

## WOMEN ENTREPRENEURS OF THE SALOUM. GENDER CHALLENGES FOR SOCIO-ECONOMIC INNOVATION

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### Abstract

This anthropological and economic study, combines quantitative approaches with a qualitative investigation for the analysis of training needs, as well as material or cultural obstacles to female entrepreneurship in the Saloum (Kaolack and Kaffrine Senegalese regions). The reflection on the transformation of "traditional" gender balances reflects a various and complex panorama, where the factors of social innovation (although not internalised) can play an important role on an ecological and cultural level. The trans-generational transmission of models and the institutional support of local and international cooperation bodies will determine the change or the renegotiation of gender balances.

Lo studio, di matrice antropologica ed economica, affianca approcci quantitativi ad un'indagine qualitativa per l'analisi dei fabbisogni formativi e degli ostacoli materiali e culturali presenti nel contesto dell'imprenditoria femminile del Saloum (regioni di Kaolack e Kaffrine). La riflessione sulla trasformazione degli equilibri "tradizionali" di genere restituisce un panorama variegato e complesso, dove i fattori di innovazione sociale (sebbene non interiorizzati) possono giocare un ruolo importante in chiave ecologica e culturale. La trasmissione trans-generazionale di modelli e l'appoggio istituzionale degli enti locali o di cooperazione internazionale determineranno il mutamento o la rinegoziazione degli equilibri di genere.

### Keywords

Empowerment, women entrepreneurship, gender studies, Senegal

### Introduction

This study was born within the Doolel international cooperation project, in partnership with the Chamber of Commerce of Romagna (Ccr) and the Chambers of Commerce, Industry and Agriculture (Ccias) of Kaffrine and Kaolack, in the first half of 2019. In this framework the University of Modena and Reggio Emilia with its Center for Evaluation of Public Policies and Cim Onlus (study center) played a dual-purpose key role. On the one hand, academic research is called upon to identify the concrete needs of the subjects involved, on the other hand it should be able to co-design interventions based on the research results, together with institutional and local partners. The very theoretical economic framework underpinning the analysis is the capability approach with a high value attributed to agency and the development of capabilities (Addabbo, 2017) and this framework impact on the way the analysis is carried out and the tools of analysis have been

constructed. In this particular case, the aim is to configure the interventions of cooperation, through the identification, together with the local institutions and actors, of the difficulties faced by female-run enterprises of the Saloum. In this sense, the main focus was on empowerment dynamics, understood as bottom-up processes and not as the misleading rhetoric that the term has acquired in recent years (Calves, 2009). At the same time, the gender study, which is focused on the transmission of trans-generational models, on the social stigma of "male domination" (Bourdieu, 1990), and on the renegotiation of traditional roles, therefore involves the analysis of factors with marked cultural components, which will be the focus of this article.

## Background

The study was conducted in the regions of Kaolack and Kaffrine. In general, the economy of these two regions is not very dynamic because it relies mainly on agriculture and animal husbandry, which employ around 70% of the active population. There are therefore few enterprises in innovative activity sectors with high added value. Trade is relatively active - the two regions are located in a crossroads area - but remains mainly linked to the sale of products from the primary sector (peanuts, millet, livestock products). In these two semi-arid regions, the development of business activity sectors is still weak. The formal modern private sector is mainly made up of industrial units for the transformation of agricultural products (i.e. the agrifood companies *Suneor* and *Novasen*), the exploitation of salt (such as the *New Salins Company* of Sine Saloum), and oil mills. The informal private sector, where most jobs are created, is made up of small businesses that are geared towards production activities (agriculture and livestock), trade, crafts and processing. In general, the peculiarity of women entrepreneurs in Kaolack and Kaffrine is that they are middle-aged women; where 74% belong to the 40-60 age group <sup>1</sup>. The women entrepreneurs interviewed have a level of education slightly higher than the average of the female population: 45% of the female entrepreneurs interviewed have completed at least primary studies and just 50% are not educated while more than 70% of all women in Kaffrine and 60% in Kaolack have no education.

## Methodology

This study is based on a mixed methodological approach, which has followed three steps:

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<sup>1</sup>Diop M., Crick F., Sow M, Diouf Birame, Diouf Babacar, 2018.

- 1) Desk review of the strategic national orientation documents - public and private - (policies, strategies, programs, plans, reports, etc.) concerning entrepreneurship with a focus on female entrepreneurship and social enterprises;
- 2) A field survey with the use of structured questionnaires, supported by the Kaolack and Kaffrine Chambers of Commerce (CoC). The entrepreneurs sample has been selected with the two CoC, through their GIE/enterprises registration. Selection criteria included: a) Dynamism and participation at the activities of the CoC (tradeshows, tradefairs, etc.) b) The availability of the entrepreneurs to take part to the survey;
- 3) Qualitative research, interviewing "successful" women entrepreneurs. These have been targeted with Ccias support among those who excel in their business and who can be considered as role models. The selection criteria included "biodiversity", participation to CoC's activities, community involvement, different stages of progress of the projects and different areas (rural and urban in both regions).

The field study was conducted in the first months of 2019 in the regions of Kaolack and Kaffrine. The questionnaire was administered to 104 entrepreneurs (including 64 women and 40 men). The entrepreneurs were targeted with the support of the local Ccias of both aforementioned regions.

The questionnaire was drafted by our research group in strict collaboration with University of Modena and Reggio Emilia and with the Ccias in order to collect information on many aspects linked to the administrative, commercial, economic and financial data of enterprises. The main topics covered dealt with the legal form of the company, the resources available to start the activities, the origin of these resources as well as information on the entrepreneurs' assets. The questionnaire also included questions on the business sectors as well as the services offered by the Ccias, which the companies benefited from. Information was also collected regarding the difficulties encountered in starting specific activities as well as training needs. This information allowed the Ccias to have a general framework about the entrepreneurs' needs in order to improve and diversify the training and support services offered. Descriptive statistics have been produced out of the elaboration of the collected quantitative data.

The qualitative work contains an analysis of five "success stories" of women. The in-depth interview method, which included the analysis of life stories, linguistic components, and social context, constituted the tool used for investigating the transversal themes of female business development. The original interview track, agreed upon with the team of researchers, was then remodelled during the interviews, according to the encountered issues that emerged.

## The quantitative investigation

The analysis confirms difficulties linked to insufficient access to credit and the lack of competences in business management. Men-run enterprises are most prevalent in the sector of Buildings and Public Works, although also in Transport and Telecommunications. On the other hand, women-run enterprises are mainly in the sector of Hotels, Bars and Restaurants and Trade. Uneducated female entrepreneurs represent the majority, whereas many of the male entrepreneurs are literate or have primary education.

The results of the quantitative survey show that most women work in the food industry (57%) and in food-processing (18%). As secondary activities, women work mainly in trade (48%) and the processing of grain products, fruits and vegetables (17%). In addition, the type of business management is less individual among women than men. Women entrepreneurs are often in partnership and the preferred legal form is the *Groupement d'intérêt économique* (Gie) (56%), whereas the interviewed men enterprises are mainly individual (72%).

Like men (60%), half of the women interviewed started these activities with their own capital (51%). However, some women relied on other sources of funding such as help from friends (10%), public subsidies (10%) or, to a lesser extent, technical and / or financial partners (6%).

Before starting their businesses, most women were housewives (31%) or were employed workers (20%). On the contrary, before starting their businesses, most of the men were employed (67%). The rate of businesses that have benefited from credit and / or financing from a financial institution (bank or mutual) is very low, both for women (26%) and for men (20%).

For both men and women enterprises the main difficulty in their business is access to credit faced by 92% of men enterprises and by 88% of women enterprises, women more than men suffer for lack of management skills (64% females against 40% male enterprises) and a similar percentage of men and women (60%) do face difficulties connected to market identification namely the collection and analysis of the information necessary for making commercial or marketing decisions in business (Figure 1). As expected limits connected to a role conflict with regards household's role is more felt by women (14% against 8% for men) and the experience of discrimination is felt by 19% of women and by 13% of men enterprises (Figure 1). Significantly more important is the perceived lack of management skills for women and Figure 1 shows, and we will analyse also the specific needs of skills expressed by gender in Figure 2.

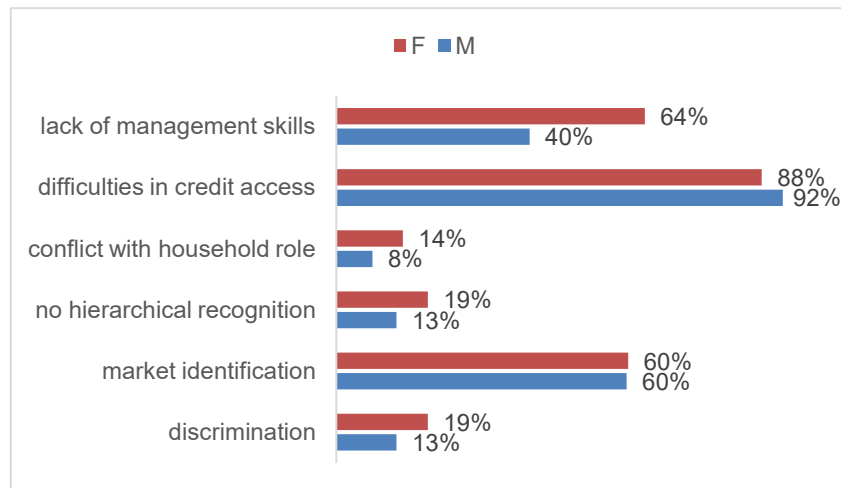


Figure 1. Encountered difficulties by women entrepreneurs in running their business.

Women suffer from a number of obstacles linked to their social status. They have to face the constraints of access to credit which are increasingly aligned with the profitability requirements of financial structures. On the contrary, women's enterprises must focus more on sustainability (being able to run the enterprise over a period of time) and not on typical financial market surpluses, where surplus includes additional paid-in capital and retained earnings. Thus, they must face credit allocation criteria which are increasingly based on conditions which they find difficult to satisfy. Other, equally important constraints remain such as the level of interest rates applied, and the grace periods granted, which rarely exceed two months. Such conditions force women to resort to practices which do not allow them to develop their activities and to improve their financial autonomy, such as those of informal finance (tontine, group loan, etc.). In addition to these various limiting factors, the rate of holding an account varies markedly according to the place of residence. Looking at the Survey on the Reference Situation of Financial Inclusion in Senegal (Esrif), 31.0% of urban residents hold a bank account, against 10.4% in rural areas. In addition, disparities are also noted by region. The region of Dakar is the most inclusive region (with 39% of the population that holds a bank account), alongside the regions of Thiès, Ziguinchor, Louga, Diourbel and Kaolack (12%) considered as localities of average level of financial inclusion. On the other hand, the regions of Fatick, Tambacounda, Saint-Louis, Kolda, Matam, Kaffrine (9%), Kédougou and Sédhiou are dramatically less inclusive due to the 'difficult access to institutions and the lack of information on the latter's service offer. These disparities are likely to widen and affect women more in the context of promoting their empowerment and equality between women and men. We should take into account in the analysis the differences between Kaolack and Kaffrine in terms of access to financial resources.

The survey also highlighted the training needs. Women are more likely to need training on marketing (78% women vs 53% men). Men and women entrepreneurs do feel similarly (65% men and 67% women) needs of training on accounting and finance. Probably due of the type of enterprise more spread amongst the interviewed entrepreneurs, women feel much more need of training on team work (44% of women against 15% of men). Also needs of training on transport and logistic are more spread amongst women (33% for women and 5% of men). Women feel more needs of training in HR management than men (49% women vs 33% men) and ontime management (40% of women vs 8% of men) (Figure 2). This is also clearly linked to the gendered allocation of time that shows to be on the shoulder of women (also if entrepreneurs).

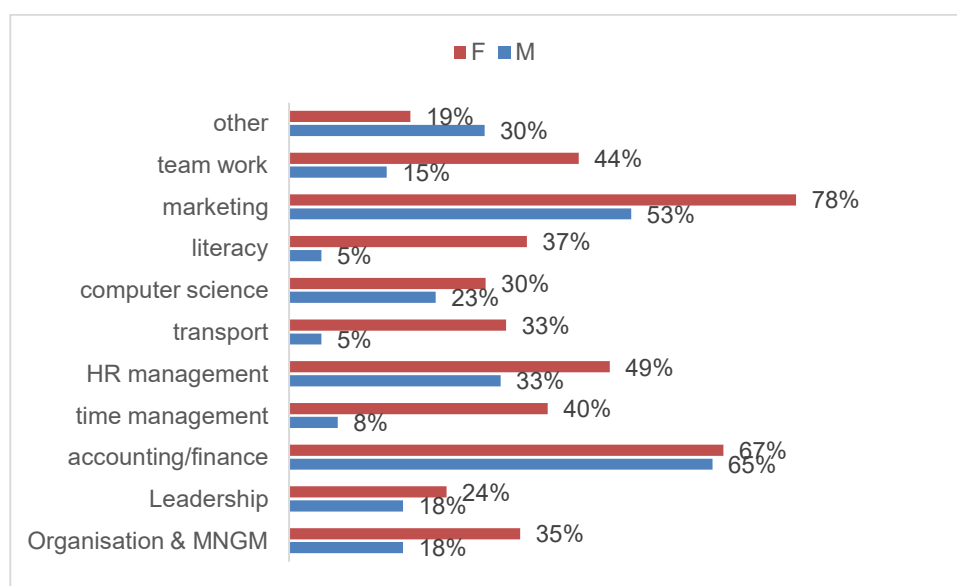


Figure 2. Specific Training Needs pointed out by the entrepreneurs (F/M) interviewed.

## The qualitative investigation

### Case studies

Four of the companies interviewed are Gie, which deal with the cultivation and transformation of fruits and vegetables. Only one, *Plateforme d'innovation multi acteurs de la filière du lait de Kaffrine* (Pafilkaf) is an individual company that produces milk and dairy products in the Kaffrine region. This proportion reflects, as noted, the types of businesses existing in the regional territory. The agriculture and the community business model which characterises women's organisations, are in fact due to various factors including migratory ones (women take over the lands left by emigrated men). Moreover, the "collective enterprise" structure, is probably due to cultural factors more deeply rooted in the organisation of work and resources at the community level. These associative forms are often evolutions of existing bodies, linked to credit unions or socio-religious groups. For

some authors such as Fatou Sarr (1999), certain forms of aggregations go back to ancestral social configurations, and the task of women is precisely to recover and safeguard pre-colonial solidarity mechanisms. Distinguishing between models of solidarity in contrast with forms of accumulation typical of modern capitalism, groups of women use mutualistic tools such as tontines or common fund, to redistribute profits and strengthen social bonds.. Fatou Sarr believes that the task of women is precisely to recover and safeguard pre-colonial solidarity mechanisms. All these factors can help in reading the individual entrepreneurial stories collected, that we summarize below.

1) Mme Khady Mbaye does not speak French. Khady embodies a "traditional woman": many children, and a life dedicated to her family and to the group of women in the neighborhood. She does not separate the work done in the household from the one done at her place of business. Despite these cultural barriers, Khady has developed, since the 1990's, a network of profitable relationships and in particular one administrator, which inspired the birth of her Gie, called *Pey Mbamba*, and led her to be the President of the *Groupement de Promotion Féminine* (Gpf)<sup>2</sup> of Kaffrine. This relationship has also, over time, led to the collaboration with national and international programs and obtaining equipment or arable land.

2) Whereas most women speak only Wolof, Mme Mariam Fall of *Les femmes de la Fayda* speaks a rather refined French and uses specific terminology to describe her project. Her high level of education shines through, which has led her to become a high school teacher. Although the Fayda has never obtained official funding, Mariam's dialectic is useful for maintaining relations with the religious community of Medina Baye (from which the Fayda was born) and with the Ccias, which makes the machinery available for food processing. Her relational and cultural resources in this case have become central in the birth and to the running of the company.

3) Mme Diouf of Pafilkaf is educated and knows the business world. Among the women interviewed, she is the one that most closely follows the "colonial entrepreneurial spirit"<sup>3</sup> model. An enterprising woman who is focused on teaching her daughters and doing her job. She does not neglect household chores but manages to insert them into her daily routine through the help of her daughters or a *bonne* (house keeper). The venture was conceived, created, and is run through the funds of her husband's diaspora.

4) After the loss of her parents, Mme Cissé from Nganda had to return to the village without completing her primary education in Dakar. She however managed to establish a network of farmers called *Fédération de Femmes Productrices et Transformatrices de Nganda* (Fpt), obtaining

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<sup>2</sup> Political associations of a non-economic nature. GPFs often incorporate a GIEs collective.

<sup>3</sup> Here we mention the distinction proposed by Fatou Sarr, who sees the forms of individual enterprise and non-redistributive character as the result of the colonial encounter.

funding from the *Projet d'Appui aux Filières Agricoles* (Pafa). Aissatou quickly came into contact, thanks to the help of her husband (military in Dakar), with international cooperation programs and even became a spokesperson for the United Nations. These networks, created over the years, allow her to travel and find the means to expand her professional knowledge. Mme Cissé has no children and she dedicates all her time to develop her project.

5) Mme Mbodji from Ndiédieng does not speak French well, but in the village she is almost the only French speaker. Mme Mbodji has adult sons and works in the Municipality, with a political role as a councilor for the defence of women's rights. Her Gie, called *Jappo Ligguey*, was an idea of the village women, and at the time held few lands and no financing. The only internal resources available were credit union related. However, the relational skills of Mme Mbodji led to collaborations with the Ccias (training and use of food processing machinery) and to receive small loans from the *Crédit Mutuel du Sénégal* (Cms).

*How were women's enterprises born? What about emancipation?*

During the interviews conducted, conflicting elements emerged regarding the genesis of the selected companies. *Les Femmes de la Fayda*, in the Medina Baye (Kaolack) district, where the Great Mosque resides, have followed a path linked to the local religious community, similar to the associational transformations studied by Piraux (2000) in the same territory. The call to mobilise women came in fact from a letter from the Imam, written in the late 1960s, which has now been taken up by today's spiritual guide. The Fayda, also a religious term linked to abundance (means "well that overflows with water"), is a federation of Gie born from the *daira* model: a credit union of a religious nature and with a mixed gender component.

The Khady Mbaye's *Pey Mbamba* association, although not part of a religious circuit, was also founded at the behest of a male politician in the 1990s. A "male" genesis was also that of Pafilkaf, the individual enterprise of Mme Diouf, desired and carried out by her husband with the funding obtained from his work abroad (in Germany). Contrary to the original meaning of the term empowerment, and although these businesses follow organisational forms which are useful for economic emancipation, it was observed that in fact these models reproduce a traditional male hierarchical configuration of power and a vertical relationship between genders.

A different story unites the Gie *Jappo Ligguey* of Ndiédieng and the *Fédération de Nganda*. In both cases, the entrepreneurial initiative derived directly from the group of women, in the first case



through the evolution of a *Nieti Chabi*<sup>4</sup>, in the latter, the history of the Fpt intersects with the personal one of Mme Cissé. Thanks to her charisma, Mme Cissé managed to form an initial group of women that funded the start of the activities in 2012.

The genesis of these companies is reflected in the mission, objectives and innovative potential and gender empowerment underlying the projects. What emerges at the moment is a relative link between the forms of community or individual enterprise and an explicit intent to question "traditional" gender balances. Although in fact all the interviewees agreed with the need for a promotion of the role of women, there is often no awareness of a social redefinition of gender. Although "feminism" is an imported term, some of the interviewees were still questioned on whether they consider themselves as feminists.

In general, the interviewees regarded the term feminism as a far away concept and to be used with caution. Sometimes the term is incorporated in the mission of the association and is reshaped, as in the case of Mme Cissé's "rural" feminism, which promotes the condition of women in rural areas. In the case of Ndiedieng, the women found themselves faced with an unknown word. As Piraux indicates, this "moderate feminism" is probably due to a shared cultural projection whereby:

Even greater than economic dependency, it is the internalised image of their own inferiority that place women in a situation of emotional and psychic dependence. The Wolof Society instilled this model upon which the destiny of their children is a reflection of their behaviour. Guardians of the perpetuation of values, they collaborate, often with pride, to uphold their secondary position (Piroux, 2000, p. 18, translated by author).

The women's internalisation of their social role and the fact that the woman *dafa wara def ndanke* (from Wolof: "the woman mustn't rock the boat"), effectively subordinates their work for the Gie to their role as a mother and housekeeper. This is also in line with the quantitative survey result of a higher difficulty faced by women entrepreneurs in making paid work compatible with housework and with the need of having training on time management (Figure 2).

#### *Material and immaterial obstacles in a gender focus*

Combining the time dedicated to home and children with an entrepreneurial commitment is one of the first obstacles that every woman must face. In Saloum, abandoning domestic duties for an entrepreneurial adventure is almost unthinkable. Gie presidents, who can spend more time taking

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<sup>4</sup> The *nieti chabi* (literally: "three keys") is a particular tontine. A group of women forms a petty cash, of which only three people by rotation hold the keys .

care of "extra-family" activities, are retired women, whose daughters can take care of household chores, or in the case of Pafilkaf a woman who can afford a *femme de ménage* (house keeper). On the other hand, almost all employees have limited time availability and the rotation of work shifts is applied to reconcile the various activities. This leads to very low revenues and poor engagement in the development of the company.

In most cases, home-time and work-time do not have a clear division. In particular, in villages there is a tendency to incorporate transformation or cultivation works within a single container of meaning, which generally is grouped under "daily tasks". A meaning therefore different from the exclusive home / work dichotomy, conveyed by the "western" entrepreneurial spirit. While residing in a concept of work and time, rooted in the rhythms of the village, the risk is to not perceive the peculiarity of the "entrepreneurial adventure", thus falling into the same dependency schemes and traditional roles. According to the literature and from what was collected in the interviews, the main obstacles encountered by women's groups in setting up a business are: illiteracy, lack of funding, difficulty in accessing credit, lack of land, lack of skills, lack of time to take care of the home and children, and lack of technical tools. Strangely, during the interviews, these problems are not always traced back to cultural causes of a discriminatory nature. However, the mentioned obstacles are part of a negative spiral generated by gender cultural practices. Illiteracy and lack of education have a higher impact for women, especially in rural settings. The girls' education is underestimated and focuses on housework or taking care of the children. Often from the ages of 15-16, girls go into a marrying-age and it is not uncommon for them to have their first child before the age of 18. Once married and given the high birth rate, the time for specific training or even just thinking about a business project is reduced. In these conditions, making requests for financing and being able to start a business is met by enormous technical difficulties, in addition to the reluctance of the credit institutions. Banks and institutions, in a context where loans to Small and Medium Enterprises are in any case scarce, implement discriminatory policies towards women run enterprises, perhaps precisely in the face of technical shortcomings or statistical discrimination.

In addition to financial problems, another central topic is the availability of arable land. The land system and the hereditary system come into play here. As Piraux notes, only men inherit the land and women must be content to take advantage of the collective fields or lands made available to them by their children or husbands. The male inheritance line therefore prevents the Gies from working on their own land, limiting them to the use of public or concession land. This is a key point and a consistent barrier for the creation of autonomous enterprises.

Deprived of access to training and literacy, confined to the home space and excluded from the hereditary system of material goods, most Senegalese women are effectively removed from contact

with the business world. The latter remains the prerogative of men, creating an economic dependence that justifies and reiterates the subordinate position of women, confined to the role of wife, mother and daughter.

### *Relational networks*

As previously mentioned, women's groups face difficulties in accessing resources (financing, land, training) useful for setting up businesses. So what are the factors that can favour the development of women's enterprises in Senegal? Diouf and Simen (2014) observed the importance of relational networks in supporting women's economic activities. The five testimonies collected are in fact "success" stories of women who overcame the barriers previously identified. In these cases, a good level of education, family or political relationships and local or international funding have been key elements for the creation and sustainability of businesses.

In all the stories collected, the importance of relational networks is central to the creation and development of economic activities. The entrepreneurial path does not therefore follow the classic trajectories of specific training and dialogue with credit institutions, but is built through a mosaic of different resources, often with difficulty and through self-financing. In this context, external resources such as participation in specific financing programs or international cooperation projects can create the opportunity to overcome the initial material and immaterial barriers. In fact, the latter do not prevent female entrepreneurship from building virtuous governance models, producing profits and generating a change of mentality even in rural contexts.

### *Transmission of models*

There is a clear division between the rural and the urban context, the division of which is also not purely geographical, but regards different lifestyles and social frames. The "urban" women of Kaolack and Kaffrine transmit the spirit of entrepreneurial initiative to their daughters, just as their elder female relatives did before them. In rural areas, however, women rarely "think outside the box" and the transmission of innovative values is also more difficult. These trans-generational models are therefore present, but need fertile land on which to take root. If we cannot speak of a gender cultural revolution, the flourishing of these virtuous examples, the increasingly frequent schooling (at least compared to the past), and the advent of more accessible information technologies, can contribute to a change or renegotiation of dynamics of power, and to the opening of multiple spaces of exploration and autonomy.

*Social innovation: a word that comes from Elsewhere?*

Even in literature the concept of "social innovation" is quiet debated by academics, as the concept of social enterprise". This is not the place to discuss these theoretical forms, nevertheless it is agreed that a company with an innovative and social vocation has to lead initiatives with the explicit objective of generating social value. As such, these initiatives do not aim to maximize profits, but to use market mechanisms to ensure the provision of goods and services with social impact (Borzaga et al., 2012). It can be seen that these characteristics are in part similar to those we have previously identified talking about traditional organizations with a solidaristic and redistributive character. Something that can be considered as "traditional" in one organisational culture, could be considered innovative for another. Perhaps that is the reason why the concept of innovation during the interviews was associated exclusively with the implementation of experiments, often in the sense of technological research. The women interviewed showed to not fully understand the references to the "imported" term of social innovation. However, the cases analyzed are particularly rich in this sense, as evidenced by the examples reported:

Mme Cissé has mobilised nearly 1000 rural women, providing the opportunity to work and fight depopulation and escape to the city. At the same time, the *Fédération* preserves areas and lands at risk from desertification. The organisation is horizontal and inclusive (as per the Gie charter), as it fosters collaboration with associations for disabled people (including albinos) through work inclusive projects. The same Gie works for the promotion of women in international projects and deals with the fight against malnutrition, selecting local and semi-autochthonous varieties against monocultures and the import of treated products. The recovery of tradition is also conveyed by the restaurant project, where local products are used.

The Pafilkaf platform of Mme Diouf has 300 employees (seasonal and permanent) and in addition to experimentation on milk derivatives, it actually promotes the consumption of fresh milk at more affordable prices. Indeed, in Senegal there is a high consumption of milk powder imported by multinational companies. The reasons behind its use are its low cost, long shelf life and a distrust of the quality of fresh milk, believed in the past to be responsible for the transmission of infectious diseases. Nowadays, extensive controls and vaccinations ensure the quality of fresh milk, but the economic advantage remains crucial. The diffusion of projects such as Pafilkaf would help to sensitise the refractory population towards a choice of local production, fighting the malnutrition and commercial hegemony of the multinationals.

The projects of Mme Mbodji, Mme Fall and Mme Mbaye are not limited to generating small profits for the women involved: the renegotiation of the gender roles that this type of activity entails is considered a social factor of innovation.

Reflection on social innovation therefore leads to recognising its multifaceted and culturally defined character. Although the word came from "elsewhere", it undergoes different contaminations and interpretations according to the cultural context in which it is exported. In fact, it can be assumed that the female businesses of Kaolack and Kaffrine have a positive socio-economic impact on migration, desertification and resistance to climate change. Although not entirely internalised, a transformation of gender dynamics is underway, through the silent propagation of enterprising models.

### **Conclusions and indications**

The research work among Saloum women's enterprises has brought forward the emergence of a complexity not always taken into consideration by cooperative empowerment interventions. The study of the social context and the meanings linked to an intangible culture can guide the support actions of NGOs and local institutions and help identify the leverage points to promote innovative projects. If, in fact, the Senegalese "urban universe" has been reflecting on gender issues for some time (through intellectual and social movements), in the rural world the transformation passes through the work of the land, the practice of silent mobilisation, and the slow pace of often hidden negotiations. However, intangible barriers still lead to gender discrimination. The process of liberation from "male domination" cannot therefore be sudden, however it is already underway. The condition of women, which at first sight appears to be a crystallization of traditional roles, is, on the contrary, a sort of dynamic balance, accelerated in this historical moment by migratory factors and climate change. It is therefore fundamental to ensure the transmission of good practices on a trans-generational level. In this sense International cooperation should promote business education program in schools, encouraging all young women to increase their self-esteem and confidence in their abilities. At the same time the support to women-driven SMEs and their key role of inspiration for the new generations, can be strengthened through specific training and through the provision of economic and material tools for business development. Both strategies are in line with the capability approach that underpins our economic and social policies evaluation and guides our suggestions (Addabbo, 2017). They actually go deeper in affecting the development of women and girls' capabilities of working and create businesses in the interweaving of formal training and access to good and services to overcome the limited access to resources, but supportive in the increase of women's agency and awareness in the process. In this complex context, institutions and

International Cooperation role can be decisive, not only for the contribution of resources and funding recognizing also the gender differences in the training needs and in the difficulties faced in setting up a business, but also in establishing a fruitful dialogue and a practical exchange that can generate reflections on innovation models, egalitarian law and gender equality.

### **Acknowledgements**

Ad Anna, cuore e motore di questo progetto.

Ad Alex, abile interprete e traduttrice dei nostri pensieri.

Ad Annica, tessitrice di relazioni.

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## Acronyms

Ccr	Chamber of Commerce of Romagna
Ccias	Chambers of Commerce, Industry and Agriculture
Gie	Group of Economic Interest
Esrif	Survey on the Reference Situation of Financial Inclusion in Senegal
Pafilkaf	Plateforme d'innovation multi acteurs de la filière lait de Kaffrine
Gpf	Group for Female Promotion
Fpt	Fédération de Femmes Productrices et Transformatrices de Nganda
Pafa	Projet d'Appui aux Filières Agricoles
Cms	Crédit Mutuel du Sénégal