



Barriers and Enablers of Women's Participation in Revenue Generation in Sierra Leone

2023



Disclaimer: This report's analysis, findings, and opinions do not necessarily represent the United Nations Development Programme (UNDP) position.

FOREWORD

With the ongoing global energy and food crises, Sierra Leone is aware of the unique need to expand its fiscal space, leverage domestic resources, and optimise available spending to reduce the country's dependence on external resources, promote inclusive economic growth, and create employment opportunities, including for women. Sierra Leone suffered from persistent fragility and poverty following events, including the Ebola epidemic and price slumps in 2014, and the COVID-19 pandemic, further threatening the positive economic dynamics and attainment of Sustainable Development Goals (SDGs). This includes progress made in promoting pro-poor growth, improving domestic capacity for tax and other revenue collection, achieving gender equality, empowering women and girls, and ensuring quality education.

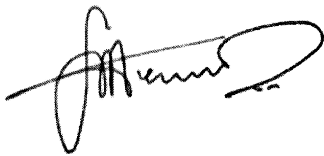
At this time when the risk of debt distress is high, the government has made domestic revenue mobilisation a priority through key policy reforms, including measures to strengthen the country's tax administration and remove costly tax exemptions. Despite some progress, challenges remain that the government, UNDP, and other development partners are deeply committed to addressing in the context of the Sierra Leone's Medium-Term National Development Plan (MTNDP) 2019-2023.

The UNDP has contributed considerably to advancing national domestic resource mobilisation and fiscal decentralisation at the district level by supporting initiatives to strengthen local councils' capacity to monitor revenue and expenditure flows. This support has been provided within the Sierra Leone's Integrated National Financing Framework (INFF). Key results of this framework have been achieved through the implementation of the SDG Fund project that financed important aspects of the INFF. Further to these efforts, UNDP is increasing its support to the government to explore diverse and optimal mechanisms to increase resource mobilisation for national development priorities and the SDGs, in response to emerging challenges that are profoundly impacting the sustainable development gains.

Harnessing resources by diversifying the sources of revenue collection and tapping underexploited taxes, maximising tax incentives, and rationalising tax exemptions will significantly strengthen economic resilience and accelerate the achievement of Sierra Leone's MTNDP and the SDGs. Central to this has been the need to maximise the underutilised potential of women for increased domestic resource mobilisation through advancing inclusive economic growth and creation of employment opportunities for all. The maximisation of women's revenue generation potential is consistent with the pursuit of a key target of the MTNDP: ensuring by 2023 that more women are supported to engage in entrepreneurial activities than in 2018; in the process of which their contribution to national economic production and revenue generation would have been maximised.

Accordingly, this report takes up the challenge of pinpointing the critical issues affecting women's participation in domestic revenue mobilisation in Sierra Leone and proposing key recommendations to increase their contributions to stimulating economic activities and national revenue. These recommendations focus on cross-cutting issues that empower women economically and improve and sustain their participation in fiscal and development policy decision-making. The recommendations include applying gender-responsive budgeting, formulating relevant legal and regulatory measures, and adopting targeted policies and anti-discrimination laws that, for example, close gender pay gaps. A significant outcome that could emerge from scaled-up women's empowerment and greater involvement in the formal business sector of the country would be a deepened tax base in Sierra Leone, necessary to increase public social spending efficiently and sustainably.

This report is the product of a collaborative approach and results from a unique, in-depth partnership between UNDP and the Ministry of Planning and Economic Development.



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EXECUTIVE SUMMARY

While Sierra Leone has enjoyed decent economic growth since its independence in 1961, especially during the past two decades, inequality, particularly gender inequality, remains high, quality jobs are scarce, and women's participation in revenue mobilization is low. While a range of development policies and programmes have been implemented over the years, the country still has an appalling poverty record, as economic growth has not translated substantially into the greater well-being of the population. This is due to several internal and external factors, including the effects of prolonged conflict, environmental hazards, the twin shocks of the slump in iron ore prices, the outbreak of Ebola in 2014, and more recently, the COVID-19 pandemic.

Sierra Leone's real GDP contracted by 2.16 percent in 2020 due to the pandemic after growing by 5.6 percent in 2019. This has led to record low revenue-GDP ratios, below the Economic Community of West African States (ECOWAS) and sub-Saharan African minimum thresholds necessary to stay on the path to sustainable development. Sierra Leone was on track to fully recover from the effects of the pandemic. However, recent increases in fuel prices and global supply chain disruptions and their negative impacts on consumers and businesses, including women-owned businesses, are compromising the favourable growth prospects.

Both income poverty and multidimensional poverty are high in the country. The country's income poverty stands at 56.8 percent; however, in rural areas, it is 73.9 percent, compared to 34.8 percent for urban settlements. Multidimensional poverty is higher than monetary poverty. While individuals may have income above the poverty threshold, they are still deprived in other dimensions, such as health and

education. Multidimensional poverty measures 64.8 percent nationally, with an even higher rate of 86.3 percent for rural areas. Female multidimensional poverty stands at 65.9 percent, compared to the multidimensional male poverty rate of 64.2 percent.¹

The general literature strongly suggests that countries that have recorded sustained and shared growth and development have successfully mainstreamed gender dimensions and deepened the participation of women in their socioeconomic decision-making, policy formulation, and implementation. Conversely, gender equality can also stimulate economic growth.

The gender differential and women's empowerment factor

For decades, there has been a great need to reduce gender gaps in formal economic and revenue mobilization processes in least-developed countries, including Sierra Leone. Value chain development that drives shared and sustainable economic growth accompanied by significant poverty reduction can lead to an economy that is resilient to future shocks and emergencies. It is generally understood that the greater involvement of women and more gender equality throughout value chains can improve household income, reduce intra-household inequality, and contribute significantly to the development of local economies.

Studies have found that countries have suffered significant losses in wealth due to the differences in lifetime earnings between women and men. Arguments are compelling to seriously and actively promote gender inequality and women's empowerment to reverse stagnant and retracting growth and improve poverty trends in countries like

1 "Sierra Leone Multidimensional Poverty Index Report 2019," Ministry of Planning and Economic Development, Freetown.

Sierra Leone. A particular area for this work is in the informal economy sub-sector, where women constitute about 57 percent of the 2,206,033 total informal economy workforce. Gender differentials and inequalities are especially pronounced in the informal economy, which may be more challenging to address because this sub-sector is not governed by regular rules and procedures.

Considering gender and women in the development financing framework in Sierra Leone.

Sierra Leone is currently implementing an Integrated National Financing Framework (INFF) with a particular focus on domestic revenue mobilization in the context of implementing the SDGs. Integrating gender equality considerations throughout the INFF process, specifically in resource mobilization, is a significant component. However, gender considerations can only be properly and productively anchored in this framework when there is a clear understanding of the landscape of the barriers to women's participation in resource mobilization and what the enablers will be that can help resource mobilization harness the economic power of the female labour force. This understanding is precisely the goal of this study, which aims to generate information that can inform UNDP, the government, and development partners to formulate clear policy and operational directions for mainstreaming gender into resource mobilization efforts.

The objective of the study

This study pinpoints the critical issues affecting women's participation in domestic revenue mobilization in Sierra Leone with the goal of providing a range of recommendations that might increase women's contributions to national revenue.

This report aims to identify the challenges and the enablers of women's participation in domestic revenue mobilization in Sierra Leone. Specific objectives include to:

- a. understand the impact of current public finance policy and legislative frameworks on women's contributions to Sierra Leone's revenue mobilization efforts;
- b. assess the gender differentials and realities in informal economic and business sectors in the country and how this impacts national revenue mobilization;
- c. analyse factors impeding growth transformation of women-owned businesses in the informal sector and their contribution to the national economy; and
- d. identify critical barriers and drivers of gender inequalities and hence ascertain what may be enablers to ensure sustained women's participation in the country's economic growth that can result in the generation of optimal state revenues.

Approach to the research

The approach to the research in terms of data collection is broadly divided into two stages. The *first* stage involved secondary data collection and analysis from existing development literature, published documents, and reports to understand barriers to women's economic empowerment and, conversely, identify enablers of their enhanced contribution to revenue mobilization. The *second* stage involved primary data collection and analysis, using individual in-depth interviews, focus group discussions and key informant interviews, to cull knowledge and understanding of issues underlying the research objective through collecting testimonies from a sample of business operators, mainly in the informal economy with female dominance, and subject matter practitioners.

Field data were collected from five districts representing five provinces of Sierra Leone. These were: Karene District in the Northwest Province; Pujehun District in the Southern Province; Kailahun District in the Eastern Province; Western Area Rural District and Western Urban District in the Western

Area. Key informant interviews were conducted with relevant subject area experts and professionals, including public officials and executives involved in finance and revenue policymaking and banking, as well as trade and industry, drawn from institutions such as the Ministry of Finance, the Ministry of Planning and Economic Development, the National Revenue Authority, the Central Bank of Sierra Leone, the National Social Security and Insurance Trust, Chamber of Commerce, the Sierra Leone Market Women's Association, the Sierra Leone Commercial Bank and other micro-finance institutions.

The analytical approach included an analysis of the gender gap and sensitivity of existing finance-related policies and legislation in Sierra Leone to understand the potential impact of public finance policy and legislative frameworks on women's participation in contributing to revenue mobilization in Sierra Leone.

Two one-day stakeholder engagements were held to discuss and validate the findings and key recommendations from the study, attended by 25 participants from donor development partners, civil society organizations, ministries, departments, and agencies working with the informal sector.

Key results and outcomes from the study

Policy and legislative gap and sensitivity analysis

The gap and sensitivity analysis suggests that there is generally a high strategic orientation at the level of planning national policies and strategies for the consideration of gender and women's empowerment, with a lesser orientation at the implementation stage of plans and policies involving crafting and implementing finance and revenue strategies, legislation, and regulations. That in addition to the need to mainstream gender dimensions in financing policies, is a need to enhance

the provision of welfare services for women, as well as men, but also to ensure the effective and formal participation of women in economic production and revenue mobilization processes.

The policies, legislations, and schemes developed by the government to address the needs of small- and medium-sized enterprises are limited in responding to the interests of women in the informal sector. The scope and requirements stipulated in the Small and Medium Enterprise Development Agency (SMEDA) Act can limit women's access to the assistance offered, resources, and the programmes operated.²

Barriers and drivers affecting women's revenue contribution

All dimensions of barriers and drivers of gender inequality and women's disempowerment interact with each other and impact one another. Accordingly, all political, social, and environmental barriers have negative economic costs limiting the contribution of women to revenue mobilization. The study revealed various problems and challenges and summarized them into *strategic barriers* that the government and partners should address. Below is a list of some of the strategic barriers to women's revenue contribution that have been identified.

- » Limited access to sustainable finance for business start-up and investment.
- » Lack of transparency and accountability in the use of tax revenues.
- » Lack of progressive tax structures that promote women's contribution to national and chiefdom level revenue mobilization.
- » Limited tax education for businesses in rural communities.
- » Limited information and communication for businesses in rural communities.
- » High rates of illiteracy among women in the informal economy.

2 Sierra Leone, Small and Medium Enterprise Development Agency; <https://smeda.gov.sl/>.

- » Limited tax and loan dispute resolution centres for rural communities.
- » Lack of legal frameworks to replace discriminatory laws and harmful practices against women in the country.
- » Inadequate national budget allocations to support women and girls in the country.
- » The continuous prevalence of Covid-19 in the country and the impacts of the ongoing global food, energy, and financial crises.
- » Limited policy awareness of government support for the private sector.
- » Lack of support to digitalize businesses in the informal sector.
- » Insufficient high-level consideration of unpaid work done by women.

To overcome these barriers that limit the contributions of women (and which have economic cost implications), the study has identified *strategic enablers*, that when put into action can enhance the contribution of women in domestic resource mobilization and economic development. These enablers are listed below.

- » Create incentives for state banks to increase lending to the private sector, especially women-led businesses.
- » Include women taxpayers in local decision-making processes on the use of tax revenues.
- » Implement policy and tax administration reforms and institute fair tax calculations, ensuring that a disproportionately high tax burden does not fall on women.
- » Review the Business Registration Act, the Local Content Policy, and other policies to reflect regulations that reduce the registration threshold³ in the Finance Act⁴ and reform

processes to promote equal access to opportunities for women in the informal sector.

- » Increase women's participation in tax systems through initiatives that intentionally target women, such as a national taxpayers' day, annual campaigns, and training for the private sector.
- » Develop and implement strategic and simplified communication targeting women in the informal sector to keep them in the loop on tax incentives and collections.
- » Develop a robust public education strategy in rural communities specifically and intentionally structured for women, which also includes men's participation.
- » Constitute women-led committees to resolve taxes and loan repayment issues across rural communities and drive policies and programmes promoting women's participation in domestic resource mobilization across the country.
- » Repeal section 27(4) d and e of the 1991 Constitution on protection from discrimination, as the exceptions allow for discrimination in areas that mostly affect women (marriage, divorce, devolution of property on death and customary law), to guarantee the rights of women to access resources that could promote their engagement in national domestic resource mobilization.
- » Ensure clear separation of resources between activities on gender and children's affairs within the Ministry of Gender and Children Affairs and promote gender-smart financing in the Ministry.
- » Making concerted efforts to address the imbalanced effects of health-related emergencies, such as COVID-19, on various populations and dimensions ranging from livelihoods, and education to gender-based

3 Businesses below the threshold are not required to register.

4 The Finance Act reduced the Goods and Services Tax (GST) registration threshold from SLL 350 million (\$17,140) to SLL 100 million (around \$5,700 as of 8 November 2022); www.nra.gov.sl/sites/default/files/sl-act-2022-1-publication-document.pdf.

violence, with a specific interest in addressing the needs related to gender, women and girls across the country

- » Boost government supports for micro-, small- and medium-sized businesses nationwide.
- » Formalize a huge chunk of businesses in the informal sector to benefit from digitization.
- » Introduce special support for unpaid work, targeting stay-at-home women, caregivers (including men) and farm-based organizations to increase women's participation in agricultural production.

Recommendations and next steps

Preconditions for the implementation of enablers

With this in mind, it is proposed that the government of Sierra Leone should increase its cooperation with development partners to implement the strategic enablers identified in this study. Key instruments are critical as preconditions for successfully implementing the enablers identified. These include the below items.

1. Implement policies that ensure the macroeconomic stability necessary for job creation and higher women's participation in the labour market.
2. Increase transparency and accountability in revenue mobilization systems.
3. Scale up public financial management efforts and promote gender budgeting tools.
4. Attract and maintain foreign direct investments, especially in sectors with the highest number of female workers to decrease gender income disparities and empower women-led businesses and entrepreneurs.
5. Increase development cooperation on projects and programmes targeting women's labour force and domestic resource mobilization participation.

Implementation of enablers

1. Undertake a comprehensive sensitivity analysis of existing government financing and tax policies and legislation to women's participation in revenue generation and assess their impacts on women's economic participation.
2. Develop and implement a communication strategy on the role of women in economic growth and revenue generation.
3. Enforce existing gender mainstreaming finance policies and legislation.
4. Increase political and institutional buy-in into enforcing policy and legislative instruments to empower women.
5. Develop and implement a follow-up and monitoring and evaluation (M&E) strategy for implementing gender-sensitive finance and revenue policies and legislation.
6. Conduct value chain analyses to identify the needs, opportunities, and barriers women face in each segment and promote women's participation in local and international commodity value chain development.
7. Conduct analyses of the main sources of capital for women's business empowerment.
8. Explore the possibility of creating tax incentives granted to women-led businesses through a reduction in unnecessary tax incentives and waivers or compensation by increasing tax on unhealthy products, given the limited fiscal space.



SIERRA LEONE'S
REAL GDP grew by



3.1 PERCENT in **2021**,
after contracting by
2 PERCENT in **2020** due
to the pandemic and
INCREASED GDP
by **5.6** PERCENT in **2019**

THE SLOWER RISE OF
EXPORTS OVER
IMPORTS caused
the current account
deficit to widen to



13.7 PERCENT
of GDP in **2021**, from

7 PERCENT
in **2020** and

15.3 in **2019**

The recent global food
and energy crises has
exacerbated the situation,
and the official annual
NATIONAL
CONSUMER PRICE
INFLATION figure for
September 2022 was >



29.10

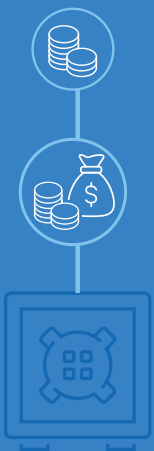


The **BUDGET**
DEFICIT increased to

5.9 PERCENT of
GDP in **2021**, from

5.8 PERCENT in **2020** to

3.1 PERCENT in **2019**,
due to expected revenue
shortfalls as the economy
weakened and expenditures
increased.



STATE REVENUES
DROPPED in **2020** to

13.8
PERCENT of GDP from

14.6
PERCENT in **2019**,

reflecting the adverse impact of the
COVID-19 pandemic (MoPED, 2022). Domestic
revenue collection improved in 2021, thanks
to the overall post-pandemic economic
recovery, ongoing tax reforms, and one-off
mining revenue

1. INTRODUCTION

Background

Since 1961, when Sierra Leone secured its independence, the country has witnessed fluctuations in its economic growth, as illustrated in Figure 1. The first four post-independence decades saw sustained declines in GDP growth rates, going from 3.80 percent between 1961 and 1969, 2.70 percent from 1970 to 1979, 1.13 percent from 1980 to 1989, down to -2.62 percent from 1990 to 1999 (the latter of which was the decade of the civil war). The post-conflict decade (2000-2009) was promising, with GDP growing at an average rate of 6.80 percent; however, epidemics, and environmental hazards punctuated the landscape of the economy thereafter.

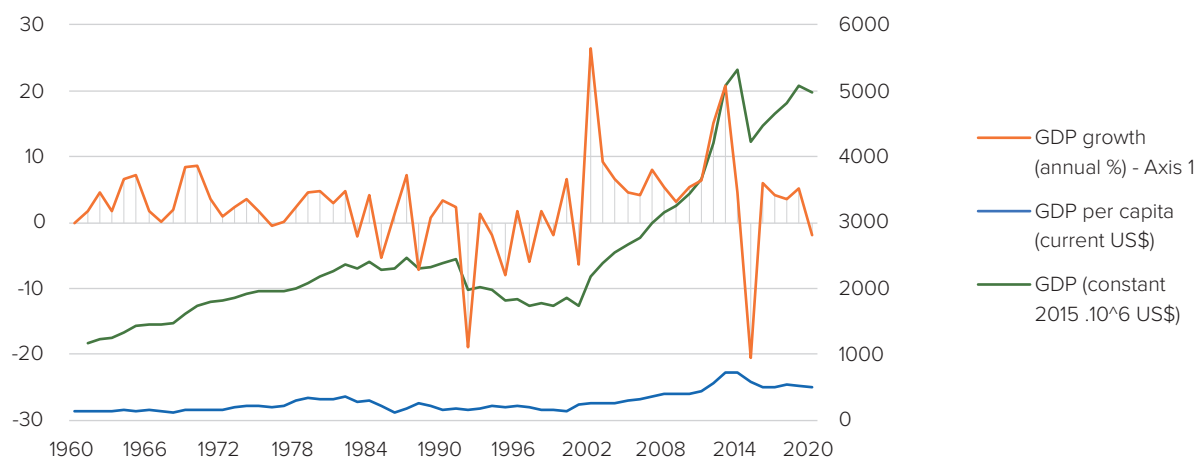
The Ebola virus outbreak from 2014 to 2016 killed more than 3,000 people, contributing to a record record-low GDP growth rate of -20.60 percent in 2015. Following that, devastating landslides and floods in August 2017 killed more than 1,000 people in the capital of Freetown; not long after followed by

the global COVID-19 pandemic. Sierra Leone's real GDP grew by 3.1 percent in 2021, after contracting by 2 percent in 2020 due to the pandemic and increased GDP by 5.6 percent in 2019.⁵

More recently, a surge in the prices of petroleum products exacerbated by the Ukraine War is intensifying the energy shortage in Sierra Leone and increasing transaction costs, creating more hardships for local businesses and consumers, particularly for the poorest and the most vulnerable. This energy crisis is further reducing the fiscal space in Sierra Leone, compromising good growth prospects and undermining efforts to increase domestic resource mobilization and foster economic recovery.

At the best of times, significantly increasing per capita GDP and sustaining growth over a long period are challenging in Sierra Leone, and are much harder to achieve during health crises, commodity price swings and governance instability, rendering government revenue volatile.

Figure 1: Growth dynamics in Sierra Leone from 1960 to 2020



Source: Authors' chart based on the World Development Indicators database 2021.

5 www.afdb.org/en/countries-west-africa-sierra-leone/sierra-leone-economic-outlook.

In a similar fashion to the effects of earlier crises, the decline in the economy during the COVID pandemic was attributable to weak external demand for major exports during turbulent times, such as diamonds and minerals – on which the country has disproportionately depended for foreign exchange since independence – and a general decline in mining activities, transport, trade, and tourism. Inflation was estimated to peak at 17 percent in 2020, from 14.8 percent in 2019, because of supply chain disruptions and transportation restrictions. The recent global food and energy crises has exacerbated the situation, and the official annual national consumer price inflation figure for September 2022 was 29.10,⁶ driven mainly by higher costs of food and non-alcoholic beverages, housing, water, electricity, gas, and other fuels, health, transport, etc.

The budget deficit increased to 5.9 percent of GDP in 2021, from 5.8 percent in 2020 to 3.1 percent in 2019, due to expected revenue shortfalls as the economy weakened and expenditures increased. The slower rise of exports over imports caused the current account deficit to widen to 13.7 percent of GDP in 2021, from 7 percent in 2020 and 15.3 in 2019. State revenues dropped in 2020 to 13.8 percent of GDP from 14.6 percent in 2019, reflecting the adverse impact of the COVID-19 pandemic (MoPED, 2022). Domestic revenue collection improved in 2021, thanks to the overall post-pandemic economic recovery, ongoing tax reforms, and one-off mining revenue.⁷ Public debt rose steadily to 76.9 percent of GDP in 2021 (World Bank, 2022).

Despite the significant challenges noted above, many other factors underly the fluctuations in economic growth that the country has registered for far too long. The general literature suggests among other things that countries that have recorded

sustained and shared growth and development have successfully mainstreamed gender dimensions and deepened the participation of women in their socioeconomic decision-making and policy and plan formulation and implementation processes. Accordingly, it suggests from the Sierra Leone growth patterns and crises endured over the decades that there is a great need to reduce gender gaps in the country's formal and informal economic and revenue mobilization processes, including in value chain analyses and development. This is necessary to ensure a constant upward trend and shared economic growth with sustained poverty reduction, leading to an economy that is more resilient to future shocks and emergencies and hence to achieve sustainable development. This is crucial within and along with the other strategies necessary to structurally transform the economy that the state is pursuing, including economic diversification and a human capital development initiative.

Given Sierra Leone's constrained fiscal space, domestic resource mobilization is one of the biggest challenges the country is facing, and the lack of women's participation is notable. The revenue to GDP ratio in Sierra Leone (17.61 percent) remains lower than the average in West Africa (18.67 percent) and Africa (21.53 percent) and around 10 percentage points lower than that of neighbouring Liberia (28.60 percent), the latter ratio of which is driven by Liberia's high level of grants. The performance of Sierra Leone is relatively better in terms of tax revenue, with a tax-to-GDP ratio of 11.41 percent, compared to 12.64 percent for the West African average. (Liberia has a similar tax-to-GDP ratio at 11.95 percent). Sierra Leone's revenue from international trade and transactions is lower than the average of the West Africa region. The Sierra Leone ratio of government taxes on international trade and transactions to GDP is estimated at 2.3 percent. The general government

6 Statistics Sierra Leone, Consumer Price Index September 2022, Press Release, 20 October 2022; www.statistics.sl/images/StatisticsSL/Documents/cpi/2022/September_2022-CPI-Press-Release.pdf.

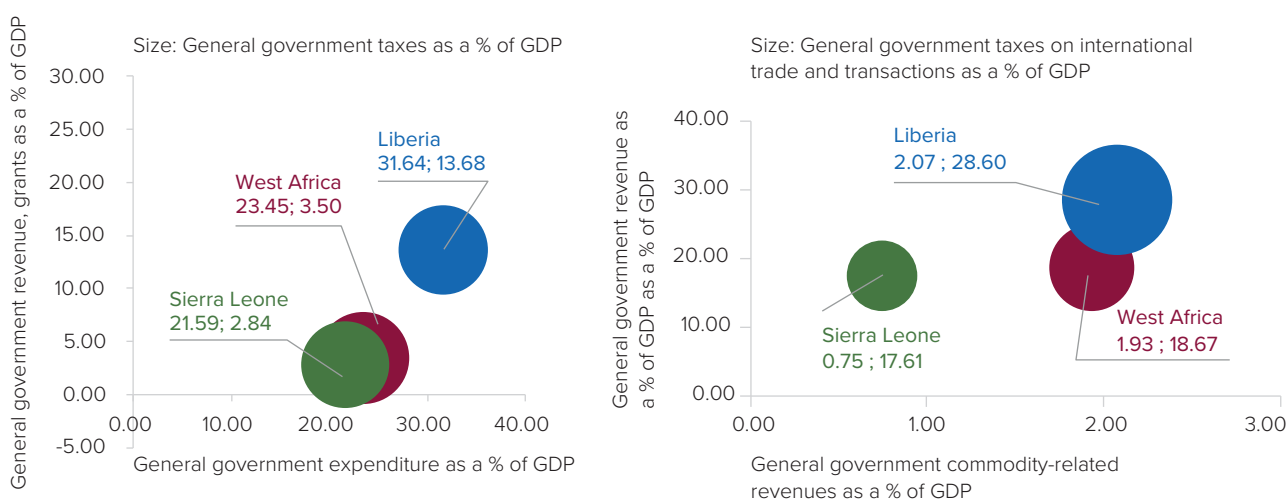
7 The resolution of a mining royalty payment dispute between SL Mining Company (Marampa mines) and the government resulted in a \$20 million (0.5 percent of GDP) out-of-court settlement.

commodity-related revenue to GDP is estimated at 0.75. In comparison, the averages of these ratios in West Africa in 2021 are 3.54 percent and 1.93 percent, respectively (Figure 2), reflecting partly low levels of collection and high trade liberalization in West Africa.

Sierra Leone can harness resources to achieve SDGs by tapping underexploited taxes and further diversifying the sources of revenue collection, increasing the tax system' through transparency and

digital public goods, ensuring debt sustainability, maximizing tax incentives, and rationalizing tax exemptions. However, it is also crucial to shift the tax frontier by lifting structural constraints influencing the low level of domestic resource mobilization, notably low economic participation of women, high income inequality, limited institutional capacity, vulnerability to international commodity prices, the volatility of economic growth and public finance management and governance issues.

Figure 2: Domestic revenue mobilization in Sierra Leone



Source: Authors' calculations from the IMF World Economic Outlook and the 2021 Africa's Development Dynamics database.

Anchoring the problem further

Women account for 52 percent of the total population in Sierra Leone yet occupy less than 20 percent of elected positions;⁸ a recipe for their chronic marginalization in socio-economic and general development processes. Their voice, visibility, participation and representation in elective and appointment positions remain very low compared to men. Some challenges for women include lack of economic independence, high illiteracy rates, entrenched customs and traditions, and a lack of confidence to vie for public positions.

Sierra Leone's gender and women's development context and challenges appear to track global concerns regarding the trillions of GDP and revenue losses to states due to the perennial neglect of this important (sometimes the most important) social identity. A report by McKinsey Global Institute (2015) revealed that women constitute almost half of the world's working-age population of nearly five billion people but generate only 37 percent of the global GDP. About 75 percent of the world's unpaid care work is undertaken by women, including the vital tasks that keep households running, such as childcare, caring for the elderly, cooking, and cleaning. While unpaid care work is not usually

8 Sierra Leone Integrated Housing Survey 2019.

computed within GDP measurements, McKinsey Global Institute estimated that unpaid care work by women amounts to as much as \$10 trillion of output per year, roughly equivalent to 13 percent of global GDP.⁹

In another global study by the World Bank (2018), countries are said to be losing \$160 trillion in wealth because of differences in lifetime earnings between women and men. This amounts to an average of \$23,620 for each person in the 141 countries studied in the report.¹⁰ Here, losses in human capital because of gender inequality are measured in terms of lifetime losses in earnings (the wealth approach), while in the McKinsey Global Institute report (in the previous paragraph) losses from gender inequality are measured in terms of annual flows (the GDP approach). The World Bank report notes that *“human capital wealth accounts for two-thirds of the global changing wealth of nations, well ahead of natural and other forms of capital and because women earn less than men, human capital wealth worldwide is about 20 percent lower than it could be.”*¹¹

These estimates indicate, in corroborating the implications underlying the growth patterns of Sierra Leone, that any nation that fails to optimally integrate gender dimensions and women’s development in its policy, programming and implementation domain cannot achieve sustainable growth and development.

Women in Sierra Leone have always made vital contributions to the economy and have played a substantial role in the subsistence of their families. In the rural labour force, women provide more than 60 percent of farm labour for food production. However, this forms part of a larger power dynamic problem as men still possess greater access to ownership and control of production, reducing women to marginal positions. In response, in recent years, the

government and its partners have made efforts to provide women with access to financial services and other capability-enhancing to reverse the clock; but so far there is limited evidence on the impact of these interventions on women’s productive capacity and contribution to state revenues.

In summary, the non-inclusion of women is economically inefficient both for reaching development goals and for maximizing state revenue. Not only is female labour force participation lower in economic operations in general, but those women and girls paid for their work are disproportionately employed in the informal sector, a sector with fewer regulations, leaving females more vulnerable to lower wages and job losses than their male counterparts. Even within the formal sector, women doing the same work and having the same level of education tend to earn less than their male counterparts. Because they generally spend less time in the paid labour market, women usually have lower pensions and face a higher risk of poverty in old age.

Therefore, if the Sierra Leone government can formulate targeted policies and anti-discrimination laws that aim to close the gender pay and other gaps within the economy, there would be clear increases in women’s ‘take-home pay’ and the direct impact of this (at least at the initial level of wages) will be a boost to overall family incomes and GDP growth and state revenue generation. The higher level of income can lead to a higher level of private savings and higher private capital stock which has a direct positive effect on growth, thereby increasing chances of generating higher tax revenues to benefit the whole of society, which can lead to increased public spending on health, education, water, energy, and other important social and infrastructural sectors.

9 McKinsey Global Institute (2015), “The Power of Parity: How Advancing Women’s Equality Can Add \$12 Trillion to Global Growth.”

10

11 Ibid.

Strategic objectives of this report

The overall goal of this report's research is "to identify challenges and enablers of women's participation in domestic revenue mobilization in Sierra Leone." The specific strategic objectives are described below.

- a. To understand the impact of current public finance policy and legislative frameworks on women's contributions to Sierra Leone's revenue mobilization effort.
- b. To assess the gender differentials and realities in the informal economic and business sectors in the country, and how this impacts national revenue mobilization.
- c. To analyse factors impeding the growth and transformation of women-owned businesses in the informal sector and their contribution to the national economy.
- d. To identify critical barriers and drivers of gender inequalities; and, on the flip side, to identify enablers that ensure sustained women's participation in economic growth and generating optimal state revenues.

Organization of the report

The next section, Section 2, presents the research approach, followed by a presentation and analysis of results from the field, spread across 9 sections. Section 3 examines general development literature to find documented barriers to women's contribution to revenue mobilization and associated enablers to overcome these barriers. Section 4 presents a gap and sensitivity analysis as to the extent to which Sierra Leone's policy and legislative frameworks have integrated gender and women's dimensions in financing and revenue mobilization processes. Sections 5, 6 and 7 bring out and discuss data from key informant interviews, individual in-depth interviews and focus group discussions on perceived challenges as barriers to women's economic and revenue mobilization and recommendations for creating enablers to overcome the perceived barriers. Section 8 presents a summary of strategic barriers identified in the field, highlighting the economic cost implications of these barriers and how they undermine the contribution of women to revenue mobilization, and the strategic enablers necessary to enhance women's contributions. Section 9 does some simulations of enhanced women's economic growth and revenue contribution in Sierra Leone should the identified enablers be effectively implemented. Section 10 then concludes the research work and presents general recommendations and next steps.



2. APPROACH TO THE RESEARCH

The approach to the research in terms of data collection is broadly divided into two. The **first stage** involved secondary data collection and analysis to cull – from existing development literature, from national policy discourse in Sierra Leone and from relevant surveys and studies conducted earlier in the country – knowledge and understanding of barriers to women’s economic empowerment and hence the enablers of this.

The **second stage** involved primary data collection and analysis, culling knowledge and understanding of issues underlying the research objective through a variety of methods. Testimonies were collected from a sample of business operators, mostly in the informal economy with female dominance, individual in-depth interviews were administered, and focus group discussions conducted on similar questions to the individual in-depth interviews to triangulate the data for comparison and substantiation of evidence.

Secondary material reviewed

- a. Published studies on the challenges of women’s participation and their role in economic growth and revenue contribution across the world, with a particular focus on least developed countries, with a special emphasis on sub-Saharan Africa.
- b. Relevant studies conducted earlier on Sierra Leone and survey reports and data capturing women’s participation in economic activities.
- c. Development financing policies and legislation implementation in Sierra Leone over the last decade.

Geographic coverage of the field data collection

Five districts, covering five regions of Sierra Leone, were sampled for primary data collection. These were:

- a. Karene District in the Northwest Province.
- b. Pujehun District in the Southern Province;
- c. Kailahun District in the Eastern Province;
- d. Western Area Rural District in the Western Area; and
- e. Western Urban District in the Western Area.

Individual in-depth interview focus group discussions and key informant interviews were conducted in each of these districts, engaging respondents at district headquarter levels for provincial regions, and selected area settlements for the Western Area Rural and Urban. This provided opportunities to capture inequalities across geographical divisions as well as women-run business realities in rural versus urban communities.

Primary data: target respondents, sampling and instruments administered

The target respondents and interview methods were:

- a. businesspeople, mainly women, running small to medium scale business enterprises in each district, through individual in-depth interviews and focus group discussions using semi-structure instruments and an interview guide; and
- b. public officials, mostly executives involved in finance and revenue policymaking and banking, including those working in the Ministry of Finance, the Ministry of Planning and Economic Development, the National Revenue Authority, the Central Bank of Sierra Leone, the National Social Security and Insurance Trust, the Chamber of Commerce, the Sierra Leone Market Women Association, the Sierra Leone Commercial Bank, and other micro finance institutions, interviewed using an interview guide.

Questionnaires were administered to a total of 253 business operators,¹² mostly women, from whom focus group discussions (involving men, as well as women) were conducted, and respondents sampled from the following towns and communities:

- a. Kamakwei Town in Karene District;
- b. Pujehun Town in Pujehun District;
- c. Kailahun Town in Kailahun District;
- d. Tombo Area Community and surrounding settlements in Western Area Rural District; and
- e. Kissy Area, Calaba Town and Jui Area Communities in Western Area Urban District.

Data processing and analysis

The field data was captured in real time using the Cobo App Tool that instantaneously generates tables and graphs of the data collected, following simultaneous transcription, and recording of information. The analytical approach included an analysis of the gender gap and sensitivity of existing finance related policies and legislations in Sierra Leone with a view to understanding the potential impact of public finance policy and legislative frameworks on women's participation in contributing to revenue mobilization in Sierra Leone.

Data collection in the context of the COVID-19 pandemic

Because of the COVID-19 pandemic and the possibility that some key informants were not physically available, some interviews were conducted either via zoom or telephone, in addition to those conducted face-to face. The focus group discussions were conducted in strict adherence to the national public health emergency regulations of Covid-19.

Other considerations for the study

This study was heavily guided by a gender-responsive, human rights-based approach, promoting accountability towards commitments of gender equality, women's rights, and the empowerment of women into all aspects of the process. This informed both what the study examined and the way in which the study was conducted, with a goal of demonstrating the changes in gender and power relationships surrounding issues having implications for the extent to which women can effectively participate in revenue mobilization processes in Sierra Leone. The approach was also heavily guided by the specific objectives of the study and revenue generation in relation to gender contexts.

12 A total of nine field enumerators were trained and deployed for data collection across the five districts, coordinated by two supervisors.



3. DOMESTIC RESOURCE MOBILIZATION IN THE CONTEXT OF IMPLEMENTING THE INTEGRATED NATIONAL FINANCING FRAMEWORK (INFF) IN SIERRA LEONE

‘Education for Development’ is the title of the fourth and current Medium-term National Development Plan (MTNDP) 2019-2023 of Sierra Leone. Over two million people participated in the formulation of the MTNDP, including development partners and the diaspora. The MTNDP focuses on eight broad policy clusters, namely: human capital development, with a special focus on transforming the education sector; diversifying the economy; improving physical infrastructures and economic competitiveness; scaling up governance and accountability for results; empowering women, children and persons with disabilities; youth empowerment, sports and migration; addressing vulnerabilities and building resilience; and ensuring effective means of implementation.¹³ The eight broad clusters incorporate 318 key policy actions, 552 targets and 676 indicators, in total worth \$8.1 billion.

The country was able to mobilize \$6.55 billion from the national budget and development cooperation, leaving a \$1.55 billion financing gap for the lifespan of the plan. Closing the financing gap, of course, will be key to realizing the objectives of the plan. As such, in 2018, UNDP conducted a development finance assessment (DFA) to support finalization of the plan and to find the means to better align the budget with the national development plan and identify opportunities to mobilize funds for it. The DFA analysed financing trends and opportunities in Sierra Leone and looked at the potential for various forms of public and private financing to contribute to

closing the gap to meet the objectives of the MTNDP (Ministry of Planning and Economic Development, 2019). The DFA produced 18 recommendations that were adopted in the implementation chapter of the MTNDP, including the establishment of an Integrated National Financing Framework (INFF).

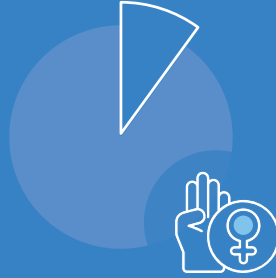
INFFs are an architecture used within a government to bring together a coherent approach to financing national sustainable development that incorporates public and private forms of financing. The concept was established by the Addis Ababa Action Agenda 2015, which calls for countries to use INFFs to support cohesive, nationally owned, sustainable development strategies (United Nations, 2015).

This study has generally been carried out within the broad framework of operationalizing Sierra Leone’s INFF, for which a project titled ‘Strengthening Domestic Resource Mobilization for Sustainable Development Goals (SDGs) Financing in Sierra Leone’ is currently being implemented. Empowering women for mobilizing domestic resources is one of the sub-components of this project.

13 Sierra Leone’s Medium-Term National Development Plan 2019–2023, Education for Development; www.slurc.org/uploads/1/0/9/7/109761391/sierra_leone_national_development_plan.pdf



According to the Organisation for Economic Co-operation and Development (OECD) Social Institutions and Gender Index (SIGI) 2019, **Sierra Leone is among the**



10 PERCENT of countries worldwide that exhibit the **HIGHEST LEVELS OF GENDER DISCRIMINATION** with an assessment of “**high**” or “**very high**” in all of the evaluated categories

 **52%**

In Sierra Leone, **women represent 52 PERCENT** of the **POPULATION IN RURAL AREAS** (Statistics Sierra Leone, 2015).

 **80%**

Empirical evidence exists that over **80 PERCENT** of all land in **Sierra Leone is REGISTERED IN MEN'S NAMES**

 **61%**

In Sierra Leone, **61 PERCENT** of women **aged 15-49** reported having **EXPERIENCED PHYSICAL VIOLENCE since the age of 15**

WEAK IMPLEMENTATION OF LEGAL FRAMEWORKS,

impinging on the effective economic **contribution of women**



LOW NATIONAL BUDGETARY ALLOCATIONS

to execute **women's empowerment** related policy, plans and programmes



LIMITED WOMEN'S PARTICIPATION in formal and informal **decision-making structures**



GENDER STEREOTYPES IN THE ENVIRONMENTS in which businesses operate

Women are **FREQUENTLY DENIED LOANS** due to **gender and cultural biases**



Weak implementation of **WOMEN'S EMPOWERMENT PROGRAMMES**

4. BARRIERS, ENABLERS AND OPPORTUNITIES SURROUNDING WOMEN'S ECONOMIC EMPOWERMENT

This section analyses the key issues underlying women's contributions to revenue mobilization as culled from general development literature for the purposes of learning and gathering lessons to inform policy and programming in Sierra Leone going forward.

The key issues are divided into three parts, that are:

- » sample barriers (and drivers of inequalities) affecting effectiveness of women's economic contribution and participation in revenue mobilization across the world;
- » opportunities that exist at international and regional levels that could positively impact women's contributions to revenue generation on a national level and how these relate to opportunities within Sierra Leone; and
- » sample strategic enablers (game changers) for increasing women's economic and financial contributions, derived from case studies across the globe, to inform policy in Sierra Leone.

Barriers to women's economic contribution and participation (drivers of gender inequalities and women's economic disempowerment)

In Sierra Leone, women's potential to accrue higher income and to formalize their businesses are hindered by several factors, including inadequate access to loans and banking facilities, limited

access to electricity, inadequate information on the market landscape in the region, limited access to land and agro-processing machines and norms and practices that have crippled women's ability to undertake formal economic activities thus limiting their contribution to resource mobilization. Specific barriers are further described below.

Gender stereotypes and discrimination

According to the Organisation for Economic Co-operation and Development (OECD) Social Institutions and Gender Index (SIGI) 2019, Sierra Leone is among the 10 percent of countries worldwide that exhibit the highest levels of gender discrimination with an assessment of "high" or "very high" in all of the evaluated categories based on four social institutions – discriminatory family code, restricted physical integrity, restricted resources and assets and restricted civil liberties.

State of the physical infrastructure in rural areas

In many countries in the developing world, such as in sub-Saharan Africa, most of the population still lives in rural areas, with the largest share of those living there being female. As regularly quoted in the literature, women are overrepresented in the agricultural sector and carry out more than 60 percent of agriculture work in sub-Saharan Africa.¹⁴

This makes agriculture a comparative advantage area for initial business development for African women. But generally, the continent is constantly challenged by bad road networks to and in rural

14 www.ifpri.org/blog/empowering-africas-women-farmers; <https://www.fao.org/3/am307e/am307e00.pdf>; www.worldbank.org/en/programs/africa-myths-and-facts/publication/women-agriculture-and-work-in-africa#.

communities, thereby constraining the ability of rural entrepreneurs, which has already noted are mostly women, to respond to business development services provided in urban centres.

In Sierra Leone, women represent 52 percent of the population in rural areas (Statistics Sierra Leone, 2015). Sierra Leonean women encounter barriers to income generation beyond those usually faced by men and face disadvantages in terms of access to markets and basic services. Women's right to make decisions on aspirations to start businesses tends to be determined by their spouses, which is socially ascribed by most communities, especially in rural areas.

Setting up affordable transportation systems strengthening the linkage between rural and urban communities can facilitate job searches for women, diversify rural economies, facilitate expansion of services to rural areas and, thereby, increase women's economic participation in Sierra Leone. Access to market and business information is limited, which affects mobilization of financial capital for business start-ups and expansion in rural communities (Bangura, 2014).

A good number of Sierra Leoneans live in slums that¹⁵ lack access to many basic services, such as water, transportation, and electricity. This increases the time women spend on unpaid care work, linked to the traditional distribution of responsibilities, and drastically affects women's employment prospects and participation in formal productive economic activities, increasing the income gap and likely influencing their tax compliance behaviour. This situation undermines women's employment in the formal sector and as result only a few women pay personal income tax.

Business constraints and policy coherence

For women that have established or intend to establish businesses in urban centres, a key challenge is the ability to operate in a highly

competitive context. Many have grappled with securing office space or properly locating their businesses to coordinate activities and forge networks. Limited financial capital poses serious challenges for businesswomen in least developed countries when trying to produce and market high quality products and stay competitive in the market. It is widely narrated that pro-poor growth has not been substantial in Africa because of weak value chain and economic development and analyses, especially when not considering gender dimensions in these analyses considering the role of women in economic growth (Mayoux and Mackie, 2007). Moreover, women's entrepreneurial development has been limited because of inadequate business statistics to carry out business viability assessments. This has restricted foreign investor and donor interest in women-related businesses.

There is also the problems of policy incoherence and uncoordinated efforts among institutions advancing the welfare of women in Africa.

Limited access to formal financial resources

In Sierra Leone, women account for a disproportionate share of the unbanked, with a 9.41 percentage point discrepancy between men (24.77 percent) and women in account ownership (Findex, 2018). Even though no legal restrictions prevent women from owning bank accounts, in 2017 in Sierra Leone, only about 15.36 percent of women (aged 15 years and older) owned an account at a financial institution or with a mobile-money-service provider (according to 2018 Findex data). This results in women's economic exclusion as they do not have access to credit beyond informal money lenders and personal networks. The Sierra Leone government, UNDP and partners have made some progress in their support to women, including those in rural areas and in borderlands, through the introduction of Monafa funds and other financial initiatives. However, support remains limited and critical gaps remain in providing the requisite tools, the enabling

15 World Bank, World Development Indicators, 2018.

financial regulations and the capabilities required for women's small- and medium-sized enterprises in rural areas to transition from the informal economy to the formal economy and scale up their business and contribute to increasing fiscal capacities in their districts and in the country.

Limited access to land resources

Empirical evidence exists that over 80 percent of all land in Sierra Leone is registered in men's names. This research therefore considers women's marginalization and restriction to access and ownership of land in Sierra Leone a serious issue in general, and in specific in terms of formal economic participation. Women produce more than 80 percent of the food in addition to performing about 50 percent and 60 percent respectively of activities related to animal husbandry and food processing. Women provided more than 60 percent of farm labour for food production; yet men had greater access to ownership and control of cash crop production, women were engaged in subsistence farming and provided the labour force for cash crop production.

Land competition and women's marginalization and restriction to access are exacerbated by multinational enterprises' repossession of arable lands from community farmers and the resulting subsequent deterioration of vital ecosystem services in mining communities.

Ethiopia's low-cost land titling programme of 2003 distributed 20 million land titles through sub-regional committees. More women were able to obtain land because of the programme (Quisumbing and Kumar, 2014). Likewise in Sierra Leone, increased access to land and more information about policy and legal practices concerning land registration could allow women entrepreneurs and women farm-based organizations and cooperatives to transition from the informal to the formal sector and secure long-term viability. These potential entries into formal employment would also help the country to collect more revenue.

Limited women's participation in formal and informal decision-making structures

Women are underrepresented in decision-making positions in Sierra Leone. While 52 percent of the population is female, of the 132 Ordinary Members of Parliament elected in the 2018 general election, only 18 (12.52 percent) were women. In 2018, only 2 out of the 14 Paramount Chief Members of Parliament were women (Report of the Presidential and Parliament and Local Council Election, 2018). Only 8.5 percent of women are top managers in the public sector and 20 percent in the diplomatic service and boards of parastatals. This could be attributed to the structural discrimination which women face in law and in practice, including the pervasive beliefs surrounding women's roles in decision-making, coupled with their multiple roles as wives, mothers, family caregivers and employees.

Violence against women and girls

In Sierra Leone, 61 percent of women aged 15-49 reported having experienced physical violence since the age of 15, according to the data from the 2019 Demographic Health Survey (DHS).

Violence against women and girls within the household and in wider society imposes significant economic costs to any country. Gender-based violence has far-reaching implications by hindering the ability of women and girls to freely explore economic opportunities and stripping them of their fundamental human rights and freedoms. Women's economic potential is further limited by weaknesses in protection against gender-based violence, particularly the inaccessibility of the Family Support Unit to investigate cases, and the high health care costs in remote and marginalized communities in Sierra Leone. This lack of protection means lower earnings and decreased productivity because of time off to seek medical attention and recover from the psychological stress caused by both physical and verbal attacks.

For example, research conducted in Viet Nam found that the cost of intimate partner violence equalled 3 percent of GDP due to related out-of-pocket health expenditures, missed income from the inability to attend work and productivity loss. Another study in Tanzania found that intimate partner violence results in productivity losses equal to at least 1.0 percent of GDP, and on an individual level, results in a woman who has experienced such violence earning 60 percent less than a woman who has not (Vyas, 2013).

Girls' and women's time poverty (unpaid care work)

As referred to above, the 2015 report by McKinsey Global Institute found, "women constitute almost half of the world's working age population of nearly 5 billion people but generate only 37 percent of [formally recorded] global GDP. About 75 percent of the world's total unpaid care work is undertaken by women including the vital tasks that keep households running such as childcare, caring for the elderly, cooking, and cleaning." Also, the global study by the World Bank cited above stated, "countries are said to be losing \$160 trillion in wealth because of differences in lifetime earnings between women and men. This amounts to an average of \$23,620 for each person in the 141 countries studied in the report."

Unpaid women's care work and the associated economic costs as well as the gender lifetime earning differentials and the lack of personal autonomy of women to make decisions over household income could be among the multiple factors explaining chronic female and general household poverty in countries like Sierra Leone.

General poverty affecting individual economic and revenue potential

Income poverty remains very high in sub-Saharan Africa. Countries, such as Sierra Leone, still measure income poverty more than 50 percent of the national population, with those living in rural areas the most

affected, thereby badly limiting their propensity to save for business purposes. Most earnings that a highly impoverished population receives goes to subsistence purposes.

According to the Sierra Leone Integrated Household Survey 2018, the country's income poverty measured 56.8 percent, with rural poverty higher at 73.9 percent, compared to 34.8 percent for urban settlements. Multidimensional poverty in the country presented worse indices, measuring 64.8 percent at the national level and 86.3 percent in rural areas as compared with 37.6 percent for the urban sector. Female multidimensional poverty was 65.9 percent compared to male multidimensional poverty at 64.2 percent.¹⁶

Enablers of women's economic contributions

Several lessons can be learned from other countries in terms of what constitutes enablers of women's economic contribution, and these are briefly presented below.

Bangladesh: In *The End of Poverty* by the economist Jeffrey Sacks (2005), he notes that the female-dominant apparel firms in big towns in Bangladesh employed thousands of women, and while the pay was generally low, they have been an instrumental source of business capital for rural women. The workers have been able to accumulate substantial savings to start-up businesses.

Cambodia: Sustained financial education has taken place for businesswomen in Cambodia, including series of training sessions to make women informed economic agents and "empowered financial decision-makers." Training was orientated toward savings, prudent spending and borrowing for rational reasons (ILO, 2008a).

16 "Sierra Leone Multidimensional Poverty Index Report 2019," Ministry of Planning and Economic Development, Freetown.

Ethiopia: To overcome financial constraints for women entrepreneurs in Ethiopia, the government supported the establishment of Africa's first commercial bank run by women, *Enat*. During 2009-2014, women bought at least 70 percent of the bank's 7,000 shares (Bangura (2014)). The textile and clothing sector in Ethiopia also creates more than 80,000 jobs and almost 80 percent of the workers employed in its apparel and garment segment are women (AUC/OECD, 2022).

Lao People's Democratic Republic: The government helps set up village banks, which are managed by villagers with effective women's participation. This is supported by non-governmental organizations and donors with funds primarily generated from within the villages. Women play a central role as management committee members and customers (ILO, 2008b).

Malawi: With funding from the African Development Bank, Malawi ran a local development fund that provided rural women (over 70 percent of the beneficiaries) with business development services related to value addition and business management.¹⁷ The government contracted expert non-governmental organizations to organize women into cooperatives to access the fund, train them in small- and medium-sized business development and acquire business technology and skills. The fund facilitated access to market information and networks for women and organized trade fairs to showcase commodities produced by them.

Rwanda: Rwanda deployed a multi-pronged approach to building human capital and promoted gender equality and parity in education and skills development. Through this emphasis, the country achieved gender parity in school enrolment and increased women's representation in information and communication technologies (ICT) education through different science, technology, engineering, and mathematics (STEM) programmes. One such programme, the WeCode programme,¹⁸ supports working-age Rwandan women with ICT training to address the low representation of women in the technology sector.

Rwanda also established a Business Development Fund, giving priority to women and youth to access finance. This empowered women in cross border trade, coupled with other opportunities, to expand their markets. The Rwanda Chamber of Women Entrepreneurs was established to improve the business climate for women.

Rwanda adopted an Organic Law (No. 12/2013/OL) on State Finances and Property to enforce gender budgeting, stipulating that all agencies must annex a gender budget statement. Rwanda is leading the world in attaining gender parity in politics, through candidate quotas in political parties rather than seat reservations in parliament. Consequently, 61.25 percent of seats in the national parliament (2021) are occupied by women.¹⁹

17 African Development Bank Group, Data Portal, "Malawi - Support to Local Economic Development Project;" <https://projectsportal.afdb.org/dataportal/VProject/show/P-MW-IE0-003?cur=usd>.

18 WeCode web page; <https://wecode.moringaschool.com>

19 Lars Kamer, 19 October 2022, "Percentage of women in Rwanda's parliament 2002-2021;" www.statista.com/statistics/1248551/proportion-of-seats-held-by-women-in-rwanda-national-parliament

Sierra Leone itself presents a lesson on policy coordination and outreach. Sierra Leone established the Sierra Leone Investment and Export Promotion Agency (SLIEPA), with a strong focus on promoting small- and medium-sized enterprises and women's entrepreneurship development. In February 2014, SLIEPA organized a trade fair competition for SMEs, and ten winners, including women, were selected, and supported by the European Union to participate in the 18th Edition Trade Fair and Exhibition in Accra, Ghana. The government established more than 500 agricultural business centres across the country, with 193 constructed under the Smallholder Commercialization Programme 2010-2014, to support farmer business organizations with a special focus on women.

Opportunities (general institutional opportunities at global and regional and national levels)

Internationally, numerous protocols and conventions exist on human and people's socioeconomic rights with a special focus on women's rights and empowerment. This includes but is not limited to these listed below.

- » 1948 Geneva Declaration of Human Rights.
- » Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). This involves opening space for women's participation in economic activities, including revenue mobilization.
- » United Nations Security Council Resolution 1325 on Women, Peace, and Security.
- » Establishment of the United Nations Development Fund for Women (UNIFEM) since 1976 to initiate, coordinate and support programmes aimed at enhancing the welfare of women across the globe.
- » Adoption of the 1995 Beijing Declaration and the Platform for Action by 189 countries,

which is strongly promoted by UN Women (the United Nations Entity for Gender Equality and Empowerment of Women).

- » The 2030 Agenda and 17 Sustainable Development Goals (SDGs) approved in September 2015, with Goal 5 specifically calling for gender equality.
- » International Labour Organization (ILO) pursuit of country compliance with international labour standards promoting justice in the labour market and decent work; launching the Women Entrepreneurship Development (ILO-WED) programme in 2002.
- » African Development Bank's Gender Strategy (2021–2025) and other related efforts, including the African Women in Business Initiative (AWIB).
- » African Union Directorate of Women, Gender and Development and related structures in the Economic Community of West Africa States (ECOWAS), the Community of East and Southern Africa (COMESA) and the Economic Community of Central African States (ECCA).

At the national level, many African countries have government ministries, departments and agencies dedicated to gender and women's welfare affairs.²⁰ In Sierra Leone, there is a Ministry of Gender and Children's Affairs, coupled with numerous non-governmental organizations in this field. Countries also have national developments plans, housing policies, guidelines, frameworks and often working pillars and clusters on gender and women.

Despite these international and national legal instruments, policies and institutions designed to open the space for equal gender participation in national development, including resource mobilization, women are still challenged, including in Sierra Leone, with respect to access to business financing, equal pay for equal work and opportunities to lead institutions at the highest level.

20 For existing government institutions coordinating gender and women's issues across Africa, see http://siteresources.worldbank.org/INTAFRREGTOPGENDER/Resources/gov_contacts_3.pdf.



5. ANALYSIS OF THE GENDER GAP AND GENDER SENSITIVITY OF EXISTING FINANCE-RELATED POLICIES AND LEGISLATION IN SIERRA LEONE

This study aimed to understand the potential impact of public finance policy and legislative frameworks on women's participation in contributing to revenue mobilization in Sierra Leone. Key finance and revenue related development policies, plans and legislations were analysed to pinpoint the extent to which they capture efforts to ensure effective and formal contributions from women to economic growth and domestic revenue mobilization in Sierra Leone. The policies and plans reviewed are the most recent, covering the years 2015-2023, and are meant to provide a general framework guiding financing of development programmes and projects and the promotion of business growth in the country. Legislation examined are critical finance related instruments enacted to enforce the provisions necessary to deliver effective mobilization and management of revenues.

The twelve policies, plans and legislation that were analysed for their level of gender mainstreaming are listed below.

- » United Nations 2030 Agenda and the Sustainable Development Goals that Sierra Leone has been implementing
- » Sierra Leone Medium Term National Development Plan (MTNDP) 2019-2023
- » Government Budget and Statement of Economic and Financial Policies 2021
- » Fiscal Strategy Statements 2020-2022
- » Sierra Leone National Revenue Authority Strategic Plan 2018-2022
- » Sierra Leone Tax and Non-Tax Revenue Guide 2019
- » Finance Acts, 2015 and 2016

- » Public Financial Management Act 2016
- » Public Financial Management Regulations 2018
- » Public Financial Management Reform Strategy 2018-2021
- » Fiscal Management and Control Act 2017
- » Extractive Industries Revenue Act 2018

Each of these documents was examined in terms of gender sensitivity and whether provisions are made for the empowerment of women and girls to increase female contributions to the country's economic growth and revenue mobilization. The assessment includes whether provision is made to involve women in top management in places of employment, including those involved in national revenue collection, administration, and management processes. Based on these points, a comment is provided for each document reviewed (policy, plan, or legislation) as to whether its sensitivity to promoting women's economic and revenue contribution has been nil, high or very high.

Gap and sensitivity results

The matrix in Table 1 below presents a summary of the sensitivity analysis of the extent of mainstreaming of gender dimensions in state finance and revenue related policies and legislation in Sierra Leone.

The United Nations 2030 Agenda and the SDGs, the MTNDP (2019-2023), the Government Budget and Statement of Economic and Financial Policies 2021, the Fiscal Strategy Statements 2020-2022, the Sierra Leone National Revenue Authority Strategic Plan 2018-2022, the Sierra Leone Tax and Non-Tax Revenue Guide 2019 and the Finance Acts

2015 and 2016 all rated with very high sensitivity to mainstreaming gender dimensions in their provision.

The 1991 Constitution of Sierra Leone is rated very low in terms of gender sensitivity regarding any form of employment or revenue generation for women.

Five of the other documents reviewed, the Public Financial Management Act 2016, the Public Financial

Management Regulations 2018, the Public Financial Management Reform Strategy 2018-2021, the Fiscal Management and Control Act 2017 and the Extractive Industries Revenue Act 2018 have all been rated with nil sensitivity rating. This means that nowhere in these finance and revenue related documents does the word *gender, women, woman, or female* appear.

Table 1: Gender gap identification in key policies, plans and legislation in Sierra Leone

Policy and legislation	Level of gender sensitivity	Comment on gap and sensitivity rating
The United Nations 2030 Agenda and the Sustainable Development Goals that Sierra Leone has been implementing	<p>SDG 5: Achieve gender equality and empower all women and girls. This is very clear on the need for United Nations member states, including Sierra Leone, to empower women economically, in addition to other development considerations.</p> <p>Among the specific targets for achieving this Goal are:</p> <ul style="list-style-type: none"> » recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate (SDG 5.4); » ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life (SDG 5.5); » undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property financial services, inheritance, and natural resources, in accordance with national laws (SDG 5.a); and » adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels (5.c). <p>(See page 22 of the United Nations 2030 Agenda)</p>	<p>The 2030 Agenda makes comprehensive provision for member states to design and implement development policies that will increase the participation of women in generating growth and revenue for the state through increasing their capacity to access employment opportunities and participate in decision-making processes.</p> <p><i>Sensitivity rating: very high.</i></p>
Sierra Leone Medium Term National Development Plan (MTNDP 2019-2023)	<p>The national framework clearly articulates broad policies to support the socioeconomic empowerment of woman and girls to ensure that this gender can equally contribute to economic growth and revenue mobilization. In particular, <i>Cluster 5 Empowering Women, Children and Persons with Disability</i> of the MTNDP has clear policies to inform financing of strategies to increase the contribution of women to the economy and revenue generation (see page 136 of the Sierra Leone MTNDP 2019-2021). There are other policy clusters covering financing for women’s and girl’s empowerment in the national development plan, such as Cluster 1 Human Capital Development and Cluster 2 Economic Diversification for Promoting Economic Growth.</p>	<p>This existing national strategic development framework articulates broad policies for the development of women and girls in the country; it is closely linked to global development frameworks, such as the SDGs.</p> <p><i>Sensitivity rating: very high.</i></p>

Policy and legislation	Level of gender sensitivity	Comment on gap and sensitivity rating
Government Budget and Statement of Economic and Financial Policies 2021	This generally articulates policies for the advancement of women and girls in line with the SDGs and the National Development Plan. Policies in the Budget Statement since 2019 have all been presented according to the MTNDP, which is well aligned to the SDGs, covering articulation of financing for women, children, and social welfare related issues (captured under Cluster 5 for the MTNDP and SDG 5).	Gender, women, and girls related development issues are clearly articulated in the national budget statement. <i>Sensitivity rating: very high.</i>
The Sierra Leone National Revenue Authority Strategic Plan (2018-2022) and operations	The National Revenue Authority maintains a Gender Desk that coordinates efforts to ensure that gender dimensions are considered in revenue mobilization. This desk has ensured the collection and collation of sex disaggregated data to inform revenue planning and the increased participation of both males and females in domestic resource mobilization. The desk conducted a baseline survey to assess the level of gender mainstreaming in revenue mobilization activities of the institution. (See pages 10-12 of the National Revenue Authority Strategic Plan 2018-2022).	There is a gender-strategic orientation in the revenue collection administration of Sierra Leone. In addition to the Gender Desk, over the past 12 years, women have occupied top management positions at the Authority, with the current Deputy Commissioner General being a woman and the predecessor Commission General being a woman. <i>Sensitivity rating: very high.</i>
Sierra Leone 's Tax and Non-Tax Revenue Guide 2019	There are clear provisions for the development of women in this Act. See, for instance, the below quotes from the Act. <ul style="list-style-type: none"> » “Any business employing a female employee in a management position between 1st day of January 2016 and 31st of December 2018 shall be eligible to a tax credit at a rate of 6.5% on the PAYE of that female employee” (page 22 of the Guide; as well as the Finance Act 2016, Section 38). » “For the purposes of income tax, any investor who makes a donation into the Skills Development Fund shall be eligible for 100% deduction of the donation from the profits for the same year that the donation is made, but any unclaimed amount shall not be available for future deductions” (page 22 of the Guide; as well as the Finance Act 2015, Section 25). 	The Guide, following the Finance Acts 2015 and 2016, makes a clear provision for the economic empowerment of women in Sierra Leone. <i>Sensitivity rating: very high.</i>
Public Financial Management Act 2016	Nowhere in the Act are the words <i>gender, women</i> or <i>woman</i> mentioned. Indeed, no specific mention is made concerning gender dimensions in the public financial management legislation of the government.	No mainstreaming of gender in this law on public financial management. <i>Sensitivity rating: nil</i>
The Public Financial Management Regulations 2018	Nowhere in the Regulations are the words <i>gender, women</i> or <i>woman</i> mentioned.	No mainstreaming of gender in public financial management regulations. <i>Sensitivity rating: nil</i>

Policy and legislation	Level of gender sensitivity	Comment on gap and sensitivity rating
Public Financial Management Reform Strategy 2018-2021	Nowhere in the Strategy are the words <i>gender</i> , <i>women</i> or <i>woman</i> mentioned.	No mainstreaming of gender in public financial management reform strategies. <i>Sensitivity rating: nil</i>
The Fiscal Management and Control Act 2017	Nowhere in the Act are the words <i>gender</i> , <i>women</i> or <i>woman</i> mentioned.	No mainstreaming of gender in this law. <i>Sensitivity rating: nil</i>
The Extractive Industries Revenue Act 2018	Nowhere in the Act are the words <i>gender</i> , <i>women</i> or <i>woman</i> mentioned.	No mainstreaming of gender in this law. <i>Sensitivity rating: nil</i>
The 1991 Constitution of Sierra Leone	The word <i>gender</i> is not mentioned in the Constitution. However, the document emphasizes citizen's equality of rights, obligations and opportunities before the law and the role of the State to ensure every citizen has equal right and access to all opportunities and benefits based on merit. Chapter II of the Constitution “fundamental principles of state policy” state the following, among others: <ul style="list-style-type: none"> » The health, safety, and welfare of all persons in employment are safeguarded and not endangered or abused, and those special provisions be made for working women with children, having due regard to the resources of the State. » The Government shall direct its policy towards ensuring that there are equal rights and adequate educational opportunities for all citizens at all levels by safeguarding the rights of vulnerable groups, such as children, women, and persons with disabilities in securing educational facilities. 	The word <i>women</i> is mentioned only three times in the constitution (Chapter II section 8 sub-section 3c; section 9 subsection 1b; and chapter III section 22 sub-section 2e). <i>Sensitivity rating: very low</i>

Source: Authors.

Implications from the analysis towards understanding barriers and enablers

The analysis above suggests that there is generally a high strategic orientation, at the level of broader development planning of national policies and strategies, toward gender considerations and women's empowerment. The analysis also finds that gender mainstreaming and protection in laws related to fiscal issues is non-existent and, with limited Constitutional backing, appears to be a blind spot in the ability of the country to protect,

promote and implement women's empowerment and economic contributions. The suggestion is that the positive orientation at high-level development planning may lessen at the implementation stages of these plans and policies, a level where action is especially needed.

The analysis points to a key enabler, which is to ensure that gender is clearly and prominently captured in revenue and finance legislation and regulations, to bring these instruments in line with the concepts expressed in the country's strategic policy documents and national plans.



STRENGTHENING WOMEN AND
BUSINESS AND LOCAL ECONOMY

DONOR PARTNER:

IMPLEMENT

6. RESULTS FROM KEY INFORMANT INTERVIEWS ON THE PERCEIVED BARRIERS AND ENABLERS FOR WOMEN'S CONTRIBUTIONS TO REVENUE GENERATION IN SIERRA LEONE

Development experts within the public sector and non-state institutions were interviewed to discover what they perceived to be major bottlenecks facing effective participation of women in generating growth and revenue in Sierra Leone. These subject areas specialists comprised executive directors, directors and heads of programmes covering revenue and finance policy administration, tax collection, banking, gender and social welfare and protection, development research, and so on. They were able to proffer recommendations towards creating enablers for enhanced women's revenue contributions. The following summarizes the problems and recommendations culled from the interviews with these experts.

Problems and challenges facing women's contributions to revenue mobilization in Sierra Leone

Weak implementation of legal frameworks, impinging on the effective economic contribution of women

Many key international protocols and conventions on women's economic empowerment are yet to be domesticated and/or effectively implemented in member states, including Sierra Leone. Since 2007, in Sierra Leone, the government has enacted key legislation to promote women's social and economic well-being, such as the Domestic Violence Act, the Devolution of Estates Act, the Registration of Customary Marriage, Divorce Act, the Child Rights

Act and the Sexual Offences Act; yet implementation leaves a lot to be desired.²¹

Low national budgetary allocations to execute women's empowerment related policy, plans and programmes

The Ministry of Social Welfare, Gender, and Children's Affairs (MSWGCA) has a perennial problem of low budgetary allocations from the national budget.²²

Missed educational opportunities

Adolescent girls have a higher chance of dropping out of school due to a myriad of socio-cultural barriers, including early marriage. The economic crisis that Sierra Leone experienced in the 1980s and 1990s meant that as resources became scarce and priorities were set, most families chose to educate their males rather than their females, which is not an uncommon preference in many African societies. Low levels of education for girls and women thwart their ability to be successful in business and contribute more effectively to the economy, and thus to tax schemes.

Limited access to formal financial resources

Banks in Sierra Leone tend to have discriminatory policies and practices in lending to women.

Unequal inheritance and property rights

Among the primary reasons why women in Sierra Leone continue to be less economically empowered than men are unequal inheritance and property rights.

21 "Sierra Leone's Medium-Term National Development Plan 2019-2023," pages 136 and 137.

22 Source: MSWGCA in Freetown.

Limited access to land resources

Similar to unsupportive inheritance laws, multiple legal regimes as they apply to women's ownership and access to lands varies across communities and regions in Sierra Leone. As a result, discriminatory practices surrounding land ownership and the administration of property are rampant and they limit women's access to economic resources and their ability to secure credit and loans.

Patrilineal inheritance

In Sierra Leone, irrespective of legal provisions, land property ownership is still largely governed by patriarchy. The systematic exclusion of girls and women from inheriting land and property arises from their unequal status with boys and men driven by the traditional belief that men have more responsibilities perpetuating the family name and serving as heads of households.

Limited women's participation in formal and informal decision-making structures

Traditionally, in many Sierra Leonean communities, authority is vested in men as decision-makers both at home and in the community. At the national political level, over 80 percent of parliamentary seats in Sierra Leone are occupied by men.²³

Violence against women and girls

Violence against women and girls is endemic in Sierra Leone. The formal justice institutions, such as the Family Support Units based in the Sierra Leone Police, have displayed weak capacities to provide redress for survivors. This is largely due to inaccessibility for most women and girls, leading to impunity for sexual violence related crimes. Cases of violence against women and girls are reviewed or resolved by the police; few are charged in court, and very few are successfully prosecuted. Community level mechanisms, such as traditional dispute resolution mechanisms, have the potential to bridge

the gap in justice service provision, but require more awareness of the rights of women and girls.

In some communities where girls are susceptible to sexual violence on their way to school or back, girls have been reported to drop out of school as a result. This has wider economic implications as these girls are deprived of an education and unable to attain the qualifications to gain formal employment and higher incomes. Within the workplace, violence and sexual harassment hinders women from attaining their full potential and rising through the ranks of their careers. Women who drop out of the formal sector because of this are left with exploring economic opportunities within the informal sector which leaves them earning low wages with no pension benefits. These losses accrue to the economy in the form of lost revenues, loss of quality and assimilation of human capital and increased rates of unemployment and poverty.

Child marriage

The Child Rights Act of 2007 was a step towards the domestication of the Convention on the Rights of the Child. The Act repealed the Children and Young Persons Act of 1960, which defined a child as a person under the age of 14. The Act criminalizes underage marriage, i.e., marriage under 18 years, outlaw's child labour, repeals the Corporal Punishment Act, eliminates harmful traditional practices including early marriage, forced marriage, etc., and guarantees free medical care to children. Further, the Act outlines parental responsibilities. Unfortunately, children are usually unaware of their rights and responsibilities and cannot access nor claim them.

Predominance of women working in agriculture in Sierra Leone

Women make up 70 percent of the agricultural work force in Sierra Leone.²⁴ Jobs occupied by women in agriculture in Sierra Leone are characterized by poor

23 Only 12 percent of members in Sierra Leone's parliament are women. On 21 July 2021, a bill was adopted by Sierra Leone's cabinet to set aside 30 percent of elective and public offices for women. However, the gender empowerment bill is not yet enacted.

24 <https://africa.unwomen.org/en/news-and-events/stories/2017/06/women-in-agribusiness-in-sierra-leone>.

working conditions, low productivity, seasonal work, and low pay.

The impact of Covid-19

The World Bank projected Sierra Leone's GDP to reach 5.4 percent at the end of 2019, before the devastating Covid-19 pandemic struck. Sierra Leone recorded its first index case on 30 March 2020 and immediately saw a spike in cases to over 3,000 infections with 79 deaths. Small and medium businesses in agriculture, entertainment, and recreation, including in the informal sector where over 80 percent of businesses are owned and run by women, were seriously affected by health measures to control the spread, such as lockdowns and social distancing. While 72 percent of the enterprises were exposed to shocks, only 13 percent of them had adaptive capacity to cope with the business impacts of the COVID-19 pandemic, as reported by the UNDP Multidimensional Vulnerability Index (2021).

According to the World Bank, more than 90 percent of businesses reported significant decreases in cash flows to maintain existing cash flow obligations, such as taxes and loan repayments. This was compounded by the unavailability of finance to recapitalize businesses, as over 70 percent of businesses cannot access finance thus leading to closures and unemployment.

The government embarked on a fiscal stimulus programme in the form of cash transfers, particularly for businesses in the hospitality industry, to help cushion the impact of Covid-19 on cashflows in terms of salary payments to workers. According to the World Bank, over 90 percent of businesses, the majority in the informal sector where women are the drivers of commerce, did not receive any local or national support to help their cash flow positions. This was mainly attributed to businesses not being aware of available support measures. Only a handful

of informal sector players, such as market women and hairdressers, benefited from this programme.

Digitization of businesses

According to the joint Ministry of Finance and World Bank report on the impact of Covid-19, almost one-third of businesses in Sierra Leone started using or increasing their usage of digital technologies since the pandemic began. However, only 9 percent of business sales are booked online, while 41 percent of exporters started employing digital technology.²⁵ Employing digital technology is essential in today's business environment as significant sales and growth can be generated with the right technology. Despite the considerably lower costs of marketing using digital means (as opposed to traditional methods), the cost can still be prohibitive for small- and medium-sized women-owned businesses working within very tight margins.

Currency issues

The new redenomination of the Leone²⁶ has caused transactional challenges for the business community. While businesses in the formal section are adjusting their digital operating systems to reflect the change in currency and trying to absorb the additional business costs, some consumers and businesses in the informal sector are struggling with the change in nominal value (old and new currencies) for buying and selling of goods and services.

Recommendations for fostering enablers that can enhance women's contributions to revenue mobilization in Sierra Leone

1. Eliminate harmful practices and discrimination against rural women and address customs and traditions that justify and perpetuate them.

25 <https://mof.gov.sl/wp-content/uploads/2021/06/Report-on-the-First-Wave-of-the-Business-Pulse-Survey.pdf>.

26 On 1 July 2022, Sierra Leone redenominated the nominal value of its currency by removing three zeros. This measure is expected to increase the volume of transactions and the level of confidence in the currency, as the old notes had a negative impact on the economy (velocity of money and transactions, risk of carrying large volumes, difficult management of payments and ATMs, etc.).

2. Reduce complexity and harmonize registration thresholds and requirements across legislation and policies and strengthen them for more consideration of gender issues (Business Registration Act, the Local Content Policy, Finance Act, Business Registration Act, SMEDA act, etc.).
3. Ensure that sexual abuse and harassment in schools are adequately addressed and punished.
4. Effectively implement the National Strategy for the Reduction of Teenage Pregnancy (2013) as well as the Teachers Code of Ethics and remove all barriers to school attendance by pregnant girls and young mothers.
5. Conduct public education on the three “Gender Acts,” including the Sexual Offences Act, and ensure their implementation and enforcement.
6. Promote women’s economic empowerment by establishing a women’s empowerment fund, expanding business training programmes, strengthening other sources of finance for women’s businesses, and supporting women’s regional and national business associations.
7. Review and adopt policies, regulations, and practices to address barriers to business development and growth for women entrepreneurs.
8. Promote financial literacy through collaborations with the Ministry of Education, Ministry of Information and Communication, local councils, religious institutions, the central bank, and women’s businesses.
9. Identify role models for young girls in inclusive finance and ensure that at least half of them are women.
10. Promote and intensify the national social safety net programme to reach hard to reach communities dominated by women.
11. Government policies should prioritize agriculture and rural development that is inclusion-centric and that intentionally targets women and girls.
12. Review and revise as appropriate the land tenure system to expand women’s and girls’ access and entitlement to land.
13. Consult and involve relevant women’s organizations in the design of initiatives to support women entrepreneurs, such as the Sierra Leone Farmers Association and the Market Women Associations.
14. Strengthen the capacity of political parties to mainstream gender and promote women’s empowerment (through manifestoes and implementation strategies, with resources allocated).
15. Support women candidates for leadership positions through capacity building, mentoring, coaching and material support for their campaigns.
16. Efforts should be made to change public perceptions of the roles of women and girls through increasing understanding of and respect for women and child rights. This can be done by reviewing school curricula, encouraging the Sierra Leone entertainment sector to reflect changing and empowering gender roles for women and men, among other methods.
17. Implement gender justice laws and strengthen access to legal protection for women and girls, in partnership with non-governmental organizations and development partners.
18. Establish partnerships with men’s organizations and systems to promote gender equality and within specific areas like HIV/AIDS, human rights, sexual and gender-based violence, and reproductive health and rights.
19. Ensure that all potential beneficiaries of war reparations, especially women victims of conflict-related sexual violence, are adequately compensated without further delay. The Human Rights Commission and National Commission for Social Action, among others, should be strengthened to move forward with this final recommendation.





A TOTAL OF

253

BUSINESS OWNERS

were interviewed in the five districts of Kailahun, Karene, Pujehun, Western Rural and Western Urban Districts

Of the 253 persons interviewed,



211 were
BUSINESSWOMEN



and **42**
BUSINESSMEN

Business, including those owned by women, **GENERALLY PAY TAXES IN CASH RATHER**



(95.7 PERCENT) than go through other channels, such as the banking system

As to whether the **level of satisfaction with services impacts** respondents' willingness to pay taxes, close to

70 PERCENT answered to the **AFFIRMATIVE**



Combining "not satisfied at all" with "a little satisfied" indicates that



74.4 PERCENT of the respondents are **UNHAPPY WITH TAX-RELATED SERVICES**



The degree to which women were consulted in taking decisions on spending tax revenues at the local level.

48 PERCENT of the respondents reported that **WOMEN'S VIEWS WERE REPRESENTED IN THE PROCESS**

7. DATA ANALYSIS OF INDIVIDUAL IN-DEPTH INTERVIEWS ON BARRIERS AND CHALLENGES TO WOMEN'S ECONOMIC PARTICIPATION AND REVENUE CONTRIBUTION IN SIERRA LEONE

This section analyses field responses, mainly from informal businesswomen, to address the objective of understanding the gender context and dynamics in the informal business sector and how these impact on the contribution of women in the sector to national revenue generation. The challenges (barriers) they face in their businesses and contributions to tax revenue have been enumerated in this section, including recommendations (enablers) they suggested as to how their economic empowerment can be increased to enhance their revenue contribution.

Socioeconomic characteristics of the respondents

Table 2 presents the socioeconomic characteristics of the respondents, covering their residential location, sex, age range, educational status, and size of business. A total of 253 business owners were interviewed in the five districts of Kailahun, Karene, Pujehun, Western Rural and Western Urban Districts, as shown in the table.

Of the 253 persons interviewed, 211 were businesswomen and 42 businessmen. The age breakdown was (in descending order): 26 to 35 years old (90), 36 to 45 years old (81), 46 and above (42), and 18-25 years old (40). About half (123) had no formal education, followed by those who obtained a senior secondary school level (92). The majority operated small businesses (155), followed by medium-sized enterprises (77), with a smaller number of large businesses (21) participating.

Table 2: Socioeconomic characteristics of respondents

Characteristics	Type	Frequency	Percent
Residential location	Kailahun District	50	19.76
	Karene District	54	21.34
	Pujehun District	50	19.76
	Western Area Rural District	55	21.74
	Western Area Urban District	44	17.39
	Total		253
Gender	Female	211	83.4
	Male	42	16.6
	Total		253
Age	18 - 25 years	40	15.8
	26 - 35 years	90	35.6
	36 - 45 years	81	32.0
	46 and above	42	16.6
	Total		253
Education	Non-formal education	123	48.6
	Polytechnic/higher national diploma	13	5.1
	Secondary school/senior secondary school	92	36.4
	University	8	3.2
	Vocational/technical	17	6.7
	Total		253
Size of business operated	Large	21	8.3
	Medium	77	30.4
	Small	155	61.3
	Total		253

Source: Constructed based on researchers' primary data.

Classification of respondents into formal and informal business operators on the basis of tax payments

Of the 253 respondents interviewed, 161 (64 percent) operated informal businesses defined by

Table 3: Payment of taxes

Category	Frequency	Percent
Don't pay tax	9	3.6
Goods and services tax	7	2.8
Import duty	2	0.8
Income tax	83	32.8
Local tax	152	60.1
Total	253	100.0

Source: Constructed based on researchers' primary data.

the indication that they only paid local tax or don't pay tax at all, as presented in Table 3. The remaining 92 (36 percent) operated formal businesses in that in addition to local tax obligations they also paid income tax, goods and services tax and other formal taxes, such as import duties.

Contribution of businesswomen interviewed to tax revenue

Of the 211 businesswomen interviewed (83.40 percent of total respondents), 203 (96.21 percent) reported that they paid taxes. As to whether women

in business are willing to pay taxes, 194 (91.94 percent) said they are willing to pay. However, male, and female responses in this study cannot be compared since the sub-samples are too distant apart—far more females business operators were interviewed than males.

Table 4: Businesswomen tax contributions

Whether paid taxes	Female		Male	
	Frequency	Percent	Frequency	Percent
No	8	3.79	1	2.38
Yes	203	96.21	41	97.62
Total	211	100.00	42	100.00

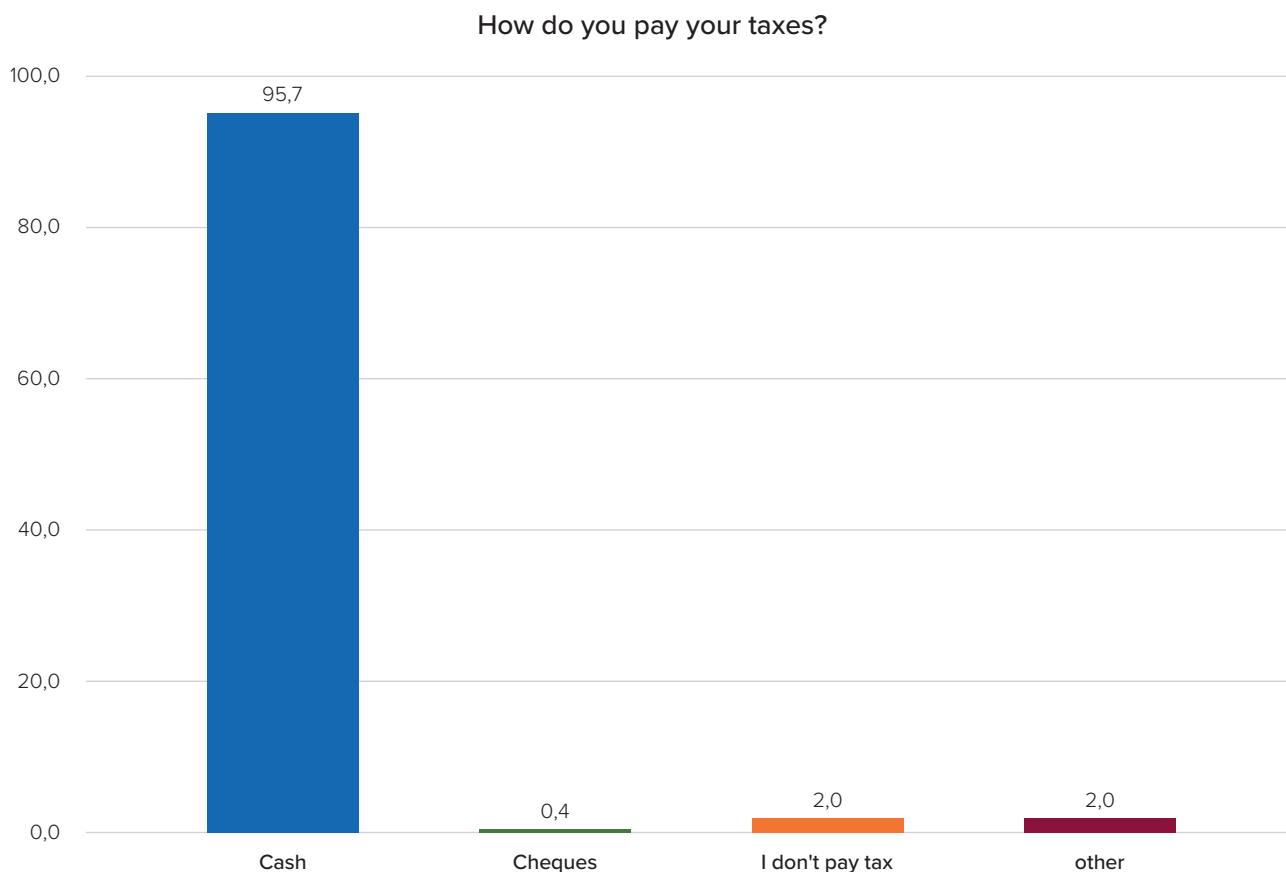
Whether willing to pay tax?	Female		Male	
	Frequency	Percent	Frequency	Percent
No	17	8.06	6	14.29
Yes	194	91.94	36	85.71
Total	211	100.00	42	100.00

Source: Constructed based on researchers' primary data.

As presented in Figure 3, the results indicate that businesses, including those owned by women, generally pay taxes in cash rather than go through other channels, such as the banking system.

This goes to supporting the fact that most of the economic agents in the country are financially excluded, which is a measure of the extremely informality of the economy of Sierra Leone.

Figure 3: Methods of tax payment



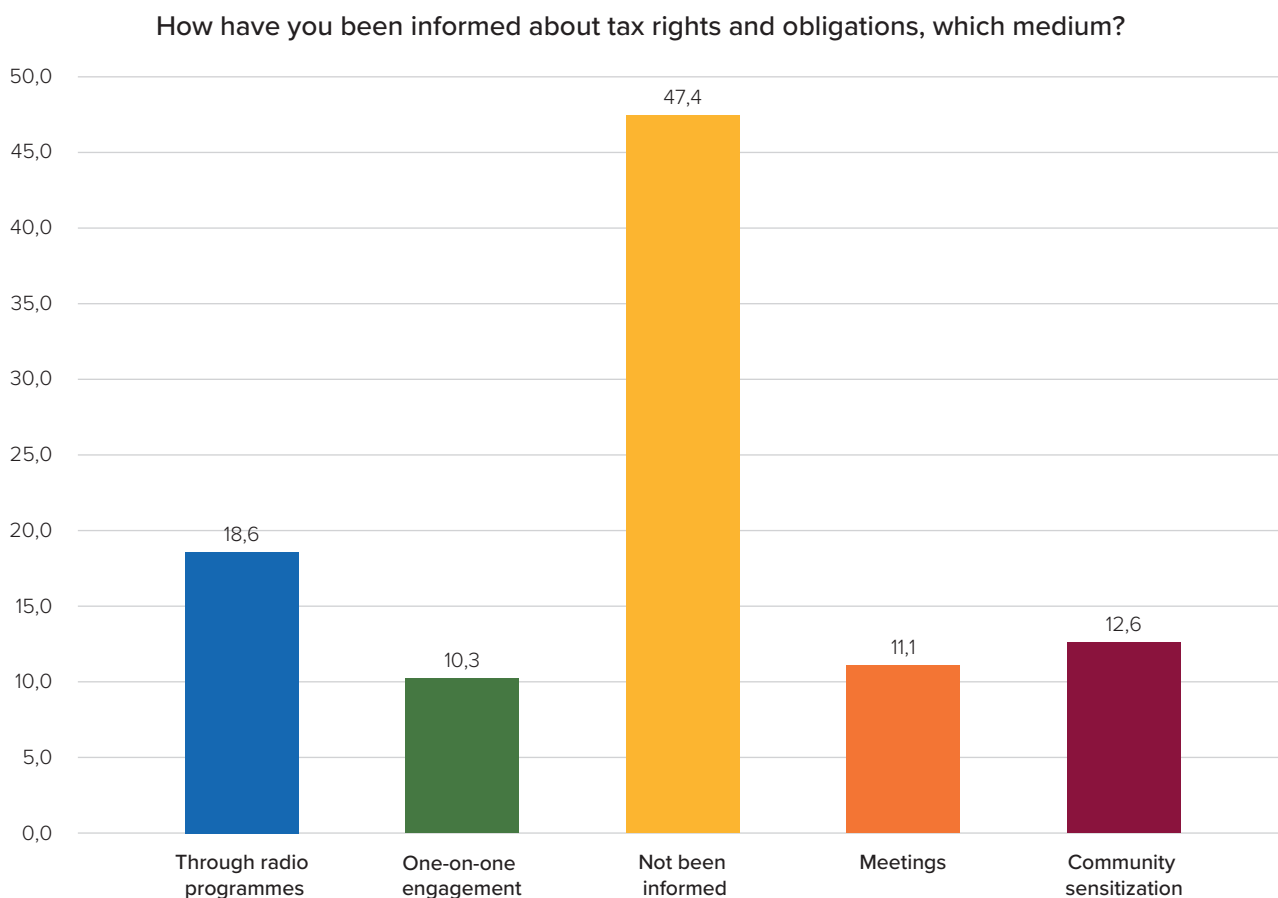
Source: Constructed based on researchers' primary data.

Information on right and obligation to pay tax

As to whether all respondents were well informed or sensitized about tax rights and obligations, 47.4 percent of the 253 interviewed said no one sensitized them, against 52.6 percent that reported receiving awareness through radio (18.6

percent), one-on-one (10.3 percent), meetings (11.1 percent) or community engagement (12.6 percent) (see Figure 4). From these results, while it is encouraging that close to half of the respondents were naturally willing to honour their tax obligation, public education remains critical to the process of mobilizing resources, including towards maximizing efforts to have more women's participation.

Figure 4: Means of receiving information on tax rights and obligations



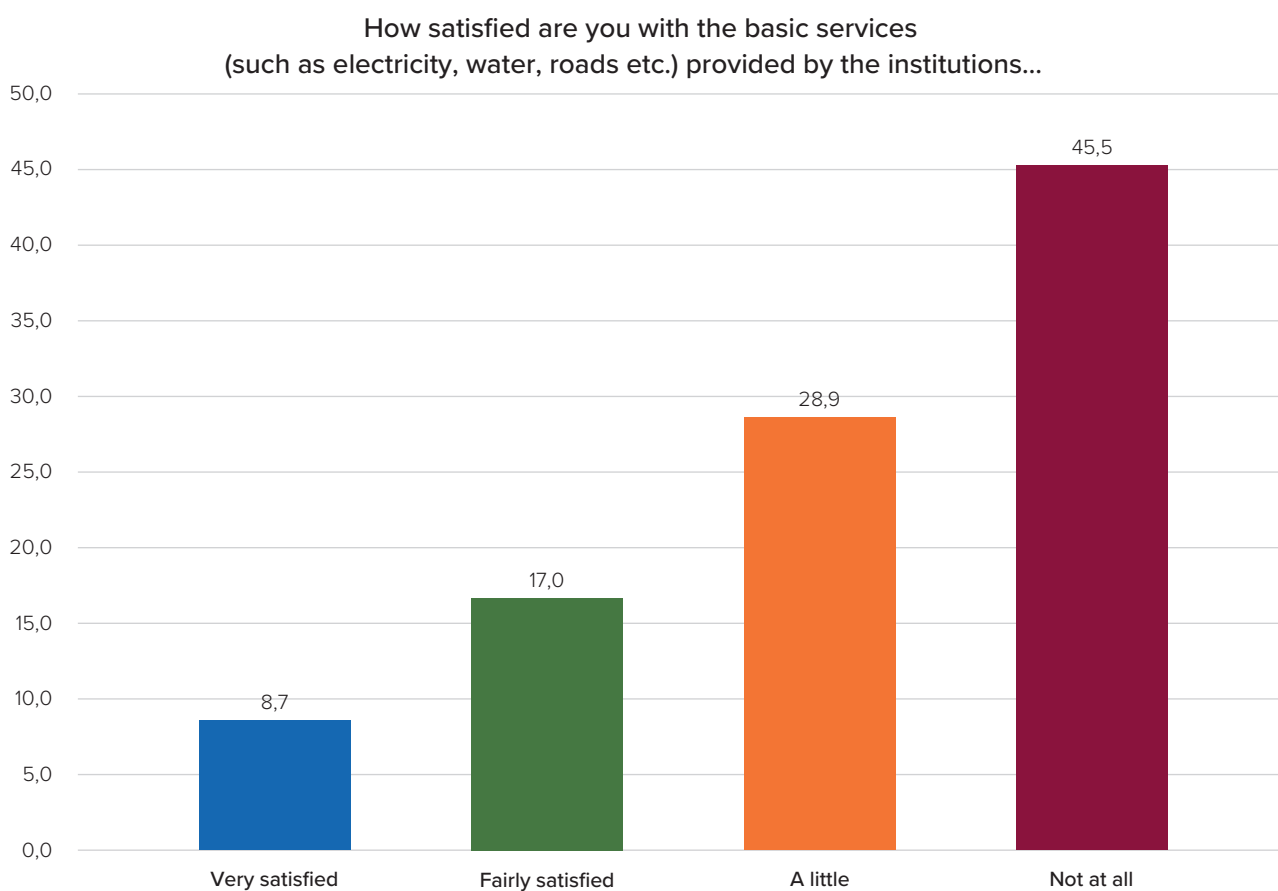
Source: Constructed based on researchers' primary data.

Gauging incentives to pay taxes

Respondents indicated how satisfied they were with services provided by authorities collecting and/or spending tax monies. Of the total, 45.5 percent said, “not at all,” 28.9 percent reported being “a little satisfied,” 17.0 percent said, “fairly satisfied” and only 8.7 percent said, “very satisfied.”

Combining “not satisfied at all” with “a little satisfied” indicates that 74.4 percent of the respondents are unhappy with tax-related services and that to encourage businesswomen to pay taxes, the state must greatly improve efficiency in the use of state resources and foster population awareness on public spending.

Figure 5: Gauging incentives to pay taxes



Source: Constructed based on researchers' primary data.

Indeed, as to whether the level of satisfaction with services impacts respondents' willingness to pay taxes, close to 70 percent answered to the affirmative (Figure 6). This strengthens the indication above on the need to increased efficiency and improve perceptions to encourage businesswomen to pay taxes. In other words, impropriety (and particularly corruption) in the use of public resources engenders serious resistance or lackadaisical attitudes in the public toward paying taxes, including among women.

Figure 6: How satisfaction with services impacts respondents' views on paying taxes

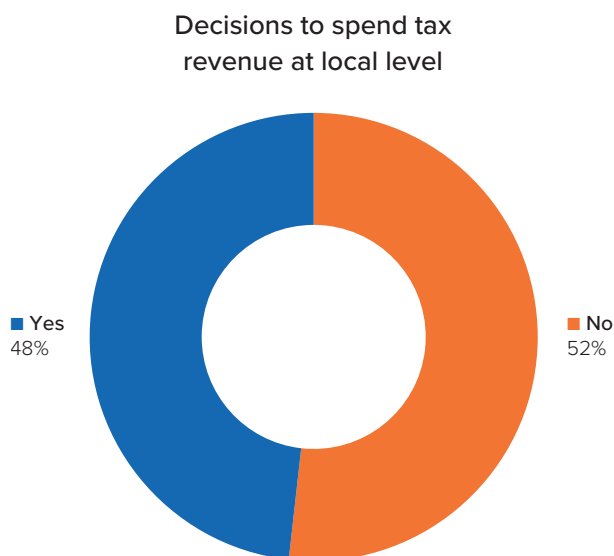
Whether level of satisfaction with services impacts respondents' willingness to pay taxes



Women's representation in decisions to spend tax revenue at the local level

Respondents' views were gauged as to the degree to which women were consulted in taking decisions on spending tax revenues at the local level. As seen in Figure 7, 48 percent of the respondents reported that women's views were represented in the process. Increasing women's participation in tax revenue decision making may be a critical dimension in enhancing the incentives that encourage the public, including women, to contribute more to revenue mobilization.

Figure 7: Perceptions of the degree to which women are consulted in local tax revenue spending decisions



Source: Constructed based on the researcher's primary data.

Problems and challenges encountered by women in paying taxes

Testimonies were also gathered from respondents as to what were their perceived problems and challenges constraining their compliance with tax obligations and contributions to revenue mobilization in general, especially for women. The problems reported are classified by those affecting all business operators, include businessmen and businesswomen and those specifically affecting women.

General problems faced in paying taxes

- » Infancy and small size of most businesses.
- » Low demand for goods and service and poor returns.
- » The level of satisfaction with tax services, which is low currently, influences the willingness to pay in a considerable set of businesspeople.
- » Some businesses only flourish in certain seasons; not in all (seasonal variation).

- » Limited finances and capital to expand businesses, including lack of credit facilities.
- » Lack of trust in the use of tax revenue by state authorities.
- » Authorities don't encourage paying arrears, and rather confiscate the business even when the business does not generate enough money to pay.
- » Rising general prices pose threats to businesses and their ability to pay taxes.
- » Limited infrastructures and services, such as shortages of market structures, water supplies, electricity, and good road networks, affect business operations and returns.
- » In some cases, receipts are not issued for tax paid, thereby creating distrust.
- » General problems with public trust in those that collect taxes.
- » Inflexibility of the tax payment systems.
- » Disproportionate tax rates: taxes are considered huge for some of the businesses that are very small in size.
- » The approach of the tax collectors is considered unfriendly many times.
- » Balancing tax payment obligations and family responsibilities for small business is considered tough.
- » No demonstration of value for money with the taxes previously paid.

Women-specific problems faced in paying taxes

- » A communication gap exists between tax collectors and businesswomen.
- » Illiteracy affects participation in tax payments.
- » Lack of initiatives to educate women about their tax obligations.
- » Widowed businesswomen and those without partners face increasing burdens in playing both the caregiving and productive roles of the family.

- » Contracting credit over and above the businesses capacity to repay.
- » Harassment of women by tax collectors and not paying heed to women's special needs.

Summary of recommendations from the respondents to ensure increased participation of women in revenue mobilization

- » Provide better credit facilities for women.
- » Provide better infrastructure and social services to create an enabling environment for business operations.
- » Increase public and community education on tax obligations, organizing training as necessary.
- » Recognize the heavy burden of women in businesses, such as securing the welfare of their families while sustaining their businesses.
- » State and local authorities should demonstrate value for money and transparency in the use of tax revenue in the provision of public goods and services, especially those that benefit women.
- » Train women in business management and taxation.
- » Ensure friendly and transparent tax payment structures, especially for small businesses.
- » Represent women taxpayers in local decisions on use of tax revenues.
- » Improve professionalism of tax collectors, including training them on gender rights and prevention of gender-based violence.
- » Encourage women-led businesses, including cooperatives, to fulfil their tax obligations.
- » Provide special tax incentives for women to balance their historical exclusion from participation in mobilizing resources for development.



8. ANALYSIS OF FOCUS GROUP DISCUSSIONS ON WOMEN'S ECONOMIC PARTICIPATION IN SIERRA LEONE

As noted in the methodology, the researchers conducted focus group discussions in Sierra Leone to triangulate information on drivers of gender inequality and barriers to women's contributions to revenue generation in the country. Focus group discussion participants also identified enablers and recommendations on how to increase women's contributions. The lists below summarize these findings.

Challenges and problems

- » Gender stereotypes in the environments in which businesses operate.
- » Inadequate financial resources for women's businesses; limited funding; lack of financiers or investors.
- » Women are frequently denied loans due to gender and cultural biases.
- » Fear of taking risks in business, given the unpredictable political, policy and market environment, including frequent price rises (inflation).
- » Some businesswomen are not the owners of the businesses they run, limiting their interest in investing in the growth of the enterprise; in particular a lack of interest may result from mistreatment that many reported having received from business owners.
- » Slow demand for business products, especially during the COVID-19 pandemic.
- » Limited or no participation in socioeconomic networks, including cooperative and financial associations; lack of social capital.
- » Women's own lack of appreciation and buy-in for women's empowerment programmes.
- » Weak implementation of women's empowerment programmes.
- » Lack of tax knowledge and limited awareness of the development gains to be had from improved tax collection.
- » Weak local tax administration.
- » Lack of revenue collection transparency.
- » Use of previous year's tax receipts for current and future years; tax collection not taking into consideration slow or fluctuating growth of sales and business.
- » Seasonality of business affects income and contributions to tax revenue.
- » Balancing tax commitments with family responsibilities can pose serious problems for poor businesswomen; often cannot grow and sustain tax obligations; risk of default on loans and business closures.

Recommendations

- » Build confidence in women and encourage them to start their own businesses.
- » Provide women with access to financial resources (including loans) and market opportunities and services.
- » Offer business development skills to women.
- » Diversify business investments to overcome the seasonality of some ventures.
- » Improve transparency and accountability in the use of tax revenues.
- » Provide incentives to high performing taxpayers.
- » Provide school support for children of businesswomen and social protection to lessen the burden on the meagre returns women receive from businesses so that they can meet their tax obligations.
- » Stabilize general prices in the country (manage inflation and the exchange rate).



9. SUMMARY OF STRATEGIC BARRIERS TO WOMEN’S REVENUE CONTRIBUTION, THE ECONOMIC COSTS OF THESE BARRIERS AND ENABLERS TO OVERCOME THEM TO ENHANCE WOMEN’S CONTRIBUTION TO DOMESTIC REVENUE GENERATION IN SIERRA LEONE

Having compiled the information from the various research sources, a more complete picture of the strategic barriers and challenges affecting women’s participation in domestic revenue mobilization in Sierra Leone is presented in Table 5 below. The

impact of these barriers on the country’s economy are analysed and then converted to enablers with the view of increasing women’s contributions to domestic revenue mobilization.

Table 5: Barriers and enablers of women’s participation domestic resource mobilization

BARRIER	ECONOMIC IMPACT	ENABLER
<i>Limited access to sustainable finance for business start-up and investment</i>	Stunts economic activities in the private sector, hence less tax receipts and economic growth	Create incentives, with state banks taking the lead, to increase lending to the private sector with special emphasis on the informal economy
<i>Lack of transparency and accountability in the use of tax revenue</i>	Unwillingness of women taxpayers (and all taxpayers) to regularly pay their taxes	Include women taxpayers in local decision-making processes on the use of tax revenues; compliment this with publishing analyses of tax collection and expenditures yearly
<i>Lack of progressive tax structures in determining the amount of taxes businesses pay at district and chiefdom levels</i>	Reduces tax receipts to finance government development activities and has equally important implications for economic growth, inequality, and governance	Implement policy and tax administrative reforms; ensure that tax calculations are fair and executed professionally

BARRIER

ECONOMIC IMPACT

ENABLER

Limited tax information for rural communities, both for the public and businesses and lack of tax and loan resolution centres for rural communities

Has a negative impact on tax compliance and revenue collection, needed to support development programmes.

Creates tension between tax collectors and taxpayers which reduces revenue collection and encourages tax avoidance and evasion.

Creates confusion as to the right amount of taxes businesses and individuals should pay, hence tax evasion

Introduce national taxpayers' day, annual campaigns, and training for the private sector, in collaboration with other institutions, including women's businesses in the private sector.

Develop and implement strategic communications to constantly keep businesses in the loop on tax incentives and collections.

Develop a robust public education strategy specifically targeting rural communities.

Lack of tax and loan dispute resolution centres for rural communities

Increases the incidences of tax delinquencies in rural communities, with huge tax and employment implications

Establish committees in rural communities to resolve issues around taxes and loan repayment; committees should include women-owned businesses and other key stakeholders in the community

Lack of legal frameworks to replace discriminatory laws and harmful practices against women in the country

Reduces women's participation in revenue generation

Repeal all discriminatory laws against women; harmonize existing legislation in line with customary laws

Inadequate national budget allocations to support women and girls in the country

Women's contribution to domestic revenue mobilization is reduced

Promote gender-responsive budgeting and track the impact of policies on gender equality.

Limited awareness of government support for the private sector

Businesses in the informal sector will continue to struggle as Covid-19 continues to have a toll on the economy

Provide government support to small- and medium- sized businesses nationwide

Businesses in the informal sector are not digitized or linked into online and cross-border opportunities or payment systems

Reduces the ability of businesses to increase turnover and thus profit, from which higher taxes can be paid

Formalize businesses in the informal sector and foster digital transformation

Disproportionate amount of time that women spend on unpaid work

Reduces women's capacity to contribute to revenue mobilization

Introduce special business opportunities and support for stay-at-home women, wives, and caregivers



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10. SIMULATIONS OF ENHANCED WOMEN'S ECONOMIC AND REVENUE CONTRIBUTIONS IN SIERRA LEONE

The previous sections discussed the various barriers to women's economic participation that limit their contributions to revenue mobilization in Sierra Leone, including identification of strategic enablers to address these barriers. This section creates two simple simulations of the potential revenue that could be mobilized from women, if these enablers were effectively implemented.

The two simulation scenarios, based on data from the reviewed literature, are described below.

- a. **Scenario One: based on a global report on the power of parity by the McKinsey Global Institute (2015).**²⁷ While women constitute almost half of the world's working age population of nearly five billion people, they generate only 37 percent of global GDP. About 75 percent of the world's total unpaid care work is undertaken by women, including the vital tasks that keep households running, such as childcare, caring for the elderly, cooking, and cleaning, yet unpaid care work is not usually computed within GDP measurements. The report estimated that unpaid care work by women amounts to as much as \$10 trillion of output per year, roughly equivalent to 13 percent of global GDP. Losses from gender inequality are measured in terms of annual flows (the GDP approach).
- b. **Scenario Two: based on a global report on the cost of gender inequality by the World Bank**

(2018).²⁸ Countries are estimated to be losing \$160 trillion in wealth because of differences in lifetime earnings between women and men. This amounts to an average of \$23,620 for each person in the 141 countries studied in the report. Losses in human capital because of gender inequality are measured in terms of lifetime losses in earnings (the wealth approach).

Scenario One simulation

Recall under this scenario, as contained in Table 6, that the global GDP value of unpaid women's work per year is \$10 trillion and the global women's work force is 2.5 billion (half of the 5 billion global workforce). Given this, the unpaid work value per average global woman is projected to be \$4,000. Assuming a tax revenue/GDP ratio for Sierra Leone of 15 percent, the potential revenue that could be contributed per woman in the country is projected to be \$600 per year.

Given a women's workforce of 1,257,438 persons in the informal sector of Sierra Leone, and assuming 70 percent of this women's informal workforce has engaged in unpaid work, the number of women engaged in unpaid work is 880,207. Then, the revenue that could be mobilized from this unpaid work is projected to be \$528.12 million.

27 McKinsey Global Institute, September 2015, "The power of parity: How advancing women's equality can add \$12 trillion to global growth." www.mckinsey.com/~/media/mckinsey/industries/public%20and%20social%20sector/our%20insights/how%20advancing%20womens%20equality%20can%20add%2012%20trillion%20to%20global%20growth/mgi%20power%20of%20parity_full%20report_september%202015.pdf.

28 Wodon, Q., and B. de la Brière. May 2018, "Unrealized Potential: The High Cost of Gender Inequality in Earnings," The Cost of Gender Inequality Notes Series. Washington, D.C.: The World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/29865/126579-Public-on-5-30-18-WorldBank-GenderInequality-Brief-v13.pdf?sequence=1&isAllowed=y>.

Table 6: Simulation of the enhanced revenue contribution by women under Scenario One

Indicators/assumption	Value	Comments
Global GDP value of unpaid women's work per year	10 ¹²	\$10 trillion
Global women's work force	2.5 10 ⁹	Half 5 billion global workforce
Thus, unpaid work value per average global woman	\$4,000	Cost of global unpaid work
Assumed tax revenue/GDP ratio for Sierra Leone (%)	0.15	About 15% in the current estimation
Then, potential revenue contributed per woman in Sierra Leone	\$600	Potential tax contribution per unpaid woman
Women workforce in the informal sector*	1,257,438	57% of total workforce in informal sector
Estimate 70% of women in the informal workforce conduct unpaid work	0.70	Assuming 70% of the women in the informal sector
Then, number of women in unpaid work is:	880,206.60	Number of women in unpaid work
Then revenue that could have been mobilized from this 70% unpaid work is	\$528,123,960	Total revenue lost to the country because of unpaid women's labour in Sierra Leone

Source: Authors.

Scenario Two simulation

The same steps are followed to estimate wealth loss in Sierra Leone due to the differences in lifetime earnings between women and men (Table 7).

Table 7: Simulation of enhanced GDP loss because of a lifetime earning differentials between men and women under Scenario Two

Indicator/assumption	Value	Comment
Global wealth lost per year because of differences in lifetime earnings between women and men in 141 countries (\$)	160 10 ¹²	Total global wealth loss because of earning differentials between women and men (\$160 trillion)
Amount each person in those 141 countries could have lost an average	\$23,620.00	Total wealth loss per woman in all 141 countries
Women's workforce in the informal sector in Sierra Leone*	1,257,438.00	57% of total workforce in the informal sector
Assume 70% of the women's workforce in the informal sector in Sierra Leone could have suffered this gender differential disadvantage	880,207	suppose 70% of women in the informal sector
Then, potential wealth/GDP that could have been secured by if these differentials were adequately addressed	\$20,790,489,340	Total amount of wealth/GDP lost because of earning differentials in Sierra Leone

Source: Authors.



11. CONCLUSION, GENERAL RECOMMENDATIONS, AND NEXT STEPS

This study has identified key barriers and challenges affecting women's effective participation in revenue mobilization, with a focus on its economic impact on Sierra Leone. On the other hand, strategic enablers were identified to inform concrete strategies and actions that can increase the economic and business empowerment of women and sustain their participation in fiscal and general development policy decisions, plan formulation and implementation. These steps can be logically expected to increase the contribution of the female population to GDP growth and revenue generation.

As noted in the report, preconditions are required for successful implementation of the enablers identified, including ensuring macroeconomic stability, increasing transparency and accountability in revenue mobilization systems, scaling up public financial management efforts, increasing foreign direct investment and increasing development cooperation.

The combination of barriers and enablers that have been identified in the report can inform concrete actions that can help increase women's contributions toward state revenue generation.

Accordingly, the below specific recommendations are proffered for countries in general, and Sierra Leone in particular, for going forward.

RECOMMENDATIONS

1 — **UNDERTAKE A COMPREHENSIVE SENSITIVITY ANALYSIS** of existing **government financing policies** and **legislation** to women's participation in revenue generation.

2 — **DEVELOP AND IMPLEMENT** a **GOVERNMENT COMMUNICATION STRATEGY** on the role of women in **economic growth** and **revenue generation**.

3 — **ENFORCE** EXISTING **GENDER mainstreamed finance policies** and **legislation**.

4 — **INCREASE** **POLITICAL AND INSTITUTIONAL buy-in into enforcing policy** and **legislative instruments** for the empowerment of women.

5 — **DEVELOP AND IMPLEMENT** a **FOLLOW-UP AND MONITORING AND EVALUATION (M&E)** strategy on the implementation of women/gender **sensitive finance/revenue policies and legislation**.

6 — **CONDUCT A VALUE CHAIN ANALYSIS** to **IDENTIFY NEEDS, OPPORTUNITIES AND BARRIERS** **WOMEN** face in each segment and promote women's participation in **local and international commodity value chain development**.

7 — Conduct an **ANALYSIS OF THE MAIN SOURCES** of **CAPITAL** for women's **business empowerment**.

8 — **EXPLORE THE POSSIBILITY OF CREATING TAX INCENTIVES FOR WOMEN-LED BUSINESSES** through a **rationalization of tax exemptions** that might be compensated by a tax increase on unhealthy products, given the limited fiscal space.



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