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**CURRENT**  
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WHAT  
IT **CAN**  
BE BY  
2030



# 2023 COMMON COUNTRY ANALYSIS (CCA)

Connecting the Dots: Mobilizing  
Resources for The Gambia's  
Prosperity



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## FOREWORD

Imagine a Gambia where every child can dream big and reach their full potential, every woman can lead and thrive, and every community can prosper in harmony with nature. This is the Gambia we want; we must build it together.

The 2023 Common Country Analysis (CCA) is a roadmap for this transformation journey. It tells the story of a nation at a crossroads, a nation of great promise and pressing challenges. From the mangroves of Tanbi to the classrooms of Basse, from the bustling markets of Serrekunda to the quiet fields of Kiang, it captures the hopes, struggles, and resilience of the Gambian people.

Behind every statistic in the CCA is a human face, a life waiting to be transformed. There is Isatou, the brilliant schoolgirl who dreams of becoming an engineer but may never set foot in a classroom because her family cannot afford the fees. There is Lamin, the hardworking farmer who toils on his land from sunrise to sunset but watches helplessly as climate change ravages his crops and threatens his

children's future. There is Fatou, the aspiring entrepreneur with the ideas and the drive to start her own business but who lacks the resources and the networks to make it happen.

For too long, Isatou, Lamin, Fatou, and millions of other Gambians have been left behind, excluded from the nation's progress due to the lottery of birth, gender, and geography. This has led to a situation where more than half of the population lives in poverty, women and girls face multiple deprivations, and the rural-urban divide runs deep.

But the CCA is not a counsel of despair. It is a call to action, a summons to our collective conscience and creativity. It shows us that a different Gambia

is possible - a Gambia where no one goes hungry, every pregnancy is safe, and every young person has the skills and opportunities to thrive. A Gambia where the six development bridges identified by the CCA - nourishing the nation, energising lives and the economy, empowering minds, securing futures, connecting communities, and safeguarding the climate - are pillars of shared prosperity.

To build this Gambia, we must all be bridge-builders. The government must lead the way, creating an enabling policy environment, mobilising resources, and delivering essential services. Civil society must amplify the voices of the marginalised and hold those in power accountable. The private sector must innovate and invest in sustainable, inclusive business models. Development partners must increase their support and align their efforts with national priorities. And the Gambian people, in all their diversity and dynamism, must be at the heart of the SDG agenda, not just as beneficiaries but as change agents.

As the United Nations System in The Gambia, we are proud to be a partner on this journey. Building on our decades of experience, global expertise, and country presence, we will work with the government and all stakeholders to accelerate SDG progress across the six development bridges. We will leverage our unique convening power to foster dialogue, build trust, and mobilise collective action. We will share cutting-edge knowledge and innovative solutions worldwide, learning from Gambian wisdom and ingenuity. We will champion the rights and aspirations of women, youth, and marginalised groups and ensure that no Gambian is left behind.

The road ahead is long and winding, full of obstacles and opportunities. But with the CCA as our compass, the SDGs as our north star, and the indomitable spirit of the Gambian people as our fuel, I am confident that we can reach our destination. Together, let us build the Gambia of our dreams—the Gambia of shared peace, prosperity, and a planet.



## EXECUTIVE SUMMARY: THE GAMBIA'S JOURNEY TO A BETTER FUTURE



### INTRODUCTION: A WAKE-UP CALL FOR ACTION

The 2023 Common Country Analysis (CCA) examines The Gambia's progress, challenges, and opportunities in achieving the Sustainable Development Goals (SDGs)—a global blueprint for a better, fairer world. This report is a wake-up call for everyone to unite and build a brighter future for all Gambians.



### PROGRESS AND INEQUALITY: A MIXED PICTURE

Over the past 30 years, life has improved for many Gambians. People are living longer, with life expectancy rising from 50 years in 1990 to 62 years in 2019 (Chapter 1). However, not everyone has benefited equally. Many people, especially women, those living in rural areas, and the poor, still face significant challenges (Chapter 3). More than half of the population (53%) lives below the national poverty line, with poverty being even more widespread (77%) in rural areas (Chapter 1).



### OBSTACLES ON THE PATH TO THE SDGS

The Gambia's efforts to achieve the SDGs have been hampered by a mix of problems, including ups and downs in economic growth, weak governance, and the threats posed by climate change (Chapters 1, 5, and 6). A major obstacle is the lack of money to fund the country's National Development Plan (NDP). The Gambia faces a massive 80% shortfall in financing, even in the best-case scenario (Chapter 4). This shortage of funds could seriously undermine progress in critical areas like agriculture, health, and education.



### BRIDGING THE FUNDING GAP: A CALL FOR COLLABORATION

To bridge this funding gap, The Gambia must focus on raising more money within the country, encouraging private sector investment, and forming strong partnerships with international development organisations (Chapter 4). Improving the performance of state-owned enterprises (SOEs) is

also crucial. These enterprises are vital in driving economic growth and delivering essential services. However, Gambia's SOEs face severe financial and operational challenges, with a combined net loss of GMD 2.02 billion (about USD 39 million) in 2022 (Chapter 5). Reforming SOEs to make them more efficient, transparent, and accountable is essential for mobilising resources and achieving the SDGs.



### UNLOCKING THE GAMBIA'S POTENTIAL: SIX KEY AREAS FOR ACTION

Despite these challenges, The Gambia has enormous potential for sustainable development. The CCA identifies six key areas that can help accelerate progress: nourishing the nation, energising lives and the economy, empowering minds, securing futures through jobs and social protection,

connecting communities through digital technologies, and safeguarding a climate-smart future (Chapter 7). By investing in these areas and taking a holistic approach, The Gambia can unlock the untapped potential of its people and natural resources.



### PUTTING THE SDGS AT THE HEART OF DEVELOPMENT

To realise this potential, the SDGs must be at the heart of The Gambia's development plans, with everyone – the government, civil society, the private sector, and development partners – working together (Chapter 9). By focusing on inclusive human development, investing in infrastructure that can withstand climate change, promoting participatory governance, and leveraging innovative partnerships, The Gambia can create a future where every Gambian has the chance to thrive. The story of Amina,

a fictional character introduced at the beginning of the report, reminds us of the real people behind the challenges and hopes outlined in this report. Her story highlights the urgency of action and ensuring that no one is left behind as the country strives for sustainable development.



### CONCLUSION: A CALL TO ACTION FOR A BRIGHTER FUTURE

The Gambia stands at a critical crossroads. The choices made today will shape the lives of generations to come. The CCA is a call to action, urging everyone to seize this moment and work together to build a more sustainable, equitable, and resilient future for all Gambians. By placing the SDGs at the centre of development efforts and investing in the potential of every Gambian, The Gambia can rewrite Amina's story and create a brighter future for all.



## PRELUDE: THE URGENCY OF THE SDGS

Meet Amina, a bright-eyed, disabled girl born in 2022 in the rural region of Janjanbureh, The Gambia. Like many Gambian children, Amina's future is uncertain; her fate is inextricably linked to the success or failure of the Sustainable Development Goals.

By 2030, when Amina should be celebrating her eighth birthday and excelling in school, she instead finds herself trapped in a cycle of poverty that afflicts 77% of rural Gambians (Chapter 1). Malnourished and without a birth certificate, Amina is forced to abandon her education and join the

ranks of child labourers, her dreams of becoming a teacher slipping further away with each passing day.

As the years go by, Amina's challenges multiply. In 2042, at age 20, she realizes that her lack of education and digital skills has left her ill-equipped to navigate an increasingly complex world. With only 5% of rural women completing secondary education (Chapter 3) and a mere 15% of the population possessing basic digital skills (Chapter 2), Amina is trapped in a vicious cycle of poverty and early marriage, her potential unfulfilled.

Fast forward to 2052, and 30-year-old Amina is a mother of five, struggling to feed her family amidst climate change-induced droughts and floods that ravage the agricultural sector, which employs 70% of the Gambian workforce (Chapter 1). With 62% of rural Gambians lacking access to electricity (Chapter 2), Amina's children are left to study by the flickering light of a kerosene lamp, their futures dimmed by the same barriers that have held their mother back for decades. Amina's story is not unique; it reflects the stark realities faced by countless Gambians, particularly those from disadvantaged backgrounds.

2022



2052



*If we fail to act now, Amina's plight in 2052 will only worsen, trapped in a cycle of poverty.*

Like other developing countries, The Gambia is at a crossroads. Its progress towards the SDGs is hindered by persistent inequalities, multidimensional poverty, and weak governance systems (Chapters 3, 5, and 6). The country's development trajectory, marked by uneven growth, environmental degradation, and social exclusion, threatens to leave the most vulnerable members of society behind (Chapters 1 and 7).

Yet, amid these challenges, there is hope. The 2023 Common Country Analysis (CCA) offers a roadmap for accelerating SDG progress and creating a more sustainable, equitable future for all Gambians. By adopting a holistic systems approach that tackles the root causes of inequality and poverty, The Gambia can unlock the untapped potential of its human capital and natural resources (Chap-

ter 7). This will require a concerted effort from all stakeholders – the government, civil society, the private sector, and development partners – to mobilise domestic and international resources (Chapter 4), strengthen institutional capacity, and foster inclusive partnerships (Chapters 8 and 9).

For Amina and the countless other Gambians whose lives hang in the balance, the success of the SDGs is not just a matter of policy – it is a matter of survival and the chance for a better future. By prioritising inclusive human capital development, investing in climate-smart infrastructure, promoting participatory governance, and leveraging innovative partnerships, The Gambia can create a future in which every child, regardless of their background or abilities, has the opportunity to thrive (Chapter 9).

The CCA serves as a call to action, urging us to recognise that our choices today will shape future generations. It challenges us to work together towards a shared vision: a Gambia where no one is left behind and every citizen can contribute to and benefit from sustainable development.

Let us keep Amina's story at the forefront of our minds and at the heart of our efforts. Remember that behind every statistic is a human face—a life waiting to be transformed. The 2023 CCA shows us how to place the SDGs at the centre of our development agenda and rewrite Amina's story, creating a brighter, more inclusive future for all Gambians. The time to act is now; it is our shared responsibility for Amina's future.



## CHAPTER 01

### THE GAMBIA'S DEVELOPMENT CONTEXT



*In 1990, a Gambian child had a life expectancy of 50 years and six years of schooling. By 2019, this improved to 62 years and ten years. Despite progress, inequality remains, especially for migrants, children, youth, and women.*



### INTRODUCTION:

Imagine a child born in The Gambia in 1990. At that time, life expectancy was a mere 50 years, and a child could expect to spend just six years in school. Fast forward to 2019, and the picture has transformed remarkably. Life expectancy has soared to 62 years, and a child can now expect

to spend a decade in the classroom. This striking improvement in human development is just one facet of The Gambia's journey over the past three decades. However, beneath this progress lies a troubling reality: inequality remains a persistent challenge, with stark disparities in access to opportunities, particularly for migrants, children, youth and women.

This chapter delves into The Gambia's progress, challenges, and aspirations for the future. It explores the nation's human development journey, the evolving political landscape, economic performance and outlook, and the national vision for sustainable development. By examining these key areas, we comprehensively understand The Gambia's current state and the steps

needed to ensure a more equitable and prosperous future for all Gambians. This sets the stage for the following chapters to explore the country's progress on the SDGs, the causes of inequality, financing challenges, the performance of state-owned entities, and sound budget management.



### PROGRESS, CHALLENGES, AND ASPIRATIONS

As outlined in the chapter introduction, The Gambia has made significant strides in improving the lives of its citizens over the past three decades. Yet inequality remains a persistent challenge that needs to be addressed for every Gambian to reach their full potential. This section explores The Gambia's progress in human development, the evolving political landscape, economic performance and outlook, and the national vision for sustainable development.



### THE GAMBIA'S HUMAN DEVELOPMENT JOURNEY <sup>01</sup>

The Gambia has transformed remarkably in the last three decades, with improvements in life expectancy, education, and national wealth contributing to better lives for its citizens. As mentioned in the introduction, life expectancy has increased from 50 years in 1990 to 62 years in 2019, and expected years of schooling have risen from 6 to 10 years over the same period. The nation's wealth, as measured by Gross National Income (GNI), has also grown, particularly after the turn of the millennium, providing more resources to invest in the well-being of every Gambian.

However, this progress has not been equally shared, with stark inequalities persisting, particularly in terms of gender disparities in education and economic opportunities. Despite the

overall gains in human development, the gap between the nation's Human Development Index (HDI) and its Inequality-adjusted Human Development Index (IHDI) has remained the same since 2013, indicating that the fruits of progress are not being shared fairly. Addressing this inequality is crucial for every Gambian to reach their full potential, which requires ensuring access to quality education, creating economic opportunities, and improving the healthcare system. As we will see in Chapter 3, these inequalities have far-reaching consequences for the most vulnerable groups in society.

While The Gambia has made remarkable progress in human development, the evolving political landscape presents opportunities and challenges for the country's future.



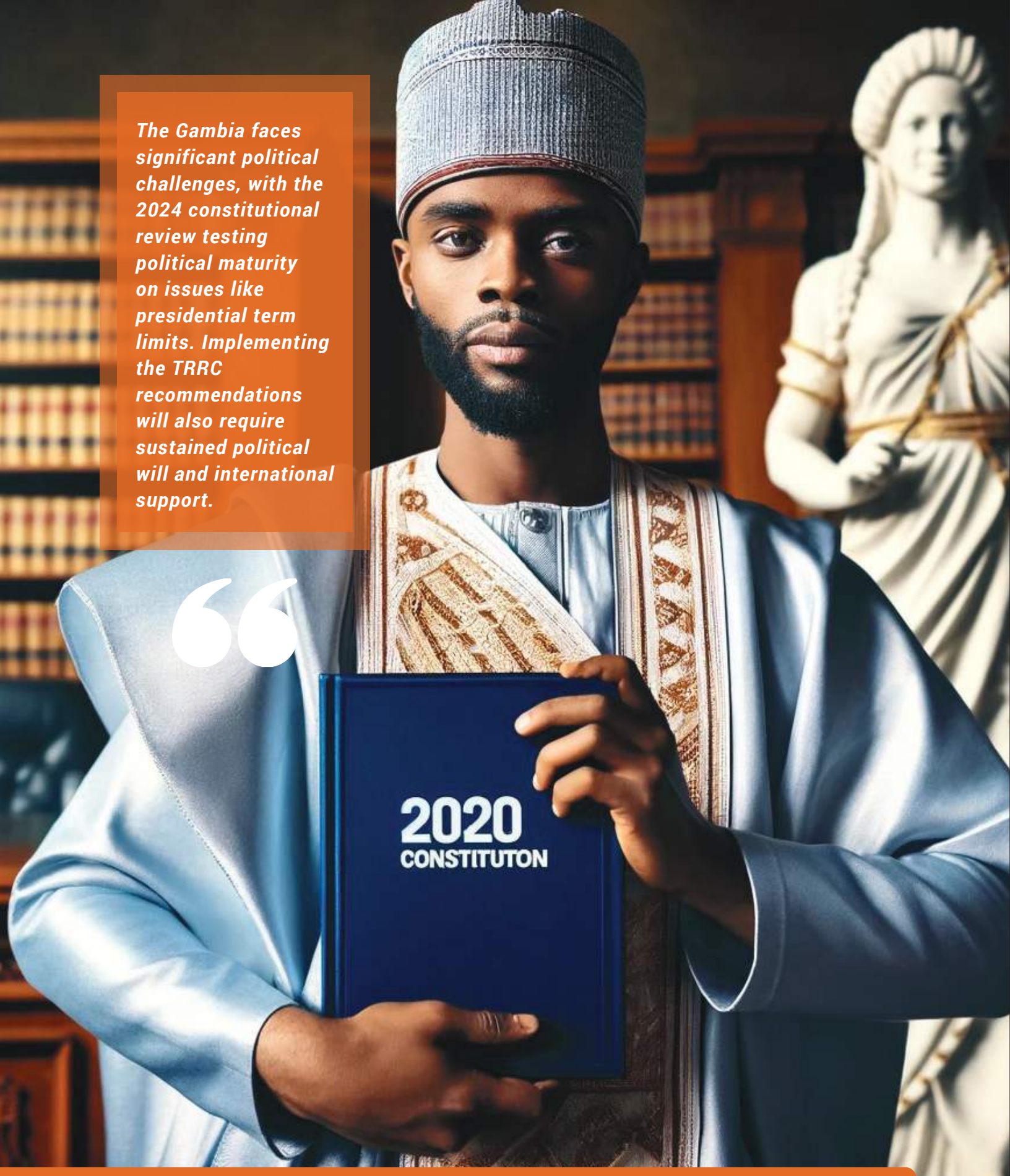
### THE EVOLVING POLITICAL LANDSCAPE

The Gambia has made strides in peacefulness, democracy, and press freedom, with the 2021-2023 electoral cycle reshaping the country's political landscape through largely peaceful and credible elections. However, issues such as hate speech, alleged vote-buying, and tensions between political parties need to be addressed to maintain social cohesion and progress towards the SDGs.

Political polarisation in The Gambia has increased over the past two years, peaking in October 2023 when parties accused each other of threatening national security, with some suggesting the need to limit media

<sup>01</sup> All the information in this section, unless explicitly stated, comes from the 2022 Gambia Human Development Report.





*The Gambia faces significant political challenges, with the 2024 constitutional review testing political maturity on issues like presidential term limits. Implementing the TRRC recommendations will also require sustained political will and international support.*



**2020  
CONSTITUTION**

freedoms. This sparked criticism from civil society groups about the erosion of democratic norms.

The Gambia faces significant political challenges in the coming years, with several key issues potentially exacerbating polarisation. The stalled constitutional review process, set to resume in 2024, will test all stakeholders' political maturity and inclusivity as they grapple with contentious issues like presidential term limits. Implementing the Truth, Reconciliation, and Reparations Commission (TRRC) recommendations, including prosecuting alleged perpetrators and providing reparations to victims, will also be politically sensitive and require sustained political will, resources, and international support. Additionally, the pressing need for security sector reform, highlighted by the foiled coup plot in December 2022, will demand consensus and commitment in the face of political divisions.

Other factors that may contribute to political tensions include the potential politicisation of corruption investigations implicating high-ranking members of both the government and opposition parties, public dissatisfaction with inadequate service delivery by local councils, concerns over economic conditions, and controversy surrounding culturally sensitive issues like Female Genital Mutilation (FGM). As we will explore further in Chapter 3, FGM is just one of the many forms of gender-based discrimination that persist in The Gambia despite legal prohibitions.

The ongoing conflict in southern Senegal also affects The Gambia's border

communities, causing displacement and hindering development. Resolving this conflict and maintaining support for the peace process will be crucial to prevent the diversion of resources from critical transitional reforms and to ensure progress on the Sustainable Development Goals.

To achieve its SDGs, The Gambia must address political challenges through dialogue, compromise, and respect for democratic freedoms. This requires prioritising inclusive national dialogue, upholding democratic norms, allocating resources to critical reforms, demonstrating zero tolerance for corruption, and collaborating on policy responses to public concerns. As discussed in Chapter 4, these political challenges significantly affect the country's ability to finance its National Development Plan and achieve the SDGs.



**ECONOMIC PERFORMANCE AND OUTLOOK <sup>02</sup>**

Despite external challenges such as the COVID-19 pandemic and significant flooding, The Gambia's economy has demonstrated resilience, growing by 4.5% in 2022 and is expected to expand further by 5.6% in 2023. However, inflation has been a pressing concern, reaching a record high of 13.2% in October 2022, mainly due to the ripple effects of the war in Ukraine on global food and fuel prices.

The Central Bank of The Gambia has taken measures to combat inflation, but challenges remain regarding the balance of payments and foreign currency

shortages. To address these issues, The Gambia must focus on bolstering its revenue mobilisation efforts, streamlining tax exemptions, and rationalising subsidies to state-owned enterprises.



**SECTORS OF HOPE**

Despite the challenges, there are also many reasons for optimism about The Gambia's economic prospects. The nation has three key sectors with potential transformative growth and development:

- 01** Agriculture is the lifeblood of the Gambian economy, with a significant portion of the population relying on it for their livelihoods. By investing in this sector and implementing targeted reforms, The Gambia can boost productivity, enhance food security, and reduce poverty.
- 02** Tourism is a significant source of foreign exchange earnings and employment. Though the industry has suffered from external shocks, it has the potential for rejuvenation via targeted investments and marketing strategies.
- 03** Finally, the shift towards sustainable energy is an opportunity for The Gambia to develop its renewable energy sector, reduce dependency on imported fuels, create new job opportunities, and position itself as a leader in the green economy.

<sup>02</sup> All the information in this section, unless explicitly stated, comes from the December 2022 and June 2023 IMF reviews.

These economic challenges and opportunities have significant implications for the country's ability to finance its National Development Plan and achieve the SDGs, as we will explore in more detail in Chapter 4.



### NATIONAL VISION FOR SUSTAINABLE DEVELOPMENT

The Gambia's National Development Plan 2023-2027 (RF-NDP) aims to address the country's development challenges by strengthening democratic governance, promoting green economic and social transformation, and enhancing its resilience to shocks. This plan follows the previous one from 2018-2021 and addresses the recovery needs after COVID-19, climate change, and economic instability.

The RF-NDP has seven priorities: building community 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, as well as energy, infrastructure, and ICT/digital connectivity.

The RF-NDP aims to achieve sustainable development by integrating economic, social, and environmental dimensions. It aligns with specific SDG targets and indicators such as climate change, gender equality, human capital development, and infrastructure development.

In the following chapters, we will explore how the RF-NDP addresses the specific challenges related to

SDG progress (Chapter 2), inequality (Chapter 3), financing (Chapter 4), state-owned enterprises (Chapter 5), and budget management (Chapter 6).

In conclusion, The Gambia has made significant progress in various aspects of development, but challenges remain, particularly in addressing inequality, maintaining political stability, and achieving sustainable economic growth. By addressing these challenges through inclusive dialogue, targeted investments, and a commitment to democratic principles, The Gambia can create a more stable and conducive environment for achieving its SDG targets and ensuring a brighter future for all its citizens.



***The RF-NDP 2023-2027 addresses The Gambia's challenges by promoting governance, green transformation, and resilience. Its seven priorities, including reforms and climate action, aim for sustainable development aligned with SDG targets.***





## CHAPTER 02

### PROGRESS ON SDGS

# SUSTAINABLE DEVELOPMENT GOALS



## INTRODUCTION

Building on the understanding of The Gambia's development context from Chapter 1, this chapter examines the country's progress toward the SDGs, highlighting its current status, challenges, and priorities. It also discusses the paradoxical nature of its development trajectory, which is marked by volatile economic growth, persistent poverty, inequality, and environmental threats. The Gambia finds itself at a critical juncture in its urgency to achieve sustainable development. With a score of 53 out of 100 on the 2023 Global Sustainable Development

Report, the country ranks 129th out of 166 nations, falling below the regional average for Sub-Saharan Africa. This sobering statistic underscores The Gambia's uneven progress and daunting challenges in pursuing the SDGs.



## OVERALL SDG PERFORMANCE

As mentioned in the chapter introduction, The Gambia's progress towards the SDGs needs to be more consistent. This section provides a detailed overview of the country's current status, challenges, and priorities for each goal.

While the country has made moderate progress on some goals, there are significant gaps and alarming trends for most goals. The country has achieved only two of the 17 SDGs (SDG 12 and 13), with moderate improvement in five (SDG 5, 8, 15, 16, and 17). However, eight SDGs show stagnation or worsening performance (SDG 1, 2, 3, 4, 6, 7, 9, 11, and 14).

TABLE 1 SUMMARY OF THE GAMBIA'S PROGRESS ON SDGS

SDG GOAL	CURRENT STATUS & CHALLENGES	KEY PRIORITIES FOR PROGRESS
SDG 1	53% below the poverty line. Rural poverty is prevalent. The pandemic exacerbated poverty.	Boost incomes, improve basic service access, and build resilience.
SDG 2	21.6% undernourished. High stunting in children. Low cereal yields.	Improve agricultural productivity and address malnutrition.
SDG 3	There is high maternal mortality (458/100k), high under-5 mortality, and a low UHC index (48/100).	Improve healthcare access and address non-communicable diseases.
SDG 4	86% net primary enrollment. Low secondary completion. Education quality needs to be improved.	Invest in education infrastructure and teacher training.
SDG 5	High gender disparities in education, labour, and political representation.	Promote women's education, health, and political participation.
SDG 6	80.9% access to drinking water. Less than half use basic sanitation.	Invest in water and sanitation infrastructure.
SDG 7	62% electricity access. Shallow clean cooking solutions (1.7%).	Scale up renewable energy and promote clean cooking.
SDG 8	High informality and underemployment. GDP growth below potential.	Diversify the economy, improve labour rights, and expand financial access.
SDG 9	Limited access to transport, digital connectivity, and poor infrastructure.	Boost investment in infrastructure and promote industrial development.
SDG 10	High income and spatial inequality.	Implement progressive taxation and improve social protection.
SDG 11	Rapid urbanisation leads to slum conditions and pollution.	Promote sustainable urban planning and invest in housing and services.
SDG 12	Limited action on waste management and sustainable practices.	Promote circular economy and invest in waste management.
SDG 13	Vulnerable to climate impacts. Low emissions but high vulnerability.	Invest in climate-smart agriculture and renewable energy.
SDG 14	Marine ecosystem threats from pollution and overfishing.	Strengthen marine resource governance and promote sustainable practices.
SDG 15	Biodiversity loss, ecosystem degradation.	Protect ecosystems, combat desertification, and promote sustainable use.

While the summary table provides a snapshot of The Gambia's SDG progress, it is important to delve into the paradoxical nature of the country's development trajectory.



**THE GAMBIA'S SDG PARADOX: NAVIGATING THE ROLLER COASTER OF UNEVEN GROWTH**

The Gambia's economy has been on a roller coaster ride, with growth that swings up and down and falls short of what's needed to boost living standards. Like many other developing countries, the country faces the challenge of achieving the SDGs. Unfortunately, the latest data from the 2020 Integrated Household Survey indicates that the country needs help tackling poverty. More than half of its population (53%) lives below the absolute poverty line, unable to fulfil their basic needs. This significant increase from 49% in 2016 is a cause for concern, as discussed in Chapter 1.

The situation is particularly dire in rural areas, where more than three out of every four people (77%) experience poverty, compared to about one in three (34%) in urban centres. Even more alarming is the rise in extreme poverty—the percentage of Gambians who cannot afford enough food even if they spend all their income on it. This has jumped from 21% to 26% nationally and is exceptionally high in rural communities, at a distressing 44%. These stark disparities between urban and rural areas underscore the need for targeted interventions to address the root causes of inequality, which we explore further in Chapter 3.



Inequality is also worsening, with the gap between rich and poor widening. The Gini index, a standard inequality measure, has ticked from 0.355 to 0.388. To put it starkly, imagine a room with 10 Gambians inside. If you ranked them by income from lowest to highest, the four poorest people's combined earnings would be just about half of what the single wealthiest person in the room makes.

This growing divide undermines efforts to reduce inequalities (SDG 10). It also makes it harder to end poverty (SDG 1), provide quality education for all (SDG 4), and achieve gender equality (SDG 5). When the poor are left behind,

trapped in a cycle of disadvantage, everyone loses.

A big part of the problem is that so much economic activity happens "off the books" in the informal sector, where jobs are often part-time, poorly paid, and don't offer benefits or security. This means many Gambians are stuck in a cycle of underemployment and working poverty, struggling to make ends meet despite putting in long hours. This informal economy presents a significant challenge for achieving SDG 8 (Decent Work and Economic Growth) and highlights the need for policies that promote formalisation and protect workers' rights.

To make matters worse, The Gambia needs more modern roads, power supply, and communications networks to kick-start more diverse industries and create good jobs. Businesses need help getting off the ground, scaling up, and innovating in this environment. Meanwhile, people flock to cities in search of opportunity but end up in slums without proper housing, clean water, or sanitation because urban services and infrastructure haven't kept pace. This rapid urbanisation poses challenges to achieving SDG 11 (Sustainable Cities and Communities) and underscores the need for investments in resilient infrastructure and sustainable urban planning.

As if that weren't enough, climate change poses a massive threat to The Gambia's future. The country's low-lying coastline is highly vulnerable to rising seas, more intense storms, and other impacts that could devastate communities and livelihoods. The Gambia urgently needs to build resilience and adapt while shifting to a greener development path with lower carbon emissions. This is crucial for achieving SDG 13 (Climate Action) and protecting the country's natural wealth in marine and forest ecosystems, which are key to SDGs 14 (Life Below Water) and 15 (Life on Land).

Finally, the country's incredible natural wealth in marine and forest ecosystems is under pressure. Deforestation, land degradation, and biodiversity loss erode the foundations of rural economies and food security. The sustainable management of these precious resources will be critical to The Gambia's long-term stability and prosperity.

In short, The Gambia faces many complex and interconnected challenges on its development journey. But with suitable investments, policies, and international support, there is still great potential to build a more inclusive, resilient, and sustainable future for all Gambians. The country's youthful population, vibrant culture, and dynamic entrepreneurial spirit are all valuable assets to draw upon in this effort. Harnessing these strengths and addressing the underlying causes of inequality and vulnerability will be vital to achieving the SDGs and ensuring no one is left behind.



**CONCLUSION**

The Gambia has the potential for a more inclusive, resilient, and sustainable future. However, progress towards the SDGs has been uneven. Targeted interventions, innovative policies, and international support are needed to address the country's challenges. Focus areas include boosting incomes, improving access to basic services, enhancing agricultural productivity, investing in education and healthcare, promoting gender equality, scaling up renewable energy, diversifying the economy, and strengthening environmental governance.

As highlighted in this chapter, the Gambia's uneven progress on SDGs and paradoxical growth prompts a closer examination of inequality's root causes and the most affected groups. The next chapter will explore these issues and potential solutions for building a more equitable society.

*The Gambia faces significant challenges in achieving sustainable development, with 77% of rural and 53% of urban populations living below the poverty line. Rising inequality, reflected in the Gini index increase from 0.355 to 0.388, and 26% of the population in extreme poverty, demand targeted interventions, innovative policies, and international support. Harnessing the country's vibrant culture and entrepreneurial spirit is essential for building a more inclusive, resilient, and sustainable future.*





## CHAPTER 03

THE CAUSES OF INEQUALITY  
AND THE PEOPLE INEQUALITY  
AFFECTS THE MOST



## INTRODUCTION

Fatou, a young woman from a rural village in The Gambia, dreams of becoming a teacher. However, her dreams are constrained by the harsh realities of inequality. Like many women in her community, Fatou faces limited access to education, health-care, and economic opportunities. Her story is not unique; it reflects the daily struggles faced by countless Gambians who find themselves on the margins of society.

As we saw in Chapter 2, persistent inequalities have hindered The Gambia's progress towards the SDGs. This chapter explores the causes of these inequalities, shedding light on the socio-economic, cultural, and structural barriers that impede progress and development for significant portions of the population.

The chapter highlights the seven groups that are most vulnerable to inequality - women, children, youth, migrants, people living with HIV/AIDS, people with disabilities, and older people - emphasising the need for targeted policies and interventions that promote inclusion and address their unique challenges.

Understanding the complex web of factors perpetuating inequality in The Gambia is essential to fully grasp the extent of inequality and develop practical solutions.



## UNDERSTANDING THE CAUSES OF INEQUALITY AND DISCRIMINATION IN THE GAMBIA <sup>01</sup>

The Gambia's progress towards the SDGs, as discussed in Chapter 2, highlights several interwoven factors that contribute to inequality of opportunity in the country, creating a formidable cycle that hinders progress and development for significant portions of the population.

**Wealth disparity**, a socio-economic factor that sets the stage for unequal access to resources and opportunities, is at the heart of this issue. Only 19% of households in the bottom 40% of wealth distribution have bank accounts, only one in ten (13%) have access to electricity, and just 32% have basic sanitation. This lack of access to essential amenities and financial services traps the poor in a never-ending cycle of poverty, severely curtailing their ability to improve their circumstances and break free from the chains of inequality. This wealth disparity is a major barrier to achieving SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities).

Deeply rooted **cultural norms and societal attitudes** discriminate against women, exacerbating this economic chasm and disempowering women. For example, 84% of women with lower education residing in rural areas condone their partners' physical abuse. This normalisation of domestic violence against women bolsters patriarchal power structures and restricts

women's opportunities for empowerment and development. Moreover, the widespread practice of female genital mutilation, despite its illegality, underscores the profound gender inequalities that persist in Gambian society. These cultural norms and attitudes pose significant challenges to achieving SDG 5 (Gender Equality) and emphasise the need for targeted interventions to change harmful practices and promote women's rights. <sup>02</sup>

**Education** is another pivotal factor that shapes the inequality equation. Unequal access to quality education, especially in rural areas, perpetuates intergenerational poverty and restricts individuals' potential to acquire the skills and knowledge necessary for better employment prospects. The gender education gap is particularly glaring, with a mere 5% of rural women completing secondary education and none of the poorer women attaining higher education. This societal bias towards men's education limits women's advancement opportunities and contributes to economic inequality. Addressing these educational disparities is crucial for achieving SDG 4 (Quality Education) and unlocking the potential of all Gambians, regardless of their gender or socio-economic background.

The **rural-urban divide and age disparities** compound inequality. High poverty levels in rural areas restrict access to basic services, education, and healthcare, creating an uneven playing field for individuals to pursue opportunities and improve their lives.

Furthermore, the **digital divide**, where only 12% of poorer households above 35 years old with lower education use the internet, underscores opportunity inequality in The Gambia. Bridging these spatial and generational gaps is essential for achieving SDG 11 (Sustainable Cities and Communities) and ensuring that development benefits reach all corners of the country.

**Health inequalities**, particularly a family's economic situation and family size, determine children's nutrition status. For example, poorer boys with more siblings are more likely to suffer from stunting or wasting. Addressing these health inequalities is vital for achieving SDG 2 (Zero Hunger) and SDG 3 (Good Health and Well-being) and breaking the cycle of poverty and malnutrition.

**Sustainable population planning and policymaking** are decisive in addressing or perpetuating inequality. The country's population has grown four times faster than the global average, increasing from 1.2 million in 2000 to 2.2 million in 2019 and is projected to reach 5 million by 2050. As a result, The Gambia has Africa's fourteenth-highest urbanisation rate. Rapid urbanisation has led to informal settlements, where residents often do not have access to proper housing, clean water, and sanitation. This creates a stark contrast in living conditions and opportunities between those in formal urban areas and those in informal settlements. Sustainable population planning and urban development are crucial for achieving SDG 11 (Sustainable Cities and Communities) and ensuring that urbanisation is a force for inclusive growth rather than a driver of inequality.

The lack of **comprehensive reproductive health policies** leads to imbalanced access to sexual and reproductive health services. As a result, only 27% of women have access to modern contraception. Additionally, only 71% of poorer women aged 25-34 with lower education have access to skilled birth attendance during childbirth. These disparities in reproductive health services have far-reaching consequences for women's health, empowerment, and economic prospects, undermining progress on SDG 3 (Good Health and Well-being) and SDG 5 (Gender Equality).

**Infrastructural factors** contribute to inequality, such as access to electricity, clean fuels, safe drinking water, and sanitation facilities. Inadequate infrastructure hinders economic diversification, job creation, and access to markets and services, disproportionately affecting rural and lower-income communities. This, in turn, reinforces the dominance of the informal sector, where poorly paid and insecure jobs limit the ability of many Gambians to escape poverty. Investing in resilient infrastructure and ensuring equitable access to basic services is essential for achieving SDG 9 (Industry, Innovation, and Infrastructure) and SDG 6 (Clean Water and Sanitation).

**Climate change** vulnerability and rapid urbanisation add another layer of complexity to the inequality challenge. The Gambia's low-lying coastline and the degradation of marine and forest ecosystems disproportionately affect poor and marginalised communities, who have fewer resources to adapt and recover from climate-related disasters. Building climate resilience and promoting sustainable resource

management is crucial for achieving SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land) while also protecting the livelihoods and well-being of the most vulnerable.

Inequality of opportunity in The Gambia is a multifaceted issue that stems from a complex interplay of socio-economic, cultural, gender, education, health, political, infrastructural, and environmental factors. Addressing these root causes requires a holistic approach that tackles the barriers to inclusion and empowerment across all dimensions of sustainable development.

Having explored the multifaceted causes of inequality in The Gambia, it is crucial to identify the groups most affected by these disparities to develop targeted interventions and policies.



## THE PEOPLE MOST AFFECTED BY INEQUALITY

The previous section highlighted the complex factors contributing to inequality in The Gambia. Now, we turn our attention to the seven groups most acutely affected by these disparities: women, children, youth, migrants, people living with HIV/AIDS, people living with disabilities and older people.

These groups face the most significant challenges in terms of poverty and vulnerability, with those belonging to multiple categories experiencing compounded disadvantages.

**Women** in The Gambia trail behind in most of the 78 SDG indicators, with lower levels of education, literacy, and

<sup>01</sup> All the information in this section, unless explicitly stated, comes from the CCA Inequality of Opportunity study available at this link <https://bit.ly/49wj0BR>

<sup>02</sup> The 2019 Demographic and Health Survey (DHS) found that 75% of Gambian women have undergone female genital mutilation (FGM), even though 92% of Gambian women know that FGM is illegal in the country.

employment than men. They also face gender-based violence, unequal pay, and limited access to land, money, and technology. As discussed earlier, cultural norms and societal attitudes that condone violence against women and perpetuate harmful practices like female genital mutilation further exacerbate gender inequalities.

**Children**, particularly those from the poorest households, often lack access to healthcare and education, leading to malnutrition and limited opportunities. They also face violence, corporal punishment, female genital mutilation, and child labour. Investing in children's health, education, and protection is crucial for breaking the intergenerational cycle of poverty and inequality.

**Youth** unemployment is a significant issue, with most youth neither employed nor in school. They also lack access to sexual and reproductive health services and financial inclusion. Providing quality education, vocational training, and decent work opportunities for youth is essential for harnessing the demographic dividend and promoting inclusive growth.

**Migrants**, primarily male youth, face unemployment and low-paying jobs, while people living with HIV/AIDS experience discrimination, stigma, and limited access to care and treatment. Protecting the rights and well-being of these vulnerable groups is crucial for achieving the SDGs' promise of leaving no one behind.

**People with disabilities** are often excluded from policymaking and planning and face stigmatisation and limited employment opportunities.

**The elderly**, especially those in rural areas, are also marginalised and excluded from development discussions and implementations. Promoting the inclusion and empowerment of people with disabilities and older people is essential for building a more equitable and age-friendly society.

Understanding these seven groups' specific challenges underscores the urgent need for a holistic, multifaceted approach to address inequality in The Gambia.

Addressing inequality of opportunity in The Gambia requires a multifaceted approach that tackles the underlying socio-economic, cultural, and structural factors. This includes investing in education and healthcare, reforming legislation to promote gender equality, protecting children from abuse and exploitation, creating employment opportunities for youth, supporting migrants and people living with HIV/AIDS, promoting inclusion for people with disabilities, and ensuring older people are not left behind in development efforts. By addressing these challenges holistically, The Gambia can work towards creating a more equitable society where everyone has the opportunity to thrive.

 **CONCLUSION**

This chapter has delved into the intricate web of factors perpetuating inequality in The Gambia and identified the groups most affected by these disparities. As we have seen, addressing inequality requires tackling the underlying socio-economic, cultural, and structural barriers that limit opportunities for these vulnerable populations.

The key points discussed in this chapter highlight the urgent need for a holistic approach to address inequality in The Gambia. This includes investing in education and healthcare, reforming legislation to promote gender equality, protecting children from abuse and exploitation, creating employment opportunities for youth, supporting migrants and people living with HIV/AIDS, promoting inclusion for people with disabilities, and ensuring older people are not left behind in development efforts.

Addressing inequality is a moral and critical requirement for achieving sustainable development and realising the SDGs. As we saw in Chapter 2, The Gambia's uneven progress on the SDGs is the cause of persistent inequalities that hold back significant portions of the population.

By tackling the root causes of inequality and implementing targeted interventions to support the most vulnerable groups, The Gambia can unlock the potential of its human capital, foster inclusive growth, and build a more equitable society where everyone has the opportunity to thrive. This requires sustained political will, resource mobilisation, and collaboration among all stakeholders, including the government, civil society, private sector, and development partners.

In the next chapter, we will examine the financing challenges and opportunities for achieving the SDGs and implementing the National Development Plan, focusing on mobilising the resources needed to address inequality and promote inclusive development.







## CHAPTER 04

### FINANCING THE NATIONAL DEVELOPMENT PLAN



## INTRODUCTION: WHY FUNDING THE NDP IS IMPORTANT FOR THE GAMBIA'S SUCCESS

The Gambia's development path is a complex web of achievements and persistent obstacles, with inequality overshadowing the nation's aspirations. As we saw in the previous chapters, despite significant strides in human development and economic growth, The Gambia's progress towards achieving the SDGs is at risk due to persistent inequalities and vulnerabilities.

Adequate financing is crucial for realising the NDP's aspirations and, by extension, the SDGs. This chapter delves into the intricacies of financing the RF-NDP, paying close attention to the funding gap and its impact on achieving the SDGs within the prevailing economic and development finance landscape.



## NDP FINANCING STRATEGY

As we saw in Chapter 1, the Gambian government has crafted a comprehensive financing strategy for the Recovery-Focused National Development Plan (RF-NDP) 2023-2027. Aptly christened "YIRIWAA" (signifying "development" in Mandinka), the plan charts an ambitious course for consolidating democratic governance, catalysing green economic and social transformation, and fortifying resilience against shocks and crises.

The RF-NDP's financing strategy strongly emphasises domestic resource mobilisation through tax reforms and prudent public finance management. Additionally, the strategy will explore innovative mechanisms to diversify funding sources

and tap into new opportunities. These include diaspora bonds, Public-Private Partnerships (PPPs), climate financing, and capital markets.

The financing strategy encompasses two scenarios - an optimistic scenario requiring US\$3.5 billion, with a funding gap of US\$2.8 billion and a conservative scenario needing US\$2.8 billion, with a funding gap of US\$2.3 billion. Notably, both scenarios must address a significant 80% funding shortfall. Additionally, nearly 60% of the funding needs are concentrated in two critical pillars: energy, Infrastructure and ICT, and Human Capital, aligning with the government's stated priorities.



## THE GAMBIA'S AMBITIOUS DEVELOPMENT GOAL

The Gambian government has estimated that achieving the top 10 NDP desired outcomes will cost around \$2.6 billion. The highest priority is transportation, with over \$601 million (17% of total NDP cost) allocated for infrastructure development and connectivity improvements. Healthcare and agriculture follow, with \$430 million (13% of total NDP cost) and \$360 million (10% of total NDP cost) respectively. The plan also focuses on digital inclusivity (7% of total NDP cost), environmental management (7% of total NDP cost), education (5% of total NDP cost), and tourism (4% of total NDP cost).

The Gambian government's National Development Plan (NDP) funding estimates offer insights into its approach to tackling the complex factors perpetuating inequality, as highlighted in Chapter 3. While the allocations demonstrate some commitment to addressing inequality, significant funding gaps and uneven prioritisation

across sectors raise questions about the effectiveness of the government's response.

On the positive side, the NDP dedicates resources to vital social sectors that can reduce inequality of opportunity. Education (Outcomes 4.1a and 4.1b) receives 8.6% of the total NDP cost, acknowledging its crucial role in breaking poverty cycles and empowering marginalised groups. Similarly, 13% of the budget is allocated to healthcare access (Outcomes 4.2 and 4.3), addressing health inequalities affecting the poor. The NDP also targets funding to vulnerable groups identified in Chapter 3, such as women (0.6%), children (0.2%), and youth (4.3%), showing some commitment to inclusive policymaking.



## THE GAMBIA'S AMBITIOUS DEVELOPMENT: BIG DREAMS, BIGGER FUNDING GAP

The NDP's response to reducing inequality has some notable shortcomings. Despite the government's noble intentions, significant funding gaps pose a daunting challenge. Across all ten outcomes, these funding shortfalls range from 52% to 100%. These gaps threaten to derail progress and jeopardise the achievement of the corresponding SDGs.

For instance, while the government has allocated an impressive \$601 million for strengthening transport infrastructure, recognising its crucial role in driving economic growth (SDG 8) and connecting communities (SDG 11), the sector faces a 94% funding gap. This underfunding will likely result in delayed projects, reduced infrastructure quality, and limited connectivity, directly impeding progress on SDGs 8, 9, and 11.

Similarly, the healthcare sector, allocated \$430 million to deliver quality, accessible, and affordable healthcare services (SDG 3), grapples with a 75% funding gap. This shortfall risks understaffed clinics, medicine shortages, and limited access to care, particularly for the most vulnerable, hindering progress on SDG 3.

The agriculture sector, crucial for food security (SDG 2) and economic growth (SDG 8), faces a 70% funding gap despite a planned budget of nearly \$360 million. This could stifle vital investments in boosting agricultural productivity, such as improved irrigation, access to quality inputs, and extension services for farmers. Consequently, efforts to reduce poverty, ensure sustainable food production, and build climate change resilience (SDG 13) may be compromised.



## FUNDING GAPS THREATEN THE GAMBIA'S PROGRESS ON CRUCIAL SDGS

The Gambia's development funding landscape is a study in contrasts. While the government has prioritised healthcare, education, and infrastructure development, critical areas such as governance, transitional justice, and social inclusion still need to be funded.

The absence of funding for enhancing fiscal policies and public financial management (NDP Outcome 3.1) is concerning, as progressive fiscal measures are essential for redistributing resources and creating a level playing field. The NDP allocates 5% to expanding energy access (NDP Outcome 7.1) but has a 20% funding gap for transport infrastructure (NDP Outcome 7.2), risking worsening spatial inequalities.

The SDGs require a balanced and comprehensive approach, yet the current budget allocations suggest a disparity in prioritisation. While energy access (NDP Outcome 7.1) is among the top 10 priorities, its relatively low 4% budget share indicates a need for increased investments to accelerate the clean energy transition.

Critically, governance, transitional justice, and social inclusion outcomes are notably absent from the top 10 funded priorities. This underfunding will likely hinder progress on SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), and SDG 16 (Peace, Justice, and Strong Institutions). The Gambia may struggle to achieve these crucial SDGs without adequate resources for initiatives promoting women's empowerment, addressing past human rights abuses, and fostering inclusive development.

Moreover, the high funding gaps for women's empowerment (94.1%, SDG 5), youth development (100%, SDGs 4 and 8), and support for persons with disabilities and older persons (100%, SDGs 10 and 11) underscore the urgent need for more significant investment in these areas to ensure inclusive development and progress on the respective SDGs. As we saw in Chapter 3, these groups are among the most vulnerable to inequality and discrimination, and targeted interventions are needed to address their unique challenges and promote their inclusion in development efforts.

Underfunded agriculture programs may force countless farming families into food insecurity, trapping them in a cycle of poverty. This raises concerns about the adequacy of resources allocated to achieve SDG 2 and ensure food security for all Gambians.



## BRIDGING THE GAPS: OVERCOMING GAMBIA'S DEVELOPMENT FUNDING CONUNDRUM

The Gambian government should adopt a multifaceted approach to bridge the funding gaps and achieve the SDGs. Improving tax administration can increase domestic revenue, providing more resources for SDG-related projects. Attracting foreign investment and aid can bring in additional capital for critical infrastructure and social programs. Furthermore, exploring innovative financing mechanisms like impact investing, social bonds, and public-private partnerships can unlock new funding sources and drive progress across multiple SDGs.

Kenya's successful issuance of a \$40 million green bond in 2019 to finance sustainable housing and green infrastructure projects exemplifies the potential of innovative financing mechanisms. Similarly, Senegal's strategic partnership with the private sector to develop and operate a new international airport demonstrates how PPPs can help bridge infrastructure funding gaps.



## CONCLUSION: WHY CLOSING THE FUNDING GAP IS A NATIONAL IMPERATIVE

The Gambia stands at a crossroads. The path we choose today will determine the lives of generations to come. Addressing the funding gaps head-on can pave the way for a brighter, more inclusive future. However, if we fail to act and allow these gaps to persist, we risk leaving countless Gambians behind, their potentials unfulfilled, and their dreams shattered.

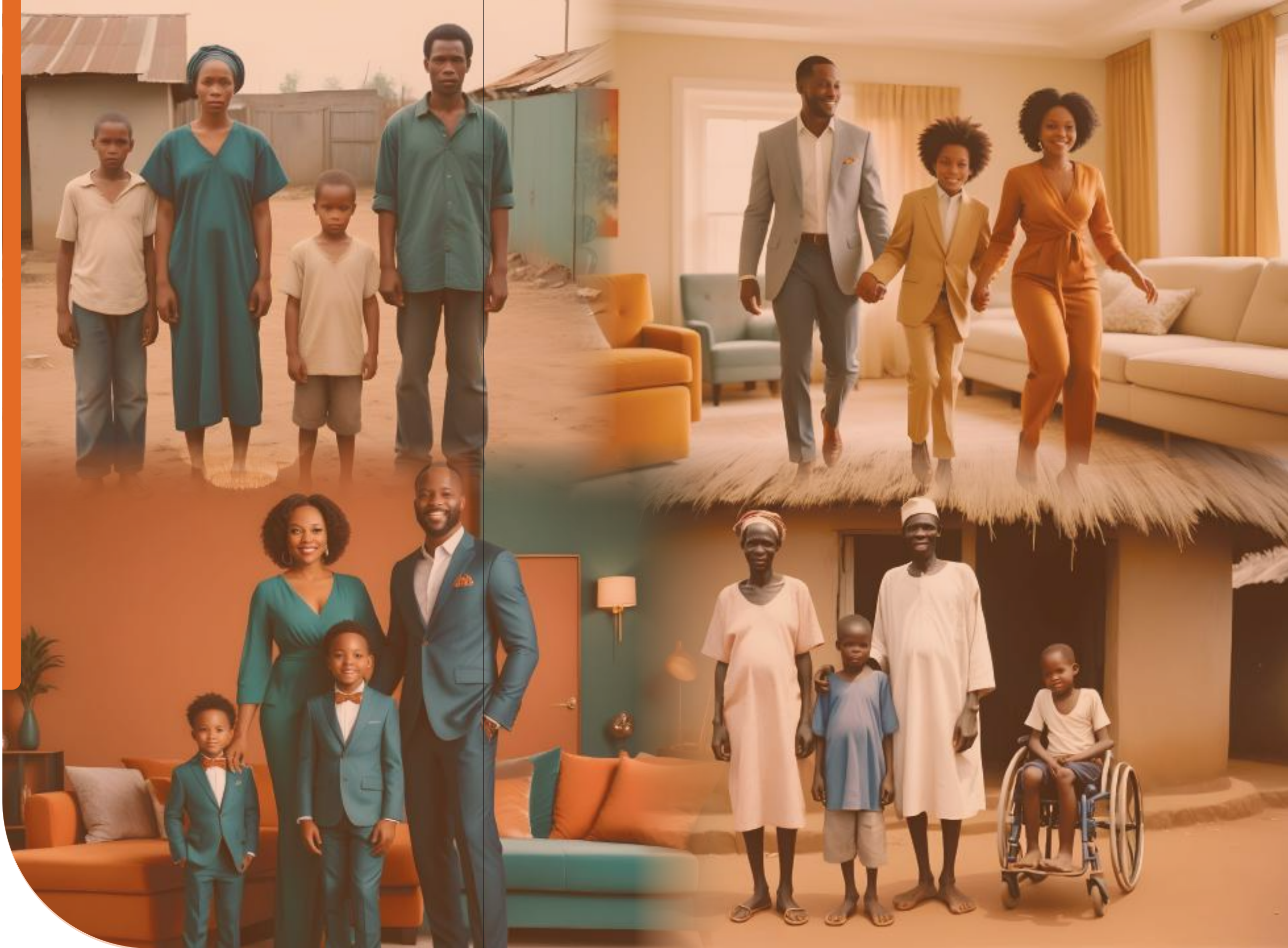
As we have seen throughout this chapter, financing the National Development Plan and achieving the SDGs is not just an economic imperative but a moral one. It is about ensuring that every Gambian, regardless of their gender, age, location, or socio-economic background, has the opportunity to thrive and contribute to the nation's development.

Closing the funding gap requires a concerted effort from all stakeholders, including the government, civil society, the private sector, and development partners. It demands innovative thinking, bold action, and a steadfast commitment to leaving no one behind.

The time for action is now. Let us unite as a nation and a global community to bridge these gaps and ensure that every Gambian is included in our sustainable development journey. By investing in the well-being and potential of every citizen, we can build a stronger, more resilient, and more prosperous Gambia for generations to come.

In the next chapter, we will examine the performance of state-owned enterprises and their critical role in achieving the SDGs and implementing the National Development Plan.

*Addressing funding gaps now can create a brighter future. It requires effort from all stakeholders and a commitment to leaving no one behind.*





## CHAPTER 05

### PERFORMANCE OF STATE-OWNED ENTITIES



## INTRODUCTION: THE CRITICAL ROLE OF STATE-OWNED ENTERPRISES

State-owned enterprises (SOEs) play a pivotal role in The Gambia's development trajectory, serving as critical vehicles for achieving the National Development Plan (NDP) and the SDGs. These enterprises operate across five crucial sectors: agriculture, energy and water, services, telecommunications, and transportation. Their performance directly impacts the nation's inclusive growth and sustainable development progress.

As we saw in the previous chapter, financing the NDP and the SDGs is a daunting challenge, with significant funding gaps across crucial outcome areas. In this context, the efficiency and effectiveness of SOEs in delivering critical services and driving economic growth become even more important.

This chapter provides an in-depth analysis of the financial and operational health of The Gambia's SOEs, their governance structures, and their contribution to the NDP and SDGs. By identifying targeted policy interventions and reforms, we aim to maximise their potential in driving inclusive growth and building resilience, ensuring that every Gambian can benefit from a brighter future.



## OVERVIEW OF GAMBIAN STATE- OWNED ENTITIES

The Gambian government owns thirteen SOEs that operate across five key sectors:

### 1. Agriculture:

- » The National Food Security Processing and Marketing

Corporation (NFSPMC)

### 2. Energy and Water:

- » National Water and Electricity Company (NAWEC)
- » Gambia National Petroleum Company (GNPC)

### 3. Services:

- » Assets Management and Recovery Corporation (AMRC)
- » Social Security and Housing Finance Corporation (SSHFC)

### 4. Telecommunications:

- » Gambia Telecommunications Company Limited (GAMTEL)
- » Gambia Cellular Company Ltd (GAMCEL)
- » Gambia Postal Services Corporation (GamPost)
- » Gambia Printing and Publishing Corporation (GPPC)
- » Gambia Radio and Television Services (GRTS)

### 5. Transportation:

- » Gambia Civil Aviation Authority (GCAA)
- » Gambia International Airlines (GIA)
- » Gambia Ports Authority (GPA)

These SOEs contribute significantly to the Gambian economy by providing essential services, generating

revenue, and creating employment opportunities. They also support the government's development objectives, such as improving infrastructure, enhancing food security, and promoting economic growth.



## AN ANALYSIS OF THE PERFORMANCE OF STATE-OWNED ENTITIES (SOES)

The 2022 SOE Operational and Financial report paints a sobering picture. In 2022, Gambian SOEs collectively incurred a staggering net loss of GMD2.02 billion (approximately USD39 million), a sharp reversal from the previous year's profit of GMD299.5 million (USD5.8 million). This financial situation, operational inefficiencies, and governance lapses threaten to derail the country's SDG aspirations.



## AGRICULTURE: THE BITTER-SWEET TALE OF NFSPMC

The National Food Security Processing and Marketing Corporation's (NFSPMC) performance has far-reaching implications for poverty reduction, food security, and inclusive growth. Despite a 72% increase in revenue due to a significant rise in groundnut processing, NFSPMC's net profit declined sharply due to a 141% increase in financing costs.

NFSPMC's operational challenges, such as ageing infrastructure, equipment breakdowns, and inadequate storage facilities, limit its efficiency and ability to support farmers. These challenges directly impact the achievement of SDG 1 (No Poverty) and SDG 2 (Zero Hunger), as the corporation struggles to contribute to poverty reduction and food security effectively.



## THE ENERGY & WATER SECTOR: A TALE OF LOSSES AND BLACKOUTS

At the heart of the SOE crisis lies NAWEC, Gambia's primary provider of power and water, which suffered a net loss of USD 57 million in 2022. This financial strain burdens government coffers and undermines progress towards SDG 7 (Affordable and Clean Energy) and SDG 6 (Clean Water and Sanitation).

Frequent power outages and water supply interruptions have become a fact of life in Gambia, plunging businesses into darkness and leaving families parched. These disruptions not only strain the economy but also exacerbate poverty and inequality, as the most vulnerable bear the brunt of the crisis. NAWEC's financial woes limit its ability to invest in infrastructure upgrades, hindering progress towards SDG 9 (Industry, Innovation, and Infrastructure).



## TELE- COMMUNICATIONS: THE MISSED CALL FOR DIGITAL INCLUSION

The performance of state-owned enterprises in the telecommunications sector, such as GAMTEL and GAMCEL, is concerning. With outdated infrastructure, limited network coverage, and intense competition from private players, these SOEs have seen their revenues dwindle and market share erode.

In 2022, GAMTEL and GAMCEL recorded net losses of USD 8.3 million and USD 2.3 million, respectively. These losses have far-reaching conse-

quences for digital inclusion, impeding access to online learning resources, telemedicine services, and digital financial services. Consequently, progress towards SDG 4 (Quality Education), SDG 3 (Good Health and Well-being), and SDG 8 (Decent Work and Economic Growth) is hindered, as the need for more reliable and affordable telecommunications infrastructure hampers access to vital services.



## THE GOVERNANCE GAP: A BARRIER TO TRANSPARENCY AND ACCOUNTABILITY

A deeper governance rot lies at the heart of the SOEs' financial and operational malaise. The 2022 report exposes a litany of transparency, accountability, and oversight failures that have left these enterprises vulnerable to mismanagement and corruption.

The low settlement rate of cross-arrears among SOEs is a glaring example of this governance deficit. As of December 2022, the total amount of cross-arrears stood at a staggering GMD2.10 billion (USD40 million), of which only 9% was settled during the year. This exacerbates liquidity challenges and erodes trust and accountability as SOEs must honour their financial obligations to each other and the government.

Moreover, the slow progress in implementing performance contracts and the inconsistencies in financial reporting standards and monitoring mechanisms create a fertile ground for mismanagement and corruption. As of early 2023, only three SOEs (GPA, SSHFC, and GNPC) had signed performance contracts, leaving the majority needing clear targets and accountability frameworks.

This governance gap has far-reaching implications for attaining SDG 16 (Peace, Justice, and Strong Institutions). Weak corporate governance, limited transparency, and inadequate oversight mechanisms undermine public trust, hinder the effective use of resources, and create opportunities for rent-seeking and elite capture.



## THE GENDER DIMENSION: LEAVING NO WOMAN BEHIND

The impact of SOE performance on sustainable development is gendered. Women and girls are often disproportionately affected by poor service delivery, limited opportunities, weak governance, and underrepresentation in leadership positions. Addressing these gender dimensions is crucial for achieving the SDGs and promoting gender equality. Empowering women and girls as employees and consumers of SOE services can transform poverty reduction, health outcomes, education, and economic growth. Reform efforts must prioritise gender equity and inclusion to ensure sustainable development for all.



## THE PATH FORWARD: REFORMING SOES FOR SUSTAINABLE DEVELOPMENT

Transforming Gambian SOEs into catalysts for sustainable development requires a holistic and strategic approach that addresses the financial, operational, and governance challenges identified in the 2022 report. The following recommendations offer a roadmap for reform:

01

Financial Sustainability: The government must consider creating a financial restructuring

plan to tackle the fiscal risks caused by loss-making SOEs. This plan could include debt forgiveness, capital injections, and cost-reflective tariffs. To improve NAWEC's financial viability, reducing subsidies, increasing tariffs in phases, and targeting low-income household support could be considered.

## 02 Operational Efficiency:

SOEs must prioritise investments in infrastructure modernisation, digitalisation, and process improvements to enhance operational efficiency and service quality. This could involve leveraging public-private partnerships (PPPs) to attract private capital and expertise and adopting innovative technologies such as smart grids and digital payment systems. By improving efficiency and reducing costs, SOEs can free up resources for further investments and expand access to critical services.

## 03 Governance Reforms:

Strengthening corporate governance, transparency, and accountability within SOEs is crucial for building strong and effective institutions. This requires accelerating the implementation of performance contracts, establishing clear financial reporting standards, and empowering independent regulators to provide adequate oversight. Enhancing the transparency of SOE operations through regular reporting and public disclosure of key performance indicators can help to build public trust and support for reform efforts.

## 04 Gender Equity and Inclusion:

Promoting gender equality in SOEs is crucial. This could involve setting targets for women's representation in leadership positions, implementing gender-responsive budgeting and investing in programs to support women's education. This will help The Gambia tap into its human capital and accelerate progress towards the SDGs.

## 05 Strategic Partnerships:

SOEs must collaborate with private and civil sectors to mobilise resources to achieve the SDGs. Partnerships with international financial institutions can help attract capital for infrastructure projects and promote environmental sustainability.

The path forward is straightforward but challenging. It requires bold leadership, political will, and a collective commitment to change. It demands that we confront entrenched interests, challenge the status quo, and make difficult choices. However, the stakes need to be lowered to shrink from this challenge. With the right reforms, investments, and partnerships, SOEs can become engines of growth, innovation, and social progress, propelling the country towards a brighter, more inclusive future.

The next chapter will examine the government's budget management and its implications for achieving the SDGs and implementing the National Development Plan.



## CONCLUSION

The performance of State-Owned Enterprises (SOEs) in The Gambia is crucial for achieving the Sustainable Development Goals. The 2022 SOE Financial and Operational Report highlights challenges and opportunities for transformation. Prioritising financial sustainability, operational efficiency, governance reforms, gender equity, and strategic partnerships can drive inclusive and sustainable growth.

Reforming SOEs ensures that these enterprises serve the interests of all Gambians, not just a privileged few. It is about building a future where citizens can access reliable electricity, clean water, affordable telecommunications, and efficient transportation. It is about creating a level playing field where women and girls have equal opportunities to thrive and contribute to the nation's development.



*Transforming Gambian SOEs requires financial restructuring, modernizing infrastructure, improving governance, promoting gender equality, and forming partnerships. With strong leadership, SOEs can drive growth and ensure reliable services and equal opportunities for all Gambians.*





## CHAPTER 06

### SOUND BUDGET MANAGEMENT: GAMBIA'S DEVELOPMENT STRENGTH





## INTRODUCTION

The national budget is crucial for implementing development priorities and reflecting the country's socio-economic goals. Effective budget management directly affects the achievement of the National Development Plan and the Sustainable Development Goals. This chapter evaluates The Gambia's government budget management using four key documents, identifying areas for improvement and providing recommendations to support effective budget management and fiscal sustainability.



## OVERVIEW OF THE GAMBIA'S BUDGET PROCESS

The Gambia's budget process involves several key stages and actors. The Ministry of Finance and Economic Affairs (MoFEA) coordinates the budget preparation in consultation with line ministries, departments, and agencies (MDAs). The process typically begins with the issuance of the Budget Call Circular, which provides guidelines and ceilings for MDAs' budget submissions. The MDAs then prepare their budget proposals, aligning them with the NDP priorities and the Medium-Term Expenditure Framework (MTEF).

The budget proposals are reviewed and consolidated by MoFEA, and the draft budget is presented to the Cabinet for approval. Once approved, the budget is submitted to the National Assembly for scrutiny and adoption. The National Assembly debates the budget proposals, makes amendments as necessary, and approves the Appropriation Bill, which authorises the government to spend from the Consolidated Fund.

The budget execution phase involves releasing funds to MDAs, procuring goods and services, and implementing planned activities. The Accountant General's Department is responsible for treasury management and ensuring expenditures align with the approved budget. The Internal Audit Department and the National Audit Office provide oversight and assurance on the regularity and propriety of budget execution.

The Gambia's budget process is guided by several fundamental principles and guidelines outlined in the PFA 2014 and other relevant documents. These include:

- 01 **Fiscal discipline:** Ensuring that total expenditure is consistent with revenue and financing constraints and that public debt remains sustainable over the medium term. The government has set a target of reducing the fiscal deficit to 3% of GDP by 2025, which aligns with the ECOWAS convergence criteria.
- 02 **Allocative efficiency:** Directing resources to priority sectors and programs that promote economic growth, social development, and poverty reduction, as identified in the NDP and other strategic frameworks. The government has committed to increasing the share of the budget allocated to agriculture, health, education, and infrastructure while reducing non-priority expenditures.
- 03 **Operational efficiency:** Delivering public services cost-effectively and timely, minimising waste and leakages, and maximising value for money. The government

has introduced various public financial management (PFM) reforms, such as the Integrated Financial Management Information System (IFMIS), to improve budget execution and cash management.

- 04 **Transparency and accountability:** Providing comprehensive and reliable information on budget plans and outcomes and subjecting budget execution to independent audit and parliamentary oversight. The government has made significant progress in improving budget transparency, as evidenced by the publication of key budget documents online and the adoption of the International Public Sector Accounting Standards (IPSAS).
- 05 **Participatory budgeting:** Engaging citizens, civil society organisations, and other stakeholders in the budget process ensures that public spending reflects the population's needs and preferences. The government has established various platforms for public participation, such as the Budget Outlook Paper (BOP) and the Citizens' Budget. It has increased its engagement with non-state actors in budget formulation and monitoring.

Despite these positive developments, The Gambia's budget process still needs to improve, such as the weak capacity of MDAs to prepare and execute their budgets effectively, the limited oversight role of the National Assembly, and the persistence of off-budget expenditures and arrears. The government has recognised these challenges and has committed to addressing them through various



PFM reform initiatives, such as the PFM Reform Strategy 2021-2025 and the Open Budget Initiative.



## COMPARING GAMBIA'S NATIONAL BUDGET EXPENDITURE REPORTS (2022 VS 2023).

Comparing the budget performance between January-November 2023 and January-October 2022 reveals some

notable changes in expenditure patterns and their implications for NDP implementation and fiscal sustainability. This section presents the key findings from the comparative analysis and discusses the factors that contributed to the observed changes.

- 01 **Budget execution rates:** The budget execution rate increased from 77% in 2022 to 96% in 2023 due to several factors, including the

easing of COVID-19 restrictions, economic recovery, and strengthened PFM systems. The higher execution rate suggests that the government was able to implement more planned activities and programs, which is good for achieving NDP targets and public service delivery.

- 02 **Expenditure composition:** In 2023, the government reduced the budget for capital development and other recurrent expenditures to allocate a larger portion to salaries, debt service, and subventions. This may limit the government's ability to invest in critical capital projects and other development spending necessary to achieve the NDP and SDG goals.

- 03 **Top-spending entities:** The National Debt Service, the Ministry of Basic and Secondary Education and the Ministry of Health are the top-spending entities in both periods, underscoring the government's commitment to debt management, human capital development, and social service delivery. However, the increased share of debt service in total expenditure (from 21% in 2022 to 23% in 2023) is a major concern, as it diverts resources from other priority sectors and limits the government's ability to invest in growth-enhancing areas. The high debt service costs also increase the country's vulnerability to external shocks and market volatility, as highlighted by the IMF's 2023 debt sustainability analysis.



**01** Effectiveness of budget management measures: The government has taken various measures to strengthen budget management and improve the efficiency and effectiveness of public spending, such as:

» Developing a three-year Public Investment Program (PIP) to guide the selection, appraisal, and monitoring of capital projects and ensure their alignment with NDP priorities and fiscal constraints. The PIP has helped to rationalise public investment and anchor debt sustainability by prioritising projects with high economic and social returns and phasing out non-priority projects.

» Establishing the Gambia Strategic Review Board (GSRB) to review and approve all significant capital projects and ensure their technical and financial viability. The GSRB has improved the quality and transparency of public investment decisions by subjecting projects to rigorous appraisal and selection criteria and involving key stakeholders in the review process.

» Strengthening the medium-term fiscal framework (MTFF) and the medium-term expenditure framework (MTEF) to improve budget planning, execution, and monitoring and align spending with NDP priorities and available resources. The MTFF and MTEF have provided greater predictability and credibility to budget allocations by setting clear fiscal targets and expenditure ceilings and linking them to policy

objectives and performance indicators.

» Implementing a Treasury Single Account (TSA) to improve cash management and reduce idle balances and borrowing costs. The TSA has helped to consolidate government cash balances, improve transparency and accountability, and reduce the risk of fraud and corruption.

» Adopting an electronic payment system (EPS) for government transactions to improve the efficiency and security of payments and reduce the use of cash and checks. The EPS has streamlined payment processes, reduced transaction costs, and enhanced the transparency and traceability of government expenditures.

While these measures have contributed to improved budget management and fiscal discipline, further efforts are needed to enhance the efficiency and effectiveness of public spending, such as:

» Strengthening the capacity of MDAs to prepare and execute their budgets effectively through training, technical assistance, and performance-based incentives. This could involve developing a comprehensive capacity-building program for budget officers and managers in partnership with development partners and local training institutions.

» Enhancing the oversight role of the National Assembly and civil society organisations to ensure that budget exe-

cution aligns with approved plans and priorities and that public funds are used for their intended purposes. This could involve providing training and resources to the PAC/PEC and other oversight bodies and establishing regular budget monitoring and reporting forums.

» Improving the quality and timeliness of budget execution reports to provide accurate and reliable information on budget performance and inform decision-making. This could involve strengthening the capacity of the AGD and other PFM institutions to produce comprehensive and user-friendly reports and disseminate them widely to stakeholders and the public.

» Implementing a performance-based budgeting (PBB) framework to link budget allocations to clear performance targets and outcomes and hold MDAs accountable for results. This could involve developing a set of key performance indicators (KPIs) for each MDA, aligning them with NDP goals and targets, and using them to monitor and evaluate budget execution and service delivery.

» Adopting a gender-responsive budgeting (GRB) approach to ensure that public spending promotes gender equality and women's empowerment and addresses women's and girls' specific needs and priorities. This could involve conducting gender analysis of budget proposals and execution reports, setting gender-specific targets

and indicators, and involving women's organisations and gender experts in budget formulation and monitoring.

The comparative analysis highlights the need for the government to balance short-term expenditure pressures with long-term fiscal sustainability and development objectives. While the improvement in budget execution rates and the alignment of top-spending entities with NDP priorities are positive developments, the rising cost of debt service and the limited fiscal space pose challenges for inclusive growth and poverty reduction. To address these challenges, the government should pursue a mix of revenue, expenditure, debt management, and structural reforms to boost economic growth and diversification.



### **GAMBIAN AUTHORITIES SOUND ECONOMIC MANAGEMENT: THE FOUNDATION OF SUSTAINABLE GROWTH**

The Gambian authorities have demonstrated a commitment to implementing economic reforms and engaging with international partners like the IMF. The successful completion of the 2020-2023 Extended Credit Facility (ECF) program, despite facing significant shocks like the COVID-19 pandemic and war in Ukraine, reflects positively on their ability to adhere to program objectives. The economy has also shown resilience, with growth more robust than peer countries during this challenging period.

However, vulnerabilities persist and will require continued efforts to address them. Public debt remains high, at around 75% of GDP as of

2023, indicating a need for further fiscal consolidation. While revenue collection has improved, broadening the tax base and strengthening administration is still necessary. Public financial management also has room for improvement in budget execution, project selection, and managing risks from state-owned enterprises.

Structural reforms are progressing in key areas like central bank independence, public procurement, anti-corruption, and the governance of state-owned enterprises. The authorities' engagement with the IMF on a governance diagnostic and intention to develop a national strategy demonstrates a proactive approach. Climate change adaptation is also an increasing priority.

While Gambian authorities have shown competence during challenging times, they must continue managing their debt, mobilising revenue, managing public finances, and maintaining external stability. The Gambia can build a strong foundation for sustainable and inclusive growth by following reforms and leveraging international partnerships.

### **CONCLUSION**

Sound budget management is critical for achieving the SDGs and implementing the National Development Plan. The Gambia has improved budget transparency, aligned spending with development priorities, and strengthened PFM systems. However, challenges regarding debt sustainability, expenditure efficiency, and oversight still need to be addressed.

The comparative analysis of budget expenditure reports highlights the need to balance short-term pressures with long-term fiscal sustainability and development objectives. The rising

cost of debt service and limited fiscal space pose risks to inclusive growth and poverty reduction. Addressing these challenges requires a mix of revenue, expenditure, debt management, and structural reforms to boost economic growth and diversification.

The Gambian authorities have demonstrated a commitment to economic reforms and engagement with international partners. While vulnerabilities persist, the successful completion of the ECF program and the economy's resilience during challenging times reflect positively on their economic management. Staying the course on reforms and leveraging partnerships will be critical for building a strong, sustainable, and inclusive growth foundation.

Ultimately, sound budget management is not just a technical exercise but a reflection of a country's values and priorities. It is about ensuring that public resources are used effectively, efficiently, and equitably to improve the lives of all citizens, especially the most vulnerable. It is about building trust and accountability between the government and the people it serves.

As The Gambia continues its development journey, it must place sound budget management at the heart of its efforts to achieve the SDGs and build a more prosperous, inclusive, and sustainable future for all. This requires technical reforms, political will, stakeholder engagement, and a shared vision for the country's future.

In the next chapter, we will explore how The Gambia can accelerate progress towards the SDGs by focusing on six key development bridges: nourishing the nation, energising lives and the economy, empowering minds, securing jobs and social protection, connecting communities, and safeguarding a climate-smart future.



## CHAPTER 07

### THE SIX BRIDGES TO ACCELERATING GAMBIA'S SDG PROGRESS



## INTRODUCTION

The Gambia's development trajectory reveals a mix of significant gains and persistent gaps. As highlighted in Chapter 1, the country has made strides in key areas like life expectancy, which rose from 50 years in 1990 to 62 years in 2019, yet poverty rose from 49% in 2013 to 55% in 2019/20. Progress has been uneven, with deep-seated inequalities leaving many Gambians behind.

The preceding chapters starkly depict the disparities between urban and rural areas, men and women, and different population groups. Chapter 3 highlights women's various health, education, and livelihood deprivations. Rural women have a lower level of education, with only 5% completing secondary school compared to 32% of urban men. As detailed in Chapter 1, climate shocks exacerbate poverty and inequality, with the poorest households being the hardest hit by droughts and floods.

Financing emerges as a critical constraint to SDG progress throughout the analysis. Chapter 4 reveals a staggering 80% gap in the financing strategy for the National Development Plan, even under optimistic scenarios. Compounding this challenge are institutional weaknesses and governance bottlenecks, from the poor performance of state-owned enterprises (Chapter 5) to shortcomings in public financial management (Chapter 6), which hamper the effective use of limited resources.

The Gambia must pursue systemic change across economic, social and environmental domains to break



A Gambian woman growing groundnuts in her farm

through these barriers and accelerate progress. This calls for an integrated approach focused on six development bridges: (1) nourishing the nation, (2) energising lives and the economy, (3) empowering minds, (4) securing jobs and ensuring social protection, (5) connecting communities, (6) safeguarding a climate-smart future.

Just like how bridges connect people and places, these six key areas can help

The Gambia bridge the gap between its current development challenges and a future of sustainable prosperity for all. Similar to the six major rivers that flow through the country, namely the Gambia, Sandougou, Sofianiama Bolon, Bintang Bolon, Allahein, and Boa Bolon, these six development bridges can bring life-giving opportunities and transformation to the country. All stakeholders, including the government, civil society, private sector

and development partners, must collaborate to make the bridges a reality. This chapter examines the six bridges, assessing the current situation, identifying priority actions, and exploring synergies across the SDG agenda.



## NOURISHING THE NATION

The first bridge to accelerating SDG progress in The Gambia is nourishing the nation through transformed food systems. As we saw in Chapter 3, most (53%) of the Gambian population live below the national poverty line, with 77% residing in rural areas where they rely on agriculture for their livelihoods. The agriculture sector currently contributes 30% to the country's GDP and employs 70% of the workforce, as mentioned in Chapter 1. However, the sector heavily depends on groundnut exports and needs more diversity, resulting in low yields and susceptibility to climate change. Furthermore, gender inequalities exist in the sector, where only 9% of female farmers own land compared to 91% of male farmers, reducing productivity and inequity.

To build a sustainable, resilient, and nutrition-sensitive food system, The Gambia should:

**01** Boost smallholder productivity and incomes through improved inputs and climate information services despite a 65% agriculture financing gap (Chapter 4). The country can de-risk the sector while overcoming financing challenges with innovative financing like weather index insurance and digital credit.

**02** Promote nutrient-dense crops alongside staple crops to combat malnutrition. Some of the things to consider are home gardening, biofortified crops, community seed banks, and school feeding programs to increase dietary diversity and combat stunting in under-fives (Chapter 3).

**03** Upgrading storage, processing, and transport infrastructure can reduce post-harvest losses, as high as 20-30% for grains and 50%+ for perishables. Agro-processing industries can also create employment opportunities and reduce waste (Chapter 1).

**04** Climate-smart practices like agroforestry and community-based natural resource management can help restore degraded lands and conserve biodiversity, as The Gambia loses 1% of its forests annually.

Transforming the country's food systems can help achieve progress on several sustainable development goals. It can reduce poverty (SDG 1), increase food security (SDG 2), lower malnutrition rates and thus improve health (SDG 3), improve the quality of education through school feeding programs (SDG 4), promote gender equality (SDG 5), increase jobs and incomes (SDG 8), ensure sustainable production (SDG 12), facilitate climate action (SDG 13), and support the sustainable use of life on land (SDG 15).

Similarly, several SDGs are central to transforming Gambia's food system. These include reliable and afford-

able energy (SDG 7), dependable and affordable water (SDG 6), urgent climate action (SDG 13), sustainable use of life on land (SDG 15), peaceful and human rights-centered rule of law (SDG 16), and productive partnerships (SDG 17).



## ENERGY ACCESS AND AFFORDABILITY TRANSITION

The second bridge to accelerating SDG progress in The Gambia is energising lives and the economy through an energy access and affordability transition. Despite progress, energy poverty remains widespread in The Gambia, limiting human development and economic growth. Although 62% of the population has access to electricity, a stark urban-rural divide persists, with 91% of urban residents connected compared to just 38% in rural areas (Chapter 2). Supply could be more reliable, with frequent outages due to an ageing grid that loses over 20% of electricity in transmission and distribution.

NAWEC, the national utility, faces a financial challenge, with losses equivalent to 3.2% of GDP in 2018 (Chapter 5), limiting its ability to invest in grid expansion and maintenance. Electricity tariffs are among the highest in Africa at \$0.26/kWh, which is unaffordable for many poor households and businesses.

Clean cooking is even more challenging, with most of the population relying on polluting fuels like firewood and charcoal for cooking, which expose people to indoor air pollution, cause health issues, and drive deforestation (Chapter 1).

*To achieve SDG 7, The Gambia should prioritize investing in renewable energy, expanding access to electricity, and improving energy efficiency. With climate change impacts already felt, transitioning to cleaner, more resilient energy is urgent*



The Gambia's energy mix heavily depends on imported fossil fuels, which generate over 80% of electricity. This leaves the country vulnerable to price volatility and contributes to emissions. With the impact of climate change already felt (Chapter 1), transitioning to cleaner, more resilient energy is urgent.

To achieve SDG 7, The Gambia should prioritise:

**01** Investing in renewable energy, clean cooking technologies and fuels. The Gambia has high solar potential, but solar power accounts for less than 1% of the installed capacity. To attract private investment and

increase renewable energy use, competitive tenders, power purchase agreements, feed-in tariffs, and risk guarantees can be utilised.

**02** Expanding access to electricity using mini-grids and stand-alone solar systems. However, the rural electrification pro-

gram faces a 100% funding gap. Supporting local entrepreneurs and community-based organisations can create job opportunities and empower women to deliver affordable solar products.

**03** Improving energy efficiency is essential and can be achieved

by installing smart meters, using proper insulation standards, implementing appliance labelling, and conducting regular energy audits. To address the high transmission and distribution losses in 2018, digitalising the grid, enhancing maintenance practices, and retrofitting buildings can result in significant energy and cost savings.

Reliable and affordable energy is vital to unlocking progress on many SDGs, from poverty reduction (SDG 1) to healthcare and education (SDGs 3 and 4), gender equality (SDG 5), climate action (SDG 13), and economic growth (SDG 8).

Similarly, several SDGs are central to ensuring Gambia has reliable and affordable energy. These include skilled people (SDG 4), reliable and affordable energy (SDG 7), urgent climate action (SDG 13), sustainable use of life on land (SDG 15), peaceful and human rights-centred rule of law (SDG 16), and productive partnerships (SDG 17).

### **EMPOWERING MINDS**

The third bridge to accelerating SDG progress in The Gambia is empowering minds through quality education.

The Gambia has made significant progress in improving access to education, with the enrollment rate in primary schools rising from 68% in 2000 to 86% in 2020 (Chapter 2). However, the CCA report highlights that there are still significant disparities in educational attainment and outcomes

based on factors such as gender, location, and wealth. For example, in rural areas with low-income families, only 32% of boys and 19% of girls finish lower secondary school (Chapter 3). Additionally, less than half of the students meet the minimum proficiency level in reading and mathematics by the end of primary school.

The COVID-19 pandemic exacerbated these inequities, disrupting learning for over 674,000 students (Chapter 1). Many girls have not returned to school due to increased poverty, domestic responsibilities, and early marriage.

Chronic underinvestment in education, with the sector receiving just 3.2% of GDP and 16% of the government budget (Chapter 6), translates into overcrowded classrooms, a lack of learning materials, and poorly trained teachers.

To ensure inclusive and equitable quality education for all (SDG 4), The Gambia should prioritise:

**01** Increasing education spending to 4-6% of GDP and 15-20% of public expenditure, addressing the 57% funding gap in the National Development Plan (Chapter 4). Mobilising domestic resources, eliminating wasteful spending, and attracting international aid are critical, along with targeting disadvantaged schools and students.

**02** Expanding access to quality early childhood education, which has high returns for the poorest children. Only 27% of pre-primary-age children are enrolled (Chapter 2).

Developing a national policy framework, increasing funding, and supporting community-based early learning centres can help ensure all children start school ready to learn.

**03** Improving learning outcomes by focusing on literacy and numeracy, providing remedial support, and investing in teacher training and support. Providing school meals, safe water and sanitation, and assistive devices for children with disabilities can boost attendance and learning.

**04** Empowering girls and women through education by addressing barriers to participation, providing scholarships and gender-sensitive facilities, combating gender-based violence and child marriage, and promoting STEM education for girls.

**05** Promoting skills for work and life by aligning education with labour market needs, expanding vocational training, fostering 21st-century skills, and integrating education for sustainable development into curricula.

Empowering minds through inclusive, equitable, and quality learning opportunities for all is a critical catalyst for achieving all SDGs. Quality education empowers individuals, reduces poverty, drives economic growth, promotes health, gender equality and peaceful societies, and equips learners with the knowledge and skills to address climate change and other

global challenges. Investing in education has multiplier effects across all the Sustainable Development Goals, making it an essential foundation for a more sustainable, prosperous, and inclusive future for all.

Empowering minds is a complex process that depends on achieving several SDGs. At its core, it requires good schools (SDG 4). In addition, poverty reduction (SDG 1) and hunger alleviation (SDG 2) are crucial to keeping students from low-income, food-insecure households in school. Similarly, gender equality (SDG 5) is vital because educating girls has exceptionally high returns. Decent work and economic growth (SDG 8) enable the necessary educational investments, while reducing inequalities (SDG 10) must involve addressing unequal access to quality learning. Moreover, effective institutions (SDG 16) and partnerships (SDG 17) provide the foundation for well-functioning education systems. Ultimately, transforming education requires an integrated approach that leverages synergies across the SDGs.



### SECURING FUTURES THROUGH JOBS AND SOCIAL PROTECTION

The fourth bridge to accelerating SDG progress in The Gambia is securing futures through jobs and social protection. Despite recent economic growth, The Gambia grapples with a labour market and social protection landscape, leaving many Gambians in a precarious state. A staggering 42% youth unemployment, more than double the overall rate of 21% (Chapter 1), is a ticking time bomb. Most workers find themselves trapped in

the quicksand of low-productivity, low-wage informal employment, with nearly a quarter of Gambians earning less than \$1.90 per day (Chapter 3). Women face an uphill battle, with only 35% participating in the labour force, compared to 58% of men.

The social protection system, a safety net full of holes, fails to catch those most in need. A mere 13.6% of the population is covered by at least one benefit, and an even more alarming 2.1% of the poorest quintile receives social assistance (Chapter 3). Social protection spending, at just 0.6% of GDP, pales compared to the regional average of 5% (Chapter 6), leaving most Gambians to weather life's storms without support.

The COVID-19 crisis has ruthlessly exposed these gaps, shattering the livelihoods of informal workers and small businesses (Chapter 1). The country's high public debt, reaching a staggering 88% of GDP in 2020 (Chapter 6), has tied the government's hands in expanding social spending.

To weave a more robust fabric of decent work (SDG 8) and social protection systems (SDG 1), The Gambia must prioritise:

**01** Crafting a comprehensive national employment policy to create decent jobs, especially for youth and women, by catalysing labour demand in critical sectors, cultivating a thriving business environment, fortifying labour market systems, and championing labour rights.

**02** Expanding social protection coverage through a tapestry of

contributory and non-contributory schemes to establish a national social protection floor. This includes amplifying cash transfer programs, designing a universal child benefit, broadening health insurance, bolstering pensions, and offering unemployment benefits and active labour market programs.

**03** Elevating the adequacy and quality of social protection by increasing benefit levels, diversifying services, streamlining delivery systems, intertwining cash transfers with human capital investments, offering complementary services, and embracing digital payments and information management.

**04** Mobilizing resources to finance social protection sustainably by expanding contributory schemes, increasing tax revenues, reallocating public spending, harnessing aid and innovative financing, and garnering political support.

**05** Formalizing the informal economy by simplifying business registration, providing incentives for formalisation, enforcing labour regulations, extending rights to informal workers' organisations, and fostering inclusive value chains.

Investing in decent work and social protection can propel progress across multiple SDGs. It is a powerful lever for inclusive growth (SDG 8), poverty reduction (SDG 1), narrowing inequality (SDG 10), advancing gender



A young Gambian lady using her laptop to do some research for her business

equality (SDG 5), nurturing human capital (SDGs 3 and 4), building resilient infrastructure (SDG 9), and ensuring just green transitions (SDG 13). By weaving this tapestry of protection and opportunity, The Gambia can unlock the potential of its people and pave the way for a more prosperous, equitable future.

At the same time, investing in decent work and social protection depends on progress across several interconnected SDGs. Inclusive and equitable qual-

ity education (SDG 4) is essential for developing the skills and human capital needed for productive employment and entrepreneurship. Good health and well-being (SDG 3) enable people to participate fully in the workforce. Gender equality (SDG 5) ensures equal access to economic opportunities and social protection. Sustainable economic growth (SDG 8) creates the fiscal space for investments in social protection systems. Resilient infrastructure (SDG 9) underpins the creation of decent

jobs. Climate action (SDG 13) is necessary to transition to a green economy with green jobs. Effective institutions (SDG 16) and partnerships (SDG 17) provide the foundation for well-designed labour market policies and social protection floors.

Ultimately, achieving decent work and social protection for all requires an integrated approach that harnesses synergies across the SDGs.



### CONNECTING COMMUNITIES THROUGH DIGITAL TECHNOLOGIES

a digital revolution. However, only 35% of the population has access to the internet. The digital divide is still challenging, particularly for women, rural communities, and low-income households.

The availability of digital infrastructure needs to be more equal and consistent in many areas. Only 18% of households have access to computers, and the number of fixed broadband subscriptions is less than 1 per 100 individuals. Furthermore, only 60% of the population has access to an often-unreliable electricity supply, which is essential in the digital age. Lastly, the cost of 1 GB of mobile data can be as high as 6%

A young Gambian lady using her mobile phone to access the internet, she is among the 35% of The Gambia population with this opportunity.



The fifth bridge to accelerating SDG progress in The Gambia is connecting communities through digital technologies. The mobile phone penetration rate in The Gambia has risen rapidly from 17% in 2005 to 141% in 2019, bringing the country to the brink of

of the average monthly income, which makes it an unaffordable expense for many people.

The statistics on the skills gap are alarming. Only 15% of the population has basic digital skills (as per Chapter

2). The education system needs help to keep up with the digital economy's demands, and ICT integration needs to be in curricula and teacher training. Digital government services are still in their early stages and leave citizens disconnected, with only 20% of the population interacting with public authorities online (as per Chapter 2). This is a missed opportunity for efficient and transparent governance.

The COVID-19 pandemic has sharply highlighted the digital divide, accelerating the pace of digitalisation and exposing and exacerbating inequalities (Chapter 1).

To harness the transformative power of digital technologies and accelerate progress on the SDGs, The Gambia must prioritise the following four things:

- 01 Investing in broadband connectivity and developing a national broadband plan can improve digital infrastructure. Policies like "dig once," infrastructure sharing, utilising funds from universal service obligations, and collaborating with the private sector can also help achieve this goal.
- 02 Integrating ICT in academic programs to promote a society that values technological literacy and education. Initiatives within the community that aim to improve digital literacy can help people of all ages develop the skills necessary to succeed in the digital age.
- 03 Improving governance, access to information, and citizen

participation by digitising government processes and offering online public services that leverage mobile technologies and open data principles can help reach remote populations and foster innovation. Strengthening institutional capacities is crucial for success.

- 04 Implementing policies, regulations, and partnerships enables digital transformation. A national digital strategy defining clear objectives is a great start. Equally important are laws that promote trust by enhancing data protection and cybersecurity measures.

The digital revolution holds the key to unlocking progress across the SDGs, from boosting agricultural productivity (SDG 2) to expanding healthcare access (SDG 3), delivering personalised education (SDG 4), empowering women (SDG 5), generating jobs and clean energy (SDG 7 and 8), promoting sustainable resource management (SDGs 14 and 15) and fighting misinformation (SDG 16).

That said, digital transformation also depends on advances in several key areas. Eradicating poverty (SDG 1) and ensuring equitable access to education (SDG 4) are essential for developing the digital skills and literacy needed to thrive in a technology-driven world. Reliable and affordable internet connectivity, as part of resilient infrastructure (SDG 9), is a prerequisite for digital inclusion and for leveraging digital technologies to improve livelihoods and access to services. Gender equality (SDG 5) is necessary to ensure that women and girls

have access to digital opportunities equally. Affordable and clean energy (SDG 7) powers the digital economy, while decent work (SDG 8) includes creating high-quality jobs in the digital sector. Effective institutions (SDG 16) provide the enabling environment for trust, security, and stability in the digital space, while partnerships (SDG 17) mobilise the collective resources and expertise needed for digital innovation.

Realising digital technologies' transformative potential requires an integrated approach that harnesses synergies and manages trade-offs across the SDGs, leaving no one behind in an increasingly digital world.



### SAFEGUARDING OUR FUTURE THROUGH CLIMATE ACTION

The sixth and final bridge to accelerating SDG progress in The Gambia is safeguarding our future through climate action. The Gambia is dealing with climate change, biodiversity loss, and pollution, which are hindering sustainable development. Limited resources and coordination make it difficult for the country to implement its National Climate Change Policy and meet its commitments under the Paris Agreement.

The country is highly vulnerable to the effects of climate change, with its low-lying topography and dependence on climate-sensitive sectors. This leads to coastal erosion, droughts, floods, and reduced crop yields, resulting in food insecurity and rural poverty.

Furthermore, Gambia's biodiversity is endangered due to habitat loss, overexploitation, and climate change.

Illegal fishing and coastal development threaten marine ecosystems and the livelihoods of over 200,000 Gambians who depend on fisheries. Forest coverage is declining by almost 1% annually due to agricultural land expansion, fuelwood extraction, and urbanisation.

Rapid urbanisation and population growth are increasing air, water, and waste pollution by generating waste much faster than it can be collected. Cooking with solid fuels indoors is causing respiratory diseases, and outdoor air pollution caused by vehicles and industries negatively impacts people's health.

The Gambia needs to urgently steer towards a sustainable, climate-resilient, and low-carbon future by taking the following five steps:

- 01 Investing in ecosystem-based adaptation and resilient infrastructure to reduce climate risks and strengthen communities' coping capacities. For example, restoring mangroves and wetlands can protect coastal areas from storm surges and erosion while benefiting the community's biodiversity and livelihoods. Climate-proofing infrastructure such as roads, bridges, schools, and health facilities can minimise damages and disruptions caused by disasters. Promoting climate-resilient agriculture techniques, such as agroforestry, water harvesting, and stress-tolerant crops, can also boost food security in the face of climate change. Developing early warning systems

and contingency plans can save lives and assets. At the same time, innovative financing mechanisms like resilience bonds and climate risk insurance can unlock public and private resources to support climate adaptation efforts.

**02** Accelerating the transition to renewable energy and energy efficiency to reduce greenhouse gas emissions and improve energy access. Scaling up solar, wind, and hydropower can aid in reducing reliance on imported fossil fuels, enhancing energy security, and creating new green jobs. Promoting off-grid and mini-grid renewable solutions can help electrify remote communities. Implementing energy efficiency standards and labels for appliances, buildings, and vehicles can curb energy demand. Clean cooking solutions like improved cookstoves and biogas can significantly reduce indoor air pollution and deforestation. Mobilising climate finance from diverse sources, including carbon markets and green bonds, is also crucial.

**03** Strengthening conservation and sustainable use of natural resources and biodiversity to safeguard ecosystems and support community livelihoods. Expansion of protected areas and community-based conservation are vital to preserving critical habitats and species. Sustainable land management practices such

as agroforestry, natural regeneration, and soil conservation can help restore degraded landscapes. Sustainable fisheries and aquaculture practices can ensure food and job security while preventing overfishing. Developing sustainable tourism can generate revenue for conservation and local communities. Enforcing environmental regulations and promoting green business practices can reduce pollution and waste.

**04** Improving integrated waste management and pollution control to safeguard human and environmental health. Developing comprehensive waste management policies and plans with clear targets and responsibilities is essential to take effective action. Investing in waste collection, segregation, and recycling infrastructure and services can reduce dumping and burning. Additionally, promoting waste prevention, reuse, and recovery can help conserve resources and create jobs in the circular economy. Enforcing air, water and soil quality standards, and monitoring systems can effectively reduce pollution risks. Finally, raising public awareness and engaging communities in waste management can help change behaviours and achieve better results.

**05** Incorporating climate change and environmental sustainability into all policies, plans and

budgets to mobilise resources and ensure accountability. A national green growth strategy could be developed to align economic, social, and environmental objectives. Lastly, institutional capacities and coordination should be strengthened to ensure effective climate and environmental governance and identify risks and opportunities.

Investing in safeguarding our future through climate action and transitioning to a low-carbon, climate-resilient future can drive progress across multiple SDGs. It is a powerful catalyst for achieving affordable and clean energy (SDG 7), sustainable cities and communities (SDG 11), responsible consumption and production (SDG 12), and the protection of life below water and on land (SDGs 14 and 15). Climate action also supports poverty reduction (SDG 1), as the poorest are most vulnerable to climate impacts. Moreover, it promotes good health and well-being (SDG 3) by reducing air pollution and climate-related health risks. The transition to a green economy creates decent work opportunities (SDG 8) and drives innovation and resilient infrastructure (SDG 9). Educating for climate action (SDG 4) and empowering women as agents of change (SDG 5) are also critical components of this transition.

At the same time, safeguarding our future through climate action and the transition to a net-zero future depends on progress across multiple interconnected SDGs. Eradicating poverty (SDG 1) and reducing inequalities (SDG 10) are essential for building resilience and ensuring the costs and benefits



of the transition are shared equitably. Quality education (SDG 4) is needed to develop skills for green jobs and foster environmental awareness. Gender equality (SDG 5) ensures that women have equal access to opportunities in the green economy. Affordable, clean energy (SDG 7) and sustainable infrastructure (SDG 9) form the backbone of a low-carbon future. Sustainable cities (SDG 11), responsible consumption and production (SDG 12), and protecting ecosystems (SDGs 14 and 15) are integral to climate action. Decent work (SDG 8) ensures a just transition for workers and communities. Partnerships (SDG 17) and effective institutions (SDG 16) are vital for mobilising climate finance, technology transfer, and coordinated global action.

It is necessary to take an integrated approach that leverages synergies between the SDGs to ensure that the transition to a net-zero future is inclusive and equitable and leaves no one behind.

## CONCLUSION

The journey towards achieving Gambia's SDGs is akin to constructing bridges that overcome poverty, inequality and environmental degradation. By nourishing the nation through transformed food systems, energising lives and the economy with clean and

affordable energy, empowering minds through quality education, securing futures with decent work and social protection, connecting communities through digital technologies, and safeguarding a climate-resilient tomorrow, The Gambia can unleash its full potential.

The six development bridges are interconnected and interdependent, requiring a comprehensive approach that leverages synergies across the SDGs. For instance, investing in climate-smart agriculture (SDG 2) can boost food security, reduce poverty (SDG 1), create jobs (SDG 8), and enhance climate resilience (SDG 13). Similarly, expanding access to clean energy (SDG 7) can improve health outcomes (SDG 3), enable education (SDG 4), empower women (SDG 5), and spur economic growth (SDG 8).

Constructing these bridges and overcoming the barriers to progress requires collaborative efforts from all stakeholders, including the government, private sector, civil society, and development partners.

The government must create an enabling environment for inclusive and sustainable development by strengthening institutions, improving governance, mobilising resources, and fostering partnerships. The private sector can drive job creation, tech-

nological innovation, and sustainable business practices. Civil society can advocate for marginalised groups, hold decision-makers accountable, and promote social change. Development partners can provide financial and technical support, share best practices, and align their interventions with national priorities.

Ultimately, achieving the SDGs is not just a technical exercise but a transformative agenda that requires a fundamental shift in how we live, work, and interact with each other and the planet. It calls for a new social contract based on shared values, collective action, and a sense of common purpose.

The Gambia can potentially become a model for sustainable development in Africa and beyond. By harnessing the power of its youthful population, vibrant culture, and abundant natural resources, the country can build a future where every Gambian has the opportunity to thrive.

The path ahead is challenging but also full of promise. With determination, innovation, and solidarity, The Gambia can bridge the gaps, break the barriers, and accelerate progress towards the SDGs. The time to act is now. Let us seize this moment to build a better, brighter, and more sustainable future for all Gambians.



Supporting Integrated  
Policies and Regulatory  
Frameworks



Developing Pipelines of  
SDG-Aligned Investments



Building SDG Financing  
Partnerships



Strengthening Capacities  
for SDG Data and Delivery

1  
2  
3  
4

## CHAPTER 08

THE FOUR ENGINE ROOM ACTIONS  
FOR GAMBIA'S DEVELOPMENT





## INTRODUCTION

As highlighted in the preceding chapters, the Gambia's journey towards the Sustainable Development Goals (SDGs) presents significant strides and persistent challenges. To accelerate progress and address the multifaceted barriers, development partners must adopt a comprehensive and collaborative approach that leverages their unique resources, expertise, and convening power.

This chapter outlines four key actions that development partners can undertake to catalyse transformative change in The Gambia: (1) supporting integrated policies and regulatory frameworks, (2) developing pipelines of SDG-aligned investments, (3) building SDG financing partnerships, and (4) strengthening capacities for SDG data and delivery.



## SUPPORTING INTEGRATED POLICIES AND REGULATORY FRAMEWORKS

As discussed in Chapter 1, The Gambia's progress towards the SDGs has been hindered by the lack of coordination between policies across various sectors. This siloed approach has led to unintended and often harmful outcomes, particularly in areas like agriculture and the environment, where policies may contradict each other.

Development partners can play a critical role in assisting the government in identifying policy interconnectedness and developing integrated and synergistic frameworks. Taking a

holistic view of policy development and implementation can help ensure that actions in one area support progress in others rather than inadvertently undermining them.

For instance, as highlighted in Chapter 3, the complex web of factors perpetuating inequality in The Gambia requires a multi-dimensional response that addresses socio-economic, cultural, and structural barriers. Development partners can support the government in crafting policies that tackle these root causes in a coordinated manner, leveraging synergies between SDGs and leaving no one behind.



## DEVELOPING PIPELINES OF SDG-ALIGNED INVESTMENTS

As revealed in Chapter 4, the significant financing gap is a major constraint to The Gambia's SDG progress. Even under optimistic scenarios, the National Development Plan (NDP) faces an 80% funding shortfall, with critical sectors like renewable energy, agriculture, and social protection grappling with staggering deficits.

To address this challenge, development partners should work closely with the government, private sector, and civil society to identify and develop a pipeline of bankable, SDG-aligned investment opportunities. These investments should focus on building the six development bridges outlined in Chapter 7, targeting the most underfunded areas with the highest potential impact on the SDGs.

Examples of such SDG-aligned investments could include climate-smart

agriculture projects (SDGs 1, 2, 8, 13, 15), off-grid renewable energy solutions (SDGs 7, 8, 13), and digital skills training programmes for youth (SDGs 4, 8, 9). By leveraging diverse financing instruments, such as impact investing, public-private partnerships, and capital markets, development partners can help mobilise the resources needed to bridge the funding gap and drive sustainable development.

Crucially, development partners should also support the government in strengthening public financial management and governance, as highlighted in Chapters 5 and 6, to ensure the effective utilisation and monitoring of these SDG-aligned investments. This includes building the capacities of key institutions and actors to develop, manage, and oversee these investments transparently and accountably.



## BUILDING SDG FINANCING PARTNERSHIPS

Mobilising the scale and mix of financing required for the SDGs demands a whole-of-society approach, with the United Nations playing a critical convening and brokering role. As emphasised in Chapter 4, development partners should leverage their unique legitimacy and convening power to unite the government, private sector, civil society, philanthropy, and other development partners around common SDG financing objectives.

This could involve establishing an SDG investor forum, developing impact investment vehicles, and promoting innovative financing mechanisms like debt swaps and diaspora bonds. By fostering these multi-stakeholder

partnerships, development partners can help The Gambia access diverse financial resources and expertise to achieve its SDG aspirations.

Furthermore, development partners should support the government in strengthening national capacities for SDG budgeting, expenditure tracking, and accountability, addressing the gaps in public financial management identified in Chapter 6. This will ensure that mobilised resources are effectively allocated and utilised for SDG-aligned investments and interventions.



## STRENGTHENING CAPACITIES FOR SDG DATA AND DELIVERY

Recurring capacity gaps have been identified across the Comprehensive Country Analysis (CCA), from weak statistical systems (Chapter 2) to low

public sector performance (Chapter 5). To address these challenges, development partners should invest in strengthening national and local capacities for SDG data collection, monitoring, and reporting, as well as for SDG implementation and service delivery.

Building on the capacity needs assessment and gap analysis recommended in this chapter; development partners should provide tailored support to key institutions and actors involved in SDG data and delivery. This could include strengthening the capacities of the Gambia Bureau of Statistics, government ministries and agencies, local governments, civil society organisations, and private sector entities.

As highlighted in Chapter 7, development partners can enhance the reach, efficiency, and impact of their capacity-building efforts by leveraging

digital technologies and innovations. Moreover, they should promote a whole-of-government and whole-of-society approach to capacity building, fostering collaboration and coordination across different levels and sectors to ensure coherence, ownership, and sustainability.



## CONCLUSION

The only way for Gambia to achieve the SDGs is through a collaborative approach with development partners. This involves supporting integrated policies, developing SDG-aligned investments, building financing partnerships, and strengthening capacities for data and delivery. A shared vision and concerted efforts by the Government of The Gambia, development partners, the private sector, and civil society are crucial for driving sustainable development and leaving no one behind.





## CHAPTER 09

### CONCLUSION: GAMBIA'S DEVELOPMENT FUTURE



## INTRODUCTION

The preceding chapters have painted a vivid picture of The Gambia's development journey – one of significant strides and stubborn challenges. From the improvements in life expectancy and education (Chapter 1) to the stark inequalities between urban and rural areas, men and women (Chapter 3), to the crippling financing gaps (Chapter 4) and governance bottlenecks (Chapters 5 and 6), this Comprehensive Country Analysis (CCA) has provided a nuanced diagnostic of the country's sustainable development landscape.

Chapter 7 offered a compelling roadmap for accelerating progress – the six development bridges of nourishing the nation, energising lives and the economy, empowering minds, securing futures, connecting communities, and safeguarding the climate. However, as Chapter 8 emphasised, translating this vision into reality requires a concerted effort from all stakeholders, with development partners playing a catalytic role.

This concluding chapter weaves together the essential threads of the CCA, identifies overarching priorities, and provides actionable recommendations for achieving the SDGs in The Gambia. At its core is the message that sustainable development must benefit all Gambians, especially the furthest behind and that realising this ambition requires collective action across society.



## CROSS-CUTTING PRIORITIES FOR SDG ACCELERATION

Three overarching priorities emerge from the CCA as crucial for SDG acceleration in The Gambia:

**01** Dismantling the Drivers of Inequality: Inequality, as Chapter 3 underscored, is a pernicious brake on progress, with deep disparities in education, health, wealth and power holding back far too many Gambians, especially women and rural residents. For example, only 5% of rural women complete secondary education, compared to 32% of urban men. Tackling the roots of inequality – from discriminatory social norms to unequal access to services and opportunities – is paramount for putting the SDGs within reach of all.

**02** Mobilizing Financing and Strengthening Governance: Chapters 4-6 spotlighted the dual challenges of mobilising and using development finance well. Even under optimistic scenarios, the government faces a staggering 80% gap in funding the National Development Plan (Chapter 4). Meanwhile, weaknesses in state-owned enterprises and public financial management (Chapters 5-6) threaten to undermine the impact of these scarce resources. Unlocking new sources of financing, from domestic revenues to innovative instruments, and plugging the leaks in the system, from procurement to oversight, are urgent imperatives.

**03** Building Resilience and Sustainability: The COVID-19 pandemic and the looming climate crisis have brought the

need for resilience into sharp relief. As Chapter 1 noted, climate shocks disproportionately affect the poor, with droughts and floods threatening to reverse hard-won development gains. Meanwhile, the pandemic laid bare the weaknesses in health, education and social protection systems (Chapters 2-3). Infusing resilience across policies and investments, whether in climate-smart agriculture or shock-responsive safety nets, is essential for safeguarding progress and avoiding costly setbacks.

Cutting across these priorities is the bedrock principle of leaving no one behind. As a running thread throughout the CCA, those furthest behind – such as women, rural communities, youth, and people with disabilities – face the most significant barriers to progress. Putting these groups at the centre of SDG policies and programmes, as agents and beneficiaries, is crucial for equitable and inclusive development.



## RECOMMENDATIONS AND ROADMAP FOR SDG ACCELERATION

Drawing on the analysis and insights of the CCA, the following recommendations provide a roadmap for accelerating SDG progress in The Gambia:

**01** Develop an Integrated SDG Financing Strategy: Bridge the financing divide with a comprehensive strategy to mobilise and align resources behind the SDGs. This should include enhancing domestic resource mobilisation by improving tax

administration and reducing exemptions; leveraging private finance through vehicles like public-private partnerships and impact investment; tapping into climate funds; and attracting more and better development assistance. A whole-of-government approach, as recommended in Chapter 8, can improve coordination and impact.

**02** Strengthen Public Financial Management and Governance: Financing is only as good as the systems that manage it. Bolstering the transparency, accountability and efficiency of public financial management, as highlighted in Chapter 6, is crucial for maximising the impact of development resources and rebuilding public trust. Key steps include enhancing procurement systems, strengthening audit and oversight functions, and digitising budget processes. In parallel, improving the performance of state-owned enterprises (Chapter 5), such as through performance contracts and greater private sector participation, can plug fiscal leakages and improve service delivery.

**03** Prioritize Inclusive Human Capital Development: Investing in people, especially the most disadvantaged, is vital for reducing inequality and building a skilled, healthy and resilient population. As highlighted in Chapters 2-3, priorities include extending

quality education to all, particularly girls and rural children, expanding access to essential health services, including reproductive care, and establishing a social protection floor to provide basic income security. Initiatives like rural skills training and urban apprenticeship programmes can equip youth for the job market.

**04** Scale Up Climate-Smart and Resilient Infrastructure: Investing in sustainable, resilient, inclusive infrastructure is critical to achieving multiple SDGs. As recommended in Chapter 7, priorities include climate-proofing transport networks to withstand floods and sea level rise, expanding clean energy access through off-grid and mini-grid solutions, enhancing water security through integrated watershed management, and improving digital connectivity, especially in rural areas. Nature-based solutions, like mangrove restoration, can build coastal resilience while supporting livelihoods.

**05** Foster Inclusive Governance and Participatory Planning: Achieving the SDGs is not just a technocratic exercise but a profoundly political one that requires negotiating trade-offs, building consensus and institutionalising inclusion. Priorities include establishing multi-stakeholder forums for SDG planning and oversight, strengthening local government capacity and community

participation in development decisions, and empowering marginalised groups as agents of change. As Chapter 8 noted, development partners can support by facilitating dialogue, sharing good practices, and investing in the capacity of civil society and public institutions.

**06** Leverage Regional and Global Partnerships: The Gambia's SDG journey is intertwined with its neighbours and the world. Tapping into regional initiatives like the African Continental Free Trade Area and global ones like the Paris Agreement on climate change can open up new opportunities for sustainable development. South-South and triangular cooperation can facilitate peer learning and technology transfer. At the same time, The Gambia must make its voice heard in global policy debates, from debt relief to vaccine equity, to shape a more enabling environment for SDG progress.



## CONCLUSION

The Gambia is at a crucial point in its journey towards sustainable development. With only seven years left to achieve the 2030 Agenda, the country needs to choose a path that prioritises inclusion, resilience, and sustainability. The Climate Change Analysis has shown that continuing with business as usual won't be enough to reach the Sustainable Development Goals.

Therefore, The Gambia needs to create a new social contract that focuses on the welfare and empowerment of all

its citizens as the central goal. This effort is not solely the responsibility of the government or its development partners. It requires the participation of all stakeholders, from businesses to civil society to communities, in a whole-of-society approach that harnesses everyone's energy, resources, and creativity. It also demands a shift in mindset that views development as a positive-sum endeavour that expands opportunities for all rather than a zero-sum game.

By embracing the SDGs as its compass and the six development bridges as its roadmap, The Gambia can navigate the challenges ahead and emerge as a model for inclusive, resilient and sustainable development. The opportunities are vast, from becoming a hub for solar energy to pioneering gender-transformative social protection to leading the charge on climate adaptation.

Seizing these opportunities, however, requires bold leadership, shared sacrifice, and unwavering commitment. As the country stands at the threshold of

its next chapter, let this be a rallying cry for all Gambians to unite behind a shared vision of a prosperous, just and sustainable future. The Gambia's SDG journey is humanity's journey in an interconnected world facing collective challenges, from pandemics to climate change.

Its success is our success; its struggle is our struggle. Let us walk this path together, leaving no one behind, until the promise of the SDGs becomes a reality for every Gambian, now and for generations to come.

# 2030





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