

Challenges of women entrepreneur in agricultural value chain in SENEGAL

Défis des femmes entrepreneures dans les chaines de valeur agricoles au SENEGAL

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Abstract

This article aims to analyze the many challenges faced by women entrepreneurs in participating equitably in agricultural value chain. The methodological approach is based on an analysis of descriptive statistics applied to a sample of 56 women entrepreneurs engaged in agricultural value chains. The data come from a survey carried out among 166 entrepreneurs (men and women) in the field of agriculture and agribusiness located in the regions of Kaolack, Saint Louis and in the Niayes area. The results reveal that women undertake more at the end of the value chain, particularly in retail. They face many obstacles such as lack of formal registration of their business, limited access to education and training in agriculture and agribusiness, inadequate bookkeeping practices, difficulties accessing bank financing and low participating in women's entrepreneurial networks. To overcome these challenges, effective measures must be taken by state and private organizations to help women to access to training, monitoring, awareness and support programs

Keywords : Women ; entrepreneurs ; Agricultural value Chain ; Challenges ; Senegal.

Résumé

Cet article vise à analyser les nombreux défis auxquels sont confrontées les femmes entrepreneurs pour participer équitablement aux chaînes de valeur agricoles. L'approche méthodologique repose sur une analyse des statistiques descriptives appliquées à un échantillon de 56 femmes entrepreneurs engagées dans les chaînes de valeur agricoles. Les données proviennent d'une enquête menée auprès de 166 entrepreneurs (hommes et femmes) dans le domaine de l'agriculture de l'agrobusiness situés les régions de Kaolack, de Saint louis et dans la zone des Niayes. Les résultats révèlent que les femmes entreprennent plus en fin de chaîne de valeur particulièrement dans le commerce de détail. Elles font face à de nombreux obstacles, tels que l'absence d'enregistrement formel de leurs entreprises, un accès limité à l'éducation et à la formation dans le domaine de l'agriculture et de l'agro-industrie, des pratiques inadéquates de tenue de comptabilité, des difficultés d'accès au financement bancaire et une participation faible aux réseaux de femmes entrepreneurs. Pour surmonter ces défis, des mesures efficaces doivent être prises du côté de l'État et des organisations privées afin d'aider les femmes à accéder à des programmes de formation, de suivi, de sensibilisation et de soutien.

Mots clés : Femmes ; entrepreneurs ; chaîne de valeur agricole ; défis ; Sénégal.

Introduction

In Senegal, the agricultural sector remains at the heart of economic and social development challenges. It employs 70% of the total workforce, contributes between 15 to 20% to the GDP, and plays an important role in ensuring food security for consumers. Faced with globalization and competitiveness in the global market, Senegalese consumers have become more demanding and are beginning to expect a certain level of quality and consistency in products. This highlights the importance of promoting agricultural value chains, which help increase the availability and quality of food products. These agricultural value chains are characterized by a series of technical operations, from production, harvesting, transportation, storage, handling, processing, to consumption, and involve various actors (producers, processors, transporters, traders) who must contribute to adding value to the initial product. Their development is a priority for Senegal, given the enormous losses in foreign exchange due to food imports, which account for more than 60% of the country's consumption needs. These imports are driven by the preferences of urban consumers, who overwhelmingly favor imported products over local ones.

To address this issue, both male and female entrepreneurs have a crucial role to play in developing agricultural value chains. Women entrepreneurs are already generating employment for themselves and others and actively contribute to the diversification of products and services. Most of them operate in the informal sector, where they contribute 1,222.1 billion CFA francs to the added value of the non-agricultural informal sector. In the informal agricultural sector, their contribution in terms of added value is estimated at 458.4 billion CFA francs, representing 27.3% of the wealth of the broader informal agricultural sector (ANSD, 2022). Within agricultural value chains, they typically operate at the end of the value chain (Dolo et al., 2022), often as vendors in local markets selling fresh or processed foods such as vegetables, fruits, grains, tubers, dairy products, and fish. Unlike male business owners, women are generally confined to less productive sectors related to the exploitation of natural resources (agriculture, livestock, fishing). They struggle to integrate into modern value chains, while men are more involved in more profitable contractual agriculture, which grants them a higher status (FAO, 2010). The difficulties encountered by women entrepreneurs have been at the heart of the concerns of many African researchers (Hien (2002), Kanté (2022), Dolo et al (2022) fofana et al (2020), Simen and Diouf (2013), Boring (2016)).

However, the particular case of women involved in the agricultural sector in general and in agricultural value chains has been little explored. Hence the interest in studying the challenges

they face in order to contribute effectively to agricultural value chains. So, what are the challenges faced by women entrepreneurs who operate in agricultural value chains ?What are the possible solutions to address the challenges detected? From this perspective, this research aims to analyze the numerous challenges faced by women entrepreneurs in agricultural value chains in order to contribute efficiently and equitably to the development of these value chains. It is structured around four points. In the first part, we are interested on the one hand in the clarification and origin of the concept “woman entrepreneur” and on the other hand in research devoted to the challenges of women entrepreneurs. Then, in a second part, we describe the methodological device used. The third part is devoted to the results (presentation and interpretation) and the fourth part to their discussion. Implications are discussed in the study’s conclusion.

1. Review of literature

1.1. Clarification and Origin of the Concept of "Women Entrepreneurs"

For a long time, entrepreneurship was overlooked in academic literature. However, it has recently become a topic of interest to many researchers, as the promotion of entrepreneurial activity is now recognized as being associated with greater economic growth (Weeks & Seiler, 2001). In this context, the first studies on entrepreneurship were exclusively focused on men or did not distinguish between genders. It was not until the 1970s that researchers began to take an interest in female entrepreneurship, with numerous works published on the subject (Constantinidis, 2014).

Women business owners are referred to as “women” placed next to the term “entrepreneur,” indicating their difference from male entrepreneurs (d’Andria & Gabarret, 2016). Several definitions of the term "woman entrepreneur" have been proposed by researchers in recent academic studies; however, there is no consensus on its exact meaning. According to Manerkar (2015), a woman entrepreneur is defined as a woman who initiates, creates, and manages a business and is willing to take risks. She is a woman who identifies potentially profitable economic opportunities, launches a new business, actively participates in its management, and owns at least 50% of the company, which must have been in operation for at least one year (Ahmad et al., 2011).

In Senegal, most women entrepreneurs are in the informal sector, where they engage in necessity entrepreneurship, meaning they undertake small projects to meet their families' needs (Simen & Diouf, 2013; Kanté & Diabaté, 2017). In this context, Dia et al. (2017) proposed a definition of the woman entrepreneur that corresponds to the reality of female entrepreneurs in

Senegal. According to them, a woman entrepreneur is defined as “a woman who, alone or with other women, engages in a revenue-generating activity conducted outside the official regulatory framework, using minimal capital, technology, and skills. She is often low-skilled and remains far from the professional networks that characterize the formal sector. She typically operates from her home or a local market, with low profits, facing strong competition in a crowded and easily accessible sector. She engages in the activity to provide for her children and family. The activity is related to the domestic sphere (food trade, agricultural products, handicrafts, clothing, cosmetics, small furniture, etc.) and is a response to societal expectations regarding the woman’s status, competition between women, and rivalry in appearances.”

1.2. Challenges faced by women entrepreneur

Numerous studies have been conducted worldwide on the challenges faced by women entrepreneurs. These challenges vary in magnitude depending on the country’s position, norms, and traditions. Some of these challenges are more urgent and require particular efforts, while others have less impact on the success of women entrepreneurs (Garba, 2011).

Achieving a balance between professional and family life is one of the most significant challenges faced by women entrepreneurs, especially those who are married (Neider, 1987; Behara & Niranjana, 2012; Otieno, 2017; Shmiln, 2017; Shambunath, 2021). They encounter work-family conflicts alongside heavy household responsibilities, such as childcare and education; running a business does not excuse them from fulfilling their social responsibilities (Loveline et al., 2014; Bhat & Sharma, 2018). Additionally, there are challenges related to gender stereotypes (Simen & Diouf, 2013; Da Cunha Gonçalves, 2021), which represent societal preconceived notions about women entrepreneurs. According to Da Cunha Gonçalves (2021), these stereotypes include: “women must be like men to become entrepreneurs”; “women are not real entrepreneurs”; and “women cannot be both mothers and entrepreneurs.” Fear of risk (Agrawal, 2018; Rudhumbu, 2020) and lack of self-confidence (Kirkwood, 2009; Boring, 2016) are major challenges that distinguish women entrepreneurs from men. According to Clance and Imes (1978), this lack of self-confidence can be explained by the impostor syndrome, which refers to the tendency of high-achieving individuals to attribute their success to factors other than their efforts, such as luck or fraud.

Moreover, numerous studies have shown that access to Bank constitutes the primary challenge for women entrepreneurs across all sectors (Garba, 2011; Simen & Diouf, 2013; Agrawal, 2018; Rudhumbu et al., 2020; Singh, 2022; Fathimath & Albattat, 2023). Following this is the lack of education and skills in their field of activity, which is one of the major challenges for women

entrepreneurs (Basit et al., 2020; Chaker & Zouaou, 2023). This lack of training and skills, according to Agrawal (2018), reduces the performance of women entrepreneurs and their chances of integrating into strong networks. Additional challenges include a lack of networking, difficult access to information, limited market access, absence of marketing strategies, difficulty accessing land, and high production costs (Colaco & Hans, 2018; Gaur et al., 2018; Singh, 2022).

In light of all these studies on the challenges faced by women entrepreneurs, we can conclude that this field is increasingly attracting researchers' attention. However, the main limitation of these researches is that they do not prioritize or rank the challenges in order of importance. Furthermore, it tends to focus only on women entrepreneurs in general without taking their specific sector of activity into account.

2. Materials and Methods

2.1. Study Area Description

The study area for this research encompasses three localities: the Niayes zone, the peanut basin (notably the Kaolack region), and the Saint-Louis region. The Niayes zone provides the bulk of Senegal's vegetable production, stretching from Dakar to Saint-Louis over a distance of 180 km and varying in width from 5 to 30 km (Fall et al., 2001). Administratively, it includes parts of the Saint-Louis and Louga regions, the departments of Tivaouane and Thiès, and the entire Dakar region.

The Kaolack region is primarily agricultural, with 65% of the active population engaged in agriculture, cultivating a diverse range of crops such as peanuts and cereals (millet, sorghum, maize, rice, cowpeas, fonio, sesame, watermelons, and vegetables) (ANSD, 2021). The peanut value chain is highly developed in this area due to the presence of industrial processing factories such as SUNEOR and NOVASEN. This region is part of the peanut basin, which covers the west and center of the country, corresponding to the administrative regions of Louga, Thiès, Diourbel, Fatick, and Kaolack.

In the Saint-Louis region, agriculture represents the most important economic sector. Agricultural value chains are well-developed, particularly for rice and tomatoes. This region hosts large agro-industrial units such as the Compagnie Sucrière Sénégalaise (CSS), SOCAS, and Agroline. The area of our study is highlighted in green on the map (Figure N°1).

Figure N°1 :Study area : Kaolack, Niayes and Saint Louis area



2.2. Data sources and analysis method

The data used in this study concerns 56 women entrepreneurs in the fields of agriculture and agribusiness, located in the regions of Kaolack, Saint-Louis, and the Niayes zone. These data were extracted from a survey conducted among 166 agricultural entrepreneurs (both men and women) between March and April 2021 by the Laboratory for Development Policy Analysis (LAPD) at Cheikh Anta Diop University in Dakar, as part of the PARI (Program of Accompanying Research Innovation) project led by the Center for Development Research (ZEF). This study covers economic units whose primary production includes rice, horticulture, peanuts, manufacturing activities, transportation, crafts, and other income-generating activities. The descriptive statistics method was used for data analysis with the STATA software.

3. Results

3.1. Profiles of Women Entrepreneurs

More than half of the women entrepreneurs in our sample are married (79%), uneducated (52%), and fall within the age range of 25-35 years (see Table N°1). Among those who are educated, 59% have only completed primary education. In addition to married women, divorced, widowed, and engaged women represent 12% of the sample. Kounta (1997) notes in his study that 40 out of 50 women in his sample are married. Similarly, Ghiat B. (2013) concludes in her study that 56.70% of the women in her sample are married.

Table N°1 : Profile of women entrepreneurs

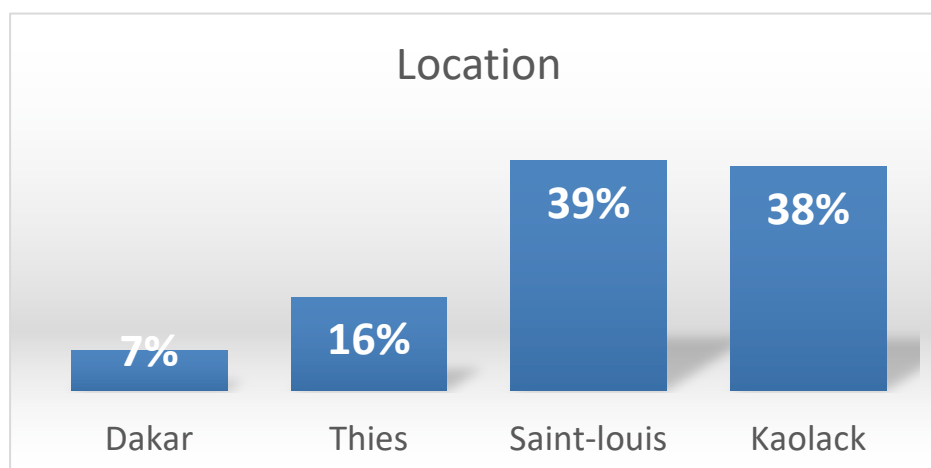
Sociodemographic characteristics	Distributions	Percentages
Age	15-25	29%
	25-35	71%
Educationnel level	Uneducated	52%
	Educated	48%
Marital status	Married	79%
	Singles	9%
	Others	12%

Source : LPDA-UCAD, 2021

3.2. Location of surveyed businesses

Most of the surveyed businesses, 77%, are located in the regions of Saint-Louis (39%) and Kaolack (38%) (see Figure N°2). These regions, compared to others, are characterized by the presence of agro-industries and the development of agricultural value chains.

Figure N°2 : Location of surveyed businesses

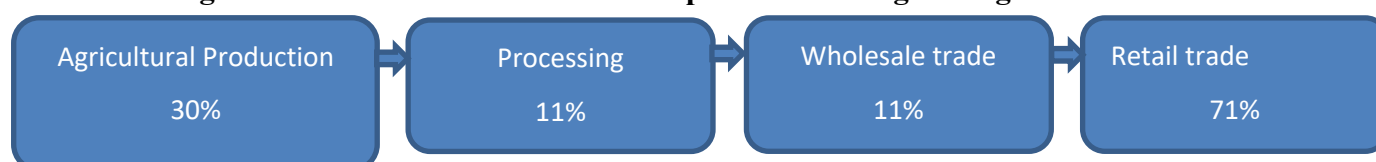


Source : LPDA-UCAD, 2021

3.3. Activities of Women Entrepreneurs

The women entrepreneurs in our sample are active across all segments of agricultural value chains. They are involved in agricultural production (30%), processing (11%), wholesale trade (11%), and retail trade (71%) (see Figure N°3).

Figure N°3: Activities of women entrepreneurs throughout agricultural value chains.



Source : LPDA-UCAD, 2021

These results show that most women entrepreneurs in the value chains are engaged in trade (82%), which includes wholesale (11%) and retail trade (71%). Retail trade is the most common activity among the women in our sample. Additionally, 30% of the women are involved in two or three segments of the agricultural value chains simultaneously.

3.4. Challenges Faced by Women Entrepreneurs in Agricultural Value Chains

3.4.1. Lack of Formal Business Registration

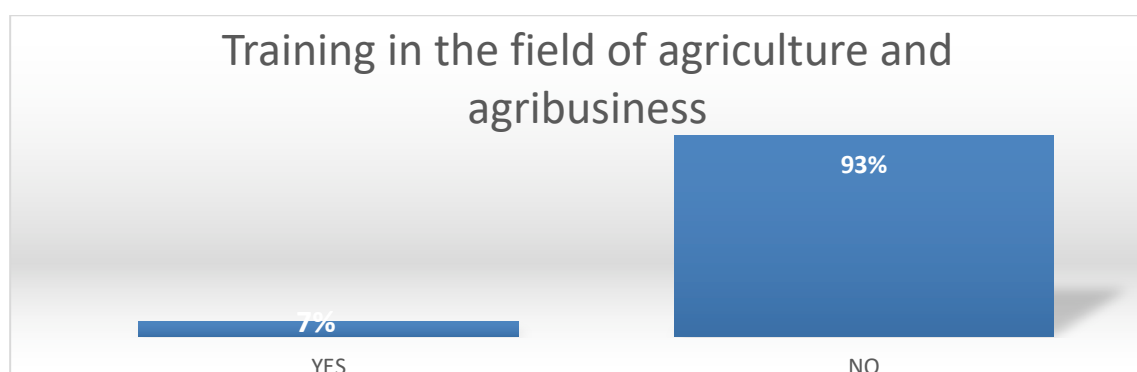
Our results indicate that 96% of the surveyed women's businesses are not formally registered. They lack formal registration, a National Identification Number for Enterprises and Associations (NINEA), or a Commercial and Movable Credit Register (RCCM). Only 4% of the surveyed businesses operate in the formal sector, representing a total of two businesses.

These findings are consistent with those of Simen and Diouf (2013) and Dolo et al. (2022) in Senegal and Mali, respectively, which highlight that most women entrepreneurs operate in the informal sector.

3.4.2. Lack of Education and Training in Agriculture and Agribusiness

Training helps entrepreneurs better understand the challenges in their field and provides an opportunity to develop skills that allow them to identify opportunities. However, the results show that women entrepreneurs, in addition to having a low level of education, have not received any formal training (93%) in agriculture or agribusiness. Most of the skills they have acquired come either from self-learning (48%) or from their family businesses (34%) (see Figure N° 4)

Figure N°4 : Training of women in agriculture and agribusiness



Source : LPDA-UCAD, 2021

Additionally, 61% of the women do not plan to undertake any training in the field of agriculture and agribusiness. Only 37.5% of the women have planned to pursue training to acquire technical skills, managerial skills, marketing and accounting skills, digital skills, and interpersonal skills.

3.4.3. Lack of Proper Bookkeeping

Proper bookkeeping allows businesses to track financial movements, make forecasts, and make informed decisions. However, in our sample, 52% of women entrepreneurs do not keep any written records; 27% record their orders, sales, and purchases informally. Only 2% of the entrepreneurs have proper bookkeeping practices. Meanwhile, 18% rely on mental accounting, simple and simplified accounting, or written records (see Table 2).

Table 2: Bookkeeping practices among women entrepreneurs.

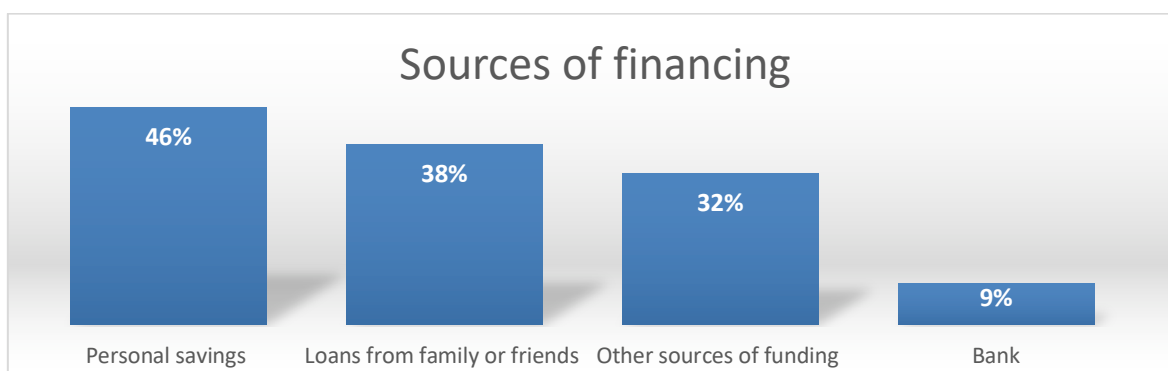
Accounting practices	Nombre	Pourcentage
Complete accounting	2	4%
Only by informal records of orders, sales and purchases	15	27%
No written documents are kept	29	52%
others	10	18%

Source : LPDA-UCAD, 2021

3.4.4. Limited Access to Bank Financing for Businesses

Businesses require funding both at startup and during ongoing operations. A total of 84% of the women entrepreneurs fund their businesses through personal savings (46%) and/or loans from family and friends (38%). Other sources of funding (32%) come from the sale of assets, inherited capital, other agricultural ventures, non-agricultural businesses, microcredit institutions, cooperatives, and microfinance organizations. Only 9% of the women resort to banks for financing (see **Figure N°5**)

Figure N°5: Sources of financing for women entrepreneurs.



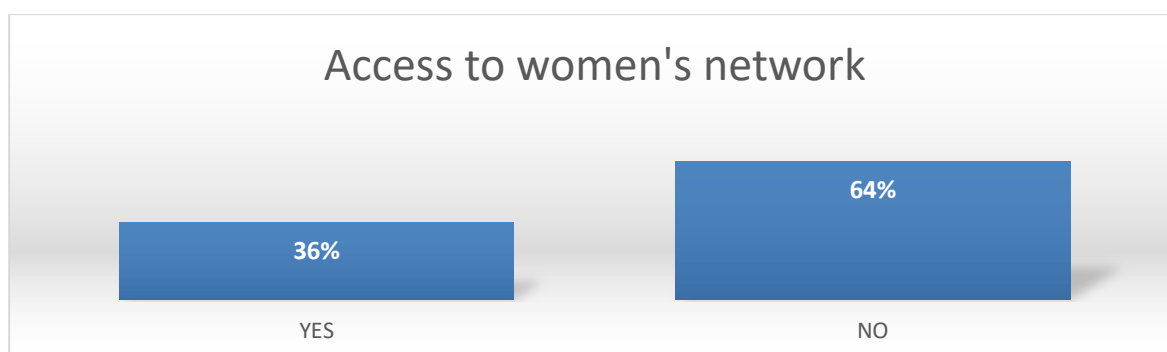
Source : LPDA-UCAD, 2021

The amounts received by these women are insufficient to fund all their activities. As a result, they are often compelled to combine them with other types of financing. For example, 30% of women who rely on loans from family or friends also combine these loans with other financing sources such as savings, agricultural business loans, and bank loans. Additionally, 38% of women combine their savings with the following types of financing: family/friend loans, loans from credit institutions, bank loans, inherited capital, and cooperatives. Women entrepreneurs tend to avoid bank financing because 82% of them do not have a bank account.

3.4.5. Low participation to Women's Networks

Belonging to an association or network of entrepreneurs can help women expand their businesses. However, 64% of women entrepreneurs do not join women's networks, with only 36% having access to such networks (see Figure N° 6).

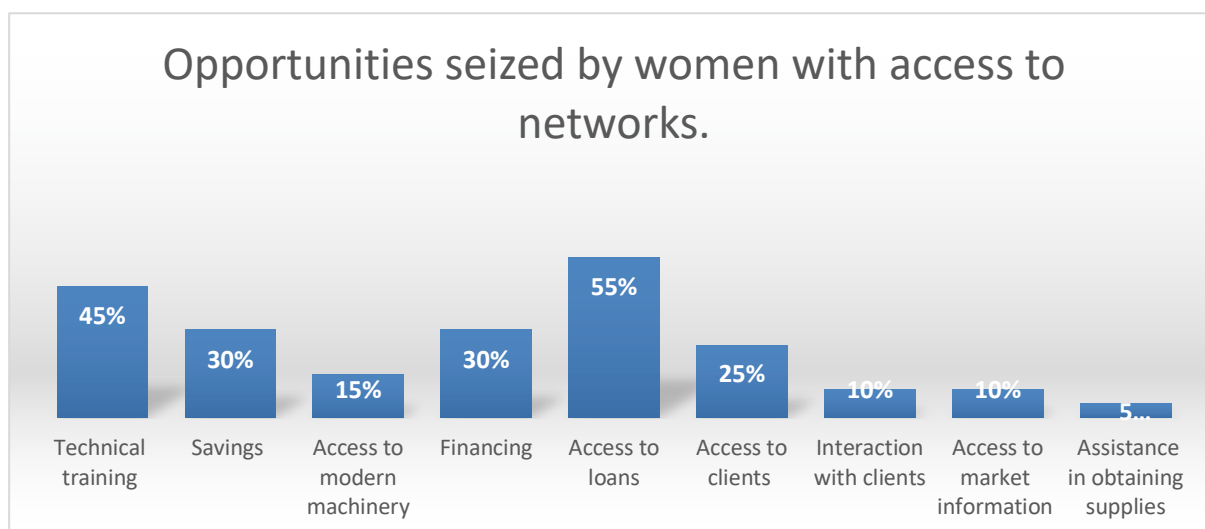
Figure N°6: Access to women's networks



Source : LPDA-UCAD , 2021

Integration into networks offers several advantages. Among the 36% of women entrepreneurs who have joined networks, many have benefited from various opportunities: technical training (45%), savings (30%), access to modern machinery (15%), financing (30%), access to loans (55%), access to clients (25%), interaction with clients (10%), access to market information (10%), and assistance in obtaining supplies (5%). (See Figure N°7).

Figure N°7: Opportunities seized by women with access to networks.



Source :LPDA-UCAD ,2021

4. Discussion of Results

The results of this study show that most women entrepreneurs are positioned at the end of the value chain (particularly in retail trade). They face five key challenges: lack of formal registration, insufficient education and training in agriculture and agribusiness, limited access to bank financing, poor bookkeeping practices, and limited access to women's networks.

The absence of formal registration is a major challenge because it prevents entrepreneurs from seizing opportunities related to access to loans and markets. In fact, according to our results, 96% of women entrepreneurs have no formal registration; they lack legal recognition, a

National Identification Number for Businesses and Associations (NINEA), or a Trade and Personal Property Credit Register (RCCM). These women, according to Benjamen and Mbaye (2012), fall into the category of "small informal entrepreneurs," characterized mainly by low registration rates, ineligibility for bank loans, lack of fixed premises, and rarely paying income taxes or maintaining proper accounting records. According to Thiam (2018), women entrepreneurs have a relatively high participation in the small informal sector, often with low education levels and registering more with municipalities and the Ministry of Commerce than with tax authorities. Dia et al. (2017) also note that these women are often illiterate, they live in polygamous households with several children, and face increasing financial and family burdens. In such families, competition between co-wives and the husband's disengagement from the children's education and well-being force these women to contribute more to family expenses. They practice entrepreneurship out of necessity, starting small projects to meet family needs (Simen & Diouf, 2013).

Moreover, most women entrepreneurs do not maintain proper bookkeeping, either relying on informal records of purchases and sales or not recording their financial transactions at all. They are hindered by their low education levels and the informal nature of their businesses. This poor financial management prevents them from tracking their income and expenses, making it difficult to assess the financial health of their businesses and make informed decisions.

In addition to their low education levels, women entrepreneurs lack training in their fields (agriculture and agribusiness). This finding is supported by Dolo et al. (2022), who note that women entrepreneurs primarily acquire skills through informal on-the-job learning or transmission from mother to daughter. According to Basit et al. (2020), the lack of training and expertise is one of the main challenges faced by women entrepreneurs. Masood and Jamil (2015), as cited by Noor et al. (2022), argue that the lack of training and technical know-how prevents women from developing technical skills, seizing financial and legal opportunities, and developing new marketing strategies. It can affect, also, their confidence and ability to take risks.

Access to financing remains the most significant challenge, according to numerous researchers (Rudhumbu et al., 2020; Kikula, 2021; Singh, 2022; Fathimath & Albattat, 2023). The women in our study rely on their savings or loans from friends and family for financing. Most do not have access to banks because they lack bank accounts. The reasons cited by these women include complicated procedures, high-interest rates, lack of collateral, and other factors such as fear of debt, preferring informal savings groups (tontines), or not understanding loan

application procedures. Garba (2011) and Simen & Diouf (2013) suggest that banks lend less to women because they lack sufficient collateral. According to Singh (2022), this lack of collateral is due to limited access to land and property rights.

Our results show that a large portion of women do not have access to women's networks, despite the numerous advantages these networks offer (technical training, access to loans, access to clients, etc.). These findings are consistent with those of Kyalo & Lucie (2014), Jahan (2017), and Agrawal (2018), who argue that women do not sufficiently integrate into networks.

Conclusion

The objective of this study was to analyze the challenges faced by women entrepreneurs involved in agricultural value chains in Senegal. The results indicate that women face several challenges like lack of formal registration of their business, limited access to education and training in agriculture and agrobusiness, inadequate bookkeeping practices, difficulties accessing bank financing and low participating in women's entrepreneurial networks.

These findings contribute to enrich the existing literature on the challenges faced by women entrepreneurs in Senegal. They are limited by the size of our sample and in perspective we have to conduct more in-depth future research, including a larger sample of women entrepreneurs and considering other potentially influential variables like lack of confidence, fear of risk and work life balance.

Moreover, to help women entrepreneurs to overcome these challenges the following recommendations call upon the government and private organizations to collaborate in supporting women entrepreneurs in agricultural value chains by:

- Developing training in :
 - agri-food marketing and sales techniques: The goal of this training is not only to align their products with consumer needs but also to master large-scale marketing techniques.
 - financial education: The goal of this training is to develop financial awareness and to acquire the knowledge, attitudes, and behaviors needed to make sound financial decisions.
 - literacy, entrepreneurship, leadership, and personal development: These programs aim to help women build self-confidence and take risks to better face challenges. They should be accompanied by effective follow-up programs to ensure that the knowledge is well assimilated and applied in practice.
- Supporting programs for women entrepreneurs:

These programs should help women to formalize their businesses through proper registration and bookkeeping practices. They should also assist women in joining experienced women's networks and understanding bank loan procedures and requirements.

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