



Sierra Leone's Reform Journey to Advancing Female Entrepreneurship and Financial Inclusion

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Access to finance and equal economic opportunities are crucial for female entrepreneurs, fostering business growth and economic participation. Drawing on interviews with key stakeholders involved in the legal reform processes, this Brief examines how Sierra Leone made strides in its reform journey to expand women's economic rights, including through the Directives on Provision of Financial Services on a Non-Discriminatory Basis of 2021, the Gender Equality and Women's Empowerment (GEWE) Act of 2022, the National Strategy for Financial Inclusion (NSFI) 2022–2026, and the Employment Act of 2023. The Brief identifies key drivers of reform: gender champions in government and political will, economic data and technical assistance from the international community, multistakeholder coalitions, as well as grassroots activity amplifying women's voices and bridging the gap between civil society and lawmakers. Through top-down and bottom-up initiatives working in tandem to create lasting change, Sierra Leone has enhanced women's economic prospects and sets a powerful example for other economies in the region seeking to enact similar laws and policies.

Empowering Female Entrepreneurs for Development

Mariama Turay, a small shop owner in Freetown, Sierra Leone, exemplifies the transformative power of financial inclusion. Operating a thriving fabric store, she has expanded her business significantly thanks to a new financial initiative that offers women credit at a reduced interest rate. Mariama accessed a small, low-interest loan designed for women in the informal sector, which helped her boost her small business. Reflecting on her experience, she recalled, "I was so happy when I went for a loan and got it with a minimal interest rate." Within three months, Mariama repaid the loan and saw substantial improvements in her business. Now, with renewed confidence in her financial stability, Mariama is planning to access more loans to help her business grow (Liberty TV Online and Bank of Sierra Leone 2024).

Access to finance and equal economic opportunities are not just enablers of individual business success; they are essential components of broader economic development. When women such as Mariama have access to financial services including credit, savings, and insurance, they can start and grow businesses, invest in education, and contribute to overall economic growth (Abdul Karim et al. 2022; Adedokun and Ağa 2023; Demirgüç-Kunt and Klapper 2012). Moreover, granting women access to financial services can challenge traditional gender norms that restrict women

from seeking employment in the formal sector or starting a business (Perrin, Bertrand, and Klein 2023). When women have equal access to financial services, they have more control over their economic resources, which can enhance their decision-making power within households and societies (Hendricks 2019). By supporting female entrepreneurs via inclusive policies, financial services, resources, and training programs, governments can catalyze sustainable economic growth and foster inclusive development that benefits society.

Building on these broader principles of financial inclusion, Sierra Leone's postwar recovery offers a powerful example of how inclusive financial policies can drive economic progress, especially for women. In the aftermath of a devastating civil war (1991–2002) that claimed thousands of lives and ripped apart the nation's social and economic fabric, Sierra Leone's path to recovery has required substantial investments in rebuilding its economy and society. Women bore the brunt of the conflict, experiencing widespread violence, displacement, and loss of livelihoods (McFerson 2012; TRC 2004). Recognizing that sustainable peace and growth hinge on inclusive economic development, the country's postwar agenda has focused on empowering marginalized groups. Micro, small, and medium enterprises (MSMEs), particularly those owned by women, form the backbone of Sierra Leone's economy, providing livelihoods for about 70 percent of the population and accounting for more than 90 percent of the domestic private sector (Cherie

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Objective and disclaimer: This series of Global Indicators Briefs synthesizes existing research and data to shed light on a useful and interesting question for policy debate. Data for this Brief are extracted from the Women, Business and the Law database and supplemented by interviews conducted during spring and summer 2024. This Brief builds on the information collected during these interviews to reconstruct the development of the legal reforms and the success factors that allowed the reforms to pass. These Briefs carry the names of the authors and should be cited accordingly. The findings, interpretations, and conclusions are entirely those of the authors. They do not necessarily represent the views of the World Bank Group, its Executive Directors, or the governments they represent. All Briefs in the series can be accessed via: <https://www.worldbank.org/en/research/brief/global-indicators-briefs-series>.

Blair Foundation and IFC 2015; World Bank 2022a). These enterprises are essential to employment and GDP growth, making them key drivers of the country's recovery (World Bank 2022a). Opportunities for female entrepreneurs are particularly essential in contexts such as Sierra Leone where formal employment options are limited. Approximately 97 percent of women in Sierra Leone work in the informal sector (ILO 2018; ILOSTAT 2018).

In Sierra Leone, women's potential to start, expand, and grow businesses remains constrained by numerous challenges, particularly limited access to finance. According to World Bank Findex data, a gender gap in account ownership persists, with only 25 percent of women having financial accounts, compared to 33 percent of men (World Bank 2021). In addition, Sierra Leone is characterized by a very low penetration of private sector financing, which poses a particular hurdle for female entrepreneurs (Hall et al. 2021). In 2022, commercial banks extended only 22 percent of credit to the private sector (Bank of Sierra Leone 2022). The current ratio of domestic credit to the private sector is thus lower than 2 percent of the country's GDP, well below the Sub-Saharan African average of about 35 percent (World Bank 2024a).

This Brief examines how Sierra Leone has enacted legal and policy reforms to overcome challenges for female entrepreneurs. In recent years, Sierra Leone has prioritized gender equality and financial inclusion, fostering an enabling environment for female entrepreneurs through landmark legislation and policies. Key reforms discussed in greater detail include the Directives on Provision of Financial Services on a Non-Discriminatory Basis in 2021, ensuring equal access to financial services for women and marginalized groups; the National Strategy for Financial Inclusion 2022–2026, promoting women's access to finance and economic participation; the landmark Gender Equality and Women's Empowerment (GEWE) Act of 2022, advancing gender equality in political and economic spheres; and the Employment Act of 2023, strengthening labor rights and protections for women in the workforce.

To identify the drivers behind these reforms, this Brief draws on data from the *Women, Business and the Law* database and supplements it with stakeholder interviews with government officials, representatives from financial institutions, nongovernmental organizations, and members of civil society. Quotations in italics through the Brief were gathered during these interviews. Based on this material, this Brief first highlights the milestones in Sierra Leone's ambitious reform journey, which aimed at transforming societal structures and advancing gender equality. It then unpacks the drivers of Sierra Leone's reform efforts—notably, political will; technical expertise and data from the international community; and civil society advocacy, which empowered women like Mariama to achieve their economic potential. Lastly, the Brief discusses Sierra Leone's ongoing efforts to implement the reforms. By uncovering what led Sierra Leone to enact gender reforms, this Brief provides insights on the reform process that may serve as a guide for other economies seeking to pass and implement similar reforms in the future.

Milestones in Sierra Leone's Journey toward Gender Equality and Financial Inclusion

The Truth and Reconciliation Commission (TRC) in Sierra Leone was established in 2002 as part of the Lomé Peace Accord, which was signed in 1999 to end the civil war. The TRC was tasked with documenting the human rights violations that occurred during the conflict, promoting healing and reconciliation, and making recommendations for reforms to prevent future conflicts. The final report of the TRC, published in 2004, underscored the necessity of including women in the peacebuilding process and

promoting their economic empowerment for sustainable peace and development. The TRC report pointed out that throughout the history of Sierra Leone, including the period after independence and before the war, women have not enjoyed equal status with men and that “to a large extent, the laws of Sierra Leone are discriminatory against women” (TRC 2004, Volume Three B, Chapter 3). Further, the report highlighted the subordinate position of women in society by citing a 2003 speech of Shirley Gbujama, then-Minister of Social Welfare, Gender and Children Affairs:

“Women have little control or influence over decision-making. Certain socio-cultural practices provide the leading cause of gender disparity and the inferior status of women is evidenced by factors such as high fertility rates; high infant and child mortality rates; high adult female illiteracy rates; exclusion of women from receiving certain services and instruments in rural areas such as land, extension services, credit and inputs; and the disproportionate workload in agriculture allocated to women” (TRC 2004, Volume Three B, Chapter 3, p. 108).

The 2004 TRC report recommended that women play a more prominent role in the nation's rebuilding process, advocating for their increased participation in political decision-making and societal leadership to ensure gender equality, to address the injustices they suffered during the conflict, and to promote women's participation in economic life (TRC 2004). Further, the TRC called for legal reforms to protect women's rights specifically in the areas of gender-based violence, inheritance, and participation to redress grievances and to promote gender equality. It also emphasized the need to strengthen institutions responsible for the protection and empowerment of women.

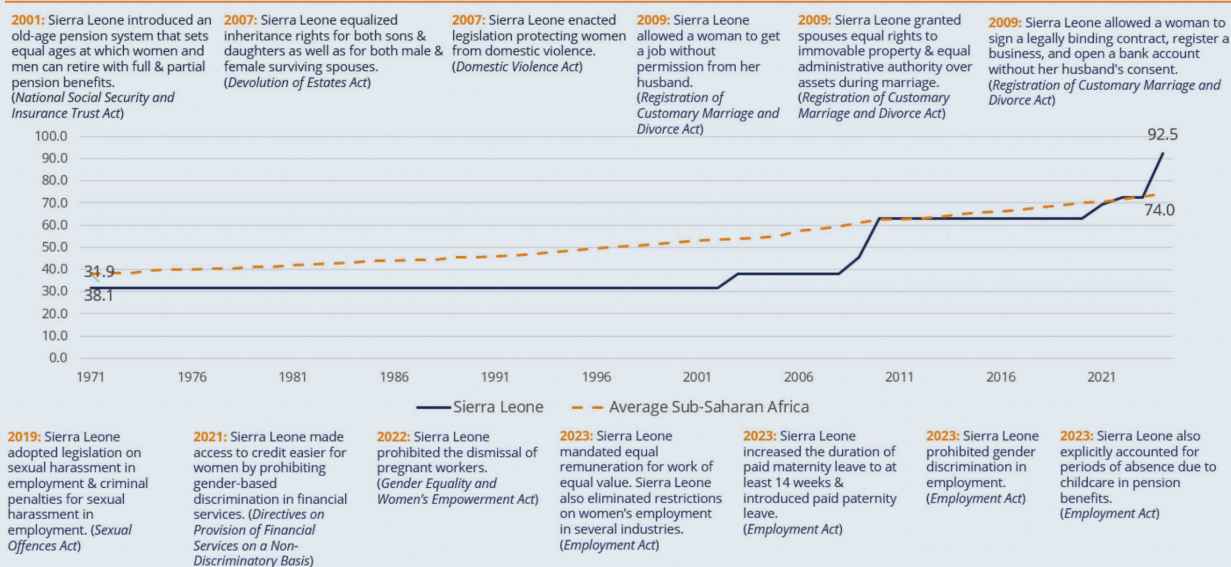
Sierra Leone's post-conflict agenda opened a window for reform, with a push to reshape the political landscape and increase female representation in decision-making. In the 2002 presidential and parliamentary elections, the country's first elections held after the end of the civil war, the number of female representatives increased significantly, rising from 65 as of 1996 to 156 (Abdullah 2010). The number of women elected to parliament also more than tripled from 5 to 18, including two women Paramount Chiefs, representing 14.5 percent of the total members of parliament (MPs) (IPU 2004). Despite this progress, the representation of women in ministerial positions remained low, with only three women appointed (IPU 2004).

The focus of the TRC report on women set the stage for Sierra Leone to rethink women's role in society more broadly, addressing the gender-discriminatory laws through comprehensive reforms. The government began implementing the TRC's recommendations, with a focus on improving governance, the rule of law, and women's rights. Starting in 2007, Sierra Leone passed a series of reforms improving women's rights: the Devolution of Estates Act, which ensures equal inheritance rights for women; followed by the Domestic Violence Act, which criminalizes domestic abuse and provides protection measures for victims. Then, in 2009, Sierra Leone passed the Registration of Customary Marriages and Divorce Act, ensuring that all customary marriages and divorces are officially registered, and requiring consent of both parties to the marriage. Additionally, in 2019, Sierra Leone adopted legislation to criminalize sexual harassment in employment. These legislative efforts laid the groundwork for more comprehensive gender equality reforms in subsequent years.

Sierra Leone's commitment to advancing financial inclusion, particularly for women, stems from the recognition that inclusive economic growth is essential for sustained peace and development. While the immediate postwar years prioritized political stability and rebuilding social infrastructure, the economic challenges facing

Figure 1 Sierra Leone's Gender Equality Reform Journey

54 years of women's legal rights in Sierra Leone



Source: Data drawn from Women, Business and the Law's most recent reform database <https://wbl.worldbank.org/en/reforms>.

Note: Policies or other supportive mechanisms captured under the supportive frameworks index, such as the NSFI-1 or NSFI-2, are not yet captured in the panel data set and historical reform database. NSFI = National Strategy for Financial Inclusion.

women remained a significant barrier to equitable recovery. The findings of the TRC underscored the systemic obstacles that limited women's economic empowerment, revealing that sustainable peace would require addressing these long-standing inequalities. By 2016, this awareness led Sierra Leone to launch its first National Strategy for Financial Inclusion (NSFI-1, 2017–2020), aimed at broadening access to financial services for underserved groups and setting the stage for growth led by the private sector. Although NSFI-1 did not explicitly prioritize women's financial inclusion, it laid a crucial foundation. In subsequent years, understanding grew around the specific barriers faced by women entrepreneurs, leading the Bank of Sierra Leone to issue the 2021 directives prohibiting gender-based discrimination in financial services. Sierra Leone was a leader in this regard: according to most recent data from *Women, Business and the Law*, only 94 countries have laws or directives in place explicitly outlawing discrimination in access to credit despite the correlation of such laws with the likelihood of female entrepreneurs seeking credit when needed (Bertrand and Perrin 2022; Perrin and Hyland 2023). Building on the progress of the NSFI-1, Sierra Leone launched its second National Strategy for Financial Inclusion (NSFI-2, 2022–2026) in April 2022, taking a more gender-sensitive approach. NSFI-2 aims to promote gender-responsive financial services, improving access to credit for female entrepreneurs, and ensuring that financial institutions develop products and services that cater specifically to the needs of women.

Six months later, in November 2022, the Sierra Leonean parliament unanimously passed the Gender Equality and Women's Empowerment Act after 13 months of debate (Nyallay et al. 2023). Building on previous reforms, the Act responded to growing national and international calls for gender equity and came at a

critical juncture ahead of the June 2023 general elections. With provisions to secure a minimum of 30 percent representation for women across government, private sector leadership, and decision-making roles, the GEWE Act reflects Sierra Leone's commitment to integrating women's voices and contributions into all spheres of society. The legislation also advances women's rights in finance, employment, and social protections, addressing systemic inequalities that have limited women's opportunities and economic potential for decades.

Building on the reform momentum of the GEWE Act, in May 2023, Sierra Leone enacted the groundbreaking Employment Act 2023, which introduced several reforms, such as prohibiting discrimination in employment based on multiple grounds, including gender; mandating the principle of equal remuneration for work of equal value; eliminating restrictions on women's employment in the mining, construction, factories, energy, water, and transportation sectors; expanding the length of paid leave for mothers from 12 weeks to 14 weeks; granting fathers 2 weeks of paid leave for the birth of a child; and accounting for periods of career interruption due to childcare responsibilities in the calculation of a woman's pension benefits.

Such advancements made over the last decades are reflected in Sierra Leone's improved score on the World Bank's *Women, Business and the Law* (WBL) index, which measures gender equality in law across 190 economies (figure 1). By enacting these comprehensive reforms, Sierra Leone's WBL score has risen from 31.9 in 1970 to 92.5 in 2023, making it the country with the most reforms on the index between 2022 and 2023 (World Bank 2024b). For the first time, the 2024 WBL index also measures the extent to which economies implement gender equal laws via policy instruments. It captures, for example, economies' efforts to

implement laws granting women equal opportunity to start a business through gender-sensitive national financial inclusion strategies, such as in Sierra Leone.

Unpacking Sierra Leone’s Transformative Reform Journey

Several factors have driven Sierra Leone’s legal reform journey. The case of Sierra Leone is a testament to the power of both top-down and bottom-up initiatives working in tandem to create lasting change. At the top, reform drivers included gender champions, political will, and broad coalitions providing an enabling environment for enacting gender equal laws and gender-sensitive policies. Simultaneously, international actors including the United Nations and World Bank supported Sierra Leone’s reform efforts by providing economic data and technical assistance. From the bottom up, reform drivers include domestic grassroots efforts led by civil society organizations (CSOs), which were instrumental in not only gathering input from women across Sierra Leone but also in amplifying their voices within the national discourse on gender reform, and engaging parliamentarians. This combined top-down and bottom-up approach was driven by a shared understanding that empowering women and ensuring gender equality are crucial for Sierra Leone’s overall economic development, ensuring that reforms are comprehensive, inclusive, and sustainable.

Gender Champions in Government

Gender champions in government played a crucial role spearheading reform efforts. These leaders recognized that promoting gender equality is not just a social imperative but a catalyst for the country’s development.

These gender champions were pivotal in advocating for gender reform amidst Sierra Leone’s deeply ingrained patriarchal social structures, which have long perpetuated gender inequality across the country. Cultural norms, especially in rural areas, restrict women’s access to education, employment, and land ownership. These traditional systems often undermine women’s economic independence by treating them as dependents of male relatives, limiting their ability to own property or access credit (Cherie Blair Foundation and IFC 2015). “*Counteracting harmful cultural norms and confronting stereotypes by engaging with influential community leaders was key*” to reform efforts, Bamie Joseph Sesay, Assistant Director – Gender in the Ministry of Gender and Children’s Affairs, emphasized.

Former President Ernest Bai Koroma was instrumental in laying the groundwork for broad reforms. His outspoken, public support of women’s empowerment, particularly evident in his administration’s development strategy (2013–18), emphasized the goal of empowering women and girls through a variety of initiatives, including increasing “access to justice and economic opportunities” and “improving the business environment for women, with access to finance and capacity development” (Government of Sierra Leone 2013). The commitment of Koroma’s administration to gender equality was not just rhetorical; it was embedded in the government’s strategic objectives, with concrete initiatives to enact gender equality legislation. Naasu Fofanah, Koroma’s special gender advisor, highlighted the importance of political will in driving the reform agenda: “*Various stakeholders were able to align [on these gender reforms] because they knew that President Koroma would be behind it—and that he believed in it.*”

The commitment to reform persisted with the change in administration, with the election of President Julius Maada Bio in 2018. In February 2018, President Bio launched the party’s election manifesto, *New Direction: One Country One*

People–People’s Manifesto, which outlined commitments and priorities if elected, strongly advocating for gender equality, equity, empowerment, and the protection of women’s rights (Sierra Leone People’s Party 2018). His agenda prioritized tackling gender-based violence, dismantling barriers to women’s economic empowerment, addressing exploitative working conditions, enhancing gender education, and increasing women’s political participation. This manifesto laid the foundation for key legislation such as the GEWE Act. President Bio’s election manifesto states that recognizing “women’s roles and their empowerment is critical to poverty reduction at the household level and to the overall development of the nation” (Sierra Leone People’s Party 2018). In effect, provisions in the GEWE Act directly translate the vision of President Bio’s election manifesto (section 3.3.2) by mandating a minimum of 30 percent representation for women in government roles, including parliamentary seats, local councils, and cabinet positions, the private sector, and other leadership roles. President Bio, on many occasions, on radio and TV, stressed his support for broad reform, urging members of parliament to pass key legislation like the GEWE bill (Ighobor 2023). In several instances he stated, “You cannot say you are serious about development, and you lock up more than 50 percent of your energy in the kitchen, or somewhere else, and expect to make progress” (Clotney 2023). President Bio’s commitment to addressing challenges faced by women—as indicated in his manifesto—convinced Emerson Lamina, an opposition leader in parliament at the time, to switch from opposing GEWE to supporting it (Kayembe 2023, citing Emerson Lamina).

The Female Caucus of Parliament in Sierra Leone also played a pivotal role in advancing gender reforms, particularly through its concerted efforts to pass the GEWE bill. Comprised of women parliamentarians committed to enhancing women’s rights, the caucus worked tirelessly to bring gender issues to the forefront of legislative discussions. Their advocacy was instrumental in reigniting efforts to pass the GEWE bill between 2018 and 2019, as they collaborated closely with international partners such as the United Nations Development Programme (UNDP) to gather support and push the agenda forward. The caucus members not only advocated for the bill within parliament but also engaged with CSOs and grassroots communities to ensure broad-based support. Their leadership and persistent efforts were crucial in overcoming resistance from male parliamentarians, securing the passage of the GEWE bill. Veronica Sesay, Chair of the Women’s Caucus in Sierra Leone’s parliament, explained, “Our best tactic was not to challenge the men, but cajole them [to understand that] investing in women is the best way to develop a country” (Devin 2023).

The Economic Argument for Gender Reform: The Importance of Technical Expertise and Data

Despite the activities of gender champions across all levels of government and the political will for reform, altering longstanding norms and introducing significant change to a system that had been in place for decades proved to be cumbersome. Former Minister of Gender Manty Tarawalli played a crucial role in overcoming opposition by reframing the GEWE bill not just as a human rights issue but as an economic necessity. By using data and economic arguments, Tarawalli positioned the bill as a pathway for Sierra Leone to become a middle-income economy (Kayembe 2023). This strategic shift in narrative, from a rights-based view to an economic growth perspective, was pivotal in gaining broader support in parliament. Former Minister Tarawalli summarized: “We had to shift people’s ideas and change the argument from just rights-based to economic growth... Once we started that conversation, we saw a bit of a change” (Ighobor 2023). Likewise, Ms. Fofanah recalled, “*The biggest breakthrough was proving that gender issues—especially women’s empowerment—would increase GDP.*”

Data and evidence were crucial in shaping these arguments. The Bank of Sierra Leone, in developing NSFI-2, for instance, leveraged sex-disaggregated data from sources like the World Bank’s Global Findex Database to highlight the economic disparities faced by women and to advocate for a financial inclusion strategy more targeted to women. Bank of Sierra Leone Deputy Director Momoh Sesay noted: “*We realized after assessing the [Findex] data, that women are one of the most deprived sectors. If we want to develop the economy, we need to go down the bottom of the pyramid and include women.*”

The Bank of Sierra Leone’s collaboration with technical experts also drove the development of a gender-sensitive NSFI-2. The development of the new strategy drew on lessons learned from an independent evaluation carried out under the auspices of the United Nations Capital Development Fund (UNCDF) and from feedback gathered during stakeholder consultations with industry players within the financial sector. The UNCDF evaluation report noted that NSFI-1 was (1) unfocused, broad, and ambitious; (2) ineffective in the implementation of a strong governance structure and working groups; and (3) lacking an effective sex-disaggregated data and measurement framework (Hall et al. 2021). Incorporating the recommendations, the NSFI-2 takes a more focused approach to target women, youth, rural populations, and MSMEs. NSFI-2 aims to increase the percentage of adults with access to formal financial services to 70 percent by 2026, focusing particularly on women, rural communities, and small and medium enterprises (SMEs). In effect, the NSFI-2 defines women as one of the strategy’s target groups. It describes initiatives to support “women-centric product development” and link market women and women-owned SMEs in village savings and loan associations (VSLAs) as well as osusu groups (informal savings and credit associations) to financial service providers. Further, the strategy includes sex-disaggregated indicators in its financial inclusion dashboard to monitor the outcomes of the strategy.

Aligning with international best practices was a success factor for reform, according to many of the stakeholders interviewed. “*International organizations like the ILO and the World Bank were also involved in the reform progress, ensuring that our process aligned with international standards,*” Chiblee Francis Kamara, Acting Commissioner of Labor and Employment, noted. The passage of the Employment Act occurred within the scope of the World Bank’s Sierra Leone Second Inclusive and Sustainable Growth Development Project Financing (World Bank 2022b). Specifically, a World Bank advisory team drew on *Women, Business and the Law* data to provide diagnostics of laws restraining Sierra Leonean women’s economic empowerment as well as inputs to the draft Employment Act for Sierra Leone’s Ministry of Employment, Labour and Social Security. According to Mr. Kamara, “*The World Bank was instrumental in guiding the drafting process, especially in ensuring that provisions such as maternity and paternity leave were included, which were essential to fulfilling our commitments to international labor standards.*” The technical input facilitated the Ministry of Employment’s transmission of the bill to the Ministry of Justice, which then submitted the bill to parliament. In 2023, the bill received bipartisan support from parliament in March and President Bio assented to the bill in May.

Multistakeholder Coalitions

Multistakeholder coalitions were instrumental in overcoming challenges to enacting gender reform. Initially, the proposed GEWE bill faced resistance within the cabinet, with some ministers hesitant to support such a wide-ranging reform. The cabinet initially opposed the GEWE bill because they did not want women to usurp men’s seats in parliament. At this time, women comprised only 12 percent of parliamentary seats and—from the perspective of the cabinet—increasing women’s participation to 30 percent

would transform the composition of parliament. According to former Minister Tarawalli, “No man was willing to leave and give their seat to a woman. The Cabinet chopped this Bill to death” (Kayembe 2023).

Former Minister Tarawalli led a rigorous and strategic campaign to build broad support for the bill, engaging cabinet members in one-on-one discussions to address their concerns and emphasize the bill’s significance for national development. She further engaged legal experts, including prominent figures like Nicky Spencer-Coker, a High Court solicitor, and Neneh Lebbie, President of the Parliamentary Female Caucus, to draft the legislation. Drawing on international examples of countries that had successfully advanced female representation, they crafted a bill that reflected both global insights and local priorities, provided legal counsel, as well as logistical and technical support throughout the legislative process (Kayembe 2023). Former Minister Tarawalli emphasized that “the process involved a collaborative effort” bringing various partners together, including prominent female politicians and gender activists, as well as the opposition (Kayembe 2023). At the same time, Minister Tarawalli used various communication channels (radio, social media, television, and print) and traveled to all 16 districts of Sierra Leone, including remote villages, to both broadcast the bill and improve it based on stakeholders’ particular issues and input. Former Minister Tarawalli underscored the bill’s economic benefits by stating that the bill “meant a thriving home and a thriving nation” (Kayembe 2023). Public consultation with community members helped increase the bill’s salience and promote it to the top of the legislative agenda.

Multistakeholder consultations also drove the development of NSFI-2, contributing to its content and generating buy-in. Consultations brought together stakeholders from government (the Ministry of Finance, the National Revenue Authority and the Financial Intelligence Unit); the private sector (including commercial banks, mobile money operators, and the Small and Medium Enterprises Development agency); and civil society groups (National Association of Farmers of Sierra Leone and the National Organisation for Women) to identify gaps and constraints to financial inclusion in Sierra Leone and therefore address them in the strategy.

Grassroots Advocacy and the Role of Civil Society in Driving Gender Reforms

CSO advocacy played a vital role in Sierra Leone’s reform process from the ground up, ensuring that the voices of rural communities and women would be heard, and these stakeholders would be empowered. According to Sahr Kendema, Program Manager of the Campaign for Good Governance (CGG), the passage of other laws increasing women’s rights, such as the 2022 Public Elections Act and the 2022 Customary Land Rights Act, created a policy window for the GEWE Act and triggered the support of CSOs, which in turn garnered the support of parliamentarians. “It took 13 months, but it was still fast for us. Because we had the support of civil society organizations, and there was, above all, the political will,” current Minister of Gender and Children’s Affairs Isata Mahoi noted (Mahoi 2024). In garnering support for the GEWE bill, CSOs such as CGG and the 50/50 Group were instrumental in organizing public forums and consultations, providing platforms for citizens, especially women, to voice their concerns and aspirations. These efforts ensured that the bill was not just a top-down initiative but had grassroots support, which was essential for its legitimacy and eventual passage. Additionally, CSOs provided technical expertise and facilitated dialogue between the government, civil society, and the private sector, helping to create a broad coalition of support – referred to as the GEWE Yellow Ribbon Campaign Group – that

was crucial in overcoming resistance within the political establishment.

CSOs engaged in widespread consultations, traveling to both urban centers and rural villages to ensure that the diverse experiences and needs of women were thoroughly understood and integrated into the legislation. By engaging directly with communities, advocates of women's rights and economic empowerment ensured that the concerns of women were included in the discussions, while strengthening the communities' support of the initiatives in the process. Between July and August 2021, CGG organized an initiative to consolidate feedback on how to improve the GEWE bill under the #Manyvoicesonemessage social media campaign, in which it presented the draft of the bill to female members of the community across five regions (Port Loko, Makeni, Bo, Kenema, Freetown), encouraging participants to lobby members of parliament to support the bill when tabled in parliament. Then, on September 16, 2021, CGG and Trócaire organized a virtual meeting with more than 50 CSOs to discuss their concerns and recommendations for the GEWE bill (Lahai 2021). The meeting spurred the development of the GEWE Yellow Ribbon Campaign Group to further mobilize community support and encourage parliamentarians to endorse the bill (Devine 2022). The yellow ribbon symbolized solidarity with the cause and was used as a visual marker to unite supporters across the country. The efforts of the Yellow Ribbon Campaign were critical in keeping the GEWE bill on the legislative agenda, ultimately contributing to its successful passage in parliament.

In addition, CSOs were pivotal in garnering parliamentary support. Mr. Kendema mentioned that *“the battle began upon the first parliamentary reading of GEWE in a male-dominated parliament”* in October 2021. At that time, the parliament of Sierra Leone was composed of only 12 percent women MPs (IPU 2021). Recognizing the resistance from some male parliamentarians, CGG employed a strategic and diplomatic approach. They organized informal dinners and meetings with those opposing the bill, creating opportunities for open dialogue and persuasion in a less formal setting (Devine 2023). CGG strategically highlighted the successes of other African nations, such as Rwanda, Senegal, and South Africa, which had already made significant strides in women's empowerment and received international acclaim for their efforts. By presenting these examples, CGG aimed to demonstrate the potential benefits for Sierra Leone and to encourage lawmakers to align with these regional leaders in gender equality. This comparative approach helped challenge opposition and build broader support for the bill within parliament. When momentum toward enacting the GEWE bill lagged after 12 months (in November 2022), CGG launched the #bringbacktheGEWEBill social media campaign. The campaign played a role in resurfacing the bill and moving it to the top of the legislative agenda. One month later, parliament passed the GEWE Act.

Similarly, for the adoption of NSFI-2, various youth, women and farmers organizations such as the National Organisation for Women and the National Association of Farmers of Sierra Leone were key in ensuring that the strategy was responsive to the needs of marginalized groups, particularly women and rural communities. According to Deputy Director Momoh Sesay, these engagements proved instrumental in fostering support for the strategy from the organizations, which, in turn, generated support from the Ministry of Finance and the Governor of the Bank of Sierra Leone, Kelfala Kallon.

What's Next? Implementation

As Sierra Leone continues its journey toward gender equality and financial inclusion, implementing gender-equal laws in practice is crucial in ensuring that recent reforms translate into

tangible benefits for all women, including those in rural and underserved areas.

Assistant Director of Labor and Employment in the Ministry of Employment, Labor and Social Security, Georgiana Thompson, remarked that since the Employment Act has entered into force, the Ministry has collaborated with the Sierra Leone Labor Congress and Employers Federation to promote gender equality through occasional sensitization and awareness-raising exercises.

Former Minister Tarawalli aptly highlighted the challenge of implementing GEWE: *“The challenge that we see ... is to ensure that we bring the law to the people. It is not only for urban or educated women. Everybody knows that the act [GEWE] has been passed, but what exactly does it mean to grassroots women? How does it touch their lives? We need now to explain it to them so that they know their rights under this law”* (Ighobor 2023). Similarly, Minister Mahoi acknowledged that *“we have come a long way in the advancement of women for honoring our commitments ... We still have a long way to go to achieve gender equality and the empowerment of women. We no longer need 30 percent of women's representation because we have already achieved that. We want 50 percent”* (Fornah 2024).

Efforts to implement the GEWE Act are underway. Development partners continue to support the implementation of the GEWE Act through technical assistance and Development Project Financing. Sierra Leone's 4th National Women's Conference, *“Actualizing Women's Rights: Implementing Gender Equality and Women's Empower Act (GEWE Act)”*, in May 2024 reflected the ambition to translate the law into practice. The conference brought together leaders, activists, and stakeholders from various sectors to discuss and strategize on the implementation of the GEWE Act. Then, on June 24, 2024, the Ministry of Gender and Children's Affairs validated the GEWE Regulations during a workshop supported by the World Bank and UN Women. The Regulations incorporate input from stakeholders, including women's groups and CSOs, and call for the effective and efficient implementation of provisions in the GEWE Act. Parliament has yet to adopt the Regulations.

Similarly, translating the targets and ambitions outlined in the NSFI-2 into practice is key. While some financial service providers have launched financial literacy campaigns and increased the availability of financial products for women-owned or women-led SMEs, many women are still not aware of these products, or may be discouraged by the bureaucracy, strict collateral requirements, and high interest rates. Mariama Keitta, a female farmer and Gender Focal Person in the National Federation of Farmers of Sierra Leone explained: *“I have never asked for a loan. The banks require too much collateral and do not provide enough time to repay the loan.”* Her experience contrasts with shop owner Mariama Turay and highlights the need to scale interventions to reach the bottom of the pyramid. Scaling the services outlined in NSFI-2 *“from thousands to millions will be the true test for the success of the ambitious reforms,”* Joanna Favour Tom-Kargbo, Economic Justice Manager of Christian Aid, emphasized.

Conclusion

This Brief highlights the critical synergy between top-down factors and bottom-up grassroots initiatives to drive tangible legal and policy reforms. Government initiatives and international support provided the necessary framework and resources for change, while grassroots movements grounded reforms in the needs of the people—thus fueling both political and public support for the reforms. From the top, drivers of reform included gender champions in government, broad coalitions, and policymakers' use of data and technical assistance from the international community. From the bottom, CSOs drove reform

by conducting widespread stakeholder consultations and fostering buy-in as well as lobbying parliamentarians. By combining strategic vision from the top with practical initiatives from the bottom, Sierra Leone has made significant progress in promoting gender equality and empowering women economically. Importantly, shifting the narrative from a purely human rights perspective to making an economic case has been pivotal in

galvanizing broader support, demonstrating that gender equality is not only a moral imperative but also a catalyst for economic growth. By reforming its laws, Sierra Leone is improving the lives of women and driving broader economic development. The lessons learned about factors of legal and policy reform from Sierra Leone's experience can guide other economies in the region seeking to advance gender equality.

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