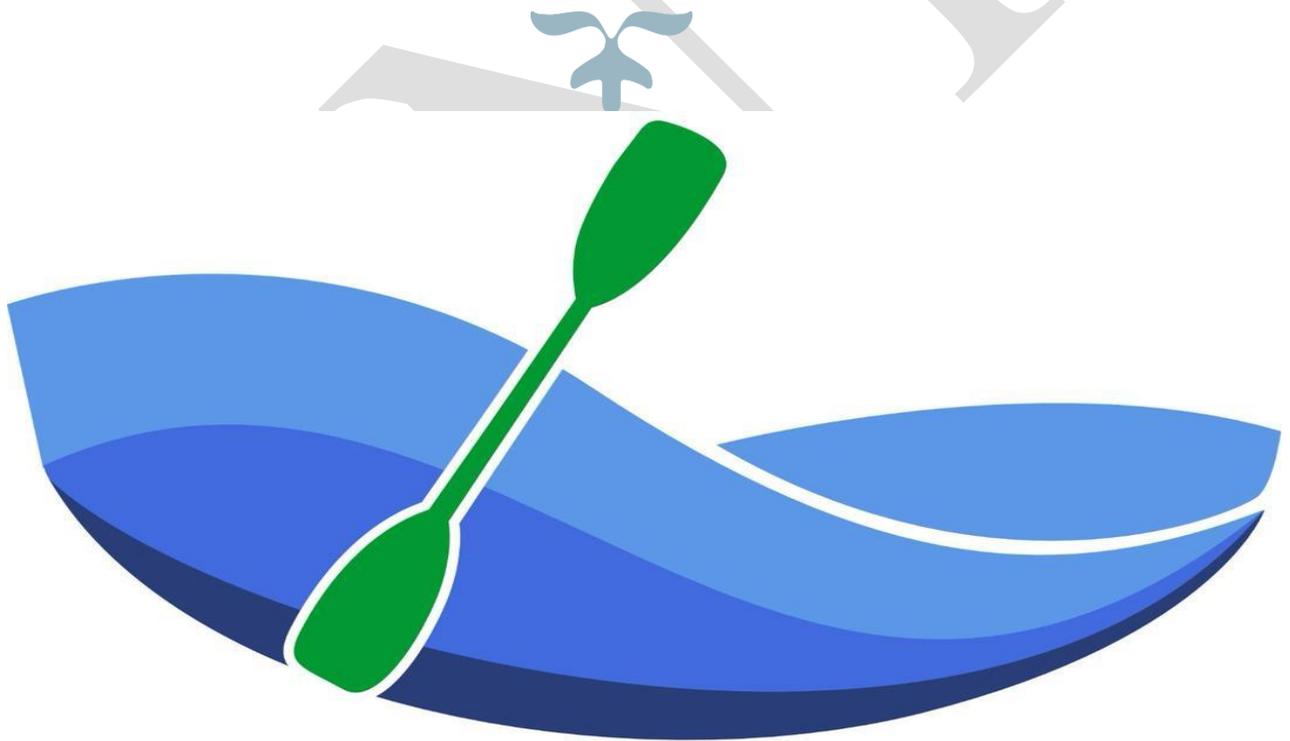




WHY CHANGE IS INEVITABLE



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Table of Contents

1. THE EVIDENCE FOR TRANSFORMATION	2
2.0 THE PARADOX OF ABUNDANCE AND POVERTY	2
2.1 The Sleeping Giant: Quantified Resource Underutilization	2
2.1.1 Agricultural Opportunity Lost	2
2.1.2 Untapped Mineral Wealth	3
2.1.3 The Gambia River: A Squandered Artery	3
3.0 THE SYSTEMIC BOTTLENECKS	4
3.1 The Leadership Crisis: Strongmen vs. Strong Systems	4
3.1.1 The Strongman Legacy.....	4
3.1.2 The 1997 Constitutional Bottleneck.....	5
3.1.3 The Machinery of Clientelism	6
3.2 The Macroeconomic Debt Spiral	8
3.2.1 The Multi-Currency Trap.....	8
3.2.2 The Debt Burden and the Mandate for Change	10
3.3 The Erosion of Treasury Integrity	12
3.4 The Silo Problem: Twenty-One Ministries, Zero Synergy	12
4.0 THE HUMAN AND DIGITAL CAPITAL	13
5.0 THE GOVERNANCE CRISIS	15
5.1 The Entanglement of Politics and Development	15
5.2 The Failure to Achieve Community Resilience	15
6.0 Evidence of Change	15
6.1 The Convergence of Pressure Systems.....	15
6.2 CONCLUSION: THE CHOICE BEFORE US	16

WHY CHANGE IS INEVITABLE IN THE GAMBIA

A Comprehensive Summary for Citizens

1. THE EVIDENCE FOR TRANSFORMATION

The Gambia is experiencing significant changes driven by multiple powerful forces that surpass government influence. The nation, geographically narrow yet rich in natural advantages, faces systemic dysfunction despite its resources. Approximately 10% of its land is water, and 56% is agriculturally suitable, yet the country imports nearly 80% of its food. Domestic seafood is more expensive than red meat, and over 60% of the population depends on agriculture, primarily using rainwater instead of the untapped river system for irrigation.

A 2024 Afrobarometer survey indicates that 76.7% of citizens believe the country is headed in the wrong direction, with 63% of youth planning to migrate. The nation faces the intertwining issues of economic, demographic, environmental, and social pressures, suggesting that change is unavoidable. The critical decision lies in whether Gambians will leverage evidence to navigate this change or allow it to unfold without strategic guidance.

2.0 THE PARADOX OF ABUNDANCE AND POVERTY

2.1 The Sleeping Giant: Quantified Resource Underutilization

2.1.1 Agricultural Opportunity Lost

Only 57.3% of the cultivable land is being used, despite the fact that 56% of the total land mass (553,116 hectares) is suitable for agriculture. This results in a substantial underutilisation gap of 42.7% of high-potential agricultural land. With an underperformance rate of 85.7% and a potential sevenfold increase in annual output that has not yet been achieved, the current yield of irrigated rice is just 1.0 metric tonnes per hectare, much below the achievable yield target of 7.0 metric tonnes per hectare. Structural obstacles make this problem worse because only 8.6% of women, who are essential to the production of food in households, own land, which restricts their access to financing and prevents them from making long-term strategic investments.

2.1.2 Untapped Mineral Wealth

The Gambia possesses quantifiable non-renewable resources that remain largely undeveloped, presenting a significant opportunity for industrial transformation:

- **Quartz Sand:** Prospective reserves exceed **50 million tons** across nine localities, including Abuko, Brufut, Sanyang, and Batokunku. These high-quality sands, often exceeding **95% silica content**, are suitable for specialized industrial glass and solar panel manufacturing; however, current utilization is primarily limited to low-margin extraction for local construction and raw export (MoFEA, 2018, p. 98).
- **Heavy Mineral Sands (HMS):** Coastal areas, specifically **Batokunku, Sanyang, and Kartong**, are endowed with valuable deposits of **ilmenite, rutile, and zircon**. These are high-value global commodities used in the production of titanium dioxide pigments, high-strength alloys, and ceramics. Despite their value, these deposits remain largely unexploited or managed through artisanal methods, capturing minimal economic value for the nation (MoPE, 2018; MoFEA, 2018).

2.1.3 The Gambia River: A Squandered Artery

The river, our greatest natural asset, demonstrates profound mismanagement:

- **Foreign Exploitation in Fisheries:** Foreign industrial fishing vessels operating under bilateral agreements do not land their catches in The Gambia, resulting in loss of direct revenue, loss of value addition (processing occurs externally), and loss of employment opportunities.
- **Salinity Intrusion:** Seawater intrusion extends up to 250 kilometres from the river mouth, limiting freshwater availability to areas approximately 120 kilometres inland.
- **Infrastructure Failure:** NAWEC's ageing infrastructure, characterised by burst pipes, corrosion, and contamination (E. coli and nitrate from inadequate sanitation), compromises public health and water security (MoFEA, 2018).

3.0 THE SYSTEMIC BOTTLENECKS

3.1 The Leadership Crisis: Strongmen vs. Strong Systems

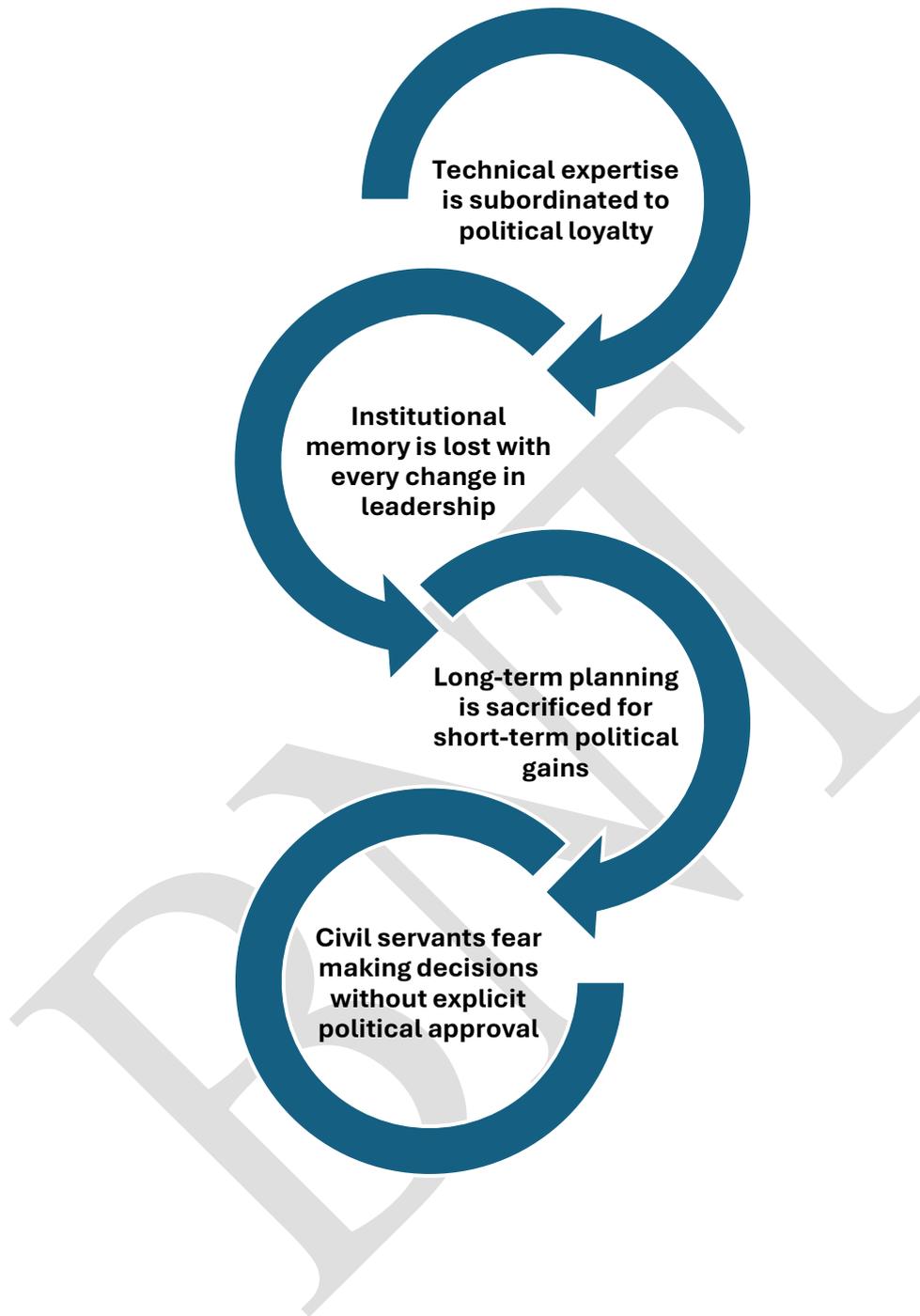
The most fundamental barrier to transformation in The Gambia is not a lack of vision, it is the architecture of how power is structured and exercised.

3.1.1 The Strongman Legacy

Our political culture has inherited a dangerous equation: leadership equals control, not influence. This mindset, cultivated over decades of authoritarian rule, persists in our democratic era. Leaders are measured not by the systems they build but by the personal power they wield.

This creates an environment where:

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3.1.2 The 1997 Constitutional Bottleneck

Despite having 21 ministries, dozens of departments, and numerous agencies, the 1997 Constitution concentrates nearly absolute power of appointment and dismissal in the hands of the President. This creates a "vertical bottleneck", a single point of failure where every major decision must filter upward to one office.

This constitutional design means that:

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1. **Bottlenecks multiply:** One person cannot effectively oversee the daily operations of an entire nation
2. **Delays become systemic:** Decision-making slows as everything queues for executive attention
3. **Accountability evaporates:** When everything requires approval from the top, no one at operational levels feels responsible
4. **Talent is wasted:** Competent professionals become demotivated when expertise is overruled by political considerations

3.1.3 The Machinery of Clientelism

This leadership crisis is sustained by devastating forms of patronage:

Grand Corruption: Essential sectors have been compromised through state capture. The fuel import sector operates as an oligopoly. Public infrastructure projects are awarded based on political connections rather than competitive bidding. The 2022 Acute Kidney Injury crisis revealed weakened oversight systems that failed to detect contaminated medications, a preventable tragedy that killed children because the systems meant to protect them had been hollowed out.

Vote Buying: At the grassroots level, citizens are transformed from rights-bearing participants into transactional clients who exchange votes for immediate material benefits, cash payments, food distributions, and employment promises. State resources that should build productive capacity are diverted into consumptive patronage.

The devastating consequence is a vicious cycle:



The cycle repeats and deepens

Why Strong Systems Matter More Than Strongmen

The fundamental problem is that we have built a system dependent on individual personalities rather than institutional strength. When a leader leaves, their initiatives collapse because they were never embedded in robust institutions. We replace strongmen with other strongmen, but the underlying weakness of our systems ensures that outcomes remain disappointing regardless of individual qualities.

Strong systems, by contrast:



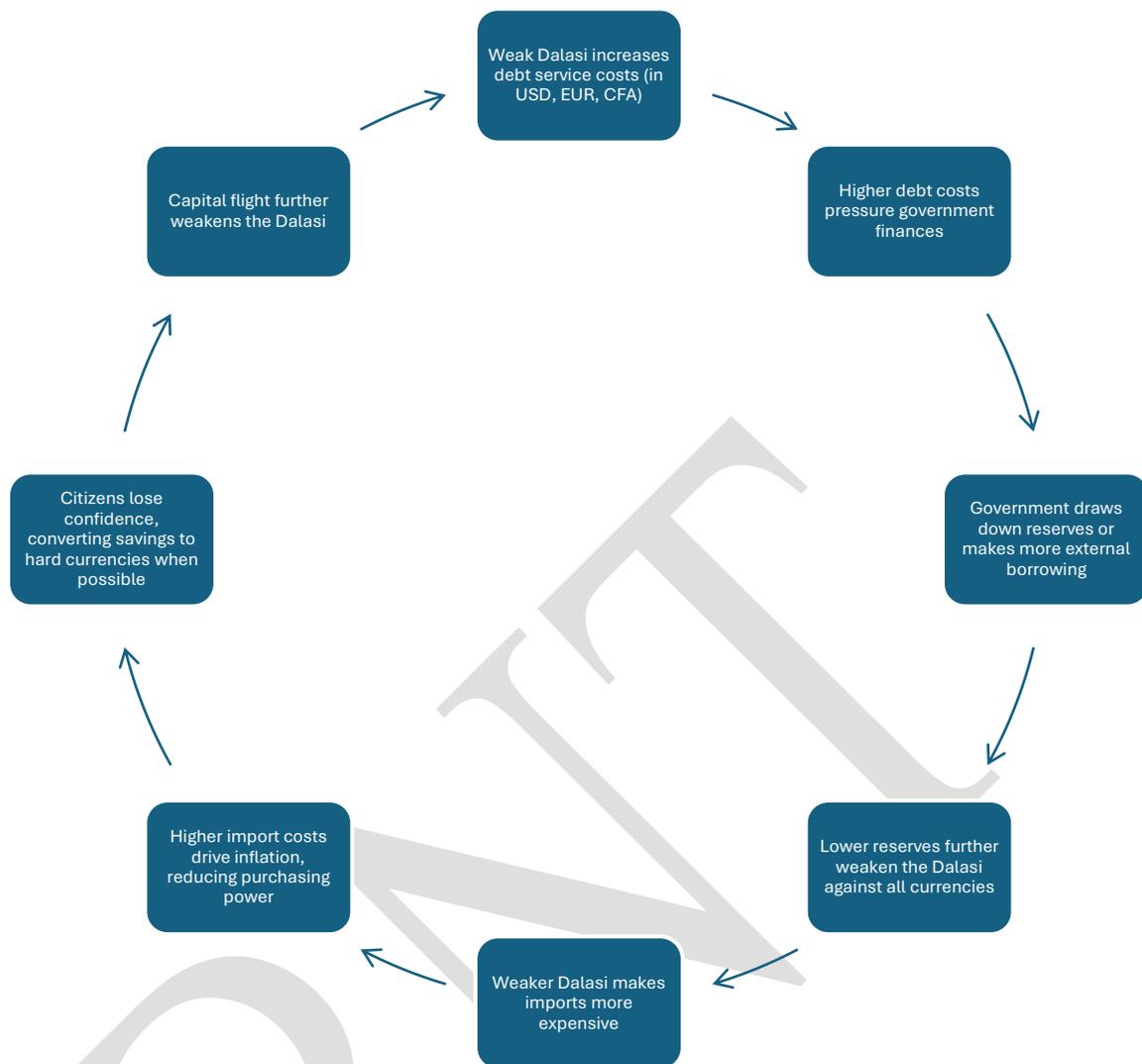
The choice is clear: continue rotating through strongmen who promise change but cannot deliver it within weak institutions, or build strong systems that produce results regardless of who leads them.

3.2 The Macroeconomic Debt Spiral

3.2.1 The Multi-Currency Trap

The Gambia's national debt crisis is more complex than simple over-borrowing. Over 60% of our debt is denominated in hard currencies (US Dollars, Euros, CFA Franc), but our revenue comes almost entirely in Dalasis. This creates catastrophic "currency mismatch risk." For example, in 2019, government debt of \$100 million USD (at 50 Dalasis/Dollar) cost 5 billion Dalasis to service. By 2024, the Dalasi depreciated 30%. That same \$100 million debt (now at 65 Dalasis/Dollar) costs 6.5 billion Dalasis, 2.3 billion MORE Dalasis needed not because we borrowed more, but simply because our currency depreciated.

This creates a debt spiral:



Every Gambian Feels This:

- The market woman buying from Senegal finds profit margins squeezed between rising CFA costs and customers with stagnant Dalasi incomes
- Students see school fees rise because textbooks, laboratory equipment, and materials are all imported
- Families struggle as the costs of essentials, fuel, medicine, cooking gas, increase month after month
- The civil servant on a fixed Dalasi salary watches purchasing power decline against every major currency simultaneously

3.2.2 The Debt Burden and the Mandate for Change

For decades, the national conversation around debt has treated it as a necessary tool for development. However, the current financial trajectory of The Gambia reveals a different story: debt is no longer a tool; it is a constraint on our sovereignty and a direct drain on every household.

I. The Debt-Service Reality (2025–2026)

The national budget is increasingly becoming a mechanism for transferring Gambian wealth to foreign and domestic lenders. To maintain international standing, the state must prioritize repayments over the urgent needs of its people.

- **The Cost per Citizen:** Based on current budget estimates, every Gambian effectively "carries" an annual debt service burden of D4,000 in 2025, which is projected to rise to D4,641 by 2026.
- **A System of Interest:** For the 2026 fiscal year, interest payments alone are projected to reach D7.8 billion. This means that before a single dalasi is spent on a local school or clinic, billions are exported to satisfy the interest on old loans.
- **The Budget Chokehold:** Debt servicing is projected to consume approximately 30% of the entire 2026 budget.

II. Strategic Vulnerability: The Debt to Senegal

Our debt is not merely a number on a balance sheet; it is a strategic vulnerability that impacts our daily life. The most visible example is the energy debt to SENELEC (Senegal's national electricity company).

- **The Revolving Door:** The Gambia relies on Senegal for a significant portion of its electricity, but the inability to consistently settle these bills has created a cycle of mounting arrears.
- **Sovereignty at Risk:** This "neighbourhood dependency" means that our national grid is tied to a debt we struggle to manage. When fiscal pressures mount, our

energy security is the first to be threatened, proving that a nation cannot truly be independent if its "on" switch is controlled by a creditor.

III. The "Dollar Trap" and Fiscal Dominance

The Gambia faces a unique disadvantage compared to global powers. While the United States borrows in its own currency (the Dollar), The Gambia must repay its external debt in foreign currency.

- **Exchange Rate Depreciation:** When the Dalasi weakens, losing 5.2% against the USD and 9.7% against the CFA in early 2025, our debt automatically "grows" in local terms without us borrowing a single new cent.
- **Inflation as a Hidden Tax:** When external borrowing becomes too expensive, the government is often forced into "fiscal dominance," pressuring the system to cover gaps that drive domestic inflation. This erodes the savings of the poor and reduces the purchasing power of every salaried worker.

IV. Remittances: The Economy's Life Support

If The Gambia were judged solely by its state finances, it would be facing bankruptcy. The only reason the economy has not collapsed under the weight of this debt is the Gambian Diaspora.

- **30% of GDP:** Private remittances sent home by Gambians abroad now account for more than 30% of the national GDP.
- **Subsidizing the State:** While the government struggles with its debt to Senegal and international lenders, the diaspora provides the "private" foreign exchange that keeps the country afloat. The Gambian people are effectively subsidizing the failures of the state's debt management through their own hard work abroad.

The Gambia is currently borrowing from its children to pay for the mistakes of its past. With debt-per-person rising and interest payments crowding out essential services like health and education, the current model has reached a breaking point.

Change is not just a political desire; it is a mathematical necessity. To break the cycle of "Fiscal Dominance" and "Dollar Hegemony," The Gambia must transition from a nation

that consumes debt to a nation that produces wealth using its own resources, starting with the strategic development of assets like our quartz sand and heavy minerals.

3.3 The Erosion of Treasury Integrity

The Public Finance Act requires all government revenue to flow into the Consolidated Revenue Fund, allowing Parliament and citizens to see the total picture of government finances. However, Auditor General reports reveal systematic bypass of this fundamental law.

The 2019 audit uncovered D108.6 million in timber export revenue spent directly at source without ever being deposited into the national treasury. This creates "unmonitored slush funds", money existing outside formal budget processes, preventing:

- Parliamentary oversight
- Effective auditing
- Public accountability
- Coherent planning

Instead of one national treasury operating transparently, we effectively have multiple "private pockets" scattered across government agencies, each operating with its own rules.

3.4 The Silo Problem: Twenty-One Ministries, Zero Synergy

The Gambia's government operates inefficiently due to a lack of coordination among its twenty-one ministries, likened to "disconnected organs" focused solely on vertical communication. This siloed approach leads to policy conflicts, such as the Ministry of Agriculture's push for rice self-sufficiency against the Ministry of Trade's import agreements, which destabilise market conditions. Current coordination efforts are reflexively ritualised as events rather than continuous processes, undermining effective implementation due to the absence of a permanent cross-ministerial body with real power. Furthermore, financial management is severely hindered by practices such as the

"virement weapon," where over D2.5 billion was reallocated without communication to relevant ministries, effectively nullifying legislative budgetary authority.

The demographic landscape exacerbates these issues; with a median age of around 20, The Gambia has a youthful population, yet operates under outdated governance models from the 1960s. High youth unemployment exceeds 40%, public sector employment is marred by political patronage over merit, and entrepreneurship is constrained by a lack of financing and excessive regulations. This culminates in brain drain, where approximately \$500 million in remittances reflects the exodus of the nation's educated youth seeking opportunity abroad, leading to lost revenue and diminished innovation at home.

Additionally, governance suffers from data and digital deficits through the isolation of systems like IFMIS for financial management and ASYCUDA for customs, leading to revenue losses from undervalued imports and fiscal inaccuracies. Many agencies operate independently and outside government financial systems, resulting in unaccounted revenue and compliance issues. A shocking D536 million discrepancy as per the audits report in tax receivables illustrates the dire state of government accounting, marked by ghost accounting practices. This lack of transparency leads to unreliable budgeting, increased currency volatility, and eroded public trust, intrinsic to what is termed as fiscal blindness, thereby crippling the nation's financial integrity.

4.0 THE HUMAN AND DIGITAL CAPITAL

In 2023, Gambia experienced a significant educational milestone with over 428,000 children enrolled in primary schools, showcasing advancements, particularly in girls' education, yet challenges persist. Though many children can access schools within a two-kilometre radius of their homes, over 46,000 children remain entirely outside the educational system, especially those with disabilities, frequent movers, and those attending traditional Madrassah institutions.

A crucial issue highlighted is the quality of teacher preparation. An assessment from 2021 involving 806 new teacher graduates revealed that only a minute proportion possessed

the requisite competence in Mathematics and Literacy to effectively teach lower basic school level curricula. This suggests that without adequately prepared teachers, reforms in education, including curriculum changes, will be ineffective.

Regional disparities exacerbate educational inequality, with classrooms in and around the capital (Region 1) averaging 23 students per teacher, while areas deeper inland (Regions 5 and 6) can have classrooms with 44 students or more per teacher. This overload makes it nearly impossible for teachers to provide individual attention, particularly to students who require more support.

The West African Senior School Certificate Examination (WASSCE), which acts as a gateway to higher education, illustrates systemic failures within the education framework. Results from 2016 to 2025 show a dismal trend in university eligibility, with only 5 to 8 out of every 100 secondary school students qualifying for university admission due to factors like inadequate teacher preparation, overcrowded classrooms, and a rigid curriculum.

Moreover, a mismatch between university education and employment opportunities is evident among graduates from the University of The Gambia (2016-2019), with 56.4% of graduates stating their college major did not correspond to their current job. Furthermore, 43% reported they found jobs related to their majors, indicating that the higher education system focuses more on credentialing than on ensuring student employability.

Underlying these educational challenges is a broader issue of systemic inequality affecting other essential services in Gambia. Healthcare and education demonstrate a two-tiered system: public services suffer from long waits and scarce resources, whereas those with influence leverage private alternatives, reflecting inadequate strategic planning that disproportionately benefits elites while sidelining the majority. This ineffectiveness extends to transportation and basic utilities, where the divide between affluent and ordinary Gambians becomes increasingly evident. The result is a structural neglect of public systems, necessitating urgent reform and strategic foresight to bridge these widening gaps.

5.0 THE GOVERNANCE CRISIS

5.1 The Entanglement of Politics and Development

The Gambia's central governance flaw is the entanglement of politics and development. In effective states, politics provides strategic vision while development execution is driven by technical competence. In The Gambia, nearly every state activity is politicised, leading to weak development outcomes and policy paralysis.

Development programs are often influenced by immediate political gain rather than long-term effectiveness, resulting in fragmented implementation where policies fail to align with the unique conditions of diverse communities.

5.2 The Failure to Achieve Community Resilience

The First Objective of The Gambia's National Development Plan (2023-2027) clearly prioritizes community resilience in face of shocks and crises. However, this objective cannot be effectively achieved under current governance structure due to inadequate coordination between central and local governments.

The Central Government holds essential resources and policy authority but often lacks on-the-ground knowledge to deliver timely responses to local shocks. Local Councils, though closer to affected populations, are starved of the fiscal and administrative independence needed to mobilise resources or implement rapid, community-specific strategies.

This systemic failure means national resources are not deployed effectively at the grassroots level, leaving communities exposed and vulnerable, directly contradicting the primary goal of the National Development Plan.

6.0 Evidence of Change

6.1 The Convergence of Pressure Systems

Change is inevitable because multiple pressure systems are converging simultaneously:

Demographic Pressure: With 60% of the population under 25 and approximately 30,000 young people entering the job market annually, while the formal economy creates fewer than 5,000 new jobs, the mathematics simply do not work. Youth unemployment cannot rise indefinitely without consequence.

Economic Pressure: When debt service consumes 24.5% of revenue, when currency depreciation makes every import more expensive, when 76.7% of citizens say the country is heading in the wrong direction, the economic model has reached its breaking point.

Environmental Pressure: Climate change operates on its own timeline. The rainy season has shortened by 8.8 millimetres per month compared to the 1960s. Coastal erosion swallows homes. Farmers watch crops fail as rainfall patterns shift.

Governance Pressure: When policies are toothless, when enforcement is absent, when corruption is systemic, citizens lose faith in institutions. The 68% voter abstention in recent by-elections is not apathy; it is a rejection of a system that does not serve them.

The Youth Will Not Wait

This generation refuses to accept the limitations their parents faced. They are educated, connected, and unwilling to wait for permission to create the future they want.

When a generation with smartphone access watches counterparts in Rwanda, Ghana, and Botswana build thriving economies while they queue for visas to wash dishes in Europe, they will demand change. When they can document government waste on social media faster than officials can hide it, they will demand accountability.

6.2 CONCLUSION: THE CHOICE BEFORE US

The Gambia stands at a crossroads. We can continue on our current path, gradual decay disguised as stability, until accumulated pressures explode in ways we cannot predict or control. Or we can choose deliberate transformation guided by evidence, wisdom, and shared purpose.

Real change is not about replacing one leader with another. It is about restructuring the systems that produce failure regardless of who sits in State House.

This requires:

- **Decentralization:** Moving power closer to communities

- **Digital Transparency:** Making government finances and performance publicly accessible
- **Educational Transformation:** Shifting from certificates to capability
- **Economic Restructuring:** Building productive capacity rather than consuming imports
- **Youth Empowerment:** Recognizing 20-year-old Gambians as assets to unleash, not problems to manage
- **Strong Systems Over Strongmen:** Building institutions that deliver results regardless of individual leaders

Change will come either way. The only question is whether it comes through chaos or through conscious choice.

The time for waiting is over. The time for evidence-based action is now.

This summary is drawn from the comprehensive book "Why Change Is Inevitable in The Gambia," which provides detailed evidence, data sources, and specific policy recommendations. We invite every Gambian to engage with this analysis and join the conversation about our shared future.