

Social protection and informal entrepreneurship in Senegal: a quantitative survey of food entrepreneurs in Ziguinchor

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Summary

In Senegal, legislation requires all companies, whatever their status, to subscribe to a social protection institution to cover work-related risks. However, the texts are not applied, especially for companies in the informal sector. This article attempts to show the place of social protection in the entrepreneurial process in Ziguinchor. The study is based on a quantitative survey of 150 food entrepreneurs operating in Ziguinchor. The results show that 98% had not considered taking out health insurance when they set up their business, and the same figure applied to social insurance. One of the reasons for the low take-up rate is that businesses are not formalised, there are no institutional constraints and there is a lack of information. In this context, these factors play a key role in understanding the link between entrepreneurship and social protection.

Key words: entrepreneurship, food, social protection, informal sector, Ziguinchor

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1. Introduction

In Senegal, from the 2000s onwards, entrepreneurship became a godsend for those involved in socio-economic development. In fact, the ineffectiveness of employment policies prompted the public authorities to opt resolutely for entrepreneurship (Sène, 2020). Since then, successive governments have relied on entrepreneurship to create jobs and improve people's lives. This approach is justified by the entrepreneurial spirit found in many Senegalese. In 2015, a study showed that 66.64% of Senegalese people surveyed intended to become entrepreneurs (Simen, Tidjani and Diouf, 2015). The socio-economic context, with the shortage of jobs in the public and private sectors, the development of the informal sector and the opportunities for business start-ups created by new communications technologies, are factors to be taken into account in the development of entrepreneurship in Senegal.

In fact, for entrepreneurs, the needs to improve their lives, fight growing poverty, and meet family burdens are the main reasons for setting up a business among young people in Senegal (Kane, Sy, Massing, and Liboudou, 2014). For some, other factors such as flexibility, networks of personal relationships (Simen and Diouf, 2014), autonomy and the possibility of combining professional and family life influence entrepreneurship, especially female entrepreneurship in Senegal (Simen, 2018), which is why female entrepreneurship is referred to as entrepreneurship of necessity (Simen and Diouf, 2013).

This article looks at how social protection is taken into account in the entrepreneurial process in the hotel and restaurant sector in Ziguinchor. The study was prompted by the low level of social security cover (20%) in Senegal, and by the fact that entrepreneurship is encouraged by the state. Furthermore, we believe that entrepreneurship is the key to extending social protection. Thus, in the entrepreneurial process, perceptions and practices related to social protection play an important role, which needs to be examined in order to understand the low level of social protection.

Looking at the link between entrepreneurship and social protection may seem irrelevant at first glance, since subscribing to social security is compulsory in

Senegal for all businesses or economic units. However, the Senegalese economy has specific and complex characteristics. The economy is characterised by a strong presence of the informal sector, a sector which by its very nature escapes formalisation, control and taxation. For some researchers, the main reasons why people invest in the informal economy are the relatively low cost of entry and the fact that they can avoid red tape and, to a lesser extent, tax obligations (Simen S. F., 2019).

On the other hand, in Senegal, the informal sector, with all its potential and representing the lungs of the economy despite low productivity, is devoid of any form of modern social cover (Ndour, 2013). To a very large extent, talking about enterprise in Senegal should mean talking about the informal sector (Amara, Sarr, Silla, Simen and Tidjani, 2018), which employs millions of people in Senegal.

At this level, we pose the following two research questions: To what extent do entrepreneurs in the hotel and restaurant sector take social protection into account when setting up a business? What factors encourage entrepreneurs in Ziguinchor to subscribe to a social protection institution?

Finally, the discussion is structured around three points. Firstly, we propose to contextualise the study in order to gain a better understanding of the establishment and development of the two dimensions of this research, namely entrepreneurship and social protection. Next, we describe the research methods and techniques used to compile our sample and to collect, process and analyse the information gathered. Finally, we present and discuss the empirical results of the questionnaire survey carried out in Ziguinchor.

2. Background to the study

In this subsection, we propose a contextualisation of our study. Contextualising this research will give us a better understanding of the general framework of the study, i.e. the social protection system and entrepreneurship in Senegal.

2.1. Social protection in Senegal: between social welfare and social assistance

By social protection we mean a set of measures designed to protect people against social risks (illness, old age, unemployment, disability, exclusion). The

measures are broken down into programmes that follow two logics: social assistance, providence or social insurance (Diallo, 2014). Social assistance is based on a non-contributory system that is mainly provided by the state, which organises, finances and implements it (ANSD, 2020). Social insurance or welfare is built around salaried employment (Bismarckian type) and benefits state employees and workers in the structured public sector.

In Senegal, social protection includes public social security schemes and private or community schemes. Preventive health care for workers is provided by the Social Security Fund (CSS) and the Institutions de Prévoyance Maladie (IPM), while pensions are managed by the Institution de Prévoyance Retraite du Sénégal (IPRES) and the Fonds national de Retraite (FNR)" (ANSD, 2020).

Furthermore, "Senegal's social protection system is fragmented into a large number of programmes in a complex institutional landscape (Rougeaux, 2017). Indeed, social protection is implemented through several non-contributory programmes such as universal health coverage, the family security grant and several social security institutions.

2.2. Economic entrepreneurship in Senegal: political logic and social needs?

Entrepreneurship is a multifaceted concept that can be found in the economic, political, environmental, social and cultural fields. In this research, we use the term economic entrepreneurship to refer to any individual or collective initiative to create an activity, a service or a good from which a regular or irregular income is derived. Economic entrepreneurship is very often linked to employment and the creation of goods or wealth. In Senegal, since the 1990s, the issue of employment, particularly youth employment, has been a major challenge for the public authorities.

Successive governments, with the support of international financial and technical institutions, are encouraging young people and women (Sarr, 1999), (Dia, Smida, and Guèye, 2016), (Ndiaye, 2018) to set up their own businesses in all areas. This encouragement has been materialised in recent years by the creation in 2000 of a ministry for the promotion of entrepreneurship and the financing of women's activities (Sall, 2013) and in 2017 of a General Delegation for Rapid

Entrepreneurship for Women and Young People (DER/FJ)¹ endowed from the outset with a fund of 30 billion². The creation of the DER/FJ comes at a time when the entrepreneurial spirit in Senegal is very strong. Indeed, in 2017, according to the Agence Nationale de Statistique et de Démographie (ANSD), "entrepreneurship is the main activity targeted by those wishing to work in the private sector. In fact, entrepreneurship is the desired job for around 4 out of 10 working people" (ANSD, 2019, p. 112).

Despite this desire to be enterprising, women entrepreneurs are reluctant to formalise their activities and therefore to subscribe to the various social protection schemes that cover risks related to illness, incapacity, or cessation of activities due to age or a crisis. Indeed, in 2017, only 14.8% of entrepreneurs were ready to formalise their activities with the public administration and 1.8% were in the process of doing so (ANSD, 2019, p. 168).

On 04 January 2021, the DER/FJ and the Agence Nationale de la Couverture Maladie Universelle (National Agency for Universal Health Coverage) signed a partnership agreement to provide small self-employed entrepreneurs with social security cover through community health mutuals³. The aim of this partnership is to extend social cover to categories that are not fully covered by the Senegalese welfare system. Above all, it will strengthen social protection for the self-employed and entrepreneurs, who already have the option, or even the obligation, to join existing institutions because of their activity.

This study is based on a hypothetico-deductive approach and puts forward the following hypotheses, which will be confirmed or refuted by field data:

Hypothesis 1: The integration of the social protection dimension into the business creation process influences the choice of food entrepreneurs to subscribe to a social protection institution in Ziguinchor (Senegal).

Hypothesis 2: There is a link between subscribing to social protection and socio-economic factors linked to the entrepreneur and his business.

3. Research methods and techniques

¹ See Decree no. 2017-2123 of 15 November 2017.

² The jobs created by DER/FJ very often concern: agriculture, fishing and aquaculture or the processing of fish products, livestock farming, agri-food, digital, cultural and creative industries.

³ Cheikhou Aïdara " Protection sociale des entrepreneurs : La DER/FJ et l'ANACMU signent un partenariat " (online) published by Seneweb on 04 January 2022 at 14:01:11 and accessed on 05 January 2022 at: <https://seneweb.sn/actualites/la-der-fj-et-l-anacmu-signent-un-partenariat>

As the preferred approach is quantitative, we need to choose a sample of respondents based on scientifically acceptable criteria. The choice of a sample for this study also responds to the lack of resources and time to carry out an exhaustive study.

The preferred sampling method for this work is the non-probability method, and more specifically the convenience technique. This type of sampling is relevant in the absence of a sampling frame and when the population is difficult to identify and locate. However, the existence of a sampling frame conditions the choice of a sampling method (Nkakleu, et al., 2018). In our sample, we have people working in small shops, bakeries, restaurants (fast food, cafeterias, or traditional), delicatessens, and hotels.

3.1 Sampling method and techniques

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3.2 Physical context of the study

The study was carried out in Ziguinchor, a medium-sized town with a population of less than 300,000 (the 2013 ANSD census estimated the population at 205,294, with 104,216 men and 101,078 women).

Geographically and administratively, the commune of Ziguinchor comprises 26 districts located between the Casamance river (to the north), the commune of Nyassia (to the west) and the commune of Niaguis (to the east and south).

In socio-economic terms, the Ziguinchor region had 15749 units operating in the informal sector (ANSD, 2017). Nevertheless, the region has real natural, economic and tourist potential. However, this potential seems to be inhibited by the multifaceted crisis that has been raging in Casamance for 40 years.

3.3 Data collection and processing

The field survey was carried out between March and April 2021 using the *Kobotoolbox* platform and the *Kobocollect* application. The strategy used consisted of travelling to the city's 26 neighbourhoods to find individuals to whom we administered a questionnaire (using the face-to-face technique), very often in local languages (Wolof, Diola, Mandingo). Data was collected in 16 of the 26 neighbourhoods of the commune (i.e. 61% of the neighbourhoods).

Once the data had been collected, it was processed qualitatively using SPSS 25 software. Specifically, we looked for duplicates, checked the completeness of the database, studied the consistency between the questions and the expected answers, and replaced the non-answers by the average. After checking and processing the data, we were able to eliminate three non-compliant questionnaires and retain 150 individuals as the final sample.

4. Results and discussion

The field survey yielded some interesting results that provide a better understanding of the role of social protection in the business start-up process in Ziguinchor.

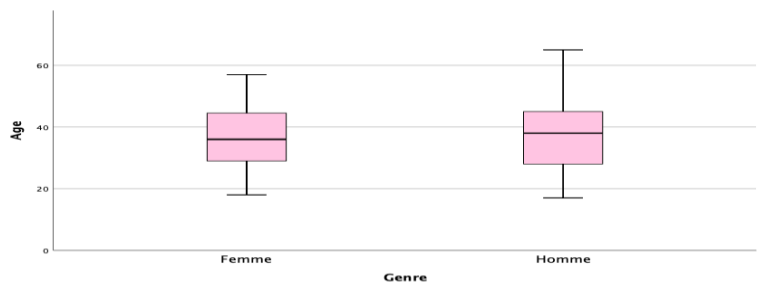
4.1. Profile entrepreneurs surveyed in Ziguinchor

In this section, we will first present the individual profiles of the respondents, looking at their socio-demographic characteristics such as gender, age, marital status, level of education, etc. Secondly, we will look at the activity of the respondents and, more specifically, the trade in which they are engaged, the length of time they have been in business, their income, sales and cash flow. Secondly, we are interested in the activity of the respondents, and more specifically, the trade in which they are engaged, the length of time they have been in business, their income, sales and changes in cash flow. All this information will help us to better understand and explain social protection in the informal sector in Ziguinchor.

4.1.1. Socio-demographic characteristics of entrepreneurs

The sample for this study has the following characteristics. Firstly, the sample is balanced, with almost as many women (49.3%) as men (50.7%) surveyed. Secondly, the majority of respondents were aged 38. The average age of these individuals was 36.95; the youngest was 17 and the oldest 65. The median age is 37; similarly, one in four respondents is under 29, and three-quarters are under 45. By gender, the sample shows that the age spread is almost identical, with a slightly different range (39 years for women and 48 years for men), a close interquartile range (15.75 years for women and 17 years for men) and a standard deviation of around 10 years (9.29 years for women and 10.07 years for men). Finally, the mean age (36.79 for women and 37.12 for men) and median age (36 for women and 38 for men) are roughly equal.

Figure 1: Tukey diagram of respondent age by gender



Source: field survey (Baldé and Diallo, March 2021)

In addition, the level of education of the respondents is fairly low, with a third having had no schooling (34.7%) and another third with a level equivalent to elementary school (34.7%). A further 27.3% had secondary education and 3.3% had higher education.

4.1.2. Economic activity of Ziguinchor entrepreneurs

As regards information on the activity of entrepreneurs, the data collected indicate that more than three out of four businesses (77.9%) operate in the catering sector, 16% in charcuterie and 4% in bakery and patisserie.

Table 1: Breakdown of the sample by business sector

	Frequency	Percentage
Other	3	2,0
Bakery or patisserie	6	4,0
Charcuterie	24	16,0
Concession restoration	2	1,3
Fast food	62	41,3
Traditional restaurants or cafeterias	51	34,0
Caterer	2	1,3
Total	150	100,0

Source: field survey (Baldé and Diallo, March 2021)

The companies surveyed are very recent. The average length of existence is 3.5 years. Moreover, more than half (56.7%) of the units have been in existence for between 0 and 2 years. Only almost one company in ten (10.7%) has been in business for more than 10 years.

Table 2: length of time entrepreneurs have been in business

DURATION (YEARS)	Frequency	Percentage
From 0 to 2 years	85	56,7
From 3 to 5 years	32	21,3
From 6 to 10 years old	17	11,3
More than 10 years	16	10,7
Total	150	100,0

Source: field survey (Baldé and Diallo, March 2021)

The level of sales is fairly low, with more than 67.3% of respondents stating that they did not achieve sales of 600,000 FCFA (i.e. less than 50,000 FCFA per month or less than 2,000 FCFA per day) in the year. These figures can be explained by the fact that the units surveyed are very small businesses, very often sole traders or individuals⁴ with limited financial resources and a fairly limited customer base. As a result, entrepreneurs make little money from their business.

Table 3: Average annual sales (in FCFA)

AMOUNTS	Frequency	Percentage
Less than 600,000	101	67,3
From 600,000 to 1,200,000	25	16,7

⁴ In 2017, according to the ANSD, 83.1% of the units listed in Ziguinchor's informal sector were sole proprietorships.

From 1 2 000 to 3 000 000	12	8,0
From 3,000,000 to 6,000,000	9	6,0
From 6,000,000 to 12,000,000	2	1,3
Over 12,000,000	1	0,7
Total	150	100,0

Source: field survey (Baldé and Diallo, March 2021)

The following table shows that more than half of respondents (57.3%) report an annual income of less than 300,000 FCFA per year (less than 25,000 FCFA per month, which is lower than the monthly minimum wage of 333,808 FCFA)⁵ in Senegal.

Table 4: Contractor's annual income (in FCFA)

ANNUAL INCOME	Frequency	Percentage
Less than 300,000	86	57,3
From 300000 to 450000	32	21,3
From 450000 to 600 000	16	10,7
From 600,000 to 1,000,000	14	9,3
More than 1,000,000	2	1,3
Total	150	100,0

Source: field survey (Baldé and Diallo March 2021)

This low income can be explained in part by the fact that sales levels are fairly low (see table 4), even though almost half of respondents (47.3%) say that their cash flow has increased compared to the previous 12 months.

Table 5: Cash flow

EVOLUTION	Frequency	Percentage
It increases rapidly	1	0,7
It increases significantly	8	5,3
It is increasing moderately	20	13,3
It is increasing slightly	42	28,0
It remains	56	37,3
It decreases	23	15,3
Total	150	100,0

⁵ See Decree 2019 -103 of 16 January 2019 setting the guaranteed interprofessional and agricultural minimum wages.

Source: field survey (Baldé and Diallo, March 2021)

In fact, it should be noted that the informal sector is known for being home to small production and service units. In 2016, the Agence Nationale de Statistique et de Démographie reported that sole proprietorships (82.3%) are the most represented in the informal sector (ANSD, 2017). Very often, financial, human and technical resources are limited, which means that these units are small, individual or family-run (Simen S., 2012).

4.2 Entrepreneurship and social protection in Ziguinchor

In this sub-section, we look at the extent to which social protection is taken into account when a business is set up or during the course of its activity. The idea is to see whether the low take-up of a social protection scheme can be explained by a lack of planning or consideration when the economic activity is set up.

4.2.1. Very little consideration given to protection

First of all, we note that the data from the field show that 99.3% of respondents had not planned to subscribe to a protection scheme when they set up their business. Out of 150 respondents, only one said that he had planned to join the social security scheme when he set up his business.

Membership of Senegal's social security, social welfare and pension schemes is compulsory for all companies operating in the private sector, whatever their size, sector of activity or type⁶. Entrepreneurs cannot avoid these regulations. However, the level of social security cover is generally low. Numerous empirical studies (Diallo, 2014; Baumann, 2010 and 2020; Fall et al., 2022) have confirmed this weakness in both the public and private sectors. In the informal sector, there is a low proportion of workers benefiting from social protection; 2.6% of economic units are registered with the Institution de Prévoyance Retraite du Sénégal and 2.4% with the Caisse de Sécurité Sociale (ANSD, 2017). The lack of information, the failure of social protection institutions and the absence of constraints mean that entrepreneurs set up their businesses without taking social protection into account.

⁶ Law no. 75-50 of 03 April 1975, Decree no. 75-895 of 14 August 1975, Decree no. 2012-832 of 07 August 2012

However, if we look at subscription by activity, the following Table 6 shows that, with the exception of bakery and pastry, all other respondents have not subscribed to any social protection scheme.

Table 6: Subscription to a social protection scheme by activity

TYPE OF COMPANY	Subscription to social protection		Total
	At least one insurance policy	No insurance	
Other		100,0%	100,0%
Bakery or patisserie	16,7%	83,3%	100,0%
Charcuterie		100,0%	100,0%
Concession restoration		100,0%	100,0%
Fast food		100,0%	100,0%
Traditional restaurants or cafeterias		100,0%	100,0%
Caterer		100,0%	100,0%
Total	0,7%	99,3%	100,0%

Source: field survey (Baldé and Diallo, March 2021)

Tests between the two variables show a statistically significant relationship with $\chi^2=24.161$; $ddl=6$; $p<0.000$.

Table 7: Pearson Chi 2 tests on the link between social protection subscription and sector of activity

Chi-square tests

	Value	ddl	Asymptotic significance (bilateral)
Pearson chi-square	24,161 ^a	6	,000
Likelihood ratio	6,608	6	,359
N of observations	150		

Source: field survey (Baldé and Diallo, March 2021)

However, even if the link is established, it appears to be weak because the following statistical measurements show that Cramer's Phi and V values are 0.401 and the uncertainty coefficient is 0.372.

Table 8: Symmetrical measures of the link between social protection coverage and sector of activity

Symmetrical measurements

			Value	Approximate meaning
Nominal per Nominal	Phi		,401	,000
	V de Cramer		,401	,000
	Contingency coefficient		,372	,000
N of observations s			150	

Source: field survey (Baldé and Diallo, March 2021)

To understand the low level of social protection in the informal sector, it is important to look at the extent to which social protection was taken into account when the business was set up. To this end, table 9 below shows that all those who did not plan to take out social protection when they set up their business did not do so afterwards.

Table 9: Distribution of the sample according to expectations and subscription to a social protection scheme

		Subscription to social protection		Total
		At least one insurance policy	No insurance	
Provision of social protection	At least one insurance policy	100,0%		100,0%
	No insurance	-	100,0%	100,0%
Total		0,7%	99,3%	100,0%

Source: field survey (Baldé and Diallo, March 2021)

A detailed statistical study shows a significant link between forecasting and subscribing to a social protection scheme (Chi2=74.497; ddl= 2; p<0.000).

Table 10: Pearson Chi 2 tests on the link between forecasting and social protection take-up

Chi-square tests			
	Value	ddl	Asymptotic significance (bilateral)
Pearson chi-square	74,497 ^a	2	,000
Likelihood ratio	9,242	2	,010
N of observations s	150		

Source: field survey (Baldé and Diallo, March 2021)

Moreover, this link is strong because the different symmetries (Cramer's Phi and V are worth 0.705 and the gal contingency coefficient is 0.576) are greater than 0.5 with excellent significance (p<0.000).

Table 11: Symmetrical measures between forecasting and taking out social protection

Symmetrical measurements			Value	Approximate meaning
Nominal	per	Phi	,705	,000
Nominal		V de Cramer	,705	,000
		Contingency coefficient	,576	,000
N of observations s			150	

Source: field survey (Baldé and Diallo, March 2021)

Furthermore, entrepreneurs believe that social protection as proposed by the public authorities is not at all appropriate (88%). Only 10.7% of respondents felt that the system was appropriate.

Table 12: Respondents' assessments of the social protection system

APPRECIATION	Frequency	Percentage
Very suitable	1	0,7

Rather suitable	5	3,3
Adapted	10	6,7
Neither suitable nor unsuitable	2	1,3
Not at all suitable	132	88,0
Total	150	100,0

Source: field survey (Baldé and Diallo, March 2021)

Similarly, regardless of the type of business, the majority of respondents felt that the social protection system was not at all adequate. The ANSD has already pointed out that, in 2017, entrepreneurs are generally not satisfied with the support and social protection systems. The few respondents who said they found the system to be appropriate were in the catering (50%), charcuterie (20.8%) and bakery and pastry (16.7%) trades.

Table 13: Entrepreneurs' views on social protection, by type of business

APPRECIATION	Adapted	Neither suitable nor unsuitable	Not at all suitable	Rather suitable	Very suitable	
Other			94,1%	5,9%		100,0 %
Bakery or patisserie	16,7%		83,3%			100,0 %
Charcuterie	20,8%		70,8%	8,3%		100,0 %
Gîtes or guest rooms			100,0 %			100,0 %
Hotel					100,0 %	100,0 %
Concession restoration			100,0 %			100,0 %
Fast food	3,8%	3,8%	88,7%	1,9%	1,9%	100,0 %
Traditional restaurants or cafeterias	2,1%		95,8%	2,1%		100,0 %
Caterer	50,0%		50,0%			100,0 %

Total	6,4%	1,3%	87,9%	3,2%	1,3%	100,0 %
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Source: field survey (Baldé and Diallo, March 2021)

The adaptation of the social protection system to the informal sector has been the subject of debate for years. Senegal's social protection system, inherited from the colonial era, is strongly inspired by Pierre Laroque's system, which combines insurance (Bismarckian) and assistance (Beveridgian). However, the Senegalese model is residual, discriminatory, based on salaried employment (private and public) with a plurality of institutions (or players) and low coverage (Diallo, 2014). For a long time, the state favoured public administration employees and private-sector employees when it came to health insurance. Other workers, and more specifically those in the informal craft and commercial sector, are left without any cover. They have to pay for health care and services and prepare for their retirement individually.

4.2.2. Explanations for the low level of social protection in the informal sector

There are many factors that explain the low level of social protection among entrepreneurs. These include: the lack of structuring or formalisation of certain businesses, the absence of legislative and regulatory constraints, the lack of information on social protection schemes and the national social protection strategy.

4.2.2.1. Lack of information on social protection

Information on social protection is normally available from all the bodies involved in supporting business start-ups (Bureau d'appui à la création d'entreprise, DER/FJ, ANPEJ), business registration (chamber of commerce), taxation (services des impôts et domaines) and social security (CSS, IPRES, IPM). Whether it's documented, oral or digital information, entrepreneurs can find what they need in terms of social protection on the spot. On the other hand, most institutions dedicated to social protection have websites where entrepreneurs can obtain sufficient information on social security. However, the support schemes set up by the authorities are not well known by entrepreneurs due to a lack of information (Simen, 2019). On the contrary, many entrepreneurs in the informal sector avoid them because they are seen as restrictive as they are the place of taxation. In addition, information is often not accessible in national languages or languages developed

for informal actors. As a result, entrepreneurs may have a negative perception of the social protection system and institutions. This study shows that the entrepreneur's perception of the social protection system has a negative impact on subscription.

Lastly, as part of its strategy to provide universal access to health care, the Senegalese government is relying more and more on citizens signing up on a massive scale through community or corporate mutual health insurance schemes. This strategy means that information on health cover is accessible, but largely directed at the population rather than at employment. By focusing on individual or family membership, the government hopes that future entrepreneurs will have access to health insurance outside the workplace. Currently, in the city of Ziguinchor, the commune mutual health insurance scheme and the Sant Yalla mutual health insurance scheme are the two main mutual insurance structures offering health cover to the population, and more specifically to all those excluded from the social security system.

4.2.2.2. Lack of information on social protection

In Senegal, membership of social protection institutions is compulsory for all structured businesses. In 2016, around 76% of businesses in the formal sector were registered with the Institution de Prévoyance Retraite du Sénégal and almost 74% with the Caisse de Sécurité Sociale (ANSD, 2017). This leaves around 26% of businesses that are listed and known but not affiliated to these institutions. Very often, these companies are known to government services but, for various reasons, do not comply with social security regulations.

In the informal sector, the rate of coverage is even lower because the production and service units found there are very often not registered with government departments; they escape regulation, statistics, taxation, control (Diallo, 2005) and obligations in terms of social protection. For Serge Simen (2019), there are a number of reasons why entrepreneurs remain in the informal sector: the sector is becoming increasingly organised, with professional organisations defending their interests; as family breadwinners, they want to pay as little as possible to the state and have enough to look after themselves and their extended family. The absence or lack of formalisation of the units surveyed is therefore the first obstacle that can explain why they do not subscribe to a social protection institution.

4.2.2.3. Lack administrative and regulatory constraints for entrepreneurs

It is true that the State has provided cover for all workers, regardless of sector of activity or size of business (Decree no. 2012-832 of 7 August 2012), but it has been observed that the rate of social cover is low and that workers and entrepreneurs in the informal sector are socially insecure (Castel, 2003). One of the explanations for this is the lack of constraints, as entrepreneurs or company directors are not harassed or punished if they do not join at least one social protection institution. There is no constraint on them or their companies to adhere to the system.

5. Conclusion

Social protection is important for all companies, whatever their sector of activity, the goods produced, the services offered, their size or their legal status. It provides a degree of security for both the worker and the entrepreneur. Consequently, social protection should be taken into account in the process of setting up a business. In Senegal, however, social protection is having difficulty extending to the informal sector and covering the neediest categories.

This study of entrepreneurs in the food sector in Ziguinchor attempted to show the determining factors in membership of social protection institutions. The results of a quantitative survey of a sample of 150 entrepreneurs in the town show that socio-economic characteristics such as level of education, salary, type of business, entrepreneur's gender, size of business and length of activity have no influence on whether entrepreneurs join a social protection institution, which invalidates our second hypothesis. On the other hand, the integration of the social protection dimension into the business creation process influences the choice of entrepreneurs to subscribe to a social protection institution. This result confirms our first hypothesis. This integration could be achieved, for example, by forging partnerships between municipalities, local mutuals and social institutions.

Recent progress has been made in improving coverage in certain sub-sectors (transport, petty trade, crafts). But the real problem lies in the way social protection is taken into account when companies are set up. The authorities are more in the business of repairing than anticipating. In fact, a more appropriate social protection

strategy would be to act upstream by making entrepreneurs aware of the importance of taking out social security cover for themselves and their employees. In 2021, the DER/FJ and the Agence Nationale de la Couverture Maladie Universelle will sign a partnership agreement to extend social cover to categories that are not fully covered by the Senegalese welfare system. It is to be hoped that entrepreneurs will be made aware of and supported in taking social protection into account at the time and during the process of setting up a business, because social protection is fundamental for entrepreneurs and workers insofar as they are protected against social risks that could harm their productivity.

6. References

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