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## **Senegal: Overcoming Economic and Legal Injustices through the Empowerment of Women, Cultural Awareness, and Financial Inclusion**

*“In the end we will conserve only what we love; we will love only what we understand; we will understand only what we are taught.”*

Senegalese Proverb

Located in Western Africa on the Atlantic Ocean and bordered by Guinea, Mali, and Mauritania, Senegal is a geographic paradox of arid desert land to the north, open areas of grassland in the center, and lush tropical forests in the South. According to the CIA World Factbook, Senegal is listed 193 out of 229 countries with a GDP per Capita of only \$2,100 per year; yet, interestingly enough, it is the most sought after vacation destination in Western Africa. From the culturally rich and vibrant capital city of Dakar to the white sandy beaches that run along its coastline and a government that retains stability more than many other African countries, tourism has become the second largest contributor to the Senegalese economy ("Travel and Tourism in Senegal"). It is simple enough for tourists to see the majesty of this country yet conveniently avoid the everyday struggles of citizens that seek to subsist in a country with a 46.7% poverty rate and a 48% unemployment rate ("World Bank Development Indicators").

Senegal has had a very tumultuous history, beginning with the rivalry between France and Britain for colonization of a resource rich country (Gascoigne). In 1982, a civil war erupted which became known as the “Conflict of Casamance.” Casamance is a highly fertile region in southern Senegal, separated by the Gambia River. The 32-year conflict between the Senegalese government and the Movement of Democratic Forces of Senegal (MDFS) was over a struggle for basic rights and freedom for the people of the region. The MFDC was known for nonviolent protests; however, in 1982, when several of their leaders were arrested they were forced to fight for the rights and freedom they so strongly believed in. Their desire to be independent from the Senegalese government was simply a means of expressing their cultural uniqueness from the rest of the country. Unfortunately, the civil war caused not only a large loss of lives, but displacement of many families from their original homes. Work is still being carried on to assist in redevelopment of the region after the 2004 ceasefire, but the effect on the people and the land remains one of food insecurity, lack of education and skills, and a low standard of living that adds to extreme poverty in the country (Jozwiak).

Senegal is rich with an abundance of natural resources including phosphate, iron ore, petroleum, and gold; however, their main resource is agriculture with approximately 57% of the population growing and raising their own crops. Major crop production and exports include millet, rice, corn, and peanuts. The majority of farms are usually small, ranging from 3.7 to 5.9 acres, and are family managed. Since most of Senegal lies within the drought-prone Sahel region, they have to deal with nutrient deprived soil and irregular rainfall periods. Only about 5% of the land is irrigated and droughts are a constant challenge to the farmers (“World Factbook: Senegal”).

Families in Senegal are fair in size with an average of five members per household. Yet, poverty is extreme as most families only earn a mere \$2.80 per day. Rice is a common daily dish with proteins such as fish, meats, or peanuts if, and when, available. The government of Senegal controls many of these farms so families make little to no profit off the crops grown which creates many financial hardships.

Children in rural areas are often uneducated as they are either required to work on the farms from a young age, have no funds to attend school, or are required to travel long distances to even get to a school which during the rainy season becomes impossible. If they are able to attend school, classes are often overcrowded with limited supplies and lack of knowledgeable teachers. Most Senegalese children drop out of school by the age of 14 to work but their wages are not satisfactory to truly contribute to their household incomes. This leads to a continued cycle of intergenerational poverty as these children grow into adults with literacy problems and lack of appropriate skills to obtain substantive employment.

Lack of education and appropriate employment skills are barriers that need to be overcome to change Senegal from a developing nation to one that has a standard of living equivalent to those in developed nations. One of the most important sources of income for the country comes from migrants. Almost 10% of the country's existing gross domestic product derives from monies sent back from workers abroad. It is estimated by the World Bank that there are approximately 640,000 Senegalese workers abroad and that their monetary contributions total over \$1.1 billion dollars annually ("World Bank Development Indicators").

Another barrier to agricultural production and sustainability that is currently being addressed by the Senegalese government is the development of a system to oversee production and increase in exports in order to keep farmers out of chronic debt. The National Land Tenure Law of 1964 gave the state rights over all rural land and in theory abolished rents paid to absentee landlords. Under this arrangement, the state became the steward of the land and allocated land rights to those who worked it. With this law in place, landowners no longer had to give a share of their land to tribal chiefs or the head of their village ("Culture of Senegal").

The last major barrier to agricultural productivity and economic development and growth in Senegal is lack of infrastructure in rural areas. The topography of Senegal is quite unique in that areas can go from arid desert to lush plains to mountainous regions. This creates a challenge for any type of permanent infrastructure such as roads, transportation, telecommunications, and energy. Due to the lack of infrastructure it is difficult for small farmers to receive the necessary supplies and equipment to farm larger hectares and even more difficult for transport of overages to markets that are often many miles away (Grovogui).

Senegal has a strong culture that is primarily Muslim. Based on religious beliefs, women do not have the same rights as men. Women are treated as property of their fathers and/or husbands and are expected to accept their lot in life. Only men have the right to own land and when absent the government has control to take over no matter what the woman desires. Even if a woman plants 100 acres worth of crops, because she does not and cannot own the land, the government can come and take the land away from her with no protection on her part. This creates a sense of instability and lack of sustainability as women are often usurped of any rights to agricultural crops or other micro enterprises they have established. Traditional Islamic religion does not allow women to be treated equally as men are from the time of birth. It is said that Muslim households are to favor their sons over their daughters. Females are often not allowed to attend school past the first 3 years as their future role in life does not require the necessity to read or write. It is considered to be more beneficial that females learn from an early age the duties that will be required once they are married and are expected to raise children and run the household ("Women's Rights in Islam").

The UN Human Development Index depicts gender inequality (GII) in three areas: 1) reproductive health; 2) empowerment; and 3) economic activity. This represents a decrease in human development based on inequality between women and their male counterparts. As of 2013, Senegal is ranked 119 out of 149 countries, only 7.2% of women have attained secondary education and 66% of women work in the labor market (primarily in agriculture). In addition, the literacy rate for females in Senegal stands at

approximately 39% ("Human Development Report 2014: Senegal"). Unfortunately, a high illiteracy rate coupled with the belief that women should not own property or be involved in any financial decisions creates a barrier for women to provide for their families in situations where the man has either been crippled, killed or displaced during the civil war or has gone to another country to try to earn an income to send home.

Other issues that impact food security and agricultural sustainability in Senegal include climate change, water scarcity, and lack of infrastructure.

The weather in Senegal is an integral factor that impacts food security and agricultural sustainability in Senegal. Climate change is producing long periods of heavy and unrelenting rainfall that floods out many of the towns and crops and then these are followed by long periods of no rain which creates drought. Earlier this year, the UN Special Representative of the Secretary-General for Disaster Risk Reduction warned that flooding has now become an emergency situation in Senegal with many rural areas under water for 10 out of 12 months ("UN Warns Climate Change is Drowning Senegal"). Several years ago, the country was hit by a long lasting drought and many of the farmers lost their crops. At one point approximately 10 million people in the Sahel faced food insecurity due to the lack of rain. Unfortunately, the majority of small farm holders struggle just to get by day-to-day, and often do not have any excess product or means of storing up and/or saving financially for times when the rains do not come. In addition, the changes in weather are causing farmers to expand their acreage. In order to do this, they cut down all the trees not realizing that their crops will burn from no shade in the extreme summer heat. They also do not realize that trees prevent sediment runoff by acting as a barrier against the water, slowing it down, and allowing it to be drained it to the ground (Safa).

If growth is to be sustainable, farmers must have the means of producing excess supply and the means to transport that excess supply to the market. In the majority of rural areas in Senegal, there are no roads, trains, or any other modes of transportation that allow for the carry of larger quantities of supply to markets that are often over 20-30 miles away from villages. A man or a woman can only carry a certain amount of product and after walking for days in the excessive desert heat there is oftentimes quite a bit of spoilage of product by the time they arrive at the market. Another issue pertaining to infrastructure that impacts small farm holders is the lack of the proper equipment to farm on a larger scale. A large area of Senegal is non-farmable due to the lack of proper equipment to plow the hardened earth and then to provide the proper irrigation for the crops to produce. This is an area that must be addressed collaboratively by the government and the communities if they truly desire economic prosperity and growth.

Based on my research, I believe that the empowerment of women by providing education beyond primary school, the right to own land and businesses, the ability to manage finances and obtain loans, and the opportunity to participate in government will create a sustainable and effective society for all citizens. Men may be the breadwinners in many cultures, but it is the women who raise the future generation to desire a better standard of living, equal rights, and humane treatment of all genders and cultures.

Bono, the lead singer of U2, stated a couple of years ago, *"Give a man a fish; he'll eat for a day. Give a woman microcredit, she, her husband, her children and her extended family will eat for a lifetime"* Microcredit, or more commonly known in the United States as microfinance, is a financial service to low income individuals or small businesses that do not have access to typical banking services. The majority of microfinance loans worldwide are provided to women for either agriculture or microenterprises ("About Microfinance"). With microfinance, women are empowered financially and educationally to change their lives and the lives of their family through entrepreneurship. Not only are loans provided for those with no collateral or credit but education is mandated in the areas of running a business, agricultural innovations, healthcare, even reading and writing. All of this ensures that the loans are given to

individuals that are setup to succeed. Oftentimes, villages will establish a community organization to meet weekly to collect loan repayments, discuss new ideas to increase their businesses, and learn about running their businesses. In most developing nations, honor is one of the most important characteristics a person can have. Thus, a debt, such as a microfinance loan, becomes an issue of honor—repayment must be made and made on time. Due to this belief, according to KIVA, microfinance loans experience a 98.8% repayment rate.

I would add a unique twist to the use of microfinance in villages. Although agriculture will always be a mainstay in Senegal, I would recommend the movement of women away from farming to the creation of other enterprises through the introduction of communal business incubators. Without such a heavy reliance on agriculture, barriers impacting women from succeeding such as little, if any, land rights and/or climate change would not have as much an impact as it currently does. We would establish a microfinance institution that specializes in the start-ups of micro enterprises to include, but not be limited to, funding, production, and marketing. A designated representative would survey regional villages to determine the wants and needs and assist women in starting small businesses such as food stores, tailoring, healthcare products, schools, etc. The women involved in these micro businesses would become part owners of the MFI and as their businesses grew would be required to serve some time on the board to identify and start other new businesses. Business owners would also be required to become involved in local government in order to advocate for equal rights and to become part of the decisions made for their areas. Eventually, the penultimate goal is to build economically-sustaining communities with the necessary infrastructure and product to setup trade with other communities and create a mutual interdependence that allows for growth on an even larger scale.

The use of microfinance as a tool to eradicate poverty, promote economic growth and development, and empower women would improve Senegal's ranking and overall power as a country. This also falls in line with two of the UN Millennium Development Goals (MDGs): Goal 1 – Eradicate Extreme Poverty and Hunger and Goal 3 – Promote Gender Equality and Empower Women. Unfortunately, Senegal has a long road ahead in order to achieve the MDGs set forth by the United Nations. Extreme poverty has actually risen in Senegal in the last couple of years; whereas, gender equality has seen improvement in the area of labor wages and equal representation in the National Parliament. Equal education for both males and females has made very little change in the past few years ("The MDG Country Progress Snapshot - Senegal").

It is very important that the Senegalese government, along with corporations, NGOs, and communities, come together to work as one to solve the problems currently facing Senegal. In recent years, the government has made strides in reducing gender inequality; however, there is much more work to be done. Corruption and male domination are two issues that will remain challenges for women in the years ahead to seek total equality. Financial gains, increases in standard of living, education, and learning to have a voice will enable women to infiltrate government positions to truly affect change. Capital structure and agricultural innovations and methodologies to address climate change must be immediately started. Finally, armed conflict must end once and for all. For there can be no economic prosperity without peace throughout the country.

There are several innovative projects that are currently being worked on in Senegal by NGOs that are making a difference in the lives of many in the country.

One of these projects, introduced by World Vision International, integrates the use of bio-gas into the homes of Senegalese families. Bio-gas has made tremendous improvements in the lives of the people and eased the discomfort from the elements. Women and children have had to retrieve firewood day or night, rain or sunshine, to heat up their meals for centuries, but with bio- gas, collection of wood has ceased. Now children are no longer late for school and illness is minimized because bio-gas can heat their meals

much quicker and provide warmth from the cold temperature. The gas is made from cow dung and water which is more readily available than firewood. A simple solution such as this can be easily taught to those living in rural communities. This could also become one of the businesses under our business incubator idea.

Another project helping Senegal is the “Solar Power! Project” of the Tostan. The company, in cooperation with Barefoot College in India, trains women in Senegal as solar engineers. They are enrolled in a 6-month program to learn how to install, maintain, and repair solar panels. The women then come back to their individual villages and install a solar unit in at least 50 homes complete with a fixed lamp, solar lantern, an LED flashlight and a plug for charging mobile phones. The women can then train other women in the villages to maintain the solar panels. This program is wonderful as it gives women a job where they have a sense of empowerment by making a difference in their community. It also provides women with an income for their family. As a result of “Solar Power! Project”, 58 women have been trained with 452 solar panels installed in 9 villages in Senegal since 2009 (“Tostan”).

The Gender and Economic Policy Management Initiative is working to cater to the needs of each gender. GEPMI offers a 3-step program in various countries in Africa. The first step is to acknowledge the needs of the separate genders and effectively plan for gender equality. The second step is to help a country’s particular needs. They use a learning map to study critical areas of interventions in governmental processes. After further inspection, experts can provide information to a board so that gender is included in all policy-making stages. The final step is to send students to a one year program started in 2010 to receive a Master of Arts in Gender-Aware Economics. The goal of the master’s program is to graduate students that will take their knowledge out into the field and advocate for gender equality to be considered by government and companies during all stages of economic decision-making (“GEPMI in Africa”).

All of these projects are helping the progression of Senegal from a developing country to a developed country. Solar-powered lights lengthen the workday in Senegal and leads to more productivity. Bio-gas is contributing to the betterment of the children’s lives by helping them get meals quicker, to school on time, and better health. The children are the next generation who will run Senegal and they need a strengthened foundation to be built upon. The GEPMI is making sure that every need of every different person is taken into consideration. They are catering to women, men, boys, and girls which will be beneficial to get the whole country working in the correct direction.

I believe that the country of Senegal needs much attention, but with help from around the world and self-determination of the Senegalese, major improvements can be made. Women of Senegal need to be allowed to be involved in the success of their family through gender equality. Farms will need to be renovated into providing stable sources of food by caring for the land in new and innovative ways. The Senegalese are a proud people and their fierce determination to enact change within their country will lead the way to a future that no longer includes hunger, disease, child mortality, gender inequality or armed conflict, and “in the end they will conserve what they love.” Although my paper may seem to be informational to a certain degree, the words are my voice, my beliefs, and my passion. I have developed an affinity for the Senegalese and will endeavor to go beyond the research and become actively involved in advocating for gender and human development equality in a country of such strength.

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