

The cost of politics in **The Gambia**

A gender inclusive
assessment

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Disclaimer

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List of acronyms

CAPI	Computer-Assisted Personal Interviewing
CRR	Central River Region
FGD	Focus Group Discussion
GMD	Gambian Dalasi
IEC	Independent Electoral Commission
KII	Key Informant Interview
LRR	Lower River Region
MP	Member of Parliament
NAM	National Assembly Member
NBR	North Bank Region
NPP	National People's Party
PDOIS	People's Democratic Organisation for Independence and Socialism
PWDs	Persons with Disability
SDG	Sustainable Development Goal
UDP	United Democratic Party
URR	Upper River Region
WCR	West Coast Region
WFD	Westminster Foundation for Democracy

Executive summary

This study, commissioned by the Westminster Foundation for Democracy (WFD) and funded by the United Kingdom's Foreign, Commonwealth and Development Office (FCDO), examines how the cost of politics in The Gambia determines who can meaningfully participate in public life with a focus on women, youth and persons with disabilities. Despite notable progress in multiparty competition since 2017, these groups remain starkly underrepresented in elected leadership. Women, who constitute 57% of registered voters, hold only five of 58 National Assembly seats, highlighting the continuing gender and structural inequalities embedded in the country's political landscape.

The study combines a nationwide survey of 166 aspirants and officeholders with key informant interviews and focus group discussions to capture both measurable spending patterns and the lived realities of political participation. It investigates formal costs such as nomination deposits, campaign materials, transportation, and media exposure; informal obligations including community contributions, party levies, and social giving; and less visible burdens such as emotional stress, lost income, and the ongoing costs of maintaining a political career. Together, these findings provide a comprehensive picture of how financial and non-financial barriers intersect to shape who can afford to lead.

They show that entering and sustaining a political career in The Gambia is financially demanding throughout the entire political cycle from pre-nomination to post-election. At the pre-nomination stage, aspirants often pay membership dues, loyalty contributions, or provide gifts to party executives to gain recognition or endorsement. These informal "entry costs" typically range between GMD10,000-50,000 (GBP 120–600). Nomination deposits and party fees represent another significant hurdle.

During campaigns, the financial burden rises sharply. Expenditures on key campaign activities and actions were less than GMD 500,000 (GBP 6,000) for almost half of the aspirants surveyed, but 19% spent in excess of GMD 2.2 million (GBP 26,500). Candidates without sponsors or access to party resources, disproportionately women and youth, must self-finance these costs, sometimes selling assets or borrowing from informal lenders in order to do so. Social and community obligations such as attending funerals, weddings, naming ceremonies, and religious gatherings impose additional costs that can total a further GMD200,000-400,000 (GBP 2,400-4,800) per election cycle. These social expectations are not optional; they are embedded in Gambian political culture, where generosity and visibility are perceived as indicators of leadership.

Intra-party dynamics add yet another layer of expense. Aspirants are often expected to fund party events, transport delegates, or provide allowances during congresses or campaign launches. These internal costs are rarely documented but represent a significant barrier to those without financial means. In addition, the opportunity costs of political engagement are high. Many candidates suspend income-generating work during campaign periods, leading to a loss in potential earnings. For those

who win, political expenses continue beyond election day, as officeholders are expected to finance community visits, support local projects, and contribute to social events throughout their tenure.

Beyond these quantifiable expenses, the study finds that the emotional and psychological toll of political participation is profound, particularly for women. Female aspirants described the stress of constant fundraising, public scrutiny, and balancing family responsibilities. Many reported being labelled immoral, disloyal, or “too ambitious” for seeking office. Harassment and intimidation when soliciting campaign funds further exacerbate the psychological costs, often discouraging women from contesting again. Youth and PWD aspirants also cited stigma, exclusion from party decision-making, and the lack of accessible infrastructure as major deterrents to running for political office. Prevailing societal structural inequities underpin these patterns.

Weak regulation, characterised by the absence of a comprehensive campaign finance law, limited auditing of party accounts, and poor financial literacy among candidates, further compounds financial and social inequality. Political parties rarely provide training in budgeting, fundraising, or resource mobilisation, leaving aspirants ill-prepared to manage the demands of political competition.

Without targeted reforms, political participation will remain confined to a small, financially privileged elite undermining democratic legitimacy and accountability. Reforms proposed in this report include the introduction of campaign finance legislation with clear disclosure and spending caps; public funding and logistical support for women, youth, and PWDs; and systematic capacity-building on budgeting and financial management for aspirants and party officials. Internal party reforms are also needed to promote transparency, fairness, and equal access to resources, while civic education and social norm change campaigns can work to challenge the culture of gift-based politics and gendered stereotypes that penalise female candidates.

However, reducing the cost of politics in The Gambia requires more than just lowering financial thresholds; it demands confronting the social, emotional, and institutional barriers that determine who can afford to lead. Building a more inclusive, transparent, and equitable political environment will strengthen both democratic participation and public trust, advancing the country’s broader goals of representative governance and accountability.

Introduction

Since the end of authoritarian rule in 2017, The Gambia has made notable progress toward multiparty competition, civic freedom, and democratic openness. Yet political participation remains starkly unequal. Women, who constitute more than half of the population and 57% of registered voters¹, occupy only five of 58 seats in the National Assembly. Representation in the executive and local government remains similarly limited. As of 2024, only 3 of 22 ministers (13.6%) were women, and they held just 18 of 120 councillor seats (7%) nationwide². Persons with disabilities (PWDs) remain almost entirely excluded from elective or senior appointed office,³ underscoring the broader intersectional barriers to inclusion in Gambian governance. These persistent disparities reflect deep structural inequalities and a political system that disproportionately rewards those with financial resources, social networks, and institutional access.⁴

A central, though often underestimated, driver of exclusion is the cost of politics. A 2017 report by the Westminster Foundation for Democracy (WFD)⁵ found that in the 2017 election, candidates for the National Assembly typically spent between GMD 200,000-750,000 (GBP 2,500-9,000)⁶ on their campaigns. These totals incorporated nomination fees, campaign logistics (such as fuel, vehicle hire, travel), printing posters and banners, feeding staff and agents, voter outreach, and informal community contributions. Political parties provided only 10% with most aspirants relying on personal funds or donations from their networks to compete financially.⁷

As this report shows, aspiring candidates must bear formal expenses such as party nomination fees, printing campaign materials, transportation, and media coverage, alongside informal obligations that include sponsoring community events, providing gifts, and maintaining patronage relationships. In an economy where incomes are low and opportunities to mobilise funds are limited, the ability to finance political activity effectively becomes a gatekeeper to candidacy.⁸ While formal costs such as nomination deposits, party registration fees, and other administrative charges have long been recognised in The Gambia, recent legislative changes will see a sharp increase in these barriers.⁹

Formal fees

Under the new Elections Bill passed by the National Assembly in September 2025, presidential candidates must now pay GMD 1 million as nomination deposit, up from GMD 10,000; National Assembly aspirants must pay GMD 150,000 (up from GMD 5,000); mayoral and chairperson candidates pay GMD 100,000; and for councillor positions the fee is GMD 10,000. Additionally, the registration fee for political parties has been increased from GMD 1 to 2 million. These changes signal a tightening of financial thresholds for political contestation. To put these figures in perspective, the average salary for employed workers is about GMD 15,900 per month. Therefore, the newly increased deposits for electoral candidacy represent several months to a year's income for many Gambians.

Beyond these visible financial barriers, the study underscores a set of hidden costs that weigh heavily, particularly on women. Female aspirants face emotional and psychological burdens stemming from gender bias, public scrutiny, and the dual pressure of managing family and campaign responsibilities. For youth and PWDs, hidden costs manifest differently but are no less severe. Young aspirants often face financial dependency, age-based discrimination, and limited political mentoring, while PWDs confront inaccessible infrastructure, mobility challenges, and social attitudes that question their capacity to lead. Together, these visible and invisible costs make politics a domain primarily reserved for the wealthy, well-connected, and socially privileged.

Tackling both the financial and hidden costs of politics is vital to advancing The Gambia's commitments under Sustainable Development Goals 5 and 16, which call for gender equality, inclusive institutions, and accountable, participatory governance. A political system that enables all citizens regardless of wealth, gender, or ability to contest and lead is essential to deepening democracy and strengthening public trust.

Key context

In The Gambia constitutional provisions and statutory instruments including the Elections Act (Cap. 3:01) and the Political Parties Act¹⁰ guarantee rights to political participation and set out legal procedures for candidate nomination and party registration. However, enforcement remains weak. The Independent Electoral Commission (IEC) and auditing bodies have limited capacity to monitor compliance with financial disclosure requirements, enforce new fee regulations, or sanction violations.¹¹ As a result, campaign expenditure reports are often incomplete, inconsistently verified, and rarely accompanied by sanctions for non-compliance. Even when reports are publicly available, scrutiny remains limited, enforcement weak, and penalties almost never applied.

In short, systemic loopholes persist that enable both parties and individual aspirants to underreport campaign income and expenditure, conceal sources of funding, or channel resources through informal and unregulated networks.¹² These institutional gaps permit opaque patronage networks to flourish and favour candidates with wealth or powerful connections over those without. Practices which weaken transparency and accountability, allowing personal wealth and patronage to shape political outcomes.¹³

The recently passed Elections Bill, although not yet assented to by the President, will increase fee thresholds and has sparked controversy precisely because of fears that it will further exclude less-resourced aspirants.¹⁴ Critics argue that higher deposits and registration costs privilege affluent individuals and parties, undermining the democratic principle that political leadership should be accessible to all citizens not just those who can mobilise significant financial resources.

Methodology

This study adopted a mixed-methods, cross-sectional design to capture both the quantitative scale and qualitative depth of the cost of politics in The Gambia. The approach was guided by WFDs ‘cost of politics’ framework, adapted to reflect Gambian sociocultural dynamics and to include a strong gender and inclusion lens. Quantitative surveys were complemented by qualitative methods, including key informant interviews (KIIs) and focus group discussions (FGDs), to contextualise financial data with lived experience.

A structured questionnaire was administered to 166 respondents, drawn from sitting and former officeholders as well as unsuccessful candidates. The overall survey return rate was 94%, reflecting strong engagement across political actors despite the busy schedules of elected officials. Of these, 48 respondents were National Assembly Members (NAM) representing approximately 90% of all current MPs contacted and 102 were local government councillors, covering about 85% of those approached. The remaining 16 respondents included mayors, chairpersons, and independent aspirants. It is important to note that the survey sample combines both national and local government candidates and the cost figures presented reflect a merged dataset across the two contest types. In not disaggregating costs by race or location, the mixed sample allows us to capture a broad picture of electoral expenditure across different levels of political contestation.

Table 1 – Survey sample demographics

Gender	Mean	Standard Deviation
Male	0.87	0.34
Female	0.13	0.34
Status		
Elected	0.63	0.48
Not elected	0.01	0.08
Incumbent	0.36	0.48
Respondent type		
Councillor	0.71	0.45
MP	0.29	0.45
Age		
25-34	0.08	0.27
35-44	0.39	0.49
45-54	0.42	0.50
55+	0.11	0.32

The geographical distribution of respondents broadly reflected the country's population and political density. The West Coast Region (WCR) (23%) accounted for the largest share, followed by the North Bank Region (NBR) (14%), Upper River Region (UPR) (13%), Kanifing Municipality (13%), and smaller but significant representation from Central River Region (CRR) North and South (10% each), Lower River Region (LRR) (9%), and Banjul (8%).

The questionnaire captured detailed data on formal expenditures (nomination deposits, rallies, transport, publicity), informal costs (community contributions, clientelism, and intra-party obligations), sources of campaign finance (personal savings, loans, party support, and external sponsors), and post-election obligations. Data was collected using Computer-Assisted Personal Interviewing (CAPI) to minimise errors, protect confidentiality, and enhance data reliability. While the study achieved broad national coverage and strong response rates, it acknowledges certain representational and data-collection constraints. These limitations highlight the structural gender and youth gaps that characterise political participation in The Gambia and underscore the importance of future studies intentionally oversampling marginalised groups to more accurately reflect their experiences in political life.

In addition to the survey, ten KIs were conducted with stakeholders offering strategic and institutional perspectives. These included civil society representatives, political analysts, media professionals, academics, and former legislators, with particular emphasis on the challenges and experiences of women and youth aspirants. To further amplify marginalised voices, six FGDs were held, each comprising six to ten participants. Sessions were stratified by gender, age, and disability status, ensuring safe and inclusive environments for women, youth, and PWDs to discuss sensitive experiences.

Ethical standards were upheld throughout. Participation was voluntary and based on informed consent, with anonymity guaranteed. FGDs were conducted in accessible venues and, where necessary, supported by sign language interpreters. Scheduling was flexible to accommodate participants' professional and caregiving responsibilities, and separate sessions for women and PWDs were organised to ensure safe spaces for candid dialogue.

Quantitative data was analysed using STATA, with descriptive statistics and cross-tabulations employed to map expenditure patterns and compare costs by gender, age, disability status, political affiliation, and region. Qualitative data was transcribed, coded, and analysed thematically, revealing the nuanced social and institutional factors behind the financial data. The combination of quantitative and qualitative methods allowed for robust triangulation of findings.

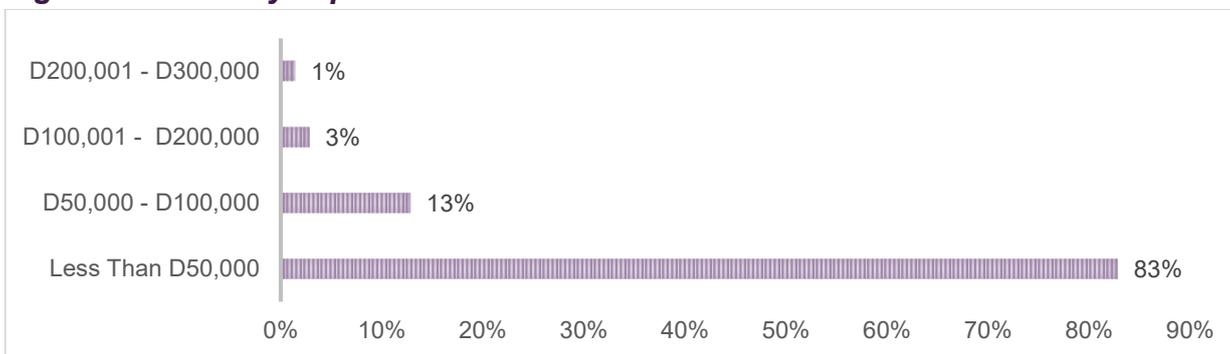
Key findings

Pre-election costs

Party primaries

Figure 1 illustrates the distribution of total spending during party primaries. The average reported expenditure across all aspirants was approximately GMD 46,500, with 83% of aspirants spending less than GMD 50,000.

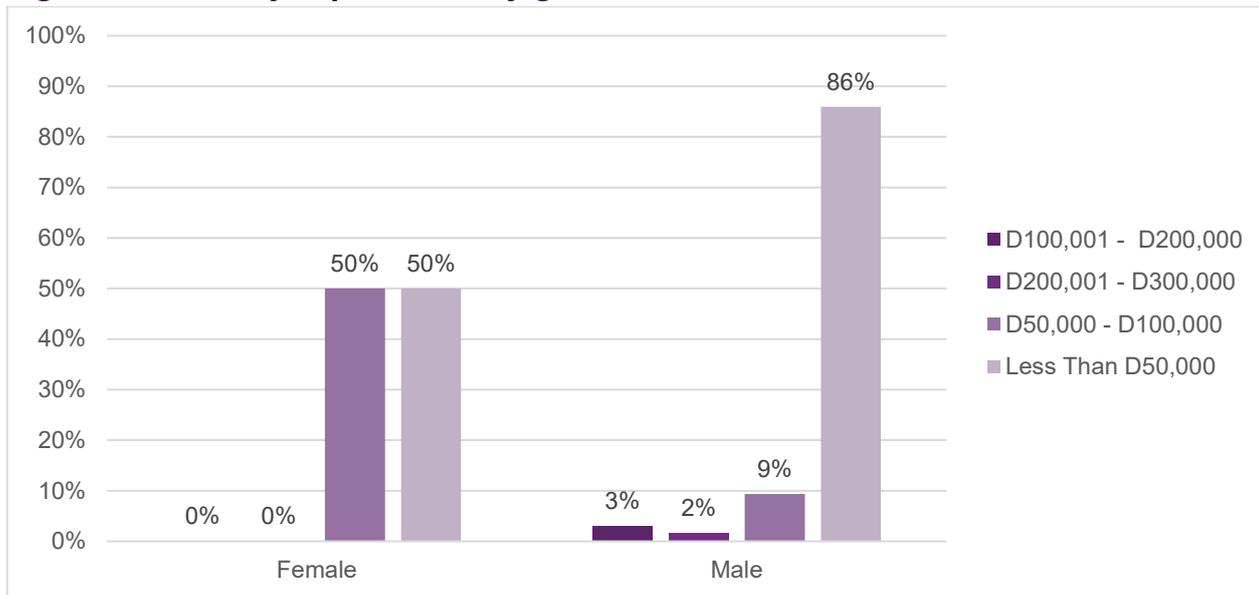
Figure 1 – Primary expenditure



While these figures may appear modest in absolute terms, relative to typical Gambian earnings and access to resources, they represent substantial financial burdens, particularly for women, youth, and other marginalised candidates. Female local councillors recounted the lengths they went to in order to participate. One candidate from the CRR explained, “I had to sell my goat and some household items just to pay for transportation and feed supporters who followed me to meetings.” Another noted that, “The nomination deposit alone was more than what I earn in a year, I had to borrow money from relatives abroad to even stand a chance.” These testimonies underscore that while the nominal costs of party primaries might appear modest by international standards, they are prohibitively high relative to local earnings and savings capacity.

Figure 2 illustrates the distribution of expenditure during party primaries by gender. Whilst just 14% of male aspirants spent in excess of GMD 50,000, 50% of female candidates spent above this threshold, suggesting that women feel the need to spend more in order to compete on an even playing field with male counterparts. Another explanation is that male candidates are better placed to tap into existing financial networks that can raise funds for them. Female candidates often reported self-financing their campaigns, while men were more likely to receive logistical and financial assistance from party structures and community sponsors. This disparity mirrors findings from existing studies¹⁵ which show that women in The Gambia face systemic barriers to accessing campaign finance and political support.

Figure 2 – Primary expenditure by gender



Party nomination processes

Party nomination fees and document requirements are among the few formal and standardised expenses in the electoral process. These costs rose sharply ahead of the 2022 National Assembly elections, with aspirants paying up to GMD 150,000. However, beyond these formal costs, and across parties, female aspirants consistently reported encountering “soft barriers” - informal financial and social expectations - that extend beyond the official nomination process. Several women described being pressured to make “contributions” to party activities, donate materials such as t-shirts or refreshments, or offer small but recurring sums to local party executives. As one female aspirant from Brikama recounted,

“you cannot just submit your form and wait. They expect you to ‘appreciate’ the people who help you, and if you don’t, they will say you are not loyal.”

In some cases, these expectations bordered on coercion. A female councillor aspirant shared:

“when I went to collect my form, they said others had donated to the youth wing, so I should do the same. I gave D3,000 just to avoid trouble.”

Others described subtler but equally exploitative forms of gendered pressure. Although such practices are not universal, they point to power imbalances within party structures, where women, especially those lacking strong patronage ties, must navigate informal financial and social obligations to secure or expedite their nominations.

These informal costs constitute a hidden “tax” on women’s political participation, shaping access to party networks and nomination opportunities. Women without personal wealth or influential backers are particularly vulnerable; as a refusal to comply can result in delays, exclusion, or de-prioritisation

during candidate selection. Such findings align with a 2023 study which identified “gift economies” as structural barriers that limit inclusivity in political competition.¹⁶

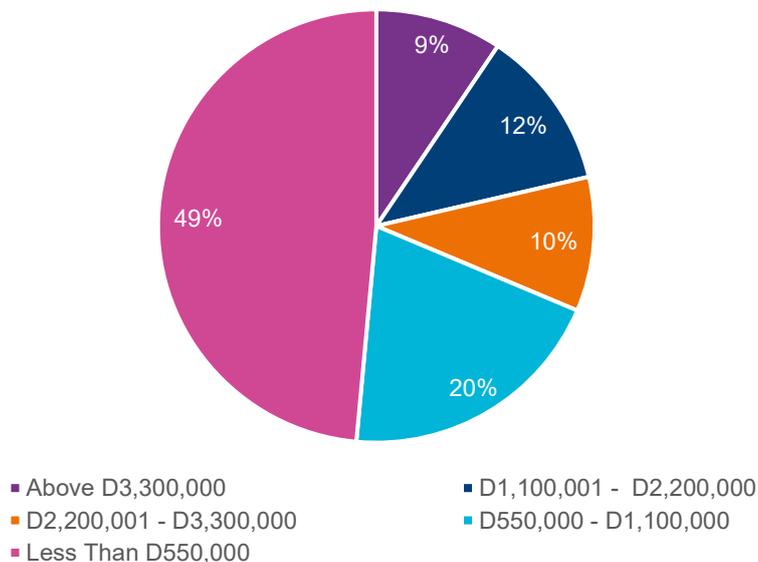
Campaign costs

Campaigning in The Gambia entails a broad set of expenses that extend well beyond official nomination fees. Survey data indicate that these costs include posters, branded items, transport, rallies, social contributions, and accommodation each of which imposes distinct financial pressures depending on gender, candidate type, and access to networks.

Overall, 49% of survey respondents claimed to have spent less than GMD 550,000 during their campaigns. A further 20% reported expenditures ranging from GMD 550,000 to GMD 1.1 million meaning that almost 70% of all candidates spent less than GMD 1.1 million. A further 20% reported expenditures of over GMD 2.2 million, with nearly half of those exceeding GMD 3.3 million. A more detailed examination shows that the candidates falling within this top tier of campaign expenditure were for the most part, mayors and chairpersons, who have bigger constituencies to manage and, therefore, more extensive logistical activities to undertake.

Gender-disaggregated data shows that whilst an overwhelming portion of both men and women fall into the lowest spending category, with 47% of female candidates and 50% of male candidates spending less than GMD 550,000, the pattern diverges more noticeably in the highest spending categories: 13% of male respondents reported spending above GMD 3.3 million, compared to just 6% of female respondents. This suggests that male candidates are more likely to access significant volumes of financing, in large part due to stronger networks, deeper party support, or greater access to key financiers.

Figure 3 – Overall campaign expenditure ranges



Posters, banners and flyers

Survey data highlights the centrality of campaign promotional materials posters, banners, flyers, and branded items for candidate visibility during the official 21-day campaign period. The average expenditure across all aspirants was approximately GMD 74,000. However, averages conceal sharp disparities by gender and position. Male aspirants reported an average outlay of GMD 68,000, while female aspirants, in contrast, spent nearly GMD 92,000. This 35% differential reflects limited party sponsorship and the need to self-finance visibility efforts. A female aspirant explained that:

“the men’s faces were everywhere on posters, walls, and cars. For us, we had to beg printers to give us discounts.”

Qualitative data from FGDs suggests that visibility spending influences voter perceptions, especially among women voters, who often associate the presence of posters and banners with candidate seriousness and legitimacy. One-woman voter in Brikama stated that “when you see a candidate’s posters around, you believe they are strong and supported. If you don’t see them, you think they have already lost.”

Branding

Branded clothing is also a core visibility tool during the 21-day campaign period that signals political strength and identity. The average outlay across all aspirants was GMD 115,000, but 42% of respondents spent less than GMD 50,000. Aspirants for councillor positions reported higher average spending, GMD 120,000, largely because they financed apparel personally. MP aspirants, on the other hand, were supported by party-level contributions that offset personal costs, leading to an average of GMD 95,000. One male MP candidate in Farafenni described this financial support provided by the party, “the party sent us shirts in bulk. We just added our names at the back. So, most of my clothing cost was already covered.”

But support also varies by party. In the ruling National People’s Party (NPP), and even in the main opposition United Democratic Party (UDP), MP candidates reported receiving pre-printed shirts and caps from the central campaign. But those on the ticket of the People’s Democratic Organisation for Independence and Socialism (PDOIS), which operates on leaner budgets, provided limited branded materials, generally prioritising party leaders over individual aspirants. Across all parties councillors, and female aspirants, were not well supported and had to fundraise locally.

These disparities mean that branded clothing one of the most visible campaign tools reinforces existing hierarchies. Better-connected, often male, MP candidates benefit from centrally financed materials, while women and lower-tier aspirants frequently rely on personal resources to achieve comparable visibility. The effect is not cosmetic: as a woman voter in Brikama North explained, “when we see your colour and t-shirts around, we know you are serious. Those without shirts, people forget them quickly.”

Traditional media

Expenditures on radio, television, and broadcast advertising, shows that spending in this category was modest compared with other campaign items. The survey data indicates that about 94% of all aspirants, 83% of women and 96% of men - spent less than GMD 50,000 on broadcast media, underscoring the limited reliance on paid airtime for political promotion. However, in qualitative discussions, female and independent candidates repeatedly emphasized that they had to “buy their visibility”, as radio and television coverage was largely monopolised by male figures and party elites. When political parties purchased airtime or organised media events, coverage typically centred on male leaders and high-profile candidates, leaving women to fund their own public appearances.

Although the IEC and the Gambia Radio and Television Services (GRTS) provide limited free airtime during election periods, participants described these opportunities as minimal. “Five minutes to say your name and nothing more”, was the summary offered by one aspirant. Even when airtime was secured, female candidates often endured off-peak scheduling, further diminishing visibility. These patterns illustrate how media access remains gendered, hierarchical, and resource-dependent rewarding candidates with connections and party backing while leaving women and resource-poor aspirants to finance their own recognition.

Social media

Platforms such as Facebook, WhatsApp, TikTok, and X (formerly Twitter) have become increasingly central campaign tools for engaging voters, mobilising supporters, and enhancing visibility. Although it remains cheaper than traditional advertising, it still saw expenditures of GMD 32,000 on average with variation across gender. Male candidates spent on average GMD 29,000, often benefiting from volunteer-run pages or party media teams that managed their online content and engagement at no cost. The NPP and UDP maintained structured media teams that offered coordinated branding and free publicity. But female aspirants within these same parties reported being excluded from such institutional support and compelled to self-finance online engagement. This was reflected in the survey data. Female candidates, by contrast, averaged GMD 41,000 - almost 40% more - because they frequently had to pay for post boosts, professional content creation, and moderation services to manage harassment and misinformation.

“If I didn’t boost my posts, they would disappear under insults and fake news”, explained one female aspirant contesting in Brikama North. Similarly, an MP aspirant from Basse noted that “the men in our party have media boys who run their pages for them. For women, you have to pay someone to even manage your Facebook. Otherwise, you get ignored or trolled.”

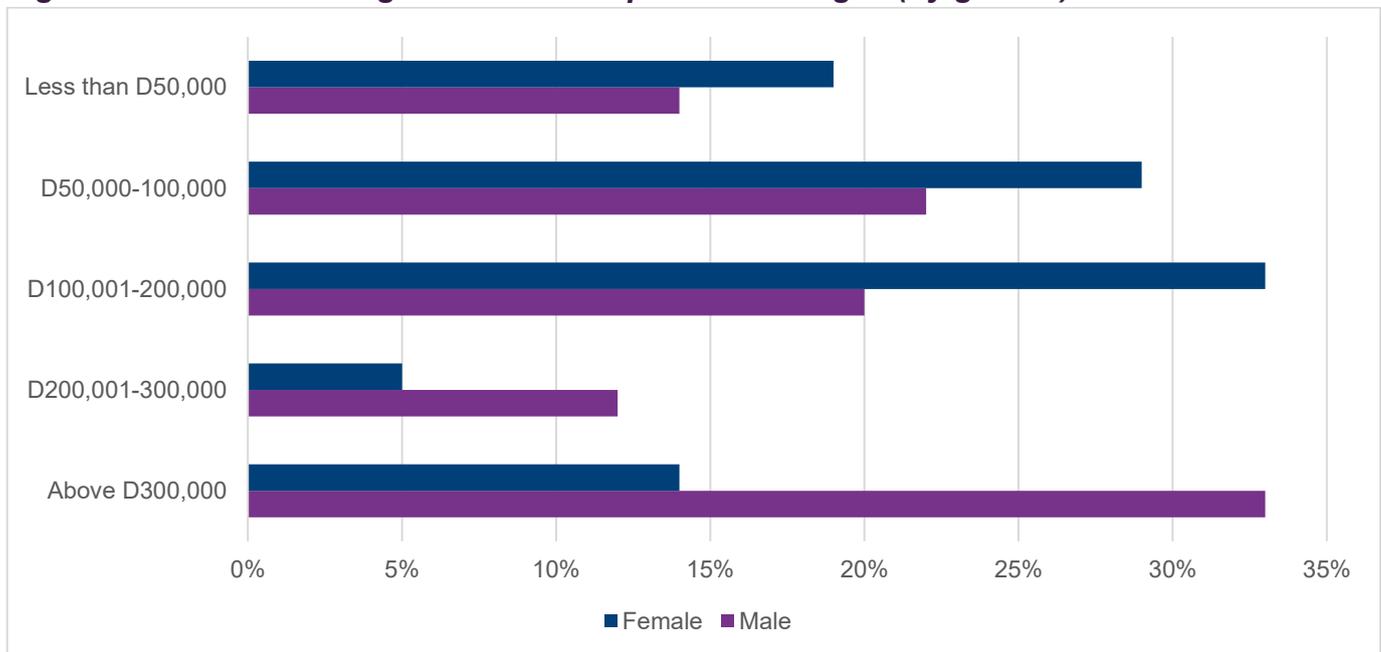
Online harassment focused on gender emerged as a pervasive challenge, with many women describing being targeted with sexist comments, personal insults, and misinformation about their private lives. As one participant put it, “they tell you to stay home, that politics is not for women. When you post, they insult your appearance or your family. So, I stopped replying.” To maintain visibility, some resorted to paid promotions and page moderation, transforming social media, a tool once hailed for its low entry cost, into another site of gendered expenditure. Perceptions among voters

further reinforced this burden. As a female voter in Bakau observed, “when I see a sponsored post, I think that candidate is serious it shows she has supporters or that she believes in herself.” This dynamic pressured women to “buy visibility” as a marker of legitimacy, while men’s exposure was more often enhanced through organic party amplification.

Rallies and meetings

Political rallies remain among the most visible and resource-intensive components of electoral campaigning in The Gambia, functioning not only as key platforms for voter engagement but also as public demonstrations of political strength that often shaping perceptions of a candidate’s viability. With an average spending of GMD 185,000, rallies constitute one of the largest single cost categories of election campaigns.

Figure 4 – Public meetings and rallies expenditure ranges (by gender)



When disaggregated by gender (see Figure 4) the results show important differences in both spending levels and access to party support. While men dominate the highest expenditure categories (above GMD 00,000), a significant share of women also invested heavily in rallies relative to their limited resources. In fact, on average male aspirants spent less - GMD 172,000, as compared with GMD 213,000 for women. A female National Assembly candidate from the WCR explained these dynamics:

“The men don’t need to pay for crowds people come because they are known or the party brings them. For me, I had to organise everything myself, even transport for my supporters.”

Similarly, a councillor aspirant from URR observed:

“If you don’t have a big rally, people think you are not serious. But hiring trucks, food, and a sound system costs too much, and the party doesn’t help women the same way.”

These testimonies illustrate that for many women rallies are both a symbolic and financial challenge. They must visibly demonstrate political strength to be perceived as credible, yet doing so requires funds they often lack. As a result, and for both financial, and security reasons, some women choose to take a different approach to engaging voters. Several female candidates, particularly those from rural constituencies, said they felt uncomfortable addressing largely male crowds, and opted instead for smaller, women-focused meetings. While these gatherings were more inclusive, they attracted fewer participants and less media attention, forcing women to organise multiple smaller events to achieve comparable visibility which in turn increased overall campaign costs.

Transportation

During the official campaign period, transport-related costs surge as candidates seek to reach voters across geographically dispersed constituencies. On average campaign-period expenditure on this component is GMD 135,000. One MP aspirant remarked, “you cannot stay in Banjul and expect people upcountry to vote for you. You must go every week, and each trip costs money for fuel, accommodation, and feeding.”

On average, female aspirants reported transportation expenditures of GMD 158,000 approximately 22% higher than their male counterparts, GMD 129,000. Unlike many male candidates who often benefit from party fleets, family-owned vehicles, or patronage-based logistics, female aspirants frequently have to hire vehicles privately and finance all associated costs out of pocket. As one female National Assembly aspirant from CRR explained:

“The party gave the men pickups for the rallies, but I was told to find my own transport. Sometimes I used commercial vehicles or hired a driver for the day it was very expensive.”

The disparity reflects a broader pattern of gendered mobility challenges. A 2023 United Nations report on women’s political participation in Africa¹⁷ found that female aspirants in Nigeria, Sierra Leone, and Kenya face limited access to vehicles, unsafe travel conditions, and cultural restrictions on travelling long distances at night all of which elevate political costs.

Meals and refreshments

Providing food and drinks during campaign activities is viewed as a gesture of generosity and respect; an expected act that reinforces a candidate’s social standing and connection to the community. The average expenditure across all aspirants on this category was GMD 105,000.

However, spending varied by candidate position. MP aspirants reported higher overall expenses of GMD 125,000 a reality driven by their broader constituencies and more demanding hospitality

expectations during regional tours. Councillor aspirants, in contrast, averaged GMD 92,000 with their costs distributed across frequent, smaller community gatherings. In qualitative interviews, candidates emphasised that catering is not optional but essential. As one male aspirant explained. “If you call people to a meeting and there’s no food or drink, they won’t stay and they’ll say you are stingy.” In some cases, parties do help out as “they know feeding is a part of politics”, but respondents contended that male candidates with greater access to patriarchal party structures were better able to leverage these resources whereas “when a woman calls a meeting, she must buy everything herself. If you don’t, people will say you’re not serious.”

Cultural norms further amplify this dynamic. In many communities, the ability to host and feed supporters serves as a visible measure of leadership and credibility. Failure to provide adequately can result in reputational harm and lower turnout at future events. Female candidates, however, face harsher judgment when unable to meet expectations being labelled “mean,” “weak,” or “not ready for politics.”

Accommodation

Accommodation expenses represent a less visible but nonetheless significant component of campaign financing in The Gambia. The average accommodation expenditure across all aspirants was D68,000, although these averages mask sharp differences by gender, position, and geography.

MP aspirants reported the highest average accommodation costs of GMD 90,000. A reality driven by their need to travel frequently between Banjul, their constituencies, and other regions for rallies or public engagements. In contrast, councillor aspirants averaged GMD 53,000, as their campaigns were more localised and supported by personal or community-based lodging arrangements. Gender dynamics also shaped costs in this category with qualitative evidence suggesting that women face disproportionately higher accommodation costs relative to men, even within similar campaign scopes.

Across the KIIs and FGDs, female candidates explained that cultural norms and safety concerns limit their ability to stay with acquaintances or male hosts, pushing them toward guesthouses or hotels even when such expenses strain their budgets. One female aspirant from Basse noted, “men can easily stay with friends or party members, but for women it’s not safe, and people will gossip. So, we pay for our rooms.” Another from Kuntaur added, “sometimes you travel far and finish late. A man can sleep in the car or at a friend’s home, but as a woman, that’s not an option.”

Targeted abuse

Independent monitoring by the National Human Rights Commission and the Gambia Electoral Support Project recorded multiple instances of verbal abuse, sexualised insults, and intimidation directed at female candidates during local government and National Assembly elections. The survey data found that 73% of female respondents and 28% of male respondents affirmed that women experienced harassment or intimidation during campaigns. Female respondents described being subjected to sexual propositions when seeking campaign funding, online harassment, and derogatory remarks questioning their morality or competence. One female aspirant from NBR recounted:

“When I went to ask a local businessman for support, he said he would only help if I ‘showed some appreciation.’ I left feeling humiliated.”

Another woman from WCR explained that even within her own party, she faced mockery:

“They call us ‘attention seekers’ or say women should stay in the kitchen. It’s not just the opposition it’s within your team too.”

Importantly, male respondents also acknowledged these patterns. Several male councillors noted that “women candidates are insulted more” and that “some men test their patience with indecent proposals.” Beyond the immediate trauma, such harassment has tangible political and financial consequences. Women often divert scarce campaign funds toward extra security, paid transportation, or controlled event spaces to protect themselves and their supporters. These defensive expenditures increase the already high cost of political participation for women, deepening the structural inequalities present in Gambian politics.

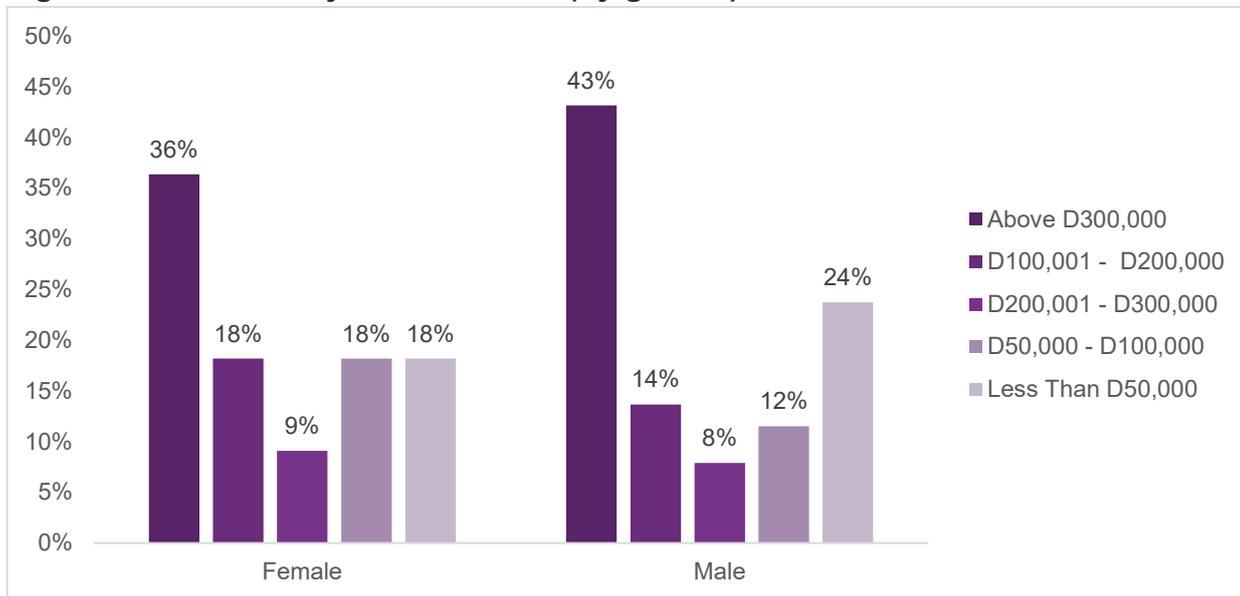
Donations

Contributions to local events and groups, encompassing donations to funerals, weddings, naming ceremonies, religious gatherings, and community fundraisers represent one of the most significant and enduring costs of political participation in The Gambia, costs which extend beyond formal campaign periods. But during the official campaign period, this expectation intensifies. Candidates attend multiple community gatherings where they are expected to make monetary or in-kind contributions ranging from cash donations, food, and beverages to sponsoring entertainment or sports events. Failure to contribute is viewed as a lack of seriousness or social credibility.

Survey data reveals that whilst 23% of respondents spent less than GMD 50,000 on these contributions, 42% spent more than GMD 300,000, underscoring that social giving constitutes the single largest expenditure category across all campaign-related activities. In fact, spending in this

category far exceeds traditional campaign expenses such as posters or media outreach, reflecting the entrenched culture of patronage and reciprocal obligation that defines Gambian politics.

Figure 5 – Community contributions (by gender)



As the gender disaggregated data in Figure 5 shows there are meaningful variations between the experience of male and female aspirants. They show that while men dominate the highest expenditure bracket, women’s contributions are more evenly distributed across categories reflecting both their limited access to financial resources and their need to visibly overcompensate to gain social and political legitimacy. Female candidates often spend disproportionately relative to their means to counter stereotypes of being “outsiders” or “less generous.”

But both aspirants and elected officials describe a “permanent campaign” dynamic, where politicians are expected to continually finance community events to remain visible and relevant. One NAM explained that “in our politics, you don’t stop spending after the elections. You keep giving, or people forget you.” Another contended that even after elections, politicians remain expected to finance community projects, sponsor local festivities, and contribute to emergencies.

“If you stop attending funerals or helping people, they say you have changed. You lose your seat the next time.”

This puts more pressure on elected women. Unlike men, who are more likely to receive contributions from patrons or local party networks, female aspirants often rely solely on personal savings or small donations from family members. The unequal access to patronage and communal fundraising mechanisms forces women to shoulder higher relative costs to meet the same social expectations. Furthermore, this entrenched “economy of giving” sustains political dependence and inequality, making genuine reform toward merit-based and inclusive politics difficult to achieve.

Sources of funds

Fundraising remains one of the most formidable challenges for political aspirants in The Gambia. A youth activist noted that “once you are seeking for a political position, you need to invest a lot of money into the community for you to have the votes.” Many female FGD respondents reported selling personal belongings or relying on small contributions from market associations to sustain their campaigns. Such practices highlight the informal and fragile nature of women’s fundraising efforts, which depends more on communal solidarity rather than structured financial mechanisms.

Diaspora backing

Given the financial requirements of campaigns both ruling and opposition parties have turned increasingly to the Gambian diaspora as a critical source of resources. These transnational fundraising efforts have become major political events, blending financial mobilisation with symbolic demonstrations of party unity and international reach. In August 2025, the UDP organised its second major diaspora convention in Seattle, Washington, which reportedly raised over GMD 8 million (over GBP 85,000) through direct contributions and pledges. Whilst in October 2025, the NPP held a high-profile fundraising event in Spain, which reportedly generated over GMD 24 million (over GBP 250,000).

These large-scale fundraising events signal an emerging political economy of diaspora mobilisation. However, such diaspora-based funding also raises concerns about equity and accountability. The funds are typically controlled by party elites rather than individual aspirants, reinforcing centralised decision-making and patronage dynamics. Consequently, aspirants who lack direct connections to national party leadership or who remain largely excluded from these international networks – women, youth and PWD are less likely to benefit substantially.

On the other hand, incumbent MPs can draw upon established political party machinery, diaspora networks, and state-linked patronage systems; mechanisms not available to councillors, non-incumbent aspirants and independents who overwhelmingly depend on personal savings, community fundraising, or high-interest informal loans to sustain their campaigns. Overall, half of all aspirants (50%) borrowed over GMD 100,000, with an average loan size of about GMD 165,000. When disaggregated by gender the patterns show that while men access larger loans in absolute terms, women’s borrowing represents a higher proportion of their total campaign budget and income, reflecting both their limited access to credit and their greater financial vulnerability. On average, male aspirants borrowed GMD 190,000, while female aspirants borrowed GMD 120,000. Qualitative interviews underscore the structural barriers to women’s access to formal credit. As one female councillor aspirant explained:

“The banks ask for collateral or a guarantor. We have neither. So, we go to the market lenders even if their interest is killing.”

Women and councillors reported using a mix of microcredit facilities, community ‘osusu’ schemes, and, increasingly, informal moneylenders to cover costs such as transportation, feeding supporters, and media visibility. These sources often carry high interest rates, creating post-election debt burdens that can be difficult to clear even for those who are successfully elected given the ongoing demands of constituents. Aspirants’ testimonies capture the lasting impact of such borrowing. A woman candidate from CRR shared:

“I borrowed D80,000 from a woman in the market with 15% interest every month. After the election, I could not pay back, and it became a community issue. I still owe her.”

Others highlighted how post-election debt continues to burden politicians long after campaigns end. As one re-elected MP noted,

“Even when you win, you spend your first year paying debts. The campaign never ends.”

By contrast, male incumbents and candidates with party positions are generally better connected and able to draw on wealthy patrons or business allies for support. However, these backers often expect future political favours in return, reinforcing a cycle of clientelism and dependency. This structural inequality in access to campaign financing blurs the line between representation and privilege. Without transparent party funding systems and stronger oversight, money continues to define political opportunity, allowing better-connected men to dominate, while women, youth, and independent candidates remain trapped in the margins of The Gambia’s electoral landscape.

Perceptions of gender

The survey data reveals that 64% of female respondents agreed that being a woman made it more expensive to run for office, compared with just 24% of men. For most female aspirants, the perception of higher costs is grounded in lived realities which limit access to party funding, increase expectations that they will finance their own visibility, and the need to demonstrate exceptional generosity to gain social legitimacy. By contrast male respondents, the majority of whom benefit from stronger patronage networks and institutional support, are less likely to perceive these ‘hidden costs’ as barriers.

Qualitative interviews further underscore this disparity. Female aspirants consistently described the double burden of financial and cultural expectations. As one-woman candidate explained, “if you are a woman and you don’t show generosity, people think you are not ready for leadership.” Another added that “men get help from the party and business people. For us, we must prove ourselves even

if it means borrowing or selling something.” These testimonies reveal how economic exclusion intersects with gender norms, forcing women to spend disproportionately more just to achieve comparable political visibility.

Insights from the KIIIs also reinforce the idea that party hierarchies, nomination processes, and campaign support systems often operate in ways that disadvantage women. Female aspirants across multiple parties described how informal gatekeeping, selective endorsement, and lack of financial or logistical support restricted their chances. One female councillor in WCR explained:

“The men are always the first to get the party t-shirts and vehicles. For us women, they tell us to use our own money first, and maybe they’ll refund us later, but they never do.”

Another aspirant recounted being sidelined during the selection process because male party leaders preferred a “more popular” male contender, despite her stronger community ties. This suggests that while formal equality may exist in party constitutions, informal practices, norms, and internal politics continue to marginalise women aspirants. But perceptions of this varied among survey respondents, even among genders: 45% of female respondents, compared with just 26% of male respondents, agreed that women are treated differently by their parties because of their gender. However, as one female aspirant observed, this attitude to marginalisation may also be shaped by women’s need to keep their head down for political survival, “if you say you’re being treated unfairly, they’ll say you’re emotional or not ready for politics. So, we just work harder and keep quiet.” Such accounts highlight how discrimination is both normalised and internalised within party culture, discouraging women from voicing grievances.

Cost of politics dynamics and trends

Undemocratic party processes persist

Although many parties boast of democratic constitutions and gender equality policies, implementation remains largely symbolic. Few allocate financial or logistical support to female aspirants as a woman councillor commented, “they tell you to run, but they don’t give you any support. Even the nomination fee, you have to find it yourself.” Another noted, “They use us for photos to show inclusiveness, but when it comes to serious positions, they prefer men.”

Women, youth, and marginalised members described internal party democracy as controlled by a small elite circle. “No matter how competent you are, the moment you show interest, you must give money to certain people within the party to be considered” explained one female aspirant from Kunkujang. Nomination processes are influenced by financial inducements, personal loyalty, and factional alliances rather than merit, as one-party insider explained, “they [the party] already have their choice of candidate before nominations. The rest is just formality.” This informal gatekeeping system perpetuates exclusion and reinforces prevailing male dominance. Members who question leadership decisions risk being marginalised or expelled. Party meetings and conventions are often conducted in ways that discourage open debate and transparency. Decisions are made by executive committees dominated by long-serving figures. This concentration of power has eroded trust and enthusiasm among younger members, who increasingly view politics as inaccessible or corrupt.

Costs are continual

While campaign expenditures in The Gambia officially concludes once the elections are over, qualitative evidence reveals that the cost of political visibility continues long after ballots are cast. This “afterlife” of campaign spending comprising community handouts, event sponsorships, and attendance at social functions is an informal but crucial requirement for sustaining legitimacy and recognition. The patron-client logic underpinning this culture blurs the line between community service and vote-buying. Politicians provide personal assistance and material goods in exchange for loyalty, while voters view such assistance as their rightful due. This reinforces a cycle of dependency that privileges wealthier incumbents who can mobilise state or business resources to meet these expectations. In doing so it transforms political office into a vehicle for redistributing personal wealth rather than delivering public goods.

For female office holders, and even aspirants, this dynamic intersects with cultural norms around generosity and care. Several participants observed that women find it harder to refuse community requests because “as mothers, they feel obliged to help.” Consequently, women politicians spend more of their limited personal income on social contributions, often sacrificing household or business finances to maintain their political presence. This feminised expectation of nurturing generosity rooted in sociocultural notions of “good womanhood” translates into a hidden and ongoing political cost rarely acknowledged in formal analyses.

In contrast, male incumbents, especially those with access to state or business patronage, can meet these social obligations through collective resources or intermediaries. They may donate in the name of their political party, mobilise local businessmen to sponsor community events, or use state resources to ensure the targeted (re)distribution of resources. Such practices consolidate loyalty networks, perpetuating a system in which wealthier and politically entrenched men retain dominance while women – who are poorly represented in the legislative body - must depend on personal sacrifice and social labour to remain visible.

Costly politics limits transparency and accountability

The persistent absence of financial transparency and accountability in The Gambia's political landscape creates a system that is “opaque,” “lawless,” and “highly manipulated,” where party funds, state resources, and private donations often flow without trace or public scrutiny. One civil society activist put it plainly, “there is zero transparency and accountability when it comes to political parties.” Several interviewees noted that the IEC focuses primarily on registration and nomination procedures rather than on financial oversight. As one activist noted, “once candidates pay their deposit, the IEC disappears. No one checks where their money comes from or how much they spend during the campaign.”

Participants also emphasised the failure of political parties to publish their accounts or disclose their sources of funding. A university lecturer explained, “if you ask any political party in this country to show their audited financial report, none will provide it. It's all guesswork and secrecy.” A women's rights activist added, “even within the parties, women and youth wings don't know how money is raised or distributed. The leadership keeps that information close.” A reality one female aspirant relayed, “sometimes we are told the party has received funds, but it never reaches the women or youth wings.” This internal opacity erodes trust and perpetuates gendered hierarchies in access to resources.

This absence of systematic monitoring has also created the fertile ground for clientelism and illicit funding. Participants across regions reported that wealthy aspirants often distribute money, food, and materials to secure loyalty. A youth representative in Brikama remarked, “you will see politicians moving around with bags of rice, sugar, or cash, giving it to communities to buy their votes. Everyone knows this, but nothing is done.” A disability rights advocate expressed frustration, saying, “they are inducing people, taking bags of rice, giving them taxpayers' money... yet nobody calls it corruption.” Vote buying and direct inducements are widely acknowledged in public discourse. These expenditures, though often informal, represent significant unrecorded campaign costs that distort the political playing field and erode electoral integrity.

(Ab)use of public resources is another implication of the lack of scrutiny put on election expenditure. A local government officer in Basse commented, “government vehicles and fuel are used for campaign tours, but they are presented as ‘official visits. We see it all the time.” Similarly, a journalist noted that “ministers' campaign openly with public funds and nobody questions it. Opposition candidates don't have that privilege.” These practices blur the boundaries between state and party

and reinforce the incumbency advantage, perpetuating unequal political competition. As one civil society leader concluded,

“in this country, politics is a business without an accountant. Everyone invests and spends as they wish, but nobody keeps the books.”

Hidden and exclusionary costs inhibit women’s participation

Informal social and cultural expectations to finance funerals, weddings, naming ceremonies, or community events place an additional, heavier, and often invisible burden on aspiring candidates with limited means. What appears to be “low-cost politics” on paper is, in practice, a system of hidden and unequal costs, shaped by structural disparities in financial capacity and institutional support.

While male MPs, particularly incumbents, often benefit from entrenched party backing, established patronage networks, and strong social capital, women, youth, and PWDs rely disproportionately on personal savings and informal borrowing. This imbalance reflects the structural reality that men dominate elected positions and thus enjoy greater institutional and financial support. For women candidates the need to sell personal belongings to fund competitive campaigns emerged from several Klls. But the cost of participation is not simply monetary; it is also social and structural, reinforcing the exclusion of women, youth, and other marginalised groups from meaningful political competition.

Socio-cultural attitudes entrench exclusion

Gambian politics is still perceived as a male domain and women who aspire to leadership positions are stigmatised, harassed, and often ostracised. Beyond financial challenges, a recurring sentiment was that women’s political ambition contradicts cultural ideals of femininity. One lecturer explained that “many people believe politics is not for women. They think a woman’s place is in the home, taking care of the children and cooking for the family.” Several women aspirants reported that community members openly discouraged them from contesting. A councillor from Kunjang recalled how she was told that “politics is for men, that women should not compete with their husbands for public attention.” Similarly, a youth activist observed, “most of our women are told from the start that politics is expensive and dirty it’s not for them.”

Religious interpretations are sometimes invoked to legitimise male dominance in leadership. Women participants in rural FGDs described being repeatedly reminded of this during campaigns, often by elders or religious leaders. This exclusionary rhetoric feeds a broader stigma that attaches moral suspicion to women in politics. Participants from both urban and rural areas reported that female candidates are frequently labelled as immoral or promiscuous. A woman councillor stated bluntly, “in The Gambia, when a woman enters politics, people say she’s loose or chasing men.” Another participant added, “they call you names, say you are disrespectful to your husband or that you are not a good mother.” One participant in Latrikunda Sabiji remarked, “if you are not married and you go into politics, people think you are doing it to get attention from men.”

These character attacks, often amplified by gossip networks and social media, undermine women's credibility and deter many from even entering public life in the first place. "It is not only the cost of money it is the cost of respect" explained one aspirant who argued that "once you enter politics, people stop respecting you as a woman". A testimony which underscore how political participation for women is not just financially expensive but also psychologically and emotionally taxing.

Many women also face resistance within their own households. Several participants mentioned that their husbands or family members discouraged them from contesting, citing safety concerns or fear of community backlash. One aspirant, who subsequently left the political space, explained that her husband had said "you will embarrass us; politics is full of insults and disrespect." Others revealed that domestic responsibilities often forced them to suspend or scale back campaigns "men can campaign day and night, but we still have to cook, clean and take care of the children", explained one female aspirant.

These intersecting constraints contribute to a cycle of under-representation and self-exclusion. Even women who are politically active often remain confined to auxiliary or mobilisation roles rather than decision-making positions. A governance expert summarised this systemic bias: "our political culture rewards money and masculinity. Women who lack both are sidelined." Nevertheless, some women voters expressed resilience and determination to challenge these barriers. In an FGD, one woman declared, "they use us and forget us, but now we will campaign for our own." Another added, "men value their pockets more than their dignity. We will support women regardless of party next time." These voices reflect a growing awareness among women that collective solidarity may be the most effective response to the prevailing structural discrimination and harassment in Gambian politics.

Youth and PWDs excluded

Youth and PWD exclusion in politics is not simply a matter of opportunity but one of systemic inequality rooted in institutional neglect, social prejudice, and economic barriers. Despite being the demographic majority, young people in The Gambia remain largely excluded from meaningful political participation, both within parties and in electoral contests. Across KIIs and FGDs, youth participants lamented that their voices are undervalued and their capacities underestimated. The entrenched hierarchy is one where political leadership is equated with age, wealth, and an ability to mobilise patronage networks rather than innovation or competence.

A youth activist in Brikama explained, "even when the political parties have youth wings, they are not really decision-making bodies. They are used for mobilisation, not for strategy." Many young people reported being instrumentalised for rallies, logistics, and social media campaigns but excluded from nomination processes or leadership decisions. "They call you 'youth leader,' but when it's time to choose candidates, they bring old people who already have money and connections" contended one youth respondent. Highlighting the financial burden of campaigning as another major deterrent for youth, a youth aspirant from WCR stated, "how can a young person who just finished school or is still struggling for a job compete with someone who has businesses and political godfathers?" For young women, the barriers multiply. "If you are not attached to a powerful man or group, they will

ignore you completely.” This intersection of gender and age-based discrimination mirrors broader patterns of exclusion observed across political institutions.

PWDs face even deeper structural and social barriers. One PWD activist stated, “when you attend political meetings, the halls are not accessible. Sometimes they hold meetings upstairs with no ramps or elevators.” These infrastructural challenges are compounded by stigma and prejudice. As one participant put it, “people think disability means inability. They don’t believe a disabled person can lead.” The Gambia has five seats in the National Assembly which are filled based on presidential nominations which had previously been used to offer a small space for PWD representation, but this was done for the current parliament.

Emerging resistance and collective agency

Despite the deeply entrenched gender, generational, and financial barriers that shape The Gambia’s political landscape, many women and youth are no longer content to remain on the margins. Across multiple FGDs and KIs, participants voiced a renewed determination to redefine political participation, support each other, and confront patriarchal gatekeeping within parties and communities. In Latrikunda Sabiji, a group of women declared with conviction, “we will be changing the narrative in this upcoming election... we will campaign against the men and support women irrespective of party.” This sentiment, echoed in nearly all FGDs, illustrates a growing consciousness of collective identity and solidarity among women, cutting across partisan boundaries.

Women’s groups, market associations, and grassroots cooperatives are increasingly serving as platforms for political mobilisation and mutual empowerment. A fish vendor in Bakoteh shared, “we may not have big money, but when we come together, we can raise small funds to support one of our own.” These forms of collective resource pooling can serve as a subtle form of resistance to the transactional, money-dominated political culture that has long excluded women and youth.

In rural areas, where patriarchal norms are strongest, women are also quietly transforming community politics through informal leadership. A participant from Janjanbureh noted, “we are the ones organising meetings, helping families during funerals, and mobilising people for development projects. Why shouldn’t we also lead politically?” Another added, “we now challenge the idea that leadership belongs to men. When we sit together as women, we remind each other that we also have a right to decide.”

Similar discussions are also taken place among politically engaged youth. A university student leader stated, “our loyalty should be to the issues, not to parties. We are the ones suffering from unemployment, high rent, and bad governance. It’s time we use our numbers to influence who gets elected.” In Serekunda, a mixed-gender youth group discussed plans to launch a “vote smart”

campaign aimed at promoting civic education and discouraging vote-buying. “We want to teach people that their vote is their power, not something to be sold for a bag of rice”, they explained. These initiatives point to growing momentum for bottom-up accountability movements led by young people and women, often outside formal party structures.

Even within political parties, internal women’s and youth wings are beginning to demand accountability and inclusion. A female mobiliser from the UDP stated, “we used to just follow orders, but now we ask questions like why are there no women in the executive? Why do we not get funded like the men?” Whilst a youth representative from the ruling NPP shared a similar sentiment: “if the leadership ignores us, we will make our voices heard through social media and our communities.” While the road to equality remains long and fraught with resistance, the persistence of grassroots organising points to a slow but significant cultural shift that can start to challenge the logic of money politics, patriarchal gatekeeping, and generational exclusion and lay the groundwork for a more inclusive, accountable, and citizen-driven political culture.

Conclusion

Political participation in The Gambia remains both financially and socially exclusionary across the entire political cycle from pre-nomination through campaigns to post-election visibility. While headline figures may suggest that campaigns are relatively inexpensive in absolute terms, these numbers conceal deep and unequal burdens that determine who can meaningfully contest and sustain a political career. For women, youth, and PWDs the costs of politics are not only monetary but also social, emotional, and reputational, making politics one of the least accessible public spaces for disadvantaged groups. Politics is underpinned by an ecosystem of social expectations, informal obligations, and cultural norms that systematically favour those with wealth, influence, and entrenched networks.

Compounding these structural barriers is the expectation of constant social giving that is deeply embedded in Gambian political culture. This “politics of generosity” transforms public leadership into a perpetual cycle of private giving, eroding the boundary between civic duty and personal patronage. Those who cannot afford this cycle especially women and youth are effectively priced out of representation. Recent increases in formal nomination and registration fees have the potential to further compound the financial barriers. Without mechanisms for public campaign financing, party subsidies, or targeted support for women and marginalised groups, politics risks remaining an arena reserved for largely affluent and well-connected men.

Recommendations

In response to the findings outlined in this report the following reforms which spread across legal, institutional, social and cultural domains are proposed.

Enact comprehensive campaign finance legislation

- **Disclosure and spending caps:** Require candidates and parties to disclose all contributions and expenditures, including in-kind donations, and set realistic spending limits by office type. However, these rules must be gender-sensitive, as women tend to spend more in certain areas and rely on in-kind support that is harder to track, which could inadvertently place an extra burden on them.
- **Independent oversight:** Strengthen the capacity of IEC to audit financial reports, investigate irregularities and impose penalties for non-compliance.
- **Transparency in party finances:** Mandate annual audited financial statements from political parties and require public dissemination of funding sources in accessible formats.

Establish gender-responsive public funding mechanisms

- **Matching grants tied to inclusion:** Create a public campaign fund that provides matching grants to parties based on the proportion of women, youth and PWD candidates they field, incentivising parties to nominate under-represented groups.
- **Allocate public resources:** Dedicate a defined share of public funds specifically to support female candidates and other underrepresented groups' campaign expenditures.

Reform internal party processes and promote inclusive leadership

- **Transparent primaries:** Require political parties to adopt open, merit-based nomination procedures with clearly defined criteria, timelines, and oversight mechanisms. Informal payments, gifts, or favours in exchange for endorsement should be strictly prohibited and monitored. Both the IEC and the Inter-Party Committee (IPC) can play complementary roles in overseeing compliance.
- **Inclusive internal decision making:** Parties should be encouraged to strengthen the role and influence of their women's and youth wings within executive decision-making structures to ensure these groups meaningfully shape strategic and nomination decisions.
- **Quotas and reserved positions:** Introduce internal party quotas that guarantee a minimum proportion of candidate slots and leadership positions for women, youth, and PWDs. Implementation should be monitored not only by the IEC but also by the IPC to ensure that parties adhere to both national legal frameworks and voluntary inclusion commitments.
- **Capacity building for party officials:** Provide targeted training for party executives on gender equity, disability inclusion, and youth engagement.

- **Mentoring and male allyship:** Establish structured mentoring programmes that pair experienced politicians with emerging female, youth, and PWD leaders. In parallel, encourage the identification and engagement of male allies within parties and legislative bodies to actively advocate for gender-sensitive practices, champion inclusive leadership, and support structural reforms that enhance women’s political participation.

Develop accessible, low-interest credit facilities for aspirants

- **Tailored loan products:** Collaborate with microfinance institutions and commercial banks to design loan products for political campaigns, offering reduced interest rates, flexible repayment schedules, minimal collateral requirements and safeguards to prevent indebtedness. This will enable women and PWDs who often lack property to access formal credit.
- **Affirmative measures by the IEC and government:** Beyond credit facilities, affirmative action is essential. Reduced nomination fees for women could help to level the playing field by encouraging political parties to select more women candidates.
- **Guarantee schemes:** Establish donor-backed guarantee funds to underwrite campaign loans for marginalised candidates in order to reduce risk for lenders and lower borrowing costs. If donor willingness is uncertain, a hybrid model involving partial government/IEC guarantees should be explored.
- **Financial literacy and management training:** Provide aspiring candidates with training on budgeting, fundraising, debt management and legal compliance to minimise indebtedness and ensure responsible use of funds.

Provide logistical and in-kind support to under-resourced candidates

- **Transport and accessibility:** Establish systems to support travel and accessibility for candidates with limited resources. Political parties can be encouraged to provide shared campaign vehicles, fuel allowances, or travel vouchers to candidates running in rural or hard-to-reach constituencies. For independent candidates, a centralised public fund or small grants administered through the IEC or IPC can cover transport, accommodation, and mobility needs. Eligibility for this support should be based on clear criteria for identifying under-resourced candidates—such as income thresholds, absence of party financial backing, or demonstrated inability to meet baseline campaign costs—to ensure transparent and equitable allocation.
- **Communication and media support:** Ensure subsidised airtime on public broadcasters is provided equitably and make digital toolkits freely available to women and youth candidates. Facilitate training on social media use to amplify messages without expensive advertising.
- **Childcare and family support:** Provide stipends or services for childcare during campaign periods, enabling women with caregiving responsibilities to participate fully in political activities. These supports can be offered through a shared responsibility model with political parties providing direct assistance to their candidates, while the state through the IEC or Ministry of Gender can establish a small grant or reimbursement scheme accessible to independent or under-resourced candidates.

Launch national civic education campaigns

- **Redefine the voter–candidate relationship:** Work with civil society and media to educate citizens on the roles of councillors and MPs, emphasising policy accountability over personal patronage.
- **Challenge gender and disability stereotypes:** Develop public campaigns that showcase successful female and disabled leaders in order to dispel myths about women’s competence or morality in politics and celebrate inclusive leadership. Involving imams, pastors, chiefs and elders in promoting messages of equality and acceptance of women, youth and PWDs in leadership roles will be critical as cultural gatekeepers can be powerful allies in shifting socio-cultural norms.

Strengthen monitoring, enforcement and oversight capacity of civil society

- **Real-time reporting platforms:** Create publicly accessible databases where campaign financial reports, donor lists and spending audits are posted in real time. Encourage citizen journalism and crowdsourced monitoring of political spending.
- **Strengthen civil society partnerships and networks:** Support civic actors to conduct independent expenditure tracking, voter education and advocacy for reform. Provide grants for watchdog groups to build expertise in forensic accounting and legal analysis.

Advocate for structural political reforms

- **Codify quotas and reserved seats:** Enact constitutional or legislative amendments to reserve a minimum percentage of seats in parliament and local councils for women and PWDs or , adopt the “zipper” system for party lists to alternate male and female candidates.
- **Invest in education and economic empowerment:** Reducing the cost of politics is not only about lowering monetary thresholds; it involves dismantling structural and cultural barriers that make candidacy prohibitively expensive for marginalised groups. Programmes that support and enhance girls' and women's access to education, employment, and land ownership are critical for socio-economic and political empowerment. While Gambian law grants women the right to own land, customary practices often limit their ability to exercise this right, particularly in rural areas where land is predominantly held under customary tenure systems.

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