**CASE STUDY** 

# WOMEN #

A BOTTOM-UP APPROACH TO CARE POLICY AND PROGRAMMING: THE CASE OF THE 3R PROGRAMME ADDRESSING UNPAID CARE NEEDS OF RURAL WOMEN IN SENEGAL

Photo: UN Women/Aurelia Ruse

## Rural women's unpaid care needs in Senegal

Care work is essential for vibrant and sustainable economies and societies. Globally, women undertake three times more unpaid care and domestic work than men. Across African countries, women and girls spend endless hours cooking, gathering wood, collecting water, provisioning food and tending to families, households and communities, which means much less time and energy for educational, income-generation or personal development activities.

In Senegal, women spend four hours on housework and childcare daily, compared to 30 minutes for men. In rural areas, the time spent on unpaid care and domestic work by women and girls is higher in large part due to limited access to basic services and infrastructure. More than two-thirds of women in Senegal work in the agricultural sector in rural areas, where access to basic services such as energy, water, health or sanitation is limited and where productive and reproductive activities overlap and compound their time poverty. A survey carried out by UN Women among 400 women farmers in Northern Senegal shows that women devote up to 12 hours daily to unpaid work including caring for family members, domestic work, and community activities. The survey shows that unpaid care defines women's daily schedules and that women organise their income-generating activities around their unpaid care work duties. In addition to day-to-day domestic tasks, the survey revealed that as many as 45% of the women are responsible for the care of a family member with a disability or chronic illness.





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### Solutions to rural women's unpaid care needs: The experience of the 3R programme in Senegal

Since 2021, UN Women has worked with local, regional and national government partners, the private sector, and women's organisations to identify and implement solutions to address rural women's unpaid care needs in the North of Senegal under the programme **"Transformative approaches for recognizing, reducing, and redistributing (3R) unpaid care work in women's economic empowerment"**. The 3R programme has contributed to the following results:

Improved solutions for unpaid care at the local level through increased investment in care services in Local Development Plans. The programme is supporting 13 municipalities to integrate women's unpaid care work needs and solutions in their Local Development Plans. Through a participatory process that includes capacity strengthening of local stakeholders (women farmer cooperatives, elected officials, male leaders, etc.) and discussions of social norms and behaviour change, communities have identified critical investments to address women's unpaid care needs in their communities. This is the first time that such a process takes place in Senegal. Therefore, a national policy dialogue on the topic of local solutions to women's unpaid care work was organized in November 2022. During the discussions, mayors, local officials, and regional institutions as well as representatives from the Ministry of Family, Social Protection and Children, explored opportunities to scale up this approach at the national level.

Bottom-up policy reform to make national health insurance services work for women. Time spent taking care of sick family members represents an important loss of income for women (as per the opportunity cost of using the time in income generating activities) and household health problems require large out-of-pocket expenses in the absence of health insurance. While most women show increasing interest and willingness to acquire health insurance products, they have very little knowledge about the existing offer or how insurance works. Overall, women tend to face health related expenses by borrowing or using informal mechanisms (local saving groups).

Policy dialogue with the National Health Insurance Agency has allowed the adaptation of services to the needs of rural women, enabling them to access an insurance system to mitigate the risk of income loss due to illness in the household. As a result of awareness raising and capacity building, more than 1000 rural women members of a farmers' network have enrolled in national health insurance for the first time, accessing coverage for themselves and their households – thereby reaching nearly 7000 people. In addition, the programme allowed **tailoring the insurance product** to the needs and constraints faced by rural women, through reduction of the premium, expanding payment options, and setting up sustainable mechanisms to facilitate financing of the insurance premium via community-based savings groups.



**Private sector-led innovations to address unpaid care risks.** The programme has identified and engaged selected private sector innovators, fintechs and service providers in the insurance, mobile savings and asset financing markets to help them design and adapt their products and services to rural women's needs and priorities. As a result, a number of solutions are being tailored to improve access to health insurance for women and their households, to improve women's access to saving products, financing and risk-transfer mechanisms for income-generating activities, productive assets and agricultural inputs, including mobile layaway and asset financing mechanisms.

**Reduction in rural women's unpaid care workload.** Through the programme, 5000 women have access to energy-efficient labour/time-saving infrastructure and technology including solar-powered millet mills, rice huskers, improved stoves, and multifunctional platforms. The programme has also rehabilitated and equipped twenty-two community creches run and managed by women, providing childcare facilities and training services to ensure quality services and proper management of the centres.

**Evidence-based care policy dialogues at the national and regional level.** The programme has leveraged research and the solutions identified and developed to inform policy dialogue at the national level with key government stakeholders (series of policy dialogues with the Ministry of Gender and the Ministry of Labour) and to influence discussions at the regional level in West Africa (through the First West African Symposium on Women's Economic Empowerment in November 2022). The programme has also supported the creation of a platform for discussion and exchange on unpaid care [work] reform in West Africa, in collaboration with regional partners, such as the International Development Research Centre (IDRC), the African Development Bank, the UEMOA, and UNECA.

#### The Senegal 3R programme approach

Resarch to identify unpaid care needs of women in rural areas Locally produced sustainable unpaid care solutions identified and reflected in local investment plans Scaling up solutions through policy dialogue with Natinal Health Insurance Agency & the private sector

Informing national level dialogue, design and formulation of unpaid care policies Evidence based regional dialogue to put women's unpaid care on the policy agenda in West and Central Africa

### The Way Forward

In the second phase, the programme intends to consolidate preliminary results and scale up the pilot initiatives, with a focus on:

- 1. Replication of the 3R programme and approach in the South of Senegal: 30 communes, targeting 60,000 women, and in other countries in West Africa (Mali)
- 2. Supporting the Government of Senegal in designing and implementing a roadmap for reform to recognise, reduce and redistribute unpaid care (2023)
- 3. Continue supporting innovation to develop innovative business models and sustainable solutions to women's unpaid care needs in West and Central Africa, including by leveraging digital tools and mobile technology, and through private sector involvement
- 4. Facilitating policy dialogue at the regional and national level on unpaid care models adapted to contexts of high informality and low fiscal space
- 5. Strengthening coalitions of stakeholders to promote gender-transformative care policies in West and Central Africa

#### **Related resources**

UN Women, 2023, Innovative solutions to recognize, reduce, and redistribute the unpaid, care work of rural women in Senegal.

UN Women, 2023, Infographic: Solutions pour le travail de soins non rémunéré des femmes en milieu rural du Sénégal.

UN Women, 2023, How to integrate unpaid care needs and investments in Local Development Plans in Senegal: A Guidance Note.





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