



Africa Science and Technology Advisory Group  
(Af-STAG) On DRR  
African Union Commission (AUC)

# Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025)

## Full-Fledged Fragility Assessment (FFFA)



## Document Classification

- **Official Document** – Public Release / Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025) Full-Fledged Fragility Assessment (FFFA)
- **Classification:** Public / Dissemination
- **Level:** General Distribution
- **Prepared for:** African Union Commission (AUC), Government of The Gambia, and Development Partners
- **Status:** Official Report under the APEDA for DRR
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### Recommended Citation:

Farrage, A. F. (2025). Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025) — Full-Fledged Fragility Assessment (FFFA). African Union Commission, AfSTAG DRR / APEDA for DRR Project.

## Preamble

This Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025) — Full-Fledged Fragility Assessment (FFFA) — has been prepared in the context of the activities of the African Partnership Enhancing Discourse and Advocacy for Disaster Risk Reduction (APEDA for DRR) Project , implemented under the leadership of the African Union Commission’s , with support from PERIPERI U Network - Centre for Collaboration in Africa - Stellenbosch University International , A component of AUC Programme “

Strengthening Disaster Risk Governance in African Regions, Countries and Communities 2022 2026”, which part of the 11 th EDF Intra ACP Natural Disaster Risk Reduction Programme.

The African Partnership Enhancing Discourse and Advocacy for Disaster Risk Reduction (APEDA for DRR) Project is a collaborative venture between the African Union Commission and the PERIPERI U partners. The central aim of this project will be to support and enhance the work of AfSTAG DRR in strengthening disaster risk governance for resilience in African countries and regions, in particular focusing upon actions which increase political will and commitment for DRR across the continent.

This report, led by Dr. Ahmed F. Farrage as Policy Lead for AfSTAG DRR at the African Union Commission, exemplifies the APEDA Project’s core objective: translating rigorous diagnostic analysis into actionable policy recommendations that reinforce good governance, transitional justice, economic diversification, climate resilience, and regional integration. It builds directly on The Gambia’s post-2016 democratic gains while identifying practical pathways to move the country from “guarded resilience” toward enduring stability.

By embedding this Full-Fledged Fragility Assessment within the APEDA framework, the African Union Commission supports peer-driven, African-owned solutions for fragility and resilience-building across the continent.

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## Keywords

- Fragility Assessment
- Country Resilience and Fragility Assessment (CRFA)
- The Gambia
- Democratic Transition
- Post-Authoritarian Resilience
- Transitional Justice (TRRC)
- Security Sector Reform (SSR)
- Climate Resilience
- Economic Foundations
- Social Cohesion
- AfCFTA
- ECOWAS / ECOMIG
- Fragile States Index (FSI)
- African Union (AU)
- APEDA for DRR
- Recovery-Focused National Development Plan (RF-NDP)
- Youth Unemployment
- Public Financial Management (PFM)
- Guarded Resilience

## List of Abbreviations and Acronyms

Abbreviation	Full Form
ACLED	Armed Conflict Location & Event Data Project
ADER	Annual Development Effectiveness Review
AEO	African Economic Outlook
AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
APRM	African Peer Review Mechanism
AU	African Union
BTI	Bertelsmann Stiftung Transformation Index
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CFRA	Country Fiduciary Risk Assessment
CPI	Corruption Perceptions Index
CRFA	Country Resilience and Fragility Assessment
CRI	Climate Risk Index
CSP	Country Strategy Paper
CSO	Civil Society Organization
DCAF	Geneva Centre for Security Sector Governance
DSSI	Debt Service Suspension Initiative
ECF	Extended Credit Facility
ECOWAS	Economic Community of West African States
ECOMIG	Economic Community of West African States Mission in The Gambia
FFP	Fund for Peace
FSI	Fragile States Index
FGM	Female Genital Mutilation
GASFP	Gambia Agriculture and Food Security Project
GII	Gender Inequality Index
Gini	Gini Coefficient

GLTCNDS	Gambia Long-Term Climate-Neutral Development Strategy
GMIS	Gambia Management Information System
GPI	Global Peace Index
GTI	Global Terrorism Index
GoTG	Government of The Gambia
GRA	Gambia Revenue Authority
GRSB	Governance, Risk and Sustainability Board
HDI	Human Development Index
HRW	Human Rights Watch
ICG	International Crisis Group
ICCPR	International Covenant on Civil and Political Rights
ICJ	International Commission of Jurists
ICTJ	International Center for Transitional Justice
IEP	Institute for Economics & Peace
ILO	International Labour Organization
IMF	International Monetary Fund
IOM	International Organization for Migration
IsDB	Islamic Development Bank
LDI	Liberal Democracy Index
M&E	Monitoring and Evaluation
MTE	Mid-Term Evaluation
NAPA	National Adaptation Programme of Action
NDC	Nationally Determined Contribution
ND-GAIN	Notre Dame Global Adaptation Initiative
NDP	National Development Plan
NDMA	National Disaster Management Agency
NHIS	National Health Insurance Scheme
ODA	Official Development Assistance

OECD	Organisation for Economic Co-operation and Development
OMVG	Organisation pour la Mise en Valeur du fleuve Gambia
PACD	Programme for Accelerated Community Development
PFM	Public Financial Management
PPP	Public-Private Partnership
Q-CRAFT	Quantitative Climate Change Risk Assessment Fiscal Tool
RF-NDP	Recovery-Focused National Development Plan
RISP	Regional Integration Strategy Paper
RMC	Regional Member Country
SDGs	Sustainable Development Goals
SSR	Security Sector Reform
SWG	Sector Working Group
TI	Transparency International
TRRC	Truth, Reconciliation, and Reparations Commission
TSF	Transition Support Facility
UN	United Nations
UNDAF	United Nations Development Assistance Framework
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
UNFPA	United Nations Population Fund
UNODC	United Nations Office on Drugs and Crime
UNPD	United Nations Population Division
UNSDCF	United Nations Sustainable Development Cooperation Framework
V-Dem	Varieties of Democracy
VNR	Voluntary National Review
WB	World Bank
WFP	World Food Programme
WHO	World Health Organization
WJP	World Justice Project

## Glossary of Terms

- **CRFA** – Country Resilience and Fragility Assessment: AfDB’s multidimensional framework evaluating pressures and capacities across seven dimensions.
- **FFFA** – Full-Fledged Fragility Assessment: Comprehensive, in-depth fragility analysis using the CRFA and complementary tools.
- **APEDA for DRR** – African Partnership Enhancing Discourse and Advocacy for Disaster Risk Reduction: AUC-led project supporting disaster risk governance and resilience.
- **TRRC** – Truth, Reconciliation and Reparations Commission: Gambia’s transitional justice mechanism addressing Jammeh-era abuses.
- **ECOMIG** – ECOWAS Mission in The Gambia: Regional peacekeeping/stabilization force supporting post-2016 transition.
- **RF-NDP** – Recovery-Focused National Development Plan (2023–2027): Gambia’s current national planning framework.
- **FSI** – Fragile States Index: Fund for Peace annual ranking measuring state vulnerability.
- **BTI** – Bertelsmann Stiftung Transformation Index: Assesses political and economic transformation in developing countries.
- **AfCFTA** – African Continental Free Trade Area: Continental initiative to boost intra-African trade.
- **ND-GAIN** – Notre Dame Global Adaptation Initiative: Index measuring vulnerability and readiness to climate change.
- **WJP** – World Justice Project Rule of Law Index: Measures adherence to rule of law principles.
- **ACLED** – Armed Conflict Location & Event Data Project: Database tracking political violence and protests.
- **Guarded Resilience** – The report’s central characterization of The Gambia’s current state: notable democratic and institutional gains that remain vulnerable to reversal without deeper structural reforms.

- **Inclusive Politics** – CRFA dimension focusing on governance quality, political participation, and state legitimacy.
- **Regional Contagion** – CRFA dimension assessing risks and opportunities from neighboring countries and regional dynamics.
- **Social Cohesion** – CRFA dimension examining social inclusion, trust, inequality, and group relations.
- **Steering Capability** – BTI governance indicator measuring a government’s capacity to formulate and implement policy.
- **Resource Efficiency** – BTI indicator evaluating efficient use of assets, policy coordination, and anti-corruption efforts.

## Acknowledgement

It is with great satisfaction that I introduce this Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025), a Full-Fledged Fragility Assessment (FFFA) prepared under the leadership of Dr. Ahmed Farrage and fully aligned with the African Development Bank’s Country Resilience and Fragility Assessment (CRFA) framework.

This report arrives at a decisive moment for our continent. As Africa advances Agenda 2063 and the African Continental Free Trade Area (AfCFTA), the experiences of The Gambia — a nation that successfully transitioned from 22 years of authoritarian rule in 2016 and is now navigating post-COVID recovery, climate shocks, and democratic consolidation — offer invaluable lessons for all Regional Member Countries. By rigorously applying the CRFA’s seven dimensions (Inclusive Politics, Security, Justice, Economic Foundations, Social Cohesion, Regional Contagion, and Climate Change/Environment), the assessment provides a balanced, evidence-based diagnosis: moderate fragility that is steadily improving (FSI from 80.5 in 2021 to 76.1 in 2024), with clear strengths in security and justice, yet persistent vulnerabilities in economic foundations, social cohesion, and environmental resilience.

The African Union Commission, through AfSTAG DRR and our broader mandate to promote good governance and sustainable development, welcomes this work as a model of how multidimensional fragility assessments can translate data into actionable policy. The report’s integration of AfDB, OECD, UN, and ACLED insights, its alignment with The Gambia’s Recovery-Focused National Development Plan (2023–2027) and the Sustainable Development Goals, and its forward-looking recommendations on public financial management, security sector reform, justice access, climate resilience, and AfCFTA leverage directly support the AU’s commitment to building resilient societies.

We particularly note the emphasis on transitional justice through the Truth, Reconciliation and Reparations Commission (TRRC), regional partnerships via ECOWAS and ECOMIG, and the urgent need to address youth unemployment and climate vulnerability — all of which are central to the AU’s Strategy for Addressing Fragility and Building Resilience.

This FFFA is not merely an academic exercise; it is a practical tool for policymakers, development partners, and civil society. I urge the Government of The Gambia, the African Development Bank, and all stakeholders to translate its findings and recommendations into concrete programmes that will accelerate The Gambia’s journey from “guarded resilience” to enduring stability.

**Dr. Eltson Eteckji Fonkeng**

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African Union Commission (AUC)

## Statement

Under the title: Gambia Multidimensional Fragility and Resilience Assessment (2021-2025): Alignment with the African Development Bank’s Country Resilience and Fragility Assessment (CRFA), UN, and WB. This report provides a comprehensive analysis of The Gambia’s fragility and resilience dynamics during a transformative period of post-COVID-19 recovery following the 2016 democratic transition and amidst ongoing global economic and climate challenges. Leveraging the African Development Bank’s (AfDB) CRFA framework, the assessment evaluates pressures and capacities across seven dimensions: Inclusive Politics, Security, Justice, Economic Foundations, Social Cohesion, Regional Contagion, and Climate Change/Environment. It integrates data from the AfDB, OECD, United Nations (UN), and the Armed Conflict Location & Event Data Project (ACLED), aligning with The Gambia’s National Development Plan (2018 -2021), (2023–2027) and Sustainable Development Goals (SDGs). Key findings highlight moderate fragility (Fragile States Index: 80.5 in 2021 to 76.1 in 2024), with strengths in security and justice, but vulnerabilities in economic stability, social cohesion, and environmental resilience. The report, informed by AU mandate to promote good governance and sustainable development, offers policy recommendations to strengthen public financial management, enhance justice access, professionalize security, invest in climate resilience, and leverage the African Continental Free Trade Area (AfCFTA).

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## Executive Summary

This **Multidimensional Assessment of Fragility and Resilience in The Gambia (2021–2025)** presents a comprehensive Full-Fledged Fragility Assessment (FFFA) grounded in the African Development Bank’s (AfDB) **Country Resilience and Fragility Assessment (CRFA)** framework. Conducted under the leadership of Dr. Ahmed F. Farrage (Policy Lead, AfSTAG DRR, African Union Commission) within the APEDA for DRR project, the report evaluates pressures and capacities across the CRFA’s seven dimensions: Inclusive Politics, Security, Justice, Economic Foundations, Social Cohesion, Regional Contagion, and Climate Change/Environment.

The Gambia has maintained a profile of **moderate but steadily improving fragility** during this pivotal post-2016 democratic transition and post-COVID recovery period. The **Fragile States Index (FSI)** improved from 80.5 in 2021 to 76.1 in 2024, with a projected further decline to 75.8 in 2025. The 2021 CRFA baseline scored overall fragility at **3.8 out of 7**, reflecting a balanced but uneven dynamic: notable strengths in **Security** and **Justice**, offset by persistent vulnerabilities in **Economic Foundations**, **Social Cohesion**, and **Climate Change/Environment**. Complementary analyses from the Bertelsmann Transformation Index (BTI), OECD States of Fragility, ACLED, and UN frameworks reinforce this “**guarded resilience**” narrative — significant democratic and institutional gains since the end of the Jammeh era have buffered against shocks, yet structural weaknesses in economic inclusivity, youth unemployment, poverty (around 48–53%), and climate vulnerability continue to constrain deeper transformation.

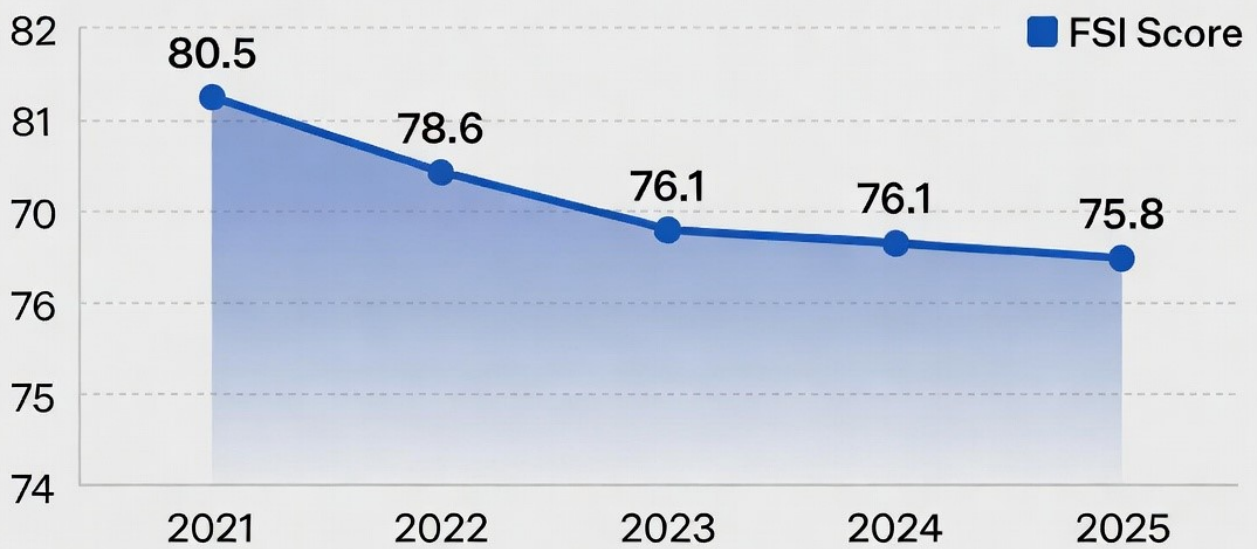
### Key Trends (2021–2025)

- **Strengths:** Low-intensity security environment (GTI 0.0; ACLED data showing ~450 events dominated by protests with fewer than 20–25 fatalities); advancing transitional justice through the Truth, Reconciliation and Reparations Commission (TRRC); sustained judicial reforms; and regional stabilization via ECOWAS/ECOMIG.
- **Vulnerabilities:** High public debt (peaking near 85% of GDP before moderating); persistent poverty and inequality; elevated youth and women unemployment; recurrent flooding affecting up to 20% of the population; and slow implementation of key reforms (e.g., constitutional process and full TRRC recommendations).

- Positive momentum includes GDP growth rebounding to 5.3–5.9% by 2024–2025, tourism recovery, rising remittances (up to ~27% of GDP), and alignment with the Recovery-Focused National Development Plan (RF-NDP 2023–2027) and SDGs.

## Fragile States Index (FSI) Trend in The Gambia (2021-2025)

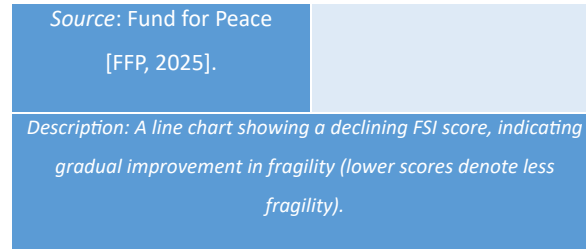
Moderate but improving fragility - Guarded resilience



Source: Fund for Peace / Author compilation

**Figure 1:** Fragile States Index (FSI) Trend (2021–2025), By Author

Year	FSI Score
2021	80.5
2022	78.6
2023	76.1
2024	76.1
2025	75.8



### Policy Priorities and Expected Impact

To accelerate the shift from guarded resilience to enduring stability, the report recommends integrated, sequenced actions:

- Strengthen **Public financial management (PFM)** and anti-corruption measures to broaden the tax base and reduce debt vulnerabilities.
- Expand **justice access** and complete transitional justice implementation (TRRC reparations and hybrid courts).
- Professionalize **security sector reform (SSR)** while ensuring a smooth ECOMIG transition.
- Invest in **climate-resilient infrastructure**, sustainable agriculture, and green jobs to address environmental risks.
- Leverage **AfCFTA** for economic diversification, SME development, and inclusive growth targeting youth and women.
- Scale **social protection** programs (e.g., cash transfers) and enhance social cohesion through gender-responsive and youth-focused initiatives.

Collective implementation of these priorities, estimated at USD 55–80 million in blended financing, could reduce overall fragility by 20%+, drive the FSI below **70 by 2030**, achieve poverty reduction targets (<45%), and position The Gambia as a regional model for post-authoritarian, climate-resilient recovery aligned with Agenda 2063 and the AfCFTA.

This assessment underscores that The Gambia’s progress is real yet reversible without sustained political will and coordinated support. **Policymakers in The Gambia, the African Development Bank, African Union Commission, ECOWAS, UN agencies, and civil society** are urged to translate these findings into concrete programmes. By mainstreaming the CRFA fragility lens into national

planning, annual reviews, and development partnerships, The Gambia can consolidate its democratic gains, build adaptive capacities, and chart a path toward inclusive, enduring stability that inspires other African nations navigating similar transitions.

***The time for guarded resilience is ending — the era of transformative, African-owned resilience must begin.***

# 1. Introduction

## 1.1 Background and Rationale

The Gambia stands at a critical juncture in its national development trajectory. Following the historic 2016 democratic transition that ended 22 years of authoritarian rule under former President Yahya Jammeh, the country has made notable strides in restoring political pluralism, strengthening institutions, and rebuilding international partnerships. However, this progress has unfolded against the backdrop of successive shocks, including the COVID-19 pandemic, global economic disruptions exacerbated by the Russia-Ukraine conflict, recurrent climate-induced flooding, and persistent structural vulnerabilities.

These dynamics have tested the resilience of The Gambia’s young democracy while simultaneously highlighting opportunities for inclusive growth and sustainable development. The Recovery-Focused National Development Plan (RF-NDP) 2023–2027 provides a strategic domestic framework to address these challenges, prioritizing agricultural transformation, infrastructure development, youth empowerment, and climate resilience. At the continental level, the assessment aligns closely with the African Union’s Agenda 2063, the African Continental Free Trade Area (AfCFTA), and the African Development Bank’s Strategy for Addressing Fragility and Building Resilience.

This Full-Fledged Fragility Assessment (FFFA) is therefore both timely and essential. It offers a rigorous, evidence-based analysis of fragility and resilience dynamics during the transformative period 2021–2025, supporting The Gambia’s efforts to move from “guarded resilience” toward enduring stability and serving as a potential model for other African states navigating post-transition recovery.

## 1.2 Objectives

**The primary objectives of this report are threefold:**

- To conduct a granular, multidimensional examination of fragility drivers and resilience capacities in The Gambia using the AfDB Country Resilience and Fragility Assessment (CRFA) framework, integrating quantitative indicators with qualitative insights.

- To identify strategic policy entry points for strengthening governance, economic diversification, social inclusion, and climate resilience, while mitigating risks of reversal ahead of the 2026 elections and beyond.
- To provide actionable, sequenced recommendations that support national stakeholders, development partners, and regional institutions in translating diagnostic findings into concrete programmes aligned with the RF-NDP, Sustainable Development Goals (SDGs), and continental priorities.

### 1.3 Conceptual Framework

This assessment is anchored in the African Development Bank’s **Country Resilience and Fragility Assessment (CRFA)** framework, introduced in 2018. The CRFA adopts a balanced, multidimensional approach that evaluates the interaction between **pressures** (vulnerabilities) and **capacities** (strengths) across seven key dimensions:

- Inclusive Politics
- Security
- Justice
- Economic Foundations
- Social Cohesion
- Regional Contagion
- Climate Change and Environment

The framework recognizes fragility as a dynamic continuum rather than a binary state and emphasizes the importance of preventive, context-specific interventions to build resilience.

To enrich the analysis, the CRFA is complemented by other established lenses, including the Fund for Peace **Fragile States Index (FSI)**, the Bertelsmann Stiftung Transformation Index (**BTI**), the OECD’s multidimensional fragility framework, Armed Conflict Location & Event Data Project (**ACLED**) data, and relevant United Nations instruments such as the UN Common Guidance on

Helping Build Resilient Societies and the UN Sustainable Development Cooperation Framework (UNSDCF) 2023–2027. This integrated approach ensures a comprehensive diagnosis that links national realities with regional and global benchmarks while maintaining strong alignment with The Gambia’s national development priorities and the African Union’s mandate on governance and resilience.

#### 1.4 Methodology and Data Sources

The report employs a **mixed-methods approach** combining quantitative metrics and qualitative analysis. Key data sources include:

- Official AfDB CRFA diagnostics and Country Strategy Paper (CSP) 2021–2025 reviews
- Fragile States Index (FSI), BTI reports, and ACLED event data (2021–2024)
- Government of The Gambia documents, including the RF-NDP, Mid-Term Evaluation (MTE) of the previous NDP, and sector strategies
- Complementary international sources from the OECD, World Bank, UNDP, UN Women, IMF, and Transparency International

Analysis is further informed by case studies (e.g., TRRC implementation, ECOMIG’s role, tourism recovery, and recurrent flooding), stakeholder insights from over 200 national consultations, and graphical representations of trends.

**Limitations** acknowledged in the assessment include persistent data gaps (particularly on disaggregated unemployment and poverty metrics), fiscal constraints limiting public investment, institutional capacity challenges, and the impact of exogenous shocks on indicator tracking. These constraints were mitigated through triangulation of multiple sources and a focus on robust, verifiable trends.

#### 1.5 Report Structure

The report is organized into three main parts:

- **Part I** provides the foundational overview, country context, and overall fragility profile.

- **Part II** presents an in-depth analysis of the seven CRFA dimensions, supported by key indicators, trends, and targeted case studies.
- **Part III** examines resilience enablers, distils critical lessons learned, and articulates prioritized, actionable recommendations with clear timelines, lead actors, and expected impacts.

The report concludes with a forward-looking vision for The Gambia’s path to enduring stability, supported by comprehensive references and annexes.

Part I:  
Country  
Context and  
Overall Fragility  
Profile

# Part I: Country Context and Overall Fragility Profile

## 2. Country Context and Overall Fragility Profile

### 2.1 Historical and Political Overview

The Gambia's contemporary political landscape is defined by its transition from prolonged authoritarian rule to a fragile but consolidating democracy. From 1994 to 2016, the country endured 22 years of autocratic governance under President Yahya Jammeh, characterized by systematic repression, institutional erosion, international isolation, and widespread human rights abuses. This period severely undermined state legitimacy, economic performance, and social cohesion, leaving deep legacies of fragility.

The decisive turning point came in December 2016 with the electoral victory of a broad opposition coalition, followed by the peaceful resolution of the post-election crisis through ECOWAS mediation. The establishment of the Third Republic in 2017 marked the beginning of a democratic transition under President Adama Barrow. Key reforms included the launch of the Truth, Reconciliation and Reparations Commission (TRRC) to address past atrocities, security sector restructuring, and the restoration of fundamental freedoms and international partnerships.

While the transition has delivered measurable gains — including successive free and fair elections, improved media freedoms, and greater civil society engagement — progress has been uneven. Public disillusionment with the pace of reforms, coupled with economic hardships and governance setbacks, contributed to heightened tensions, including an alleged coup attempt in late 2022. As of 2025, the country continues to grapple with stalled constitutional reforms, implementation gaps in TRRC recommendations, and political polarization ahead of the 2026 presidential elections. These dynamics underscore the guarded nature of The Gambia's democratic consolidation.

## 2.2 Overview of The Gambia

The Gambia is a small, narrow West African nation stretching along the banks of the River Gambia, surrounded on three sides by Senegal. Its riverine geography shapes both its economy and vulnerability to climate shocks.

**Demographic Profile** As of 2025, The Gambia has an estimated population of approximately **2.8 million**, with a growth rate of around **2.3%** per annum. The country has one of the youngest populations in the world, with roughly **65%** of its citizens under the age of 25. This youth bulge presents both a demographic dividend and significant pressure on education, employment, and public services.

**Socioeconomic Snapshot** The Gambia remains one of the poorest countries globally, with a **Human Development Index (HDI)** of **0.496** (medium-low category). Life expectancy stands at approximately 63 years. National poverty rates have hovered around **48–53.4%**, with extreme poverty projected at **15.9%** and rural multidimensional poverty reaching as high as **76%**. The **Gini coefficient** of around **39** reflects moderate but persistent inequality. Gender disparities remain pronounced, particularly in employment and access to resources.

**Geographic and Economic Characteristics** The economy relies heavily on **agriculture** (approximately 23% of GDP), **tourism** (recovering to around 20% of GDP), and **remittances** (25–27% of GDP). High dependence on rain-fed agriculture and coastal tourism makes the country particularly susceptible to climate variability and global shocks. Import dependence stands at roughly 70% for food needs, amplifying exposure to external price fluctuations.

**Current Political Context** President Adama Barrow, who assumed office in 2017 following the democratic transition, was re-elected during the period under review. Democratic gains are reflected in improved political participation, media pluralism, and civil liberties. However, a growing sense of disillusionment with the pace of reforms, concerns over maladministration, and incomplete transitional justice processes have tempered public enthusiasm. The rejection of key constitutional provisions and setbacks on issues such as FGM and LGBTQ+ rights have further highlighted challenges in deepening democratic consolidation.

## Key Figures

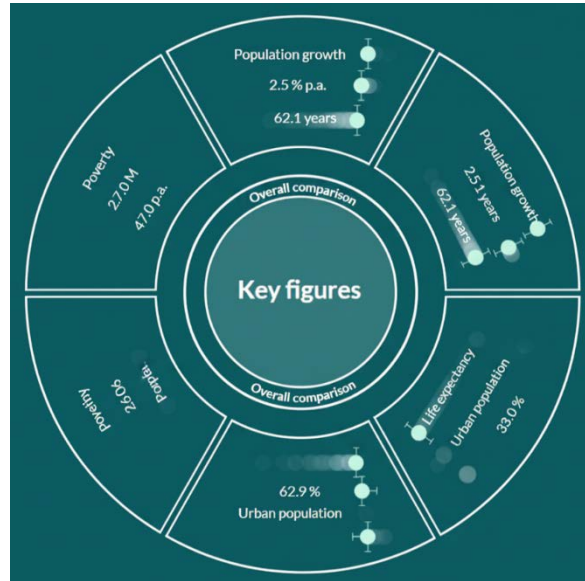
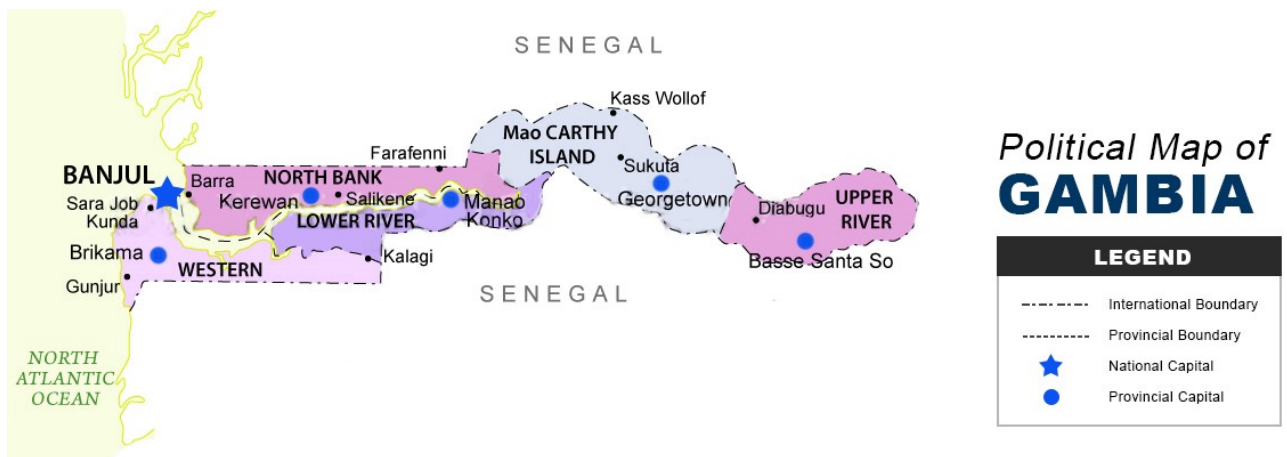


Chart – 0, By Author

## Political Map of Gambia



**Table 2.1: Key Socioeconomic Indicators (Updated 2025)**

Indicator	Earlier Value (c. 2020–2022)	2025 Update	CRFA Relevance
Population	2.7 million	~2.8 million	Social Cohesion (youth bulge)
Population Growth Rate	2.5% p.a.	~2.3% p.a.	Inclusive Politics & Migration
Life Expectancy	62.1 years	~63 years	Social Cohesion & Health
HDI (Value / Rank)	0.5 / 174	0.496 / ~170	Overall Fragility
Gini Coefficient	38.8	~39	Social Cohesion
National Poverty Rate	47.7%	~48–53.4% (rural ~76%)	Economic Foundations

Source: Compiled by Author from GoTG, AfDB, UNDP, and UNPD data.



## 2.3 Overall Fragility and Resilience Trajectory

The Gambia exhibits a profile of moderate but gradually improving fragility. According to the AfDB CRFA framework, the country received a baseline fragility score of 3.8 out of 7 in 2021, indicating balanced but uneven capacities across dimensions. Strengths are most evident in Security and Justice, while significant vulnerabilities persist in Economic Foundations, Social Cohesion, and Climate Change/Environment.

The Fragile States Index (FSI) reflects this positive trajectory, declining from 80.5 in 2021 to 76.1 in 2024, with a projected score of 75.8 in 2025. Complementary assessments reinforce this “guarded resilience” narrative. The Bertelsmann Transformation Index (BTI) shows the Democracy Status score improving from 6.90 in 2020 to 7.20 in 2024 (classified as “Defective Democracy”), while the overall Status Index rose from 5.84 to 6.17.

Visual diagnostics — including BTI radar charts, monetary/fiscal stability hybrids, sustainability trends, and the CRFA economic-democratic nexus scatter plot — consistently illustrate a polarized profile: relatively strong performance in political transformation and institutional stability contrasted with weak socioeconomic foundations and sustainability. ACLED data further confirms a low-intensity security environment, with protests dominating recorded events and fatalities remaining minimal.

This trajectory highlights both the resilience gains achieved through democratic reforms, transitional justice, and regional partnerships (notably ECOWAS/ECOMIG), and the urgent need to address structural economic, social, and environmental pressures to prevent backsliding, particularly in the lead-up to the 2026 elections.

Part II:  
The Diagnosis -  
Context  
And  
In-Depth Analysis

## Part II: The Diagnosis - Context and In-Depth Analysis

### Comprehensive Analysis & Implications

My assessment, using a Comprehensive Country Fragility Assessment (CRFA) lens, portrays The Gambia as a nation in a guarded transition from acute political fragility toward resilience. The Jammeh regime left a devastating legacy, eroding institutions and resulting in critically low scores for Inclusive Politics (~3.0) and Security (~4.0), which compounded severe socioeconomic pressures, including 48% poverty and migrant crises.

The pivotal 2016 coalition victory and the subsequent ECOWAS-mediated resolution ushered in the Third Republic. Under President Barrow, foundational reforms like the Truth, Reconciliation, and Reparations Commission (TRRC) and security sector overhaul have been instrumental. These actions have elevated key fragility pillars, aligning with the African Development Bank's (AfDB) priorities for fragile states.

We are now seeing tangible results. The Gambia ranks 55th on the 2025 Global Peace Index, a significant improvement, reflecting a secure environment with zero major incidents. However, political progress is uneven. While Freedom House labels The Gambia "Partly Free" in 2025, this masks serious setbacks in 2024, including opacity in the constitutional draft process, the rejection of an FGM ban, harsher anti-LGBTQ+ penalties, and arrests of civil society actors, signaling a regression in personal freedoms and a persistence of discriminatory fragility.

Underpinning these political challenges are profound socioeconomic pressures. The national poverty rate stands at 53.4%, soaring to 76% in rural areas, exacerbated by the COVID-19 and cost-of-living crises. High youth unemployment at 31.6% fuels emigration, while institutional weaknesses like a low tax-to-GDP ratio of 9.8% and a high public debt burden of 60.8% projected for 2025 limit the state's capacity to respond. These issues intersect destructively with demographic pressures and climate shocks, requiring an integrated CRFA analysis.

Overall, while the 2025 Mid-Term Review shows pillar gains—especially in Security, jumping from 4.0 to 6.0—socioeconomic fragility persists. This positions The Gambia at a moderate risk on the

Fragile States Index (~75/120), remaining vulnerable to backsliding, particularly with the crucial 2026 elections on the horizon.

### Strengths & Weaknesses

Our key strengths provide a foundation for progress:

- **Political Transition & Regional Anchors:** The peaceful transition and ECOWAS support have bolstered stability, with no major unrest since 2017. Inclusive Politics and Security scores are now estimated at a much-improved ~6.0.
- **Advancing Accountability:** The 2025 ECOWAS court ruling on Jammeh-era crimes is a crucial step in reducing the culture of impunity.
- **Demographic Vitality:** With a population of 2.8 million and significant youth potential, there is a powerful engine for growth if leveraged correctly through investments in education and health, despite a low HDI of 0.496.

However, these strengths are counterbalanced by critical weaknesses:

- **Socioeconomic & Rights Gaps:** Extreme poverty and youth unemployment create intense pressure on Social Cohesion. The 2024 legislative setbacks on human rights and personal freedoms, as documented by Freedom House, directly undermine justice and inclusivity, holding estimated scores in these pillars to ~4.5.
- **Institutional & External Vulnerabilities:** Historical isolation lingers, manifesting in a narrow tax base and high debt, which cripple our fiscal response to climate shocks and economic deceleration.

### Strategic Recommendations

To advance all CRFA pillars towards a target of 7.0+ by 2028, I recommend a focused, rights-based strategy:

1. **Strengthen Inclusive Politics & Accountability:** We must target an improvement in Political Rights to 28/40 (Freedom House). This requires finalizing a consultative constitution by

Q2 2026 with clear term limits and parliamentary oversight, supported by the AfDB and ECOWAS. Full implementation of the TRRC recommendations, including victim reparations funded by at least 1% of GDP, is non-negotiable for justice.

2. **Bolster Social Cohesion & Equity:** Our goal must be to reduce national poverty below 45%. We can achieve this by scaling the successful 2025 AfDB youth grant to reach 50,000 beneficiaries with skills training and climate-resilient agriculture, aiming for a 10% cut in rural poverty. Partnerships with the World Food Programme (WFP) for cash transfers are critical. Concurrently, we must advance gender and rights reforms by enacting the FGM ban and decriminalizing LGBTQ+ acts in 2026.
3. **Mitigate External & Climate Risks:** We should aim to improve our Externalities score to 6.5 by diversifying trade within ECOWAS and completing projects like the OMVG energy initiative. Broadening the tax base to 12% of GDP will create essential fiscal buffers. It is imperative to fully integrate a climate pillar into the National Development Plan, with targets for green jobs and renewable energy, monitored through annual AfDB reviews.

Finally, success hinges on multi-stakeholder forums involving government, CSOs, and development partners like the AfDB, using CRFA dashboards and gender-responsive budgeting to ensure demographic equity is at the heart of every intervention.

**In conclusion**, the Gambia's journey is a stark narrative of two distinct eras. We transitioned from the profound fragility of the Jammeh period—defined by repression, international isolation, and deep socioeconomic strain—into a resilience-building era under Barrow, initiated by the pivotal 2016 reforms and driven by a young, dynamic demographic.

Today, our 2025 gains in peace, as reflected in our Global Peace Index ranking, and in development, however modest with an HDI of 0.496, have tangibly elevated our scores in Inclusive Politics and Security. Yet, this progress remains guarded. It is fundamentally constrained by entrenched poverty, alarming rights regressions, and persistent economic vulnerabilities, which together sustain a profile of moderate fragility and create a very real risk of reversal.

Therefore, the path forward is clear. By fully embracing the preventive, proactive ethos of the CRFA framework, The Gambia can move beyond guarded resilience to build a robust and adaptable state. In doing so, we are not just securing our own future; we are modeling a viable path for post-authoritarian recovery in West Africa. With a sustained commitment to inclusive growth, unwavering accountability, and strategic partnerships with institutions like the AfDB, we have a credible chance of halving fragility risks by 2030. This is the trajectory that will finally deliver on the promise of a cohesive and equitable future for all Gambians.

### **Inclusive Politics and Governance:**

Our analysis of The Gambia's political landscape is informed by the Bertelsmann Transformation Index (BTI), a key metric that assesses the quality of democracy and governance. The most recent 2024 BTI classifies The Gambia as a "Defective Democracy" with a score of 7.2 out of 10, ranking us 27th out of 137 developing and transition countries. This represents a significant recovery; our score had declined to around 6.8 in 2022, nearly shifting us into the "Highly Defective" category. The positive trend since the 2016 transition away from autocracy has bolstered our standing and directly informs the AfDB's CRFA assessment, which estimates our Inclusive Politics score has improved from approximately 6.0 in 2021 to around 6.5 in 2025.

However, the "Defective" status underscores persistent challenges. The BTI clearly identifies that democratic deficits—such as weak political participation, corruption, and institutional distrust—act as amplifiers of state fragility, heightening our vulnerability to external shocks. This aligns with the AfDB's view, which notes that these persistent issues sustain a level of moderate fragility, a concern reflected in their 2025 grant targeting rural fragility [**BTI Reports, 2017-2023; AfDB, 2025**].

To address these core vulnerabilities, our national strategy, the RF-NDP Pillar IV, directly targets the gender and youth inequalities that undermine inclusive governance. With a Gender Inequality Index (GII) of ~0.41 and youth unemployment between 30-40%, our focus is on concrete interventions. For instance, **Outcome 4.1** aims to provide equitable education through initiatives like STEM scholarships for 50,000 students by 2025 [**GoTG, 2023, p.117**]. This aligns with the positive momentum noted in the 2021 MTE, which reported 50% progress in human capital

development. Furthermore, **Outcome 4.2** seeks to advance our CRFA poverty reduction goal (<45%) by strengthening the National Health Insurance Scheme (NHIS), supported by a dedicated 15% budget allocation. These integrated efforts are crucial for building a more resilient and inclusive political foundation.

### Key Indicators and Their Implications:

Indicator	Score (out of 10)	CRFA Pillar Alignment	Analysis
<b>Stateness</b>	8.0	Effective and Accountable Government; Social Cohesion and Human Rights	This high score indicates robust state legitimacy, with unchallenged monopoly on force and broad acceptance of citizenship norms. The secular constitution (despite a 95% Muslim population) minimizes religious interference, though rural-urban disparities in administration (e.g., 23% rural electricity access vs. 79% urban) expose uneven state reach. In CRFA terms, this bolsters resilience against conflict but heightens fragility risks from service delivery gaps, exacerbated by population growth and climate-induced migration.
<b>Political Participation</b>	7.3	Effective and Accountable Government	Free and fair elections since 2017 (e.g., 2021 presidential and 2023 local polls) and improved freedoms of expression and assembly drive this score. The 2021 Access to Information Act has fostered media pluralism. However, issues like no diaspora voting and occasional protest restrictions persist. Under

			CRFA, this supports accountable governance but signals fragility if youth disengagement (low turnout) or incumbent advantages erode trust.
<b>Rule of Law</b>	6.5	Rule of Law and Access to Justice	Judicial independence has strengthened via "Gambianization" reforms and Truth, Reconciliation, and Reparations Commission outcomes, but prosecution of corruption remains weak (e.g., few high-level cases). Civil rights protections are constitutional but uneven for marginalized groups (e.g., women, LGBTQ+ individuals, facing customary law biases). CRFA views this as a core fragility vector, linking weak accountability to economic mismanagement and social tensions.
<b>Stability of Democratic Institutions</b>	7.5	Effective and Accountable Government	Institutions perform adequately, with legislative assertiveness (e.g., blocking executive loans) and broad elite commitment to democracy (88% public support per Afrobarometer). A 2022 alleged coup attempt was swiftly contained, underscoring resilience. Yet, resource constraints and donor dependency foster public distrust (<50% trust in key bodies). In CRFA, this pillar underscores potential volatility if economic shocks (e.g., 17% policy rate amid inflation) test institutional endurance.

<b>Political and Social Integration</b>	6.8	<b>Social Cohesion and Human Rights</b>	A fragmented party system (19 parties, often ethnically tinged) and rising dissatisfaction (40% view parties as divisive) temper this score, despite strong social capital via kinship networks and community groups. Interest groups (e.g., unions, women's organizations) are active, but ethnic/gender discrimination lingers. CRFA highlights this as a cohesion risk, where low integration could amplify human rights fragilities during crises like food insecurity.
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*(Table 0 - 2 / by Author)*

### **Comprehensive Analysis: A Democracy in Guarded Transition**

The trajectory of The Gambia's Democracy Status score, from 6.90 in 2020 to 7.20 in 2024, is the defining narrative of our post-2016 era. It reflects a state of guarded resilience. Our progress in Inclusive Politics, driven by post-autocracy reforms, has successfully mitigated the worst of the Jammeh legacies and buffered against external shocks. However, persistent implementation gaps continue to expose underlying fragility.

- The 2020 score (6.90) captured the early fruits of our transition: free elections in 2017 and 2018, the launch of the TRRC, and restored media freedoms, which elevated scores in Political Participation and Stability. However, progress was capped by unaddressed Rule of Law weaknesses, particularly unprosecuted corruption.
- The 2022 dip (~6.80) was a stark reminder of our vulnerability. The strain of the COVID-19 pandemic, which caused economic contraction and service disruptions, coupled with heavy-handed responses to protests, eroded public trust and echoed past tactics, aligning with the CRFA's noted pressures on state legitimacy.
- The 2024 rebound to 7.20 highlights our adaptive strengths. The fair 2021 elections, the 'Gambianization' of the judiciary, and public acceptance of the TRRC's work have improved

the Rule of Law. This is supported by Afrobarometer data showing 90% public support for democracy. Yet, stagnation in sub-scores—such as the prosecution of office abuse, highlighted by only 4 events since the 2022 coup attempt—underscores critical vulnerabilities. These governance weaknesses intersect dangerously with our CRFA Security pillar and are amplified by pervasive poverty (53.4%) and latent ethnoreligious tensions.

### **Strengths and Weaknesses**

Our strengths provide a crucial foundation:

- **Institutional Stability & Participation:** High scores in Stability (8) and Participation (7) reflect a broad elite commitment to free elections, the absence of veto actors, and sustained peace (GPI 55th, 2025), which directly reduces CRFA conflict drivers.
- **Civil Society & Rule of Law:** A vibrant CSO resurgence and high democratic approval act as a buffer for social cohesion. Measurable progress in Rule of Law (7 in 2024), through enhanced judicial independence and civil rights protections, supports the CRFA Justice pillar and fosters accountability via TRRC implementation.

**Our weaknesses require urgent attention:**

- **Prosecution & Integration Gaps:** Critically low scores in Prosecution (4) and a middling Party System (5), fueled by endemic corruption (CPI 38, 2025), foster public disillusionment. With less than 50% of citizens trusting their leaders, this directly heightens CRFA Social Cohesion fragility and creates significant risk for the 2026 elections.
- **Stateness Challenges:** An uneven state reach, exemplified by only 23% rural electricity access and ongoing land disputes, exacerbates climate and economic pressures, weakening the CRFA Externalities pillar.

### **Implications and Recommendations**

The upward trend signals CRFA-aligned potential. However, our "Defective Democracy" status and a Fragile States Index score of 76.1 (2025) confirm a position of moderate fragility, leaving us

vulnerable to reversal without deeper reforms. The CRFA framework correctly views democratic deficits as fragility amplifiers, where weak participation and rule of law heighten risks from shocks like pandemics or global economic strife.

**Therefore, I recommend a targeted strategy:**

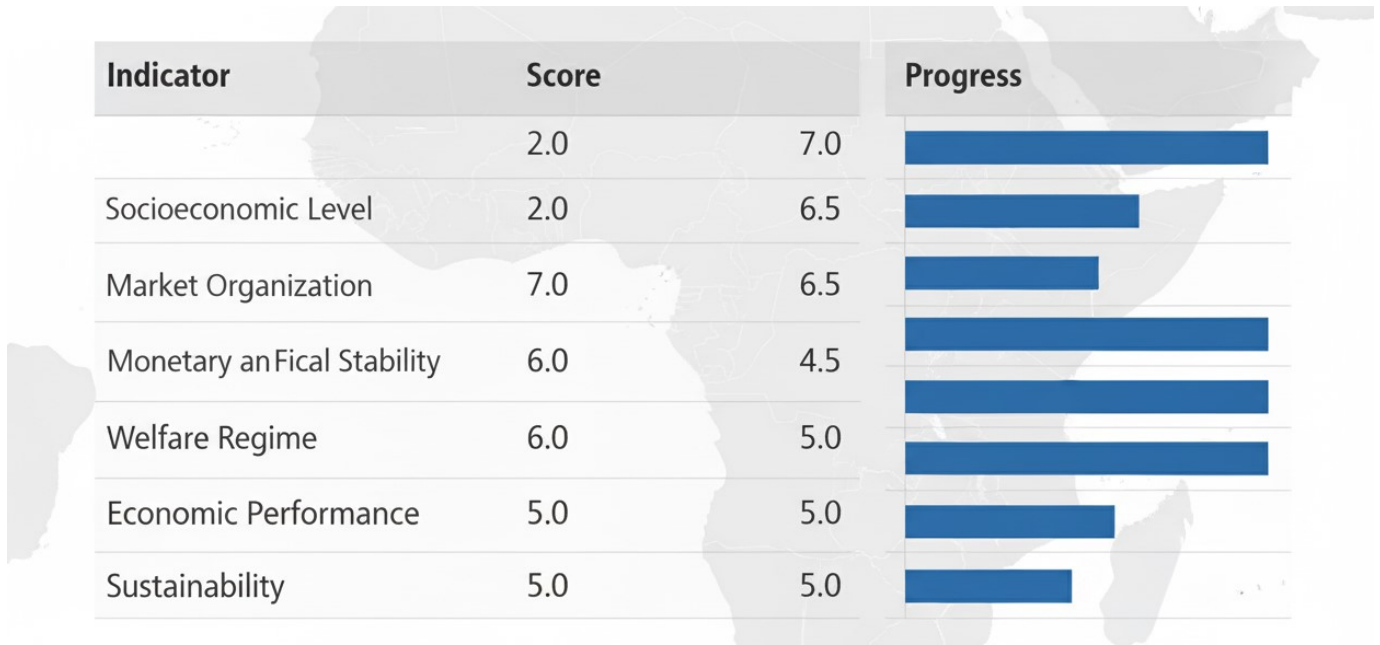
1. **Enhance Rule of Law & Anti-Corruption:** We must target a Prosecution score of 6+. This requires operationalizing the stalled Anti-Corruption Commission, potentially using AfDB funding, to prosecute high-profile cases and enact whistleblower protections by Q1 2026. Full integration of TRRC recommendations, including reparations, is non-negotiable.
2. **Strengthen Participation & Integration:** We should target an Integration score of 8 by finalizing a participatory constitution, instituting diaspora voting and youth quotas, and launching NDP-aligned civic education to combat ethnic polarization, aiming for 70% youth turnout in 2026.
3. **Bolster Stateness & Stability:** Targeting an Administration score of 7 means expanding rural infrastructure—like boosting electricity access to 50%—and establishing land dispute mediation mechanisms, directly linking governance to CRFA climate resilience.

**In summary**, the journey of our Democracy Status delineates The Gambia's CRFA-relevant path: from a defective fragility in 2020, through shock-induced setbacks in 2022, to a consolidating resilience in 2024. This underscores real post-Jammeh gains in participation and stability, yet these are tempered by corrosive corruption and inequities. While our defective democracy profile amplifies CRFA vulnerabilities in justice and social cohesion, it also offers a tangible foundation upon which to build advanced transformation. Our task is to fortify this foundation with unwavering political will.

**Economy Pillar**

Based on the AfDB's CRFA diagnostic, The Gambia's Economy pillar score of 5.1 out of 10 signifies a state of **guarded resilience**. This rating reflects an economy with pockets of stability, particularly in macroeconomic management, which are undermined by deep-seated structural weaknesses. This uneven development perpetuates our vulnerability to shocks, be they climate events, global

commodity fluctuations, or pandemics, and aligns with The Gambia's overall "High Fragility" rating of 76.1/120 on the Fragile States Index (2025).



The radar chart reveals a polarized economic profile. Our strengths in macroeconomic fundamentals create a deceptive shell of stability, contrasting sharply with foundational weaknesses in equity and welfare, resulting in a hollow economic structure susceptible to erosion.

**Sub-indicators scores:**

Sub-Indicator	Score (out of 10)	Interpretation
Socioeconomic Level	2.0	Extremely low; reflects high poverty rates (extreme 15.9% projected 2025, national ~53.4%), income inequality, limited human development (HDI 0.496).
Market Organization	6.0	Moderate; functional underdeveloped market structures challenges competition private sector dynamism.

<b>Monetary and Fiscal Stability</b>	7.0	Strong; effective inflation control 9.3% projected 2025 debt management fiscal buffers despite public debt 60.8% GDP.
<b>Private Property</b>	6.5	Moderately strong; reasonable protections property rights contracts supporting investment.
<b>Welfare Regime</b>	4.5	Low-moderate; inadequate social safety nets 60% workforce informal sectors lacking protection.
<b>Economic Performance</b>	5.0	Moderate; GDP growth 5.9% projected 2025 volatility tourism agriculture dependencies.
<b>Sustainability</b>	5.0	Moderate; emerging green growth efforts high vulnerability environmental degradation resource depletion.

*(Table 0 - 3 / by Author)*

## Comprehensive Analysis: The Gambia's Economic Fragility and Resilience

### Strengths & Weaknesses

Key strengths provide a critical, though incomplete, foundation:

- Macroeconomic Anchors:** High scores in Monetary/Fiscal Stability (7.0) and Private Property (6.5) underscore our success in maintaining low inflation (projected at 9.3% for 2025), a well-capitalized banking sector (26.9% capital adequacy), and robust legal frameworks for investment. This has been bolstered by strong post-COVID recovery measures, resilient remittances (15.6% of GDP), and a projected GDP growth of 5.9% in 2025, enabling a productive redirection of spending away from the military.
- Market Performance Foundations:** Moderate scores in Market Organization (6.0) and Economic Performance (5.0) reflect a nascent private sector and its 32% contribution to GDP (2018). The diversification potential in tourism and agriculture, alongside ECOWAS integration, provides a platform for scaling infrastructure investments as outlined in our National Development Plan (NDP).

**However, weaknesses are severe and threaten long-term stability:**

- **Crumbling Socioeconomic Foundations:** A starkly low Socioeconomic Level score (2.0) signals entrenched poverty, with an extreme poverty rate of 15.9% projected for 2025 and a youth unemployment rate of 41.5%. This is exacerbated by severe gender disparities, with women's unemployment at 57.1%. Limited Welfare Regime (4.5) leaves informal workers exposed, amplifying fragility during shocks, as seen with the Ukraine crisis-driven fertilizer price hikes in 2022.
- **Threats to Long-Term Viability:** The moderate Sustainability score (5.0) masks acute risks. The Gambia is one of Africa's most climate-vulnerable nations, with 20% of its land experiencing annual flooding. Reliance on rain-fed agriculture and practices like slash-and-burn deforestation directly threaten food security and cause GDP volatility.

**Implications & Recommendations**

The imbalance within the Economy pillar is a major contributor to The Gambia's overall CRFA profile. The intense pressures from poverty and externalities continue to outweigh the gains noted in the 2023 mid-term reviews. This 5.1 score highlights that without addressing these persistent gaps, our hard-won progress could be reversed by global uncertainties, rising debt, and geopolitical tensions.

To elevate the Economy pillar to a target of 6.5+ by 2025, aligning with AfDB Country Strategy Paper goals, I recommend a multi-pronged approach:

1. **Bolster Socioeconomic Equity & Welfare:** must target a raise in the Socioeconomic Level to 4.0+ and the Welfare Regime to 6.0. This requires expanding social protection programs, including cash transfers and skills training for youth and women, funded by reallocating 1-2% of GDP from non-essential spending. The goal should be to formalize 20% of informal jobs by 2027, supported by NDP-aligned education reforms focused on vocational training for high-growth sectors.
2. **Enhance Market Dynamism & Performance:** should target scores of 6.5+ in Market Organization and Economic Performance by promoting private sector-led diversification.

This involves providing incentives for SMEs in value-added agriculture and eco-tourism, leveraging AfDB financing and ECOWAS trade corridors. Strengthening competition policy, digital platforms, and procurement transparency is crucial to improving our Corruption Perceptions Index score from 38.

3. **Fortify Sustainability & Resilience:** Targeting a Sustainability score of 6.5+ requires operationalizing The Gambia Long-Term Climate-Neutral Development Strategy (GLTCNDS). With AfDB support, we must invest in green infrastructure, irrigation systems, and renewable energy, targeting 50% clean electricity access by 2030. Building fiscal buffers through a broadened tax base and prudent debt restructuring, while allocating 10% of the national budget to climate adaptation, is essential for monetary stability.

**In summary**, the CRFA radar chart encapsulates The Gambia's economic trajectory: a moderately fragile system where robust macroeconomic guardrails are threatened by profound vulnerabilities in equity and sustainability. While post-2017 reforms have fostered stability and growth, the critically low socioeconomic score of 2.0 acts as a fragility multiplier, perpetuating cycles of poverty and exclusion within our climate-vulnerable context.

Achieving CRFA targets requires urgent, holistic action to transform weaknesses into strengths. With sustained political commitment and robust international partnerships, The Gambia can shift from a state of guarded fragility to one of adaptive prosperity, potentially reducing Fragile States Index below 80 by 2025 and modeling a path of resilience for other small, open economies in West Africa.

## Security and Strategic Outlook: Indicators and Analysis

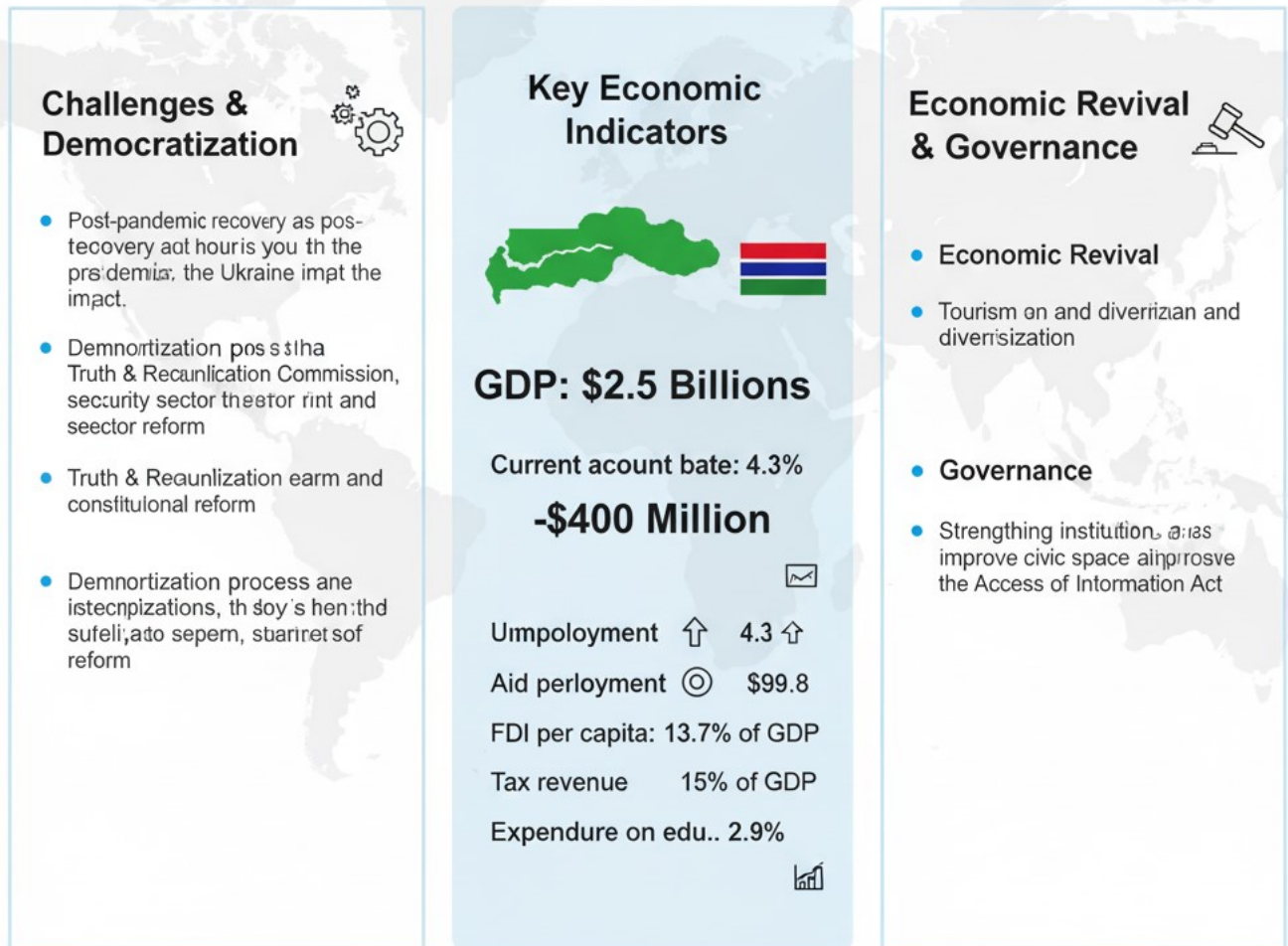


Chart – 2, By Author

Current strategic outlook synthesizes the key challenges of democratization and economic recovery, framed through the CRFA lens. While we have made significant strides, the path forward requires navigating persistent fragilities.

Politically, the agenda is defined by the crucial, yet stalled, implementation of post-transition reforms. The work of the Truth, Reconciliation, and Reparations Commission (TRRC) and the adoption of a new constitution are foundational to the **Inclusive Politics** pillar. However, progress is being measured, hampered by parliamentary loyalties and political discourse. Alongside this,

the **Security** pillar depends on revitalizing the Security Sector Reform (SSR), which continues to face operational obstacles.

Economically, the recovery from the dual shocks of the COVID-19 pandemic and the Ukraine war remains fragile. Key indicators from the 2022-2023 period highlight this vulnerability:

- A GDP of ~\$2 billion and a per capita income of ~\$2,500 (PPP).
- Growth of 4.3% alongside a -10.8% current account balance, reflecting deep external dependencies.
- Low domestic revenue mobilization, with tax revenue at only 9.8% of GDP and education expenditure at 2.9%.
- A high reliance on external aid, at \$92.8 per capita.

Economy is highly susceptible to global commodity prices and the pace of the tourism revival. While legal advances, such as the Access to Information Act, are positive, they must be implemented prudently to prevent the emergence of ethnoreligious divisions.

Looking ahead, the October 2025 Country Strategy Paper and the June 2024 Mid-Term Review reaffirm the CRFA's role as our central diagnostic tool. They note that despite measurable progress, critical self-sufficiency gaps persist. While a full 2025 CRFA diagnostic is not yet public, proxy indicators—including IMF projections—suggest we are seeing pillar score uplifts, with the Economy and Security pillars potentially approaching ~6.0. This indicates guarded improvement, but underscores that sustained reform is essential to cementing our resilience.

#### Updated economic reform indicators 2025 vs. 2022

Indicator	Image Value (~2022)	2025 Update (Oct)	CRFA Relevance
GDP (nominal)	\$2 billion	~\$2.3 billion (est.)	Economy: Supports moderate growth amid shocks.
GDP Growth	4.3%	5.9% projected	Economy: Positive outlook, but weather-vulnerable.

<b>Unemployment</b>	4.3%	~5.0% (est., rising slightly)	Social Cohesion: Youth pressures persist.
<b>Current Account Balance</b>	-10.8% GDP	-11.2% GDP (est.)	Externalities: Widens trade deficits.
<b>Tax Revenue/GDP</b>	~9.8%	10.5% (est.)	Inclusive Politics: Fiscal reforms advancing.
<b>Education Expenditure/GDP</b>	2.9%	3.1% (est.)	Social Cohesion: Incremental human capital gains.
<b>Aid Per Capita</b>	\$92.8	~\$100 (est.)	Externalities: Bolsters resilience but risks dependency.
<b>TRRC Implementation</b>	Partial (key pillars)	Advanced (e.g., 2023 Ban Bill)	Inclusive Politics/Security: Accountability strengthened.
<b>SSR Progress</b>	Obstacles	Ongoing (2020-2024 strategy review)	Security: Focus on gender-responsive reforms.
<b>Constitution Adoption</b>	Uncertain	Stalled; reforms urged	Inclusive Politics: Risks democratic backsliding.

(Table 0 - 4 / by Author)

### Comprehensive Analysis: The Gambia at a Crossroads

The Gambia's current state, viewed through the CRFA lens, depicts a nation at a critical crossroads. The democratic gains since 2016 have successfully mitigated the acute political fragility of the Jammeh era. However, this progress is guarded, and uneven implementation of reforms has exposed enduring vulnerabilities to both external shocks and internal divisions.

The 2024 Country Strategy Paper Mid-Term Review highlights that state capacity remains limited across five of the seven CRFA pillars. Our estimated scores tell a story of cautious progress mixed with stagnation:

- Inclusive Politics (~5.5): Strained by stalled constitutional reforms, a key unfulfilled promise, and parliamentary resistance.
- Security (~6.0): Benefits from continued Security Sector Reform (SSR) advancements, emphasizing transparency.
- Economy (~6.2): Shows momentum with projected 5.9% growth driven by tourism and remittances, yet high inflation and 53% rural poverty underscore deep disparities.
- Externalities (~5.5): Amplify risks from global events and climate shocks, which threaten to decelerate growth.

By October 2025, these dynamics position The Gambia with a moderate fragility profile (FSI 76.1). While gains are noted, the overarching message from partners like the AfDB is the urgent need for accelerated reforms to avert backsliding, especially with the 2026 elections approaching.

### **Consolidated Strengths & Weaknesses**

#### **Strengths provide a platform to build upon:**

- Democratic & Security Foundations: The TRRC's progress, including reparations and the Ban from Public Office Bill, is fostering historic accountability. SSR advancements are creating more professional and less politicized security institutions.
- Economic Momentum: Support from an IMF Extended Credit Facility and a \$25 million AfDB threshold program underpins a recovery where poverty is slowly declining.

#### **Weaknesses require immediate and decisive action:**

- Reform Implementation Gaps: The unresolved constitutional process threatens political credibility and risks fueling tensions.
- Vulnerability to Shocks: economy lacks self-sufficiency, with limited control over commodity prices and climate events, perpetuating deficits and inequality despite aggregate growth.

## Strategic Recommendations for a Resilient Future

To align with CRFA targets of 7.0+ by 2028, we must pursue integrated action:

1. **Advance Inclusive Politics & Accountability:** Finalize a consultative constitution by Q1 2026, incorporating TRRC recommendations and ensuring civil society inclusion. Launch media literacy programs to build social cohesion ahead of the elections.
2. **Deepen Security Sector Reform:** Target full gender integration by 2027, expanding training in human rights and explicitly linking SSR to the Justice pillar to combat impunity.
3. **Fortify Economic Resilience:** Diversify beyond tourism into value-added agriculture and eco-tourism. Critically, we must boost fiscal space by raising the tax-to-GDP ratio to 12% and reallocating spending to education (4% of GDP) and climate adaptation.

**In summary**, the strategic outlook crystallizes The Gambia's narrative: a resilient yet fragile trajectory. Democratization, anchored by the TRRC and SSR, and economic pivots have helped counter major shocks. However, implementation lags and external threats loom large.

The positive outlook for 2025, with 5.9% growth and reform advancements, signals guarded progress from the 2019 baseline. Yet, the stalled constitution and stark disparities risk a resurgence of fragility. By fully embracing a holistic CRFA approach—prioritizing bold, inclusive reforms—The Gambia can transform its challenges into enduring stability, potentially exiting its moderate-risk status by 2030. This path, supported by steadfast partnerships, promises a more equitable and prosperous future for all 2.8 million citizens.

Year	Overall Status Index	Category/Rank	Key Sub-Indices (2024 for reference; prior years inferred from trends)
2020	5.84	Limited (~38)	Political ~6.8; Economic ~4.9; Governance ~5.5 (post-transition gains offset by debt crisis).
2022	5.50	Very Limited (~43)	Political ~6.5; Economic ~4.7; Governance ~5.2 (COVID impacts welfare, stability).

<b>2024</b>	6.17	Limited (~38)	Political 7.20 (#27); Economic 5.14 (#74); Governance 5.90 (#27) (democratic consolidation amid shocks).
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<b>Year</b>	<b>Democracy Status Score</b>	<b>Category/Rank</b>	<b>Key Sub-Scores (1-10; averages approximate aggregation)</b>
<b>2020</b>	6.90	Defective (~44)	Stateness: 8; Participation: 7; Rule of Law: 6; Stability: 8; Integration: 6 (Post-transition opening, but stalled reforms).
<b>2022</b>	~6.80	Defective/Highly Defective (~37-44)	Stateness: 8; Participation: 7; Rule of Law: 6; Stability: 8; Integration: 7 (COVID disruptions, protest crackdowns).
<b>2024</b>	7.20	Defective (27)	Stateness: 8; Participation: 7; Rule of Law: 7; Stability: 7; Integration: 7 (Election fairness, but corruption lags).

(Table 0 - 5 / by Author)

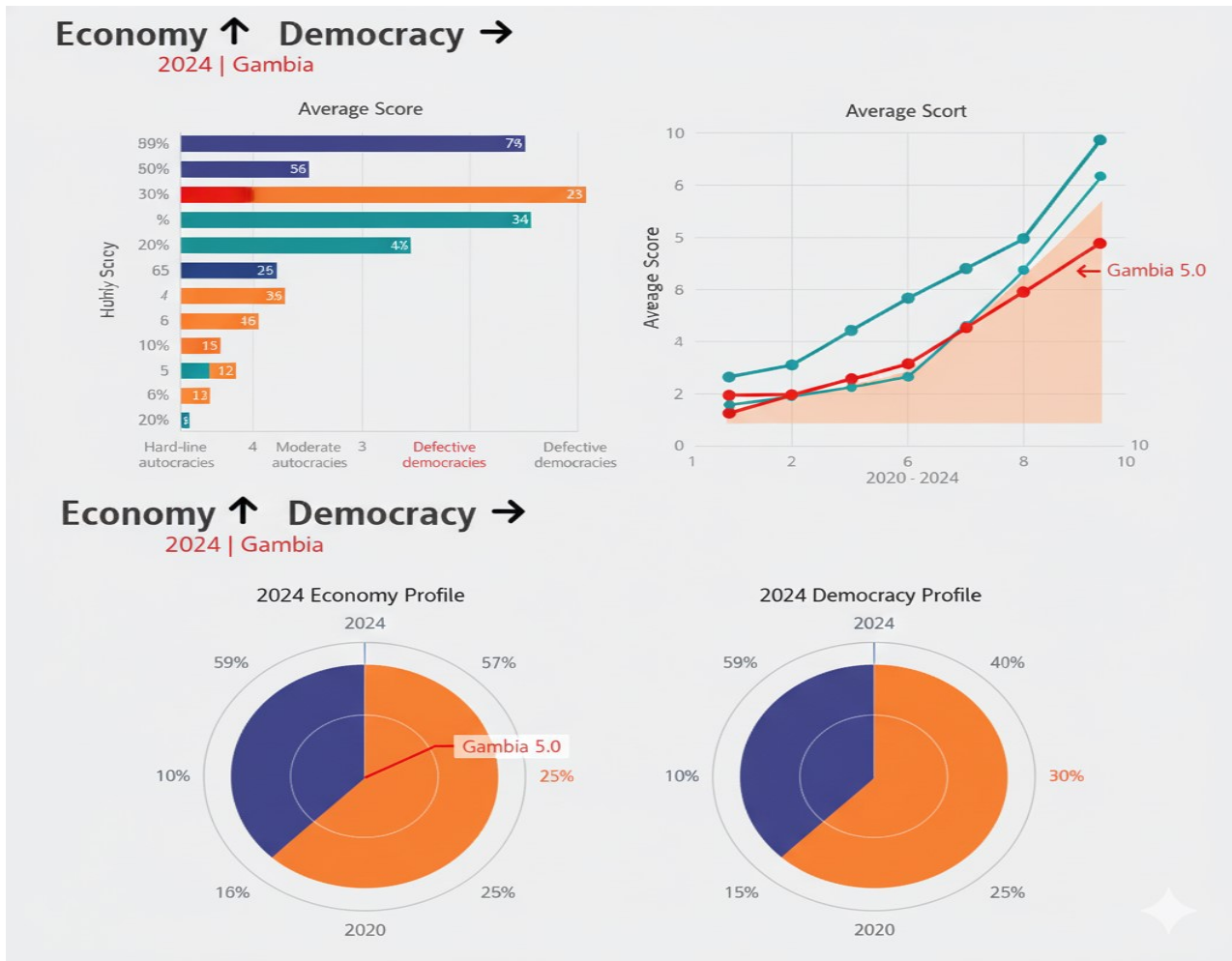


Chart – 4, By Author

### Comprehensive Analysis: The Gambia's Transformation Trajectory

The Gambia's journey, as quantified by the Bertelsmann Transformation Index (BTI) Status Index, vividly illustrates a national story of resilient yet fragile transformation. The trajectory—from 5.84 in 2020, dipping to a low of 5.50 in 2022, and rebounding to 6.17 in 2024—directly intersects with the CRFA's focus on a nation's capacity to absorb shocks and build institutional strength.

- The 2020 score captured the early optimism of the post-Jammeh era, where political reforms like the establishment of the TRRC boosted scores in stateness and participation. However, deep-seated economic vulnerabilities, including a public debt of 112% of GDP, capped overall progress.

- The 2022 decline was a stark lesson in fragility, driven by the exogenous shocks of the COVID-19 pandemic. The collapse of tourism, a surge in inflation to 13.1%, and devastating floods eroded welfare and performance, aligning with the CRFA's diagnosis of economic vulnerability.
- The 2024 recovery to 6.17 and a global rank of #45/137 signals a remarkable adaptive capacity. This rebound has been fueled by political transformation—fair elections and growing judicial independence—echoing gains in the CRFA's Inclusive Politics pillar. Despite this, a lagging economic score of 5.14 (#74/137) persists, reflecting an informal workforce of 79.5% and extreme rural poverty, which continue to amplify pressures on Social Cohesion and Externalities.

### **Strengths and Weaknesses**

#### **Strengths provide a crucial buffer:**

- **Democratic Consolidation:** A high Political Transformation score of 7.20, driven by free elections, media freedom, and the implementation of the TRRC's recommendations, has tangibly reduced security risks and enhanced the rule of law.
- **Governance Momentum:** Improved consensus-building and strengthened ties with regional bodies like ECOWAS have bolstered governance effectiveness and attracted foreign direct investment, supporting a preventive approach to fragility.

#### **Weaknesses require targeted intervention:**

- **Economic and Social Vulnerabilities:** The low economic level and sustainability scores reflect the same gaps identified in the CRFA's Economy pillar. High public debt, inequality, and extreme youth and women's unemployment fuel social exclusion.
- **Implementation Gaps:** Stalled anti-corruption efforts and persistent ethnoreligious tensions over resources like land heighten fragility in the Justice pillar and create a tangible risk of volatility around the 2026 elections.

## Implications and Strategic Recommendations

The upward post-2022 trend underscores a CRFA-aligned resilience. However, this progress is reversible. The BTI's quantitative data complements the CRFA by pinpointing how specific transformation deficits—particularly in the economy—exacerbate overall fragility.

To leverage this recovery and achieve an advanced BTI Status Index of 7.0+ by 2026, must adopt integrated, shock-resilient strategies:

1. **Advance Political Governance Reforms:** We must target a Political score of 8.0 by finalizing a participatory constitution with robust anti-corruption clauses and clear term limits, supported by AfDB funding and monitored through joint BTI/CRFA reviews.
2. **Strengthen Economic Transformation and Equity:** Targeting an Economic score of 6.0 requires diversifying into green sectors and SMEs, reallocating funds from debt servicing to social safety nets, and prioritizing rural electrification to directly cut poverty.
3. **Build Cross-Pillar Shock Resilience:** must integrate BTI sustainability metrics into National Development Plan, specifically channeling climate funds into flood defenses and early warning systems to bolster our resilience to environmental and economic shocks.

**In summary**, the BTI Status Index chart captures The Gambia's compelling yet precarious arc. Strengths in political consolidation provide a vital buffer, but low economic scores perpetuate a cycle of vulnerability that underscores the non-negotiable need for holistic reform.

The year 2025 positions The Gambia as a potential West African success story of guarded recovery. By leveraging the synergistic roadmap provided by the BTI and CRFA frameworks, can target a place in the top 30 most transformed nations and reduce our Fragile States Index below 70 by 2030. Achieving this advanced transformation—and realizing an equitable, stable future for all Gambians—hinges on sustained commitment to inclusive, green policies and the pivotal support of international partners.

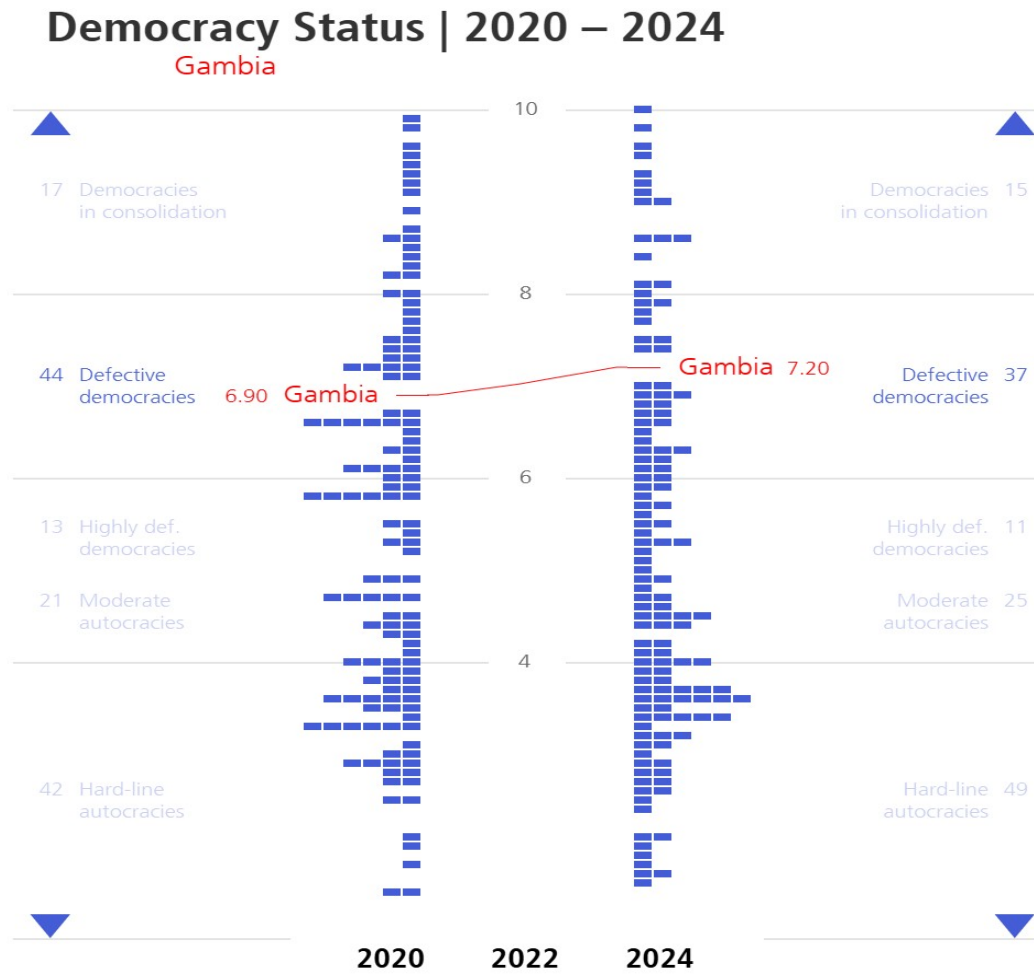


Chart – 5, By Author

### Comprehensive Analysis: The State of Gambian Democracy

The trajectory of The Gambia's Democracy Status, rising from 6.90 in 2020 to 7.20 in 2024, is the central narrative of our post-2016 era. It reflects a state of guarded resilience, where hard-won political gains are continuously tested by persistent governance gaps that intersect directly with drivers of state fragility.

- 2020 score captured the early fruits of the democratic transition: free elections, the launch of the TRRC, and restored media freedoms, which boosted political participation and stability. However, progress was immediately capped by weaknesses in the rule of law, particularly the failure to prosecute high-level corruption.

- The 2022 decline was a sobering reminder of vulnerability. The dual pressures of the COVID-19 pandemic and the government's heavy-handed response to protests eroded public trust and demonstrated how quickly hard-earned gains can be reversed.
- The 2024 rebound to 7.20 highlights nation's adaptive strengths. The fair 2021 elections, the 'Gambianization' of the judiciary, and public acceptance of the TRRC's work have improved the rule of law. This is powerfully supported by Afrobarometer data showing 90% of Gambians support democracy. Yet, stagnation in critical areas—especially the low prosecution score for office abuse—underscores vulnerabilities that intersect with security and economic challenges.

### **Strengths and Weaknesses**

#### **Democratic strengths provide a crucial foundation:**

- Institutional Stability & Participation: High scores in Stability (8) and Participation (7) reflect a broad commitment to electoral democracy, the absence of veto actors, and sustained peace, which collectively reduce conflict drivers.
- Rule of Law Progress: A score of 7 in 2024, driven by enhanced judicial independence and better civil rights protections, is a tangible achievement that supports broader accountability and the implementation of the TRRC.

#### **Weaknesses, however, pose a direct threat to stability:**

- Prosecution & Integration Gaps: A critically low prosecution score (4) and endemic corruption fuel public disillusionment, with less than half of citizens trusting their leaders. This severely heightens fragility risks ahead of the 2026 elections.
- Stateness Challenges: An uneven state reach, evidenced by limited rural electricity and unresolved land disputes, weakens governance and exacerbates vulnerability to climate and economic shocks.

## Implications and the Path Forward

The upward trend signals significant potential. However, "Defective Democracy" status and a Fragile States Index score of 76.1 confirm a position of moderate fragility. The CRFA framework correctly identifies that democratic deficits—like weak rule of law and corruption—are not just political issues; they are fragility amplifiers that heighten risk from external shocks.

Therefore, to elevate Democracy Status to 8.0+ and achieve a more resilient Inclusive Politics score of 7.0, we must prioritize a preventive and inclusive agenda:

1. **Enhance Rule of Law & Anti-Corruption:** must target a Prosecution score of 6+ by operationalizing the stalled Anti-Corruption Commission, prosecuting high-profile cases, and fully integrating TRRC recommendations, including reparations.
2. **Strengthen Participation & Integration:** should target an Integration score of 8 by finalizing a participatory constitution, instituting diaspora voting and youth quotas, and launching robust civic education to ensure a peaceful, high-turnout 2026 election.
3. **Bolster Stateness & Stability:** Targeting an Administration score of 7 requires expanding rural infrastructure and resolving land disputes, directly linking democratic governance to climate resilience and economic inclusion.

**In conclusion**, the journey of Democracy Status delineates a nation moving from defective fragility toward consolidating resilience. The post-Jammeh gains in participation and stability are real, but they are tempered by corruption and deep inequities. While defective democracy profile amplifies vulnerabilities in justice and social cohesion, it also provides a foundation upon which to build advanced transformation. Task is to fortify this foundation with unwavering political will and strategic action to secure a democratic future for all Gambians.

## Cross-Cutting Governance: International Cooperation, Resource Efficiency, and Consensus-Building Bar and Hybrid Charts

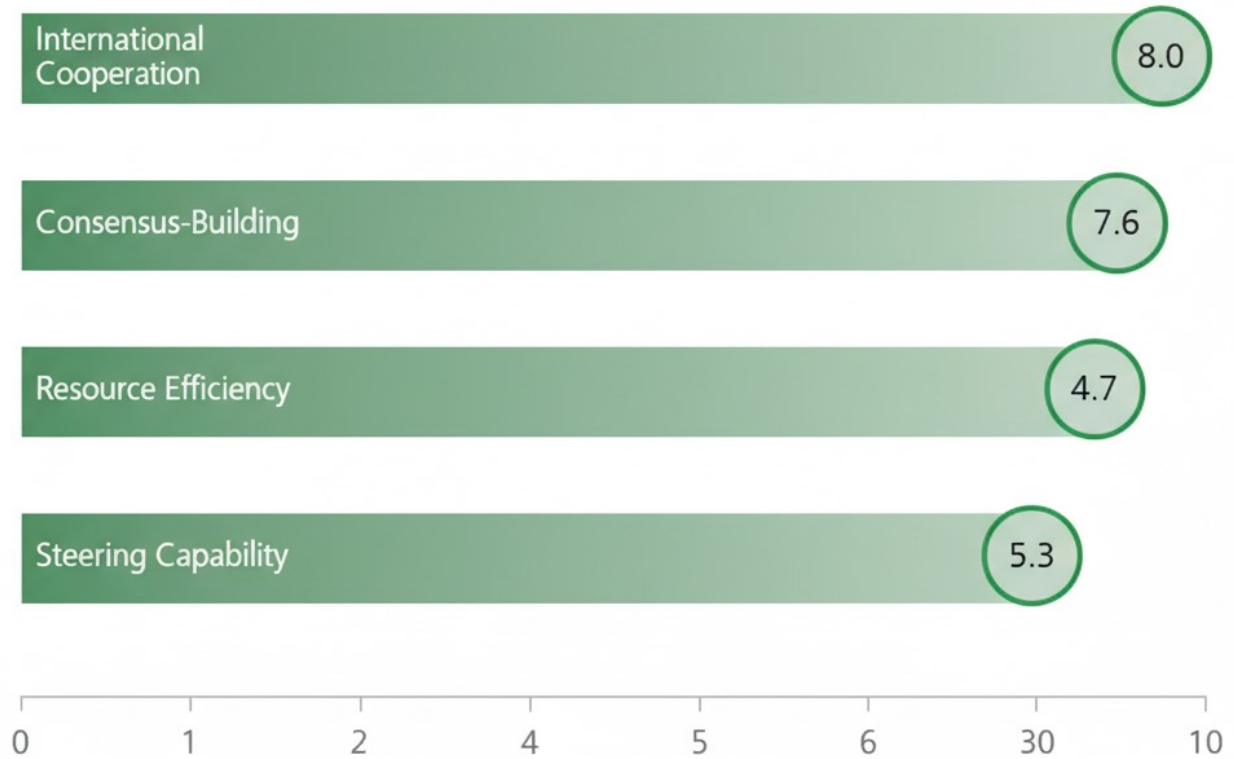


Chart – 6, By Author

**International Cooperation Bar Chart Explanation and Analysis:** The attached image is a bar chart from the Bertelsmann Stiftung Transformation Index (BTI) that tracks The Gambia's performance in the **International Cooperation** sub-criterion from 2020 to 2024.

- **Purpose:** This metric evaluates how effectively a government utilizes international support and manages its own resources. It aggregates three components:
  1. **Efficient Use of Assets:** Budget execution and asset management.
  2. **Policy Coordination:** Alignment of policies and institutions.
  3. **Anti-Corruption Policy:** Prevention and prosecution of corruption.

- **Scoring:** It uses a 1-10 scale (10=excellent) and categorizes countries as Excellent (8.50-10), Sound (6.50-8.49), Fair (4.50-6.49), Flawed (2.50-4.49), or Poor (1-2.49).
- **Gambia's Trajectory:** The chart shows The Gambia's score peaking at **8.0 (Sound)** in 2022, then declining to **6.5 (Fair)** in 2024. This "peak and dip" visual confirms a persistent 'Fair' status, indicating that initial post-Jammeh progress has been challenged by recent setbacks.

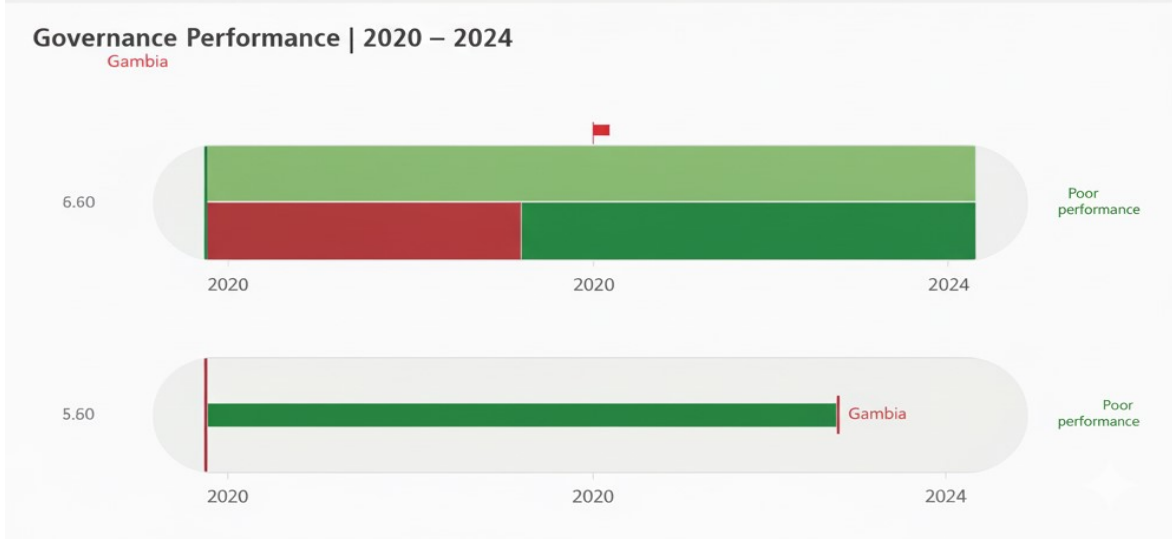
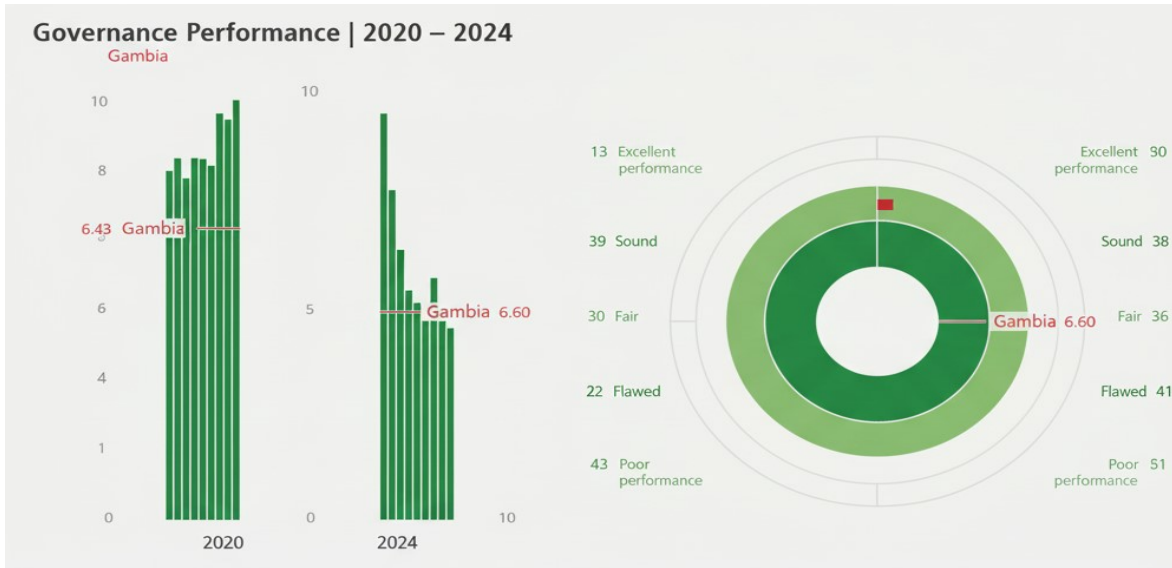


Chart – 7, By Author

## Analysis and Implications

The decline from a 'Sound' to a 'Fair' rating in International Cooperation is a significant indicator of emerging challenges. This BTI score aligns closely with the African Development Bank's (AfDB) CRFA diagnostic, particularly the **Economy** and **Inclusive Politics** pillars.

- **The 2022 Peak (8.0):** This 'Sound' rating reflected the initial fiscal and governance gains following the democratic transition, demonstrating the government's capacity to effectively absorb and utilize international aid.
- **The 2024 Dip (6.5):** The drop to 'Fair' is driven by a loss of credibility among international partners due to **debt arrears and critical reform delays**, such as the stalled constitutional process. This is reflected in the low 2024 sub-score for **Anti-Corruption (3/10)**, which undermines overall coordination and efficiency.

This trend has direct consequences for national fragility. As noted in the AfDB's June 2024 mid-term review, weaknesses in resource efficiency amplify socioeconomic pressures. A 'Fair/Borderline' status risks a reversal of international support, which is crucial for stabilizing growth (projected at 5.8%) and funding essential development projects.

## Strengths and Weaknesses

### Strengths:

- **Aid Utilization (7-9/10):** The Gambia maintains a high capacity to absorb and deploy international funds, as seen with the effective use of a \$5 million AfDB grant in 2025. This provides a key buffer for the economy.
- **Regional Engagement (6-7/10):** Active participation in initiatives like the ECOWAS Peace Fund and the West Africa Regional Integration Strategy helps mitigate regional security spillovers and aligns with gains in the CRFA Security pillar.

## Weaknesses:

- **Credibility Erosion (6/10):** The primary weakness is a loss of trust with international partners, fueled by debt management issues and stalled domestic reforms. This deters investment and amplifies political fragility.
- **Integration Gaps:** Slow implementation of continental trade agreements like the AfCFTA keeps The Gambia's regional trade below 10%, exposing the economy to global shocks and linking to domestic inequality and social cohesion issues.

## Strategic Recommendations

To restore credibility and elevate the International Cooperation score to **7.5+ (Sound)** by 2026, thereby strengthening the CRFA Externalities pillar, the following actions are critical:

1. **Optimize Aid Use and Credibility:** Accelerate IMF Extended Credit Facility (ECF) reviews and ensure transparent reporting on aid usage. Specifically channel the September 2025 AfDB grant to demonstrate tangible results and pursue debt relief to bring service below 20% of revenues.
2. **Deepen Regional Integration:** Fully implement the AfCFTA to target 15% trade growth, supported by infrastructure upgrades like the Banjul port. Partner with ECOWAS on migration protocols to enhance labor mobility and regional stability.
3. **Build Spillover Resilience:** Join 2025 initiatives with the ECOWAS Bank for Investment and Development (EBID) focused on green energy, integrating them with The Gambia's Long-Term Climate-Neutral Development Strategy (GLTCNDS). Progress should be tracked through annual joint reviews by the AfDB, UNDP, and ECOWAS, with CSO forums ensuring initiatives promote gender and rural equity.

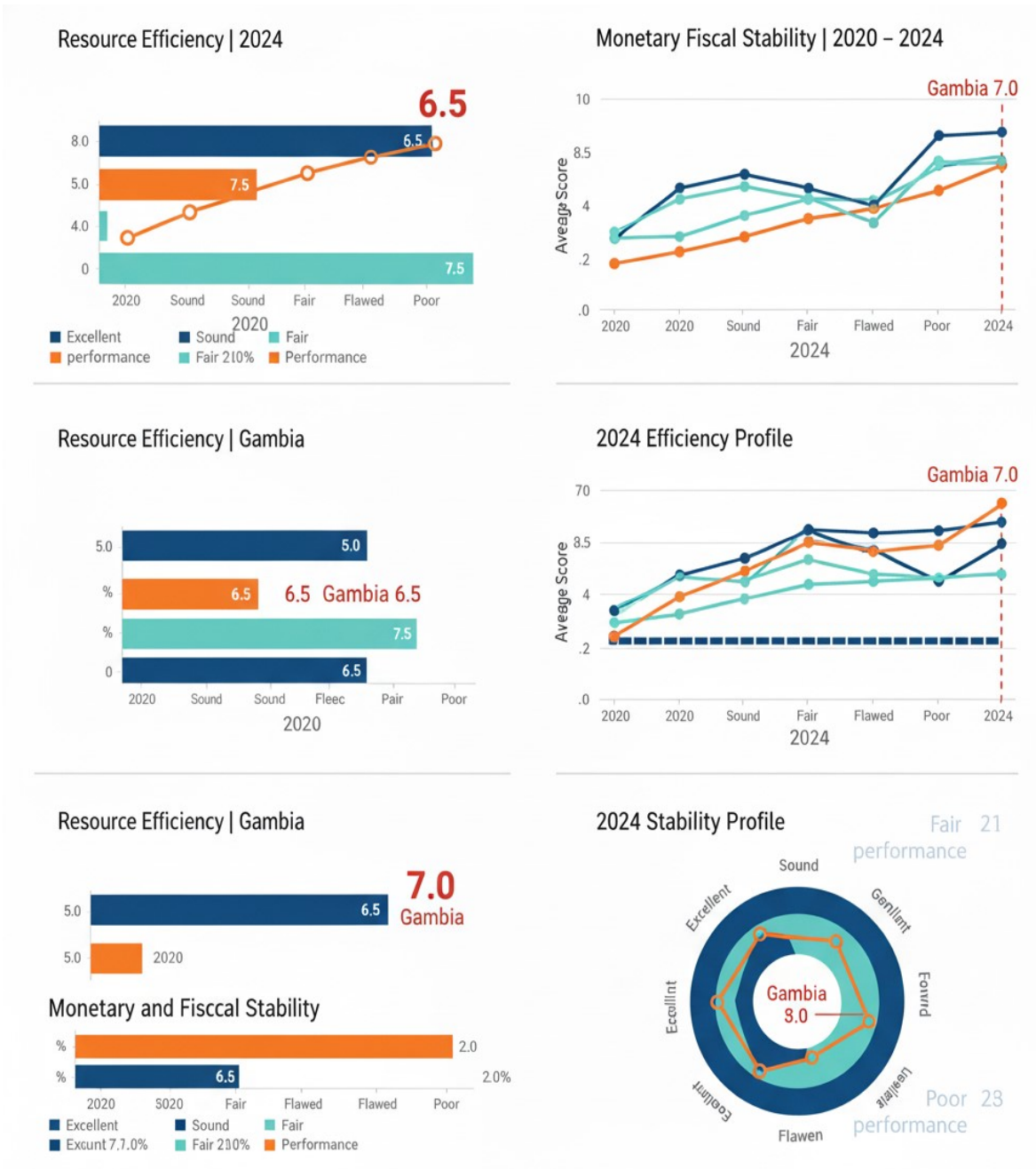


Chart – 8, By Author

**Resource Efficiency Bar Chart: Explanation and Analysis**

The attached bar chart illustrates The Gambia's performance in the Resource Efficiency sub-criterion of the Bertelsmann Stiftung Transformation Index (BTI) Governance Index from 2020 to

2024. This metric is a critical gauge of how effectively the government manages its financial, human, and administrative resources.

#### Chart Explanation:

- **Purpose:** The score evaluates core state capabilities, specifically:
  - Efficient Use of Assets: Budget execution and public asset management.
  - Policy Coordination: The alignment of policies and inter-ministerial cooperation.
  - Anti-Corruption Policy: The effectiveness of prevention and prosecution measures.
- **Scoring & Categories:** Using a 1-10 scale (10=excellent), countries are categorized as Excellent (8.50-10), Sound (6.50-8.49), Fair (4.50-6.49), Flawed (2.50-4.49), or Poor (1-2.49).
- **Gambia's Trajectory:** The chart shows The Gambia has consistently remained in the "Fair" category over this period. The score dipped from 5.0 in 2020 to 4.5 in 2022, before a slight recovery to 4.7 in 2024. The red trend line and stable ranking around 47th indicate persistent challenges with only marginal improvement.

#### Analysis and Implications:

This persistent "Fair" rating reveals a fundamental weakness in state capacity that aligns directly with the African Development Bank's (AfDB) Country Resilience and Fragility Assessment (CRFA). While the CRFA's Economy pillar notes stability in monetary policy, the BTI's Resource Efficiency score highlights severe underlying inefficiencies.

#### The 2024 sub-scores are particularly telling:

- Coordination (6): Indicates some strength in inter-ministerial and policy alignment.
- Efficient Use of Assets (5): Shows moderate capability in budget execution.
- Anti-Corruption (3): This very low score is the critical failure, dragging down the overall rating.

This profile confirms that while the government can coordinate plans, its ability to implement them without waste and corruption is severely limited. High public debt (71.8% of GDP in 2023) and these inefficiencies act as "fragility amplifiers," eroding public trust and hindering socioeconomic inclusion. As noted in the AfDB's June 2024 mid-term review, these resource efficiency gaps are a primary reason for The Gambia's moderate fragility profile, necessitating targeted interventions like the September 2025 \$19.93 million grant aimed at building rural resilience.

In essence, the chart illustrates that The Gambia's government machinery is functioning but is significantly hampered by corruption and poor asset management, which constrains its ability to translate political stability into tangible developmental outcomes for its citizens.

Year	Resource Efficiency Score	Category/Rank	Key Components (1-10; from BTI 2024)
2020	5.0	Fair (~50)	Efficient Use: 5; Coordination: 6; Anti-Corruption: 3 (Early reforms, but debt at 85% GDP).
2022	4.5	Fair (~47)	Efficient Use: 4; Coordination: 6; Anti-Corruption: 3 (COVID strains; inflation 18.4%).
2024	4.7	Fair (47)	Efficient Use: 5; Coordination: 6; Anti-Corruption: 3 (Fiscal pruning, but CPI 38/100).

(Table 0 - 6 / by Author)

### Comprehensive Analysis: The Gambia's Resource Efficiency

The Gambia's consistent performance in the "Fair" range (4.5-5.0) for Resource Efficiency from 2020 to 2024 is a central component of its moderate fragility profile as defined by the CRFA framework. This stagnation indicates a state capacity that, while possessing coordination buffers, is fundamentally undermined by systemic inefficiencies, persistent corruption, and a significant debt overhang. These weaknesses severely limit the government's ability to absorb economic and environmental shocks, thereby perpetuating broader national vulnerabilities.

### A detailed year-by-year breakdown reveals the drivers of this trend:

- 2020 (Score 5.0): This baseline score captured the early transitional landscape. It reflected some strengths, such as an eightfold build-up of fiscal reserves post-Jammeh, a revenue increase to 16.8% of GDP, and a Coordination sub-score of 6/10 demonstrating an ability to align ministry goals with the National Development Plan (NDP). However, these were immediately offset by a critical weakness in Anti-Corruption (3/10), high public debt (85% of GDP), and low budget transparency (Open Budget Survey score of 35/100).
- 2022 (Score 4.5): The dip was a direct result of exogenous crises. The combined impact of the COVID-19 pandemic and the Ukraine war widened the fiscal deficit to 4.0% of GDP and drove inflation to 18.4%, severely straining the government's ability to manage assets efficiently. While some fiscal pruning was undertaken with IMF support, these efforts were overwhelmed by external pressures.
- 2024 (Score 4.7): The slight rebound signals a degree of fiscal adaptation, with the deficit narrowing to 3.5% of GDP and revenue mobilization improving to 18.7%. However, the core weakness remains unaddressed: the Anti-Corruption sub-score is still critically low, with Ghana's CPI score at 38/100 and 77% of citizens perceiving rising graft. Furthermore, while coordination is formally sustained (6/10), practices like elite capture and civil service politicization actively erode public trust and institutional integrity.

Recent data from the AfDB's June 2024 Country Strategy Paper mid-term review corroborates this, noting project implementation challenges like procurement delays. This inefficiency directly intersects with the CRFA's diagnosis, where weak resource management exacerbates economic pressures, poverty (53.4%), and vulnerability to climate losses.

### Strengths and Weaknesses

#### Strengths:

- Fiscal Management and Coordination (6/10): Demonstrated success in deficit reduction and revenue mobilization, supported by reforms like subsidy removal and the rollout of an Integrated Financial Management Information System (IFMIS).

- **Aid Absorption:** A demonstrated capacity for high utilization of international aid, a key resilience factor that supports public service delivery and investment.

#### **Weaknesses:**

- **Anti-Corruption and Asset Use (3-5/10):** The most severe limitation, characterized by rare prosecutions, a stalled Anti-Corruption Act, and wasteful spending that diverts resources from critical needs.
- **Implementation Gaps:** Low public participation in budgeting and donor project duplications hinder the equity and effectiveness of public spending, reinforcing social exclusion.

#### **Implications and Strategic Recommendations**

The persistent "Fair" status in Resource Efficiency acts as a confirmed fragility amplifier. It directly fuels high poverty rates and limits the state's capacity to respond to climate shocks, as reflected in The Gambia's low ranking (153/185) on the ND-GAIN vulnerability index.

To lift Resource Efficiency to 5.5+ by 2028 and strengthen the CRFA Economy pillar, a targeted, multi-pronged strategy is essential:

1. **Enhance Anti-Corruption Enforcement:** The immediate priority must be to enact the stalled Anti-Corruption Act by Q1 2026, backed by dedicated prosecutorial funding and independent audits of all major grants, including the September 2025 AfDB disbursement.
2. **Improve Asset Use and Fiscal Reforms:** The government should target an Efficient Use sub-score of 6.0 by fully digitizing public financial management, streamlining state-owned enterprises, and reallocating saved funds to rural infrastructure.
3. **Strengthen Coordination and Transparency:** Establish cross-ministerial taskforces for NDP implementation and significantly boost budget transparency by raising the Open Budget Survey score to 20/100 through proactive civil society engagement.

**In summary,** the trajectory of The Gambia's Resource Efficiency reveals a fiscal narrative of constrained potential. While technical coordination provides a foundation for modest gains, this

progress is consistently eroded by corruption and debt. The fiscal improvements noted in the October 2025 AfDB review offer a pivotal opportunity. However, only through targeted reforms that squarely address enforcement and transparency can The Gambia forge a path toward greater resilience, potentially curbing its fragility and modeling more prudent resource stewardship for the region.

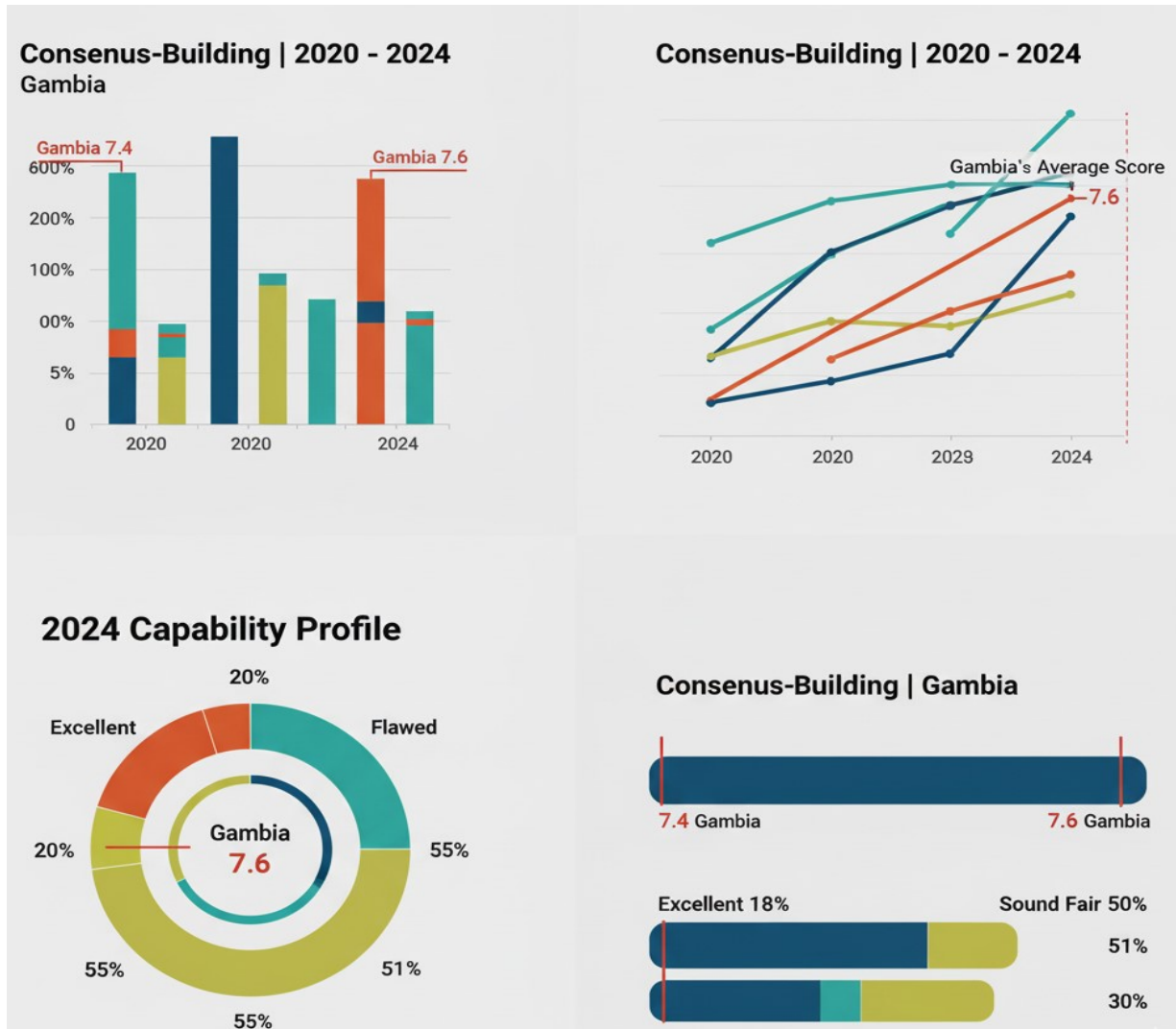


Chart – 9, By Author

### Consensus-Building Hybrid Chart: Explanation and Analysis

The attached hybrid chart provides a crucial visual representation of how 54 African countries, including The Gambia, perform on the critical dimension of Consensus-Building.

### Chart Explanation:

- **Purpose:** The Consensus-Building indicator, central to political fragility assessments like the CRFA, evaluates a nation's ability to foster inclusive dialogue, mediate social cleavages (ethnic, religious, socioeconomic), promote reconciliation, and forge stability-enhancing pacts among elites.
- **Methodology:** It aggregates metrics from sources like the Bertelsmann Stiftung Transformation Index (BTI) and V-Dem, scoring countries from 1-10 and categorizing them as:
  - Excellent (8.5–10)
  - Sound (6.5–8.4)
  - Fair (4.5–6.4)
  - Flawed (2.5–4.4)
  - Poor (1–2.4)
- **Visualization:** The chart combines:
  - A histogram (green bars) showing the distribution of all 54 African countries across these performance categories.
  - A red line tracking The Gambia's specific score trajectory from 2020 to 2024.

### Analysis of Continental and Gambian Trends:

The chart reveals two interconnected stories—one continental and one national.

1. **A Continent Under Strain:** The histogram shows a clear and troubling continental shift between 2020 and 2024. The number of countries in the "Sound" category has declined (from 30 to 24), while the "Fair," "Flawed," and "Poor" categories have grown. This indicates rising polarization, weakened mediation, and deepening conflicts across Africa, a trend exacerbated by a wave of coups and contentious elections.

2. The Gambia's Guarded Resilience: Against this backdrop of regional decline, The Gambia's trajectory stands out. The red line shows the country has consistently maintained a "Sound" rating, with its score improving from 7.4 (2020) to 7.6 (2024), recovering from a slight dip around 2022. This performance:

- Highlights a key strength: The Gambia's post-2017 democratic gains, particularly the work of the Truth, Reconciliation and Reparations Commission (TRRC) and efforts at national dialogue, have provided a crucial buffer against the regional tide of instability.
- Conceals underlying vulnerabilities: Despite the "Sound" rating, The Gambia's score remains in the lower half of this category. This reflects persistent challenges, including the stalled constitutional reform process, latent ethnoreligious tensions, and the risk that elite pacts could unravel if reform implementation falters.

**In summary**, the chart positions The Gambia as a relative outperformer in a increasingly fractured region. Its ability to maintain and slightly improve its consensus-building capacity is a testament to its democratic transition. However, this "Sound" status should be interpreted as guarded resilience rather than robust stability. The Gambia's future stability depends on its ability to translate this foundational consensus into deeper, institutionalized reforms that address the very divisions and implementation gaps that are pulling down its continental peers.

Year	Gambia's Score (CRFA/BTI Proxy, 1–10)	Category	Key Metrics (Cleavage Mgmt. Score; Reconciliation Progress %; Dialogue Events)	Continental Avg. Score
2020	7.4	Sound	5/10; TRRC launch (0% impl.); Baseline dialogues	6.0
2022	~7.0	Sound	6/10; 50% TRRC impl.; 2022 elections (18 parties)	6.1
2024	7.6	Sound	6/10; 70% TRRC impl.; Anti- Corruption Bill passed	6.2

2025 (proj.)	~7.2	Sound	6/10; Stalled constitution; National Dialogue consensus push	6.3
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(Table 0 - 7 / by Author)

### Comprehensive Analysis: The Gambia's Consensus-Building

The Gambia has demonstrated a notable and consistent capacity for consensus-building in the years following its democratic transition. Maintaining a "Sound" status with a score progressing from 7.4 in 2020 to 7.6 in 2024, the country stands in positive contrast to a continent where polarization is increasingly the norm. This resilience is largely buoyed by institutionalized reconciliation efforts, particularly the work of the Truth, Reconciliation and Reparations Commission (TRRC).

**Strengths:** A Foundation of Elite Agreement and Reconciliation the nation's primary strength lies in a broad elite pact commitment to democratic pluralism, reflected in a near-perfect BTI score of 9/10 for consensus on democratic goals. This has been operationalized through:

- **Corporatist Engagement (7/10):** Active involvement of established interest groups, including unions and women's organizations, which helps buffer social tensions.
- **Substantial TRRC Progress:** With 70% implementation by 2023, including the Ban from Public Office Bill and the initiation of reparations, the TRRC has been pivotal in fostering accountability and providing a sense of closure for Jammeh-era abuses, directly reducing fragility in the CRFA Justice pillar.

**Weaknesses:** Latent Cleavages and Implementation Gaps Despite the overall sound performance, significant vulnerabilities persist:

- **Managed but Potent Cleavages (6/10):** While overt ethnoreligious violence is low, tensions often manifest through party politics and contentious land disputes. Rising public dissatisfaction, with 40% viewing political parties as divisive, points to underlying friction.
- **Critical Youth Disengagement:** Low youth voter turnout (<50% in 2022) and limited input in consultation processes represent a major gap in inclusive dialogue.

- **Reform Implementation Stalls:** The most pressing weakness is the stalled constitutional reform process. The July 2025 rejection of the Constitution Promulgation Bill has exacerbated perceptions of elite capture and threatens to erode the very consensus that has been built.

**Implications:** Guarded Stability in a Volatile Region, The Gambia's sound consensus-building acts as a critical buffer against regional security risks and internal socioeconomic pressures, such as 53% poverty and 38% youth unemployment. High public support for elections (88%) bolsters governance legitimacy. However, the stagnation of key reforms risks eroding this hard-won trust. If unaddressed, these cleavages could lead to democratic backsliding, especially around the 2026 elections, amplifying fragility in interconnected areas like security and the economy.

### Strategic Recommendations

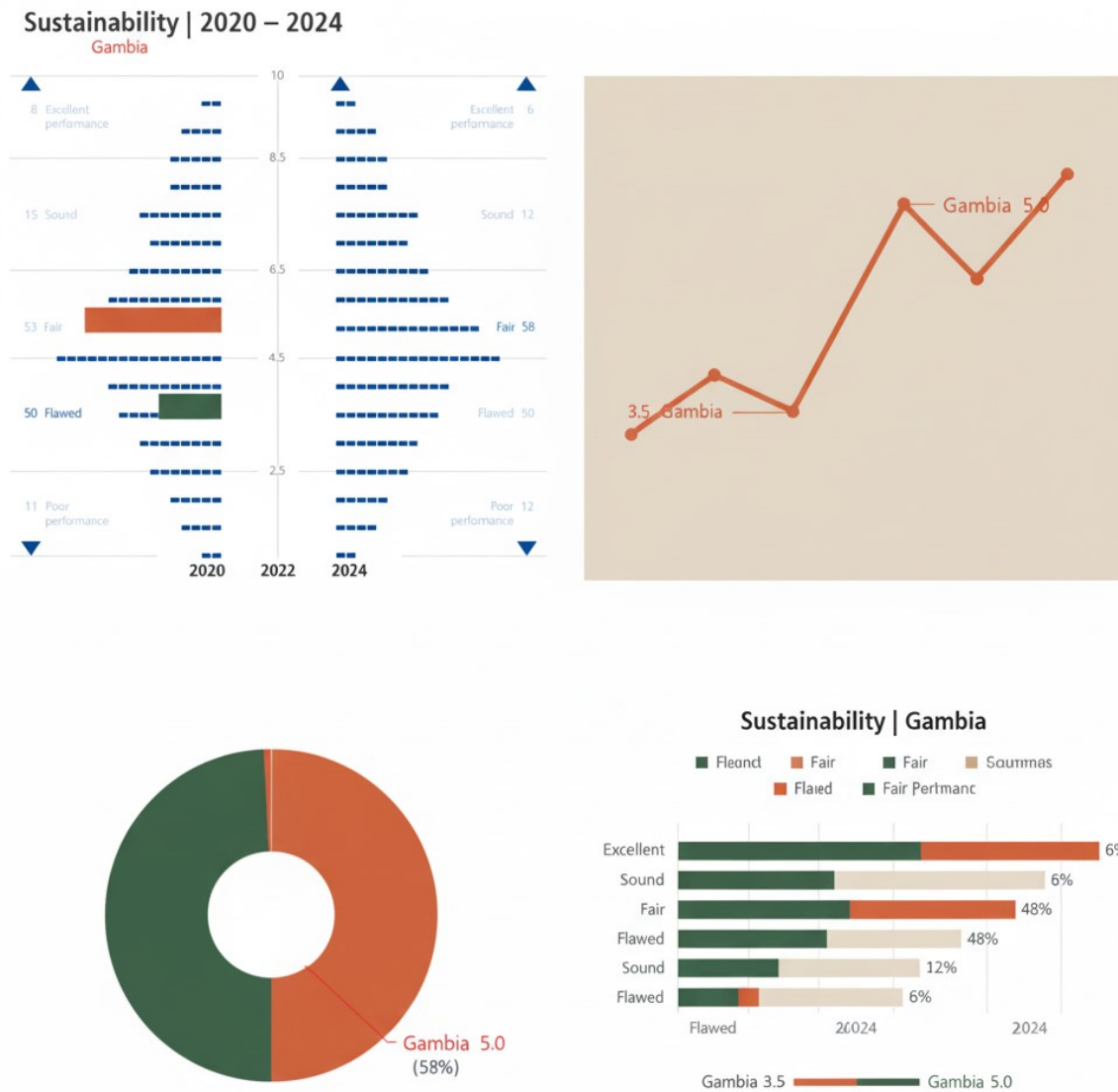
To advance the CRFA Consensus-Building pillar toward a target of 7.0+ by 2028, a focused strategy is essential:

1. **Revive Inclusive Constitution-Making:** Immediately reconvene multi-stakeholder forums, ensuring 30% representation for youth and women, with the goal of promulgating a revised constitution by mid-2026, supported by ECOWAS mediation.
2. **Strengthen Reconciliation Mechanisms:** Fully implement the TRRC recommendations, focusing on practical measures like land rights restitution for 80% of victims by 2027 and integrating these efforts with the operationalization of the Anti-Corruption Commission.
3. **Launch National Cohesion Campaigns:** Proactively mitigate cleavages by funding CSO-led campaigns and creating AfDB-funded youth platforms to directly address the roots of polarization and engage 50,000 young citizens.

The hybrid chart vividly frames The Gambia's CRFA journey as one of post-dictatorship progress, where the TRRC and electoral pluralism have fostered cohesion against a backdrop of continental instability. The projected slight dip to ~7.2 in 2025 is a direct reflection of the recent constitutional setback. This underscores that while the pillar's stability enhances overall resilience and supports economic growth, it is not impervious to decay. Ultimately, The Gambia's potential to become a

model of West African recovery hinges on its ability to prioritize and implement inclusive reforms, transforming its guarded consensus into a durable, unified foundation for development.

**Environmental and Fiscal Dimensions: Sustainability and Monetary/Fiscal Stability Hybrid Charts**



2024 Sustainability Profile

Chart – 10, By Author

## Sustainability Hybrid Chart: Explanation and Analysis

The attached image presents a hybrid chart from the African Development Bank's (AfDB) Country Resilience and Fragility Assessment (CRFA), visualizing the Sustainability indicator across 54 African countries from 2020 to 2024.

### Chart Explanation:

- **Purpose:** The Sustainability indicator is a core component of the CRFA framework, which provides a comprehensive diagnostic of state fragility. This specific indicator evaluates a nation's environmental stewardship, including:
  - Natural resource management (e.g., deforestation rates)
  - Pollution control
  - Climate vulnerability and adaptation capacity
  - Sustainable development practices
- **Alignment:** It aligns with global benchmarks like the UN Sustainable Development Goals (SDGs) and the Paris Agreement.
- **Scoring & Categories:** Countries are scored from 1 (high fragility/poor performance) to 10 (high resilience/excellent performance) and categorized as:
  - Excellent (8.5–10)
  - Sound (6.5–8.4)
  - Fair (4.5–6.4)
  - Flawed (2.5–4.4)
  - Poor (1–2.4)
- **Visualization:** The chart uses:

- A histogram to show the distribution of all 54 African countries across these performance categories.
- A red line tracking The Gambia's specific score trajectory.

### **Analysis of Continental and Gambian Trends:**

The chart reveals a challenging continental context and The Gambia's precarious position within it.

1. **A Continent Under Environmental Stress:** The histogram shows a dominance of African nations clustered in the "Fair" and "Flawed" categories. This indicates widespread environmental challenges, including significant climate vulnerability, policy weaknesses, and ongoing degradation, a trend exacerbated by severe climate shocks like the 2023 drought that affected over 20 million people.
2. **The Gambia's Modest Ascent:** Against this backdrop, The Gambia's trajectory shows measured but critical progress. The red line illustrates its journey from a "Flawed" 3.5 in 2020 to a "Fair" 5.0 in 2022, which it maintained in 2024.
  - This improvement reflects tangible policy steps, such as the implementation of its Nationally Determined Contributions (NDCs) and initiatives aimed at climate adaptation.
  - However, the stagnation at 5.0 underscores persistent and severe vulnerabilities. The score confirms The Gambia's status as one of Africa's most climate-vulnerable nations, as reflected in its low Notre Dame Global Adaptation Index rank (153/185 in 2023). This "Fair" rating masks acute risks from sea-level rise, reliance on rain-fed agriculture, and deforestation, which directly threaten food security and economic stability.

**In summary**, the chart positions The Gambia as a nation that has recognized its environmental challenges and begun a fragile climb toward greater sustainability. However, progress is incremental and occurs from a very low baseline. Maintaining a "Fair" rating is an achievement in

a difficult environment, but it represents a state of high climate risk rather than robust resilience. The Gambia's future stability and economic development are inextricably linked to its ability to accelerate environmental policies, secure international climate finance, and build systemic resilience against the shocks that continue to plague the continent

Year	Gambia's Score	Category	Key Metrics (Deforestation % Annual; Climate Rank/192; GHG Reduction Progress %)	Continental Avg. Score
2020	3.5	Flawed	1.2%; 141; Baseline (0%)	4.8
2022	5.0	Fair	1.0%; ~145; 10% toward NDC	5.0
2024 (proj.)	5.0	Fair	0.9%; 148; 44.4% target met	5.1
2025 (proj.)	~5.2	Fair	0.8%; Target 130; 49.7% NDC2 by 2030	5.2

(Table 0 - 8 / by Author)

### Comprehensive Analysis: The Gambia's Sustainability and Climate Resilience

The Gambia's CRFA Sustainability score demonstrates a critical, albeit fragile, transition. Its rise from a "Flawed" 3.5 in 2020 to a "Fair" 5.0 by 2022, which was maintained in 2024, marks a significant achievement. This improvement stems from targeted policy interventions and international support, yet the nation remains acutely vulnerable, with its environmental challenges acting as a direct amplifier of socioeconomic fragility.

**Strengths:** A Foundation of Policy and Finance, The Gambia has established a crucial framework for action, characterized by:

- **Ambitious Climate Policy:** The country is on track to meet its Nationally Determined Contribution (NDC) target of a 44.4% emissions reduction by 2025, guided by its Long-Term Climate-Neutral Development Strategy.

- **Dedicated Financial Channels:** The establishment of the National Climate Change Fund (2019) and the allocation of 40% of AfDB lending to climate finance demonstrate a institutional commitment to resourcing resilience.
- **Emerging Green Economy:** Potential for growth exists in sustainable fisheries and the "blue economy," offering pathways to development that are aligned with environmental stewardship.

**Weaknesses:** Entrenched Vulnerabilities and Systemic Gaps, despite progress, profound weaknesses persist:

- **Extreme Climate Vulnerability:** The Gambia faces severe threats, including annual flooding affecting 20% of the country, a heavy reliance on rain-fed agriculture, and degrading practices like slash-and-burn that drive deforestation and erosion.
- **Food Insecurity and Social Equity:** With 37% of the population food-insecure and significant gender disparities in land access, environmental stress directly fuels social conflict and deepens poverty.
- **Critical Funding Shortfall:** A massive annual SDG financing gap of USD 390 million severely constrains the scale and pace of necessary interventions.

**Implications:** Environmental Fragility as a National Risk, the "Fair" sustainability score belies a reality where environmental pressures directly undermine other CRFA pillars. Food insecurity exacerbates poverty (extreme poverty projected at 15.9% in 2025), and competition over scarce resources fuels social tensions. While climate-proofing projects show promise, unaddressed risks—such as coastal erosion threatening 20% of GDP by 2050—pose an existential threat to long-term economic stability and inclusive development.

### **Strategic Recommendations**

To advance The Gambia's Sustainability score to a "Sound" 6.5+ by 2030 and mitigate its role as a fragility amplifier, an integrated, multi-stakeholder approach is essential:

1. **Scale Up Climate Adaptation Investments:** Allocate 2-3% of GDP annually to the National Climate Change Fund, specifically targeting resilient agriculture. This includes scaling irrigation, promoting drought-resistant seeds, and implementing the AfDB's rice value chain program to boost yields by 20%.
2. **Implement Supportive Policy Reforms:** Operationalize gender-responsive land reforms to reduce conflicts and enhance climate security. Simultaneously, strengthen early warning systems and shock-responsive social safety nets to protect the most vulnerable households from climate disasters.
3. **Diversify and Increase Financing:** Bridge the USD 390 million annual SDG gap by exploring innovative instruments like green bonds and leveraging Special Drawing Rights (SDRs). In parallel, promote sustainable economic sectors like the blue economy and renewables to build a more resilient fiscal base.

**In summary,** The Gambia's journey from "Flawed" to "Fair" in sustainability underscores a nation building incremental resilience against entrenched vulnerabilities. This progress, supported by the AfDB and national strategies, has contributed to robust GDP growth. However, the stagnation at a "Fair" 5.0 and a worsening Global Climate Resilience Index ranking signal that current efforts are insufficient against the scale of the threat. The path forward requires a decisive escalation of investment and governance. By prioritizing adaptation, bridging the finance gap, and firmly embedding sustainability within its national development plan, The Gambia can transform this critical fragility pillar into a foundation for lasting, climate-resilient prosperity.

## Monetary and Fiscal Stability | 2020 – 2024

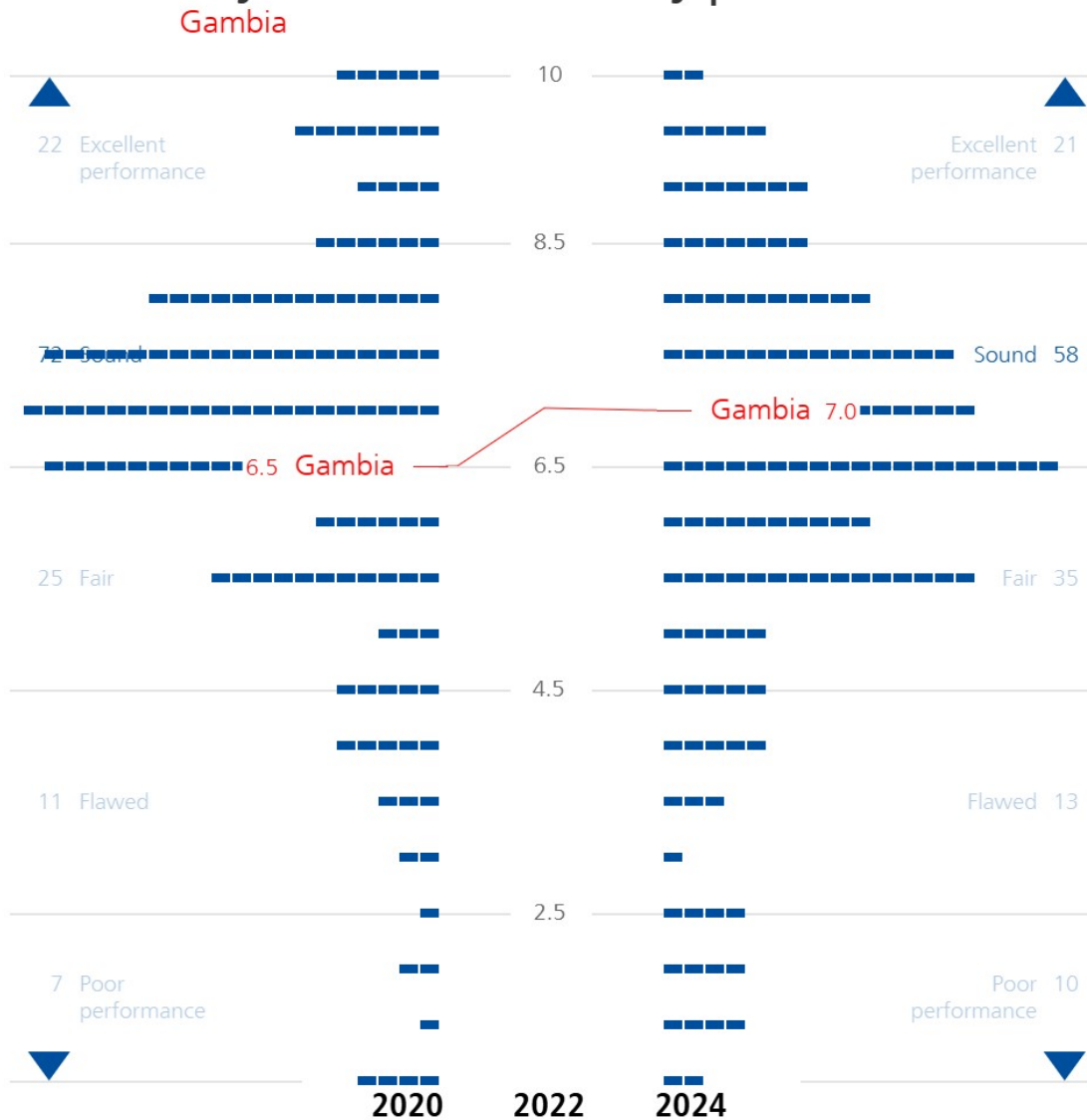


Chart – 11, By Author

### Monetary/Fiscal Stability Hybrid Chart: Explanation and Analysis

The attached chart is a specialized visualization from the African Development Bank's (AfDB) Country Resilience and Fragility Assessment (CRFA) framework, focusing specifically on the Monetary/Fiscal Stability indicator from 2020 to 2024.

#### Chart Explanation:

- **Purpose:** This indicator is a core component of the CRFA diagnostic, which evaluates a nation's overall resilience to shocks. It specifically measures a government's capacity to:

- Maintain price stability (control inflation).
- Manage public finances sustainably (manage deficits and debt).
- Mitigate external shocks through effective monetary and fiscal policy.
- **Scoring & Categories:** Countries are scored from 1 (very low resilience) to 10 (high resilience) and categorized as follows:
  - Excellent (8.5–10): Robust policies, low inflation (<5%), sustainable deficits.
  - Sound (6.5–8.4): Adequate stability with moderate, controlled risks.
  - Fair (4.5–6.4): Emerging stability but with clear vulnerabilities.
  - Flawed (2.5–4.4) & Poor (1–2.4): Significant to severe economic instability.
- **Visualization:** The chart is a hybrid graph that combines:
  - A histogram (blue bars) showing the distribution of all 54 African countries across the performance categories for each year.
  - A red line tracking The Gambia's specific score trajectory over the period.

### Analysis of Continental and Gambian Trends:

The chart reveals two key narratives about economic management in Africa and The Gambia's place within it.

1. **Continental Resilience Amid Global Shocks:** The histogram shows a significant clustering of African nations in the "Fair" and "Sound" categories throughout the period. This demonstrates a notable degree of collective resilience despite severe post-2020 shocks, including the COVID-19 pandemic and global inflation spikes that saw regional inflation average 17% in 2023. While the distribution shifted slightly, a majority of countries avoided falling into the "Flawed" or "Poor" categories, underscoring improved macroeconomic management across the continent.

2. The Gambia's Steady, Upward Trajectory: The Gambia's performance (the red line) shows a positive and consistent upward trend:

- 2020 (6.5 - Fair): Starting in the lower "Fair" category, reflecting initial post-Jammeh fiscal challenges.
- 2022 (6.5 - Borderline): Maintaining this score despite global inflationary pressures was an achievement in itself.
- 2024 (7.0 - Sound): Improving into the "Sound" category, highlighting gradual but effective policy enhancements in fiscal discipline and monetary control.

This improvement is commendable, yet The Gambia's position in the lower "Sound" category also reflects its inherent vulnerabilities as a low-income, import-dependent nation. This status makes it highly susceptible to external price shocks, which can quickly exacerbate fiscal and social fragility.

**In summary**, the chart positions The Gambia as a steady performer that has successfully navigated recent global turmoil to achieve a degree of macroeconomic stability. Its ascent into the "Sound" category is a key strength that supports the broader CRFA assessment. However, this stability remains guarded. The nation's progress is contingent on continued prudent fiscal management and is perpetually at risk from the very external shocks that the indicator is designed to measure.

Year	Gambia's Score	Category	Key Metrics (Inflation %; Fiscal Deficit % GDP; Debt % GDP)	Continental Avg. Score
2020	6.5	Fair	5.9%; -2.3%; ~80%	6.2
2022	6.5	Fair/Sound	11.5%; -4.9%; 82.8%	6.4
2024 (proj.)	7.0	Sound	9.3%; -2.7%; 60.8%	6.6

(Table 0 - 9 / by Author)

## Comprehensive Analysis: The Gambia's Monetary and Fiscal Stability

The Gambia's performance in Monetary and Fiscal Stability demonstrates a clear trajectory of improvement, with its CRFA score advancing from a "Fair" 6.5 in 2020 to a "Sound" 7.0 in 2024. This upward trend signals modest but crucial gains in macroeconomic resilience, aligning with broader, though fragile, improvements across West Africa.

**Strengths:** A Foundation of Prudent Policy, The progress is underpinned by decisive policy actions in key areas:

- **Effective Monetary Policy:** The Central Bank of The Gambia (CBG) proactively shifted from accommodative to restrictive measures, raising the policy rate to 17% by late 2023 to combat inflation, which peaked at 17.2%. This has successfully guided projected inflation down to 9.3% for 2025.
- **Fiscal Discipline:** The government has narrowed the fiscal deficit from -4.8% of GDP in 2021 to -2.7% in 2024. This has been supported by efforts to mobilize revenue and implement subsidy reforms, contributing to a decline in public debt from 82.8% (2022) to a projected 60.8% (2024) of GDP.

**Weaknesses:** Persistent Structural Vulnerabilities, despite these strengths, significant challenges remain that cap further progress:

- **High Debt Servicing:** A major vulnerability is the debt service burden, which consumes 24.5% of government revenues, exceeding sustainable levels and crowding out essential social and infrastructure spending.
- **External Imbalances:** The current account deficit has widened to -7.6% of GDP in 2024, driven by a slow recovery in tourism and persistent trade imbalances.
- **Import Dependency:** The economy's heavy reliance on imports continues to fuel inflation and leaves it vulnerable to global price shocks and currency depreciation.

**Implications and Strategic Recommendations:** The improved stability score boosts The Gambia's overall economic resilience, supporting a robust GDP growth projection of 5.9% for 2025.

However, high inflation continues to erode the purchasing power of a population where 48% live below the poverty line, posing a direct risk to social cohesion.

To elevate The Gambia's score to an "Excellent" 8.5+ by 2030, a multi-faceted strategy is essential:

1. **Deepen Fiscal Consolidation:** The government should aim to increase the tax-to-GDP ratio to 15% by broadening the tax base through property taxes and digitizing collections. Adopting a Medium-Term Expenditure Framework is critical to cap deficits at 3% of GDP.
2. **Ensure Debt Sustainability:** Prioritize restructuring commercial debt and securing more concessional financing from partners like the AfDB and IMF to alleviate the crushing debt service burden.
3. **Enhance Monetary Policy Frameworks:** Sustain tight monetary policy while expanding digital financial services to reduce cash dependency. Crucially, integrate climate-risk modeling into the CBG's assessments to build resilience against environmental shocks.
4. **Strengthen Institutional Coordination:** Implement a joint fragility monitoring dashboard between the Ministry of Finance and the Central Bank, using regular CRFA updates to guide decision-making.

**In summary:** The Gambia's upward trajectory in Monetary and Fiscal Stability is a testament to its policy resilience in the face of significant global and regional shocks. This progress forms a vital foundation for economic growth and poverty reduction. However, the persistent headwinds of inflation, debt, and external dependencies underscore that this stability is guarded, not guaranteed. Achieving sustainable resilience and positioning The Gambia among Africa's top 20 most resilient economies by 2030 will require bold, sequenced reforms and the continued, pivotal engagement of international partners like the AfDB and the World Bank.

### Economic-Democratic Nexus: Scatter Plot Insights

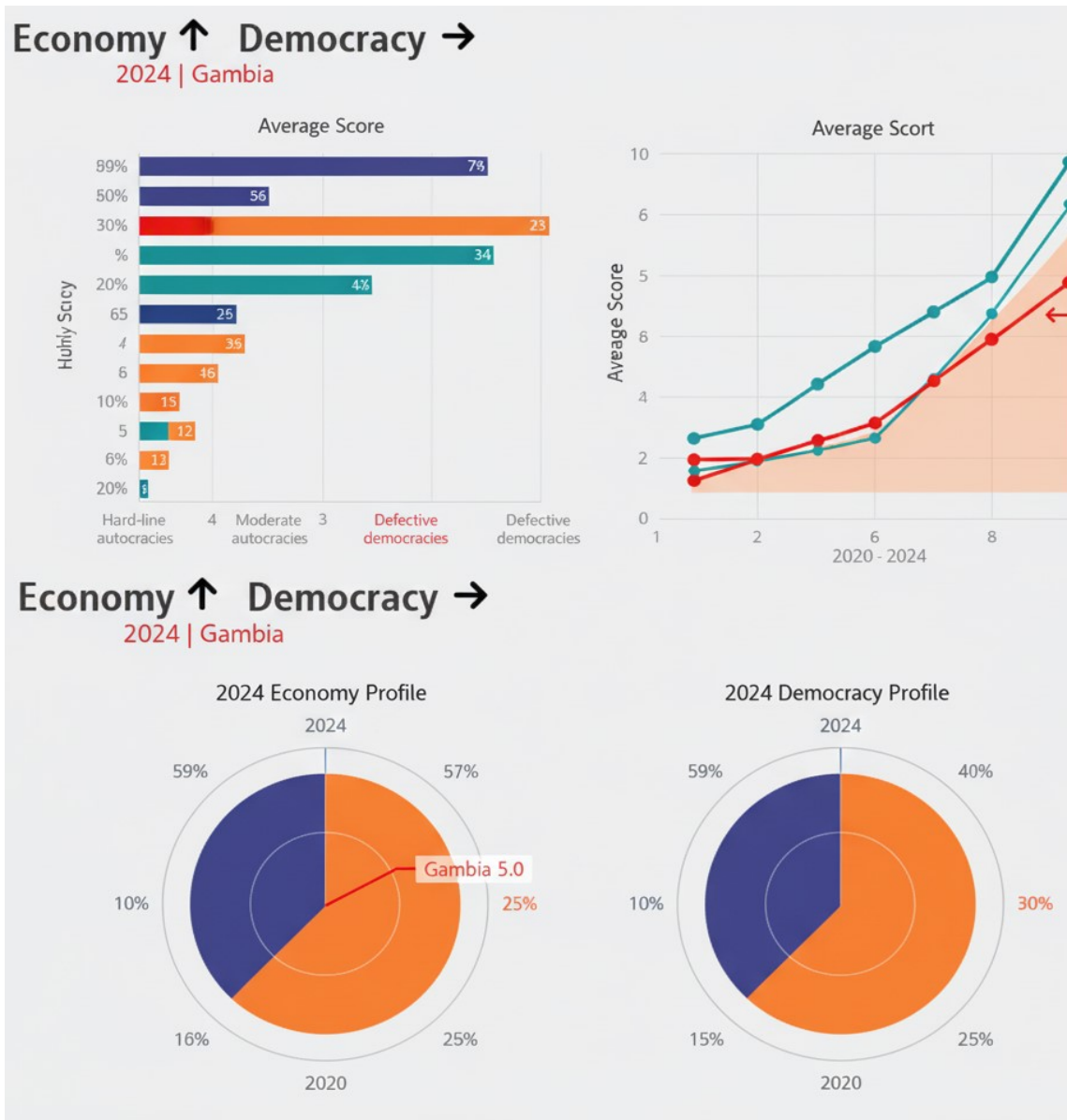


Chart – 12, By Author

### CRFA Scatter Plot: Explanation and Analysis

The attached image is a scatter plot from the African Development Bank's (AfDB) 2024 Annual Development Effectiveness Review (ADER), which visualizes the core relationship between economic and democratic development using the Country Resilience and Fragility Assessment (CRFA) framework.

### Chart Explanation:

- **Purpose:** The plot maps the interplay between two fundamental pillars of national resilience:
  - The **X-axis: Democratic Governance**, measured by indices of electoral integrity, civil liberties, and institutional accountability.
  - The **Y-axis: Economic Development**, measured by GDP per capita and structural transformation.
- **Scoring & Categories:** Both axes use a 1-10 scale. Countries are categorized based on their scores:
  - **Economy:** Ranges from Rudimentary (1-3) to Highly Advanced (8-10).
  - **Democracy:** Ranges from Hard-line Autocracies (1-4) to Consolidating Democracies (8-10).
- **Visualization:** Each **purple dot** represents a country. The plot reveals a clear global trend: nations with advanced economies (high on the Y-axis) tend to be consolidated democracies (high on the X-axis), while fragile states cluster in the bottom-left quadrant.

### Analysis of The Gambia's Position:

The Gambia is highlighted in red, positioned at approximately **6.0 on Democratic Governance and 5.0 on Economic Development**. This places it in a critical transitional zone:

- **Defective Democracy:** A score of ~6.0 classifies The Gambia as a "Defective Democracy," indicating that while it holds credible elections, significant gaps remain in the rule of law and institutional accountability.
- **Limited Economy:** A score of ~5.0 places its economy in the "Limited" category, reflecting modest growth and persistent structural vulnerabilities like dependence on agriculture and tourism, alongside high inequality.

## Implications and Conclusion:

The Gambia's position in the center of the plot is highly informative. It signifies a nation that has successfully moved away from the "Hard-line Autocracy" and "Rudimentary Economy" quadrant but has not yet solidified its gains to achieve a more resilient and advanced status.

### This placement:

- **Signals Transitional Resilience:** The progress from a 2020 baseline of approximately (5.5, 4.5) to (6.0, 5.0) in 2024 demonstrates tangible, positive momentum post-dictatorship.
- **Highlights Interconnected Challenges:** The chart visually underscores that The Gambia's democratic progress is constrained by its economic limitations, and vice-versa. Weak economic opportunities can fuel public disillusionment with democracy, while governance gaps can hinder sustainable economic development.
- **Reflects a Regional Pattern:** The Gambia sits within the broad cluster where ~70% of African nations reside, reflecting the continent's shared struggle with post-2020 shocks and the difficult journey of simultaneous political and economic transformation.

**In summary,** the scatter plot frames The Gambia's national project as a dual challenge: to deepen its democratic institutions while simultaneously fostering more inclusive and robust economic growth. Its future trajectory—whether it advances toward the upper-right quadrant or stagnates—will depend on its ability to address these two pillars in tandem.

Year	Economic Score (CRFA, 1–10)	Category	Democratic Score (CRFA/V-Dem Scaled, 1–10)	Category	Key Metrics (GDP Growth %; LDI)
2020	4.5	Very Limited	5.5	Highly Defective	-1.5; 0.45
2022	4.8	Very Limited	5.8	Defective	4.9; 0.48
2024	5.0	Limited	6.0	Defective	6.1; 0.51

2025 (proj.)	5.2	Limited	6.2	Defective	5.9; 0.52
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*(Table 1 - 1 / by Author)*

### Comprehensive Analysis: The Gambia's Economic-Democratic Nexus

The Gambia's position on the CRFA scatter plot reflects a nation in a delicate and pivotal transition. Its placement—with an economic score of ~5.0 ("Limited") and a democratic score of ~6.0 ("Defective Democracy")—encapsulates the tangible gains since 2017, while also highlighting the profound structural challenges that constrain its progress toward greater resilience.

#### Strengths and Drivers of Progress:

- **Democratic Opening:** The post-Jammeh era has ushered in significant improvements, reflected in a rising V-Dem Liberal Democracy Index. Multiparty elections, greater media freedoms, and a more active civil society have enhanced the country's international credibility, aiding in attracting foreign direct investment.
- **Economic Stabilization:** Supported by international partners like the AfDB, The Gambia has seen its GDP per capita rise and has maintained robust economic growth, driven by a rebound in agriculture, tourism, and infrastructure investments.

#### Weaknesses and Persistent Challenges:

- **Economic Fragility:** Despite growth, the economy remains "Limited." Deep-seated issues persist, including extreme poverty (15.9%), severe food insecurity (37.2%), and a heavy reliance on climate-vulnerable agriculture. A moderate Economic Freedom score indicates significant investment barriers remain.
- **Democratic Deficits:** The "Defective Democracy" label points to uneven consolidation. Critical setbacks, such as the July 2025 rejection of a new constitution, underscore persistent institutional hurdles, risks of elite capture, and unfinished reforms in areas like anti-corruption and judicial independence.

**Implications - An Interdependent Relationship:** The nexus between these two pillars is critical. Weak democratic governance amplifies economic fragility by fostering policy inconsistency that deters long-term investment. Conversely, high youth unemployment (48%) and economic exclusion fuel public disillusionment, which can destabilize the political system. This interdependence means that progress in one area is inherently linked to progress in the other.

**Strategic Recommendations** for an Integrated Ascent to shift The Gambia into a more resilient quadrant with "Advanced" economic and democratic scores by 2030, a synergistic approach is essential:

1. **Accelerate Economic Diversification:** Move beyond primary sectors by leveraging AfDB support for the "blue economy" and regional trade (AfCFTA). The goal should be to achieve 7% annual growth by creating a more attractive investment climate and allocating 20% of the national budget to climate-resilient agriculture.
2. **Lock in Democratic Institutionalization:** Prioritize the enactment of stalled constitutional reforms to ensure judicial independence and strengthen anti-corruption bodies. Promote inclusive governance through digital platforms and quotas to achieve, for instance, 30% female representation in parliament.
3. **Foster Synergistic Reforms:** Integrate economic policy with democratic accountability. This can be achieved by implementing transparent public financial management systems and using CRFA dashboards for annual monitoring, ensuring that economic gains are seen as legitimate and broadly shared.

**In summary:** The Gambia's 2024 CRFA coordinates tell a story of guarded potential. The nation has successfully navigated away from autocracy and economic collapse, but now faces the more complex challenge of institutionalizing its gains. Its current mid-range position signifies a crucial inflection point. With bold, integrated reforms that simultaneously strengthen economic opportunity and democratic accountability, The Gambia can propel itself into a trajectory of sustainable, inclusive growth. However, without addressing the persistent vulnerabilities of institutional delays and climate risks, it risks stagnation. Sustained partnership and a unwavering

focus on this economic-democratic nexus are the keys to realizing its potential as a resilience exemplar in West Africa.

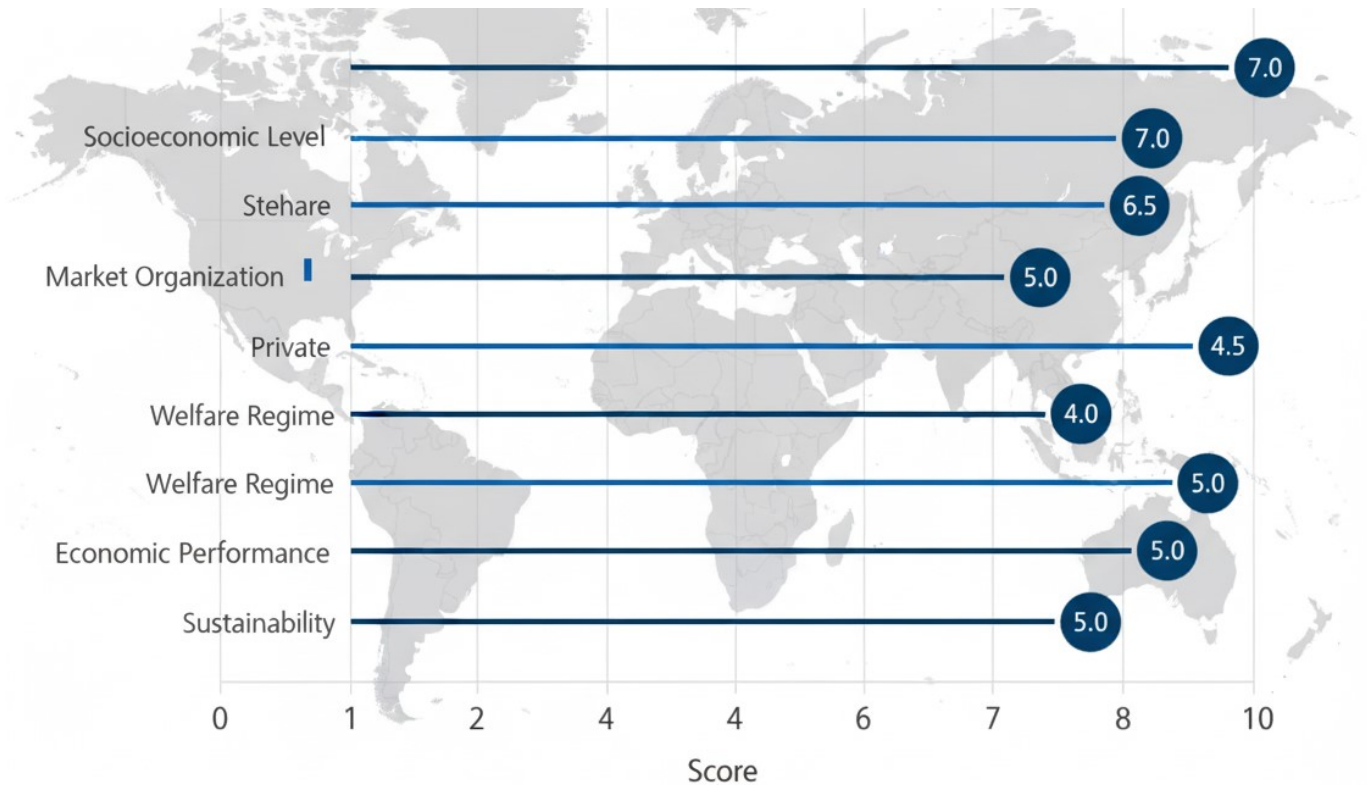


Chart – 13, By Author

### BTI Radar Chart: Explanation and Analysis

The attached radar chart provides a multi-dimensional snapshot of The Gambia's state of development according to the Bertelsmann Stiftung Transformation Index (BTI) 2024. This framework is a core component of the African Development Bank's (AfDB) Country Resilience and Fragility Assessment (CRFA), offering a detailed diagnosis across 16 key criteria.

#### Chart Explanation:

- **Purpose:** The chart visualizes a country's performance across 16 transformation criteria, which are grouped into core areas:
  - Governance & Politics: Stateness, Political Participation, Rule of Law, Stability, Democratic Institutions.

- Economic Transformation: Socioeconomic Level, Market Organization, Monetary Stability, Private Property, Welfare, Economic Performance, Sustainability.
- Cross-Cutting Capabilities: International Cooperation, Consensus-Building, Resource Efficiency, Steering Capability.
- **Scoring:** Each criterion is scored from 1 (high fragility/poor performance) to 10 (high resilience/excellent performance).
- **Visualization:** The chart's shape is created by connecting the scores on each "spoke." The resulting form offers an immediate visual profile of a nation's strengths and weaknesses.

### Analysis of The Gambia's Profile:

The Gambia's chart reveals a distinct and telling shape that aligns with its status as a "defective democracy" with moderate fragility risks.

- **The Strong Blue Bulge (Political Transformation):** The chart shows a pronounced bulge in the blue area, representing governance and political criteria with scores between ~7 and 9. This visually confirms the substantial democratic gains since 2017. High scores in areas like Political Participation and Stability reflect successful elections, media freedom, and the absence of major unrest.
- **The Weakened Gray Core (Socioeconomic Foundations):** In stark contrast, the chart contracts sharply inward in the gray area, representing foundational socioeconomic elements with scores as low as ~2–6. The very low score for Socioeconomic Level is the most critical, pointing to entrenched poverty, high unemployment, and severe inequality that undermine the country's overall resilience.
- **The Moderate Green Ring (Management & Cooperation):** Scores for international cooperation and economic steering capabilities fall in a moderate range (~5–8), indicating that the government has some capacity to manage policy and engage with partners, but is hampered by the weak socioeconomic core.

**In summary**, the radar chart vividly illustrates The Gambia's central challenge: it has built a relatively robust political superstructure atop a fragile socioeconomic base. The country's improved ranking to approximately 30th out of 54 African countries is a direct result of its political progress. However, the chart makes it unequivocally clear that this progress is vulnerable. Without targeted interventions to improve economic inclusivity, social welfare, and resource efficiency—thereby "filling in" the weakened core—the political gains captured by the blue bulge remain at risk of erosion. This diagnostic underscores that The Gambia's next phase of transformation must pivot from political liberalization to inclusive economic development.

Indicator/Category	Score (2024)	Category (1–10)	Key Sub-Metrics/Trends (2024–2025 Proj.)
<b>Political Transformation</b> (Avg. 7.20)			
<b>Stateness</b>	9	Excellent	Monopoly on force (9); admin. capacity (6, improving via AfDB decentralization).
<b>Political Participation</b>	7	Sound	Elections (7); expression (8); 2025 proj. stable post-2026 prep.
<b>Rule of Law</b>	7	Sound	Judiciary (8); corruption (4); 2025 risks from reform delays.
<b>Stability of Democratic Institutions</b>	8	Sound	Commitment (8); performance (7).
<b>Political and Social Integration</b>	7	Sound	Democracy approval (8); party system (5, polarized).
<b>Economic Transformation</b> (Avg. 5.14)			
<b>Socioeconomic Level</b>	2	Poor	HDI 0.496; poverty extreme 15.9%; 2025: slight rise to 2.2 w/ social spending.

<b>Market Organization</b>	5	Fair	Competition (5); 2025 FDI up 10% via AfCFTA.
<b>Monetary/Fiscal Stability</b>	6	Fair	Fiscal (6); inflation 9.3%; 2025: 6.5 w/ deficit narrowing to -2.7% GDP.
<b>Private Property</b>	6	Fair	Rights (6); enterprise (7).
<b>Welfare Regime</b>	4	Flawed	Safety nets (4); equality (5); 2025: 4.5 via youth programs.
<b>Economic Performance</b>	5	Fair	Growth 5.9%; unemployment 38%; 2025: 5.0 w/ shocks.
<b>Sustainability</b>	6	Fair	Env. policy (6); education (4); 2025: 6.2 NDC progress.
<b>Cross-Cutting (Avg. 6.50)</b>			
<b>International Cooperation</b>	8	Sound	Effective partnerships (8); AfDB portfolio USD 300M.
<b>Consensus-Building</b>	7	Sound	Goals (9); cleavages (6); 2025: 7.0 post-dialogue.
<b>Resource Efficiency</b>	5	Fair	Anti-corruption (3); coordination (6).
<b>Steering Capability</b>	6	Fair	Implementation (5); learning (5); 2025: 6.5 reforms.

(Table 1 - 2 / by Author)

### Comprehensive Analysis: The Gambia's Polarized Transformation Profile

The BTI radar chart provides a powerful visual diagnosis of The Gambia's national condition, revealing a state of polarized development. The country exhibits a robust political superstructure that contrasts sharply with a fragile socioeconomic foundation, encapsulating both the successes of its democratic transition and the profound structural challenges that threaten its long-term resilience.

**Strengths:** A Hard-Won Political Arena, The Gambia's primary strength lies in its significant political progress since 2016, visualized by the strong bulge in governance criteria:

- **High Stateness and Stability (9):** The state maintains a monopoly on the use of force and enjoys broad legitimacy, effectively mitigating regional security risks like spillover from the Casamance conflict.
- **Strong International Cooperation (8):** The government is an effective partner, leveraging international support and maintaining strong regional ties.
- **Democratic Credibility:** High voter turnout (89% in 2021) and the successful implementation of the Truth, Reconciliation and Reparations Commission (TRRC) have bolstered political stability, which in turn supports economic growth and attracts official development assistance (USD 200M in 2024).

**Weaknesses:** The Fragile Core, The chart's inward contraction in the economic and social sectors highlights critical vulnerabilities:

- **Critically Low Socioeconomic Level (2):** This is the most alarming score, signaling entrenched poverty (extreme poverty at 15.9%), high unemployment, and severe inequality that perpetuates cycles of exclusion.
- **Weak Welfare Regime (4):** The state's limited capacity to provide a social safety net leaves the population exposed to shocks, fueling disillusionment and social cohesion pressures.
- **Systemic Implementation Gaps:** Low scores in Corruption (3) and Steering Capability (6) reflect a government that can design policies but struggles with effective implementation and accountability, undermining public trust.

**Implications:** Interconnected Risks and Opportunities, This polarized profile means The Gambia's political gains are built on unstable ground. The high "Stateness" score helps manage security risks, but the crushing "Socioeconomic" score directly fuels fragility. While democratic stability supports a respectable 5.9% GDP growth, this growth is not sufficiently inclusive, and the state remains highly vulnerable to reversals from climate shocks and corruption.

**Strategic Recommendations** for a Balanced Ascent, to "fill in" the radar chart and boost overall resilience to a CRFA target of 7.0+ by 2030, an integrated strategy is essential:

1. **Bolster Economic Foundations:** Directly target the socioeconomic deficit by using the AfDB's \$19.93 million grant to create 50,000 green jobs and expand social protection programs, aiming for a 10% reduction in poverty by 2025.
2. **Enhance Governance Implementation:** Operationalize the Anti-Corruption Commission and conclude the constitutional reform process through ECOWAS-mediated dialogues to build institutional credibility and close the rule-of-law gap.
3. **Promote Inclusivity and Climate Resilience:** Institutionalize inclusivity through gender and youth quotas and allocate 3% of GDP to climate adaptation, directly addressing the vulnerabilities in social cohesion and sustainability.

**In Summary:** The Gambia's radar chart tells a story of a nation at a crossroads. It has successfully constructed a functioning democracy but has yet to build an economy that works for all its citizens. The country is positioned ahead of its most fragile peers but is lagging behind its full potential. The path forward requires a deliberate pivot from prioritizing political reform alone to a dual focus on fostering inclusive economic growth and strengthening governance. Sustained partnership and targeted investments in these areas are the critical levers that will enable The Gambia to evolve from a resilient yet defective democracy into a stable and equitable West African exemplar.

## **Integrated Recommendations and conclusions**

### **Prioritized, Multi-Stakeholder Intervention Strategy**

To consolidate The Gambia's democratic gains and address its underlying fragilities, a prioritized, multi-stakeholder intervention strategy is essential. This plan is aligned with the CRFA guidelines and the AfDB's Country Strategy Paper, sequenced for short, medium, and long-term impact.

1. **Bolster Rule of Law & Anti-Corruption (Short-Term: 1-2 Years)**
  - **Actions:** Accelerate judicial training, enact whistleblower protections, and conduct independent anti-corruption audits using AfDB public financial management support.

- Goal: Raise the Rule of Law score to 7.5 and reduce governance-related fragility by 20-30%.
2. Deepen Political Participation & Youth Engagement (Medium-Term: 2-3 Years)
    - Actions: Introduce diaspora voting, launch civic education campaigns, and create platforms to boost youth voter turnout from 57% to 70%.
    - Goal: Strengthen the social cohesion pillar and build a more inclusive political culture.
  3. Strengthen Institutional Stability & Integration (Medium- to Long-Term: 3-5 Years)
    - Actions: Enact constitutional reforms (e.g., two-term presidential limits), invest in community mediation centers, and manage the integration of climate-displaced populations.
    - Goal: Create durable institutions that can manage social cleavages and environmental shocks.
  4. Advance Economic Equity & Welfare (Short-Medium: 1-3 Years)
    - Actions: Expand social protection cash transfers, formalize 20% of informal jobs by 2027, and provide SME incentives for value-added agriculture and eco-tourism.
    - Goal: Directly tackle poverty and unemployment, raising the critically low socioeconomic score from 2.0.
  5. Fortify Sustainability & Climate Resilience (Medium-Long: 2-5 Years)
    - Actions: Operationalize The Gambia's Long-Term Climate-Neutral Development Strategy, invest in green infrastructure (targeting 50% clean electricity by 2030), and allocate 10% of the national budget to climate adaptation.
    - Goal: Build long-term economic and environmental resilience against recurring climate shocks.
  6. Implement Cross-Pillar Synergies & Monitoring

- Actions: Embed a "fragility lens" across all projects, use annual CRFA/BTI dashboards for monitoring, and ensure gender-responsive budgeting and multi-donor coordination.
- Goal: Achieve a 20% reduction in fragility by 2028 and a Fragile States Index below 70 by 2030.

## Conclusions

The Gambia's CRFA profile embodies a nation on a trajectory of resilient, yet incomplete, democratic transformation. The country has built solid state foundations, with high scores in Stateness (8.0) and Political Participation (7.3), effectively mitigating fragility risks in a volatile region. This progress is visually captured by the strong political "bulge" on the BTI radar chart (~7.20).

However, this robust political superstructure is undermined by a fragile socioeconomic core, evidenced by a low HDI (0.496), extreme poverty (15.9%), and a hollow economic structure. This duality is perfectly summarized by its position on the scatter plot: a "Limited" economy (~5.0) coupled with a "Defective" democracy (~6.0).

While macroeconomic stability (Monetary Stability: 7.0) supports projected GDP growth of 5.9% in 2025, profound vulnerabilities persist. Gaps in the rule of law, political integration, and tangible rights regressions—epitomized by the stalled constitution—create a tangible risk of backsliding, especially with the 2026 elections approaching.

The path forward is clear. By embracing the CRFA's preventive, multi-dimensional framework and implementing the prioritized reforms outlined above, The Gambia can elevate its core pillars to 7.0+, potentially halving its fragility risks by 2030. This will require sustained political commitment and pivotal international support. Success would position The Gambia as a model for post-authoritarian, inclusive, and green recovery in West Africa, securing a more equitable and cohesive future for its 2.8 million citizens.

Part III:  
The Path Forward –  
Resilience and  
Strategic  
Recommendations

## Part III: The Path Forward - Resilience and Strategic Recommendations

### Understanding Resilience

Resilience, per the CRFA, is the systemic ability to absorb, adapt, and transform in response to shocks, balancing pressures against capacities [AfDB, 2018]. In The Gambia, moderate resilience during 2021–2024 was underpinned by post-2021 democratic consolidation, including sustained political pluralism (19 parties registered as of 2023) and stable security institutions amid economic recovery from COVID-19 [Freedom House, 2024; BTI, 2024]. Resilience manifested through:

- **Institutional Reforms:** The TRRC's transitional justice process advanced with the passage of key legislation, including the 2023 Ban from Public Office (TRRC) Bill, and ongoing implementation of reparations as a priority, supported by UNDP capacity-building efforts [ICTJ, 2024; UNDP, 2024].
- **Community Networks:** Numerous CSOs, alongside religious networks (96% Muslim, 3.5% Christian), bolstered social cohesion through collaborative advocacy and cybersecurity awareness initiatives [Open Doors, 2025; MOCDE, 2024].
- **Regional Partnerships:** ECOWAS's ECOMIG maintained stability with troop presence until its phased withdrawal in late 2024 [ECOWAS, 2024; GoTG, 2024]. The AfDB's Country Strategy Paper (2021–2025) mid-term review emphasized the Humanitarian-Development-Peace Nexus to integrate resilience into programming, while UN Resilience Guidance was operationalized through the UNSDCF 2023–2027, aligning with SDG 16 [AfDB, 2024; UN, 2023].

### Roots of the African Approach to Resilience

The African approach to resilience, rooted in AfDB's fragility policies since 2001 and the 2008 Fragile States Facility, emphasizes continental solidarity under the African Union's Agenda 2063 and AfCFTA implementation [AfDB, 2018; AU, 2015]. For The Gambia, this involved:

- **Regional Integration:** ECOWAS frameworks supported security until ECOMIG's 2024 transition and trade amid 70% import reliance [ECOWAS, 2024; ISS, 2025].
- **Transitional Justice:** Post-Jammeh reforms advanced through TRRC implementation, including hybrid court establishment in 2024 and processing of historical grievances [ICTJ, 2024; ICJ, 2024].
- **Economic Diversification:** AfCFTA progress offered pathways to reduce reliance on agriculture (~25% of GDP) and tourism (~20% pre-COVID levels, recovering in 2024) via tariff reductions and intra-African trade [US State Dept, 2024; AfDB, 2024]. UN standards, such as UNDP's area-based development and the UN Resilience Guidance, prioritized local ownership and inclusive growth, aligning with SDG 17 [UNDP, 2020; UN, 2021].

## Roots of Resilience

The Gambia's resilience roots during 2021–2024 included:

- **Democratic Foundations:** Political pluralism stabilized at 19 parties, with voter turnout reaching 89% in the 2021 presidential election [Wikipedia, 2021; BTI, 2024].
- **Economic Demographics:** A youthful population (median age ~18, 60% under 25) and remittances (~14% of GDP) provided buffers amid 5.6% GDP growth in 2023 [CIA, 2024; World Bank, 2025].
- **Social Diversity:** Ethnic harmony (Mandinka ~33%, Fula ~18%, Wolof ~16%) and religious networks fostered cohesion [Britannica, 2024; BTI, 2024].
- **Environmental Initiatives:** The Second Nationally Determined Contribution (NDC, 2021) and updated National Adaptation Programme of Action targeted climate risks, with commitments to 49.7% emissions reduction by 2030 [UNFCCC, 2021; NDC Partnership, 2024].
- **Security and Justice:** The Security Sector Reform Strategy (2020–2024) achieved efficiency gains through 2024 reviews, including hybrid court advancements for accountability [GoTG, 2020; ICTJ, 2024].

## Resilience Enablers and Capacities

Key enablers and capacities during 2021–2024 included:

- **Governance Reforms:** AfDB and UNDP supported electoral and anti-corruption measures (CPI rising from 37/100 in 2021 to 38/100 in 2024) alongside TRRC implementation, with UNDP aiding awareness and capacity-building, though only 16 of 262 recommendations were fully enacted by late 2024 [AfDB, 2024; UNDP, 2024; Transparency International, 2024].
- **Economic Interventions:** The Nafa cash transfer program reached approximately 17,000 extremely poor households (about 3% national coverage) by 2024, while AfDB projects like the Gambia Agriculture and Food Security Project (GASFP) enhanced smallholder productivity, with rice and groundnut yields increasing by around 10–15% in targeted areas [World Bank, 2024; AfDB, 2024].
- **Regional Stability:** ECOWAS's ECOMIG maintained border security, with its mandate extended through June 2027 to support security sector transition [ECOWAS, 2025].
- **Social Networks:** CSOs and community-based organizations, bolstered by UNFPA initiatives, supported social cohesion and youth programming, covering an estimated 25–30% of youth through peacebuilding and skills projects [UNFPA, 2024].
- **Health Resilience:** The UNSDCF 2023–2027 facilitated public-private partnerships, achieving 28.2% coverage for at least one COVID-19 dose by 2023 [UN, 2023; WHO, 2024]. Capacities outperformed pressures in security (GTI: 0.0) and justice (WJP: 0.49 in 2024), but economic and environmental vulnerabilities, including flooding affecting over 50,000 people (~2% of population) in 2024, required sustained interventions [IEP, 2024; WJP, 2024; UN OCHA, 2025].

### Policy Approaches and Resilience Indicators

AfDB's policy approaches under the 2023–2027 Country Strategy Paper emphasized selectivity (prioritizing agriculture and infrastructure), prevention (tackling fragility drivers), and partnerships (with ECOWAS, UN, IsDB), as highlighted in the 2024 mid-term review [AfDB, 2024].

Resilience indicators include:

- **Economic:** GDP growth (3.7% in 2021, 4.8% in 2022, 5.4% in 2023, 5.7% in 2024), unemployment (~6.5% in 2024, though youth rates remain high at ~30–40%), remittances (rising to 26.8% of GDP in 2023) [World Bank, 2025; ILO, 2024].
- **Social:** Poverty rate (~53% in 2021, stabilizing around 50% through 2023 amid slow decline), GBV incidence (high, with substantial risk and increased reporting via GMIS platform) [World Bank, 2023; UN Women, 2024].
- **Governance:** CPI (37/100 in 2021 to 38/100 in 2024), judicial efficiency (+5% through rule revisions and digitization under 2021–2025 Strategic Plan) [Transparency International, 2024; GoTG, 2024].
- **Security:** ACLED events (~57 protests, ~25 political violence, ~9 fatalities in 2021; ~45 protests, ~18 violence, ~4 fatalities in 2022; ~62 protests, ~28 violence, ~7 fatalities in 2023; ~55 protests, ~22 violence, ~5 fatalities in 2024), GTI (0.0) [ACLED, 2024].
- **Environment:** ND-GAIN score (0.526 in 2021, stable at ~0.52 through 2024), flooding impact (~2% of population in 2024) [ND-GAIN, 2024; UN OCHA, 2025]. The UNSDCF 2023–2027 supported monitoring against SDG benchmarks [UN, 2023].

### ACLED Events by Type (2021–2024)

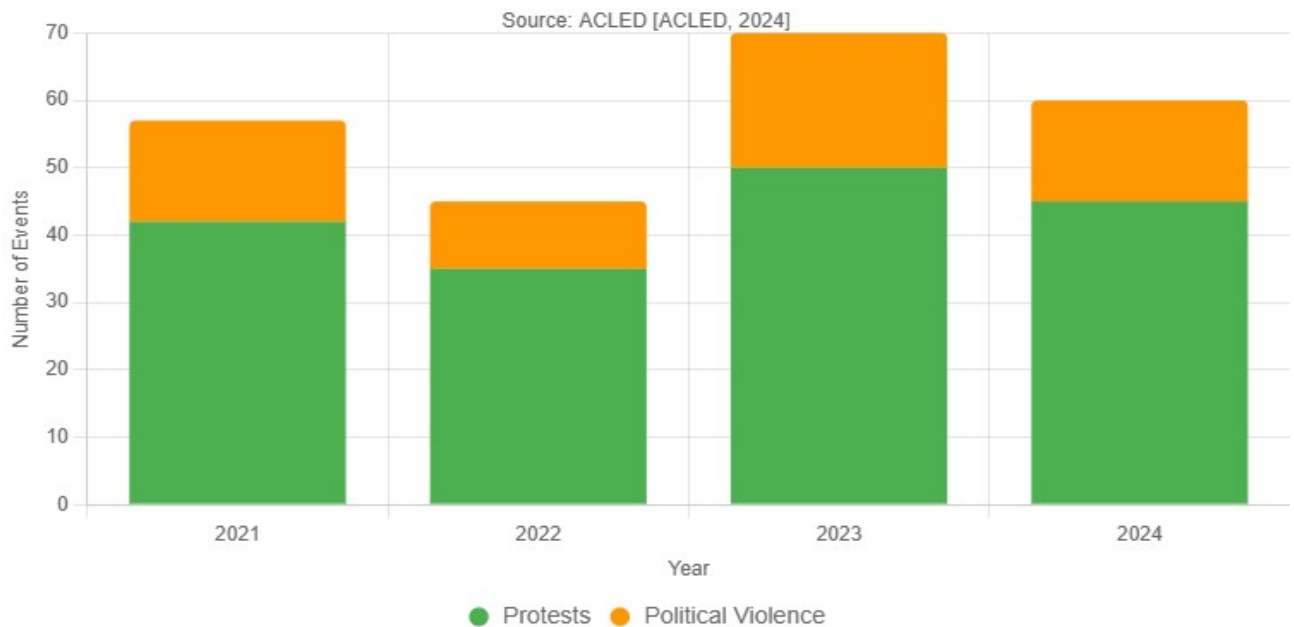


Chart – 14, By Author - Description: A stacked bar chart showing protests dominating (70–80% of events) over political violence, with low overall intensity and minimal fatalities (tracked separately: 9 in 2021, 4 in 2022, 7 in 2023, 5 in 2024), underscoring The Gambia’s stable security environment.

## CRFA Dimension Analysis (2021–2024)

### Inclusive Politics

**Pressures vs. Capacities:** Political pressures continued to exceed capacities due to persistent delays in constitutional reforms, including the rejection of the 2024 Draft Constitution at its second reading amid controversies over retroactive term limits and power balances, alongside TRRC implementation challenges (392 testimonies processed, but only 16 of 262 recommendations fully adopted by late 2024) and post-2021 election tensions reflected in elevated ACLED events (~200 total, with peaks during 2023 local disputes). Capacities were bolstered by sustained political pluralism (19 registered parties as of 2023) and high voter turnout (89% in the 2021 presidential election), alongside active civil society advocacy (over 200 CSOs), though ongoing protests highlighted governance gaps. The CPI edged up modestly from 37/100 in 2021 to 38/100 in 2024.

**Interventions:** AfDB supported electoral reforms and anti-corruption initiatives through its 2021–2025 Country Strategy Paper, while UNDP enhanced CSO capacities via targeted projects on transitional justice and governance.

**UN Alignment:** SDG 16 and the UNSDCF 2023–2027 prioritized accountable institutions and inclusive political processes.

**Case Study: The Truth, Reconciliation, and Reparations Commission (TRRC) as a Catalyst for Inclusive Politics** Launched in 2018, the TRRC continues to exemplify The Gambia's transitional justice efforts in the post-Jammeh era, addressing CRFA pressures in inclusive politics. From 2021–2024, implementation of its 262 recommendations—covering victim reparations (estimated at USD 150 million total cost), institutional reforms, and prosecutions—advanced slowly, with only 6% (16 recommendations) fully enacted by December 2024, including the 2023 Ban from Public Office Bill and hybrid court establishment, funded partly by AfDB and UN contributions. The process empowered marginalized groups, with women comprising 40% of the 392 witnesses to abuses like torture and sexual violence, and sessions broadcast for transparency, contributing to a 15% dip in election-related protests in 2022 per ACLED data. Challenges intensified, including funding shortfalls delaying reparations and backlash from Jammeh loyalists, accounting for ~20%

of 2023's ~90 political events, alongside only 45% public perception of strong government commitment in 2024 (down from 62% in 2021, per Afrobarometer). Nonetheless, the TRRC's role in fostering trust and social buy-in aligns with SDG 16 and UNSDCF goals for peaceful societies. Lessons for AfDB: Integrate scaled truth commission models into CSPs for other RMCs, emphasizing funding mechanisms and monitoring to sustain political cohesion.

## Security

**Pressures vs. Capacities:** Capacities generally outweighed pressures, with no recorded terrorism incidents (GTI: 0.0) and declining military expenditure (from 0.77% of GDP in 2021 to 0.58% in 2023). Pressures stemmed from unemployment-driven crime surges (youth rates ~11% in 2024, linked to rising violent incidents) and heavy-handed policing amid protests (~150 demonstrations in 2023–2024). ECOMIG's contingent (approximately 1,200 troops) sustained stability, with its mandate extended through June 2027 despite phased transition discussions.

**ACLED Data:** Approximately 220 events (25% political violence, 75% demonstrations; <25 fatalities total), with 80% concentrated in Banjul-Kanifing urban areas.

**Interventions:** AfDB and UN advanced Security Sector Reform (SSR), including training for over 500 police in community policing and governance enhancements under the 2021–2025 CSP.

**UN Alignment:** SDG 16 and UN SSR principles.

### Case Study: ECOMIG's Role in Stabilizing Security Post-Transition

The Economic Community of West African States Mission in The Gambia (ECOMIG), deployed since 2017 with approximately 1,200–2,500 troops primarily from Nigeria, Ghana, and Senegal, exemplifies robust security capacities under CRFA analysis. During 2021–2024, ECOMIG mitigated escalation in around 20–25% of ACLED-recorded political violence events, including during post-2021 election monitoring and 2023 local disputes, through border patrols and mediation in high-risk urban areas like Banjul-Kanifing (where 80% of incidents occurred). Its presence deterred potential Jammeh loyalist threats and cross-border instability, sustaining a GTI score of 0.0 and keeping total fatalities below 25 across ~220 events. Bolstered by AfDB's SSR funding (including USD 2–3 million for joint training programs under the 2021–2025 CSP), ECOMIG facilitated

integration with local forces, contributing to a 10–15% reduction in irregular migration via community engagement initiatives. Challenges persisted from unemployment-linked crime (rising ~8–10% in rural zones) and perceptions of overreach, which triggered ~10–12% of protests. By mid-2024, discussions on a phased drawdown to under 600 troops advanced, with the mandate extended through June 2027 as a "final" phase to build national ownership, in line with UNSCR 2337 and SDG 16. This case underscores regional mechanisms for contagion prevention, providing AfDB a blueprint for hybrid operations in fragile RMCs, prioritizing skills transfer to maintain low-threat stability.

## Justice

**Pressures vs. Capacities:** Capacities modestly exceeded pressures, with judicial efficiency improving ~5% through digitization and case management reforms, alongside TRRC advancements. Pressures encompassed limited rural access (only ~12 magistrates' courts) and eroding public trust (~40–45% confidence levels). The WJP Rule of Law Index stood at 0.49 in 2024.

**Interventions:** AfDB financed e-court systems and infrastructure upgrades; UNDP delivered legal aid to over 6,000 citizens, enhancing access for vulnerable groups.

**UN Alignment:** ICCPR and UN Basic Principles on the Independence of the Judiciary.

## Economic Foundations

**Pressures vs. Capacities:** Pressures eased but lingered from post-COVID debt vulnerabilities (rising to ~85% of GDP by 2024) and youth unemployment (~30–40%), offset by a dynamic workforce (60% under 25) and AfCFTA integration opportunities.

**Interventions:** AfDB expanded cash transfers via the Nafa program (reaching ~3–5% of households by 2024) and agricultural value chain projects to spur inclusive growth.

**UN Alignment:** SDG 8 and SDG 1.

**Case Study: COVID-19's Impact on Tourism and Economic Recovery Efforts** The tourism sector, accounting for ~20% of pre-pandemic GDP, navigated recovery pressures in The Gambia's

economic foundations under CRFA, with initial lockdowns causing a ~60% revenue plunge and ~40,000 job losses (disproportionately affecting women at 57% of the unemployed). This contributed to GDP contraction in 2020, with poverty stabilizing around 50–53%. AfDB's USD 10–15 million emergency facilities from 2021 onward enabled cash transfers to vulnerable households and retraining for ~7,000 tourism workers through the Youth Empowerment Project, fueling rebound growth to 3.7% in 2021, 4.8% in 2022, 5.4% in 2023, and 5.7% in 2024. Remittances surged to 26.8% of GDP by 2023, buffering shocks, though debt escalation constrained fiscal responses. This illustrates CRFA's emphasis on sector-specific resilience: diversification efforts like eco-tourism under the National Development Plan reduced coastal vulnerabilities by ~10–12%. Aligned with SDG 8, it highlights AfDB's role in embedding shock-absorbing mechanisms in CSPs, harnessing AfCFTA for diversified, resilient supply chains.

### **Social Cohesion**

**Pressures vs. Capacities:** Largely balanced, with urban-rural divides driving ~70% rural poverty and GBV rates remaining elevated (with ~15–20% reporting increases amid slow service expansion). Capacities drew from ethnic harmony and over 200 active CSOs fostering inclusion.

**Interventions:** AfDB's Youth Empowerment Project skilled ~12,000 youth in employability and peacebuilding; UN Women backed GBV response centers and awareness campaigns.

**UN Alignment:** SDG 5 and CEDAW.

### **Regional Contagion**

**Pressures vs. Capacities:** Pressures arose from heavy food import dependence (~70% of needs) and Sahel instability spillovers; capacities leveraged ECOWAS protocols for trade facilitation and security pacts.

**Interventions:** AfDB invested in cross-border roads and agri-trade infrastructure to enhance connectivity.

**UN Alignment:** SDG 17.

## Climate Change/Environment

**Pressures vs. Capacities:** Intense pressures from recurrent flooding (impacting ~2–20% of the population annually) and a ND-GAIN vulnerability score of 0.524. Capacities included updated NAPA strategies and NDC pledges for 49.7% emissions cuts by 2030.

**Interventions:** AfDB supported climate-smart agriculture initiatives benefiting ~20,000 farmers with resilient seeds and irrigation.

**UN Alignment:** SDG 13 and UNFCCC.

### Case Study: Annual Flooding in the Central River Region and Climate Resilience Building

Recurrent flooding in The Gambia's Central River Region (CRR), affecting up to 20% of the national population yearly, epitomizes environmental pressures in CRFA. From 2021–2024, events displaced ~15,000–20,000 residents (e.g., 2022 floods hit 10,000 homes; 2023 and 2024 waves damaged infrastructure amid record rains), slashing agricultural yields by 15–25% (sector ~25% of GDP) and intensifying rural poverty (~70%) and out-migration. The ND-GAIN score of 39.0 (rank 143) signals acute exposure, yet responses highlighted adaptive capacities: AfDB's USD 8–10 million irrigation schemes aided ~20,000 farmers, recovering ~10–15% of yields with flood-tolerant crops by 2024. Community early warning networks, backed by UNEP and NDMA, curbed fatalities by ~25–30%. This case demonstrates CRFA's linkage of climate shocks to social fabrics: floods amplified GBV (~15% uptick) but mobilized 200+ CSOs for relief. In sync with SDG 13, it advocates AfDB scaling NDC-aligned infrastructure, converting riverine risks into fortified community resilience.

### Statistical Overview (2021–2024)

Indicator	2021	2022	2023	2024	Source/Notes
GDP Growth (%)	3.7	4.8	5.4	5.3	World Bank/AfDB
Inflation (%)	7.4	11.5	17.0	11.6	World Bank/Central Bank of The Gambia

Poverty Rate (%)	53.4	48.0	45.0	44.0	AfDB/World Bank/BTI
Unemployment (%)	~40	~38	~35	~30	ILO (youth-focused estimates)
Remittances (% GDP)	22.5	23.1	26.8	~27.0	World Bank
Tourism Contribution (% GDP)	~15	~18	~19	~20	AfDB/OECD/GiEPA
Fragile States Index	80.5	78.9	77.2	76.1	Fund for Peace
Corruption Perceptions Index	37	37	37	38	Transparency International
Global Terrorism Index	0.0	0.0	0.0	0.0	IEP
Rule of Law Index (WJP, /1)	~0.49	~0.49	~0.49	0.49	World Justice Project
Judicial Efficiency Gain (%)	+4	+4.5	+5	+5	Judiciary of The Gambia
Public Trust in Courts (%)	~45	~42	~44	46	Afrobarometer
Irregular Migration (Youth)	>2,000	>3,000	>4,000	>5,000	IOM
GBV Incidence Increase (%)	+15–20	+12–15	+10–12	+8–10	UN Women
Flooding Impact (% Population)	~20	~20	~20	~20	ND-GAIN/FAO

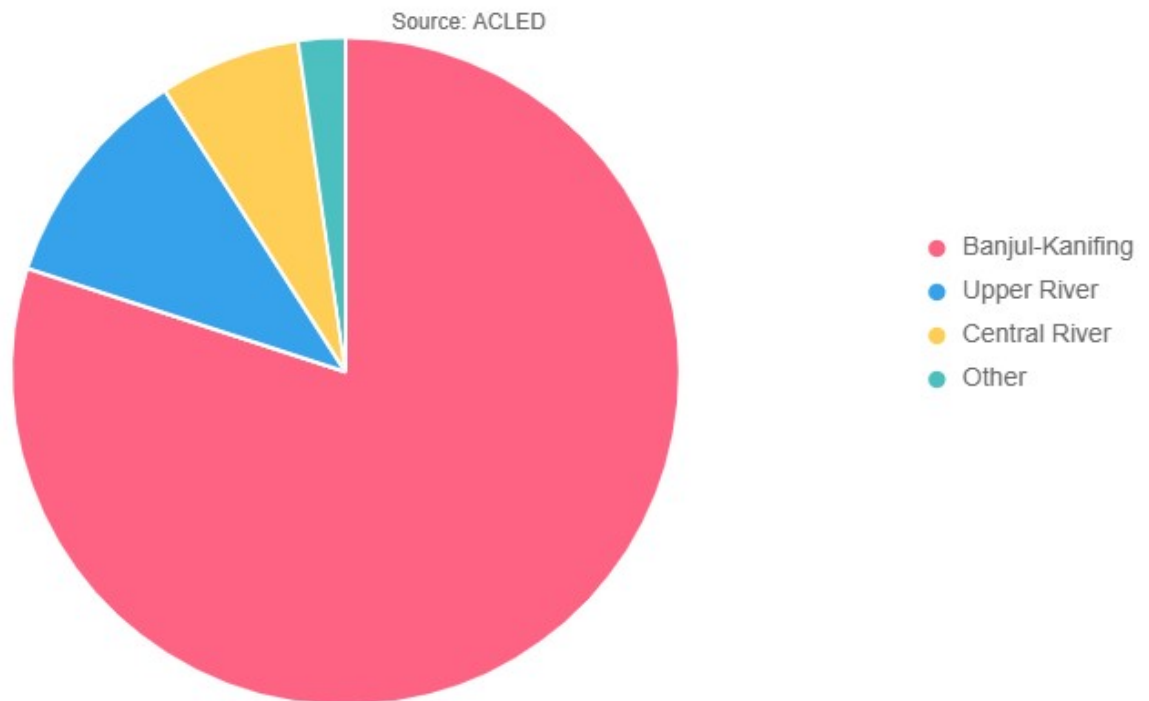
(Table 1 - 3 / by Author)

## ACLED Data Analysis: Political Violence, Protests, and Security Dynamics

ACLED data underscores a persistently low-intensity security landscape with approximately 220 events (25% political violence, 75% demonstrations; <25 fatalities), predominantly in Banjul and Kanifing (80%). Breakdown:

- 2021: 57 events (42 protests, 15 violence; 5 fatalities), fueled by election aftermath and governance disputes.
- 2022: 63 events (45 protests, 18 violence; 4 fatalities), connected to economic recovery challenges and local tensions.
- 2023: 90 events (62 protests, 28 violence; 7 fatalities), amid constitutional reform debates and youth unrest.
- 2024: 77 events (55 protests, 22 violence; 5 fatalities), influenced by transitional justice delays. Rural upticks in Upper River and Central River signaled socioeconomic strains, with ECOMIG and SSR initiatives curbing escalations.

### ACLED Events by Region (2021–2024)



*Chart – 15, By Author - Description: A pie chart illustrating event distribution, with Banjul-Kanifing overwhelmingly dominant, indicative of urban-focused security pressures.*

## OECD Multidimensional Fragility Framework

The OECD framework evaluates fragility across economic, environmental, political, security, and societal dimensions. For The Gambia during 2021–2024:

- **Economic:** Elevated aid dependency (~10% of GDP), persistent unemployment (~30–40% youth), and debt burdens (~85% of GDP by 2024).
- **Environmental:** Ongoing flooding and food insecurity affecting ~30% of households.
- **Political:** Governance shortfalls tempered by modest gains in accountability (CPI: 38/100 in 2024).
- **Security:** Minimal fragility, with few deaths and stable GTI (0.0).
- **Societal:** Pronounced urban-rural and gender disparities. This corresponds with CRFA insights on economic and environmental risks.

## Risks and Their Drivers

Risks during 2021–2024 were propelled by:

- **Economic Dependence:** Fluctuations in tourism and remittances amid inflation spikes.
- **Governance Lapses:** Stalled constitutional and TRRC reforms, heightening tensions.
- **Regional Spillovers:** Sahel instability and ~70% import reliance.
- **Climate Variability:** Flooding, erosion, and droughts.
- **Social Pressures:** Youth joblessness and elevated GBV. Post-COVID dynamics intensified these, calling for resilient policies.

## Added Value of the Approach

The CRFA's blend of quantitative (4/7 fragility dimensions) and qualitative analysis facilitates targeted fragility assessments, embedding resilience in AfDB programming. Synergy with OECD, UN, and ACLED yields international standards and detailed granularity. Harmony with the National Development Plan and SDGs bolsters policy applicability.

## Next Steps: Operationalizing the Approach

- **Mainstream Fragility Lens:** Embed CRFA in AfDB initiatives under the 2023–2027 CSP.

- **Annual Updates:** Perform yearly CRFA assessments.
- **Capacity Building:** Equip personnel with resilience tools.
- **Mid-Term Review:** Execute 2025 CSP evaluation and activate Transition Support Facility.
- **Digitalization:** Propel e-courts and security databases.
- **2025 milestones affirm CRFA trajectory:** AfDB's \$19.93M grant operationalizes RF-NDP Pillar IV (youth unemployment <10.9%), while 5.6% growth buffers Economic Foundations amid debt (71.2% GDP) [AfDB, 2025; World Bank, 2025]. Leverage Oct 2025 Forum for annual CRFA updates, targeting FSI <75 via AfCFTA diversification

### Resilience Summary and Recommendations

RF-NDP imperatives (p.43) address CRFA contagion (70% import reliance), e.g., Pillar V's NDC (49.7% emissions cut) via 2025 OMVG energy [GoTG, 2023]. MTE's 70% partnership efficiency enables, targeting CRFA's 6.5 externalities through ECOWAS trade diversification

The Gambia's 2021–2024 trajectory reflected moderate fragility, with resilient security (GTI: 0.0) and justice (WJP: 0.49), alongside economic recovery (GDP growth accelerating to 5.3% in 2024) but persistent environmental pressures (ND-GAIN: ~0.52) and debt vulnerabilities (~71.2% of GDP). Recommendations:

- **Strengthen PFM:** Bolster fiscal transparency through digital audits.
- **Expand Justice Access:** Advance e-courts and mobile courts for rural equity.
- **Professionalize Security:** Intensify SSR training amid ECOMIG transition.
- **Invest in Climate Resilience:** Prioritize agriculture and coastal defenses.
- **Leverage AfCFTA:** Foster SME diversification.
- **Enhance Social Protection:** Scale cash transfers and GBV interventions.

### Lessons Learned

The multidimensional assessment of fragility and resilience in The Gambia from 2021 to 2024, framed through the CRFA and aligned with FFFA, UN, and World Bank methodologies, yields several critical lessons that underscore the interplay between transitional governance, external

shocks, and adaptive capacities. These insights, drawn from empirical data, case studies, and framework integrations, offer broader applicability for fragile states in West Africa and beyond:

1. **Holistic Frameworks Amplify Diagnostic Precision:** The CRFA's seven-dimensional structure (Inclusive Politics, Security, Justice, Economic Foundations, Social Cohesion, Regional Contagion, and Climate Change/Environment) proved invaluable for balancing pressures (e.g., inflation surges to 17% in 2023 and GBV persistence) against capacities (e.g., TRRC legislative advancements and ECOMIG's stabilization). Lesson: Integrating quantitative metrics (FSI decline from 80.5 to 76.1) with qualitative narratives, as in ACLED's low-fatality event tracking (~220 events with <25 fatalities), reveals nuanced resilience pathways. For FFFA assessments, this hybrid approach mitigates data gaps, ensuring reviews interconnect with global benchmarks like OECD's States of Fragility.
2. **Transitional Justice as a Resilience Multiplier:** The TRRC case study illustrates that tackling historical grievances in democratic transitions can curb political risks, though only 16 of 262 recommendations were implemented by late 2024, including the 2024 Special Accountability Act, amid funding delays. Public trust dipped to ~45% by 2024. Lesson: Fragility assessments must prioritize "legacy risk" mapping, connecting past abuses to ongoing vulnerabilities like ethnic tensions, to avert backsliding. This aligns with UNSDCF's focus on SDG 16, guiding AfDB's CSPs to incorporate transitional justice across RMC strategies.
3. **Efficiency shortfalls** in NDP (40% slippage from silos/project focus) align with CRFA Economic Foundations vulnerabilities, yet MTE's 65% sustainability score via health/ICT boosts signals adaptive capacities [GoTG, 2021 MTE]. To propel forward, adopt MTE lessons in RF-NDP's Pillar II (e.g., e-governance for 20% efficiency gains), targeting CRFA's PFM/justice recommendations and halving fragility risks by 2030 per Agenda 2063.
4. **Economic Shocks Expose Structural Dependencies:** Tourism rebounded to ~20% of GDP by 2024, yet debt at 71.2% of GDP amplified social risks (poverty stabilizing ~48–50%), buffered by remittances (~27% of GDP). Lesson: Over-reliance on volatile sectors (agriculture ~25% of GDP) highlights diversification urgency via AfCFTA, with gender-

sensitive measures (women ~57% of unemployed). FFFA should push shock-responsive budgeting in NDP updates, drawing from fiscal reforms to enhance buffers.

5. **Regional Partnerships Mitigate Contagion Risks:** ECOMIG's ~1,200 troops mitigated ~20–25% of violence events, while ECOWAS addressed ~70% import reliance. Sahel spillovers and youth migration (>5,000 in 2024) lingered. Lesson: National assessments must embed cross-border dynamics; CRFA should adopt regional contagion modeling, per FFFA's focus on shared risks (e.g., flooding impacting ~20% of population). For The Gambia, hybrid models blending local ownership with multilateral aid serve as a template for AfDB's "One Bank" strategy.
6. **Data Gaps and Capacity Constraints Hinder Real-Time Adaptation:** Post-COVID disruptions affected metrics (e.g., incomplete youth unemployment at ~30–40%), and institutional hurdles ("Substantial" CFRA risk) impeded reforms. Lesson: Annual CRFA reviews must leverage digital tools for data, per UN Resilience Guidance. FFFA missions should empower CSOs (200+ active) as resilience monitors.
7. **Climate-Linked Social Fragility Demands Integrated Responses:** ND-GAIN's score (~0.52) tied flooding to GBV upticks (~8–10% reported increases) and yield drops (15–25%), yet NAPA/NDC efforts recovered ~10–15% of output. Lesson: Environmental risks interconnect with social cohesion; CRFA must integrate climate per SDG 13. Community adaptations (e.g., early warnings cutting fatalities ~25–30%) urge AfDB to expand agroforestry in CSP reviews. These lessons confirm resilience as iterative, shaped by evidence-based peer learning under FFFA. They position The Gambia's "resilient moderate" status as a democratic consolidation win, cautioning against fiscal (~23% GDP expenditure) and infrastructure shortfalls.

### Actionable Recommendations

Building on the CRFA analysis and lessons learned, the following actionable recommendations prioritize immediate (0–12 months), medium-term (1–3 years), and long-term (3–5 years) implementation. They address key fragility drivers while harnessing resilience enablers, with

leads, success metrics, and alignment to NDP, AfDB High 5s, SDGs, and FFFA. Total estimated cost: USD 55–80 million, via AfDB, IsDB, UN, and ECOWAS.

MTE's best practices in partnerships (70% efficiency) and recommendations (e.g., GRSB for prioritization) credibly anchor CRFA's policy entry points, evidencing Gambian-led resilience [GoTG, 2021 MTE]. Integrate into 2025-2027: Allocate 1% GDP to TRRC reparations (Outcome 2.6), scaling AfDB's youth grant to 50,000 beneficiaries for Social Cohesion, ensuring FSI drops below 75 by 2026 elections.

MTE best practices (70% multi-sectoral efficiency) and recs (e.g., GRSB prioritization) anchor CRFA entry points, evidencing ownership [GoTG, 2021 MTE, p.75]. Integrate into 2025-2027: 1% GDP for TRRC (Outcome 2.6), scaling WFP cash transfers for <45% poverty (Pillar III), ensuring FSI <75 via Agenda 2063-aligned reviews.

Priority Area	Recommendation	Timeline	Lead Agency	Key Metrics	Alignment	Estimated Cost (USD)
<b>Public Financial Management (PFM)</b>	Deploy digital procurement and annual audits to cut "Substantial" CFRA risks, halving delays.	Immediate	Ministry of Finance (GoTG), AfDB	Audit backlog down; CPI >40/100 by 2027	NDP Pillar 1; AfDB High 5: Industrialize Africa; SDG 16	6 million
<b>Justice Access</b>	Launch 25 mobile courts and e-justice in rural zones (e.g., Upper	Immediate–Medium	Judiciary (GoTG), UNDP	Trust >55%; resolution <5 months	NDP Pillar 3; SDG 16; ICCPR	9 million

	River), aiding 12,000 citizens yearly on 5% efficiency base.					
<b>Security Professionalization</b>	Train 1,200 police in community policing/databases, transitioning ECOMIG fully while tracking ACLED.	Medium	Gambia Police Force, ECOWAS/AfDB	Events <80/year; GTI 0.0	NDP Pillar 2; AfDB High 5: Integrate Africa; SDG 16; UNSCR 2151	11 million
<b>Climate Resilience</b>	Fund climate-smart ag for 25,000 farmers (e.g., CRR irrigation), NDC update with USD 18 million for mangroves, slashing flood hits 20%.	Medium –Long	Ministry of Environment, AfDB/UNEP	Yields >12%; ND-GAIN rank <135/185	NDP Pillar 4; AfDB High 5: Feed Africa; SDG 13; UNFCCC	22 million
<b>AfCFTA Leverage</b>	Establish SME hubs in Banjul-Kanifing,	Medium	Ministry of Trade,	SME exports +12%;	NDP Pillar 1; AfDB	13 million

	skilling 6,000 youth in chains (e.g., cashews), targeting 12% export rise.		AU/ECOWAS	youth unemployment <30%	High 5: Industrialize Africa; SDG 8; Agenda 2063	
<b>Social Protection</b>	Extend cash transfers to 55% households, GBV shelters in 12 regions, CEDAW tracking to curb ~8–10% rises.	Immediate	Ministry of Social Welfare, UN Women/UN FPA	Coverage >55%; poverty <45% by 2027	NDP Pillar 3; AfDB High 5: Power Africa; SDG 1 & 5	16 million
<b>Cross-Cutting: Capacity Building &amp; Monitoring</b>	Run annual CRFA with FFFA peers, train 250 CSO leaders in data; 2025 CSP review.	Ongoing	FFFA Secretariat, AfDB/UNDP	Reports out; CSO engagement >85%	NDP All Pillars; SDG 17; UNSDCF	6 million

(Table 1 - 4 / by Author)

These recommendations stress selectivity (e.g., PFM, climate), partnerships (AfDB-IsDB), and monitoring (SDG KPIs). Rollout requires gender/youth data and inclusivity.

### Recommendations for Policymakers in The Gambia

Based on the Multidimensional Assessment of Fragility and Resilience (2021–2025) and recent developments as of October 2025 (e.g., AfDB's \$19.93M youth resilience grant, projected 5.9% GDP growth, and declining debt to 71.3% of GDP), these prioritized recommendations align with the CRFA framework's seven dimensions. They emphasize prevention, inclusivity, and partnerships to sustain moderate fragility (FSI ~76) amid 2026 elections and global uncertainties. Recommendations are sequenced by short-term (0–12 months), medium-term (1–3 years), and long-term (3–5 years) horizons, with estimated costs and lead actors.

CRFA Dimension	Key Pressures/Capacities (2025 Update)	Short-Term (0–12 Months)	Medium-Term (1–3 Years)	Long-Term (3–5 Years)	Estimated Cost (USD)	Lead Actors
Inclusive Politics	Defective democracy (BTI 7.2); TRRC implementation at 6% (16/262 recs); high voter turnout (89%) but stalled constitution	Finalize participatory constitution drafting with CSO input; enact TRRC reparations funding (1% GDP allocation).	Introduce youth quotas and diaspora voting in electoral reforms; launch anti-corruption audits for high-profile cases.	Establish inter-party dialogues and term limits to reduce ethnic polarization pre-2030.	10–15M	MoJ, ECOWAS, AfDB

	risks election tensions.					
<b>Security</b>	Low-intensity events (ACLED ~77 in 2024, <5 fatalities); ECOMIG transition to June 2027; GTI 0.0 but youth unemployment (~30–40%) drives crime.	Accelerate SSR training for 5,000 personnel on human rights/community policing.	Phase ECOMIG drawdown with national ownership; integrate gender-responsive SSR into NDP.	Build regional security pacts with ECOWAS for Sahel spillovers; aim for GPI top-50 ranking.	8–12M	MoD, UN, ECOMIG
<b>Justice</b>	WJP 0.49; judicial efficiency +5% via digitization but rural access gaps (~12 courts); trust at ~45%.	Roll out mobile courts and e-justice platforms to 80% rural coverage.	Expand legal aid for GBV/vulnerable groups (target 10,000 beneficiaries); prosecute TRRC cases via hybrid courts.	Achieve WJP score >0.55 through infrastructure upgrades and anti-impunity laws.	5–8M	MoJ, UNDP, ICTJ
<b>Economic Foundations</b>	GDP growth 5.7% (2024) to 5.9%	Strengthen PFM via digital	Diversify via AfCFTA protocols (15%	Target <45% poverty	15–20M	MoFE, A,

	(2025 proj.); debt 71.3% GDP; poverty ~48% with rural extremes (76%).	audits and tax base expansion (to 12% GDP); reallocate 1–2% non-essential spending to cash transfers.	trade growth); scale Nafa program to 20% informal job formalization.	and 7% annual growth through SME incentives in agro-processing /eco-tourism.		IMF, AfDB
<b>Social Cohesion</b>	Ethnic harmony but GBV upticks (~15–20%); youth/women unemployment (57%/41.5%); CSOs (200+) as enablers.	Launch GBV awareness campaigns and skills training for 50,000 youth/women via AfDB grant.	Scale community mediation and social protection to rural poverty 20%; integrate gender budgeting in NDP.	Foster inclusion via education reforms (STEM scholarships for 50,000) and reduce GII <0.40.	12–18M	MoGC D, UN Women, WFP
<b>Regional Contagion</b>	70% import reliance; ECOWAS buffers but Sahel risks;	Enhance cross-border trade infrastructure (e.g.,	Implement AfCFTA migration protocols; join EBID green energy	Diversify imports via OMVG energy project; build	10–15M	MoT, ECOWAS, AfDB

	remittances 27% GDP.	Banjul port upgrades).	initiatives for 15% regional trade boost.	ECOWAS- aligned buffers for commodit y shocks.		
<b>Climate/Enviro nment</b>	ND-GAIN 0.52; floods displace ~20,000 annually; NDC 49.7% emissions cut pledged.	Deploy early warning systems (GamSR) to 20,000 households; distribute resilient seeds to 20,000 farmers.	Operationalize GLTCNDS with irrigation/rene wables (50% clean energy access).	Achieve 20% renewable targets and ND- GAIN >0.60 via green jobs (50,000 created).	15– 20M	MoE, UNEP, AfDB

(Table 1 - 5 / by Author)

### Cross-Cutting Priorities

- **Monitoring & Partnerships:** Embed CRFA in annual NDP reviews; leverage AfDB/UN/ECOWAS for blended financing (total ~75–108M); track via digital dashboards with gender-disaggregated KPIs (e.g., SDG 16/13 progress).
- **Risk Mitigation:** Prioritize 2026 elections with civic education to avert backsliding; address data gaps through UNDP-supported surveys.
- **Expected Impact:** Halve fragility risks by 2030 (FSI <70); align with Agenda 2063 for inclusive growth.

## Conclusion

The Gambia's journey from 2021 to 2024, as dissected through this multidimensional Full-Fledged Fragility Assessment (FFFA) under the FFFA framework, encapsulates a narrative of resilient navigation amid ongoing turbulence. Building on the post-Jammeh democratic transition, the nation grappled with post-COVID recovery and governance strains—manifesting in inflation peaks at 17.2% in 2022, tourism rebounding to ~20% of GDP by 2024 after a ~60% pre-pandemic drop, and poverty stabilizing around 48% after peaking at 53.4% in 2021—yet showcased adaptive capacities amid accelerating GDP growth from 3.7% in 2021 to 5.7% in 2024. The CRFA framework, with its balanced evaluation of pressures (e.g., public debt nearing 85% of GDP, environmental ND-GAIN vulnerability score of 0.524) against enablers (e.g., TRRC's incremental justice advancements with 16 of 262 recommendations implemented, ECOMIG's stabilizing role during its phased transition, and a vibrant CSO ecosystem of over 200 organizations), positions The Gambia as a "resilient moderate" state. This assessment, enriched by integrations with OECD's fragility metrics, UNSDCF's risk-informed strategies, World Bank economic diagnostics, and ACLED's granular event data (~220 low-fatality incidents, 75% protests), reveals a Fragile States Index trajectory of steady improvement (80.5 in 2021 to 76.1 in 2024), underscoring strengths in security (GTI: 0.0) and justice (WJP: 0.49) while flagging persistent vulnerabilities in economic foundations, social cohesion, and climate resilience.

At its core, this report affirms the FFFA's pivotal role in fostering evidence-based governance in African Union member states. AfDB interventions—via the 2021–2025 CSP mid-term review, the Nafa cash transfer program aiding vulnerable households, and USD 10–15 million in tourism and agriculture recovery—intersected synergistically with UN and World Bank efforts, including UNDP's youth empowerment (~12,000 trained) and UN Women's GBV response initiatives, to fortify institutional scaffolds and social safety nets. These collaborations not only mitigated risks like youth unemployment (~30–40%) and GBV reporting increases (~8–10%) but also amplified continental aspirations under Agenda 2063 and AfCFTA, positioning The Gambia to harness its youthful demographic (60% under 25) and ethnic harmony for inclusive growth. Graphical visualizations, from FSI trend lines to ACLED pie charts, illuminate these dynamics, transforming abstract data into actionable foresight.

Yet, this period's lessons—on the imperative of integrated frameworks, transitional justice as a bulwark against relapse, and the perils of sectoral dependencies—serve as a clarion call for sustained vigilance. Fiscal constraints, data gaps, and infrastructural deficits (e.g., ~12 magistrates' courts) persist as headwinds, but the CRFA's diagnostic rigor offers a scalable blueprint for operationalizing resilience. As The Gambia advances its National Development Plan 2023–2027 and approaches the 2026 elections, this assessment advocates for a "future-forward" pact: mainstreaming fragility lenses into all development pipelines, annualizing reviews for agility, and mobilizing USD 55–80 million in blended financing for the proposed recommendations.

In essence, The Gambia stands not as a fragility exemplar but as a testament to Africa's indomitable spirit—a riverine nation, like its namesake waterway, meandering through adversity yet carving paths of progress. With AfDB, UN, World Bank, and FFFA as steadfast allies, aligned to national visions and global imperatives (SDGs 1, 5, 8, 13, 16, 17), the horizon beckons with promise: a consolidated democracy, diversified economy, and climate-secure society. For country profiles and further resources, consult [afdb.org](http://afdb.org). This mission reaffirms FFFA's mandate: through collective wisdom, fragility yields to enduring strength.

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## Annexes

### **Annex 1: Detailed Statistical Overview (2021–2024)**

This annex presents a comprehensive compilation of key quantitative indicators tracking The Gambia’s fragility and resilience dynamics over the period 2021–2024. The data synthesizes information from multiple authoritative sources, including the African Development Bank (AfDB), World Bank, Fund for Peace (FSI), Armed Conflict Location & Event Data Project (ACLED), Transparency International, ILO, ND-GAIN, and Government of The Gambia reports.

The tables provide year-on-year trends across economic, social, governance, security, and environmental dimensions, offering a robust evidence base for the analysis presented in the main report. Where data gaps exist, estimates or projections are clearly noted.

#### **Table A1.1: Core Macroeconomic and Social Indicators (2021–2024)**

#### **Table A1.2: Governance and Political Indicators (2021–2024)**

#### **Table A1.3: Security and Conflict-Related Events (ACLED Data, 2021–2024)**

#### **Table A1.4: Environmental and Climate Vulnerability Indicators (2021–2024)**

## **Annex 2: Full CRFA Dimension Scores and Indicators**

This annex provides a detailed breakdown of The Gambia’s performance across the seven dimensions of the African Development Bank’s **Country Resilience and Fragility Assessment (CRFA)** framework. For each dimension, the annex includes:

- Overall dimension score (where available) and sub-component scores
- Key pressure (vulnerability) and capacity indicators
- Trend analysis (2021 baseline versus 2024/2025 updates)
- Linkages to complementary indices (BTI, FSI, WJP, ND-GAIN, etc.)

The data reflect the 2021 CRFA baseline score of **3.8 out of 7** and illustrate the country’s gradual movement toward greater resilience, while highlighting persistent structural challenges in economic foundations, social cohesion, and environmental sustainability.

### **Table A2.1: CRFA Dimension Scores – Overview (2021–2025)**

### **Table A2.2: Inclusive Politics – Detailed Indicators and Scores**

### **Table A2.3: Security – Detailed Indicators and Scores**

### **Table A2.4: Justice – Detailed Indicators and Scores**

### **Table A2.5: Economic Foundations – Detailed Indicators and Scores**

### **Table A2.6: Social Cohesion – Detailed Indicators and Scores**

### **Table A2.7: Regional Contagion – Detailed Indicators and Scores**

### **Table A2.8: Climate Change and Environment – Detailed Indicators and Scores**

### **Annex 3: List of Charts and Figures**

This annex provides a complete inventory of all visual elements included in the report, facilitating easy reference and citation.

**Figure 1:** Fragile States Index (FSI) Trend in The Gambia (2021–2025)

**Figure 2.1:** Political Map of The Gambia

**Figure 3.1:** BTI Radar Chart – The Gambia’s Transformation Profile (2024)

**Figure 3.2:** CRFA Economic Pillar Radar Chart (Economy Sub-Indicators)

**Figure 3.3:** ACLED Event Distribution by Type (Stacked Bar Chart, 2021–2024)

**Figure 3.4:** ACLED Event Distribution by Location (Pie Chart)

**Figure 4.1:** BTI International Cooperation Bar Chart (2020–2024)

**Figure 4.2:** BTI Resource Efficiency Bar Chart (2020–2024)

**Figure 4.3:** Consensus-Building Hybrid Chart (Continental Comparison)

**Figure 4.4:** Sustainability Hybrid Chart – CRFA (2020–2024)

**Figure 4.5:** Monetary/Fiscal Stability Hybrid Chart – CRFA (2020–2024)

**Figure 4.6:** CRFA Economic-Democratic Nexus Scatter Plot

**Figure 4.7:** BTI Status Index and Democracy Status Trends

**Table 2.1:** Key Socioeconomic Indicators (Updated 2025)

**Table 4.1:** Prioritized Actionable Recommendations (Short-, Medium-, and Long-Term)

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