

LA BANQUE AGRICOLE (LBA) GENDER EQUALITY POLICY

**Achieving the Objectives of Inclusive Finance in Agriculture Sectors and
Rural Development in Senegal in a context of climate change**



FINAL REPORT SUMMARY

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EXECUTIVE SUMMARY

Sustainable development will necessarily involve economic growth backed by gender equality in access to basic social services and productive resources. States aware of this state of affairs, such as Senegal, have ratified most of the international conventions and commitments on gender equality, but gender disparities in development policies, strategies and interventions continue to jeopardize economic progress and thus the achievement of the Sustainable Development Goals. While they make up 62% of the agricultural labor force, agricultural productivity among women is 30% and remains lower than that of men because of limited access to agricultural productive resources, including financial resources and resources. economic opportunities in a context of climate change.

In analysis, the climate discourse is still struggling to truly achieve the effective involvement of women in projects and international negotiations on climate change. Women are still struggling to accept their demands as evidence shows they are most affected by the impacts of climate change. They are responsible for the production of the family and are more directly dependent on natural resources including land for agricultural production, firewood and water that they use daily to support the household. Today all these resources are limited and are scarce because of climatic disturbances.

Lack of access to finance and economic opportunities in such a context worsens the socio-economic vulnerability of women, and undermines efforts towards sustainable development. Their potential as agents of change for mitigation and adaptation to climate change therefore remains untapped.

In response to this situation, specialized financial institutions such as the National Agricultural Credit Fund of Senegal (CNCAS) are committed to promoting gender mainstreaming in programs, projects and their entire governance system. By strengthening inclusive finance, the CNCAS will help facilitate access to banking products and services for disadvantaged groups, including women, youth, the elderly and people with disabilities, while respecting the requirements and procedures form the bank.

Indeed, the bank has capitalized through the partnership an enriching experience in the financing of specific activities and sensitive to disadvantaged groups, especially women; This, despite the absence of a formal and targeted gender policy. Among others, we can mention (i) the bankarization policy of women involved in the artisanal fishing sector with the PROPECHE Project; (ii) Banking linkage for the access of rural populations excluded from the banking system to bank financial services (collection of savings and loans), self-promotion and the emergence of a clientele "business " ; (iii) the Women's Credit Project (PCF); (iv) The National Fund for the Promotion of Female Entrepreneurship (FNPEF) and the Micro Finance Finance Fund (FIMF); (v) and the Kuwait Fund for Food Security (FKSA) which aims at Senegal's food sovereignty by providing women with financial resources for projects and the promotion of entrepreneurship.

Although these initiatives are relevant, the CNCAS considers the actions carried out in favor of this target would gain more in scope and impact, if they fall within a coherent and harmonized framework of institutionalization of gender in its processes. It is in this logic that the present Gender Policy of the CNCAS finds all its interest.

CNCAS remains convinced that more equitable access to financial resources and services for vulnerable groups would contribute significantly to increasing the productivity of farms in rural areas. At the same time, more jobs and incomes for women and young people in urban and peri-urban areas would be created and people's purchasing power increased. In a context also marked by climate change, the CNCAS intends to invest primarily in activities with a strong social and environmental impact and that contribute to truly fight against the impacts of climate change. The Gender Policy in its implementation should contribute to increase the resilience of target communities and territories.

It is also important to highlight the ongoing digitization of finance project and the strengthening of the partnership with microfinance institutions that further promote the bank's ambitions in inclusive finance.

The strategy for implementing the Gender Policy of the CNCAS will be based on the institutionalization of gender that requires the systematic consideration of the concerns, needs and expectations of men and women in terms of equality and equity in all the governance system of the bank. To this end, three (03) major areas of intervention have been identified namely, (i) the institutionalization of gender within the bank, (ii) the integration of gender in the operations, activities and services at the bank. the decentralized agencies of the CNCAS, and (iii) the capitalization of prior learning and dissemination of knowledge and good practices in gender and inclusive finance.

The Gender Policy Implementation Framework will consider Planning Instruments, Gender Policy Dialogue, Gender Capacity Building for Personnel, Gender Screening of CNCAS Operations, Communication Strategy, Partnership Development, resource mobilization, and the accountability framework and expected roles of the governing bodies.

A gender-sensitive monitoring and evaluation system will be implemented based on a culture of data collection and dissemination based on gender-disaggregated indicators. This will help to assess and measure the impact of gender mainstreaming in its different operations. The purpose is to enable the CNCAS to have a reliable database of the number of men, women, young people, elderly and disabled people who have access to the resources, services and products of the bank, and its contribution their socio-economic empowerment.

1. CNCAS GENDER EXPERIENCES IN WOMEN'S EMPOWERMENT

Some key experiences of CNCAS intervention specifically targeting gender have concerned:

- a) **The bankarization policy of women involved in the artisanal fishing sector with the PROPECHE Project.** This project, launched in 1990, was funded by CANADA and implemented by the International Development Corporation Desjardins (DID) and which has enabled the banking sector for small-scale fishing operators, especially women who occupy an important place in the sector. of transformation,
- b) **Partnership with women's professional organizations such as:**
 - In 1995: the Family and Rural Houses (MFR), the National Federation of Women's Promotion Groups (FNGPF);
 - In 2009: the Federation of Women's Associations of Senegal (FAFS), the National Union of Women Cooperators of Senegal (UNFCS), the Mutual Teranga etc .;
 - The development, in 2003, of the Linkage Banking product in partnership with the African Association of Agricultural and Rural Credit (AFRACA);
- c) **The concept of Linkage Banking refers to the notion of "links", first between the traditional banking system and women's self-promotion groups and then between savings and credit.** In its approach, linkage banking is essentially geared towards the customer and the satisfaction of his needs and aims to promote:
 - The access of rural populations excluded from the banking system to bank financial services;
 - Increased target performance in savings collection, lending and loan repayments;
 - Self-promotion and the emergence of a clientele "individual woman entrepreneur".

d) Partnership with projects and programs of the Senegalese State:

- In 2005: with the Women's Credit Project (PCF), the National Fund for the Promotion of Female Entrepreneurship (FNPEF) and the Micro Finance Finance Fund (FIMF);

- In 2008: with Total Senegal with the launch of a project aimed at contributing to sustainable development through a financing mechanism for women's groups operating in the gas sales and deposit business;
- In 2013: with the Kuwait Fund for Food Security (FKSA) whose objective is to contribute to the food sovereignty of Senegal through the provision of financial resources (individual or grouped within collective entities) for the realization of projects and the promotion of entrepreneurship. The goal is to ensure financing upstream and downstream of the sector and enhance agricultural production, forestry, animal, fisheries ... but also control the processing, storage and marketing of food products).

These different experiences made it possible to have a transversal approach in taking care of the needs of the female target. Indeed, initially paid in the marketing activities of primary sector products, general trade and service provision, women today evolve in all agricultural value chains. They intervene at all levels of the sector (production, processing, marketing) pertaining to the primary sector:

- Agriculture (food crops, fruit trees, cash crops);
- Farming (broilers, eggs for consumption, beef and sheep fattening, milk production);
- fishing and forestry; with innovative sectors such as oyster farming (Oyster farming) and aquaculture, which are alternative sectors in the face of dwindling fisheries resources.

With the development of a Gender Policy, the CNCAS intends to strengthen its strategy of developing financial products for vulnerable groups to better refine its interventions in the financial inclusion of populations.



Promote access to productive resources for disadvantaged groups

2. GUIDING PRINCIPLES OF THE GENDER POLICY OF THE CNCAS

Ensure coherence between the Gender Policy, the vision, the mission and the results defined in the CNCAS strategic plan

1. Recognize that financial institutions such as CNCAS have a leading role to play in reducing inequalities and disparities between women and men in access to credit and finance
2. Combine integrated and targeted approaches to maximize results in reducing gender disparity at CNCAS for access to credit for vulnerable groups

3. Focus on an inclusive approach and partnership between women and men to reduce gender inequalities at CNCAS
4. Put in place a chain of accountability at all levels of governance and allocate human and financial resources to carry out the activities and measure the results noted in terms of gender equality at CNCAS
5. Within the framework of the partnership and in accordance with the guidelines set out in the gender policy, ensure that The Bank will apply a policy of non-discriminatory benefits and remuneration in the context of its activities and projects financed with international financing lines and will establish a beneficiary monitoring and notification framework to verify and guarantee that customers comply with this requirement.



Finance profitable and resilient projects for local communities

3. STRATEGY FOR IMPLEMENTING THE CNCAS GENDER POLICY

A. Approach based on the institutionalization of gender

For the CNCAS, the approach that will be taken to ensure that the gender dimension is reflected in the bank's policies, procedures and operations will focus on the institutionalization of gender equality. This imposes the need to ensure that equality between women and men is a priority in all areas of the bank's governance.

In the wake of the Platform for Action adopted at the Fourth World Conference on Women in Beijing in 1995, the concept of institutionalization or mainstreaming of the gender approach was clearly recognized as a universal strategy for promoting gender equality. equality between women and men in sustainable development policies, planning and interventions.

In 1999, the UN General Assembly adopted a resolution calling on Member States to develop and consider mainstreaming gender in all development initiatives. According to the United Nations Economic and Social Council (ECOSOC): "The process of gender mainstreaming is to assess the implications of women and men in any planned action that includes legislation, procedures or policies. programs in all areas and at all levels. This strategy integrates the concerns and experiences of women and men in the design, implementation, monitoring and evaluation of procedures and programs in all political, economic and societal spheres so that they benefit equally and that the current inequality is not perpetuated. The ultimate goal is to achieve equality between women and men.

The institutionalization of the gender approach refers to the systematic consideration of the concerns, needs and expectations of men and women in terms of equality and equity in all policies, programs, internal structure, and the mode of governance of an organization.

The institutionalization of the gender approach is therefore intended to promote equality and equity between men and women in development, and must be routine in all the day-to-day activities of an organization for all staff members and managers.

Gender mainstreaming in development projects or programs is not an individual but shared responsibility and must be considered in all development operations, including policy making, decision-making processes, the allocation of resources and budgets, the declination of project activities, human resources and labor relations, communication, all of which should contribute to promoting equality and equity between men and women for more development. inclusive.

The institutionalization of gender systematically involves the use of gender analysis methodology upstream of policies and programs to better understand the roles and responsibilities of men and women in society. It also helps to diagnose and address their concerns, needs and expectations in order to identify actions and measures to be taken to ensure that development interventions effectively contribute to reducing inequalities.

B. Lines of intervention and recommended measures for the implementation of the Gender Policy of the CNCAS

To achieve the expected results, CNCAS Gender Policy must respect the protocols that constitute the bank's commitments, in order to ensure its effective implementation. These protocols proceed along three (03) action items:

Item 1: institutionalization of gender within CNCAS

This axis includes twelve (12) measures to implement

1. Validate, adopt and disseminate of the Gender Policy;
2. Establish gender-sensitive communication strategy and products to disseminate the Gender Policy;
3. Back up the functioning of the mechanisms responsible for coordinating and monitoring the implementation of the Gender Policy (CNCAS Gender Committee, Gender Focal Point of the General Management, Gender Focal Points of the decentralized antennas);
4. Integrate the results of the Gender Policy in the CNCAS planning documents (operational plan, annual plan, 2018-2022 business plan);
5. Review and update the descriptions and terms of reference of the managers' and directors' job descriptions to include a gender requirement, which must be part of the annual performance appraisal of management and professional staff;
6. Develop an institutionalized program of mandatory gender training for CNCAS managers, operational staff and the decision-making body (Board of Directors, Management Committee);
7. Progressive and significant (at least 40%) increase in the representation of women in decision-making bodies, in jobs, and in senior positions of CNCAS;
8. Review CNCAS requirements for access to loans and financing, in order to include the obligation to take into account the gender dimension in the conditions required to facilitate access to the products and services of CNCAS to the underprivileged such as women and youth, and review the impact assessment system (which is sensitive) of CNCAS operations on the socio-economic empowerment of populations;
9. Update CNCAS administrative and financial procedures with a view to integrating gender requirements into the terms of reference, and ensuring the balanced presence of women and men in the composition of service delivery teams while ensuring the guarantee of competence;
10. Produce and report the disaggregated data by sex and gender in CNCAS policies, procedures, and operations and gender analysis upstream in the development of CNCAS policies, programmes, projects, products and services;
11. Integrate gender and take into account the expected results of the implementation of the gender policy, in the evaluations of programmes, projects, products and services of CNCAS;
12. Make, adopt and disseminate an annual report of the results related to the implementation of the CNCAS Gender Policy.

Item 2: Gender mainstreaming in CNCAS decentralized branch operations

This axis includes four (4) measures to implement:

1. Support the designation of a Gender Focal Point at the General Management level and Gender Focal Points at the CNCAS decentralized branches,
2. Accompany the development, implementation and monitoring and evaluation of gender action plans of CNCAS decentralized branches;
3. Develop, disseminate and take ownership of sex-specific comparative guides, instruments and tools for use in the development, implementation, monitoring and evaluation of projects, programs and operations of CNCAS;
4. Mobilize and allocate resources to ensure the implementation of the gender action plans of CNCAS decentralized branches, and the functioning of the Gender Focal Points

Item 3: Capitalization of achievements, management and dissemination of knowledge and good practices.

This axis includes three (3) measures to implement:

- 1- Identify the lessons learned and their reinvestment in CNCAS programming and operations;
- 2- Actively do networking and share experiences between the Gender Focal Points of the General Management and CNCAS decentralized branches;
- 3- Collect, publish and disseminate good practices on gender mainstreaming in CNCAS programmes and operations and their impact on reducing inequalities between women and men in the agricultural finance sector.

4. FRAMEWORK FOR THE IMPLEMENTATION OF THE GENDER POLICY OF THE CNCAS

4.1. Planning instruments

The implementation of the Gender Policy will be based on a results framework expected and operationalized through the following instruments:

- A three-year action plan will be developed based on the stated results and recommended actions. This plan will outline development results, operational results and immediate outcomes, outputs, activities, indicators, implementation modalities, risks and mitigation measures, implementation schedule and budget;
- A concise and concrete annual work plan in the form of a dashboard that includes immediate outcomes, activities, timeline and budget;
- The three-year action plan and the annual work plan of the Gender Policy will be integrated into the CNCAS Operational and Annual Plans and the Strategic Plan;

4.2. Communication Strategy

To facilitate the implementation of the Gender Policy, a communication strategy will be developed to accompany the dissemination of the Policy and raise the awareness of staff, clients, partners and populations on these orientations.

This is to ensure its understanding and to encourage the support of these actors in its implementation. For this purpose, promotional products of the Policy will be designed and distributed, such as leaflets, information kits, as well as a logo that expresses the symbol of gender and attached to the CNCAS logo. The Gender Policy, activities, resources, tools, events and gender news will be posted on the CNCAS website.

The communication strategy will focus on the development and use of gender-sensitive communication means such as rural radios, the organization of TV and Radio special programs to present the products and services of the CNCAS at large public.

This is to facilitate access to information on the services and products of the CNCAS for disadvantaged groups, particularly the illiterate, populations living in rural areas and in isolated areas. The CNCAS will focus on communication for development, in order to publicize the contribution of its activities on the improvement of the living conditions of the populations, particularly for the underprivileged. The Bank's Gender Activity Reports will develop policy notes, flyers, and written press notes. All the messages and images that will be disseminated by the CNCAS will be gender sensitive, that is, will not promote gender inequalities

4.3. Gender Dialogue Policy

The political dialogue is an important element, because it shows the commitment of the institution in the implementation of its Gender Policy. It implies the inclusion of gender in the agenda of high-level meetings with the Technical and Financial Partners, to show that gender is systematically taken into account in all the operations of the bank.

The purpose of the policy dialogue is to promote gender-sensitive investments and activities to ensure that the impacts of CNCAS operations benefit all segments of the population, especially the most disadvantaged. It is an effective instrument that can leverage the levers of change, that is to say to correct the negligence of the partners of the CNCAS as to the effective taking into account of the gender dimensions in the operations of the bank.

4.4. Capacities building in Gender

Gender capacity building is a decisive protocol in any Gender Policy, because it allows the actors involved in the implementation of the Policy to know its issues, its importance, tools and methods of gender mainstreaming in any project. of development. Gender training for CNCAS staff will focus on the gender mainstreaming approach, methods and tool, which takes into account all areas of operations, management and governance of an institution. The training should also focus on the gender transformative approach, which helps to manage the socio-cultural realities related to gender ideology and patriarchal domination that can undermine the implementation of a Gender Policy.

4.5. Gender Screening genre of CNCAS Operations

The gender screening of CNCAS operations and activities is essential and aims to (i) analyze the inequalities that can exist between women and men in terms of access to the resources, services and products of the bank and must be do in all operations and activities of the bank; (ii) to propose actions that can effectively help bridge the inequalities identified during the analysis; and (iii) Link these actions to specific indicators in the results framework that can help to assess progress in the implementation of the Gender Policy, and to measure the gender impact of the Bank's operations. All operations and activities of the CNCAS must necessarily be subject to gender screening, to allow the bank to be truly sensitive genre.

The Gender Focal Points of the General Management and decentralized agencies are responsible for screening all CNCAS operations and activities.

4.6. Networking and partnership development

The Gender Policy requires CNCAS to foster collaboration, networking, and partnership in order to strengthen its contribution to the management of gender inequalities in agricultural finance. Networking begins with the organization and linking of the Gender Focal Points of the CNCAS agencies, which will facilitate the implementation of the Gender Policy through a platform for exchange of experiences, identification of lessons learned and good practices, which will help improve and reinforce the process of mainstreaming gender dimensions in the functioning of the bank.

To achieve the objectives of its Gender Policy, the CNCAS will have to put more emphasis on developing a partnership with a strong social and environmental impact. Most development institutions and agencies are implementing projects that do not take into account the issue of access to finance or the availability of working capital for the beneficiary groups of these projects, and this is becoming increasingly apparent. more like being a real bottleneck in achieving the development objectives of these projects.

In parallel with the funding granted, the CNCAS could rely on partner projects and programs to benefit from these targets certain activities led by these partners such as capacity building, the development of entrepreneurship essential to the socio-economic particularly disadvantaged populations. Partnerships supported to facilitate access to finance for vulnerable groups through the implementation of projects with high environmental and social impact could be developed in this context with development institutions and agencies such as the World Bank, the Bank African Development, USAID, the French Development Agency, etc. Gender-sensitive interest rates could be proposed.

4.7. Gender and Climate Change Orientations of the CNCAS: Invest More for Women and Young People in Activities with a low Social and Environmental Impact

The agricultural sector, which is perceived as an engine of economic growth for the emergence of developing States such as Senegal, has enormous potential in terms of livelihood generation, job creation and socio-economic empowerment. women and young people. The transformation of agriculture in Senegal, as everywhere in Africa, requires substantial investment in gender-sensitive agricultural entrepreneurship. This implies a framework of intervention and a strategy of socio-economic development based on the creation of agricultural incubation centers, with investments in the dissemination and adoption of sensitive technologies and innovations, and climate sensitive throughout the chain agricultural value. This will be based on business plans that can truly help address gender inequalities in agriculture.

If investment in job creation for women and young people in agriculture is now an imperative for sustainable development, projects in this area are struggling to achieve the expected results, because the investments for the installation women and young people to start an agricultural business are not often included in projects. The CNCAS Gender Policy will require the bank to focus on financing agricultural enterprises for women and young people, but with the development of environmentally friendly activities.

In implementing its Gender Policy, CNCAS, in collaboration with identified partners, will focus on the following areas of intervention:

- Funding community education activities on climate change and resilience of people through reforestation, agriculture and microfinance;
- The financing of garment-making activities and the marketing of improved stoves, the promotion of agro-ecological activities and agroforestry (with a focus on fruit trees, vegetables, medicinal and aromatic plants which are very popular), the development of ecotourism, the rational exploitation of natural resources with diffusion of clean technologies (solar energy, drip irrigation);
- Promoting environmental entrepreneurship for out-of-school youth, technology diffusion and the use of climate resilient agricultural varieties,

- Promoting the manufacturing and maintenance activities of small wind turbines for decentralized rural electrification and water extraction for the promotion of renewable energies etc.

These activities contribute to fight against the impacts of climate change and have enormous potential in terms of job creation and income generation for the socio-economic empowerment of vulnerable people, especially women, young people, the elderly, and people with disabilities. The Gender Policy in its implementation will thus help to fight against economic and climatic vulnerability in Senegal.

4.8 Monitoring CNCAS Gender Policy implementation

CNCAS will put in place a gender-sensitive monitoring and evaluation system, which will require a culture of data collection and dissemination based on gender-disaggregated indicators, in order to assess and measure the impacts of gender mainstreaming. kind in its different operations. Gender disaggregation of information on CNCAS operations will enable the bank to have a reliable database of the number of men, women, youth, elderly and disabled people who have access to resources, services and services. the bank's products, and its contribution to their socio-economic empowerment, necessary for the emergence of Senegal.

Monitoring the implementation of the Gender Policy will be based on a monitoring and evaluation framework with the expected results and clearly defined performance indicators. An annual status report on the results of the Gender Policy will be produced by the Gender Committee of the Directorate General. It will then be presented to the management committee and submitted for validation by the CNCAS Board of Directors. A mid-term review of the Gender Policy will be conducted every two years in order to measure the progress achieved and to assess the positive and negative effects on the governance of the bank and to make the necessary corrections.

The recommendations of the mid-term review will be taken into account as part of the implementation of the CNCAS Business Plan 2018 - 2022. The evaluation of the Gender Policy will take place after five (5) years of its implementation. The mid-term review and evaluation of the Policy will be conducted by external human resources with the required expertise

APPENDIX

Appendix 1: DEFINITIONS OF KEY CONCEPTS RELATED TO GENDER

Annex 2: Action Plan on Gender Mainstreaming in CNCAS Governance

The action plan declines in a guided manner the activities to be implemented for the operationalization of the three (03) priority axes of the gender policy that are:

Axis 1: institutionalization of gender within the CNCAS;

Axis 2: Gender mainstreaming in CNCAS decentralized agency operations;

Axis 3: Capitalization of achievements, management and dissemination of knowledge and good practices.

It is therefore a tool that accompanies the day-to-day governance of CNCAS activities during the implementation period of the 2018 - 2022 Action Plan. Therefore, based on the results expected from the implementation of the gender policy, this action plan (see following table) proposes in an operational way the actions to be conducted, the measurement indicators over time and the budget to be allocated for the implementation