

# *The Sierra Leone Financial System*

*Emmanuel S. E. Leigh*

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# The Sierra Leone Financial System

**L. A. Kasekende**



## **The Sierra Leone Financial System:**

*Financial Structures in Sierra Leone* Emmanuel S. E. Leigh, Sierra Leone exhibits the typical features of a developing country in the African economy with high ratio of foreign trade to gross domestic product GDP low level of urbanization and high level of monetization The financial structure is narrow with the central bank being the forefront of regulation the commercial banks and other financial institutions being the key players After independence the government pursued wide range of planning and development strategies with industrialization at the helm With a shift in focus to implement rapid rate of economic development monetary and financial institutions were designed to assume the responsibility of mobilizing domestic resources as capital for development Therefore the West African Currency Board WACB was found inappropriate in the changed environment and was thus replaced by the Bank of Sierra Leone The Bank of Sierra Leone Central Bank was established to serve as an agency that would build up reputable standards of financial management and integrity In this instant the Bank formulated and implemented monetary and supervisory policies to foster sound financial environment The Bank therefore continues to pursue tight monetary policy position consistent with positive economic growth The Government has highlighted the importance of the financial sector to realize that long term goal for 2035 and has designed a Financial Sector Development Plan as a framework for creating a sound and well functioning financial system to support the Government s overall growth objectives and poverty reduction strategies The book was written in perspective to capture the attention of scholars and financial authorities in the country Facts have been documented and perceptions taken from real life experiences in some of the institutions mentioned in the text For those scholars and researchers aiming to gain knowledge of financial structures in Sierra Leone the book can lead them to major topics which should stimulate further studies

The Sierra Leone Financial System Emmanuel S. E. Leigh, 2004-04-30 This book provides readers with wonderful and fascinating historical facts that have never been assembled into a single text The book was written in perspective to capture the attention of scholars and prospective investors Facts have been corroborated and perceptions taken from real life experiences in some of the institutions mentioned in the text For those scholars aiming to gain knowledge of the financial system in Sierra Leone the book leads them to major topics that should stimulate further studies Indeed readers will be left with the wish of researching more Some of the topics might appear short lived especially with the fast evolving financial situation Considering the structure the book sets for scholars an ad hoc platform for discussion that could give rise to significant political and economic analysis A brief synopsis of the book follows The Bank of Sierra Leone was established to serve as an agency that would build up a reputation for the highest standards of management and integrity In this instance it aims at formulating and implementing monetary and supervisory policies to foster a sound financial environment The business of commercial banking has evolved rapidly in recent years as banks have confronted volatile economic conditions and revised regulations New methods and the evolution of new banks may have some influence on how these activities are

expedited but the business of banking is unchanged The facts on other financial institutions are directed to the integration of the unorganized with the organized sector It was possible to integrate the two sectors in banking institutions specializing in the requirements of the rural areas Such institutions combine the provision of credits with marketing and provide ancillary services so as to ensure that credits made available increase the productive capacity of the recipients Government financial management in Sierra Leone provides collective goods and services that correspond to the performance of its traditional functions and at the same time promote growth and development stability equitable distribution of income and wealth Its objectives are often interwoven with other economic sectors in the country These are subject to further studies and interpretation They become meaningful only when specific contents are translated into policies Though the repercussions of the decade long rebel war on the financial structure have not been specifically mentioned in the book the toll was devastating However the government has established a unique track record for a post conflict country

**Monetary and Financial Systems in Africa** Aloysius Ajab Amin, Regina Nsang Tawah, Augustin Ntembe, 2022-05-26 This book provides an overview of the monetary and financial systems seen in Africa The issues related to these systems are examined to help evaluate their effectiveness in fostering the development of African economies Economic integration is extensively discussed to highlight variations between different parts of Africa and the specific challenges seen within certain regions The impact of monetary unions in particular the CFA franc zone on economic activities is also explored This book aims to outline how sustainable development can be achieved in Africa through well developed financial and monetary institutions and policies It will be relevant to students academics and policy makers interested in African and development economics *The Economic System of Sierra Leone* R. G. Saylor, 1967 Analytical study of the economic structure of Sierra Leone covers demographic aspects incl Labour force agriculture land tenure trade and marketing industry incl The mining industry banking fiscal policy economic planning etc Bibliography pp 209 to 225 and statistical tables

**Financial Systems and Development in Africa** Philippe Callier, 1991 BSL Bulletin, 1997 *Financial Systems and Development*, 1990 This report has drawn on a wide range of World Bank reports and on numerous outside sources to capture the essentials of the complex field of finance World Bank sources include ongoing research as well as country economic sector and project work It includes discussions on financial systems and development the evolution of financial systems financial sector issues in developing countries financial systems in distress and foundations and development of financial systems Prerequisites for building an efficient system capable of mobilizing and allocating resources on a voluntary basis are specified

**The Financial System in Namibia** Sylvanus I. Ikhide, Sandra Fitchat, 2002 The book strives to present information on the structure of the nation s financial system and the operations of the different institutions that make up that structure Pref *Monetary and Financial System in a Developing Economy* S. E. Incoom, 1992 Islamic Financial System Salina H. Kassim, 2020 *The African Economy*, 1998 *The Financial Sector and Economic Development* Abebe Adera, 1994

**Comparative Financial Systems** Paul F.

Smith,1982     **Publication** ,1967     Financial Liberalization and Its Implications for the Domestic Financial System L. A. Kasekende,2003     **Imperial Studies** ,1927     The British West African Settlements, 1750-1821 Eveline Christiana Martin,1927     **Livelihoods and Economic Recovery in Crisis Situations** United Nations Development Programme,2013

The purpose of the Guide on Livelihoods and Economic Recovery Programming in Crisis and Post Crisis Situations is to connect UNDP Country Offices and their partners with global knowledge and experience on this subject The Guide documents for the first time the accumulation of expertise that UNDP has gained in livelihoods and economic recovery programming in crisis and post crisis situations over the years Dozens of UNDP practitioners at the country regional and headquarters levels contributed to its preparation The Guide also draws upon the documented experiences of other development partners Publisher website     *IEG Review of World Bank Assistance for Financial Sector Reform* World Bank. Independent Evaluation Group,Laurie Effron,2006 This Independent Evaluation Group IEG review of World Bank assistance for financial sector reforms finds that the objectives of Bank assistance generally followed good practices in terms of reducing government ownership of financial intermediaries improving prudential regulation to be consistent with international norms and strengthening banking supervision to adhere more closely to international principles However consistency within a country has sometimes been weak as has the coherence of the Bank s approach to financial sector reforms across countries The report recommends that 1 More guidance should be provided for Bank staff and client countries in areas such as the restructuring of banks asset management companies the privatization of banks the promotion of capital markets strengthening the legal regulatory and supervisory environment and quality control of financial sector 2 The Bank should develop monitorable indicators 3 A ratings system to evaluate vulnerability to financial crisis should be developed     Rural Africana ,1979

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