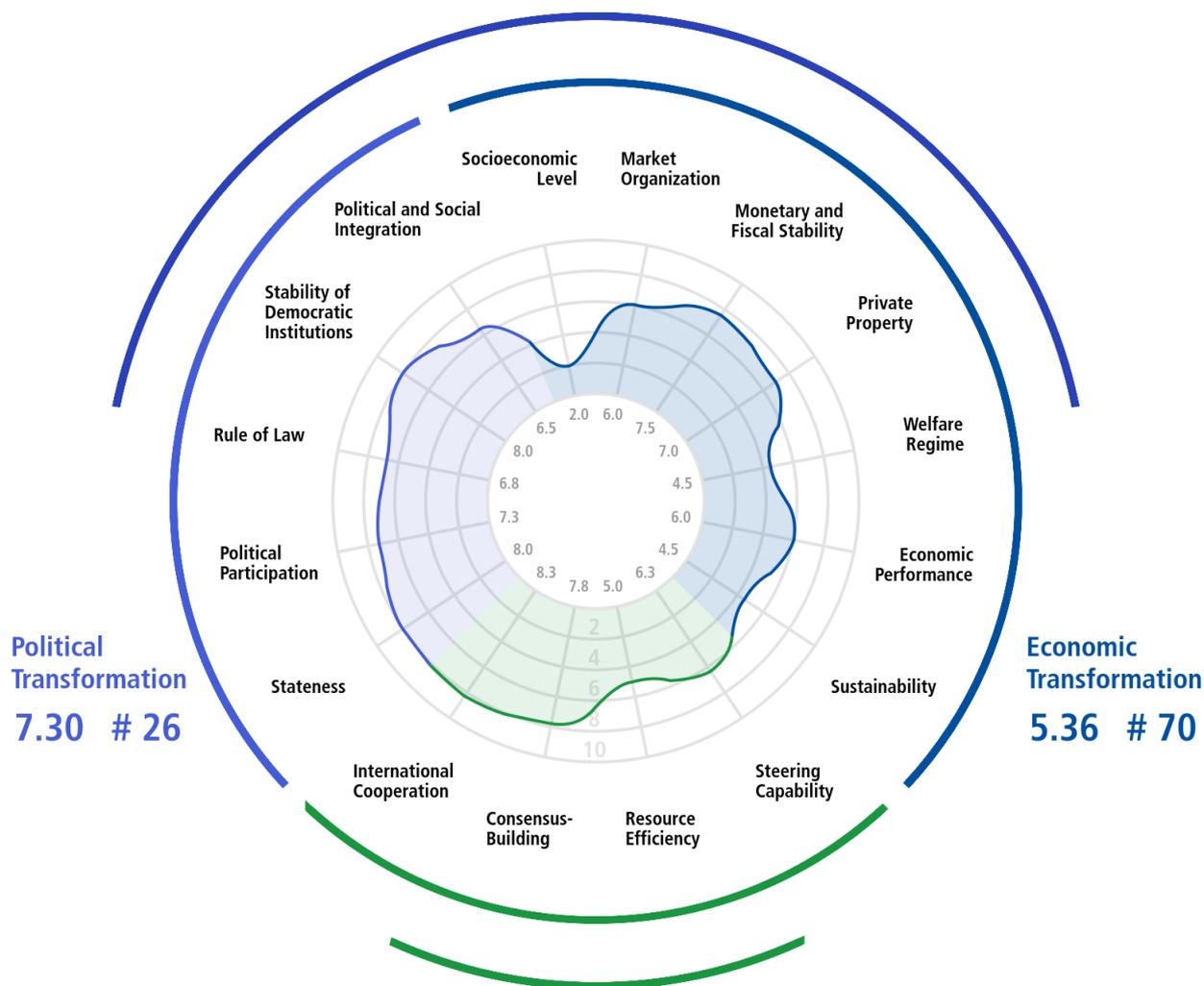


Gambia

Status Index

6.33 # 40

on 1-10 scale out of 137



Political Transformation
7.30 # 26

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5.36 # 70

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6.27 # 21

on 1-10 scale out of 137

This report is part of the **Bertelsmann Stiftung's Transformation Index (BTI) 2026**. It covers the period from February 1, 2023 to January 31, 2025. The BTI assesses the transformation toward democracy and a market economy as well as the quality of governance in 137 countries. More on the BTI at <https://www.bti-project.org>.

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Key Indicators

Population	M	2.8	HDI	0.524	GDP p.c., PPP \$	3445
Pop. growth ¹	% p.a.	2.3	HDI rank of 193	170	Gini Index	38.8
Life expectancy	years	65.9	UN Education Index	0.405	Poverty ³	% 47.0
Urban population	%	65.1	Gender inequality ²	0.578	Aid per capita \$	127.5

Sources (as of December 2025): The World Bank, World Development Indicators | UNDP, Human Development Report 2025. Footnotes: (1) Average annual growth rate. (2) Gender Inequality Index (GII). (3) Percentage of population living on less than \$3.65 a day at 2017 international prices.

Executive Summary

When Adama Barrow became president in 2017 after the long autocratic rule of Yahya Jammeh, the country saw a rapid succession of reform plans, many with broad popular and international support. Barrow's re-election in 2021 in some ways marked the end of The Gambia's immediate post-Jammeh transition. Since then, his government has focused on improving fiscal and policy management and increasing resilience to external shocks. Yet many of the country's political and economic challenges remain, and there is a widespread perception that the promises of post-Jammeh democratization have stalled, with entrenched corruption and a rising cost of living.

The most notable improvement has been in the human rights climate. During the current review period (2023 – 2025), important legislation has been adopted, including the establishment of an anti-corruption commission and a law guaranteeing access to information. However, the failure to adopt a new constitution – and the subsequent reintroduction of a modified draft in the National Assembly in 2024 – has raised concerns about the timing and integrity of the process. Meanwhile, journalists continue to face harassment and detention, and security forces have repeatedly responded to demonstrations with excessive force.

Economically, The Gambia has weathered the shocks of the pandemic and the fallout from Russia's war on Ukraine and the Israel–Gaza conflict relatively well. The government's fiscal strategy has emphasized reducing public debt and maintaining stability, but critics argue it has failed to adequately address inflation and the weakening dalasi. Corruption also remains widespread and, by some accounts, has worsened under Barrow.

The Gambian government continues to face entrenched structural constraints, including poverty, weak human capital and heavy reliance on international donors. The country's geography makes it especially vulnerable to climate change, further undermining economic resilience.

One of The Gambia's strengths, by regional standards, is its relatively high level of social cohesion. Ethnoreligious diversity is rarely exploited by political or other actors, and tolerance across ethnic groups is broad. Support for gender equality is also widespread, although some elements in society hold contrarian views on issues such as female genital mutilation/cutting (FGM/C), which remains illegal after an unsuccessful attempt to overturn the ban in 2024.

In sum, The Gambia today reflects a mixed picture: continued but uneven governance reform and broad social support for democracy, tolerance and pluralism, alongside frustration with persistent corruption, high inflation and a weak currency.

History and Characteristics of Transformation

The Gambia, a small state on the West African coast, is almost entirely surrounded by Senegal except for its Atlantic coastline. It gained independence from the United Kingdom in 1965 and has been led by only three leaders since then. The first, Dawda Jawara, generally supported liberal democracy and free markets, though critics accused him of corruption and poor decision-making. In 1994, he was ousted by Yahya Jammeh, who went on to claim victory in four elections (1996, 2001, 2006 and 2011) marked by questionable democratic integrity. Under Jammeh, human rights conditions deteriorated sharply and corruption weakened the economy. He also isolated the country internationally by withdrawing from the Commonwealth and the International Criminal Court. During this period, The Gambia became a significant source country in the Euro-Mediterranean migrant crisis, as many Gambians sought to flee Jammeh's authoritarian rule.

In 2016, a coalition of opposition parties led by Adama Barrow defeated Jammeh. Although Jammeh initially conceded, he later retracted his concession, triggering a standoff resolved only when the Economic Community of West African States (ECOWAS) threatened military intervention. Jammeh then went into exile, enabling Barrow to assume power. Barrow was re-elected to a second term in 2021.

Since taking office, Barrow has focused on restoring stability, strengthening national institutions and improving their credibility both at home and abroad. His administration launched an ambitious transitional program with substantial international backing. Key elements included the Truth, Reconciliation and Reparations Commission (TRRC), a security sector reform initiative and revisions to repressive laws inherited from the Jammeh era. Yet the results have been mixed. A new constitution was blocked in 2022 by pro-Barrow legislators, though a revised draft was reintroduced in the National Assembly in 2024. Similarly, while the government accepted most of the TRRC's recommendations, implementation has been slow.

Domestically, Barrow's political base has shifted. He broke with his former party, the United Democratic Party, to form the National People's Party and now relies on support from smaller parties and, controversially, remnants of Jammeh's Alliance for Patriotic Reorientation and Construction. This realignment has eroded the cohesion of the coalition that ousted Jammeh and raised questions about the durability of Barrow's reform agenda.

Alongside political reform, the government has sought to strengthen the economy and improve governance. Jammeh's rule left The Gambia with serious economic and developmental shortcomings. Although international partners such as the African Development Bank and the IMF have welcomed recent reforms, implementation gaps persist. The pandemic and the economic fallout from Russia's invasion of Ukraine have compounded challenges. Nonetheless, the economy has shown resilience at the macro level, supported by remittances from the diaspora and favorable commodity prices, even as many socioeconomic indicators remain weak.

Socially, The Gambia is multiethnic and overwhelmingly Muslim, with Muslims comprising about 95% of the population. The country has historically enjoyed high levels of intermarriage and a strong tradition of pluralism, which have supported relative ethnoreligious harmony. Jammeh broke from this pattern in his later years, using inflammatory rhetoric in an effort to cling to power. Similar rhetoric has occasionally resurfaced in the public sphere, particularly regarding the small Christian minority, but overall there is little indication that ethnic or religious divisions pose a significant threat to national stability.

The BTI combines text analysis and numerical assessments. The score for each question is provided below its respective title. The scale ranges from 1 (worst) to 10 (best).

Transformation Status

I. Political Transformation

1 | Stateness

The Gambian state's monopoly on the use of force is largely unchallenged throughout the country, and there are no significant competing armed forces. The country is experiencing some issues with armed banditry, especially along its southern border with Senegal, but these attacks are generally too sporadic and dispersed to constitute a challenge to the monopoly on the use of force.

Non-state actors sometimes assume de facto law enforcement powers when formal law enforcement is absent or perceived as insufficient by community members. Many of these disputes are tied to land tensions. Authorities formally disown such violence, though it is considered legitimate by the communities involved, and prosecution is inconsistent.

There are no significant social groups or individuals who question the Gambian nation-state. Citizenship rights are generally extended to and respected for all Gambians, regardless of ethnicity, religion or other status; no subgroup is systematically excluded from acquiring citizenship. Gambian citizenship can be acquired through birth, descent, marriage or naturalization. Gambian citizens by birth are permitted to hold dual citizenship. Deprivation of citizenship, regardless of the mode of acquisition, is governed by law and requires approval from the High Court.

That said, there are sporadic cases of prominent individuals questioning the loyalty of certain ethnic groups to the nation-state as a whole, and some voices in the country's small Christian community have in recent years alleged that Gambian secularism is under threat.

The ability of Gambian citizens abroad to participate in elections is an ongoing debate in the country. In 2021, the Gambian Supreme Court found in favor of members of the Gambian diaspora who argued that the lack of a mechanism for them to vote in Gambian elections was a violation of their constitutional rights, but there has been no concrete attempt to give effect to this decision.

Question
Score

Monopoly on the
use of force

9



1

State identity

10



1

The Gambia is overwhelmingly Muslim, with around 95% of the population practicing Islam, and the religion has considerable influence on public affairs. Islamic law (Shariah) is recognized in the Gambian constitution alongside customary and English law, but only for Muslims and only in civil matters; unlike in some other African countries, there is no significant push to extend Shariah to criminal matters. The influence of Islam on public affairs was evident, for instance, in the 2024 attempt to overturn a previously passed ban on female genital mutilation/cutting (FGM/C), which was spearheaded by an Islamic preacher, and arguments for FGM/C were made with reference to Islam. Other Islamic leaders, however, resisted this interpretation and argued that there was nothing intrinsically Islamic about FGM/C.

More generally, the country's status as a secular republic has at times been called into question by prominent figures. Under the rule of Yahya Jammeh, the country was briefly declared an Islamic Republic by the president, even though the constitution declared The Gambia a secular state. During the 2020 attempt to draft a new constitution, the term "secular" was omitted in the draft on the basis that secularism had been illegally added to the constitution earlier during the Jammeh era. Some Christian groups have alleged bias by the government in favor of Islam, for example when allowing female government workers to leave work early during Ramadan, which in turn, it was alleged, led to the marginalization of non-Muslims. Such complaints, when they do occur, tend not to lead to any widespread action.

The Gambian government has made notable improvements in service delivery in recent years, performing at or above the regional average in several key areas. According to 2022 World Bank data, just over 65% of Gambians had access to electricity, compared with 51.5% across sub-Saharan Africa – up from 56.2% in 2017. Access to safely managed drinking water has also improved, with 47% of Gambians benefiting in 2022 compared with a regional average of 32%.

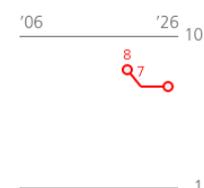
The Gambian government has taken steps to improve its effectiveness in areas such as tax collection, including increased collaboration between the Gambia Revenue Authority (GRA) and law enforcement. In the first quarter of 2024, GRA collected a record 5.2 billion Gambian dalasis (about \$70 million).

There are, however, significant differences between urban and rural areas, with basic administrative structures and service delivery generally more present and effective in the urban area, which is mainly concentrated around Banjul, the capital. For instance, only 31% of rural Gambians have access to electricity, compared to just under 83% of urban Gambians. Likewise, in Afrobarometer polling released in early 2025, rural residents report much lower access to schools and police stations than urban residents, as measured by being within walking distance (66% versus 83.2%, respectively, for schools and 5.3% versus 56.8% for police).

Furthermore, some socioeconomic indicators point to a decline in state effectiveness. For example, the proportion of Gambians with access to safely managed sanitation services has steadily decreased over the last several years, reaching 28% in 2022.

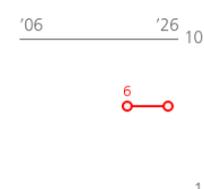
No interference of religious dogmas

7



Basic administration

6



2 | Political Participation

Since President Adama Barrow came to power, elections in The Gambia have generally been considered free and fair. With the exception of the ongoing debate over whether Gambians in the diaspora should be allowed to vote, no social group is systematically excluded from exercising the constitutional right to universal suffrage, guaranteed to all Gambians over the age of 18.

In the most recent presidential election in 2021, Barrow was re-elected in a vote deemed free and fair by both domestic and international observers. Some controversy arose over the Independent Electoral Commission's (IEC) exclusion of a number of potential candidates, but other shortcomings were viewed largely as the result of funding constraints rather than deliberate efforts to skew the outcome.

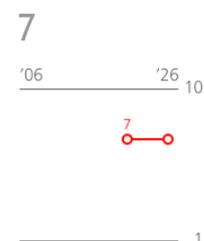
The 2022 legislative elections saw Barrow's National People's Party (NPP) secure the largest share of seats – 18 out of 53 elected seats – but fall short of the 29 required for an outright majority. The president also appoints five members, further shaping parliamentary balance. Because the NPP was newly established, its performance cannot be directly compared with previous cycles. Other parties lost ground, while the number of independents rose sharply from one to 12 seats.

Political parties in The Gambia do not receive public funding and instead rely on contributions from wealthy Gambians and the diaspora. Parties must pay registration fees and maintain a nominal presence across the country's regions. While the law prohibits parties explicitly based on ethnicity, region or religion, in practice some have been associated with particular groups – for example, the former ruling Alliance for Patriotic Re-Orientation and Construction (APRC) is closely linked to the Jola ethnic community.

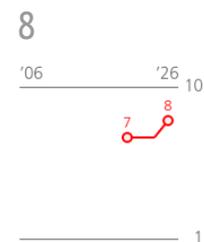
No social group in The Gambia holds veto power over the decisions of democratically elected leaders, either in law or in practice, nor does any group enjoy prerogatives that cannot be altered by elected officeholders. The Muslim community is arguably the most influential social group, but it is not centralized under a single leader and therefore does not speak with one voice. Prominent imams frequently take opposing positions on divisive issues, such as the national debate over the ban on female genital mutilation/cutting (FGM/C).

The ECOWAS military mission in The Gambia (ECOMIG), first deployed in 2017 to safeguard the transition from Yahya Jammeh's autocratic rule, remains in the country. Its presence is often unpopular, and critics as well as supporters have at times characterized it as aligned with President Barrow. However, there is no evidence that ECOMIG has exercised veto power over the decisions of The Gambia's democratically elected representatives.

Free and fair elections



Effective power to govern



The freedom to assemble and the right to form and participate in associations are enshrined in The Gambia's constitution. These rights were routinely violated under Yahya Jammeh, but the situation has improved since Barrow came to power eight years ago. Nonetheless, there remain instances in which law enforcement either denies permits for legitimate protests or responds harshly to demonstrators.

The colonial-era Public Order Act, frequently used by Jammeh to suppress dissent, remains in force and continues to be invoked by the authorities. In 2024, members of the civil society organization Gambia Participates were detained under its provisions, and in late 2023 prominent human rights activist Madi Jobarteh was charged with "seditious intention" and other alleged violations. The continued reliance on the Public Order Act has been criticized by domestic and international human rights groups, as well as by the National Human Rights Commission, an independent statutory body established during the transition from Jammeh.

Freedom of expression has improved markedly since Barrow took office, and the Gambian media landscape, including online platforms, has grown in both size and diversity.

While attacks, arbitrary arrests and intimidation of journalists have declined, they persist. In September 2024, for example, two journalists were arrested and later released after reporting that Barrow planned to step down and had a succession plan. Such incidents rarely result in legal sanctions but underscore the lack of political will to prevent abuses or strengthen law enforcement in this area.

Although some of the most repressive laws governing expression have been repealed, the draft Criminal Offences Bill retains restrictive and vague provisions from earlier statutes, such as penalties for "false dissemination." The Gambia Press Union has also voiced concern over a proposed cybercrime bill that could enable prosecutions for loosely defined offenses such as "incitement."

The persistence of arbitrary arrests, lack of effective redress, and continued reliance on laws that unduly restrict speech contributed to The Gambia's drop in Reporters Without Borders' World Press Freedom Index, from 46th to 58th.

Association / assembly rights

7

'06 _____ '26 10



_____ 1

Freedom of expression

7

'06 _____ '26 10



_____ 1

3 | Rule of Law

The Gambia's 1997 constitution formally separates the powers of the executive, judiciary and legislature, though critics note it lacks sufficient guardrails against executive overreach. The National Assembly has the authority to summon officials, submit written questions to the executive (100% of which received responses in 2022, according to IPU data) and establish Commissions of Inquiry. Under Barrow, there has been greater willingness and effectiveness in exercising checks among the branches of government. In 2023, for instance, the National Assembly rejected a bill on judicial remuneration after concluding that the government had added too many weakly related provisions. In 2025, the Assembly established a Commission of Inquiry into the sale and disposal of assets belonging to former President Jammeh. The judiciary has also been more assertive, with the Supreme Court issuing rulings adverse to both the executive and the legislature, including on legislative compensation and aspects of the criminal code. The draft constitution of 2020 explicitly referenced the separation of powers in its preamble (unlike the 1997 constitution, though other provisions were broadly similar). However, the 2024 draft, reintroduced in the National Assembly, was criticized for weakening the separation of powers. With its rejection in 2025, the 1997 constitution remains in force.

Judicial independence is guaranteed under the Gambian constitution, but under Yahya Jammeh, the executive frequently interfered in or disregarded judicial decisions. In practice, the judiciary is now better positioned to exercise independence than during that period.

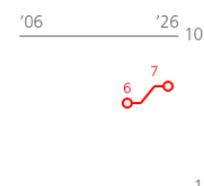
The Gambia maintains a tripartite legal system: the state legal system (largely derived from English common law), Shariah law (recognized in certain civil matters involving Muslims, such as divorce, and administered by Cadi Courts, but not applied to criminal matters) and customary law (administered by District Tribunals). With support from international partners, efforts have been made to strengthen the independence and effectiveness of the judiciary, particularly the state courts, and to codify and standardize aspects of customary and Islamic law.

Nonetheless, the judiciary faces chronic resource and capacity shortfalls, with large case backlogs. A 2022 assessment found that Brikama's two magistrate judges handled more than 500 civil cases and nearly 600 criminal cases. Judicial rules of procedure, dating back to 1928, remain outdated, though modernization efforts are underway.

Relations between the judiciary and legislature have been uneven. In 2023, the National Assembly rejected a bill to raise judges' remuneration, citing the cost. In 2024, the judiciary failed to send a representative to a scheduled Assembly hearing on its annual reports and financial accounts.

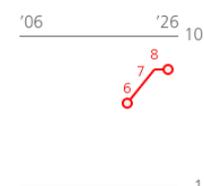
Separation of powers

7



Independent judiciary

8



Public officials are occasionally dismissed or sanctioned in The Gambia, though this does not always result in prosecutions. In 2024, the treasury manager and director of finance at the National Water and Electricity Company (NAWEC) were terminated and suspended, respectively, over alleged corruption. In early 2025, the managing director of the Gambia Printing and Publishing Corporation was put on leave for similar reasons. In 2021, the chief executive officer of Kanifing municipality, the country's largest, was fired on corruption charges. Investigations do not always lead to trials. Police, for example, investigated corruption at the Gambia Ports Authority, but no prosecutions have followed. Exceptions exist: as of early 2025, a trial was underway against three senior officials from the Ministry of Health on charges of corruption, economic crimes, forgery and theft.

In 2023, the long-awaited Gambia Anti-Corruption Act was signed into law by President Barrow. By the end of the review period, the commission had not yet been fully staffed, but it is expected to have some positive effect on corruption, which local media have described as a “crisis” (The Standard, February 2025) and “endemic” (The Point, November 2024).

On paper, civil rights are protected in the Gambia. The 1997 constitution is broadly consistent with international standards in areas such as nondiscrimination and the protection of political rights.

Weaknesses in the Gambian legal framework include the retention of the death penalty (although the new draft constitution abolishes it) and an expansive view of self-defense that includes the protection of property. Furthermore, there are no prohibitions on discrimination based on sexual orientation or gender identity. Same-sex relationships are illegal in The Gambia, and the new draft constitution expressly states that marriage is between a man and a woman. The draft also introduces rights not articulated in the 1997 constitution, such as the right to access information and the right to intellectual property.

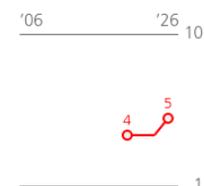
In practice, the protection of civil rights is uneven, though it has improved significantly since the Jammeh era. Reports of police abuse and excessive force still occur but are much rarer than under the previous government. Torture is not practiced, and in 2023 national legislation was passed to prevent it (the Barrow administration had previously ratified the U.N. Convention Against Torture). However, prison conditions remain below international standards.

Freedom of expression and association have also improved, but reports of police refusing permits for demonstrations and of harassment and detention of journalists remain ongoing concerns. The heavy-handed colonial-era Public Order Act remains in effect.

Discrimination against specific groups does occur and is difficult to prosecute. The National Human Rights Commission, established by the Barrow administration, has identified caste discrimination as a major issue in parts of the country. Discrimination based on gender remains a concern and often reflects deeply rooted socio-cultural

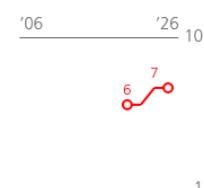
Prosecution of office abuse

5



Civil rights

7



attitudes. The near repeal of the prohibition on genital mutilation/cutting (FGM/C) has been cited as evidence of persistent shortcomings in women's rights in many areas (the ban was also weakly enforced from the outset).

Access to justice is uneven and remains a challenge for the less well-off and, in particular, for women. The legal system is under-resourced, with significant backlogs. The coexistence of state law with Islamic law and customary law – neither of which is strictly codified – creates risks to due process, some critics allege, especially in rural areas. Legal aid is available but only for the most serious crimes, and the service is understaffed.

The government has taken steps to address some of the worst abuses of the Jammeh era through a special prosecutor's office. It has also secured ECOWAS approval for support in establishing a hybrid tribunal for Jammeh-era crimes.

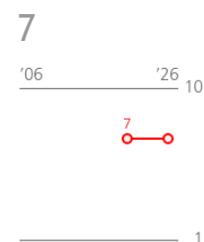
4 | Stability of Democratic Institutions

Gambian democratic institutions are, in principle, able to carry out their functions, but significant and interlinked shortcomings hamper their effectiveness and create counterproductive friction across the board. These shortcomings include financial and human resource constraints, rapid turnover of personnel, fluctuating capacity to prepare and follow through on stated priorities and insufficient oversight. When legislation and regulations are enacted, they are often not implemented due to these constraints. As noted below, trust in state institutions is not high.

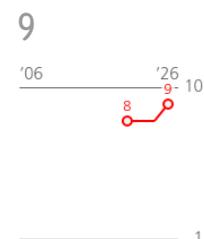
It is worth noting that the Barrow administration, which by now has been in power for eight years, frames post-2017 developments as a restoration of democratic institutions after the 22-year rule of Yahya Jammeh. During Jammeh's rule, non-executive democratic institutions were routinely undermined, supine and ineffectual. Under Barrow, institutions such as the judiciary, the National Assembly and municipal governments have demonstrated greater ability and willingness to object to and scrutinize executive decisions. The resulting friction is not necessarily counterproductive but rather emblematic of strengthening democratic institutions.

There are no significant actors in The Gambia today who question democratic institutions, and democracy as a form of government enjoys widespread public support. Although there was a coup attempt in 2022, it was quickly suppressed, and the ringleader was sentenced to prison in 2023. There is no indication of widespread dissatisfaction with democracy in the Gambia Armed Forces.

Performance of democratic institutions



Commitment to democratic institutions



5 | Political and Social Integration

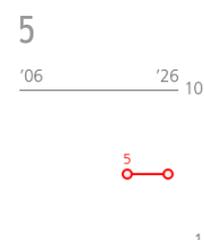
The Gambia has 20 political parties, but the scene is dominated by a handful, mainly President Barrow's National People's Party (NPP) and the main opposition party, the United Democratic Party (UDP), of which Barrow was formerly a member. Together, these two parties account for more than 60% of the elected seats in The Gambia's legislature. Of the remaining parties, only three have parliamentary representation: the People's Democratic Organisation for Independence and Socialism (PDOIS), the National Reconciliation Party (NRP) and the Alliance for Patriotic Re-Orientation and Construction (APRC). All of these smaller parties are well established – PDOIS was founded in the 1980s, APRC and NRP in the 1990s – but they lack a national presence. APRC, for instance, is former president Jammeh's party and, in practice, functions as a party for the Foni region.

The remaining parties outside the legislature vary in terms of age and social rootedness, but none have a realistic path to electoral success, and some are little more than vanity projects. There is also very little ideological differentiation among the parties, with all adopting a broadly pro-democracy, pro-free market stance (PDOIS is, as the name suggests, nominally socialist but in practice espouses more social democratic policies). Party choice is therefore often less a matter of clear-cut ideology than of geographic, ethnic or personal loyalties, despite the legal prohibition on parties based exclusively on region, ethnicity or religion.

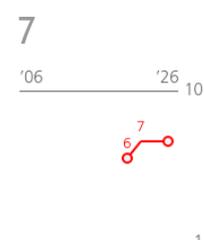
Gambian parties largely revolve around the Barrow axis, with APRC and NRP generally supporting NPP in the legislature and PDOIS aligning with UDP. Changes in party membership do occur, but not at a scale large enough to alter the central dominance of the NPP and UDP blocs and their allied parties. However, the Barrow era has also seen the emergence of a significant number of viable independent political candidates. In the 2022 legislative elections, 12 of the 53 elected seats were won by independents.

Public affairs are mediated through a broad range of interest groups and civic associations that represent different social interests. Of particular note are groups representing women and youth, which are often formally included in consultative processes. Many professional associations, such as the Gambian Bar Association and the Gambian Press Union, also play prominent roles. Since the transition from Jammeh to Barrow, there has been an increase in the number of civic associations scrutinizing government action, such as Gambia Participates and FactCheck Gambia. Religious groups also remain influential. Outside of formal associations, extended kinship networks and traditional authorities continue to channel social interests, while community-based groups such as kafo groups – traditional mutual-help organizations – can also serve an intermediary function.

Party system



Interest groups



Despite their prominence, civic associations are not universally appreciated, and allegations of mismanagement, corruption and favoritism – often along ethnic lines, typically referred to as tribalism – do occur. Civil society groups are sometimes criticized as too “Western,” especially on issues such as female genital cutting. Afrobarometer polling indicates that civil society organizations are generally considered more trustworthy and less corrupt than state institutions such as the police or courts, but they fare less well than traditional and religious authorities, which themselves act as intermediaries. For example, in the most recent Afrobarometer survey (2025), more than a third of respondents – rural as well as urban – answered “Not at all” or “just a little” when asked if they had heard of and trusted civil society groups. In 2024 polling, CSOs were identified as the third least corrupt type of organization in the country (after religious and traditional leaders), although perceptions of corruption had worsened compared to earlier polls (rising from 17% to 27% between 2014 and 2018).

In general, Gambian organizations encourage consensus-building, which may marginalize minority perspectives. Some groups, such as LGBTQ+ individuals, lack effective representation, as same-sex relations are criminalized and social animus is widespread and intense.

There is widespread approval of democracy as a system in The Gambia, though dissatisfaction with the performance of key democratic institutions is high. Afrobarometer measures support for democracy in several ways, and across demographics – urban and rural, men and women – support is consistently strong. In 2024, more than 60% of Gambians supported having many political parties, and an even larger share agreed that it is important for governments to change hands through elections. More than 90% of urban respondents and 85% of rural respondents disapproved or strongly disapproved of a hypothetical one-party state, with similar levels of opposition to abolishing the legislature. Military rule had slightly higher approval ratings but still remained a minority view. Overall, 62% of urban and 70% of rural respondents said democracy is preferable to any other system. Voter turnout in presidential elections is high (almost 90% in 2021, per International IDEA), though lower in parliamentary elections (51% in 2022).

At the same time, about 60% of respondents expressed dissatisfaction with Gambian democracy, saying they were “not at all satisfied” or “not very satisfied.” Almost half said that parliamentarians never listen to the people, and trust in government institutions is low, especially in urban areas. Only about a quarter of urban respondents said they trust the police “a lot” (compared to nearly a third in rural areas), with even lower trust levels reported for the courts and the Ministry of Health. The most trusted institutions across groups remain religious leaders and traditional authorities, though views on the latter are more polarized.

Approval of
democracy

7

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On an interpersonal level, trust is high in The Gambia. In public opinion polling, around 85% of respondents said they trust their relatives “somewhat” or “a lot,” about 75% said the same for their neighbors and 70% for other Gambians. Roughly 70% and 75% also reported trusting Gambians of other religions or ethnic groups “somewhat” or “a lot,” though rural respondents scored slightly lower. The only group for which there is widespread opprobrium is LGBTQ+ individuals.

These results reflect deeply rooted social norms and patterns of intergroup relations. By regional standards, The Gambia has very little history of ethnic tension, although ethnic polarization is sometimes debated. Outright violence or hate speech along ethnic lines remains rare and is generally rejected by key leaders and stakeholders. Interethnic marriage is common and largely unremarkable, and interethnic friend groups are likewise widespread.

Social capital

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II. Economic Transformation

6 | Level of Socioeconomic Development

The Gambia is one of the least socioeconomically developed countries in the world. In 2022, it ranked 174th out of 193 countries in the Human Development Index. Almost all countries below it are either experiencing conflict or recovering from recent conflict. According to World Bank data, the poverty rate stood at 47% in 2022, which is significantly higher than rates observed in neighboring Senegal (36.3%). Inequality is high, with a Gini index of 38.8 – comparable to El Salvador, Laos and Bulgaria – and the country experiences one of the steepest drops in the inequality-adjusted HDI (down 37.2, with only Angola faring worse at 41.8). Inequality is also gendered, with The Gambia posting a relatively high score of 0.585 on the Gender Inequality Index in 2022.

According to data from the Gambia Bureau of Statistics, poverty is especially pronounced in rural areas. In 2020 – the most recent year for which figures are available – 76.7% of the rural population lived in poverty, compared to 34.4% of the urban population. The national poverty line is defined as having less than 2,236.85 Gambian dalasis – roughly \$30 – per person per month to meet basic food and non-food needs. Poverty rates have increased in both rural and urban areas since 2015, as has the Gini index, showing that The Gambia as a whole is becoming more unequal. Inequality is particularly pronounced in Brikama, the country’s fastest-growing city.

The worsening poverty situation in The Gambia can be attributed in part to the lingering effects of COVID-19, but it also stems from entrenched inequalities in access to education and decent work, reliance on rain-fed agriculture, and the

Question
ScoreSocioeconomic
barriers

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weakness or absence of health and social protection programs, especially in rural areas. For example, in 2022, World Health Organization (WHO) estimated that only about half of the country's villages were connected to primary health care services.

Economic indicators		2021	2022	2023	2024
GDP	\$ M	2014.2	2204.7	2396.1	2507.5
GDP growth	%	5.3	5.5	4.8	5.7
Inflation (CPI)	%	7.4	11.5	17.0	11.6
Unemployment	%	6.3	6.1	6.5	6.5
Foreign direct investment	% of GDP	12.5	10.5	8.6	9.3
Export growth	%	-26.8	9.0	27.0	18.4
Import growth	%	-15.2	-1.7	4.8	7.2
Current account balance	\$ M	-86.9	-90.3	-120.1	-74.4
Public debt	% of GDP	83.1	83.9	80.2	80.0
External debt	\$ M	1112.7	1179.6	1325.0	-
Total debt service	\$ M	42.9	41.4	55.3	-
Net lending/borrowing	% of GDP	-	-	-	-
Tax revenue	% of GDP	-	-	-	-
Government consumption	% of GDP	9.8	8.4	7.4	8.5
Public education spending	% of GDP	3.0	2.9	2.8	-
Public health spending	% of GDP	1.6	1.5	-	-
R&D expenditure	% of GDP	-	-	-	-
Military expenditure	% of GDP	0.8	0.7	0.6	-

Sources (as of December 2025): The World Bank, World Development Indicators | International Monetary Fund (IMF), World Economic Outlook | Stockholm International Peace Research Institute (SIPRI), Military Expenditure Database.

7 | Organization of the Market and Competition

The Gambian economy is organized along market principles, the legal environment is generally business-friendly, and the government promotes market-based development. Some licensing and other requirements apply depending on the sector, but there are no restrictions on foreign ownership.

The informal sector remains large, with more than 80% of Gambians engaged in informal employment, primarily in agriculture and in wholesale and retail trade.

State-owned enterprises (SOEs) remain entrenched in certain sectors. Currently, there are 13 SOEs operating across agriculture, utilities, telecommunications, financial services and transportation. Several are unprofitable and show no clear pathway to profitability in the short to medium term. At the aggregate level, the SOE sector operates at a loss, driven largely by deficits at the National Water and Electricity Company and the two state-owned telecommunications providers, GAMTEL and GAMCEL. Some privatization efforts are underway.

Starting a business can be cumbersome due to unclear procedures and excessive red tape. The government has attempted to reduce these obstacles by, for example, expanding one-stop government services for prospective businesses. Other challenges include corruption, slow approval processes for requirements such as environmental impact assessments (where applicable) and an unreliable electricity supply.

Market competition is principally overseen by the Gambia Competition and Consumer Protection Commission (GCCPC). Other agencies play roles in specific sectors, such as the Gambia Public Procurement Authority, which oversees government procurement, and the Public Utilities Regulatory Authority, which regulates communications and utilities. Key statutes include the Competition Act (2007), the Consumer Protection Act (2014) and the Essential Commodities Act (2015), all of which are currently slated for updates.

In practice, however, enforcement is weak. Accusations of cartelization in key sectors, including petroleum and cement, are frequent. The GCCPC investigates suspected violations of the competition framework to the extent that resources allow. For example, in 2024 it investigated an optician service for alleged violations of the Competition Act. The commission also monitors local markets for price gouging, but enforcement of its findings remains inconsistent.

Market
organization

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Competition policy

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The Gambian government generally pursues an open policy toward foreign trade. With the exception of the defense industry, there are no restrictions on foreign ownership of businesses, and several programs encourage foreign investment, particularly in agriculture, fisheries, forestry, services, energy and manufacturing. The main policy instrument is the Special Investment Certificate, which provides a range of tax exemptions for companies that invest a specified amount and employ a certain number of Gambians.

All companies in The Gambia are required to have a workforce that is at least 80% Gambian, excluding senior management and board members. However, there are no forced localization laws.

As a member of ECOWAS, The Gambia has adopted the ECOWAS Common External Tariff.

There are 12 licensed banks in The Gambia. Overall, the banking sector is considered sound, with non-performing loans at just 3.3% as of December 2023 and liquidity rates well above the regulatory minimum. The sector is governed by the Banking Act of 2009 and the Central Bank of The Gambia Act of 2018. The Banking Act has been criticized for permitting political interference, but banks are regularly audited. Vulnerabilities in the sector largely stem from broader weaknesses in the Gambian economy rather than from the banks themselves or the regulatory framework.

In 2022, an estimated 22% of adult Gambians held a formal bank account. Access to the banking system remains limited, as many Gambians lack the required documentation, while high interest rates and the absence of a reliable credit monitoring system make loans difficult to obtain.

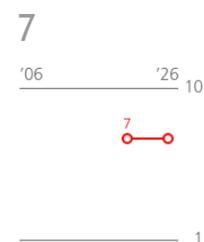
To address these gaps, the government has adopted a National Financial Inclusion Strategy, which aims to ensure that 70% of the adult population has access to the formal financial system by the end of 2025.

8 | Monetary and fiscal stability

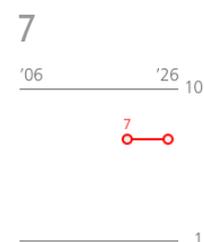
The top monetary authority in The Gambia is the Monetary Policy Committee of the Central Bank of The Gambia. The central bank is formally and functionally independent from the political system. Although its regulatory guidelines have been found by the IMF to not fully align with international standards, the bank generally communicates regularly and effectively with key stakeholders and the public. The central bank is governed by the Central Bank Act of 2018.

Over the last few years, it has pursued a tight monetary policy to address several exogenous factors, including Russia's war on Ukraine. As a result, The Gambia has weathered several years of uncertainty comparatively well. According to the central bank's composite index of economic activity, economic activity grew by 4.9% during 2024.

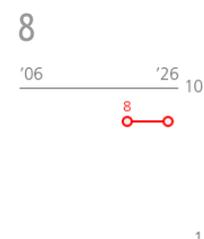
Liberalization of foreign trade



Banking system



Monetary stability



This recovery faces risks from persistent inflation and the weakness of the Gambian dalasi. Inflation stood at 10% in October 2024, up slightly from 9.7% in the previous quarter but well below the 17% recorded in 2023, which was high by regional standards. The dalasi has stabilized after a steep decline in 2022 and 2023, yet its depreciation continues to weigh heavily on Gambians, who depend on imports for many basic needs. As a result, the value of the currency has become a politically sensitive issue. The real effective exchange rate was 102.7 in 2023, and as of November 2024, the central bank's international reserves were sufficient to cover just under five months of imports.

The Gambian government under Barrow has pursued a tight fiscal policy to address the country's public debt, which stood at 75% of GDP in 2023. Government expenditure accounts for 8.8% of GDP (2023), which is lower than in many countries in the region (for example, 14.7% for Senegal and 12.3% for Guinea-Conakry). The government is targeting a fiscal deficit of 1.3% of GDP in 2025, which it is currently on track to achieve, according to the IMF. The IMF has further assessed the public debt as sustainable over the medium term but with significant potential debt vulnerabilities due to exogenous factors.

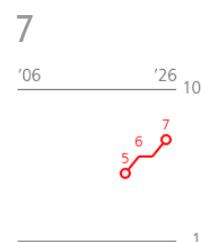
Among the measures taken to improve the debt and fiscal deficit are curbing discretionary government expenses such as travel, adjusting the ambition of infrastructure projects, addressing redundancies and inefficiencies in the SOE sector including privatization, improving local-level tax collection and removing some tax exemptions on fuel imports.

9 | Private Property

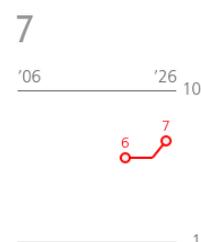
Property rights are generally protected under Gambian law and guaranteed by the constitution. Subsequent legislation has clarified and expanded these rights in areas such as intellectual property and copyright. In 2020, the government established a National Intellectual Property Council that includes key stakeholders such as the Gambia Investment and Export Promotion Agency, the Ministry of Higher Education, Research, Science and Technology, and the National Council for Arts and Culture. Awareness of intellectual property regulations, however, remains low within the Gambian business sector.

Under Yahya Jammeh's rule, property rights were frequently violated, particularly in land and real estate, which were often illegally appropriated or demolished. Such incidents have declined since the political transition, but land rights remain unsettled. The country's framework for land ownership is complex, incorporating multiple forms of tenure, some of which date back to colonial-era law. The absence of comprehensive records and the lack of cadastral maps compound this complexity, particularly in rural areas where customary land tenure dominates. Civil society groups have warned that this situation poses particular risks for women, who face additional barriers in securing and protecting their property rights.

Fiscal stability



Property rights



The Gambia's National Development Plan (2023–27) places the private sector at the center of national development. Its growth, however, continues to be constrained by unclear, slow and cumbersome processes across key areas, including taxation, access to finance, business registration, and access to land. For instance, in 2015 the Gambia Investment and Export Promotion Agency was instructed to establish a database of land and sites available for private sector investment, but this has yet to be implemented.

There are 13 state-owned enterprises (SOEs) in The Gambia, with varying levels of independence from the state. In most cases, private companies compete on the same legal and regulatory terms as SOEs in areas such as access to credit and licensing. The government-owned MegaBank was privatized in 2024 after a competitive bidding process, though some opposition politicians have alleged that the process lacked sufficient transparency. The full privatization of the state-owned mobile operator GAMCEL has been authorized and is expected to be completed by the end of 2025.

While the awarding of government service contracts is in principle subject to competitive bidding, allegations of corruption are frequent. In 2023, for example, the National Audit Office reported discrepancies in a contract awarded in 2019 to construct the new President's Office, suggesting violations of the Gambia Public Procurement Authority's regulations.

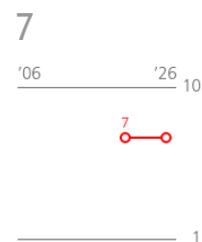
10 | Welfare Regime

The main provider of social protection in The Gambia is the Social Security and Housing Finance Corporation, a state-owned enterprise. It administers pensions, workplace injury compensation programs, and housing finance schemes, and is also one of the country's largest real estate developers. As of late 2023, its two pension schemes had just under 200,000 members.

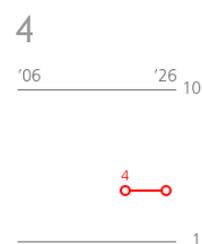
Other social safety nets are mostly ad hoc, donor-funded, or introduced in response to specific crises such as food insecurity, or to target specific populations. For example, the Nafa Program is a five-year, donor-funded cash transfer initiative aimed at the extremely poor. There are also long-term initiatives directed at particular groups, such as a nationwide school feeding program.

In 2021, the National Assembly adopted the National Health Insurance program, designed to establish universal health care coverage through a public insurance scheme for all Gambians not covered by a private plan (which is rare). Financing is to come from import levies, a mandatory health insurance charge on international travelers, and annual contributions from members based on salary. The program has drawn criticism for favoring the already well-to-do, for its cost and potential for mismanagement, and for failing to address the generally weak quality of health care

Private enterprise



Social safety nets



in the country. However, some research has found high levels of public support for the scheme, as measured by willingness-to-pay. Public health spending remains low: The Gambia allocates only about 1.6% of GDP to health care, according to World Bank data, well below WHO’s benchmark for adequate provision.

In other areas, the social safety net is thin or nonexistent. Mental health care is underfunded, governed by outdated legislation and burdened by social stigma. Hospice care is largely left to families and extended kinship networks. Life expectancy at birth in The Gambia is 62.9 years, below the continental average. Most countries with lower life expectancy have recently experienced conflict or violent unrest.

The Gambian constitution prohibits discrimination on the basis of “race, color, gender, language, religion, political or other opinion, national or social origin, property, birth or other status.” The re-gazetted 2024 draft constitution expands this protection to include ethnicity, color and creed. Successive governments have also launched programs to address gender inequality in specific areas, such as eliminating school fees for girls to improve access to education.

In August 2022, the Persons with Disabilities Act was passed, and in 2024 The Gambia ratified the Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Persons with Disabilities and Older Persons in Africa. The re-gazetted 2024 draft constitution also contains stronger protections for persons with disabilities, including explicit provisions requiring government information to be made accessible.

In practice, equality of opportunity remains a persistent concern. Across multiple indicators, women continue to lag behind men. For example, more than twice as many men as women own a computer (22% compared to 10%); men are more likely to have completed secondary education (49% compared to 40%); and men are more likely to be literate (65% compared to 52% in 2022, though female literacy is rising more quickly). In 2023, women made up just over 48% of the total labor force.

The 2021 Demographic and Health Survey highlights significant gaps in women’s autonomy. Among married women aged 15 to 49, only 27% reported being able to participate in all three key decisions surveyed: their own health care, visits to family and major household purchases. Fewer than half said they could make decisions about their own health care, compared to almost 90% of men. Strikingly, more women than men said it was acceptable for husbands to beat their wives for perceived failings such as refusing sex or arguing with relatives.

Public opinion, however, broadly supports expanding opportunities for women and greater government action to promote gender equality. According to 2023 Afrobarometer polling, a majority of men and women across education levels support equal access to land for women, and large majorities believe women should have the same opportunities as men to hold political office.

Equal opportunity

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Gender is the only category for which disaggregated opportunity data is consistently collected in The Gambia. Comparable data is lacking for ethnicity, religion or political affiliation. Because homosexuality remains illegal, there is no official data on LGBTQ+ populations.

11 | Economic Performance

The Gambia's economic performance is improving, though significant weaknesses and headwinds remain.

GDP per capita stood at \$3,163 (PPP) in 2023, and growth remains modest. Economic expansion is driven mainly by agriculture and industry. Agricultural gains stem from improved seed varieties, fertilizer subsidies and favorable rains, while industrial growth is largely the result of investments from international partners.

At the same time, inflation remains a serious concern. At 17% in 2023, The Gambia ranked among the 20 highest globally. Formal unemployment stood at 6.5% – the highest rate since 2015 – though this figure underestimates the scale of underemployment. According to the 2022 – 2023 Gambia Labor Force Survey, which uses the broader LU3 definition of unemployment to include potential employment, the rate was 31.6%, with rural areas and women most affected.

Foreign direct investment is comparatively strong. At 8.9% of GDP in 2023, The Gambia ranked fourth highest in sub-Saharan Africa.

12 | Sustainability

The Gambia faces multiple environmental challenges, ranging from overexploitation of resources to pollution, compounded by the effects of climate change such as rising sea levels and erratic rainfall. By many metrics, the country fares poorly; it loses an estimated 6% of its forest cover annually and records particulate matter concentrations (PM2.5) five times higher than WHO guidelines.

The main government authority responsible for environmental policy is the National Environment Agency (NEA), established by the National Assembly in 1994. Other entities, such as the Ministry of Gender, Children and Social Welfare, also address related issues. The NEA, together with developers and Local Environment Councils in each Local Government Area, oversees the environmental impact of development projects. Under regulations adopted in 2014, environmental impact assessments must cover air, water and soil quality as well as noise and solid waste. Developers are required to submit environmental audits and reports on mitigation measures to the NEA and local councils. In early 2025, the government validated updated environmental quality standards that placed greater scrutiny on plastic waste and microplastics. A year earlier, The Gambia drew global headlines for announcing a plan to “end plastic pollution,” which in practice set a goal of reducing it by 86% over two years.

Output strength

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Environmental policy

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The Gambia's National Development Plan emphasizes climate change adaptation and resilience, reflecting its vulnerability as one of the countries most at risk globally. The country was praised for its ambitious National Adaptation Plan in 2015, and subsequent strategies have set sector-specific goals, particularly in agriculture. The Climate Vision 2020 pledged to achieve net-zero emissions by 2050.

In practice, however, environmental policy faces persistent shortcomings, including corruption, low institutional capacity, incomplete or missing data, the absence of medium- to long-term financing strategies, and reliance on short-term, project-based interventions rather than integrated approaches. Allegations of complicity in illegal resource extraction have further undermined public trust. For example, the minister of environment, climate change and natural resources was accused by local media of involvement in illicit mahogany trafficking, a charge she denied before filing a defamation suit against the publisher. The government's climate ambitions are also at odds with its ongoing promotion of oil and gas exploration.

Environmental issues have received greater attention from civil society in recent years, driven by degradation from sand mining and pollution from under-regulated, foreign-owned fishmeal factories. Rights groups have noted that both private actors and the government have responded with excessive force to environmental protests and have largely refused to engage with environmental civil society groups.

The Gambia's education sector remains weak. In the U.N. Education Index, the country scored 0.4 in 2022, placing it just above Syria and below several fragile or post-conflict states such as Liberia (0.468). Public expenditure on education stands at 2.7% of GDP, low by global standards, while research and development spending is negligible. Overall literacy is below 60%.

The most recent Demographic and Health Survey (2020) found that "the majority of the population either have no formal education or have attained only some primary education." Net secondary school attendance rates remain under 50% nationwide, except in Banjul (61%), Brikama (53%) and Kanifing (52%). Attendance is slightly higher for women than for men. Madrassas (Islamic schools) play a significant role at the lower education levels, accounting for 15% to 20% of primary enrollment. Supporters argue that madrassas link education to community values, while critics contend that they provide poor instruction in many subjects and lack adequate facilities. According to UNESCO, only 2% of madrassas provide safe drinking water, compared with 32% of government schools.

Tertiary enrollment is low but has been rising. In 2012, the gross enrollment rate was just 3.1%, though it is believed to be higher today. The sector is dominated by short-cycle programs, many run by private institutions, and the quality of these programs is frequently debated in Gambian media. There are 84 accredited tertiary education providers in the country, but the University of The Gambia remains the only public university. Plans are underway to convert the Gambia Technical Training Institute

Education policy /
R&D

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into a dedicated science and technology university. Higher education institutions face chronic underfunding and staffing shortages, and in 2024 University of The Gambia students staged multiple protests over what they described as unfair dismissals of two lecturers.

Education policy is formally guided by the Education Sector Policy, which predates the current administration. The government has also launched various initiatives to improve schools and raise teacher standards, with mixed results. For example, a 2023 UNESCO study found that just over a third of surveyed teachers were even aware of the Gambia Teacher Competency Framework adopted in 2020.

Governance

I. Level of Difficulty

Although the Gambian economy has shown remarkable resilience in the face of global shocks – including the COVID-19 pandemic and the impact of Russia’s war in Ukraine on commodity prices – governance continues to face significant structural constraints. Some of these are tied to The Gambia’s peculiar geography and location.

Inflation stood at over 10% in early 2025, according to the central bank of The Gambia, down from a peak of more than 18% in 2023. Gross government debt exceeds 60% in 2025, also an improvement from previous years. Yet it is unclear whether these gains are felt by ordinary Gambians. Poverty remains widespread and is rising in some areas. Nearly 80% of Gambians believe the country is heading in the wrong direction, according to Afrobarometer – a 50-percentage-point increase since 2018.

Structural constraints are compounded by reliance on external funders, including multilateral development banks and bilateral partners, which fosters a project-based model ill-suited to long-term planning. The sustainability of this funding is also uncertain, particularly as major donors such as the United States and the European Union face shifting political priorities. Early indications suggest that U.S. retrenchment from international aid may undermine plans to establish a hybrid tribunal for crimes committed during the Jammeh era.

Infrastructure has improved in recent years under the Barrow administration, though weaknesses remain. In the 2018 Logistics Performance Index, The Gambia ranked 8th in West Africa and 127th globally. The Banjul port suffers from congestion and inefficiencies that raise costs, while the airport is currently adequate but will likely require expansion. Road conditions, particularly outside urban centers, are poor and contributed to The Gambia ranking eighth globally in road fatality rates in 2023, according to the World Bank. Electricity supply remains unreliable: brownouts and blackouts are common in urban areas, while rural electrification is limited. Installed capacity falls short of projected demand, and tariffs are among the highest in the world. The African Development Bank has set a target of 70% electricity access by the end of 2024. Other large-scale projects – including improvements to drainage and sewage systems in Banjul, port expansion, and major road construction linked to the Trans-Gambia Corridor Project – are planned or underway.

Structural
constraints

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Human capital improved in the early years of the Barrow administration but suffered setbacks during the pandemic, according to the World Bank's 2023 Human Capital Review. Poverty, weak education and health care systems, and gender-specific barriers such as female genital cutting and high teenage pregnancy rates continue to constrain human capital development. Still, The Gambia performs relatively well compared to its neighbors.

Finally, The Gambia faces mounting vulnerabilities from climate change. Floods, storms or droughts occur at least once every two years, with the IMF estimating annual losses of 2% to 3% of GDP as a result. Exploitation of natural resources – including sand mining, logging and fishing – carries environmental and economic costs and has at times triggered unrest. Rising sea levels, higher temperatures and increasingly erratic rainfall are expected to undermine rain-fed subsistence farming, which provides much of the country's food supply and employment.

The Gambia has experienced a resurgence of civic and associational life since the restoration of multiparty democracy in 2017. A new generation of civil society groups has emerged, engaging with the political system and acting as public interest watchdogs. Coalitions of civil society organizations are increasingly active in areas such as elections and security sector reform. The vibrancy and sheer number of associations today mark a sharp contrast with earlier periods.

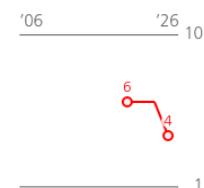
This growth reflects not only the improved human rights climate but also the wider accessibility of mobile telephony and social media. Particularly notable is the visibility of groups led by younger Gambians – such as Gambia Participates and the local chapter of Extinction Rebellion – which is partly linked to the prominent role youth played in #TheGambiaHasDecided, a key movement during the 2016/2017 impasse.

These newer groups exist alongside more established organizations, including professional unions such as the Gambia Teachers' Union, which have historically played a significant role in Gambian civic life. During the first republic (1965 – 1994), social and professional clubs were widespread, especially in the greater Banjul area. Under Jammeh, however, associational life was more tightly controlled, limited to politically "safe" issues, and dominated by a small number of vocal professional unions such as the Gambia Press Union.

The extended kinship system also remains an important part of civic life, functioning as a social network, a risk-sharing mechanism and a forum for dispute resolution. Similarly, religious and traditional authorities, while not formally part of civil society, play a comparable mediating role.

Civil society traditions

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The Gambia is not experiencing any significant conflicts, though occasional episodes of intercommunal violence occur that are mainly linked to disputes over land ownership. In July 2024, for example, at least 10 people were severely injured in a clash between two communities in the Upper River Region, according to media reports. Such disputes stem from unclear or inconsistent land tenure rules, where socially legitimate claims to ownership are not always legally recognized, compounded by a slow and overburdened judiciary unable to effectively adjudicate competing claims.

Gambians are also affected by the ongoing low-intensity conflict in Senegal's neighboring Casamance region. In fall 2024, several schools in the Foni region were forced to close as a direct result of the cross-border conflict.

In general, the main societal fault line in The Gambia is ethnicity, though overt ethnically motivated violence is rare. From time to time, individuals have attempted to stoke ethnic animosity for political gain – a strategy unsuccessfully deployed by Yahya Jammeh in the lead-up to the 2016 election – but these efforts have not escalated into conflict.

Conflict intensity

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II. Governance Performance

14 | Steering Capability

The Gambian government adequately sets priorities, but follow-through is not always consistent or complete. These shortcomings stem more from resource constraints than from political short-sightedness. Some factors that hampered follow-through during President Barrow's first term, such as high cabinet turnover, have arguably improved in his second term.

The main strategic document is the National Development Plan, the latest of which – described as a “Recovery-Focused” development plan – covers the period 2023 – 2027. It is complemented by sector-specific strategies, such as the National Youth Policy (2019 – 2028) and the National Road Safety Strategy (2021 – 2030). In general, these plans are the product of extensive formulation processes involving a mix of civil society and community consultations, diaspora contributions and external technical expertise. For the Recovery-Focused National Development Plan (RF-NDP), more than 5,000 consultations were held with stakeholders. The RF-NDP identifies seven pillars: resilience to shocks and crises; governance reforms; macroeconomic stability and growth; human capital development; agriculture, environment, natural resources and climate change; empowerment, social inclusion and leaving no one behind; and energy, infrastructure and ICT/digital connectivity.

Question

Score

Prioritization

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Progress toward subsidiary goals is uneven and, in many cases, too early to evaluate. While the government has made progress in stabilizing the macroeconomic picture, deficiencies remain in areas such as human capital development and climate change mitigation. External financing is expected to play a critical role in funding programs under these pillars, with a projected gap of between \$2 billion and \$3 billion under different scenarios. The government’s capacity to close this gap remains uncertain given the macroeconomic and geopolitical context. In its own assessment, the Ministry of Finance and Economic Affairs (MoFEA) noted that financing of the preceding development plan (2018 – 2021) had not been adequately assessed, despite being formulated at a time when The Gambia enjoyed heightened international attention and a surge of external support following the political transition.

There are no major disagreements among stakeholders regarding the RF-NDP’s priorities, and no indication that spoilers will disrupt implementation. Broad consensus exists at the national level on the importance of these pillars, and political opposition has focused its criticism mainly on shortcomings in execution rather than on the objectives themselves. The priorities are not formulated on the basis of particularistic or clientelistic goals.

Implementation of the government’s strategic priorities and goals is uneven for several reasons. These include high turnover in the civil service, reliance on project-based funding, limited fiscal headroom, and shortages of technical expertise. As a result, administrative capacity is often not commensurate with the scale of the challenges these priorities are meant to address. A 2024 assessment of the policymaking process in The Gambia identified inconsistencies in the use of underlying data, a lack of measurable indicators, unclear lines of authority, and at times limited stakeholder engagement. In general, weaknesses in policy implementation are less pronounced in areas such as public finance, where the government has achieved some successes with substantial external support and clearly defined benchmarks. In other areas, greater ambiguity persists. For example, the recently launched draft National Land Policy has been criticized for inconsistent expectations regarding formal land titles and customary tenure, as well as the absence of any clear mechanism to reconcile the two.

In some key areas, uneven implementation can also be attributed to political considerations and social sensitivities in addition to the challenges noted above. This is particularly evident in the security sector reform plan and in the implementation of recommendations made by the Truth, Reconciliation and Reparations Commission (TRRC). For instance, the TRRC’s recommendation to address the 2009 “witch hunts” – in which more than 1,000 Gambians were accused, detained and abused by Jammeh’s government – has been met only through a civic education program. According to the National Human Rights Commission, there has been no real accountability for perpetrators, nor has the proposed amendment to The Gambia’s Criminal Code been enacted.

Implementation

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Historically, policy learning in The Gambia has been constrained by both political and resource limitations. It has generally been ad hoc, with the partial exception of a few sectors, such as finance, where policymakers enjoy greater support. In many cases, there is heavy reliance on external partners and consultants throughout the policy cycle, which is not necessarily conducive to building domestic policy learning capacities. Greater emphasis has often been placed on the formulation of plans and policies than on actionable and specific monitoring and evaluation (M&E) frameworks. Where M&E plans do exist, they are sometimes vaguely defined, or the responsible units lack the resources needed to carry them out.

To its credit, the government has taken steps to establish better and more consistent practices to strengthen policy learning. This includes the creation of the Ministry of Public Service with a separate Department of Strategic Policy and Delivery, as well as the development of guidelines aimed at ensuring greater consistency in policymaking and integrating more robust monitoring, evaluation and revision mechanisms into the policy cycle.

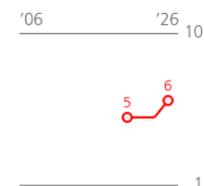
15 | Resource Efficiency

The government's management of resources has improved somewhat in recent years, as evidenced by its success in reducing public debt. The national budget, including revenues and expenditures, is made publicly available, though recurring questions remain about the completeness of the information released. For example, in early 2025 reports surfaced that a GMD 2 billion loan from the Islamic Development Bank had been omitted from the 2025 budget. In 2024, the Gambian think tank Center for Budget and Macroeconomic Transparency noted that between 2020 and 2024 the government tended to overestimate project budgets and that many entities would be unsustainable without donor support. The government has also been criticized for failing to make contracts and tenders relating to natural resource extraction publicly available.

Allegations of resource misuse are frequent. In some cases, this involves outright corruption. For instance, one prominent newspaper, *The Standard*, described corruption under Barrow as “decentralized” and “insidious,” compared with the more “centralized” corruption under Jammeh, suggesting that misuse of funds is no longer limited to a handful of political figures but is pervasive throughout the government at both national and local levels. In other cases, the problem concerns ineffective use of human, financial, and organizational resources, which may not amount to corruption but is nonetheless wasteful. For example, overseas travel and vehicle use by government offices have been widely criticized.

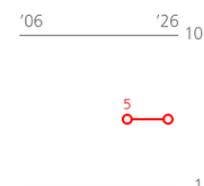
Policy learning

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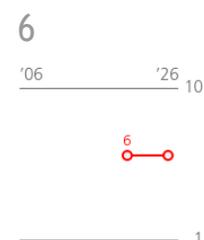
Efficient use of assets

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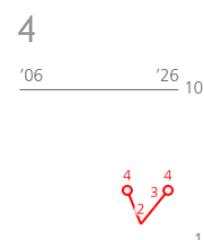
Overall policy coordination is overseen by the Department of Strategic Policy and Delivery (DSPD) in the President’s Office. Originally mandated to provide advice directly to the president, it now exercises broader responsibilities in practice, though without any formal legislative authority. Sector-specific coordination is handled by ministry-level units, such as the Directorate of Economic Policy and Research in the Ministry of Finance and Economic Affairs. In practice, however, significant deficiencies persist in policy development and coordination in The Gambia. A 2024 assessment (The Gambia Policy Framework Diagnostic Report) found that the DSPD lacks clear legal authority to coordinate policymaking; interministerial communication is inconsistent; policy design often relies on ad hoc processes and personal connections rather than evidence; and standardized guidelines and templates are absent. Nearly one-third of the policy documents reviewed showed no coordination structures at all. These shortcomings reinforce one another, contributing to duplicated processes, limited assessment of trade-offs, weak engagement with key stakeholders, and few mechanisms for effective oversight to ensure that policymaking aligns with both government priorities and the law.

Policy coordination



Corruption remains a major concern in The Gambia, and existing safeguards are weak despite the recent adoption of the long-awaited Anti-Corruption Act and anti-money-laundering legislation. It is still too early to assess the impact of these measures. Corruption is widely perceived as pervasive, as reflected both in media reporting and in public opinion polling, including surveys conducted by Afrobarometer.

Anti-corruption policy



Mechanisms intended to promote integrity are frequently underfunded or lack real authority. Public accounts are audited by the National Audit Office, but it is unclear whether the office has a complete view of government finances. Agencies such as the Financial Intelligence Unit have limited enforcement capacity, while Gambian law enforcement generally lacks the technical and human resources to investigate financial crimes.

Party financing is not regulated, and there is no system of public funding for political parties. Instead, parties depend overwhelmingly on contributions from the diaspora or a small group of wealthy Gambians.

One positive development has been the growing visibility of think tanks and civil society groups engaged in anti-corruption advocacy – an activity that would not have been possible under the previous regime. The adoption of the Access to Information law in 2021 has provided an important legal framework enabling such oversight.

16 | Consensus-Building

Democracy and the market economy are broadly endorsed by all relevant actors in The Gambia. In the most recent Afrobarometer survey (2024), more than 90% of Gambians approved or strongly approved of multiparty democracy, while 65% said they preferred it to other systems such as one-party or military rule. At times, certain principles associated with democratic free-market systems – such as multiculturalism and tolerance toward ethnoreligious minorities – are challenged by influential actors. These episodes, however, tend to be fleeting, tied to specific issues, and do not call democracy itself into question. For example, in 2024 some Islamic leaders criticized the idea of The Gambia as a secular and multicultural society in the context of efforts to overturn the ban on female genital cutting.

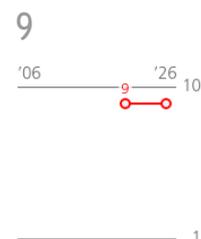
Free-market principles also enjoy broad support, with the partial exception of the small but influential left-leaning People’s Democratic Organisation for Independence and Socialism (PDOIS). While the party leadership occasionally voices criticism of the free-market system, it is neither in a position to alter that system nor clearly committed to advancing an alternative. Moreover, PDOIS remains a firm supporter of democracy.

Gambians widely see the country as still in transition, even though Barrow is now in his second term. This perception stems from the fact that several of the intended cornerstones of the post-Jammeh transition remain incomplete or never materialized. For example, the effort to adopt a new constitution collapsed in 2022 before being revived by the government in 2024 – a process some critics argue is itself anti-democratic. Similarly, although the Truth, Reconciliation and Reparations Commission has concluded its work and some victims of the Jammeh era have received reparations, accountability for the most serious crimes has yet to be ensured.

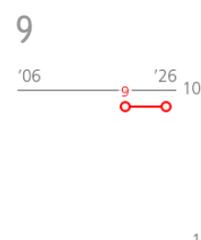
This does not mean that distinct anti-democratic actors are challenging the democratization process outright. Rather, allegations are common in Gambian media, on social platforms, and elsewhere that various actors are manipulating the transition for personal or political gain without necessarily rejecting democracy. This dynamic has also allowed figures once associated with anti-democratic forces – such as members of Jammeh’s former ruling party – to level accusations of anti-democratic behavior against the current government.

There are periodic concerns that the Gambian military could emerge as an anti-democratic force, given the country’s history and the regional surge in coups. However, there is no evidence that the most recent attempt in 2022 came close to succeeding.

Consensus on goals



Anti-democratic actors



Ethnicity is the most salient social cleavage in The Gambia today, and concerns about ethnic polarization and fractionalization are widespread, though the degree to which this polarization has taken root remains unclear. Afrobarometer data, for example, show that roughly a quarter of Gambians distrust members of other ethnic groups. At the same time, more than 70% report never having been unfairly treated by the government because of their ethnicity, and about a third say they do not consider their ethnicity particularly salient.

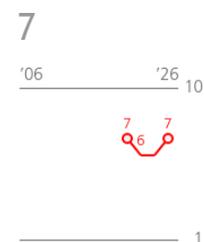
Since the transition from Jammeh to Barrow, however, there have been periodic spikes in ethnic rhetoric from political leaders, and several political parties have become informally associated with particular ethnic groups (though explicitly ethnic parties are prohibited by law). The former ruling party, APRC, is essentially a Jola party, while the main opposition party is often linked to the Mandinka. That said, there is no evidence from recent elections that voting behavior is driven primarily by ethnicity, and some scholarship suggests the opposite.

Beyond ethnicity, there are occasional incidents in which Islamic leaders have verbally attacked or criticized non-Muslims, including the Ahmadiyya, who consider themselves Muslim but are often rejected as such by The Gambia's Sunni majority. Some Christian groups also continue to voice concern that the country is drifting away from secularism.

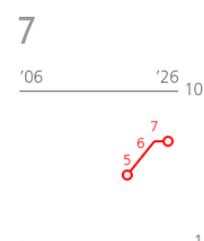
The Gambian political leadership frequently engages with civil society in a corporatist fashion, designating groups to represent broader demographic or professional constituencies such as women or traditional authorities. Key professional associations, including the Gambian Press Union, are also regularly consulted. The impact of these consultations, however, varies considerably. Youth groups in particular have criticized their exclusion from important decisions and policy implementation. Participation levels and influence differ across sectors: consultations are generally more substantive in areas such as social welfare, health and education but far less so in sectors like national defense. Civil society organizations have also faulted the Barrow administration for bypassing meaningful consultation on major initiatives, such as the re-gazetting of the new draft constitution.

The departure of Yahya Jammeh from the presidency (and the country) in early 2017 triggered widespread calls for a reconciliation and transitional process to address the extensive human rights abuses and corruption of his rule. That process remains incomplete. Although the Barrow administration accepted all but two of the recommendations of the Truth, Reconciliation and Reparations Commission (TRRC) and published an implementation plan, the independent National Human Rights Commission reported that by the end of 2024 only 6% of the 262 accepted TRRC recommendations had been fully implemented.

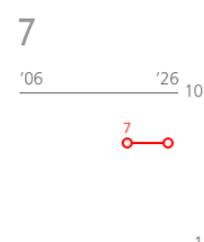
Cleavage /
conflict
management



Public
consultation



Reconciliation



In 2024, the National Assembly passed legislation establishing a Special Prosecutor’s Office to address some of the Jammeh-era abuses, and later that year ECOWAS agreed to support a hybrid tribunal. These steps may help close the implementation gap, but other shortcomings remain – for example, the failure to enact legislation barring officials complicit in human rights violations from holding public office.

While the TRRC focused exclusively on Jammeh-era abuses, other institutions created during the transition are tackling ongoing concerns. The National Human Rights Commission has conducted investigations and issued reports on caste discrimination, prison conditions, women’s rights, land disputes and freedom of assembly. Meanwhile, the newly established Anti-Corruption Commission has the potential to address systemic grievances not limited to Jammeh’s rule.

The reintroduction of a revised version of the previously rejected 2020 draft constitution has been framed by its proponents as part of the effort to break with the Jammeh era and advance reconciliation. Critics, however, have faulted the process as undemocratic and raised concerns about changes made compared to the earlier draft.

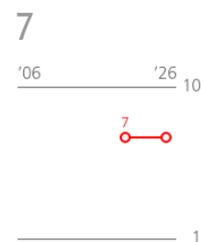
17 | International Cooperation

International cooperation is a central feature of The Gambia’s domestic development and foreign relations, and the current government broadly recognizes this.

At the domestic level, the National Development Plan (2023 – 2027) acknowledges that external funding – including grants and loans from international and bilateral partners, concessionary financing and public-private partnerships – will be critical to its implementation. Between 2018 and 2023, international donors funded an average of 27% of the government’s core activities, according to IMF data. International partners will remain indispensable in meeting the country’s considerable development needs as well as financing the planned hybrid tribunal for the most serious crimes of the Jammeh era. However, concerns persist about whether domestic actors can effectively coordinate, secure and absorb such funding should it materialize.

The Gambia has yet to adopt a Foreign Policy Strategy to replace the one that expired in 2017. As a result, the ministry of foreign affairs operates without a clear policy framework, suffers from unclear Foreign Service rules and remains institutionally disconnected from sectors critical to the country’s international presence, such as tourism. The ministry also faces acute financial, human and material resource constraints, compounded by inadequate support for foreign missions. There are no domestic training opportunities for diplomatic staff and no dedicated civil service career path within the ministry, leaving personnel without the technical expertise needed to effectively secure and manage external resources and relations.

Effective use of support



The Gambia is a credible and active participant in the international community, with a long record of engagement and a history of punching above its weight. Its selection in the 1980s as the seat of the Secretariat of the African Commission on Human and Peoples' Rights – a status it still holds despite the Jammeh era's poor human rights record – underscores the country's ability to secure a prominent role in international cooperation. In 2019, The Gambia also initiated a high-profile case at the International Court of Justice against Myanmar, alleging genocide against the Rohingya population. While the case is still pending, it has attracted widespread global attention.

The Gambia identifies several international actors as central to its foreign policy, including the African Union/NEPAD, ECOWAS, the Community of Sahel-Saharan States, the Tokyo International Conference on African Development (TICAD), IOM and the Forum on China-Africa Cooperation. Under President Barrow, the country has ratified a series of key treaties, among them the Convention on the Protection of the Underwater Cultural Heritage (2023), the Comprehensive Nuclear-Test-Ban Treaty (2022) and the Convention on the Law of the Non-navigational Uses of International Watercourses (2023). However, The Gambia has yet to ratify the Optional Protocol to the Convention against Torture, despite earlier commitments to do so.

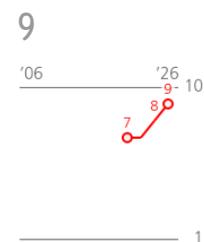
The government has also made efforts to improve compliance with state reporting requirements under international treaties, though progress is limited by institutional shortcomings. For example, The Gambia's only National Action Plan on the Women, Peace and Security agenda dates back to 2012, and reporting backlogs persist across several treaty bodies. In its report for the fourth cycle of the Universal Periodic Review (2025), the Office of the United Nations High Commissioner for Human Rights (OHCHR) noted that The Gambia still lacks a national mechanism for reporting and follow-up on its international commitments.

The Gambia has neither filed nor received any complaints under the WTO dispute settlement mechanism.

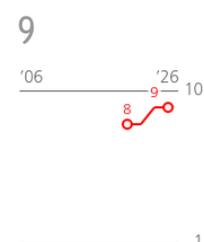
The Gambia's regional relationships improved significantly following Jammeh's departure, and under Barrow the country continues to enjoy close ties and active cooperation with its neighbors and with ECOWAS.

Given its geography, The Gambia's most important bilateral relationship is with Senegal, and this has markedly improved since the Jammeh era. Relations under Barrow are generally warm, and his administration has taken steps to strengthen bilateral cooperation. For example, The Gambia and Senegal jointly launched the Gambia-Senegal Economic, Trade and Investment Forum and are working to revive the long-dormant Senegalo-Gambia Secretariat, whose consultative commission last met in 2011.

Credibility



Regional cooperation



The Gambia is also an active and cooperative member of ECOWAS. The Barrow administration has complied with multiple adverse rulings from the ECOWAS Court of Justice stemming from actions taken under Jammeh. The Gambia also joined other governments in efforts – ultimately unsuccessful – to prevent Mali, Niger and Burkina Faso from leaving the bloc.

A key development in the ECOWAS relationship came in late 2024, when the organization approved the creation of a hybrid tribunal to address the human rights abuses committed under Jammeh. This represented a major success for the Barrow administration, which had long advocated for such a tribunal. Earlier in the year, ECOWAS had signaled little interest in supporting the initiative.

Strategic Outlook

The Gambia's outlook remains uncertain and depends on both domestic and external factors. At home, the challenge lies in consolidating democratic reforms and building a culture of accountability. Abroad, shifts in commodity prices and the possibility of reduced official development assistance from key donors such as the United States and the European Union could affect economic stability.

The democratization process has made some headway, but slow implementation of the Truth, Reconciliation and Reparations Commission's recommendations and persistent corruption have fueled a sense that reforms have stalled. Public opinion surveys reflect widespread dissatisfaction with the country's trajectory, even as there is strong popular support for entrenching democracy. Importantly, there are no significant spoilers likely to derail this process in the near term.

One unresolved issue is the fate of Yahya Jammeh. Establishing a hybrid tribunal to prosecute him has long been a popular demand, yet political and financial obstacles remain. Jammeh retains a measure of support among Gambians, has recently pledged to return and Barrow's reliance on some of Jammeh's former loyalists in parliament complicates matters. The uncertainty is compounded by questions over whether international partners will provide sufficient funding for such a tribunal.

Economically, The Gambia has shown resilience at the macro level, but most citizens continue to struggle with inflation and a weak currency. The economy remains vulnerable to external shocks and climate change. While no populist movements are poised to exploit growing discontent, frustration over perceived economic mismanagement is rising. With presidential elections scheduled for 2026, the opposition is likely to press this issue more forcefully.

In the near- to medium-term, The Gambia is expected to continue grappling with its existing challenges: advancing political and economic reform, managing public dissatisfaction, strengthening civil society and addressing the sensitive question of accountability for Jammeh.