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Private-Sector Financing and the Provision of Basic Amenities in Sierra Leone: Evidence from Waterloo

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Abstract: Access to basic amenities remains an important development concern in Sierra Leone. This study examined perceptions of the role of private-sector financing in supporting the provision of basic amenities in Waterloo, Western Area Rural District, and identified challenges and potential mechanisms for strengthening such financing. A case-study design was used. The original dissertation reports questionnaire responses from 200 participants comprising small and medium-sized enterprise (SME) owners, employees of SMEs/private companies, and ordinary citizens. Data were summarized using descriptive frequencies and percentages. Of the respondents, 110 (55%) were male and 90 (45%) female; 80 (40%) were SME/private-company owners, 70 (35%) were employees, and 50 (25%) were ordinary citizens. All 200 respondents (100%) indicated that the private sector needed additional financial support and strongly agreed that such support could help increase the provision of basic amenities. All respondents also agreed that the sector faced challenges and that financing could be enhanced; 162 (81%) strongly agreed and 38 (19%) agreed that public–private partnerships could be one route to improvement. The findings describe respondents' perceptions rather than independently measured changes in service coverage or causal effects. The study recommends improving access to suitable finance, strengthening accountable public–private partnerships, reinforcing anti-corruption institutions, and supporting financial innovation. Further research should measure actual financing flows and service-delivery outcomes over time.

Keywords: *Private-Sector Finance; Basic Amenities; Public–Private Partnership; Small and Medium-Sized Enterprises; Waterloo; Sierra Leone.*

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I. INTRODUCTION

Reliable access to basic amenities—including safe water, electricity, sanitation, housing, health services and other essential infrastructure—is closely connected to human welfare and sustainable development. Governments have primary responsibilities for ensuring public services, but private enterprises can complement public provision through investment, employment, innovation, production and service delivery. Whether private-sector participation translates into accessible and affordable services depends on financing conditions, regulation, governance, and the design of partnerships.

In Sierra Leone, the private sector operates in an economic environment shaped by constraints on access to finance, infrastructure needs, institutional capacity and exposure to economic shocks. Private businesses, especially smaller enterprises, may struggle to obtain credit on terms that match their size, risk profile and investment horizon. These constraints can limit their capacity to expand goods and services that contribute to community welfare.

The dissertation on which this article is based examined Waterloo, a major urban centre in the Western Area Rural District. Rather than assuming that private finance automatically improves service provision, the present article treats the survey findings as evidence of local respondents' views about the potential contribution of financing and the obstacles to achieving it.

➢ *Problem Statement*

The original study identifies a perceived gap between the need for basic amenities and the capacity of existing provision to meet community needs. It argues that limited financing and an unfavorable business environment can constrain private-sector participation. However, perceptions of potential contribution do not by themselves demonstrate that additional private finance has produced measurable improvements in water, electricity, housing, healthcare or other services. A useful analysis therefore needs to distinguish respondents' assessments from direct evidence of service outcomes.

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➢ *Aim and Objectives*

The study aimed to examine how private-sector financing could be strengthened to support the provision of basic amenities in Waterloo, Sierra Leone. Its objectives were to:

- Examine respondents' views on the role of private-sector finance in supporting the provision of basic amenities.
- Identify challenges perceived to affect private-sector financing and its contribution to basic amenities.
- Explore options respondents considered useful for enhancing private-sector finance, including public–private partnerships.

➢ *Research Questions*

- How do respondents perceive the role of private-sector finance in supporting basic amenities in Waterloo?
- What challenges are perceived to constrain private-sector finance?
- What approaches may help strengthen private-sector finance for basic-amenity provision?

II. LITERATURE REVIEW

➢ *Private Finance and Development*

The literature reviewed in the original dissertation describes private enterprises as contributors to employment, production, innovation, tax revenue and the mobilisation of domestic resources. These functions can support development directly through the goods and services firms provide and indirectly through incomes and public revenue. The developmental effect is not automatic: services must be appropriately regulated, affordable, accessible and responsive to community needs.

Small and medium-sized enterprises are particularly relevant because they provide local goods and services and may create employment. Yet smaller firms can face barriers including limited collateral, high borrowing costs, short loan maturities, information gaps and limited financial-management capacity. Financing instruments that fit the firm's stage of development may therefore be important.

➢ *Constraints on Private-Sector Finance*

The dissertation's literature review identifies restricted access to finance, corruption, political and security risks, weak or unclear regulatory frameworks, limited institutional capacity, high transaction costs and economic shocks as potential constraints. It also notes that financing needs differ across business life-cycle stages. These issues can raise investment risk and discourage projects with long payback periods, including infrastructure and public-service projects.

➢ *Public–Private Partnerships and Other Enabling Measures*

Public–private partnerships (PPPs) can provide a framework for sharing responsibilities, expertise, risks and resources between public authorities and private firms. Their success depends on clear objectives, transparent procurement, realistic affordability assessments, appropriate risk allocation, performance monitoring and public accountability. PPPs should not be treated as a universal solution: poorly designed agreements can create fiscal liabilities or deliver services at prices that exclude lower-income households.

Other options discussed in the source dissertation include improving access to banking and financial services, credit-guarantee schemes for SMEs, financial technology and stronger anti-corruption institutions. These options require context-sensitive design and monitoring to establish whether they expand productive investment and improve services.

➢ *Conceptual Focus*

The study's central proposition is that access to suitable finance may strengthen private-sector capacity to invest and deliver goods or services relevant to basic amenities. The relationship is conditioned by governance, business risk, regulatory quality, affordability and public-sector capacity. In this article, the survey measures respondents' perceptions of this proposition; it does not test a causal model using observed financing and service-delivery data.

III. METHODOLOGY

➢ *Research Design and Study Area*

The original dissertation describes the research as a case study of Waterloo, Western Area Rural District, Sierra Leone, conducted between April and September 2021. The article retains this case-study framing and reports the methodology as documented in the dissertation.

➢ *Participants and Sampling*

The dissertation reports a sample of 200 respondents selected using stratified and simple random sampling techniques. Participants were described as SME/private-company owners, employees of SMEs/private companies, and ordinary citizens. The dissertation does not provide sufficient detail in the material available here to independently verify the sampling frame, stratum sizes, response rate or the implementation of random selection; these details should be added by the author if field records are available.

Table 1 Participants and Sampling

Respondent category	Frequency	Percentage
SME/private-company owners	80	40%
Employees of SMEs/private companies	70	35%
Ordinary citizens	50	25%
Total	200	100%

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➢ *Instrument and Data Collection*

Questionnaires were used to collect primary data. The dissertation states that the instrument contained a demographic section and sections aligned with the three research objectives, with both open- and closed-ended questions. It reports that the researcher and research assistants supported questionnaire completion and collection. The dissertation also refers to interviews in its description of primary sources, but the procedures and interview sample are not described in enough detail to present interview findings separately.

➢ *Data Analysis*

The original study used Microsoft Excel and descriptive statistics to summarize responses in frequencies and percentages, with tables and charts used for presentation. The results reported here are therefore descriptive. No inferential tests, effect-size estimates or causal analyses are claimed.

➢ *Ethical Considerations and Reporting Limitations*

The dissertation text available for this adaptation does not clearly document ethics committee approval, participant consent procedures, confidentiality protections or questionnaire validation. These should not be assumed. Before journal submission, the author should insert accurate information from the original fieldwork records, or transparently state what ethical review and consent arrangements applied. The article does not fabricate missing details.

IV. RESULTS

➢ *Respondent Profile*

Table 2 Respondent Profile

Characteristic	Frequency	Percentage
Male	110	55%
Female	90	45%
Total	200	100%

The sample comprised 110 male respondents (55%) and 90 female respondents (45%). By reported status, 40% were SME/private-company owners, 35% were employees, and 25% were ordinary citizens.

➢ *Views on Private-Sector Finance and Basic Amenities*

Table 3 Views on Private-Sector Finance and Basic Amenities

Survey item as reported in dissertation	Response	Frequency	Percentage
More financial support is needed by the private sector	Yes	200	100%
With financial support, the private sector can help increase basic amenities	Strongly agree	200	100%
The private sector faces substantial challenges	Strongly agree	200	100%
Private-sector financing could be enhanced despite challenges	Yes	200	100%
Public–private partnership is one way to enhance the private sector	Agree	38	19%
Public–private partnership is one way to enhance the private sector	Strongly agree	162	81%
PPP item total	Agree/strongly agree	200	100%

All respondents indicated that the private sector needed additional financial support. All 200 respondents strongly agreed that financial support could help the sector contribute to increased provision of basic amenities. All respondents also strongly agreed that the private sector faced substantial challenges, and all answered that financing could be enhanced despite those challenges. On public–private partnerships, 162 respondents (81%) strongly agreed and 38 (19%) agreed that PPPs could be one approach to enhancement.

➢ *Interpretation of Findings*

The responses show a strongly favorable perception of the potential value of private-sector finance and PPPs among the 200 participants. The unanimity of responses on several items may reflect a genuinely shared view, but it also warrants careful interpretation: the article cannot assess question wording effects, social-desirability bias, or whether response options allowed sufficient nuance. The findings should not be interpreted as proof that increased financing has already improved basic amenities or that all residents of Waterloo share these views.

V. DISCUSSION

The findings align with the dissertation's literature-based argument that access to finance can enable firms to invest, expand operations and supply goods and services. Respondents' support for additional financing suggests that finance is perceived locally as an important enabling condition. However, finance is only one component of service provision. The conversion of finance into public benefit depends on project selection, affordability, regulatory oversight, institutional quality and whether underserved communities can access the resulting services.

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The strong support for PPPs is consistent with the idea that public and private actors may combine resources and capabilities. Nonetheless, PPPs require transparent procurement, public disclosure of contracts, clear service standards, independent monitoring and safeguards against unaffordable tariffs or excessive public liabilities. A PPP should be evaluated against realistic alternatives, including direct public investment, community-based delivery and support to local SMEs.

Respondents' unanimous recognition of challenges is consistent with the dissertation's discussion of financial access constraints and governance risks. Because the survey results are descriptive and some questions produce unanimous responses, future studies should use more detailed instruments, triangulate perceptions with business and service-delivery records, and include disaggregated analysis by respondent group.

VI. CONCLUSION

This case study documents the views of 200 respondents in Waterloo on private-sector financing and basic amenities. Participants overwhelmingly perceived access to finance as important, recognized that private businesses face challenges, and supported public–private partnerships as a possible means of strengthening the sector. These results support policy attention to financing access and enabling institutions, but they do not establish a causal impact of finance on actual service provision. Claims about impact should be tested through follow-up research using objective measures of investment, service availability, reliability, quality and affordability.

VII. RECOMMENDATIONS

- Improve access to suitable finance for viable SMEs through transparent lending criteria, appropriately structured loan products, financial literacy and, where feasible, credit-guarantee mechanisms.
- Develop PPPs only after feasibility, affordability, value-for-money and fiscal-risk assessments. Contracts should define service standards, risk allocation, performance indicators and remedies for non-performance.
- Strengthen anti-corruption institutions, procurement transparency, audit mechanisms and public reporting on infrastructure and service-delivery contracts.
- Support responsible financial innovation and digital financial services while ensuring consumer protection, data security and access for underserved groups.
- Prioritize projects according to demonstrated community needs and measure whether services become more available, reliable, affordable and equitable.
- Conduct follow-up research that combines survey data with administrative records, business financing data and direct measures of basic-amenity access. Report response rates, sampling details, instrument reliability and ethical approval/consent procedures.

VIII. LIMITATIONS

This study is limited to a reported sample of 200 respondents in Waterloo and uses descriptive self-reported questionnaire data collected in 2021. The sample should not be treated as statistically representative of all Sierra Leone without evidence on the sampling frame and selection procedures. The survey measures perceptions rather than objective service outcomes, and the available dissertation text does not provide sufficient detail on instrument validation, non-response, ethics procedures or inferential analysis. The results should therefore be interpreted as a local descriptive case study.

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