

# COUNTRY GENDER PROFILE

**SENEGAL**



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February 2019



# 1. Socio-Economic Profile

1.1 The Republic of Senegal is located at the tip of West Africa, in the Sudano-Sahelian zone<sup>1</sup>. Senegal's estimated population in March 2019 is 16, 641, 437 inhabitants<sup>2</sup>. About 39% of the population live below the poverty line, and 75% of Senegalese households suffer from chronic poverty<sup>3</sup>. Senegal is a lower-middle-income country. The country's annual growth has been over 6% since 2015 and is expected to increase from 6.8% in 2017 to 7% in 2018<sup>4</sup>. Senegal is ranked 164<sup>th</sup> among 189 countries on the United Nations Development Program's (UNDP) 2017 Human Development Index (HDI). The 2017 ranking is two notches lower than the country's 2016 rank of 162<sup>th</sup>. The country's HDI of 0.505 is above the average for countries in the low human development group, but it is below the average of 0.537 for Sub-Saharan African countries (SSA)<sup>5</sup>.

1.2 Senegal occupied 124<sup>th</sup> position out of 160 countries on the UNDP's Gender Inequality Index for 2017<sup>6</sup>. Senegal's position on the 2018 World Economic Forum's Global Gender Gap Index (GGGI) dipped three steps from its 2017 position of 91<sup>st</sup> out of 144 countries to 94<sup>th</sup>, and the country's rank on both the Economic Participation and Opportunity and Political Empowerment indices declined, Educational Attainment index stayed the same, while the Health and Survival index improved<sup>7</sup>. The maternal mortality rate (MMR) decreased from 510 deaths per 100, 000 live births in 1994, to 315 deaths per 100, 000 in 2015<sup>8</sup>.

Table 1. Gender at Glance in Senegal

| Categories                                      | Female (%) | Male (%) |
|---|------------|----------|
| Labor Force Participation (ILO, 2015)           | 34.5       | 58.0     |
| Unemployment (ILO, 2015)                        | 7.3        | 6.4      |
| Bank Accounts (WEF- GGGI, 2018)                 | 8.2        | 16.0     |
| Literacy Rate (UNESCO, 2017)                    | 39.8       | 64.8     |
| Own Account Workers (WEF, GGGI, 2018)           | 37.6       | 32.6     |
| Unpaid Family Worker (WEF, GGGI, 2018)          | 30.1       | 18.2     |
| Entrepreneurship (Women's Investment Club 2016) | 22.9       | 77.1     |

1. Sow, F. and Wade, A. (2017), Assessment of Gender Equality in the Knowledge Society in Senegal, [http://wisat.org/wp-content/uploads/NH-EN-Senegal\\_Final.pdf](http://wisat.org/wp-content/uploads/NH-EN-Senegal_Final.pdf), P.3

2. World Population Review (2018), Senegal Country Profile, <http://worldpopulationreview.com/countries/senegal-population/>

3. WFP (2018), Senegal Country Strategic Plan (2019-2023), [https://docs.wfp.org/api/documents/5b0e7061163e4ba98d6348b150e588e2/download/?\\_ga=2.197061349.830420274.1543766279-478208864.1543766279](https://docs.wfp.org/api/documents/5b0e7061163e4ba98d6348b150e588e2/download/?_ga=2.197061349.830420274.1543766279-478208864.1543766279), P.3

4. AfDB (2018), Senegal Country Report, <https://www.afdb.org/en/countries/west-africa/senegal/>

5. UNDP (2018), Senegal Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/SEN.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/SEN.pdf), P.3

6. Ibid:5

7. WEF (2018), Senegal Country Data, <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=SEN>

8. UNFPA (2018), Nigeria Country Data, [www.unfpa.org/data/world-population-dashboard](http://www.unfpa.org/data/world-population-dashboard) UN3782267.5584719181060791015625#economy=SEN



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. Gender equality was first included in Senegal's development planning with the Poverty Reduction Strategy Papers (PRSP) II (2006-2010) and followed in the Economic and Social Policy Paper (DPES 2011-2015) and the National Strategy for Economic and Social Development (SNDES 2012-2017)<sup>9</sup>. The development plan for an "Emerging Senegal" (PSE 2015-2035) mainstreams women and girls' issues across all its programs and projects<sup>10</sup>. Senegal ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1985<sup>11</sup> and the Optional Protocol on Violence against women<sup>12</sup>. The country's initial report to the CEDAW Committee was presented in 1991<sup>13</sup>, and the most recent, the combined third to seventh report due in 2010 was submitted in 2013<sup>14</sup>. The Gender-responsive budgeting mechanism was introduced in Senegal in 2003<sup>15</sup>. The budget call circulars of 2008 and 2009 included gender equality issues as well as the PRSP<sup>16</sup>. Also, the Ministry of Agriculture created a gender-sensitive budget and a report on women's needs<sup>17</sup>. "The Support Program for Gender-Sensitive Budgeting" was included in the 2015 budget<sup>18</sup>. The program financed training and "mapping gender inequalities in the fiscal sphere"<sup>19</sup>. Additionally, the three-year program on Public Investment 2015-2017 provided budget information on allocations for gender equality programs<sup>20</sup>.

2.1.2 On March 2018, International Women's Day, the President of Senegal proclaimed "the year 2018, a social year, dedicated to women, young people, the elderly and the persons with disability"<sup>21</sup>. Subsequently, the budget allocation for women and youth development was higher than in previous years<sup>22</sup>. However, there is no current policy that will ensure the commitment will continue in coming years. The HeForShe campaign was launched in March 2018, with the commitment of Senegal's President declaring he will be a champion for the movement<sup>23</sup>.

### 2.2 Institutional and Policy Frameworks

2.2.1 Senegal has a comprehensive gender machinery composed by several institutions and mechanisms. The most important been the Ministry of Women, Family, and Childhood which emerged from various reforms that have taken place since the first institutional mechanism for the protection of women's rights and that was established in 1978<sup>24</sup>. The ministry's mandate is to protect women's rights<sup>25</sup> and promote gender equality<sup>26</sup>. The Directorate of Gender Equality implements programs to combat discrimination against women<sup>27</sup>. Moreover, the following mechanisms part of the gender machinery are put in place and their missions contributes to strengthen the functions of the ministry:

9. Sow and Wade, op.cit:6

10. Ibid:6

11. Ibid:6

12. UN Women (2018), Senegal, <http://africa.unwomen.org/en/where-we-are/west-and-central-africa/senegal>

13. OCHA (1991), Senegal Initial CEDAW Report to the CEDAW Committee, [https://www.google.com/search?ei=qrWrXMqUKvPggweJ1ZmYD-Q&q=When+did+Senegal+present+its+Initial+CEDAW+Report&dq=When+did+Senegal+present+its+Initial+CEDAW+Report&gs\\_l=psy-ab.12...8048.21739..24305...0.0.0.430.6546.0j1j10j8j3.....0...1..gws-wiz.....35i304i39.eQuDPd6DACy](https://www.google.com/search?ei=qrWrXMqUKvPggweJ1ZmYD-Q&q=When+did+Senegal+present+its+Initial+CEDAW+Report&dq=When+did+Senegal+present+its+Initial+CEDAW+Report&gs_l=psy-ab.12...8048.21739..24305...0.0.0.430.6546.0j1j10j8j3.....0...1..gws-wiz.....35i304i39.eQuDPd6DACy)

14. Ref World (2013), Senegal Third to Seventh Combined Report to the CEDAW Committee, <https://www.refworld.org/country,,CEDAW,,SEN,,,0.html>

15. IMF (2016), Sub-Saharan Africa: A Survey of Gender Budgeting Efforts, <https://www.imf.org/external/pubs/ft/wp/2016/wp16152.pdf>

16. Ibid:36

17. Ibid: 36

18. Ibid: 37

19. Ibid: 37

20. Ibid: 37

21. GoS (2018), Focus on International Women's Day: President Macky Sall is Determined to Make Women a Priority, [http://www.presidence.sn/en/newsroom/focus-on-international-womens-day-president-macky-sall-is-determined-to-make-women-a-priority\\_1283](http://www.presidence.sn/en/newsroom/focus-on-international-womens-day-president-macky-sall-is-determined-to-make-women-a-priority_1283)

22. Ibid

23. UN Women (2018), President Macky Sall Launches HeForShe Campaign, <http://africa.unwomen.org/en/news-and-events/stories/2018/03/the-president-macky-sall-launches-heforshe-campaign-in-senegal>

24. Sow and Wade op.cit:6

25. USAID (2016), Senegal: 2016 Human Rights Report, <https://www.state.gov/documents/organization/265506.pdf>, P.16

26. Sow and Wade, op.cit:6

27. USAID (2017), Senegal:2017 Human Rights Report, <https://www.state.gov/documents/organization/277283.pdf>, P. 16



- Advisory Committee on Women, which brings together civil society organizations and representatives from different institutions;
- Network of Gender Focal Points (PFG);
- Network of Parliamentarians' Wives<sup>28</sup>.

Furthermore, the Government of Senegal (GoS) has implemented several programs for the advancement of women:

- The National Credit Fund for Women;
- The Literacy and Apprenticeship Program for the Fight Against Poverty;
- The Action Plan to Accelerate the End of Excision;
- The Joint Program for the Eradication of Gender-Based Violence (GBV) and the Promotion of the Human Rights of Women and Girls;
- The Project to Support the Entrepreneurship of Women and Girls; and
- The Program to Support Women Affected by Obstetrics Fistula<sup>29</sup>.

### 2.2.2. Mechanisms for Monitoring Gender Equality in Senegal

- National Gender Observatory (Observatoire National de la Parité)

The National Gender Observatory is responsible for monitoring parity in elective and semi-elective bodies. To achieve this goal, the observatory undertakes the following tasks:

1) Annual gender monitoring exercises and develops sectoral gender profiles; 2) Provision of basic gender data and annual data on gender, best practices, constraints and gaps linked to gender; and 3) Proposing recommendations to improve and accelerate the achievement of gender equality in Senegal<sup>30</sup>.

- Advisory Committee on Women (Le Comité Consultatif de la Femme)
- The Advisory Committee on Women was created to serve as a framework for consultation and steering in the Senegalese Women's National Fortnight, established in 1980 by Decree No. 80-269. It brings together representatives of women's organizations, NGOs, trade unions, political parties and gender focal points of the different ministries. It is responsible for advising on major issues related to the advancement of women. Its effectiveness in fulfilling its mandate, as well as the National Gender Observatory, has been questioned<sup>31</sup>.
- University Structures
- The Gender and Scientific Research laboratory at the Cheikh Anta Diop University in Dakar is in charge of monitoring gender indicators. The laboratory has a website with comprehensive database on gender equality.
- The Study and Research Group on Gender and Society (GESTES) at Gaston Berger University in Saint Louis conducts several studies on gender inequalities, in particular related to the issues of land and violence<sup>32</sup>.

2.2.3. Article 7 of the 2001 Constitution strengthened the principles of gender equality to eliminate discrimination against women<sup>33</sup>. At the policy level, the revised National Strategy for Equity and Gender Equality (SNEEG 2016-2026) is an updated version of the earlier policy that ran from 2005-2015. The SNEEG is aligned to the PSE whose objective is to "contribute to make Senegal an emerging economy by 2035, and a caring economy without discrimination, where women and men have the same opportunities to participate in its development and enjoy the benefits of its growth"<sup>34</sup>. SNEEG aims to eliminate inequalities between women and men to ensure women's rights and protection, by ensuring their participation in decision-making processes and equitable access to developmental resources and benefits<sup>35</sup>.

28. Ibid:6

29. Ibid:7

30. Sow and Wade 2017, op.cit:7

31. Ibid:7

32. Ibid:7

33. Ibid:6

34. UN Women, op.cit

35. Ibid



2.2.4. On January 2016, the Technical Committee to Review Discriminatory Legislative and Regulatory Provisions against Women and Girls was established<sup>36</sup>. The national Convention on the Elimination of all Forms of Discrimination against Women was developed and translated into the six national languages as part of efforts to strengthen and raise awareness on the Committee's assignment<sup>37</sup>. Furthermore, discrimination between women and men in employment, pay, and taxation was prohibited<sup>38</sup>. A full-fledged Action Plan (2016-2019) to strengthen women's leadership was adopted by the President to create a conducive and enabling environment for the economic and social development of Senegalese women<sup>39</sup>. This multi-sectoral plan is aimed at establishing an inclusive and participatory framework, institutional mechanisms and strategies for socio-economic advancement, particularly of rural women<sup>40</sup>.

#### 2.2.5

- The National Action Plan (2009-2013) to combat trafficking in persons, especially women and children;
- The Action Plan to accelerate the end of female genital mutilation based on the Eradication of GBV and the Promotion of Human Rights Program (2013-2016);
- The opening of a help line on gender-based violence, the Green Number (116).

## 3. Women's Civil Society Organizations

3.1. Female politicians who were marginalized by their political parties took the bold decision to establish the Senegalese Women Council (COSEF) in 1994 to demand equal representation between women and men in the political arena<sup>41</sup>. COSEF aligned with other women's organizations, the Senegalese Association of Jurists (AFJ) and the trade union movement to build a coalition to push forward their demands<sup>42</sup>. COSEF launched several campaigns over the years to familiarize the public with their demands. In so doing, they opted for parity, which is relatively new in the affirmative action discourse, as seen as philosophically different from gender quotas, but as well more advanced in terms of going beyond "reserved seats" or a critical mass percentage (30-40%) to seek equality in numbers<sup>43</sup>. AFJ assisted COSEF to develop a proposal to change the electoral code as part of the campaign to achieve parity, which has been included in the electoral law<sup>44</sup>. COSEF also worked with the media to spread their message to the public to sensitize and get them to support their campaigns<sup>45</sup>.

3.2. In addition to COSEF campaigns, and advocacy there was already an enabling environment with the President Wade's proposal of a gender quota of 50% in the appointment of African Union Commissioners in 2002<sup>46</sup>. However, the first draft of the Parity Law presented to the President in 2006 was declared discriminatory and unconstitutional by the opposition<sup>47</sup>. With perseverance, Law No. 2010-11 of 2010, was passed<sup>48</sup>. Other coalitions to promote women's rights include the Coalitions on CEDAW<sup>49</sup> and People With Disabilities, on the Rights of Migrants<sup>50</sup>. Each of these groups have presented shadow reports to Conventions Committees.

36. GoS 2018, op.cit

37. Ibid

38. Ibid

39. Ibid

40. Ibid

41. Toraasen, M. (2017), Gender Parity in Senegal-A Continuing Struggle, CMI Insight, No.2 [https://www.researchgate.net/publication/316825886\\_CMI\\_Insight\\_May\\_2017\\_Gender\\_parity\\_in\\_Senegal\\_-\\_A\\_continuing\\_struggle/download](https://www.researchgate.net/publication/316825886_CMI_Insight_May_2017_Gender_parity_in_Senegal_-_A_continuing_struggle/download), P.2

42. Ibid:2

43. Ibid:3

44. Ibid:3

45. Ibid:3

46. Ibid:3

47. Ibid:4

48. Ibid:4

49. FEMNET (2015), Senegal Shadow Report on CEDAW, [https://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/SessionDetails1.aspx?SessionID=944&Lang=en](https://tbinternet.ohchr.org/_layouts/treatybodyexternal/SessionDetails1.aspx?SessionID=944&Lang=en)

50. FIDH (2010), Senegal Shadow Report on the Rights of Migrants, [https://www.fidh.org/IMG/pdf/Senegal\\_ShadRepCMW\\_ExecSumm\\_ENG.pdf](https://www.fidh.org/IMG/pdf/Senegal_ShadRepCMW_ExecSumm_ENG.pdf)



## 4. Strategic Sectors for Gender Equality

### 4.1 Employment and Economic Activities

4.1.1 Women's labor force participation rate is 23.5% lower than men at 34.5% against 58.0% respectively. There are more women in the unemployed, informal, unpaid worker and self-employed categories which are either non-paying or lowly paid occupations. Furthermore, there are few women in the high-skilled category where they earn less than men despite their skills. The 2016 wage difference of 93.8% between women and men's wages, is said to compare favorably to WEF's global gender wage gap of 58%<sup>51</sup>.

Table 2. Employment and Economic Activities

| Categories                          | Female (%) | Male (%) |
|-------------------------------------|------------|----------|
| Unemployed (ILO, 2015)              | 7.3        | 6.4      |
| Informal worker                     | 37.6       | 32.6     |
| Part-time worker                    | -          | -        |
| High Skilled worker                 | 0.6        | 1.7      |
| Contributing family worker          | 30.1       | 18.2     |
| Own account worker                  | 37.6       | 32.6     |
| Mean Monthly Earnings <sup>52</sup> | 108, 984   | 116, 164 |
| Labor force participation rate      | 34.5       | 58.0     |

Source: Compiled from the 2017 Global Gender Gap Report

### 4.2. Agriculture

4.2.1. Senegal is an agrarian economy and farming is a central activity in the mix<sup>53</sup>. The agricultural sector's contribution to GDP rose from 22.11% in 1960 to 28.22% in 1976 and declined to 16.81% in 2000 and 15.41% in 2017<sup>54</sup>. Given the centrality of the sector in the country's overall economy, the GoS in recent times mobilized 112 billion FCFA for inputs and equipment<sup>55</sup>. Also, a campaign to reach rice self-sufficiency in 2017 was launched, and the GoS has invested heavily in climate-smart agriculture<sup>56</sup>. Women account for the majority of the rural labor force, and almost 70% are active in agriculture against 30% of men<sup>57</sup>. The rural sector is traditionally-based with male headed-households accounting for 85.7% of the 775, 532 farm households compared to women's 15.3%<sup>58</sup>. Furthermore, despite the high youth population of 50%, the age structure of most heads of households is between 45-75 years of age<sup>59</sup>.

4.2.2. Women's work in the rural areas is based on activities undertaken in addition to their family care occupations with low profitability such as the cultivation and marketing of garden produce, rain-fed rice cultivation, agricultural processing, small ruminant farming, and marketing of milk<sup>60</sup>. Men, on the other hand, engage in more profitable and commercially-oriented activities including irrigated rice farming, cash crops, small and large ruminant husbandry,

51. Sow and Wade, op.cit:17

52. Sow and Wade, op.cit:17

53. World Bank (2016), A Message from Senegalese Youth Farmers: Agriculture is Full of Opportunities for Success, <http://www.worldbank.org/en/news/feature/2016/11/01/a-message-from-senegalese-youth-farmers-agriculture-is-full-of-opportunities-for-success>

54. World Bank (2017), Senegal: Agriculture, Forestry and Fishing, <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?locations=SN>

55. Ibid

56. Ibid

57. WFP (2016), Gender, Markets and Agricultural Organizations, <https://docs.wfp.org/api/documents/WFP-0000022438/download/>, P. 17

58. Ibid:17

59. Ibid: 17

60. Sow and Wade, op.cit: 20

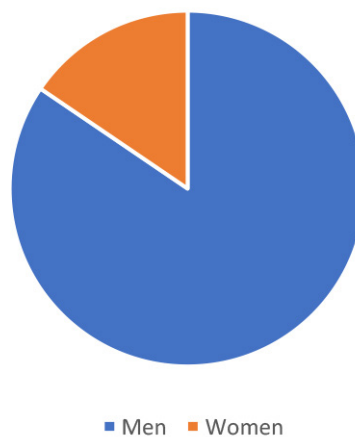
and fishing<sup>61</sup>. Men have authority over 93.6% of cultivated land and exploit an average of 1.3 hectares (ha) compared to 6.4% for women who harvest areas averaging only 0.4 ha<sup>62</sup>.

4.2.3. Women's land ownership rate range from 9.8%<sup>63</sup> to 13.8%<sup>64</sup> and, their lack of access and control over cultivable land have forced them to seek alternative strategy such as renting and crop-sharing. As of 2012, 66.7% of women accessed land through rental against 33.3% of men<sup>65</sup>. Women's low land ownership is due to customary law limiting their access to land<sup>66</sup>. The GoS with support from the African Development Bank (AfDB) has started a review of the 1964 land reform by strengthening the condition of access to land for women<sup>67</sup>.

### 4.3. Education

4.3.1 While female gross and net enrollment rates in primary school were higher than male between 2008 and 2017, however, males had a higher survival rate to the last grade of primary school at 57.32% against female students at 56.22% in 2016<sup>68</sup>. They also had a higher transition rate from primary to secondary school at 75.28% as opposed to 71.02% for girls over the same period<sup>69</sup>. There were fewer females at the secondary school level than males from 2008 through 2017<sup>70</sup>. In all, more male students completed secondary, tertiary and acquired Ph.Ds. (Figure 1) in 2017. While the number of students at the baccalaureate level increased from 9000 in 2000 to 55,000 in 2016, female students are not only a minority; their success rate is also lower at the baccalaureate level. For example, their success rate was 28.9% against 34.3% for boys<sup>71</sup>.

Figure 1: Education Attainment (25-54Years) Statistics 2017



Source: WEF-GGGI Report, 2017

4.3.2. At the higher education level, gross male enrollment between 2008-2017 was 1.5 times higher than women. Furthermore, only 26.5% of women compared to 31.9% of men enrolled in science, technology, engineering, and

61. Ibid: 20

62. Ibid:22

63. WFP, op.cit:17

64. Sow and Wade, op.cit:22

65. WFP, op.cit:17

66. AfDB, op.cit:6

67. Ibid:6

68. UNESCO (2018), Senegal Country Data, <http://uis.unesco.org/en/country/SN>

69. Ibid

70. Ibid

71. Sow and Wade, op.cit:17



mathematics<sup>72</sup>. In general, enrollment in the technical vocational and education and training (TVET) is low. For example, in the 2012-2013 school year, enrollment in the sub-sector was 48,116 or about 6%<sup>73</sup>. TVET is provided by both public (56%) and private (44%) sector institutions<sup>74</sup>. While there are more male learners in public sector institutions, females account for a sizeable number of private sector students<sup>75</sup>. Female learners account for less than 5% of the total number of enrolled students in the TVET sub-sector and were found mainly in the traditionally considered female sectors including hairdressing, catering and sewing, dyeing, cereal processing, and animal fattening<sup>76</sup>. However, as sewing, embroidery, and garment-making become lucrative, the number of male learners in these trade have increased dramatically where 82% out of the 1,048 students enrolled in these occupations, were men<sup>77</sup>.

## 4.4 Health

4.4.1 The life expectancy rate for both women and men increased by seven years each between 1990 and 2015 from 59.3 years to 66.7 years and 56.2 to 63.8 years respectively<sup>78</sup>. The estimated age for women and men between 2015-2020 is 70 and 66 years of age respectively<sup>79</sup>. The MMR rate declined from 510 deaths per 100, 000 live births in 1994<sup>80</sup>, to 315 deaths per 100, 000 in 2015<sup>81</sup>. The adolescent fertility rate was 80 births per 1,000 women aged 15-19 years between 2006-2017<sup>82</sup>. The total fertility rate per woman is estimated at 4.6 children for the period 2015-2020<sup>83</sup>.

4.4.2. The number of births assisted by skilled health personnel is estimated at 59% between 2006- 2017<sup>84</sup>. The contraceptive prevalence rate among women aged 15-49 years was 17% in 2015<sup>85</sup> and increased to 26% in 2018<sup>86</sup>. The HIV prevalence rate in Senegal declined from 0.7% in 2005 to 0.5 in 2012<sup>87</sup> and 0.4% in 2017<sup>88</sup>. The number of women living with HIV/AIDS in 2017 was 0.6% compared to 0.3% for men<sup>89</sup>.

## 4.5. Entrepreneurship

4.5.1 As of 2013, Micro, small, and medium enterprises (MSMEs) represent 90% of Senegalese enterprises, contribute 33% of the country's GDP and employ 42% of its population<sup>90</sup>. With regards to women's entrepreneurship development, it has been included in major policy frameworks in Senegal such as the PRSP, SNEEG, the SCA, the Tenth Plan of Economic and Social Development, the Millennium Development Goals, among others<sup>91</sup>. Additionally, the small, medium enterprises (SMEs) Charter adopted in 2010, includes articles on female entrepreneurship. The Orientation Law on the Promotion and Development of SMEs states that specific measures to promote women's entrepreneurship are initiated in line with the Strategy of the Ministry of Female Entrepreneurship and Microfinance (MEFME), that 15% of public procurement be reserved for women-owned businesses, and that there will be positive actions put in place in favor of female owned/led enterprises<sup>92</sup>. In addition, the 2010 Sectoral Policy on SMEs,

72. Ibid:40

73. Ibid:41

74. Ibid:41

75. Ibid:41

76. Ibid:41

77. Ibid:42

78. Ibid:8

79. UNFPA (2018), Senegal Country Data, <https://www.unfpa.org/data/world-population-dashboard>

80. Sow and Wade, op.cit:8

81. Ibid

82. Ibid

83. Ibid

84. Ibid

85. Sow and Wade, op.cit:32

86. UNFPA, op.cit

87. Sow and Wade, op.cit

88. UN AIDS (2018), Senegal Country Data, <http://www.unaids.org/en/regionscountries/countries/senegal>,

89. Ibid

90. SME Finance Forum (2013), IFC Financing to Micro, Small, and Medium Enterprises in Sub-Saharan Africa, [https://www.smefinanceforum.org/sites/default/files/2013-MSME-Brochure-SSA\\_0.pdf](https://www.smefinanceforum.org/sites/default/files/2013-MSME-Brochure-SSA_0.pdf), P.6

91. ILO (2009), Assessment of the Environment for the Development of Female Entrepreneurship in Cameroun, Mali, Nigeria, Rwanda and Senegal, [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_170545.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_170545.pdf), P.154

92. Ibid:154





includes policy objectives to facilitate sustainable development of women entrepreneurship and remove obstacles in business registration<sup>93</sup>.

4.5.2 The MEFME was established in 2010 to assist women entrepreneurs or potential entrepreneurs, in both rural and urban areas, to create, manage and develop companies according to international standards in niches of the national economy, and to support them to overcome their constraints<sup>94</sup>. The Women Entrepreneurship Directorate in the MEFME develops actions to support women entrepreneurs and women wanting to start a business, and provides training in finance, credit, accounting, and national and international trade<sup>95</sup>. However, the GoS's strategies and policies for promoting women's entrepreneurship have been criticized for their lack of consistencies and synergy between the different ministries on entrepreneurship and women's development<sup>96</sup>.

4.5.3 The GoS's programs to promote women's entrepreneurship include:

- The National Fund for the Promotion of Women's Entrepreneurship (FNPEP) created in 2004, is a policy instrument to support women's entrepreneurship, acting as a source of funding and management support<sup>97</sup>. The terms for accessing the loan include:
  - Maximum credit: 50 million FCFA
  - Personal contribution: 5% of the loan
  - Interest: 5% per year up to 30 million FCFA, and 7% beyond the 30 million FCFA
  - Grace Period: 6 months
  - Guaranty: Personal; by pledge; based on investments; by deposit; collective solidarity if it is a group;
  - Credit Period: Maximum duration varies between 2 and 3 years depending on the amount given and returns on the activity; and
  - Payment deadlines: Monthly<sup>98</sup>.
- The Fund for Women's Credit (FNCF) supports women to overcome poverty by supervising and financing their projects<sup>99</sup>. The FNCF finance projects not exceeding FCFA 5, 000, 000<sup>100</sup> and provides technical and financial training to strengthen the capacities of grantees<sup>101</sup>. The Fund has trained 1,041 women and funded 880 projects as of June 2015<sup>102</sup>. The FNCF developed a Strategic Action Plan 2015-2020 that is aligned to the ESP<sup>103</sup>.

4.5.4 The GoS established new financial institutions such as the National Bank for Economic Development of Senegal (BNDE), the Fund for Guaranteeing Priority Investments (FONGIP) and the Sovereign Fund for Strategic Investment (FONSIS) to strengthen the financing framework for SMEs by introducing innovative financial instruments for debt, equity, and collateral<sup>104</sup>. Regrettably, the MSME sub-sector, especially female-dominated fields such as the processing and marketing of local products have not been adequately integrated into the system<sup>105</sup>. It should be noted that there is a strong presence of female traditional and informal rotating saving and credit system, called the 'tontines'. It is estimated that about 80% of the adult female population in the urban areas in Francophone West Africa are members of tontines<sup>106</sup>. Microfinance is another source of funding available to women entrepreneurs. Credit cooperatives provide microfinance in Senegal, and only about 2% of the population has access to their services and products<sup>107</sup>.

93. Ibid:154

94. Ibid:154

95. Ibid:154

96. Sow and Wade, op.cit:23

97. ILO, op.cit:154

98. GoS (2004), Informations Sur Les Conditions De Financement Du FNPEP

99. Reussir Business (2015), The FNCF Play its Role Fully, <http://reussirbusiness.com/actualites/aminta-sow-le-fncf-joue-pleinement-son-role/>

100. Lejecos (2013), Two Funds Dedicated to Women's Entrepreneurship, [https://www.lejecos.com/Deux-fonds-dedies-a-l-entreprenariat-feminin-sont-disponibles\\_a884.html](https://www.lejecos.com/Deux-fonds-dedies-a-l-entreprenariat-feminin-sont-disponibles_a884.html)

101. Ibid

102. Ibid

103. Ibid

104. Sow and Wade, op.cit:23

105. Ibid:23

106. Dalberg (2016), Launch of the Senegal Women's Investment Club-A Journey to the "Missing Middle" in Women-Led Investment, <https://www.dalberg.com/our-ideas/launch-senegal-womens-investment-club-journey-missing-middle-women-led-investment>

107. IFC (2010), Small Businesses the Winner Thanks to IFC's Investment in MicroCred Senegal, <https://www.ifc.org/wps/wcm/connect/>



4.5.5. The International Finance Corporation (IFC), invested about FCFA 575 million (\$1.2 million) in MicroCred Senegal. SONAM, a Senegalese Insurance Company, and Bank of Africa are expected to invest 400 million FCFA (\$850,000) and 100 million FCFA (\$200,00) in the institution, respectively<sup>108</sup>. To bridge the divide in women's access to credit, a group of professional women came together in March 2016 and found the Women Investment Club (WIC)<sup>109</sup>. They aim to bridge the gap between the tontine system and the formal funding structure by supporting only women-owned enterprises<sup>110</sup>.

## 4.6 Water, Supply and Sanitation (WSS)

4.6.1. Senegal has one of the most developed water supply and sanitation (WSS) system in SSA<sup>111</sup>. Despite this good scoresheet, the sector had some challenges ranging from unequal access to potable water and sanitation services in urban and rural areas to the coverage of sanitation facilities and services in rural areas<sup>112</sup>. To bridge the gap, the GoS embarked on a project between 2010-2015 as part of its mission to achieve the MDGs on water and sanitation<sup>113</sup>. Overall, a total of 654, 520 persons benefitted directly from the project interventions, mainly through improved access to WSS services<sup>114</sup>.

4.6.2. The following results were achieved during the projects:

- 206, 000 persons in urban areas had access to improved water sources;
- 172, 000 persons in rural areas accessed improved water sources through the project;
- 20,600 new household water connections resulted from project interventions;
- 140 Associations of Water Users (Association d' Usages de Forage, ASUFOR) were established to operate rural water systems;
- 84, 000 urban dwellers accessed improved sanitation facilities;
- 7,200 children in rural areas were provided with access to sanitation facilities in their schools;
- 18, 800 latrines were improved; and
- Rural water services improved substantially, to 97.1%<sup>115</sup>.

4.6.3 Women are actively involved in ASUFOR and their participation rate range from 33% to 45%. For example, in some projects, women constituted 3 out of 9 members of the ASUFOR<sup>116</sup> and accounted for 45% in others<sup>117</sup>. While membership of the ASUFOR is voluntary, members are compensated for their time. Some ASUFOR prefer employing women as water fountain operators to provide them with a regular source of income<sup>118</sup>.

## 4.7. Energy

4.7.1. The energy sector is central in the GoS's ESP. The priorities of the government include lowering the cost of generation and increasing access, particularly in rural areas<sup>119</sup>. The aim is to achieve universal access by 2025

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news\_ext\_content/ifc\_external\_corporate\_site/news+and+events/news/microcred\_senegal

108. Ibid

109. Dalberg, op.cit

110. Ibid

111. World Bank (2018), Senegal-Increasing Access to Sustainable Water and Sanitation Services, <https://www.worldbank.org/en/results/2018/07/03/senegal-increasing-access-to-sustainable-water-and-sanitation-services>

112. Ibid

113. Ibid

114. Ibid

115. Ibid

116. Rural Water Supply Network (2015), The Closer You are, the More Sustainable it Gets, <https://rwsn.blog/2015/09/23/the-closer-you-are-the-more-sustainable-it-gets/> & UNDP (2013), Commercializing Communities: Transitions in Water Management in Rural Senegal, [http://www.undp.org/content/dam/undp/library/Poverty%20Reduction/Inclusive%20development/Senegal\\_RuralWater\\_web\\_PG,E&E.pdf](http://www.undp.org/content/dam/undp/library/Poverty%20Reduction/Inclusive%20development/Senegal_RuralWater_web_PG,E&E.pdf), P. 23

117. World Bank (2016), Senegal River Basin Integrated Water Resources Management Project, <http://documents.worldbank.org/curated/en/67126153245279428/text/Dislosable-Restructuring-Paper-Senegal-River-Basin-Integrated-Water-Resources-Management-Project-P153863.txt>

118. Rural Water Supply Network, op.cit

119. USAID (2018), Power Sector: Senegal Country Factsheet, [https://www.usaid.gov/sites/default/files/documents/1860/Senegal\\_-\\_November\\_2018\\_Country\\_Fact\\_Sheet.pdf](https://www.usaid.gov/sites/default/files/documents/1860/Senegal_-_November_2018_Country_Fact_Sheet.pdf),



through a mix of on-and off-grid solutions, despite the challenges in the rural concessions program<sup>120</sup>. There are currently several power sector projects in the country, including the Cap des Biches combined cycle thermal plant and the 29MW Senergy 1 solar PV plant, currently the largest solar farm in West Africa<sup>121</sup>. Also, off-grid companies such as Oolu solar are lighting rural Senegal for the first time<sup>122</sup>. For example, since gaining access to solar home systems, villagers in Thies region cite improved safety and household savings-and look forward to scaling up to off-grid televisions and refrigerators<sup>123</sup>. These projects have resulted in improved availability and quality of supply in the country, the current access rate of 64%, represents 43.5% and 90% for rural and urban areas respectively<sup>124</sup>. However, 1.1 million households still lack power<sup>125</sup>.

4.7.2. Approximately 56% of the Senegalese households use solid fuel for cooking, of which 17.4% and 85.9% are in the urban and rural sectors respectively<sup>126</sup>. Also, 7,686, 572 people are affected annually by household air pollution (HAP) resulting in 2,611 deaths yearly of which 1, 135 are children<sup>127</sup>. The Second Sustainable Participatory Energy Management Project (PROGEDE II) has been praised for effectively mainstreaming a gender perspective<sup>128</sup>. Not only were women integrated into the charcoal value chain, but they also became advocates for a more sustainable production of charcoal that includes reforestation<sup>129</sup>. Besides, women constitute about 33 to 50% of elected officials in the management structure that made decisions on reforestation, zoning for charcoal production, carbonization techniques, and on charcoal sales and use<sup>130</sup>. Furthermore, beneficiaries were enabled to increase their income by engaging in wood energy production using sustainable forest management techniques<sup>131</sup>. Other activities in the project included agriculture and pastoral activities such as horticulture, beekeeping, and improved poultry raising<sup>132</sup>.

4.7.3. Energy 4 Impact has a women's economic empowerment program supporting female entrepreneurs to become sales agents of improved cookstoves and solar lanterns. The women accessed business, strategic and technical mentoring, and support in accessing finance<sup>133</sup>. Thus far, 160 women were trained between 2016-2017, and they sold 1,132 solar lamps and 822 energy efficient cooking stoves, resulting in 17, 586 people with improved access to energy<sup>134</sup>.

## 4.8. Rural Development

4.8.1. The government launched the Emergency Community Development Program (PUDC) in 2015 to transform people's lives, to create hope and to encourage the involvement of local actors in economic and social development<sup>135</sup>. By 2017, 425 kilometers out of 692 kilometers was constructed, opening up and easing movement for about 210, 000 people in 491 villages; and connecting 264 villages to electricity and clean energy sources<sup>136</sup>. In addition, 467 villages got access to drinking water, and 24 million livestock vaccines were distributed, and 55,000 women accessed agricultural and post-harvest equipment to increase productivity and boost their incomes<sup>137</sup>.

120. Ibid:1

121. Ibid:2

122. Ibid:2

123. Ibid:2

124. Ibid:1

125. Ibid:1

126. Clean Cookstoves Alliance (ND), Senegal Country Profile, <http://cleancookstoves.org/country-profiles/34-senegal.html>

127. Ibid

128. World Bank (2015), Improving Gender Equality and Rural Livelihoods in Senegal through Sustainable and Participatory Energy Management, <http://documents.worldbank.org/curated/en/850931467998193048/pdf/97844-BRI-PUBLIC-Box391491B-LW40-OKR.pdf>, P.1

129. World Bank (2016), Rural Senegalese Women-Spearhead Sustainable Energy Management in Kaffrine, <http://www.worldbank.org/en/news/feature/2016/01/05/rural-senegalese-women-spearhead-sustainable-energy-management-in-kaffrine>

130. Ibid

131. World Bank 2015, op.cit:5

132. Ibid:5

133. Energy 4 Impacts (2017), Empowered Women Securing Energy Access in Rural Senegal, <https://www.energy4impact.org/news/empowered-women-securing-energy-access-rural-senegal>

134. Ibid

135. UNDP (2017), Senegal: Thousands Gain Water and Electricity Access through Rural Development Initiative, <http://www.africa.undp.org/content/rba/en/home/presscenter/articles/2017/08/Senegal-thousands-gain-water-and-electricity-access.html>

136. Ibid

137. Ibid



4.8.2. As part of the GoS's program to boost food security and food production, women farmers, who account for 70% of the agriculture workforce and produce 80% of food were empowered with technical and financial support to overcome various socio-cultural practices that discriminate against them. Some of the initiatives to boost female farmers activities include:

- The Network of Women Farmers (REFAN)<sup>138</sup>;
- Ndeye's Union, a women-only organization of about 1, 800 persons<sup>139</sup>;
- The Agriculture Program;
- The Promotion of Rural Micro-enterprise Project (PROMER);
- The Agricultural Commodities Project (PAFA);
- The Micro Gardens Project<sup>140</sup>; and
- National Agricultural Investment Program (PAPSEN)<sup>141</sup>.

4.8.3. The GoS is committed to scaling back the workload of rural women as per the strategic objectives outlined in the African Union's Agenda 2063<sup>142</sup>, a strategic framework adopted in 2015 for the socio-economic transformation of the continent for the next 50 years<sup>143</sup>. Moreover, on February 2018, the President presented cheques totaling FCFA 700 million to women wholesalers and fish processors<sup>144</sup>. He also announced an allocation of FCFA 1 billion for women micro-wholesalers, wholesalers, fish processors, and aquafarmers<sup>145</sup>. The government is also using the New Partnership for Africa's Development (NEPAD) and Kingdom of Spain's (AECID) fund for Capacity Building in Agricultural Techniques in Africa, particularly for rural women to promote the empowerment of Senegalese rural women<sup>146</sup>.

## 4.9 Urbanization and Urban Planning

4.9.1 Senegal's urbanization rate of 43% in 2013, is higher than the SSA's average of 40%<sup>147</sup>. The country's urban population increased from 23% at independence in 1960 to 43% in 2013, and it is projected to reach 60% by 2030<sup>148</sup>. Senegalese cities, especially its secondary cities, face a chronic deficit of urban infrastructure and poor service delivery<sup>149</sup>. For example, 68% of households in secondary cities have access to water, while the rest rely on water standpipes, and only 36.7% of urban households have access to basic sanitation (latrines and septic tanks)<sup>150</sup>. Apart from Dakar, only six urban centers have access to a sewage system, and most cities have problems with both collection and disposal of waste<sup>151</sup>.

4.9.2. The GoS's urban development program has improved women's working conditions, developed a women's empowerment center, rehabilitate social, health and school infrastructure and support women's associations<sup>152</sup>. Also, the program promoted the employability of 700 youth of which 20% were women trained in road maintenance, the laying of paving stones, public lighting and landscaping<sup>153</sup>. The program managers justified the inclusion of women's groups, municipalities, and the Ministry of Women, Family, and Childhood as crucial for the sustainable delivery of support mechanisms for galvanizing women and girls and for ensuring their well-being<sup>154</sup>.

138. UN Women (2018), Coverage: UN Women's Executive Director in Senegal, <http://www.unwomen.org/en/news/stories/2018/7/news-coverage-ed-in-senegal>

139. IFPRI (2018), What Can We Learn From Rising Rice Production in Senegal, <http://www.ifpri.org/blog/what-can-we-learn-rising-rice-production-senegal>

140. WFP 2017, op.cit:26

141. Italian Agency for Development Cooperation (2016), Senegal-Food Security in Rural Areas Relies Upon the Substantial Empowerment of Women, <https://www.aics.gov.it/2017/14436/>

142. GoS 2018, op.cit

143. African Union (2015), Agenda 2063, <https://au.int/en/agenda2063>

144. GoS 2018, op.cit

145. Ibid

146. Ibid

147. World Bank (2016b), Cities for and Emerging Senegal, <http://blogs.worldbank.org/africacan/cities-for-an-emerging-senegal>

148. Ibid

149. Ibid

150. Ibid

151. Ibid

152. AfDB (2016b), Urban Modernization Program-Promovilles, [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Environmental-and-Social-Assessments/Senegal-PROMOVILLE\\_-12\\_2016.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Environmental-and-Social-Assessments/Senegal-PROMOVILLE_-12_2016.pdf), P3

153. Ibid:13

154. Ibid:8



## 5. Thematic Areas

### 5.1 Climate Change

5.1.1 Climate change in Senegal is characterized by increased temperature, decreased annual rainfall, increases in the intensity and frequency of heavy rainfall events, and a rise in sea level<sup>155</sup>. These changes have not only affected agriculture and food security, human health, and water resources but have resulted in catastrophes such as droughts, floods, the disappearance of coastal villages, the salinization of agricultural land and increased soil erosion which resulted in mass migration of people from the rural to urban areas,<sup>156</sup>. In response to these climate change impacts, the GoS established a National Climate Change Committee (NCCC) in 2003, a National (climate change) Adaptation Plan of Action was prepared in 2006 and a National Climate Fund in 2015<sup>157</sup>.

5.1.2. The National Climate Fund is a national instrument that will be used to access partnership and international opportunities provided by the Green Climate Fund and others such as the Global Environment Facility (GEF) and the Climate Investment Fund (CIF)<sup>158</sup>. Senegal had pledged at the COP 21 to reduce greenhouse gas emissions by 5% before 2035 without assistance and to 21% with external funding<sup>159</sup>. To this end, the energy sector was prioritized for the most significant cuts in emissions followed by waste, the industrial processing sector, and agriculture<sup>160</sup>.

5.1.3. Women are more affected by climate change due to their disadvantaged position as workers and in their multiple roles as caregivers, responsible for the health and food supply in the home. As a result, women have been included in various climate adaptation programs. For instance, women are 50% of beneficiaries in the Building the Climate Resilience of Food Insecure Smallholder Farmers through Integrated Management Climate Risk<sup>161</sup>. As workers and home managers, female fish processors whose livelihoods were affected through declining stocks and other market-related issues have been assisted by USAID through the Collaborative Management for a Sustainable Fisheries Future (COMFISH) program. COMFISH has built modern processing plants for women to provide them with more hygienic workspaces<sup>162</sup>. Beneficiaries learned to read and write, integrate technology into their work and found new ways to sell their produce<sup>163</sup>. COMFISH has also helped them to source alternative incomes by engaging in gardening and artisanal jewelry making<sup>164</sup>.

### 5.2 Islamic Finance

5.2.1. The Islamic finance sub-sector is starting in Senegal with only two actors at the moment namely, the Islamic Bank of Senegal (previously the Faisal Islamic Bank) which was established in February 1983<sup>165</sup>. In May 2018, Coris Bank Senegal, a subsidiary of Coris Bank International launched "Coris Baraka", its dedicated Islamic window with an initial capitalization of 500 million FCFA<sup>166</sup>. Coris Baraka offers services such as Mourabaha, Wadia, Moudharaba, and Ijara<sup>167</sup>. Coris Bank has been designated as the official partner of the ISDB's International Islamic Trade Finance Corporation's new SME Development Program<sup>168</sup>. The program is an Integrated Trade Solution aimed at

155. USAID (2012), Climate Change Adaptation in Senegal: Fact Sheet, [https://www.climatelinks.org/sites/default/files/asset/document/senegal\\_adaptation\\_fact\\_sheet\\_jan2012.pdf](https://www.climatelinks.org/sites/default/files/asset/document/senegal_adaptation_fact_sheet_jan2012.pdf)

156. USAID (2017), Climate Change Risk Profile: Senegal Fact Sheet, [https://www.climatelinks.org/sites/default/files/asset/document/2017\\_USAID%20ATLAS\\_Climate%20Change%20Risk%20Profile%20-%20Senegal.pdf](https://www.climatelinks.org/sites/default/files/asset/document/2017_USAID%20ATLAS_Climate%20Change%20Risk%20Profile%20-%20Senegal.pdf)

157. AfDB 2016a, op.cit:6

158. Ibid:6

159. Ibid:6

160. Ibid:6

161. Green Climate Fund (2017), Gender Action Plan: Building the Climate Resilience of Food Insecure Smallholder Farmers through Integrated Management Climate Risk [https://www.greenclimate.fund/documents/20182/737049/Gender\\_action\\_plan\\_-\\_FP049\\_-\\_WFP\\_-\\_Senegal.pdf/8ead85b6-c272-4267-a18f-8d649172d96a](https://www.greenclimate.fund/documents/20182/737049/Gender_action_plan_-_FP049_-_WFP_-_Senegal.pdf/8ead85b6-c272-4267-a18f-8d649172d96a)

162. PSMAG (2017), How Climate Change Disproportionately Harms Women, <https://psmag.com/environment/how-climate-change-hurts-senegalese-women>

163. Ibid

164. Ibid

165. Finacial Afrik (2018), Coris Bank Opens an Islamic Window in Senegal, <https://www.finacialafrik.com/2018/05/29/coris-bank-ouvre-une-fenetre-islamique-au-senegal/>

166. Ibid

167. Ibid

168. Saudi Gazette (2018), CBI Launches Islamic Financing in Senegal, <http://saudigazette.com.sa/article/537497/BUSINESS/CBI-launches->



improving access to credit for SMEs in 8 West African countries in the West African Economic and Monetary Union (UEMOA) by providing technical and financial services to local entrepreneurs<sup>169</sup>.

5.2.2 The GoS launched a four-year FCFA 100 million sukuk in 2014 and USD 265.5 million in 2016<sup>170</sup>. The IsDB provided USD 60.3 million out of the USD 80 million to boost the Islamic microfinance sub-sector which is expected to provide 25,000 jobs by 2022<sup>171</sup>. The Islamic microfinance currently has only one actor, the Partnership for the Mobilization of Savings and Credit in Senegal (PAMECAS) as the Islamic Credit Savings Mutual of Senegal (MECIS) has suspended its activities<sup>172</sup>.

## 6. Development Partners

Canadian International Development Agency (CIDA)/International Development Research Center

The European Union

The Islamic Development Bank (IsDB)

The World Bank

The German Agency for International Development (GIZ)

The United States Agency for International Development (USAID)

The Department of International Development (UK, DFID)

The Japanese International Cooperation Agency (JICA)

Agence Française de Développement / French Development Agency (AFD)

The Italian Agency for Development Cooperation

The Nordic Development Fund

The NEPAD/Kingdom of Spain(AECID) fund

The United Nations System

## 7. Recommendations

1. The IsDB should assist the GoS in expanding the Islamic finance sub-sector, and in the process assist them in developing women-specific range of products including business support, networking, training, coaching, in addition to access to loans;
2. The IsDB should provide technical support to the National Statistics and Demographics Agency to enable them to provide regular and updated sex and age-disaggregated data across all sectors for all data collected and for new surveys to be launched;
3. The IsDB should promote girls' education across the different educational levels with full package of measures including safe accommodation, safe transport, skills trainings and work on the social norms and barriers that prevent girls to attend education;
4. The IsDB should work with the GoS to improve sanitation facilities across the country, including in health and education infrastructures (separated toilets for men and women);
5. The IsDB should support efforts to increase the use of improved energy efficiency/energy saving and sustainable cookstoves to reduce all forms of health hazards and improve energy efficiency
6. The IsDB should promote the participation of women in politics at the local level, tackling social norms that impede women to participate, promoting their voice and agency and increasing their skills.

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Islamic-financing-in-Senegal

169. Ibid

170. MIFC (2017), Islamic Finance in Africa: Impetus for Growth, <http://www.mifc.com/index.php?ch=28&pg=72&ac=182&bb=uploadpdf>, P.7

171. Ibid:7

172. Financial Afrik, op.cit



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