

Working Paper No. 101 | January 2026

DOI: 10.69814/wp/2025101

WOMEN TRADERS 2.0 AND THE DIGITAL ECONOMY IN SENEGAL: ONLINE TRADE AND SOCIAL NETWORKS AS NEW SPACES FOR EMPOWERING WOMEN

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THE GLOBAL DEVELOPMENT NETWORK
WORKING PAPER SERIES

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Women traders 2.0 and the digital economy in Senegal: Online trade and social networks as new spaces for empowering women

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Abstract: In Senegal, the advent of social networking has led to the emergence of women merchants specializing in online sales. Behind the popular pseudonyms “Yanish Vaisselles”, “Rabyatou tontine” and “Sharisa Couture”, which attract thousands of “flowers” on the web, we find women with distinctive profiles who head up a whole chain of digitized economies, from community managers to photographers and money transfer operators. This digital ecosystem cannot be understood without looking at it from the angle of the transformation of economic relationships and the restructuring of traditional trade. How is online trade transforming economic and gender relations through the model of women entrepreneurs 2.0? What are the logics of accumulation, and their strategies for adapting to an ever-changing digital context?

This article seeks to shed light on a form of female entrepreneurship brought to the fore by social networks. Our aim is to reflect on gender relations in the digital economy, and in particular the place of women in online commerce. Through a series of interviews with some of them, we will try to understand their economic logic and marketing strategies, their relationship with customer management, the risks they run with scams and the coping strategies developed by some of them. Finally, this article raises the question of the de-socialization and dehumanization of social and economic relations inherent in the digital age, in an African context where social and family relations have always been the foundation of society.

Keys words: digitalization, social networks, gender, trade, development.

Résumé : Au Sénégal, l'avènement des réseaux sociaux a engendré l'émergence de femmes commerçantes spécialisées dans la vente en ligne. Derrière les populaires pseudonymes « *Yanish Vaisselles* », « *Rabyatou tontine* » « *Sharisa Couture* » qui drainent des milliers de « followers » sur la toile on retrouve des femmes au profil particulier et qui sont à la tête de toute une chaîne d'économie numérisée ; des community managers, aux photographes et aux opérateurs de transfert d'argent. Cet écosystème numérique ne peut être appréhendé sans le positionner sous l'angle de la transformation des rapports économiques et de la déstructuration du commerce traditionnel. Comment le commerce en ligne transforme les rapports économiques et les relations de genre à travers le modèle des femmes entrepreneurs 2.0 ? Quelles sont les logiques d'accumulation, leurs stratégies d'adaptation dans un contexte numérique en perpétuelle évolution ?

Cet article cherche à mettre la lumière sur une forme d'entrepreneuriat féminin mis en avant grâce aux réseaux sociaux. Nous voulons porter la réflexion sur les rapports de genre dans l'économie numérisée et particulièrement la place des femmes dans le commerce en ligne. À travers des séries d'entretiens avec certaines d'entre elles, nous allons essayer de comprendre leurs logiques économiques et leurs stratégies de marketing, leurs rapports avec la gestion des clients, les risques qu'elles encourent avec les arnaques et les stratégies d'adaptation développées par certaines d'entre elles. Enfin, cet article pose la question sur la désocialisation et la déshumanisation des rapports sociaux économiques inhérents au numérique dans un contexte africain où les relations sociales, familiales ont toujours été le socle de la base sociétale.

Mots clés : numérique, commerce, femmes, genre, développement.

Introduction

Senegal is witnessing the emergence of a new profile of women entrepreneurs 2.0, using new digital technologies to truly develop their economic activities. Unlike the first generation of women traders, they have swapped family networks for age-group associations to build a large community of “Flowers” on the Internet. They have developed new marketing and communication strategies, replacing sales items in stores with Lives on their Facebook pages, or statuses on WhatsApp, Instagram and Tik Tok. Under different pseudonyms, they demonstrate their creativity and ingenuity to weave vast networks on the web and take advantage of the opportunities offered by the digitalized market.

Thus, from a classic model of female entrepreneurship built around the family circle (A. Lamber 1986; F. Sarr 1996), we are moving towards an economic-marketing model based on anonymity, where negotiation, debt and sales relationships are highly impersonal. While they have massively integrated traditionally feminine sectors such as trade, sewing and hairdressing, these new tradeswomen have adapted to the consumption habits of urban households. Indeed, the international context marked by the economic crisis, commodity inflation since Covid 19 and the war in Ukraine, and political and democratic instability since 2021 have accelerated the transitions in the development model. New digital technologies have entered the family social space, shaping family relationships and consumer habits.

They have certainly made the relationship between customers and merchants more fluid, but it has to be said that this model of digitized female entrepreneurship is a source of problems of dependence, overexposure, cyber harassment and instability in their households. These women also claim to be victims of international trade loopholes, through unfair competition with Chinese exporters and large traders, as well as the proliferation of false profiles, theft and scams, etc., which are just some of the difficulties they face.

This article examines the feminized digital economy by looking at their personal trajectories, their use of social networks, their relationship with competition, credit and modes of practice. Drawing on gender and development theory, we examine the configuration of gender inequalities in social networks. This article raises the question of the de-socialization and dehumanization of social and economic relations in an African context, where social and family relations have always formed the basis of society. How is e-commerce contributing to the emergence of a new profile of highly reactive women? How is e-commerce transforming economic and gender relations through the model of women entrepreneurs 2.0? What are the logics of accumulation, and their strategies for adapting to an ever-changing digital context?

Our reflection on this subject was initiated in February 2025 as part of a consultancy assignment for Senegal's Ministry of Communication, Telecommunications and the Digital Economy. As a gender researcher, we carried out a study on the access and retention of girls in scientific and digital fields. The study in question was carried out in a context where the State of Senegal, aware of the current stakes and challenges, has adopted a new “Technological New Deal” policy to promote a digital economy for national development and technological sovereignty. This “Technological New Deal” aims to create an environment conducive to the emergence of national champions, and to support innovation and digital entrepreneurship. Faced with these policy challenges, and with a view to ensuring social inclusion in access to and control over digital resources, this study on girls and women in scientific and digital fields was commissioned by the Agence Française pour le Développement (AFD). Only part of the study's

results have been used in this paper, as the information on girls and science courses could not be presented as the study is still in progress.

Our methodological approach is based mainly on qualitative surveys conducted since February 2025 in the Dakar region. A dozen women entrepreneurs, well known on social networks, were interviewed, sometimes in their homes or in their own stores. Most of them started out on their own, with little economic capital, before seeing their businesses prosper considerably. However, it is important to underline the difficulties encountered in establishing contact with some of them. A researcher's approach to a subject that affects economic activity is generally met with refusal, due to the highly sensitive nature of the information and, above all, its exposure in the virtual landscape. For this reason, their consent was required to disclose certain information that could compromise their business.

We'll start by presenting research on women's entrepreneurship in Africa, and more specifically in Senegal, before turning to three case studies of women traders, looking at their personal trajectories, marketing strategies in social networks, customer and debt management, and ways of reconciling economic life with family responsibilities.

Women and trade in Africa - state of research

In Africa, the process of integrating women into trade is historically linked to the transformation of its economy since pre-colonial, colonial and post-independence times (C. Coquery-Vidrovitch 1994). However, studies on trade and women came to the fore in the 1990s, in the wake of structural adjustment policies. Indeed, the consequences of a multitude of crises, economic inflation and, above all, feminized impoverishment led to a renegotiation of social relations within the traditional family space (F. Sarr 1996). The emergence of new profiles of female heads of household developing survival strategies in the face of crisis by infiltrating the informal economy (trade, migration) was seen as the result of the failure of development policies and the retreat of the patriarchal model on all fronts (J. Bisilliat 1996).

Early studies on women's entrepreneurship focused on the model of Togolese women traders, namely the famous “*Nana Benz*” during their glorious years (R. Cordonnier 1982; C. Coquery-Vidrovitch 1994) until recent times and the recent changes brought about by globalization (C. Vampo 2021). These profiles of women who have succeeded in business have been observed in the Senegalese context, notably the *Drianké*, albeit with some peculiarities in their modes of operation (A. Diallo 2014).

Early research on women's entrepreneurship in Senegal focused on the underground economy, with a handful of women making a name for themselves in the fraud and counterfeit economy (A. Lambert 1986; F. Sarr 1996). These studies showed how the first generation of women traders had prospered in the cross-border fraud trade in Gambia and Mauritania, and internationally in Las Palmas, Paris and Mecca. The counter-band economy is what characterized the women's trade, as they developed a whole network of acquaintances and friends in the formal administrative circuits.

Unlike A. Lambert (1986), F. Sarr (1996) has revealed that in Senegal, the model of women's entrepreneurship characterizes social transformations and power relations. For F. Sarr (1996), businesswomen have developed their capacity for economic accumulation and solid customer distribution networks by taking on social and domestic responsibilities. This author also highlights the various constraints that hinder women traders, such as power relationships with

their husbands, family obligations and burdens, lack of access to formal credit, and administrative red tape.

Later, S. Bredeloup (2012) will examine the cross-border trade economy of Senegalese women from the angle of international migration dynamics. She will reveal how new destinations, notably Dubai and China, have attracted female travelers or adventurers who have developed a whole range of strategies to manage their households despite their absences. Following in the footsteps of S. Bredeloup (2012), A. Diallo (2014) has shown that these businesswomen face competition from China and large traders, but that they have adapted by developing networks of associations and women's groups to defend their interests. What if these adventurous women have transformed themselves into formidable businesswomen, using the tools offered by social networks?

On the whole, research on traditional women's entrepreneurship is well documented, but unfortunately there is very little work on women's use of new technologies. The only article we were able to consult concerns vegetable marketing and the resilient strategies of women heads of household in the Lac Tanma area during the Covid-19 period (A. Gueye et al. 2023). This study shows that women adopted social networks as a strategy for selling horticultural produce during the pandemic, despite the difficulties they encountered.

It is therefore with a view to filling a scientific void that our approach is to understand the logics of accumulation and operation of women entrepreneurs by outlining their personal trajectories, their modes of use of social networks, their relationship with competition, credit and modes of practice that this article seeks to study the feminized digital economy. In the next section, we will present three case profiles: Rabyatou, a specialist in online tontine and the sale of various products; Yandé, a specialist in the sale of crockery; and Lancila, an artisan seamstress.

Case study 1: Rabyatou: the queen of online tontines

Rabyatou is 32 years old and studied up to the Terminale class, without however obtaining the Baccalauréat diploma. Married since 2010, she had 3 children before her divorce in 2019, followed by a remarriage in 2021. As a Halpulaar from the Senegal River region, she married at the age of 16, bringing her school career to a halt. With no job and no economic income to support her, she turned to commerce.

In 2015, with 1,000 CFA francs (1.5 euros), Rabyatou bought samples of perfume bottles at 250 CFA francs each at the Sandaga market in Dakar, which she sold to her direct entourage, including neighbors and sisters-in-law, for 500 CFA francs (1 euro). According to Rabyatou, since the sale price of the perfumes was affordable for her immediate circle, the level of debt or credit was virtually nil. `

Back then, online commerce wasn't as developed, and her first product publication began in 2019. Indeed, from her personal Facebook page she made a "post" of the perfumes and automatically received dozens of orders in the Dakar region alone. Rabyatou took care of delivery to her customers for a commission of 2,000 CFA francs (3 euros) and could resell up to 20 bottles of perfume a day. The money generated by the first online sales enabled her to meet her daily needs (buying food, spending on her children's education and health).

In the same year, through a friend's intermediary, Rabyatou was hired as store manager for a large retailer based in Sicap Mbao in the Dakar suburbs. She received a monthly salary of 60,000 CFA francs (110 euros), of which 25,000 CFA francs went towards her tontine contribution. It was through this tontine that she was able to accumulate 500,000 fr CFA, which enabled her to invest in the purchase and resale of pieces of basin fabric. At the time, her first investment was the equivalent of 450,000 fr CFA of fabrics, which she sold in 2 days on Facebook with over 2,000 notifications and hundreds of messages. The Facebook fabric sales operation soon proved to be a success, generating 6,000,000 fr CFA in net profit over a period of just 3 weeks.

She bought her supplies at the HLM market in Dakar and then, with the help of her husband Rabytatou, cut the fabrics into small sizes, which took up a lot of her time (dice all night). She then hired a motorcycle driver, Thiak Thiak, to deliver to customers for 2,000 fr per delivery, in addition to the salary Rabyatou paid him. She later bought a car, enabling her to be mobile between her home and her suppliers in the HLM market.

Rabyatou's success on Facebook was such that some of her customers came to her premises to pick up their products. But the conditions in the marital home were not right, forcing Rabyatou to open a boutique in 2024. Today, in addition to her delivery driver, she has hired a young girl to manage the boutique and, above all, monitor sales and deliveries to customers.

In 2020, she made her first trip to Dubai, where she stocked up on various products (perfumes, fabrics, crockery, etc.), then on to China. The trip is financed by her second tontine, which has enabled her to accumulate 6,000,000 CFA francs, transferred from the WAVE application. Unable to speak either English or Chinese, she used a translation application to negotiate with the Chinese. However, with the help of a Senegalese “guide” or intermediary, she handled container shipments from the port of Ganzhou to Dakar.

The trips she made were transmitted live via her phone and via statuses on WhatsApp, Instagram and viewed by over 17,000 followers. With this strategy, customers could order live from China and pay for the product long before they even arrived in Dakar.

The Covid period was particularly popular with customers, as the closure of Dakar's urban markets led to a surge in online sales. Thanks to social networks, Rabyatou has organized a tontine of various products (crockery, fabrics, money, household appliances) and receives almost 3,000 messages on WhatsApp every day. Between daily calls from customers and her family responsibilities, Rabyatou is overwhelmed by her own notoriety. Today, online trading has enabled her to buy a plot of land for 4,000,000 CFA francs (7,000 Euros), and to pay for food and her children's education.

Rabyatou does, however, mention the difficulties associated with online trade, notably the unfair competition between certain wholesale suppliers and Chinese exporters who have also entered the social networking arena to compete with women traders at below-market prices. In addition, the economic crisis,

unemployment and price inflation have led to a sharp increase in the number of women investing in e-commerce. To stand out from the competition, she meticulously selects top-quality tableware and fabrics that are easy to sell.

She also mentioned the hassles associated with customer management, such as debt 2.0, i.e. customers who make different payments via the WAVE (money transfer) application after delivery of the product. Above all, she mentioned the difficulties of the online tontine she organizes, notably the indebtedness of some of its members, which poses a serious problem of trust.

Case 2: Yandé, the in-line crockery specialist.

Yandé is 31 years old and one of a family of 3 brothers and 2 sisters, all from the Kaolack region. She has been married childless since 2023 to Abdou, a Modou-Modou émigré living in Italy. Yandé Faye studied up to the final year at the Lycée Abdoulaye Sadjì in Rufisque. She launched her crockery business in 2022 without any initial investment, as it was her older sister who put her in touch with suppliers and wholesalers in the Pikine and Grand Yoff markets in Dakar.

It was by joining the WhatsApp group of one of her suppliers that Yandé was able to develop her network of flowers and customers. In fact, one of the suppliers had created a reseller group and was posting articles that Yandé would republish on Facebook. All she had was a cell phone with no means of taking high-quality photos. Very quickly, some of the models posted became viral on the web and Yandé instantly received orders on Facebook. The strategy was to post the dishes (kitchen utensils, spoons, plates, etc.) on Facebook with her smartphone, then record enough orders to collect them from her supplier before delivering to her own customers, while benefiting from delivery commissions. Demand was so high that Yandé had to work full days from 09:00 until late at night (22:00) to get back and forth between suppliers and customers. As she had no children and her husband was based abroad, she had no family constraints or obligations.

Over time, the relationship of trust that developed between Yandé and the suppliers encouraged the latter to provide delivery services with Thiak Thiak motorcycles, saving her the daily commute. She devoted herself solely to publications, following up the order from supplier to customer, and payment by money transfer (WAVE).

She subsequently opened a boutique in 2022, where she hired 3 young boys to prepare orders, particularly during periods of high demand such as Ramadan, Tabaski and Korité. For Yandé, the boutique is just a showcase in her business strategy to better welcome some of her customers who are keen to visit and see other products.

Today, Yandé has nearly 6,000 followers on Facebook, and 4,000 on Instagram. She doesn't use Tik Tok because she feels there are too many competitors on this platform, which is still very unsuitable. She has built up her own community on WhatsApp with almost 800 contacts who can follow all her photos posted daily. To make her publications, she carefully chooses image formats, using lighting such as lampshades.

In 2020, Yandé made her first trip to Dubai, where she stocked up on various products (perfumes, fabrics, tableware, etc.), then to China in the same year. The trip was financed by her second tontine, which enabled her to accumulate up to 6,000,000 CFA francs (7,000 euros).

Case 3: Lancila, “Shar Couture” fashion designer

Lancila is 42 years old and married with 4 children. She studied sociology at Cheikh Anta Diop University before taking up artistic creation and couture. In 2016, she created her own clothing brand by recycling second-hand clothes from Dakar's Colobane market and adding a personal touch. Her first customer network was essentially her friends, family members and close neighborhood.

In 2017 she had the idea of creating her own brand “Shar.couture” and using the Facebook platform to showcase her first products. From the very first publications, her orders saw a sharp increase, with nearly 35 notifications received, over 200 “Likes” and 200 shares counted. The large number of orders obliged Lancila to recruit a full-time tailor to satisfy her customers' demands. With the experience gained from her first sales, she decided to specialize in high-end fashion and couture for Dakar's elite. The clothes she designs are resold to professional women working in the private and public sectors who are looking for elegance above all else. That's why the items “Shar.couture” offers are sold for between 50,000 and 120,000 CFA francs, which is extremely high in a country like Senegal, where the average salary is 60,000 CFA francs.

To avoid the expense of renting a boutique or employing a manager, Lancila relies mainly on online sales as a marketing strategy. Ready-to-wear models are designed, regularly published on Facebook or Instagram, and directly ordered by customers and delivered by Thiak Thiak motorcycles. To this end, she has hired a community manager to run her two Facebook and Instagram pages, for a monthly salary of 80,000 fr. She also organizes monthly photo shoots with a professional photographer for a fee of 120,000 to 150,000 fr per shoot, and a model paid 10,000 fr CFA per piece of clothing worn. On the other hand, she has a professional cell phone (iPhone) where the WhatsApp application enables her to make “statuses” with nearly 700 registered clients. A delivery driver on a Thiak Thiak motorcycle is in charge of delivering the items ordered on the Internet and collecting the money directly or by transfer via the Orange money or Wave mobile applications.

E-commerce enables Lancila set to meet her family responsibilities by reducing her working hours. She can showcase her latest items on the web while looking after her children's education and coordinating the delivery of her products. She recognizes, however, that

But this e-commerce system is a hindrance to the development of her business, as some customers want to diversify their choice of product ranges as they would in a traditional store. With regard to the evolution of online commerce, she notes strong unfair competition and the risks of reproduction of her articles. According to Lancila, the photos of her models displayed online are accessible to the entire virtual community and are liable to be copied by her direct competitors. In

addition, she mentions the late payment by certain customers who very often delay the transfer of money out of forgetfulness or just out of bad faith, as well as the return of certain items for non-satisfaction.

A diversity of profiles but similar trajectories

These three women's profiles certainly have different socio-professional trajectories, but they share some similarities. First, they are all married and are mostly 30 years old and have children in their care. Not requiring significant investment costs (smartphone, internet connection), nor a high level of education or training, equipped only with a smartphone, they started their businesses with little economic capital. Some of these women have no family members linked to the business activity and have no cultural or social capital.

Then, these pioneers of online commerce seized the opportunities offered by social networks, especially from 2014 and 2015 when online shopping developed considerably in Dakar's urban culture. Their mainly female customers had easy access to the Facebook application thanks to the widespread access to the internet, the diversification of the service offerings of telephone operators, the proliferation of means of transport such as Thiak Thiak motorcycles and the development of money transfer systems.

Internet accessibility and ease of use have been key factors in changing urban consumer behavior. In a Dakar region where the population is estimated at nearly 3 million and where the internet penetration rate is 115.23% (ARTP 2024), these women have been able to enter a truly promising market niche with strong potential.

However, it must be noted that these three profiles of female traders have diverse business strategies and practices. While Rabyatou and Yandé are obliged to acquire a store located near their places of residence, Lancila prefers to focus solely on online sales through social networks.

Debt 2.0 or the absence of moral relations in digital exchange

These three case studies all discussed payment difficulties and repayment issues for their customers. The merchants attempted to replicate the online tontine model, but the problem lies in the lack of control over uncertainty. While the first Rabyatou opted early on in her business to make loans to facilitate the sale of her products, she had to resolve to no longer grant credit to her customers due to debt. The online tontine she organizes is now limited to a number of members with regular incomes and whose home addresses she knows. According to Y. Faye: "The debts of some of these customers forced her to pay from her own financial resources. At one point, she wanted to post the names and phone numbers of the creditors on Facebook, but she had considered the legal consequences this could have." As for L. Diagne, she deplores the online competition between sellers who rely on credit purchases to increase the number of customers.

It would seem that in online commerce, the interaction between creditor merchants and their customers is virtually constructed without a relationship of trust. Meetings between buyers and resellers are not preceded by any social relationships. Here, social networks are spaces where supply and demand are devoid of social interaction, thus making it difficult for merchants to manage uncertainty. While traditional tontines had as their main function a form of hoarding for women of the same age group or linked by ties of kinship or neighborhood, they were also

spaces of solidarity and mutual aid between women (C. Bop 1996). Online tontines involve unknown economic actors whose logic is more about relationships of negotiation, purchasing and profit than solidarity and agreements. The work of L. Fontaine (2008) has rightly shown that debt is built around social relationships and proximity between the creditor and the debtor. Economic exchange cannot be analyzed solely from the perspective of homo economicus or actors seeking only profit and profitability, but rather it is about social actors.

While debt and credit relationships in traditional women's organizations are embedded, or "embeddedness," in Polanyi's sense, in family and community considerations, digitalized relationships are fictitiously associated with an act of economic exchange. Monetary practices often take the form of money transfers, thus limiting social interactions and conferring the act of sale on a simple transaction.

Dependence, instability in their relationships: the other side of e-commerce

When asked about the effects of their activities on their daily lives, the traders all mentioned difficulties related to smartphone dependency, as well as physical and emotional fatigue. Indeed, most of the women we met, beyond these three case studies, revealed that the constant notifications on their phones had disrupted their psychological balance to the point of deteriorating their relationships in their married lives.

While some women like L. Diagne and other influencers do not hesitate to build a team of community managers, professional photographers, and even models to lighten their workload, for others, especially the majority of women online traders, hiring dedicated staff represents additional costs and they prefer to respond to the thousands of requests themselves. This situation is largely explained by the case of Rabyatou who estimates "that she has hundreds of unread messages on WhatsApp, and nearly thirty friend requests on Facebook, in the end I sorted them out and only respond to customers who call me on the phone." She tried to hire an assistant to cover the time during her absence and manage her Facebook page, but the assistant does not master the marketing codes to meet the needs of customers. According to

The emergence of e-commerce in the working lives of these women has disrupted their personal and social balance. They are constantly interrupted by incessant calls from their customers, suppliers, or delivery drivers. In a frantic race for bargains, they are forced to post at least once on each app (Facebook, Instagram, TikTok) every day. In fact, competition on social media is so fierce that women are adopting the strategy of mass advertising to attract a wide range of customers.

When asked if they participate in community events such as weddings, baptisms, or funeral ceremonies, the three women all indicated that they refrain from attending certain festivities as best they can. According to them, the lack of time and, above all, the lavish nature of these ceremonies do not make working conditions easier for them.

Conclusion

In an urban context of Dakar marked by population growth, urbanization, poverty, and commodity inflation, the digital economy has become a strategy for women to adopt to overcome the crisis, but also a means of consolidating their empowerment. This transition from a traditional economy to an economy risks excluding women who have remained in the traditional informal economy; only a handful of women have adapted and been able to pave the way to develop an entrepreneurial model. In light of these three profiles, we understand that online shopping has grown considerably in the Dakar region. The explanations for this growth in online commerce are, among other things, due to the widespread access to the internet, the diversification of the service offerings of telephone operators, the proliferation of means of transport such as Thiak Thiak motorcycles, and the development of money transfer systems.

This article sought to understand their business and customer strategies to reach their communities online. It addresses the issues of internet accessibility, data usage, technological tools, different social networks (WhatsApp, Facebook), competition, and information management (with social networks, the customer is aware of the information).

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