

Private Sector, Enterprise and Jobs

Enterprise, finance & job creation

An okada rider has been renting the same motorbike for years, handing over most of what he earns each day to its owner and keeping only what's left. He carries all the risk of the road and builds nothing of his own, year after year.

WHY THIS MATTERS

Almost nine in ten Sierra Leoneans work in the informal economy, and only about one business in six can get a bank loan. The problem was never that Sierra Leoneans won't work — walk through any market and you'll see people working from before dawn until after dark. The problem is that the hustle so rarely leads anywhere: it's spent surviving, never accumulating, never becoming something that can be owned, grown, and one day handed to a child.

WHAT WE'RE PROMISING

Turning the everyday hustle into businesses Sierra Leoneans own, grow, and build into the country's engine of jobs.

FLAGSHIP — From Riders to Owners

Roughly 200,000 okada and kekeh riders are in exactly that rider's position — renting, never owning. We'll open a guarded path from riding to owning: working with riders' associations and private financiers on lease-to-own and cooperative ownership schemes, where the same daily payment that now disappears as rent instead steadily buys the machine, so that after a fixed period, the rider owns it outright. A parallel path does the same for the market woman — trader cooperatives that pool buying power, working capital that matches how she actually earns, in small daily cycles rather than rigid bank terms, and secure market infrastructure with storage that stops her stock from spoiling. When the rider owns his machine and the trader owns her enterprise, the country starts working for the people who've always powered it.

HOW WE'LL MAKE IT REAL

- We'll open finance to those currently shut out of it, by letting businesses borrow against equipment and stock rather than land alone, and strengthening the credit-reference system so a good repayment record becomes a business asset in itself.
- We'll make formality genuinely worth choosing — fast, cheap registration reachable by mobile phone, paired with a real tax-relief period long enough for a new business to actually stabilise before the tax burden arrives, rather than a token grace period that expires before the business finds its feet.
- Land titling will turn a family's property into usable collateral instead of a source of insecurity, and faster commercial-dispute resolution will mean a broken contract or unpaid debt doesn't take years to resolve.
- And we'll back the next generation directly — digital, diaspora and export enterprise — so a young Sierra Leonean can build a business from a laptop in Bo as readily as in Freetown.

"Sierra Leoneans do not lack the will to work. They lack a system that turns hard work into ownership."