



WOMEN'S ECONOMIC EMPOWERMENT IN SENEGAL
NATIONAL GENDER ANALYSIS



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The National Gender Analysis on Women's Economic Empowerment in Senegal was developed by consultant Binta Baba Sy with support from the Center for International Private Enterprise (CIPE) under the "WE-Champs: Strengthening the Entrepreneurial Ecosystem by Networking Regional Women’s Chambers of Commerce and Business Associations" project, funded by the U.S. Department of State Secretary’s Office of Global Women’s Issues (S/GWI). This document does not necessarily reflect the views of the U.S. Department of State or of CIPE.

Executive Summary

This analysis delineates the multifaceted barriers preventing women in Senegal from attaining economic empowerment, despite their potential for active economic participation. Women face significant challenges from cultural norms, legislative inadequacies, and systemic obstacles.

I. Key Findings

Cultural Norms and Social Roles: Societal norms in Senegal often restrict women to passive economic roles, limiting their business and leadership opportunities. These norms prescribe that women should be the primary caregivers, responsible for domestic tasks and child-rearing, while men are viewed as the primary breadwinners, working outside the home to provide for the family. This division reduces women's participation in the labor force and restricts their access to opportunities for economic advancement and leadership positions.

For example, women are frequently involved in unpaid family work such as domestic chores, caregiving, and subsistence agriculture. These roles contribute significantly to their households but are often undervalued and do not provide women with independent income or opportunities for professional development. As a result, women are less likely to engage in entrepreneurial activities or assume leadership roles in their communities or workplaces.

Additionally, societal expectations discourage women from pursuing higher education or careers in fields traditionally dominated by men, such as science, technology, engineering, and mathematics (STEM). This educational steering further limits their economic opportunities and perpetuates gender disparities in high-paying sectors.

Unpaid Care Work: The substantial burden of unpaid care significantly reduces women's ability to fully engage in the workforce or entrepreneurial ventures. For example, women are frequently involved in unpaid family work such as domestic chores, caregiving tasks, and subsistence agriculture. These roles contribute significantly to their households but are often undervalued and do not provide women with independent income or opportunities for professional development. As a result, women are less likely to become entrepreneurs or leaders in their communities or workplaces.

Legislative and Institutional Barriers: There is a significant gap in the enforcement of laws supporting women's economic rights, notably the Parity Law of 2010, hindered by a lack of political will and resources. To facilitate women's economic empowerment, it is crucial not only to enforce existing laws but also to adopt new amendments that address evolving challenges and provide comprehensive support for women's participation in the economy.

Entrepreneurial Barriers: Female entrepreneurs face major challenges, including insufficient financial support from financial institutions and other funding sources, as well as cultural biases, which impede their business operations and career growth. For example, many women struggle to secure loans due to lack of collateral and gender discrimination by financial institutions, making it difficult to start or expand their businesses. Additionally, societal attitudes often undermine women's credibility and leadership abilities, further hindering their entrepreneurial success.

Access to Empowerment Programs: Despite existing initiatives aimed at fostering digital inclusion and entrepreneurship among women, structural barriers significantly limit the accessibility and effectiveness of these programs. For example, the limited availability of affordable internet access and digital devices in rural areas disproportionately affects women, who are often more likely to live in these regions. This digital divide prevents many women from taking advantage of online training, resources, and business opportunities that are essential for modern entrepreneurship. While some initiatives specifically target women, others are general programs that either lack the necessary inclusivity to meet women's unique needs or suffer from broader structural challenges that reduce their effectiveness in supporting

women's economic empowerment. Clear identification of these issues is crucial for designing programs that better support women's access and successful participation.

Gender-Based Violence: Widespread gender-based violence severely limits women's economic independence and safety. For example, domestic violence can force women to leave their jobs or prevent them from pursuing career opportunities due to safety concerns and the need to recover from physical and emotional trauma. Sexual harassment in the workplace also creates a hostile environment, discouraging women from seeking or maintaining employment. Furthermore, the fear of violence in public spaces can restrict women's mobility, limiting their ability to commute to work, attend educational institutions, or participate in community activities. Addressing gender-based violence is essential to ensuring that women can safely and fully engage in economic activities without fear or intimidation.

II. Recommendations

Strengthen Enforcement of Gender-Based Laws: Collaborate with women's chambers of commerce and business associations to lead advocacy campaigns that raise awareness about the enforcement of gender-based laws. Support local partners in designing training programs that educate women on their rights, establish reporting mechanisms for gender-based violence, and demand government action for better legal frameworks. Additionally, advocate for the adoption of new amendments that facilitate women's economic empowerment, ensuring comprehensive support for women's participation in the economy.

Expand Economic Policies and Support: Through the WE-Champs network, which strengthens women's chambers and business associations, work with women's chambers to identify specific policy gaps hindering women entrepreneurs, especially in rural areas. Develop localized policy recommendations and advocate for inclusive economic policies that recognize and support the unique needs of rural women. This can include lobbying for financial incentives, training, and infrastructure support tailored to rural and underserved regions. Address structural barriers such as limited internet access and digital devices in rural areas to ensure women can fully participate in digital and entrepreneurial opportunities.

Increase Access to Empowerment Programs: Utilize WE-Champs' regional network to improve the design and implementation of empowerment programs. Collect data from local chambers to identify barriers preventing women from accessing existing programs and adjust program structures to ensure inclusivity. This could involve translating materials into local languages or tailoring content to different levels of digital literacy. Ensure programs are designed to be inclusive of women's unique needs, considering both general and specific initiatives.

Address Cultural Norms: Collaborate with regional partners to conduct culturally sensitive awareness campaigns that challenge restrictive societal norms. Utilize WE-Champs' outreach channels to disseminate educational content and success stories that highlight the positive impact of women's economic participation, thereby altering perceptions around women's roles in the economy. Promote narratives that encourage women to pursue higher education and STEM careers.

Policy Lobbying and Partner Support: Advocate for policies that recognize and compensate unpaid care work through WE-Champs' advocacy channels. Collaborate with governmental and non-governmental organizations to provide social security benefits for unpaid care work, thereby improving the economic security of women entrepreneurs. Address the substantial burden of unpaid care by promoting shared responsibilities and providing support for domestic and caregiving tasks.

III. Scope and Objectives of the Gender Analysis

This report thoroughly examines the current state of women's economic empowerment in Senegal within the framework of the WE-Champs project. It presents relevant statistics, outlines legal frameworks, details recent developments, and identifies barriers such as social norms, legislative shortcomings, institutional limitations, and the need for political will. Additionally, the analysis seeks to prioritize themes and reforms needed to strengthen the capacity of women's chambers of commerce and business associations, ensuring their ability to represent women's interests.

Aligned with WE-Champs' goals, this analysis examines how cultural norms and structural inequities intersect with ethnicity, education, and rural versus urban settings, impacting various groups of women differently. By identifying common themes and obstacles to women's economic participation, this report supports chambers and associations in effectively addressing members' needs. It also enables them to collaborate regionally to tackle systemic barriers to women's economic participation through evidence-based advocacy campaigns.

Key research questions revolve around the obstacles and opportunities in women's economic empowerment, evaluating the impact of COVID-19 on women's economic activities, and analyzing both formal and informal sectors to highlight challenges and legislative needs. Furthermore, the report examines the experiences of gender-based violence in professional and personal settings, considering intersecting identities' effects.

The comprehensive approach emphasizes the necessity of culturally sensitive policies that consider women's diverse realities and provide tailored support. By empowering women's chambers and business associations through training, mentorship, and regional networking, WE-Champs aims to bolster their ability to drive policy and political dialogues that effectively bridge identified gaps.

IV. General Methodology

This gender analysis of women's economic empowerment in Senegal was carried out in three structured phases, integrating both desk research and interviews to comprehensively understand the factors impacting women's economic participation.

Phase I: Literature Review: We began by collecting recent studies, research papers, and legal documents related to women's participation in both the formal and informal economies of Senegal. We focused on various areas including women's entrepreneurship, workplace participation, access to finance, gender-based violence, digital transformation, the care economy, and legislative frameworks. This phase also included an evaluation of COVID-19's impact on women's economic empowerment.

Phase II: Primary Data Collection with Interviews: Interviews were conducted with key stakeholders in Senegal, such as representatives from business associations, chambers of commerce, women's networks, civil-society organizations, government agencies, development partners, and academic institutions. Six interviews were conducted with a total of six persons. These interviews were structured around themes identified during the literature review to obtain firsthand insights on the challenges and opportunities for women's economic empowerment.

Structured Comparison Approach: We employed a structured method to compare the desk review findings with interview insights by categorizing data into themes like legislative barriers, cultural norms, and economic opportunities. For each theme, we summarized key points from both sources, noting major statistics, trends, and significant opinions or experiences. This allowed us to identify confirmations, contradictions, and new insights not covered in the literature review.

Phase III: Drafting the Gender-Analysis Report: The final phase involved drafting a comprehensive report based on both the literature review and interview findings. This report

synthesizes key findings, statistics, legislative insights, and identified barriers, emphasizing the diverse experiences of women and the role of intersectional factors in economic empowerment.

Limitations

While the primary data and analysis focused on the Dakar region, which may not fully represent Senegal's diverse economic and cultural landscapes, secondary data sources were also consulted to incorporate perspectives from other regions. Reports and datasets from governmental, non-governmental, and international organizations were used to identify regional nuances and validate findings from Dakar. This effort aimed to capture unique challenges related to accessibility, infrastructure, and local customs in rural and less urbanized areas. Despite this effort, the report acknowledges that the regional focus might still limit the generalizability of some findings and recommendations, highlighting the need for further primary data collection in underrepresented regions. UN Women presented various demographic profiles for Sub-Saharan Africa, showing that while specificities exist, common tendencies in rural areas include greater vulnerability for women and a greater impact of socio-cultural norms limiting mobility, which has a direct correlation with business capacity and male dependency. By acknowledging these factors, we can better explain the unique challenges faced by women outside of Dakar and ensure that our analysis and recommendations are more inclusive of the entire country's diverse contexts.

Chapter 1: General Overview of the Social and Economic Context

Since 2014, Senegal has experienced substantial economic growth, solidifying its status as an emerging economy in West Africa. Despite these advancements, the nation faces challenges related to sustainable and inclusive development. Ongoing efforts to diversify the economy and reduce reliance on specific sectors aim to foster inclusive growth that benefits all population segments, addressing economic inequalities and ensuring broad sharing of developmental gains. Labor force participation is significantly influenced by the gender distribution within the population and the disparities between rural and urban settings, with rural areas often experiencing lower participation rates due to limited access to employment and education.

1.1. Demographics

Senegal's population stands at approximately 17.7 million, with about 2.5 million residing in the capital, Dakar. The urbanization rate is 48%, which exceeds the sub-Saharan African average of 41%¹. This urbanization reflects a young, rapidly growing population that poses both opportunities and challenges for economic development and labor-market dynamics. Approximately 51.9% of the population lived in urban areas as of 2023. The nation's young median age of 19 years suggests a high future labor force.² The gender distribution within the population is roughly 50.6% female and 49.4% male as of the last census.³ These demographic factors are crucial for understanding the social and economic frameworks that affect both women and men differently in urban and rural contexts.

1.2. Education and Unemployment

Women's education levels in Senegal crucially affect their employment opportunities. Higher educational attainment generally correlates with improved employment rates. Nonetheless,

¹ <https://www.euromonitor.com/contentassets/363c651531264cadb63653248b002210/pathways-gender-study---senegal-executive-summary-20-jul-23.pdf>, page 5.

² <https://www.ansd.sn>, in running banner at top of demography page.

³ Ibid.

women face significant challenges in securing employment, even with sufficient education, due to systemic gender biases and a lack of jobs in sectors traditionally employing women. In rural areas, the challenges are compounded by inadequate services such as access to quality education, healthcare, transportation, and childcare, and employment opportunities, exacerbating poverty and limiting economic mobility.

1.3. Poverty Levels

Poverty in Senegal disproportionately impacts women, severely limiting their economic opportunities compared to men. This disparity is exacerbated by lower income levels among women, greater responsibilities in unpaid care work, and restricted access to financial and productive resources. Because poverty restricts women from opening businesses and pursuing entrepreneurial activities, it perpetuates their economic disenfranchisement. Additionally, limited access to education and healthcare due to poverty further hampers women's ability to improve their economic status. These barriers collectively make it difficult for women to achieve gender parity in economic participation.

Senegal has “high levels of female poverty and up to 300,000 young people trying to enter the labour market every year.”⁴

Table 1: Key Indicators of Women's Economic Participation, Demographic Trends, and Human Development

Category	Women	Men
Employment & Economic Participation		
Labor Force Participation	52%	72% ⁵
Unemployment Rate	32%	10% ⁶
Proportion of Workers in the Informal Economy	91.9%	89.2% ⁷
Demographic Trends		
Population Under 15	37.6%	40.6% ⁸
Average births per woman	4.0 ⁹	N/A
Rural Population Share	51% ¹⁰	N/A
Human Development		
Child Marriage	33% of girls ¹¹	N/A
Other Key Indicators		

⁴ <https://www.euromonitor.com/contentassets/363c651531264cadb63653248b002210/pathways-gender-study---senegal-executive-summary-20-jul-23.pdf>, page 5.

⁵ <https://www.ansd.sn/Indicateur/enquete-emploi>.

⁶ <https://www.ansd.sn/Indicateur/enquete-emploi>.

⁷ <https://www.ilo.org/publications/senegals-integrated-national-strategy-formalization-informal-economy-snifei>.

⁸ <https://www.ansd.sn/Indicateur/donnees-de-population>.

⁹ <https://www.ansd.sn/sites/default/files/2023-12/Final%20Senegal%20DHS%20-%20KIR%202023.pdf>.

¹⁰ <https://data.worldbank.org/indicator/SP.RUR.TOTL.ZS?locations=SN>.

¹¹ <https://www.euromonitor.com/contentassets/363c651531264cadb63653248b002210/pathways-gender-study---senegal-executive-summary-20-jul-23.pdf> p. 5.

Category	Women	Men
Unpaid Care Work	Significant burden limiting economic participation ¹²	N/A
Childcare Availability	Limited, especially in rural areas	N/A

Female Unemployment: The high unemployment rate among women can be partly explained by systemic issues such as child marriage and limited access to education and employment. Child marriage, which affects 33% of girls in Senegal, often leads to early dropout from school and restricts girls' future economic opportunities. This contributes to higher unemployment rates among women as they face significant barriers to entering and remaining in the workforce.

Unpaid Care Work and Childcare: Unpaid care work is a significant barrier to women's economic participation. Women in Senegal bear a disproportionate share of domestic responsibilities, including childcare, which limits their availability for formal employment. The lack of affordable and reliable childcare, particularly in rural areas, exacerbates this issue. Investments in childcare infrastructure and services are crucial for enabling women to pursue economic opportunities.

Chapter 2: Women's Economic Participation

2.1. Labor Market Participation

In Senegal, women's participation in both formal and informal sectors is significant yet challenging. The labor market is marked by considerable sectoral segregation, with women primarily engaged in lower-paid, less secure informal sectors. While urban areas like Dakar offer better opportunities for formal employment, rural regions lag significantly due to limited access to resources and opportunities. Women are predominantly market vendors, domestic workers, and small-scale agricultural laborers. Market vendors face competition, lack of credit access, and minimal social protection. Domestic workers, often excluded from labor laws, are vulnerable to exploitation. In rural areas, small-scale farmers have difficulty accessing land rights and formal markets, leading to economic insecurity. Structural and cultural barriers exacerbate these disparities, relegating women to lower-paid roles and restricting access to broader economic opportunities.

2.2. Barriers to Economic Participation

Access to finance is a major barrier, with many women struggling to secure necessary loans and credit to start or expand businesses. Market access is also hindered by entrenched gender norms and inadequate support structures, disproportionately affecting women. Discriminatory hiring practices and workplace cultures impede women's full economic integration. Despite progressive legislative efforts, such as the Parity Law¹³, inconsistencies in implementation and enforcement remain a challenge, **as highlighted in interviews that emphasize the real-world impacts and the need for effective policy enforcement.** A significant number of women are active in the informal sector and primarily lead micro-enterprises. This sector's vulnerability

¹²<https://www.euromonitor.com/contentassets/363c651531264cadb63653248b002210/pathways-gender-study---senegal-executive-summary-20-jul-23.pdf> p. 8.

¹³ The Parity Law, or the "Gender Parity Law," is a legal framework introduced in Senegal in 2010 to ensure equal representation of women in public and political institutions. It mandates political parties to have an equal number of male and female candidates in electoral lists. The law significantly improved the representation of women in parliament and local governments.

contributes to the precarity of women's economic inclusion. Women often work to directly address social survival needs, including health, education, and community solidarity. This is crucial to understand because the COVID-19 pandemic highlighted that public support for the private sector frequently focused on the formal sector, thereby neglecting women in the informal sector. This exclusion exacerbated household poverty, further demonstrating the need for comprehensive support that includes women in informal economic activities.

2.3. Women in Business and Entrepreneurship

Despite facing numerous obstacles, Senegalese women are increasingly prominent in entrepreneurship, particularly in retail, services, and light manufacturing. Initiatives by organizations like UN Women have been crucial in fostering a supportive environment for female entrepreneurs. These programs focus on digital inclusion and skill development but require further customization and improvements in accessibility to truly empower women across different regions and sectors. **Field reports and interviews highlight challenges women face, like insufficient financial support and cultural biases, which act as barriers to successful entrepreneurship.** Cultural biases can manifest in family and societal expectations that discourage women from running businesses, thus preventing their full participation in economic programs and initiatives. These biases often limit women's access to entrepreneurial resources, such as credit and mentorship.

Therefore, it's essential to design programs that specifically consider these cultural biases and proactively address them. For example, women-focused training programs could offer tailored support that builds confidence, provides financial literacy, and fosters networks of female entrepreneurs. Additionally, local engagement campaigns can challenge stereotypes about women's business capabilities, making it more socially acceptable for women to pursue entrepreneurial careers.

Programs and Initiatives

Efforts by UN Women and other entities to enhance women's economic participation in Senegal have been robust. These initiatives aim to support women in overcoming economic barriers, achieving targets set by Sustainable Development Goal 5, and enhancing their capabilities and access to necessary resources. The emphasis is also on modifying legal frameworks and fostering community and government engagement to create a more equitable economic landscape for women.

Chapter 3: Legislative Framework and Policy Environment

3.1. Current Laws and Policies

Senegal has made significant progress in developing a legislative framework to enhance women's economic participation. Key legislation includes the Parity Law of 2010, which mandates equal representation of men and women in elective bodies, and the National Gender Equality Policy of 2015, which promotes gender equality across various societal sectors. These policies demonstrate the government's commitment to creating an inclusive economic environment for women. However, the implementation of these laws varies, with less enforcement in rural areas due to entrenched traditional norms and limited government reach. Additionally, the National Strategy for Gender Equity and Equality (2005), along with its updates and various microfinance initiatives, is designed to improve women's access to financial resources and business support. Despite these efforts, challenges remain in fully realizing these legislative goals, especially in rural and underserved communities where traditional customs prevail over statutory laws. In these areas, deeply rooted cultural norms often dictate gender roles and limit women's autonomy, making it difficult for women to assert their rights or access financial services. Traditional practices such as the prioritization of male

heirs, restrictions on women's mobility, and limited participation in decision-making processes further exacerbate these challenges. As a result, many rural women remain excluded from formal financial systems and face significant obstacles in accessing the resources needed for economic empowerment. This underscores the necessity for targeted strategies that address both the legal and cultural barriers to women's economic participation.

Parity Law of 2010: This law mandates that all political parties ensure equal representation of men and women in their electoral lists for national and local elections. The objective is to eliminate historical disparities by ensuring women's voices are equally represented in government and decision-making processes. However, implementation remains inconsistent, particularly in rural areas, due to entrenched traditional norms and limited government enforcement.

National Gender Equality Policy of 2015: This policy provides a framework to integrate gender equality across sectors, aiming to address disparities in education, healthcare, and economic opportunities. It underscores the government's commitment to a comprehensive approach. In practice, gender disparities persist due to deeply ingrained social norms that hinder the policy's full implementation. Without targeted interventions, women remain disproportionately excluded from leadership roles and economic opportunities.

3.2. Legislative Gaps and Needs

While Senegal's legislative efforts are commendable, gaps continue to hinder the complete economic empowerment of women. Key issues include:

Inadequate Enforcement of Existing Laws: There are notable delays in enforcing gender equality laws, such as the Parity Law, which is inconsistently applied, particularly at local government and rural community levels.

Economic Policies Limited in Scope: Initiatives for economic empowerment often fail to reach the most marginalized women, including those in informal employment and rural areas. A broader policy scope is needed to address the varied realities of women nationwide.

Property Rights and Access to Resources: Women face significant challenges in accessing land and other productive resources due to customary laws that favor men. Legal reforms are essential to ensure women's equal rights to property and access to agricultural inputs and credit.

Support for Women Entrepreneurs: Government programs supporting female entrepreneurship in Senegal often have limited reach and impact. These programs frequently lack sufficient financial resources to meet the high demand from women entrepreneurs, resulting in many women being unable to access the necessary funding to start or grow their businesses. Most of these initiatives are concentrated in urban areas, leaving rural women with limited access to support. The logistical challenges and costs associated with extending these services to rural areas often hinder their reach.

Many women, especially in rural areas, may not be aware of these programs or how to access them. Additionally, the application processes can be complex and intimidating, especially for women with limited education or business experience. Societal norms and cultural biases often discourage women from pursuing entrepreneurship. Even with available programs, women may face resistance from their communities or families, limiting their ability to take advantage of these opportunities.

While mentorship is part of the programs, the quality and availability of mentors who understand the unique challenges faced by women entrepreneurs can be limited. Furthermore, training programs might not be sufficiently tailored to address the specific needs and circumstances of women entrepreneurs. Lack of access to infrastructure and technology, particularly in rural areas, can impede the ability of women to participate fully in these programs. Reliable internet access, transportation, and other infrastructure are critical for the success of entrepreneurial ventures.

Initiatives like the National Fund for the Promotion of Women’s Entrepreneurship and DER/FJ (Delegation for Rapid Entrepreneurship for Women and Youth) offer loans and mentorship, but additional resources are needed to ensure more inclusive growth.

Protection Against Gender-Based Violence:

Legal protections against domestic and gender-based violence are insufficient and poorly enforced. Strengthening these laws and their enforcement mechanisms is crucial for creating a safe environment conducive to women's economic participation:

- **Legislative Implementation:** There are significant gaps in the implementation and enforcement of existing laws designed to protect women from violence. Enhancing these laws and their enforcement mechanisms is essential for establishing a safe environment that supports women's economic participation.
- **Persistent Socio-Cultural Norms:** Gender-based violence is often driven by deeply entrenched socio-cultural norms that perpetuate discrimination and limit women's autonomy. Addressing these norms through education and community engagement is vital to reducing violence and promoting gender equality.
- **Economic Inclusion Limitations:** Women face significant barriers to economic inclusion, including difficulties accessing land (due to customary law), finance, and training. These limitations hinder women's ability to participate fully in the economy and achieve financial independence.

3.3. To Address These Gaps Within the Scope of WE-Champs

Strengthen Law Enforcement and Awareness: Develop comprehensive training programs for local officials to understand and enforce gender equality laws, particularly the Parity Law. WE-Champs' network can facilitate peer learning across regions to share best practices and set up monitoring mechanisms, ensuring consistent application nationwide.

Improve Property Rights and Access to Resources: Advocate for reforms that dismantle discriminatory customary practices and guarantee women's property ownership rights. WE-Champs can lead advocacy campaigns and collaborate with women's chambers of commerce to promote access to agricultural inputs and credit.

Enhance Support for Women Entrepreneurs:

- WE-Champs can support expanding initiatives like the National Fund for the Promotion of Women’s Entrepreneurship and DER/FJ. By creating regional networks, WE-Champs enables broader access to loans, mentorship, and training programs.
- Introduce more technical training, business mentorship, and market access assistance through WE-Champs' regional partners, providing tailored support for women entrepreneurs at every stage of business development.

Strengthen Protection Against Gender-Based Violence:

- WE-Champs can support local advocacy campaigns and offer workshops to ensure that police and judiciary personnel are better trained to handle domestic and gender-based violence cases.
- Partner with local women's chambers to expand support systems for survivors by providing counseling, legal assistance, and temporary shelters.

Chapter 4: Impact of Cultural Norms and Gender-Based Violence

4.1. Cultural Norms

In Senegal, cultural norms play a significant role in defining and often limiting the economic roles available to women. These norms pervasively influence societal views and behaviors, relegating women to roles traditionally seen as suitable based on gender. This segregation not

only confines women to lower-paid, less secure jobs but also impacts their access to education and training opportunities, which are crucial for economic empowerment.

- **Restrictive Social Roles:** Women are often viewed primarily as caregivers and homemakers, a perspective that significantly restricts their participation in the broader economy. This societal view extends into the professional realm, where women are frequently overlooked for leadership roles or careers in STEM fields.
- **Impact on Youth and Education:** Cultural expectations influence the educational paths chosen by young girls, often steering them towards traditional subjects rather than careers in STEM, which are typically perceived as being for men. Such norms discourage girls from pursuing higher education and careers in STEM fields, thereby perpetuating gender disparities in these lucrative sectors. For example In Senegal, many girls are encouraged to pursue education in fields like home economics, which focuses on domestic skills, or arts and humanities, rather than technical and scientific disciplines. This results in a lower number of women entering professions such as engineering, computer science, and other STEM-related fields.
- **Polygamy:** Polygamy is prevalent in Senegal and is deeply embedded in cultural and religious traditions.¹⁴ This practice is deeply embedded in cultural and religious traditions, and its implications on women's economic status are significant. Polygamous marriages can exacerbate women's economic vulnerability by dividing household resources among multiple wives and children, often leading to larger family sizes and increased financial strain. Additionally, polygamous structures can limit women's autonomy and decision-making power within the household, further hindering their economic empowerment.

4.2. Gender-Based Violence (GBV)

Gender-based violence is a profound issue in Senegal, deeply affecting women's participation in the economy. According to UN Women, 12.4% of women aged 15 to 49 in Senegal experienced physical and/or sexual violence at the hands of a partner within the past year.¹⁵ This widespread violence not only poses severe health risks but also impedes women's ability to work and pursue economic opportunities. The fear and consequences of gender-based violence limit women's mobility, reduce their participation in the workforce, and diminish their economic independence. Addressing this issue is critical for fostering a more inclusive and equitable society, as well as for promoting women's economic empowerment and overall development.

• **Impact on Economic Participation:** GBV has a direct and debilitating impact on women's ability to engage fully in economic activities. Victims of violence often face significant obstacles in maintaining employment or running businesses, thereby exacerbating economic disparities between genders. Many women suffer from physical injuries due to violence, which can lead to missed workdays and reduced productivity. Chronic pain or disability resulting from such injuries can hinder their ability to perform job duties, particularly in physically demanding roles common in sectors like agriculture and informal trading.

The psychological effects of GBV, such as depression, anxiety, and post-traumatic stress disorder (PTSD) significantly impact women's capacity to concentrate, make decisions, and interact with colleagues or clients. This can result in decreased job performance and higher absenteeism.

Victims of GBV often face social stigma and isolation, which can lead to further marginalization in the workplace. In Senegal, this stigma can result in discrimination from

¹⁴ Reliable and specific statistics on the prevalence of polygamy in Senegal are hard to find or do not exist. For more information, see [UNU-WIDER](#).

¹⁵ <https://data.unwomen.org/country/senegal>.

employers and colleagues, limiting career advancement. The societal perception of GBV victims can also deter women from seeking employment, fearing judgment or further violence. Financial control by abusers is a significant barrier for women in Senegal. Many victims of GBV lack access to financial resources or credit, as abusers often control household finances. This economic dependence makes it challenging for women to leave abusive relationships and secure stable employment or start their own businesses.

In rural areas of Senegal, the lack of access to healthcare, legal support, and safe housing options exacerbates the economic impact of GBV. Women in these areas often have limited resources to escape abusive situations, further entrenching their economic vulnerability.

Sexual harassment in the workplace is a pervasive issue that affects women's economic participation in Senegal. Women who experience sexual harassment often face hostile work environments, which can lead to decreased job satisfaction, increased absenteeism, and even job loss. The fear of harassment can deter women from seeking employment or advancing in their careers.

Many workplaces lack effective mechanisms for reporting and addressing sexual harassment. Women may be reluctant to report incidents due to fear of retaliation, lack of trust in the system, or the belief that their complaints will not be taken seriously. This lack of accountability further perpetuates a culture of impunity and discourages women from fully participating in the workforce.

• **Legal and Institutional Responses:** Despite the existence of laws against gender-based violence, enforcement is often weak, many women are unaware of their rights or lack access to legal resources to pursue justice. Strengthening the legal framework and ensuring robust enforcement are crucial steps toward creating safer work environments for women. *As one business association representative noted:*

"GBV has been fought against for many years, and feminist movements from past centuries to today have found their legitimacy in this form of inequality seen in gender relations. Today, this stigmatization of women as potentially weak beings means that, even unconsciously, some women carry within them the fear of violence. It's like today when we talk about slavery and the often-told metaphor that some Africans are inexplicably afraid of dogs because there is something ingrained in their genes. When during slavery, recalcitrant slaves were locked in cages with starving dogs and were devoured in front of their fathers, this fear remains ingrained in the genes and is transmitted from generation to generation. Thus, a woman who has had one, two, or three instances of violence in her family line finds this violence rooted in her genes and passed down through generations. In my work, I am often confronted with fears that are not explained to me, and we understand that these are inherited fears. Women come and say when I am surrounded by men, I protect myself, but why? I protect myself because you never know what might happen if things get out of hand, and why should it get out of hand? Because deep down, there is this fear that has been ingrained, there have been past family instances of violence, be it physical or sexual, which were not expressed, addressed, or handled but were internalized and transmitted. Thus, these women, who have all the capabilities to interact with men and work in male-dominated environments, deny themselves these opportunities unconsciously."

Organizations and Legislative Changes: In response to public outcry after high-profile cases of violence against women, the ONE Campaign¹⁶ advocated for stronger sexual assault laws in Senegal. Their efforts, alongside local partners, culminated in the adoption of an amended law in January 2020 that increases penalties for rape, including minimum sentences of 10 years and potential life imprisonment. WHO has been instrumental in organizing training sessions for community leaders and health workers to support victims of GBV in Senegal. These sessions

¹⁶ ([ONE.org US](https://www.one.org.us)).

are part of broader efforts to integrate GBV prevention and response into community health services.

Impact and Achievements:

- The amended sexual assault law is a significant stride towards strengthening the legal response to GBV in Senegal. It reflects a growing recognition of the need for more severe penalties for perpetrators of sexual violence
- Training initiatives led by WHO¹⁷ have not only increased awareness but have also empowered local figures like the Bajenu Gox—respected community women who provide support and advice to GBV victims. These efforts are aimed at improving case management and supporting survivors at the community level.

Continuing Challenges and Efforts: Despite these advancements, challenges persist, particularly in enforcing laws and changing societal attitudes towards GBV. Many women in Senegal still face systemic barriers to reporting violence and accessing support services. Continued advocacy, education, and legal reform are crucial to address these issues effectively.

Chapter 5: External Factors Affecting Economic Participation

5.1. Impact of COVID-19

The COVID-19 pandemic has profoundly and differentially impacted women's economic participation in Senegal. The pandemic exacerbated existing gender inequalities, particularly affecting women's roles in the economy and their ability to maintain employment. Due to the traditional caregiving roles predominantly shouldered by women, the increased caregiving responsibilities during the pandemic (such as caring for ill family members and managing children's needs due to school closures) significantly reduced their availability for paid work.

- **Economic Vulnerability:** The closure of markets and restrictions on movement particularly impacted women entrepreneurs and those involved in small-scale trading. The limited access to markets due to lockdown measures placed additional economic pressures on women, many of whom are sole providers for their households.
- **Health Impact:** The health risks associated with the pandemic also disproportionately affected women, particularly those in frontline roles such as healthcare, which in Senegal are predominantly female-dominated sectors.

5.2 Government Programs to Mitigate Impact

In response to the economic fallout from the pandemic, the Senegalese government implemented several measures aimed at supporting the economy and particularly vulnerable sectors. These initiatives helped stabilize existing businesses and enabled some women to start new ventures in response to evolving market needs. However, challenges such as delays in aid distribution and insufficient resources hindered the potential impact of the support provided.

Financial Support for Key Sectors: The government provided specific financial support to sectors like tourism and hospitality to sustain businesses and maintain employment.

However, effectiveness varied, with some sectors and individuals not receiving adequate support.

Enhanced Social Safety Nets: Efforts were made to strengthen social safety nets to address immediate economic impacts on vulnerable populations, especially women in informal employment.

For example, the Senegalese government implemented several programs aimed at providing direct support to affected populations:

¹⁷ ([WHO | Regional Office for Africa](#)).

Family Security Grant: This government program provided cash transfers to the poorest households, with a significant proportion of recipients being women. The program aimed to reduce poverty and improve living conditions by providing a stable source of income.

Emergency Community Development Program: This initiative focused on improving access to essential services such as healthcare, education, and water supply in rural and underserved urban areas. Women, particularly those in informal sectors, benefitted from enhanced community infrastructure and services.

Food Distribution Programs: During the peak of the pandemic, the government and various NGOs distributed food and essential supplies to vulnerable families, many of which were headed by women. These programs helped alleviate immediate food insecurity and supported women who were unable to work due to lockdown measures.

Microfinance Support: Various microfinance institutions, with support from government and international donors, provided emergency loans and financial assistance to women entrepreneurs. These measures helped women sustain their small businesses and maintain livelihoods despite the economic downturn.

Digital Transformation: The pandemic accelerated the shift towards digitalization, offering both opportunities and challenges for economic participation:

- **Opportunities:** E-commerce and online platforms have created new avenues for women to engage in the economy, allowing entrepreneurs to reach wider markets and reduce costs by moving their businesses online.

- **Challenges:** Despite opportunities, a digital divide persists, characterized by lower rates of internet access and digital literacy among women, particularly in rural areas, limiting their full participation in the digital economy.

- **Initiatives and Solutions:** To address these challenges, the government and partners launched programs to enhance digital skills and increase access to digital tools for women, crucial for ensuring digital transformation fosters gender equality rather than exacerbating disparities.

Digital Skills Enhancement Programs for Women in Senegal:

- **Digital Senegal 2025 Strategy:** Part of this government initiative focuses on empowering women through targeted digital education and training programs. These include coding boot camps and digital-literacy workshops designed for young women and female entrepreneurs to help them participate effectively in the digital economy.
- **Ministry of Women, Family, Gender and Child Protection:** This ministry collaborates with various NGOs to provide digital literacy programs tailored for women. These programs aim to enhance women's abilities to use technology in their businesses and daily lives, promoting economic independence and digital inclusion.
- **Microfinance and Digital Banking Services:** Several microfinance institutions, with support from the government, have introduced digital banking services aimed at women entrepreneurs. These services include mobile banking and digital payment platforms, facilitating financial inclusion for women who might not have access to traditional banking.

Tech Hubs and Incubators: Jokkolabs and CTIC Dakar: These tech hubs offer training and support for tech startups, with specific programs and mentorship opportunities tailored for women entrepreneurs. These initiatives help women leverage digital tools for business growth and innovation.

International Collaborations: Collaborations with entities like the World Bank and UNDP have resulted in inclusive digital-skills training programs designed to bridge the gender digital divide. These programs are accessible to women, ensuring equal opportunities for all.

Chapter 6: Intersecting Disadvantages

6.1. Challenges Faced by Marginalized Groups

In Senegal, women belonging to marginalized groups, such as those with disabilities, ethnic minorities, and rural residents, encounter compounded economic barriers stemming from both their gender and intersecting identities. These unique challenges often lead to significantly restricted access to economic resources, education, and employment opportunities.

- **Women with Disabilities:** This group faces particularly severe challenges due to accessibility issues and societal stigmatization. Lack of physical access to workplaces, inadequate support services, and discrimination in hiring severely limit their economic participation. Additionally, social norms often perceive disabled women as less capable or entirely incapable of contributing economically, diminishing their employment prospects and entrepreneurial opportunities.
- **Ethnic Minorities:** Women from ethnic minority groups often experience dual discrimination based on gender and ethnicity, isolating them from mainstream economic activities. This discrimination may result in fewer educational opportunities, limited access to credit and financial services, and exclusion from profitable sectors of the economy. Cultural norms within certain ethnic communities may further restrict women's roles and freedoms, hindering their economic participation.

For example:

- The Wolof are the largest ethnic group in Senegal, comprising around 39.37% of the population. Despite the group's size, Wolof women in rural areas still face significant barriers to economic participation due to patriarchal cultural norms.
 - The Fula, also known as Peul, make up about 27.5% of the population. Traditionally nomadic, many Fula communities face challenges accessing education and financial services. Fula women often have limited economic opportunities due to cultural practices that prioritize male authority and mobility.
 - The Serer people constitute around 16% of the population. Serer women, particularly in rural areas, often work in agriculture but face limited access to credit and financial services. Cultural expectations regarding gender roles can restrict their economic activities.
 - The Jola, primarily located in the Casamance region, represent about 4.2% of the population. Jola women experience dual marginalization due to both their ethnic identity and the ongoing conflict in the region, which further limits their economic opportunities.
 - The Mandinka, or Mandingo, account for about 4.9% of the population. Mandinka women, particularly in rural communities, face significant barriers to education and financial inclusion, impacting their economic participation.¹⁸
- **Rural Residents:** Women in rural areas of Senegal generally have limited access to education and healthcare, crucial determinants of economic empowerment. Geographic isolation in rural areas restricts women's access to markets and may exclude them from urban-focused economic policies. Additionally, traditional gender roles are rigidly enforced in rural settings, where agriculture dominates the economy and women primarily engage in low-profit, labor-intensive tasks without formal pay or recognition. *As one business association representative and civil society leader noted:*

¹⁸ <https://www.cia.gov/the-world-factbook/countries/senegal/#people-and-society>.

"Women in Senegal face numerous challenges that are deeply rooted in the traditional cultural norms of our society. These norms often dictate the roles women are expected to play, both in the household and in the economy. For instance, women are primarily seen as caretakers, which significantly limits their opportunities to engage in higher-paid jobs or entrepreneurship. This societal expectation not only diminishes their participation in the formal economy but also affects their self-esteem and ambition. Many capable women do not pursue higher education or vocational training because they are conditioned to believe that their primary duty is to their family. Even when women venture into business, they are often relegated to sectors that are extensions of their traditional roles, like tailoring or food processing, which are generally low-profit. Changing these cultural norms is essential for true economic empowerment of women in Senegal."

Chapter 7: Recommendations for Women’s Economic Empowerment in Senegal

Table 3: Key Findings and Strategic Recommendations

Key Findings	Recommendations
Cultural Norms and Gender-Based Violence	Strengthen legal frameworks against GBV; establish and fund support services such as shelters and legal aid for survivors.
Unpaid Care Work	Implement policies to recognize and compensate unpaid care work; provide social security benefits that acknowledge care as a valuable contribution to the economy.
Legislative and Institutional Barriers	Reform and enforce laws such as the Parity Law of 2010 to support women economically; increase political will and allocate resources for effective implementation.
Entrepreneurial Barriers	Provide targeted support and financial services to women entrepreneurs; address cultural prejudices through awareness campaigns.
Access to and Effective Use of Empowerment Programs	Expand access to digital tools and training programs; ensure that empowerment programs are accessible and effectively meet the needs of women in various sectors.
Gender-Based Violence	Partner with women's organizations and business associations to raise awareness about the importance of enforcing gender-based laws. Utilize media campaigns, community workshops, and public forums to disseminate information about women's legal rights and available support services. Develop and implement training programs to educate women on their legal rights and how to access support services. Include information on how to report instances of GBV and seek legal recourse. Train community leaders and local authorities on the importance of enforcing gender-based laws and supporting survivors. Push for new laws and amendments that facilitate women's economic empowerment, such as improved property rights and access to credit. Work with lawmakers to ensure these laws are comprehensive and effectively address the challenges women face.

Key Findings	Recommendations
	<p>Strengthen existing support services for GBV survivors, including comprehensive healthcare, counseling, and legal aid.</p> <p>Ensure these services are adequately funded and accessible, particularly in rural areas.</p> <p>Provide training for service providers to improve the quality and sensitivity of care offered to survivors.</p>

7.1. Main recommendations

Mobilize efforts to support legal reforms addressing GBV: Many survivors of gender-based violence face challenges accessing justice due to systemic barriers like insufficient enforcement, societal stigma, and limited legal resources. Ensuring consistent enforcement requires aligning local and national efforts, providing specialized training for law enforcement, and developing comprehensive frameworks to offer shelter and legal aid services. WE-Champs can leverage its network to facilitate these services and mobilize community awareness campaigns via its communication channels. Educating the public on the societal impacts of GBV will foster supportive cultural norms that empower women and reduce stigma.

Advocate for policies that recognize and compensate unpaid care work: Unpaid care work, which disproportionately affects women, often remains invisible in economic policymaking. Recognizing the economic value of this contribution through policy changes and social security benefits would enhance economic security for women entrepreneurs, enabling them to invest more time and resources in their businesses. Collaboration with governmental and non-governmental organizations can create a framework that compensates and protects women who balance caregiving with entrepreneurial pursuits.

Promote rigorous enforcement of the Parity Law of 2010: Although the Parity Law of 2010 mandates gender parity in electoral lists, significant gaps persist in its enforcement, limiting women's representation in leadership roles. WE-Champs can advocate among member businesses for strict compliance, ensuring gender parity in decision-making positions. Additionally, securing sufficient resources will strengthen implementation, improve political will, and create a more equitable environment for women entrepreneurs.

Offer targeted financial services and business training: Women entrepreneurs often face unique challenges, including limited access to financial resources and gender biases in business environments. Developing business training tailored to their specific needs can empower them with crucial knowledge and skills. Financial services that consider their circumstances and campaigns showcasing success stories can inspire others, break down cultural prejudices, and encourage collaboration.

Expand access to digital tools and training programs: The digital economy is rapidly evolving, and women must have equitable access to technology and training to thrive. Programs focusing on technical and entrepreneurial skills should be continuously assessed for accessibility and impact. Feedback from the WE-Champs network will help refine these initiatives, ensuring they address the diverse needs of women entrepreneurs and enable them to compete effectively.

Promote Gender-Inclusive Economic Policies: Improving women's access to resources and markets is critical for their economic empowerment. Partnering with financial institutions can help develop credit programs specifically aimed at women-owned businesses, while collaborations with training centers can provide workshops tailored to the unique challenges faced by women in the digital and tech sectors.

Expand Digital Literacy and Access: Digital skills are vital in the current economy, yet many women, particularly those in rural areas, lack access to relevant education. Establishing

partnerships with educational organizations and local governments allows WE-Champs to offer digital literacy workshops and online courses that raise awareness about digital tools that can grow businesses.

Tailor Support for Marginalized Groups: Women who belong to marginalized communities, such as those with disabilities, minorities, and those living in rural areas, often face significant barriers to economic participation. By working with healthcare organizations, educational institutions, and job training programs, WE-Champs can provide specialized support in training, healthcare, and securing livelihoods.

Monitor and Evaluate: An ongoing assessment of program effectiveness ensures that initiatives remain relevant and impactful. Implementing a framework for collecting gender-disaggregated data and conducting regular surveys can help identify areas of improvement. This data-driven approach allows WE-Champs to refine its strategies and tailor its programs based on women's evolving needs.

7.2. Recommendations for Programming

Capacity Building and Training Programs: Women entrepreneurs require a multifaceted skill set that encompasses leadership, digital literacy, and business management. Comprehensive training programs should be developed in collaboration with educational institutions and local partners to address these competencies. Tailored workshops and courses must be region-specific, accommodating unique challenges and cultural norms. For instance, a digital-marketing course might emphasize social media in urban settings but focus on mobile-based marketing tools in rural areas.

Networking and Mentorship Initiatives: Creating regional and sector-specific networks encourages knowledge sharing and peer support. These networks enable women to exchange strategies, market insights, and navigate industry-specific challenges together. Successful female business leaders should also be enlisted to mentor emerging entrepreneurs, offering practical advice on overcoming obstacles, developing strategic partnerships, and leveraging best practices.

Access to Markets and Value Chains: Access to new markets is vital for scaling women's businesses. Facilitating connections with local and international buyers through business-to-business (B2B) platforms and trade fairs can open doors to new opportunities. Additionally, forming partnerships with larger companies helps women-owned businesses integrate into value chains and expand their operations, providing exposure and growth potential.

Advocacy Campaigns: Collaborate with organizations like the Association of Senegalese Women Lawyers (AJS) to conduct awareness campaigns about GBV laws and women's rights. These campaigns can be particularly impactful in rural areas where knowledge of such laws is often limited.

Training Programs: Partner with local NGOs to provide workshops and seminars in rural and urban communities, educating women on their rights and available resources. Programs could include role-playing scenarios to practice reporting GBV and seeking help.

Support Services: Enhance the capacity of organizations like the National Agency for Gender Equality and Women's Empowerment (ANDFEG) to provide comprehensive services to GBV survivors. This could include mobile units that travel to remote areas, offering legal aid and counseling services.

7.3. Recommendations for the Private Sector

Corporate Social Responsibility (CSR): Private sector organizations should align their CSR strategies with gender inclusivity by mentoring or offering resources to women-owned businesses. Such involvement can elevate women's skills, confidence, and market access.

Women in Public Procurement: Implementing supplier diversity programs ensures that women-owned businesses have a fair shot in procurement processes. These programs should include technical assistance to help women entrepreneurs meet procurement criteria, offering them critical insights into quality standards, bidding strategies, and contractual requirements.

Workplace Inclusivity: Inclusive workplace policies should be a priority, with practices like flexible hours and parental leave enhancing work-life balance. An open culture that prevents discrimination and harassment ensures that all employees, particularly women, feel valued and safe, fostering productivity and loyalty.

Chapter 8: Comparison of Findings

8.1. Between Senegal and Europe

Comparative Analysis: This section contrasts the situation in Senegal with that in Europe, highlighting both unique challenges and areas where European strategies might inform local policymaking.

Differences

- **Unpaid Care Work:** While both regions recognize the significant impact of unpaid care work on women's economic opportunities, European countries have more robust support systems and policy frameworks to address these challenges. For instance, some European nations provide substantial public childcare solutions and parental leave policies that are more generous, which help mitigate the career interruptions many women face due to caregiving responsibilities.
- **Gender-Based Violence (GBV):** GBV remains a critical issue in both regions. However, European countries often have more developed legal frameworks and support systems, providing better protection and support to victims. This includes more comprehensive laws against domestic violence, more widespread availability of support services, and greater public awareness campaigns.
- **Legislative and Institutional Frameworks:** Europe generally has stronger enforcement of laws designed to promote gender equality. The European Union's directives and regulations, such as those ensuring equal pay and anti-discrimination in the workplace, provide a framework that has driven substantial legislative changes in member states.

Similar Challenges

- Both Senegal and European countries face challenges related to the labor market's horizontal and vertical segregation. Women are often underrepresented in high-paying industries and leadership positions across both regions.
- Access to finance is a universal barrier for female entrepreneurs in both Senegal and Europe, although the gap may be wider in Senegal due to less developed financial markets and fewer programs targeting women entrepreneurs.

Opportunities for Learning

- Senegal could look towards European models to enhance legislative frameworks, particularly around GBV and economic policies. Adopting best practices from European countries in terms of vocational training programs and entrepreneurship support can also be beneficial.
- The implementation of more inclusive digital strategies in Europe provides a valuable roadmap for Senegal as it aims to address the digital divide affecting its female population, particularly in rural areas.

8.2. Between Senegal and Central Asia

Differences

- **Legislation and Enforcement:** In Senegal, a prominent difference is the Parity Law of 2010, designed specifically to promote gender parity. However, enforcement is weak due to a lack of political will and resources. In Central Asia, despite regional variations, many nations lack such specific laws for gender parity and instead rely on broader anti-discrimination measures.
- **Cultural Norms:** Senegalese norms focus on traditional roles within extended families, where women often take on caregiving responsibilities. In Central Asia, norms vary among countries but share a history of Soviet-era gender policies that have now blended with post-independence attitudes. Women in some Central Asian regions hold more leadership roles, while others remain culturally restricted to domestic work.
- **Entrepreneurship Climate:** In Senegal, entrepreneurial barriers largely arise due to insufficient financial support and ingrained biases. In Central Asia, entrepreneurial challenges often relate to corruption, a lack of economic diversification, and market barriers that particularly affect women.

Similar Challenges

- **Access to Finance:** In both regions, women face significant hurdles in securing financing due to cultural biases, limited property rights, and lack of access to traditional banking.
- **Unpaid Care Work:** Both Senegal and Central Asia struggle with women's disproportionate burden of unpaid care work, preventing full economic participation.
- **Gender-Based Violence:** GBV remains prevalent in both regions, posing a severe barrier to women's economic and social independence.

Opportunities for Learning

- **Legislative Improvements:** Learning from Senegal's attempts with the Parity Law, Central Asian nations could consider crafting region-specific laws to address gender disparities, supported by greater political will.
- **Regional Networks:** The WE-Champs network in Senegal could offer insights into developing robust women-centric networks across Central Asia that can mobilize resources, training, and mentorship.
- **Cultural Shifts:** Both regions can share successful strategies to challenge restrictive cultural norms through awareness campaigns, education, and storytelling, thereby empowering women to pursue leadership and entrepreneurship.