenterprises. Senegal has fairly high rates of internet access with nearly eight million people (just under 50% of the population) with internet access and 17.5 million people with mobile connections (higher than the total population meaning some people own multiple connections) as at 2021.³⁵⁹ As such, digital solutions should be considered highly relevant. A 2021 report by Cenfri titled “Unlocking the digital economy in Senegal”, aimed to understand the role that digitalisation can play in supporting young Senegalese women and men to increase the

³⁵⁷ Organisation Internationale du Travail (2020a)

³⁵⁸ ANSD (2019)

³⁵⁹ Kemp, S. (2021)

efficiency and productivity of their enterprise activities. One of the most significant findings of the study was that young women are eager to engage with the digital economy and believe that digital work provides a key opportunity for gender equality. In particular, women with low education levels can acquire new skills online that enable them to earn an income.³⁶⁰

Collectives and trade associations can offer opportunities for women entrepreneurs to build social and

professional networks and lobby for improved working conditions. For example, the Association of Women Street Vendors (Association des Vendeuses de rue da al Banlieu) is a women’s cooperative bringing together several organisations of street vendors, domestic workers and waste pickers. Often supported by international and local women’s rights organisations with training on business skills, these collective enterprises support women to overcome many barriers including low wages and harassment.³⁶¹

Case study: Women entrepreneurs challenging norms in Senegal

Ndoye, founder of WIN Logistics, a cargo and freight company, based in Dakar, Senegal, learned about the Pareel programme through a WhatsApp group called “Entre Yaays” (“Between Mothers”), where over 100 women entrepreneurs share advice and information. She started the business more than 25 years ago and is familiar with the difficulties of starting or leading a business as a woman in Senegal. Ndoye said that “...going against these norms requires courage and self-confidence...”, but that “...the training enabled me to improve my soft skills such as emotional intelligence, leadership and public speaking, while also receiving personal coaching in business processes.”

“It is an industry reserved for men. At the beginning of my career, I had to demonstrate that I was competent enough to do my work and only got accepted once I had proven myself. As a result, I feel I had to work twice as hard as my male colleagues.”

“In the beginning, when I was refused bank credit, I wanted to demonstrate that I could grow my business without external financing. However, now I have come to a point where I am obliged to get financing to realise my mission and expand internationally. I know that if I don’t get financing, I will always stay small.”

Ndoye, Founder of WIN Logistics (We-Fi Programme)

Source: <https://we-fi.org/female-entrepreneurs-challenge-social-norms-in-senegal/>

³⁶⁰ Gray, J., Allen, M., Esser, A., Borros, G., Abrahams, M., Waal, J. de, Mungai, K., Pérez-Bobadilla, V., & Hougaard, C. (2021)

³⁶¹ Harvey, J., Ogando, A. C., Carr, C., Soumare, A., & Diop, M. (2019)

There are a number of initiatives targeting the building of social and economic capital for women entrepreneurs. The Women's Investment Club (WIC) was founded by a group of women leaders in Senegal and now hosts over 80 members who are committed to supporting female entrepreneurship. The WIC provides financial, technical and operational support to women in small businesses.³⁶² In 2019, it launched WIC Capital, an investment arm that provides investments of between USD50,000 and USD250,000 for micro and small businesses operating across all sectors for enterprises that are majority owned or led by women in Senegal and other French-speaking West African countries.³⁶³ The Pareel programme, was set up by World Bank Group's We-Fi programme, as a dedicated capacity-building and mentoring project for women entrepreneurs. This 3-month support programme implemented by Deloitte targets women entrepreneurs to improve their access to markets and finance through a combination of technical and leadership skills training, coaching and networking.³⁶⁴

Sector-specific recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement

of women's economic status within the 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 protection/safety nets (e.g. social insurance, cash transfers) for informal workers and businesses especially during economic crises.³⁶⁵
 - Subsequently, when supporting provisions are in place, provide appropriate support and incentives for their potential transition to formalisation. These incentives (e.g. tax breaks and reduced and/or subsidised business registration fees) should be tailored to ease the formalisation process and reduce administrative burdens.
 - 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.

³⁶² WIC (2018) ³⁶³ WATHI (2021)

³⁶⁴ We-fi (n.d.) ³⁶⁵ Guven, M. & Karlen, R. (2020)

- 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 (including 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 (driving 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 and distribution and logistics services to improve the coordination of and support for digitalised value chains and improve 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.

6. Implications and recommendations

Despite considerable growth since 2014 and political will, the Senegalese economy faces challenges with sustainable and inclusive development.

This is largely due to the significance of the informal economy in Senegal, accounting for over 95% of the economy but also due to the reliance on imports. The COVID-19 pandemic highlighted the vulnerability of the informal economy as a vast number of informal enterprises were forced to shut down, leaving individuals without an income and with no access to social protection measures. While the government has tried to respond to the crises with various initiatives, a key longer-term challenge remains in that the majority of the population is reliant on the informal economy due to the lack of alternative economic opportunities.

The Government of Senegal has set ambitious targets to improve economic development through the formalisation of informal enterprises and investment in priority sectors. However, currently these efforts are undermined by a lack of incentives to encourage formalisation (e.g. provision of social protection and insurance for informal workers, efforts to increase productivity of informal businesses/workers, etc.), normative barriers that restrict economic participation, specifically for women, and a lack of focus on addressing infrastructural challenges that are critical to economic growth.

The findings highlight significant opportunities to enhance Senegalese women's economic empowerment and potential. A coordinated, multi-pronged and multi-stakeholder approach must be adopted to address and tackle barriers identified at each level. At the same time, it is critical to recognise what is working within the country, namely programmes with potential for scale and high levels of impact.

The following recommendations and propositions identify key priorities for women's economic empowerment in Senegal, as well as suggested strategies targeting barriers to women's economic empowerment while leveraging existing opportunities and building on existing law and policy commitments of the government. The recommendations are intentionally broad, to encompass a range of stakeholders including policy makers, programmers and researchers. These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions within mutually agreed timeframes.

6.1 Policy/Advocacy recommendations

Current situation

- Limited legal protection for Senegal's informal workers - where a significant proportion of women are situated.
- Gaps between policy and socio-cultural norms results in gender discrimination despite the absence of key structural barriers.
- There is a need for better data, monitoring and reporting systems specifically on gender and the informal economy.
- Several substantial government-led WEE programmes and youth employment programmes exist, but there is a lack of data and evidence on how and what ways they have benefited women.

1. Address key policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes

Recommended strategies for consideration include working with the Government of Senegal to:

- Extend labour rights and/or social protection provisions to informal workers and informal enterprises at least as a temporary measure or to incentivise them

to transition to formal enterprises.

- Encourage a more favourable legal framework that supports informal enterprises and specifically their potential transition to formalisation with appropriate financial incentives (e.g. tax breaks and reduced and/or subsidised business registration fees) to ease the process and reduce administrative burdens.
 - Besides financial incentives, supporting socioeconomic provisions to cater to both short-term and long-term economic shocks should be in place for informal businesses and workers, including social protection schemes such as cash transfers, social insurance, etc.
- Introduce initiatives targeted at reducing the gender pay gap, through for example, mandatory reporting on pay for all registered enterprises, regardless of size.
- Introduce initiatives that incentivise employers and / or investors to ensure gender equality in the workforce (e.g., through incentivised quotas) specifically targeting priority sectors such as agro processing, microenterprises and other sectors relevant to women.
- 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.

- Continue to integrate gender within budgetary planning and spending reviews and processes to improve budgeting decisions and improve efforts to monitor expenditure, specifically expenditure related to gender-sensitive programming.
- Improve harmonisation of customary and religious law with formal law, and support effective legislation and policy frameworks around child marriage, gender-based violence, female genital mutilation and other discriminatory and harmful practices and common causes for girls to drop out of school.
- Improve the monitoring and assessment of activities within the informal sector to better understand challenges and constraints that can then inform the strategic plan/pathway to formalisation. This can be achieved by:
 - Leveraging, expanding and improving on existing WEE programmes with a more specific focus on off-farm activities and enterprise growth initiatives with a view to growth;
 - Commissioning studies to understand whether and how these initiatives have led to improvements in WEE outcomes (including for which women) and using findings to strengthen the results/impact of these programmes for women.

Current situation

- Persistent gender inequalities across multiple domains.
- Significant gender inequalities in access to land.
- High levels of gender-based violence including intimate partner violence and violence and harassment primarily at home, but also within the workplace.

2. Undertake community-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights and reduce normative barriers to women's economic empowerment

Recommended strategies for consideration include:

- Training and capacity building of key duty bearers including traditional customary structures, local government and law enforcement on key legislation regarding women's right to land ownership and the benefits of multi-income households to reduce bias and discrimination against women, and improve transparency and consistency of decision-making.
- Prioritise female-headed households and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights, gender-based violence and constitutional law.

- Target young people to enable long-term, transgenerational behaviour change and improved educational outcomes.
- Strengthen behaviour-change communications focused on gender-equitable attitudes, as well as promoting positive non-violent relationships.
- Identify role models to act as champions for behaviour change towards gender equality within communities.

Current situation

- Women are more likely to save informally.
- Women are also less likely than men to make mobile phone-enabled transactions.
- Limited access to capital or credit constrain women's ability to invest in, start, or expand their businesses.
- Barriers to accessing formal credit include shortage of start-up capital and collateral, gender-inequitable attitudes and lack of gender awareness among financial institutions.

3. Advocate to remove gender-based barriers to finance and promote women-friendly financial services

Recommended strategies for consideration include:

- Engage women meaningfully in the design of financial services and products

(including mobile money products) to ensure that they are accessible for all women, including those most marginalised (such as young women, women with disabilities, rural and illiterate small holders, etc.).

- Promote gender-friendly financial products to marginalised women, including women with disabilities and young women.
- Introduce legal and regulatory frameworks that enable women to access credit while addressing gender-discriminatory practices by financial institutions.

6.2 Programming recommendations³⁶⁶

Current situation

- If the amount of time women in Senegal spent on household production was valued, it would represent 22% of GDP.
- Women's unpaid care hinders WEE opportunities.
- Women are not recognised or remunerated for key roles in household agricultural production.
- The COVID-19 pandemic has exacerbated inequalities in gendered division of unpaid care work and labour, with disproportionate economic losses among women.

³⁶⁶ For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not focused on women. These stakeholders may be operating at local, national and/or regional levels.

1. Assess and address women’s and girls’ unpaid care and domestic work burden so that they can complete their education, acquire marketable skills, and generate income outside the household

Recommended strategies for consideration include:

- Carefully assess which economic activities are feasible for women with a heavy burden of unpaid care work and focus on initiatives that can be easily managed from home or around other demands.
- Promote the use of technologies and digital solutions that can reduce the time and labour requirements for economic activities.
- Promote collaborative economic initiatives through women’s “promotion groups” with a focus on efficiency gains.
- Work with the public sector and/or low-cost commercial solutions that address the challenge of inadequate energy, water, hygiene and sanitation facilities at the household level, freeing up women’s time to engage in other activities.

Current situation

- Women lack access to networks that can help promote and grow their economic opportunities.
- Common barriers faced by women entrepreneurs include access to knowledge and skills for starting and running a business, unpaid care responsibilities, access to information about finance, access to finance, access to inputs and difficulties in connecting with markets.

2. Work with and grow women’s collectives to build social, human and economic capital, and tackle normative barriers

Recommended strategies for consideration include:

- Support the formation and growth of women-led cooperatives with a focus on increasing efficiency, reducing costs through bulk purchases (of inputs and services) and the use of shared transportation and distribution networks. Open access to new markets through the aggregation of products allowing them to deliver at volume and negotiate better prices.
- Establish and facilitate training to build women’s business skills and increase their access to information and finance.

- Support women to digitalise savings groups or Tontines and promote linkages with financial institutions so that historical records can be shared and enable women to become bankable.

Current situation

- Traditional gender norms coupled with low skills restrict women to lower pay and lower paid roles and sectors.
- Skills gaps in key sectors - especially in rural areas.
- Female-headed households are more likely to live in poverty.

3. Work with women and girls holistically to improve their human capital and wellbeing

Recommended strategies for consideration include:

- Develop efforts to improve soft skills around leadership, negotiation and conflict management, through on-the-job training and mentoring schemes.
- Improve women's entrepreneurial business capabilities and financial literacy.
- Focused interventions to move women up value chains and into more lucrative, higher skilled and more secure sectors.
- Targeted interventions to improve women's voice, decision-making and self-efficacy; more equitable norms around leadership and opportunities for women to

move into new or upgraded roles.

- Provide or link women and youth with improved sexual and reproductive health services.

Current situation

- Barriers for women include entrenched traditional attitudes to women-owned enterprises, excluding them from taking on opportunities as actors within key value chains.
- Limited capacity of women-owned businesses means they are not able to fulfil large orders and meet stringent quality criteria of larger companies, limiting their market access.

4. Work with large employers to work with women as employees and with women-owned businesses as suppliers and service providers

Recommended strategies for consideration include:

- Endorse and implement gender commitments and recruitment quotas, which should include gender-sensitive policies, staff training, codes of conduct, GBVH policies, and anonymous grievance and reporting mechanisms.
- Focus on addressing gender-based violence and harassment, promoting zero tolerance, and addressing intolerance/

non-recognition of women's unpaid care responsibilities, and ensuring safe and effective reporting mechanisms and referral pathways for survivors of violence.

- Improve working conditions and health and safety for women workers including provision of living wage, addressing any gender pay gap, flexible working hours and parental leave.
- Support large employers to develop and implement policies to proactively procure from women suppliers and women-owned businesses.
- Work with larger companies to introduce programmes that support the capacity strengthening of women-owned businesses and women's groups so that they can engage as suppliers and services providers with a focus on quality improvement, efficiency of production, and aggregation and transportation. This could include provision of inputs, equipment and technologies in exchange for finished products.

Current situation

- At the household level, men continue to dominate decisions around employment income and opportunities.
- GBV prevalence and high rates of child marriage and female genital mutilation.
- Inequalities in land ownership.

5. Address inequitable intra-household dynamics, norms and gender-based violence

Recommended strategies for consideration include:

- Women's groups, Tontines and other socioeconomic interventions should consider household approaches that explicitly stimulate discussions, promote gender-equitable attitudes and norms and support families to negotiate about gender roles and norms which guide intra-household decision-making and labour including norms around women's mobility.
- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of gender-based violence (including child marriage and female genital mutilation), and support women's ability to seek services.
 - Supplement these with interventions to transform harmful masculinities (behaviours and practices).
- Build on existing efforts to improve understanding of what works in terms of programmes and policies to increase women's access to and control over land and other assets.

6.3 Research, monitoring and evaluation recommendations

Current situation/challenges to be addressed

- In 2020, only 45.9% of indicators needed to monitor the SDGs from a gender perspective were available, with gaps in key areas, especially unpaid care and domestic work, the gender pay gap, and information and communications technology skills.
- Limited information and understanding of key metrics of the informal sector including major constraints to sustained growth/productivity, potential contributions to the national economy through formalisation and the strategic steps/provisions to accompany any formalisation efforts in order to ensure maximum and balanced benefits for informal businesses and workers, and the State.
- Limited information and evidence on the impact of existing WEE and youth employment programmes on women's economic empowerment, specifically a lack of data to evidence or demonstrate that resources intended for women reach them (e.g. quotas for inputs to women producers who are not heads of household).
- Evidence gaps around how different gender-related challenges including gender-based violence play out in different sectors, specifically the informal sector.
- Limited evidence on economic violence against women.
- Presence of patriarchal norms and high levels of gender-based violence which mean that initiatives that lead to a change in these norms may lead to backlash including increased gender-based violence.

1. Commission and undertake research and evaluations to address research gaps including:

- Studies to understand the main gender-related constraints to formalisation and assess general feasibility of and attitudes (of women, their communities and/or associations) towards formalisation and their understanding of potential benefits. To aid strategic planning, these studies should also explore informal women business owners'/workers' preferences (to formalise or not), their concerns and suggested solutions as they relate to formalisation.
- Research to understand women's experiences of gender-based violence and harassment at work, specifically in the informal sector as well as successful mitigating actions.
- Research on prevalence and dynamics of economic violence against women, and action research to understand what works to address it.

- Studies to explore and understand the impact of women's cooperatives on women's economic empowerment, within the broad sectors of agriculture and microenterprises.
 - Undertake research and surveys to draw clear and meaningful insights on women's time use and unpaid domestic and care work.
- 2. Increase the focus on gender-disaggregated monitoring and data collection at all levels within public and private sectors and measures of key factors enabling or constraining women's economic empowerment, including gender-specific measures focused on women's capabilities and agency, household relations and gender norms and attitudes. This should also include:**
- Tracking signs of potential backlash including increased rates of intimate partner violence.
 - At a minimum, disaggregate results by gender and include disaggregated targets. Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, disability, migratory status and geographic location.
- 3. Introduce more rigorous monitoring of activities in the informal sector** using incentive mechanisms to encourage women-led enterprises to report data income and other key metrics and use this to inform future policy and programme design.

Appendices

Appendix 1 - Explanation of methodology

Scoping study

A scoping study was implemented to guide research fundamentals

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms,

are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
 Access to resources
 Social and cultural
 Health and safety

¹ Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

Sector selection

In executing the first key objective of the Pathways Study research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women’s economic empowerment

The United Nations’ globally-recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)³⁶⁷ was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data was sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic

sectors. The team developed forecasts for productivity, employment and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT³⁶⁸): (i) Employment data by sex and economic activity; and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AfDB) database³⁶⁹ provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender³⁷⁰).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

³⁶⁷ See https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf ³⁶⁸ <https://ilostat.ilo.org/> ³⁶⁹ <https://dataportal.opendata-forafrica.org/> ³⁷⁰ The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, *The Armistice of the Sexes: Gender Complementarities in the Production Function* (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
<p>Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.</p>		<p>Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.</p>		<p>Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.</p>	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Other Services	1	Other Services
2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Construction
3	Real Estate Business And Administrative Activities	3	Agriculture, Forestry And Fishing	3	Utilities
4	Transport Storage And Communication	4	Utilities	4	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
5	Construction	5	Construction	5	Agriculture, Forestry And Fishing
6	Public Administration And Defence; Compulsory Social Security	6	Real Estate Business And Administrative Activities	6	Transport Storage And Communication
7	Manufacturing	7	Transport Storage And Communication	7	Real Estate Business And Administrative Activities
8	Utilities	8	Public Administration And Defence; Compulsory Social Security	8	Public Administration And Defence; Compulsory Social Security
9	Other Services	9	Manufacturing	9	Manufacturing
10	Mining And Quarrying	10	Mining And Quarrying	10	Financial And Insurance Activities
11	Education	11	Education	11	Education
12	Financial And Insurance Activities	12	Financial And Insurance Activities	12	Mining And Quarrying
13	Accommodation And Food Service Activities	13	Accommodation And Food Service Activities	13	Accommodation And Food Service Activities
14	Human Health And Social Work Activities	14	Human Health And Social Work Activities	14	Human Health And Social Work Activities

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised “sector selection” workshops per country to discuss the findings from the scoping study and scorecard.³⁷¹

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural

³⁷¹ This “sector selection” workshop for the Senegalese Pathways Study occurred in December 2020.

factors that are likely to drive women's opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of two broad sectors in Senegal: (i) Agriculture (including horticulture and agro processing); and (ii) Microenterprises (with a snapshot of street restaurants and food vendors, as well as artisanal handicrafts and souvenirs).

Selection Criteria Deep Dive: Senegal

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & explanation	Potential challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture and related activities	Horticulture	✓	✓	✓	✓	✓	✓	Many women sell fruits and vegetable (informal jobs) in local markets.	Family production in rural environment	Difficult access to land and loans. Lengthy time to break even
	Agri processing (including animal production)	✓	✓	✓	✓	✓	✓	Informal jobs in production, processing and retail (in both rural and urban locations)	Family farms/production. Potential for retail and export	Possible lack of interest from women to formalise
Microenterprises (including linkages to tourism and hospitality)	Street restaurants and food vendors	✓		✓	✓	✓		Informal restaurants managed by women for local and global tourists	High demand/consumption. Expected to benefit from the Plan for an Emerging Senegal (PES – Micro-Tourism Sector Development Plan)	Possible lack of interest from women to formalise. Tourism driven sales may be impacted by shocks like COVID-19
	Artisanal handicrafts and souvenirs	✓	✓	✓	✓	✓		Women creating and selling wood arts or pearls/jewels etc., selling to tourists (streets, small shops)	Opportunity for local sales and export, in medium/long term. Expected to benefit from the PES (Micro-Tourism Sector Development Plan)	

Criteria

1. Incorporating informal economy	2. Ability to effect change	3. Women's preferences & agency	4. Alignment with govt strategy/national devpt plan	5. Timescale of intended impact + sector potential	6. Scorecard priority
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Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women's economic empowerment within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders - public and private per sector in each country, their

operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 100+ stakeholders in Senegal across: (i) the Agriculture sector (including horticulture and agro processing); and (ii) the Microenterprises sector (with a snapshot of street restaurants and food vendors, as well as artisanal handicrafts and souvenirs). These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.³⁷²

Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Senegal conducted a total of 22 in-depth interviews with stakeholders including cooperatives/collectives, industry associations, private companies and public entities. The objective was to discuss women's participation in the sub-sectors in Senegal, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

	Interviewee Type				Total
	Cooperatives/ Collectives (in- cluding Produc- er & Processor Associations)	Government Bodies	Industry Associations	Private Companies/ Organisations/ Individuals (including Independent Consultants)	
Agriculture (including agro processing)	3	1	2	4	10
Microenterprises	-	-	6	6	12

³⁷² Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received.

1. Sector/Sub-sector overview and trends

- What are the sector's drivers and constraints - generally and for women specifically?
- How does the sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

2. Current status of women in sector/sub-sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc.)?

3. Future opportunities for women in the sector/sub-sector and actionable solutions

- What type of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector/sub-sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.³⁷³ This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

³⁷³ This "developing recommendations" workshop for the Senegalese Pathways Study occurred in March 2021.

Appendix 2 - Sector classification³⁷⁴

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units providing customers with short-term lodging and/or preparing meals, snacks and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4) and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4) and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

³⁷⁴ This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

Structural Barriers	Agriculture	Microenterprises
Gaps between national level policies, and customary law discriminating against women	✓	✓
Gaps between national-level policies and local-level implementation and budgeting	✓	✓
Lack of policies that promote private investment and procedures that allow access to import and export	✓	
Complex processes and high cost for registration of enterprises and limited incentives and supporting environment for formalisation	✓	✓
Lack of policies that promote formalisation while balancing self/individual and state interests	✓	✓
Urban planning does not take into consideration issues of women-led informal enterprises		✓
Structural Opportunities and Entry Points	Agriculture	Microenterprises
National policy promotes gender and youth mainstreaming, and includes a number of targeted strategies and programmes	✓	
Gender-responsive commitments in the Plan for an Emerging Senegal and other national-level policies and strategies	✓	✓
Opportunity to expand existing strategies from production to other areas in horticulture and agro processing value chains	✓	
Gender-responsive budgeting and community monitoring	✓	
Strong focus on improving data collection and specifically disaggregated data in alignment with SDGs	✓	
Increased focus on formalisation of the informal economy within the Plan for an Emerging Senegal and commitments to initiatives linked to this	✓	✓
Opportunity to improve the enabling environment for all enterprises and ease the process of doing business		✓
Gender-responsive budgeting and community monitoring	✓	✓
Strong focus on improving data collection and specifically disaggregated data in alignment with SDGs	✓	✓
Normative Barriers	Agriculture	Microenterprises
Social norms dictate that any savings or surpluses are used to finance activities of men in the household, rather than those of women and youth	✓	✓
Intra-household power dynamics and decision-making disadvantage women and women are not encouraged to work or earn income	✓	✓
Gender-based violence including economic violence and land dispossession	✓	✓
Norms around unpaid care and unpaid work influence women's ability to fully benefit from their labour or opportunities within the agriculture value chain	✓	✓
Norms around mobility and safety outside of the home hinder women's ability and willingness to engage in work outside of the household	✓	✓

Normative Opportunities and Entry Points	Agriculture	Microenterprises
Promoting participatory intra-household decision-making	✓	✓
Preventing and strengthening local-level response to gender-based violence including economic violence	✓	✓
Women's groups can be an entry point to challenge discriminatory norms, especially land access	✓	✓
Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access	✓	✓
Innovations addressing women's unpaid care burden, specifically male perceptions and influence over women's time use	✓	✓
Individual Barriers	Agriculture	Microenterprises
Gender inequalities in health and education	✓	✓
Women's lower access to social and economic capital	✓	✓
Limited access to extension services or training and limitations on mobility	✓	
Lower uptake of improved agricultural practices or climate-resilient practices due to barriers in accessing resources or training	✓	
Women have limited access and control over land (and large and fertile land), including for access to credit	✓	✓
Women are less likely to be able to access financial services or to have savings due to prioritisation of male activities and expenditure over household and women's needs	✓	✓
Lower access to technical training and enterprise development services or training, largely due to proximity and limitations on mobility		✓
Individual Opportunities and Entry Points	Agriculture	Microenterprises
Improving women's human, social and economic capital, including through cooperatives and targeting entrepreneurial ventures throughout the horticulture and agro processing value chains	✓	✓
Improving women's digital inclusion and utilisation of digital technologies to support enterprise growth and operations	✓	✓
Increase women's access to training, extension services and agricultural resources	✓	
Improving the inclusion of women in larger-scale businesses operating in horticulture and agro processing value chains as suppliers and employees	✓	✓
Increase women's access to technical training and enterprise development services		✓

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Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

