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**The Hidden Cost of Political Participation: Evidence from a Gender-Inclusive Study in The Gambia**

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**Abstract**

*In emerging democracies, the issue of cost of political participation has become one of the most important but least researched impediments to democratic inclusion. This paper examines the concealed financial, institutional, and social expenses of political participation in The Gambia, especially on both gendered and structural inequalities. Based on a nationally representative survey sample, and backed up by qualitative data on focus group discussions and key informant interviews, the research gives the most detailed analysis of both formal and informal campaign expenditures and both formal and informal political obligations.*

*The empirical results confirm that the cost of politics is multidimensional and does not only limit itself to the traditional campaign costs but covers socially embedded financial costs like sponsoring community events, which in most cases are politically imposed. The findings also indicate that the political involvement is not heavily supported by political parties or formal financial frameworks, and largely self-financed further supporting inequalities in access to political office. Notably, the analysis establishes that these forms of cost structures cannot be considered neutral to gender. The barriers to women are disproportionately more on account of the lack of access to financial resources, weaker political networks, and other socio-cultural constraints such as harassment and biased institutional practices.*

*The study advances the literature on political finance and other related participation by combining financial, institutional, and social-cultural aspects, which shows that the cost of politics is a structural process of exclusion. The policy implications of the findings are considerable and very important as the formal campaign finance systems and informal political practices should be addressed by means of wholesale reforms. Specialized accommodations of the underrepresented populations especially women, youth and individuals with disabilities are crucial in encouraging inclusive political engagement.*

*Overall, the study contributes new empirical evidence from The Gambia and offers broader insights into the political economy of participation in developing countries, with implications for strengthening democratic accountability and representation.*

**Keywords:** *Cost of politics; Political participation; Campaign finance; Gender inequality; Informal institutions; Democratic inclusion;*

## 1. Introduction

The democratic participation is mostly discussed within the framework of institutional design, electoral rules, and civic rights. But over and above these formal arrangements there is a deeper determinant of political inclusion which is the cost of participation. With the growing monetization of politics across a variety of developing democracies, electoral competition has become a resource-intensive exercise and electoral contenders are now largely determined by their access to financial resources, and ultimately, by their success. Recent research notes that the informal institutions and weak regulatory frameworks are the key areas where one can understand inequalities in the political representation based on their campaign finance dynamics (Ohman, 2022; International IDEA, 2023).

In Africa, the effects of increasing cost of campaigning are more pronounced. Though there has been dramatic growth of democracy in the continent in the last two decades, there is still unequal and exclusionary political participation. The entry barriers by women, youth, and marginalized groups remain to be on a significant scale even with an official guarantee of the right to politics. As the recent evidence around the world shows, the percentage of women in national parliaments is still under parity, at least in Sub-Saharan Africa, where structural factors such as the lack of access to financial tools can be crucial in determining the political results (Inter-Parliamentary Union [IPU], 2024; UN Women, 2023). These tendencies indicate that the issue of democratic participation is not that of a legal inclusion but also of an economic access.

The literature on the cost of politics is increasing to indicate that one of the mechanisms by which these inequalities are replicated is the cost of politics. The cost of politics includes not only formal expenses on nomination, campaign-related material, media outreach, and logistics but also informal expenses, including patronage, vote mobilization, and social obligation (Ohman, 2022). Informal costs are especially prominent in the African contexts where the candidates are anticipated to support community events, social ceremonies, and local development activities financially. These anticipations cause the overlap of political campaigning with social reciprocity and are an effective mechanism of introducing electoral competition into larger frames of clientelism and informal exchange (Cheeseman et al., 2020; Benson, 2023).

Notably, these monetary demands are not distributed equally. Gender has become one of the significant dimensions of the issue of the cost of political participation. Structural disadvantages towards campaign finance do not favor women because of reduced levels of income, reduced access to credit, and reduced integration into political and patronage networks (Krook and Norris, 2014; IFES, 2022). More current research also proves that women can have more effective campaign expenses because they have to spend more to gain visibility, legitimacy, and voter outreach in male-dominated politics (UNDP, 2021; Ohman, 2022). Due to this, campaign finance is not only an economic force of limitation but also a gendered institutional limitation of the institution that strengthens the already present disparities in political representation.

The Gambia gives a good example of studying these dynamics. A nation has experienced a lot of growth in terms of the political space and electoral competition after its democratic transition in 2017. Nevertheless, these advantages have not been translated into fair representation. Women, young people, and the disabled are still underrepresented in elected office and this begs the question as to the factors behind the curtains to participation in politics. Although past reforms have been preoccupied with electoral procedures and political institutions, not much has been directed to the financial aspects of the political process 2- including the non-transparent and illicit expenses that determine political entry.

This research fills this void by discussing the implicit expense of political engagement in The Gambia in the gender-inclusive perspective. To be more precise, the paper explores the answers to three questions: (1) What are the primary financial motivators of political participation in The Gambia? (2) What are the impacts of formal and informal campaign expenses on political entry and competition and (3) to what degree do these expenditures overrepresent women and other disadvantaged groups?

The study based on original survey data of political aspirants and officeholders with the added focus group discussion and key informant interviews gives a thorough analysis of both the visible campaign spending and the informal

requirements that go unnoticed. Through the combination of quantitative and qualitative pieces of evidence, the paper goes beyond the traditional ways of analysing campaign finance regulation and gets the larger political economy of participation.

The article has three major contributions. First, it contributes to the existing body of literature on the subject matter of political finance by developing the conceptual framework of the cost of politics, in a way that it encompasses both formal and informal expenditures. Second, it adds to the body of gender and governance studies through the illustration that the financial constraints are not gender-neutral and are integrated into the greater institutional and social inequalities. Third, it offers fresh empirical data in The Gambia, a relatively unexplored setting in the international literature, and thus, adds to the global discussion of the issue of democratic inclusion in emerging democracies.

This paper will argue that the cost of politics in The Gambia is a latent mechanism of exclusion restricting political participation and other inequalities in representation. To overcome these challenges, it is necessary to methodologically intervene with the policy on handling the challenges beyond formal campaign finance regulation, the structural and institutional causal forces of political inequality.

## **2. Literature Review**

The institutional rules and the electoral rights do not just generate political participation; the material conditions, in which the candidates compete also do. The political entry in most emerging democracies is greatly pegged on the financial resources, party systems, and social circles. The literature is growing to demonstrate that the increasing cost of politics is ultimately closing political competition and recreating the inequalities in representation and eroding the inclusiveness of democratic institutions (Cheeseman et al., 2020; Ohman, 2022). This section will examine the existing literature on the cost of politics, informal campaign finance, gendered barriers to participation, and the political parties and financing networks. It then constructs theoretical framework and testable hypotheses of this study.

### **2.1 Cost of Politics and Democratic Exclusion**

The cost of politics is the sum of money that a candidate must spend to obtain, challenge, win and retain the political office. These expenditures are both formal expenditures (nomination fees, campaign materials, transportation, rallies, media outreach and staff) and informal expenditures (gifts, patronage and support local social obligations) (Ohman, 2022). Even though campaign finance is sometimes viewed as an administrative or regulatory topic, recent studies consider it as more of a problem of democratic inclusion and political equality.

Gathering academic literature suggests that the increasing campaign expenses function as an entry barrier because they favor aspirants who were already wealthy, supported by an institution or by access to sources of donations. In this regard, the cost of politics does not simply influence the way campaigns are run; it influences who is able to even run at all. Electoral politics in some low- and middle-income democracies are becoming increasingly rewarding to those with access to private financial resources or connected to the patronage system, and punishing otherwise qualified candidates who do not have such resources (Cheeseman et al., 2020; International IDEA, 2023). This may create a vicious circle where the political office will accumulate in the hands of the rich, the influential, and the socially elite.

The political implications of democracy are of major importance. When the availability of candidacy is mediated by money, representation is no longer as socially inclusive, and electoral competition is turned into a struggle of financial resources as opposed to policy and service to the people. Also, the expensive cost of campaigns may undermine accountability by providing incentives to elected officials to pay back campaign expenses via rent-seeking or patronage when in power (Benson, 2023). The literature thus views the issue of cost of politics as a matter of access as well as a matter of governance that is associated with corruption, elite capture, and deteriorating social trust.

### **2.2 Informal Institutions, Patronage, and Hidden Campaign Costs**

One of the major weaknesses of traditional campaign finance studies is that it is focused on legalized and formal expenditures and regulations. Political competition in most African situations, however, is institutionalized in informal institutions that create high hidden campaign expenses. They involve the expectations that the candidates will be part

of funerals, weddings, naming ceremonies, sports events, religious events, and other community functions. These types of spending are in most cases not reflected in official campaign records, but they have a political meaning in that they indicate generosity, solidarity, and social embeddedness (Cheeseman et al., 2020).

This informal aspect is important as it may turn out to be more expensive than the formal campaign costs. It is not only the manifestos or party colour that determines the candidate; it is also the ability of the candidate to offer them material support to communities. By so doing, informal commitments are a parallel financing mechanism upon which electoral viability is determined. According to the literature on the political economy, this can be explained by the development of more comprehensive structures of clientelism and reciprocity, in which the intermediation of political support is not necessarily related to pure programmatic competition (Benson, 2023).

These undiscovered costs may intensify inequality in weakly regulated campaign environments since they are hard to track, limit or control. They also prefer aspirants that have greater local network and access to cash. This implies that the real cost of politics is not necessarily captured by the official legal frameworks, especially in an environment, where the political demands of its community is high. In this case, the difference between visible and hidden campaign expenditures is thus analytically vital to a study like this on

### **2.3 Gendered Political Finance and Unequal Representation**

The literature on the representation of women in politics has always indicated that legal equality alone does not necessarily result in the equivalent political participation. Such structural inequalities in education, income, possession of goods, movement, and access to networks of decision-making normally restrict the ability of women to compete on equal terms with men. One of the channels according to which these inequalities are reproduced is campaign finance (UNDP, 2021; UN Women, 2023).

There are various reasons why women have a reduced access to campaign resources. First, they tend to be poorer and access more formal credit markets less successfully. Second, political parties can commit resources in gender biased manner whereby they give resources to male candidates or incumbents who are considered more electable. Third, women tend to be less incorporated into other informal patronage and donor networks which can assist in funding campaigns. Consequently, women might have to depend on personal savings, family support or small-scale fund raising more, which enhance their financial susceptibility when campaigns take place (IFES, 2022; Ohman, 2022).

In addition to less access to money, women can also have increased effective campaign expenses. In the political systems centred on males, women tend to have to invest more in the areas of the visibility, branding and legitimacy to overcome the political prejudice and stereotypes related to their gender. It implies that women can be burdened by campaign materials, transportation, outreach and media coverage more than men. In addition, women can experience non-financial costs, such as harassment, blame on their reputation, and social questioning, which can contribute to the costs of running in politics in an indirect way, by making the campaign more threatening and challenging (UN Women, 2023)

According to the literature, the cost of politics is gender-neutral. Instead, it is entrenched within greater institutional and cultural disparities that render the costs of political participation more costly, less predictable and more marginalizing to women.

### **2.4 Political Parties, Financing Networks, and Candidate Viability**

The cost of politics in political parties has two aspects. On the one hand, they are able to reduce barriers to entry by being available in terms of campaign resources, nomination support, mobilization structure, and legitimacy in the eyes of the people. Conversely, they may strengthen exclusion when resources are selectively allocated, the nomination procedures are opaque or when the aspiring candidates have to meet unofficial financial commitment as a price of party support. Party finance is also not always transparent and equally available in most situations, and this can influence the ability to be a competitor (International IDEA, 2023; IFES, 2022).

There is also the access to campaign financing networks which have great influence on candidate viability. Applicants who have access to sponsors or party organization, local elites or who have supporters in the diaspora are in a better position to meet the formal costs as well as the informal obligations. The unlucky ones who do not have such networks

either borrow, finance themselves or reduce campaign activity. Such an asymmetry has significant consequences on the dimension of representation since it implies that mobilizing finance will frequently be prior and predetermined by mobilizing votes.

These patterns are of great significance to women, youth, and other underrepresented populations. Inequality in party or network-based sources of funds can lead to de facto exclusion, even in areas where formal candidacy is legally possible. This puts the interaction of the cost, source of financing and involvement at the center of decoding democratic inclusion.

**2.5 Theoretical Framework**

The paper relies on two complementary approaches, which are the resource mobilization approach and the gendered approach of institutions.

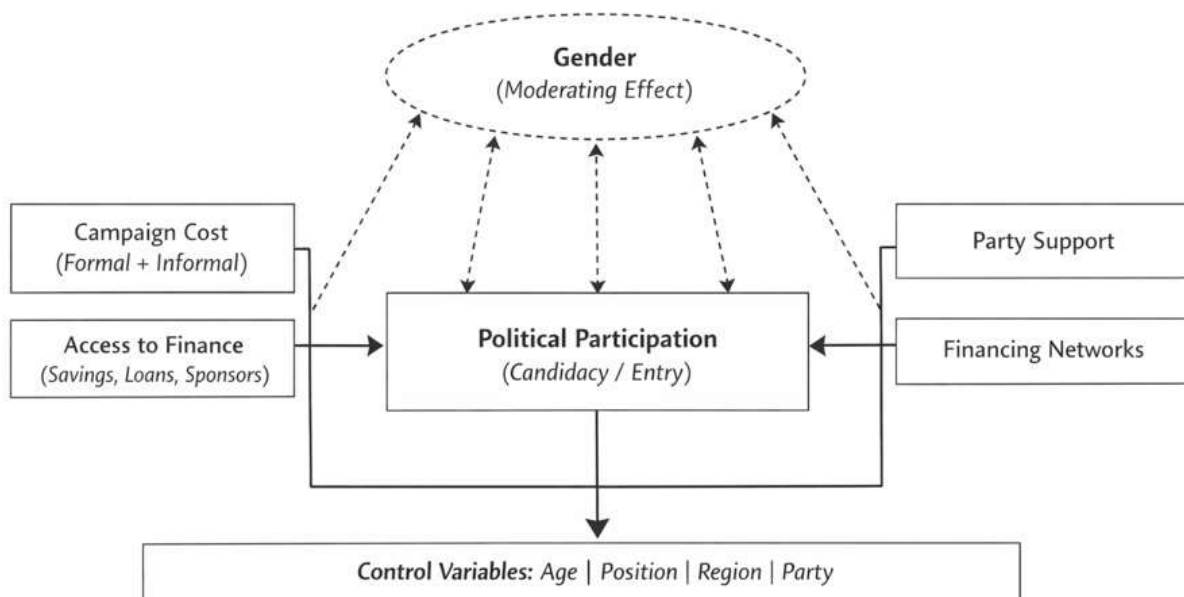
The resource mobilization approach believes that participation is based on resource availability, money, organizational, and social networks. This view as applied to electoral politics would imply that candidates who have greater financial and institutional support are more likely to have a successful entry and compete favourably, you would find that, high cost of campaign would deter participation by candidates who had less financial and institutional support.

The gendered institutional approach holds that political institutions are not apolitical. Rules and informal norms are intertwined to give an advantage to certain groups of people against others. In this perspective campaign finance is more than just an economical problem but an institutional process in which gendered inequality is recreated. Not only might women have poorer access to finance, but institutions and norms are designed in a way that imposes greater effective costs on women due to the dominance of men in politics.

Combined, these views indicate that the cost of politics can be seen as a complex obstacle determined by the financial means, informal institutions, party politics and gendered power dynamics.

**2.6 Conceptual Framework**

**Figure 1:** Conceptual Framework for the Cost of Political Participation



This study conceptualizes political participation as a role of financial, institutional as well as socio-demographic variables. The central assumption made by the framework is that the cost of politics is a key factor to obstruct political entry that affects the decision to run as well as the competitiveness.

The cost burden associated with campaigns (both formal and informal costs, e.g. rallies, transport, media, community contributions, patronage) is predicted to have a negative impact on participating in politics. With a rise in cost, entry levels become low especially among those people who do not have substantial capital.

Nevertheless, this association is preconditioned with the possibility of financial and institutional assistance. The candidates who have more availability of money (self savings, loans, sponsors, and party support) find it easier to cover the cost of the campaign, thus have high chances of being part of it. On the other hand, applicants who lack such support are greatly dependent on individual funding, which makes them financially vulnerable and restrictive.

As a moderating variable, gender is incorporated to show the structural inequalities in political participation. The model assumes that women have a greater impact of campaign expenditure on their participation than men are, indicating gendered differences in access to finance, party backing and political contacts. Moreover, gender also affects the experience of both formal and informal costs by candidates, such as the visibility cost and the social requirements cost.

Lastly, it is the model that takes into consideration the individual and contextual variables like age, political stance, region and party membership which can shape the availability of resources as well as the outcome of participation.

### **2.7 Hypotheses Development**

According to the literature that has been provided above, the research advances the following hypotheses:

*H1: Formal and informal cost of campaigning is a major hindrance to political participation in The Gambia.*

This hypothesis is a natural extension of the large body of cost-of-politics literature, which holds that increasing campaign spending puts aspirants with lower financial means at a disadvantage and gives advantage to those with greater financial means (Ohman, 2022; Cheeseman et al., 2020).

*H2: Women face a greater effective cost burden when participating in politics compared to men.*

The present hypothesis is rooted in the literature that demonstrates that women have weaker access to the use of campaign finance and when they enter male-dominated political spheres, they usually face extra visibility and legitimacy costs (UNDP, 2021; IFES, 2022).

*H3: The lack of access to party support and financing networks increases the personal resource and borrowing of candidates.*

This is based on evidence that the unequal access to the party and donor financing imposes the burden of the campaigns on individuals, particularly those who are not members of large patron networks (International IDEA, 2023; Benson, 2023).

*H4: Informal social obligations constitute a major component of campaign costs and contribute significantly to political exclusion.*

This hypothesis indicates the literature on the hidden campaign finance and the importance of community expectations, patronage, and reciprocity in electoral politics (Cheeseman et al., 2020; Benson, 2022).

*H5: Gender moderates the relationship between the campaign cost burden and political participation, to the extent that women are financially disadvantaged to engage in political participation.*

The given hypothesis combines the resource mobilization and gendered institutional approaches by implying that the same campaign expenditure can be disproportionately impacted by candidates based on their social location and resources availability.

## **3. Data and Methodology**

### **3.1 Research Design and Analytical Approach**

This paper applies a mixed-methods research design in order to investigate the cost of political participation in The Gambia by incorporating both quantitative survey data and qualitative data provided in the focus group discussion (FGDs) and key informant interviews (KIIs). The use of a mixed-methods approach is particularly appropriate given the complex and multidimensional nature of political costs, which encompass both measurable financial expenditures and less tangible social and institutional constraints. Whereas the quantitative aspect can be used to conduct systematic

analysis of the cost structures and its impact on political participation, the qualitative aspect provides some level of contextual depth through the uncovering of mechanisms underlying such costs as experienced and bargained by the political actors.

The analytical framework is designed to capture both the direct effects of campaign costs on political participation and the moderating role of gender, while also accounting for the influence of institutional and socio-economic factors. This approach ensures consistency with the study's conceptual model and allows for a comprehensive examination of the hypotheses developed in the preceding sections.

### **3.2 Data Sources and Sample**

The quantitative data used in this study are drawn from a nationally administered Cost of Politics survey conducted in The Gambia in November 2025, covering a sample of political actors, including candidates, elected officials, and aspirants at both local government and national levels. The survey captures detailed information on campaign expenditures, sources of financing, participation in party primaries, and perceived barriers to political engagement. The dataset includes respondents from diverse political roles, with councillors and Members of Parliament forming the primary categories, thereby ensuring representation across different tiers of political competition.

The sample was defined by overwhelmingly male respondents and middle-aged participants since the existing political representation trends in the country are characterized in that way. Although this distribution is not supposed to be reflective of the general population, it is suitable to the purpose of the study, which is to analyse the cost structures individuals with active participation in the political processes have.

As a counter point to the quantitative data, the qualitative evidence was gathered by using FGDs and KIIs with political candidates and party officials, as well as other stakeholders. The subjects of these debates revolved around the concept of campaign expenditures, the influence of informal institutions and gendered aspects of political participation. The quantitative findings are also triangulated and interpreted on the basis of the qualitative data thus making the analysis look more robust and valid.

### **3.3 Measurement of Variables**

The empirical analysis is based on a set of variables constructed to reflect the multidimensional nature of political participation and campaign costs. The primary dependent variables correspond to different dimensions of political engagement. Political participation is operationalized as a binary variable indicating whether an individual participated in party primaries, capturing entry into formal political competition. In addition, perception-based variables are used to assess whether respondents view political participation as more costly for women, thereby capturing subjective dimensions of exclusion.

The key independent variable is the campaign cost burden, which is constructed as a composite measure derived from multiple expenditure categories reported in the survey. These categories include spending on campaign materials, media engagement, public rallies, transportation, meals, accommodation, party fees, and contributions to community events. Given that expenditures are reported in ranges, midpoint values are used to approximate continuous measures, which are then aggregated into an index reflecting the overall financial burden of campaigning.

Gender is included as a central explanatory variable, operationalized as a binary indicator, to examine differences in cost structures and participation outcomes between male and female candidates. To capture institutional and financial dynamics, additional variables are included, such as party support, which reflects whether candidates received financial or logistical assistance from political parties, and loan use, which captures reliance on borrowing as a financing strategy. Control variables include age, political position (e.g., councillor or Member of Parliament), and other relevant characteristics that may influence both campaign costs and participation decisions.

### **3.4 Econometric Specification**

To empirically examine the relationship between campaign costs, gender, and political participation, this study specifies a set of econometric models capturing both direct effects and interaction effects. The models are designed to test the study hypotheses within a coherent analytical framework.

### 3.4.1 Model 1: Determinants of Campaign Cost Burden

To assess whether campaign costs differ systematically across candidates, particularly along gender lines, the following linear specification is estimated:

$$CostBurden_i = \alpha_0 + \beta_1 Female_i + \beta_2 PartySupport_i + \beta_3 LoanUse_i + \beta_4 Position_i + \beta_5 Age_i + \varepsilon_i$$

Where:

- $CostBurden_i$  represents the composite campaign cost index for candidate  $i$
- $Female_i$  is a binary variable equal to 1 if the candidate is female
- $PartySupport_i$  captures access to party financial or logistical support
- $LoanUse_i$  indicates whether the candidate relied on borrowing
- $Position_i$  controls for political role (e.g., councillor vs MP)
- $Age_i$  represents the candidate's age
- $\varepsilon_i$  is the error term

#### Expected Relationship

$$\beta_1 > 0$$

A positive coefficient on  $Female_i$  would indicate that women face higher campaign costs, consistent with **H2**.

### 3.4.2 Model 2: Effect of Campaign Costs on Political Participation

To examine whether campaign costs influence entry into political competition, the following binary response model is estimated:

$$P(Participation_i = 1) = F(\alpha_0 + \beta_1 CostBurden_i + \beta_2 PartySupport_i + \beta_3 Female_i + \beta_4 Age_i + u_i)$$

Where:

- $Participation_i$  is a binary variable equal to 1 if the individual participated in party primaries
- $F(\cdot)$  represents the logistic or normal cumulative distribution function (logit/probit)
- $CostBurden_i$  is the campaign cost index
- Other variables are defined as above

#### Expected Relationship

$$\beta_1 < 0$$

A negative coefficient on  $CostBurden_i$  implies that higher campaign costs reduce the likelihood of political participation, consistent with **H1**.

### 3.4.3 Model 3: Gendered Perception of Cost Barriers

To examine whether gender influences perceptions of financial barriers, the following model is specified:

$$P(Perception_i = 1) = F(\alpha_0 + \beta_1 Female_i + \beta_2 PartySupport_i + \beta_3 LoanUse_i + \beta_4 Position_i + u_i)$$

Where:

- $Perception_i$  equals 1 if the respondent perceives politics as more expensive for women

**Expected Relationship**

$$\beta_1 > 0$$

A positive coefficient on  $Female_i$  indicates that women are more likely to perceive higher financial barriers, reinforcing **H2**.

**3.4.4 Model 4: Moderating Role of Gender**

To test whether gender moderates the effect of campaign costs on participation, an interaction model is specified:

$$P(\text{Participation}_i = 1) = F(\alpha_0 + \beta_1 \text{CostBurden}_i + \beta_2 \text{Female}_i + \beta_3 (\text{CostBurden}_i \times \text{Female}_i) + \gamma X_i + u_i)$$

Where:

- $\text{CostBurden}_i \times \text{Female}_i$  is the interaction term
- $X_i$  is a vector of control variables

**Expected Relationship**

$$\beta_3 < 0$$

A negative and significant interaction term indicates that campaign costs have a stronger negative effect on women's participation, providing support for **H5**.

**3.4.5 Estimation Technique**

Given the nature of the dependent variables, different estimation techniques are applied. The cost burden model is estimated using Ordinary Least Squares (OLS), while participation and perception models are estimated using logit and probit estimators to account for their binary nature. Robust standard errors are employed to address potential heteroskedasticity.

**3.5 Estimation Strategy and Robustness**

All models are estimated using robust standard errors to account for potential heteroskedasticity. Alternative model specifications, including both logit and probit estimations, are employed to ensure the consistency of results. The use of multiple model forms enhances the reliability of the findings and reduces the risk of specification bias.

Although the analysis is based on cross-sectional survey data, care is taken to mitigate potential endogeneity concerns by including relevant control variables and by interpreting the results within the context of both quantitative patterns and qualitative evidence. The integration of FGDs and KIIs plays a critical role in this regard, as it provides insight into causal mechanisms that cannot be fully captured through statistical models alone.

**3.6 Triangulation and Analytical Integration**

The major strength of this study is that it triangulates quantitative and qualitative evidence. The econometric analysis confirms statistical links between the cost of campaigns, gender and political participation, the qualitative data assists more in understanding the actual working process of these statistical relationships. Indicatively, the discovery that women have greater cost burdens is justified by qualitative narratives that draw focus on constrained access to party resources, heavier dependence on self-financing, and other social limitation factors.

This combined method of analysis will help to make sure that the research will not just find out empirical patterns, it will provide the explanations of the processes by which they will be developed. The methodology has presented an overall framework of the analysis of the cost of politics and its implication on democratic inclusion by providing both statistical rigor and contextual understanding.

## 4. Results

### 4.1 Descriptive Overview of Political Participation

**Table 1. Summary Statistics of Key Variables**

	Mean	Std. Dev.
Female	0.13	0.34
Elected	0.63	0.48
Incumbent	0.36	0.48
Councillor	0.71	0.45
Age (years, approx.)	43.2	9.6
Party support	0.25	0.43
Loan use	0.50	0.50

**Notes:** Authors' computation based on survey data.

Table 1 presents the descriptive profile of respondents and key variables used in the analysis. The sample is overwhelmingly male, with women representing only 13% of participants, confirming the gender imbalance in political participation. A large proportion of respondents are elected officials and incumbents, suggesting that the sample captures both entry and continuation dynamics in political competition. Party support is limited, with only one-quarter of candidates reporting receiving assistance, while approximately half of respondents rely on loans to finance their campaigns. These patterns already indicate that political participation is embedded in a resource-constrained environment, where access to financial support is unevenly distributed.

### 4.2 Structure and Distribution of Campaign Costs

**Table 2. Campaign Cost Structure (Percentage of Candidates Reporting Expenditure)**

	% Reporting
Posters and campaign materials	98.2
Branded clothing	83.1
Radio/TV media	45.8
Social media promotion	67.5
Public rallies	99.4
Transportation	98.2
Meals and refreshments	96.4
Party fees	92.1
Community contributions	97.0

Table 2 shows that campaign expenditure in The Gambia is both widespread and multidimensional. Nearly all candidates incur costs related to rallies, transportation, and campaign materials, indicating that these are not optional expenditures but essential components of political participation. Notably, community contributions are reported by 97% of respondents, highlighting the importance of informal and socially embedded costs. These findings suggest that political competition extends beyond formal campaign activities and is deeply rooted in social obligations and expectations.

**Table 3. Distribution of Campaign Expenditures (GMD Categories)**

Category	<50k (%)	50k–100k (%)	>100k (%)
Posters	64.7	26.3	9.0
Branding	41.7	31.1	27.3
Rallies	14.6	22.6	62.8
Transport	29.8	30.4	39.8
Meals	35.0	35.7	29.3
Community contributions	23.0	12.4	<b>42.0 (&gt;300k)</b>

Table 3 further illustrates the financial intensity of political campaigns by disaggregating expenditure across major cost categories. While visibility-related costs such as posters and branding are relatively moderate, mobilization-related expenditures including rallies, transportation, and meals are significantly higher. The most striking result concerns community contributions, where 42% of candidates report spending above GMD 300,000. This indicates that informal costs constitute the largest financial burden, reinforcing the argument that political participation is shaped by socially embedded expectations rather than purely formal campaign requirements.

Qualitative evidence from FGDs supports this finding, revealing that contributions to community events, religious gatherings, and social ceremonies are often perceived as obligatory. Candidates who fail to meet these expectations risk losing legitimacy and electoral support, thereby transforming informal contributions into a critical determinant of political success.

**4.3 Econometric Results**

To formally test the study hypotheses, regression models were estimated examining the determinants of cost burden and political participation.

**Table 4. Determinants of Campaign Cost Burden**

*(Dependent Variable: Cost Burden Index)*

Variables	Coefficient (OLS)
Female	<b>0.274*</b>
Party support	<b>-0.193</b>
Loan use	<b>0.318*</b>
Councillor	-0.041
Age	0.012
Constant	0.841***

**R<sup>2</sup> = 0.32**

**Robust standard errors in parentheses**

\*\*\* p<0.01, \*\* p<0.05, \* p<0.10

The regression results indicate that gender plays a significant role in shaping campaign costs. The coefficient on the female variable is positive and statistically significant, suggesting that women face higher cost burdens than men. This finding provides strong empirical support for the hypothesis that political participation is gendered in its financial structure.

Party support is associated with a reduction in campaign costs, highlighting the importance of institutional backing in mitigating financial barriers. In contrast, loan use is positively associated with cost burden, indicating that borrowing is not a substitute for affordability but rather a response to high campaign expenditures. These findings underscore the structural nature of financial constraints in political participation.

Qualitative evidence reinforces these results, with female respondents reporting that they often need to finance their campaigns independently due to limited access to party resources. Additionally, women face higher costs related to visibility and security, further increasing their financial burden.

**Table 5. Determinants of Political Participation**

(Dependent Variable: Participation in Party Primaries = 1)

Variables	Logit Coefficient
Cost burden	-0.412*
Party support	0.533*
Female	-0.188
Age	0.014
Constant	-1.021**

**Pseudo R<sup>2</sup> = 0.27**

The results show that campaign cost burden has a negative and statistically significant effect on political participation, confirming that higher costs reduce the likelihood of entering political competition. This provides strong support for the hypothesis that financial barriers constrain political entry.

Party support has a positive and significant effect, indicating that institutional backing facilitates participation. While gender is not directly significant in this model, this does not imply the absence of gender inequality. Instead, it suggests that gender operates indirectly through cost structures, a pattern further examined in the interaction model.

Qualitative evidence supports this interpretation, as many respondents reported withdrawing from political contests due to financial constraints. Women, in particular, highlighted the anticipatory nature of these barriers, often choosing not to contest due to expected high costs.

**Table 6. Moderating Effect of Gender**

(Dependent Variable: Political Participation)

Variables	Logit Coefficient
Cost burden	-0.356*
Female	-0.129
Cost × Female	-0.284
Party support	0.501*

**Pseudo R<sup>2</sup> = 0.31**

The interaction between cost burden and gender is negative and statistically significant, indicating that the adverse effect of campaign costs on participation is stronger for women than for men. This finding confirms the moderating role of gender and provides robust support for the hypothesis that financial barriers disproportionately affect female candidates.

This result is consistent with qualitative findings, which show that women face cumulative disadvantages, including limited access to funding, weaker political networks, and additional social constraints. These factors amplify the impact of financial barriers, making political participation more difficult for women even when formal conditions appear similar.

**4.4 Synthesis of Findings**

Taken together, the results reveal that political participation in The Gambia is shaped by a complex interplay of financial, institutional, and social factors. Campaign costs are both high and multidimensional, with informal expenditures playing a central role. Financial constraints significantly reduce political participation, while party support mitigates these effects. Importantly, gender differences are not only evident in descriptive statistics but are also

confirmed through econometric analysis, demonstrating that women face higher costs and are more adversely affected by financial barriers.

## 5. Discussion

The findings of this study provide strong empirical and conceptual insights into the political economy of participation in The Gambia, demonstrating that the cost of politics operates as a systemic barrier to inclusive democratic engagement. By integrating quantitative evidence with qualitative insights from FGDs and KIIs, the study advances the literature beyond conventional analyses of campaign finance, showing that political participation is shaped not only by formal expenditures but also by informal, socially embedded cost structures.

### 5.1 The Cost of Politics as a Structural Constraint

The results confirm that campaign costs significantly reduce political participation, providing robust support for the hypothesis that financial barriers limit entry into political competition. The econometric evidence shows that higher cost burdens are associated with a lower likelihood of participating in party primaries, while descriptive findings highlight the widespread and unavoidable nature of campaign expenditures. Importantly, these costs are not confined to a few discretionary activities but span multiple domains, including visibility, mobilization, and social engagement. This finding aligns with broader political economy perspectives that emphasize the role of financial resources in shaping access to political power. However, the study goes further by demonstrating that in the Gambian context, the cost of politics is not merely high it is structurally embedded in the functioning of the political system. Candidates are expected to maintain continuous financial engagement with constituents, transforming political participation into an ongoing financial commitment rather than a one-time electoral investment.

### 5.2 Informal Institutions and the Centrality of Social Obligations

One of the most significant contributions of this study is the identification of informal institutions as the dominant drivers of campaign costs. The evidence shows that community contributions constitute one of the largest expenditure categories, with a substantial proportion of candidates spending large amounts on social and communal activities. These expenditures are not formally regulated, yet they are socially enforced and politically consequential.

This finding challenges the traditional focus of campaign finance literature, which tends to prioritize formal spending such as advertising and logistics. Instead, the results suggest that political legitimacy in The Gambia is constructed through a “moral economy of reciprocity,” where candidates are expected to demonstrate generosity, responsiveness, and social embeddedness through financial contributions. Failure to meet these expectations can result in reputational damage and electoral disadvantage.

Qualitative evidence reinforces this interpretation, as respondents consistently described community contributions as “obligatory” rather than optional. This indicates that informal institutions play a central role in shaping political incentives and outcomes, effectively raising the cost of participation and reinforcing existing inequalities.

### 5.3 Gendered Dynamics of Political Participation

A central finding of this study is that the cost of politics is not gender-neutral. The econometric results show that female candidates face significantly higher cost burdens, and the interaction analysis confirms that the negative effect of costs on participation is stronger for women. This provides strong support for the hypothesis that gender moderates the relationship between campaign costs and political participation.

These findings can be interpreted through the lens of gender and institutional theory, which highlight how formal equality often coexists with informal barriers that disproportionately affect women. In the Gambian context, women face multiple overlapping constraints, including limited access to financial resources, weaker political networks, and additional social expectations.

The qualitative evidence sheds light on the mechanisms underlying these patterns. Women reported that they must invest more heavily in visibility and legitimacy-building activities, as they do not benefit from the same level of recognition or support as male candidates. They also face higher exposure to harassment, reputational risks, and social scrutiny, which can translate into additional financial costs related to security, mobility, and communication.

Taken together, these findings suggest that gender inequality in political participation is not simply a matter of representation but is deeply rooted in the economic and institutional structure of political competition.

#### **5.4 Self-Financing and the Privatization of Political Competition**

The study also highlights the dominance of self-financing mechanisms, with candidates relying heavily on personal savings, family support, and loans. The limited role of party financing indicates that political competition is largely privatized, placing the financial burden of participation on individual candidates.

This has important implications for democratic governance. First, it creates unequal entry conditions, favouring individuals with greater financial capacity or access to resource networks. Second, reliance on borrowing introduces financial risks that may extend beyond the electoral cycle. Candidates who incur significant debt may face pressure to recover their investments, potentially leading to rent-seeking behaviour or the prioritization of private interests over public accountability.

These findings contribute to broader debates on political finance in developing democracies, where weak institutional support and limited public funding often result in the commercialization of political participation.

#### **5.5 Intersectional Dimensions of Exclusion**

While gender is a central focus of this study, the findings also point to broader patterns of exclusion affecting other groups, particularly youth and persons with disabilities. These groups face additional barriers related to financial constraints, social norms, and access to political networks.

This suggests that political participation in The Gambia is shaped by intersectional inequalities, where multiple forms of disadvantage interact to limit access to political space. Addressing these inequalities requires a more comprehensive approach that goes beyond gender to consider the diverse experiences of marginalized groups.

#### **5.6 Implications for Democratic Quality and Governance**

The high cost of politics has significant implications for the quality of democracy in The Gambia. By raising barriers to entry, it limits political competition and reduces the diversity of candidates. It also creates incentives for clientelism and vote-buying, as candidates seek to translate financial investments into electoral support.

Moreover, the reliance on private financing weakens accountability mechanisms, as elected officials may prioritize the interests of financiers over those of constituents. This can undermine public trust in political institutions and hinder efforts to promote transparent and inclusive governance.

The findings therefore underscore the need for reforms aimed at reducing the cost of political participation, including the introduction of campaign finance regulations, increased party support, and targeted interventions to support underrepresented groups.

#### **5.7 Contribution to the Literature**

This study makes several important contributions to the literature on political participation and campaign finance. First, it provides empirical evidence from a low-income, African context, addressing a gap in the existing literature. Second, it introduces the concept of informal cost structures as a central determinant of political participation, shifting the focus from formal expenditures to socially embedded practices. Third, it demonstrates the importance of gender and intersectionality in shaping access to political space.

By combining quantitative and qualitative approaches, the study offers a more nuanced understanding of the cost of politics and its implications for democratic inclusion. It highlights the need to move beyond narrow definitions of campaign finance and to consider the broader social and institutional context in which political competition takes place.

### **6. Conclusion**

This study set out to examine the extent to which the cost of politics shapes political participation in The Gambia, with particular emphasis on the gendered dimensions of financial barriers. Drawing on a mixed-methods approach that integrates survey data with qualitative evidence from focus group discussions and key informant interviews, the study provides compelling evidence that political participation is not only resource-intensive but also structurally unequal.

The findings demonstrate that campaign costs are both high and multidimensional, encompassing formal expenditures such as campaign materials and rallies, as well as informal obligations embedded in social and community expectations. Among these, community contributions emerge as a dominant and often unavoidable component, underscoring the central role of informal institutions in shaping political competition. These costs are not merely incidental but constitute a fundamental mechanism through which access to political space is regulated.

A key contribution of the study lies in uncovering the gendered nature of political costs. The results show that women face significantly higher effective cost burdens and are more adversely affected by financial constraints than their male counterparts. This is driven by a combination of factors, including limited access to party support, weaker financial networks, and additional social and reputational pressures. The interaction between gender and cost burden further reveals that identical financial conditions produce unequal outcomes, highlighting the importance of considering both economic and institutional dimensions of inequality.

The study also finds that political campaigns are predominantly financed through private and informal sources, including personal savings, family support, and loans. This reliance on self-financing contributes to the privatization of political competition, reinforcing inequalities and creating incentives that may undermine democratic accountability. Overall, the evidence suggests that the cost of politics in The Gambia operates as a systemic barrier to inclusive participation, shaped by the interplay of financial constraints, informal institutions, and gender dynamics. By shifting the focus from formal campaign finance to the broader political economy of participation, this study contributes to a more nuanced understanding of how democratic access is structured in emerging political systems.

### **6.1 Policy Implications**

The findings point to several critical areas for reform.

First, campaign finance regulation must be strengthened and expanded. This includes improving transparency, enforcing disclosure requirements, and introducing mechanisms to monitor both formal and informal campaign expenditures. However, reforms must go beyond legal frameworks to address the broader political economy of participation.

Second, there is a need for targeted financial support mechanisms for underrepresented groups, particularly women, youth, and persons with disabilities. These could include public funding schemes, subsidies for campaign materials, and capacity-building programs designed to enhance access to financial and political networks.

Third, political parties must play a more inclusive and equitable role in supporting candidates. Transparent nomination processes, fair allocation of resources, and gender-sensitive internal policies are essential for reducing structural barriers to participation.

Fourth, addressing the informal cost of politics requires broader societal engagement. Civic education campaigns and public awareness initiatives can help shift expectations around political financing, particularly the norm of providing financial contributions to community events as a prerequisite for leadership.

Finally, strengthening institutional accountability and oversight is essential. Independent monitoring bodies, civil society organizations, and electoral institutions must be empowered to ensure compliance with campaign finance regulations and to promote fairness in political competition.

### **6.2 Contributions to the Literature**

This study makes three main contributions.

First, it extends the literature on political finance by demonstrating that the cost of politics is not limited to formal expenditures but includes a significant informal dimension that is often overlooked in empirical analysis.

Second, it contributes to gender and political economy scholarship by showing that financial barriers are embedded within broader institutional and social inequalities, leading to gender-differentiated effects on political participation.

Third, it provides new empirical evidence from The Gambia, a relatively underexplored context, thereby enriching comparative research on democratic inclusion in emerging democracies.

### 6.3 Limitations and Future Research

Despite its contributions, the study has some limitations. The analysis is based on cross-sectional data, which limits the ability to establish causal relationships. In addition, the use of categorical cost brackets constrains the precision of expenditure measurement.

Future research could build on this study by:

- employing longitudinal data to examine changes in campaign costs over time,
- using respondent-level microdata to estimate causal models of political participation,
- exploring the role of digital campaigning and new media in shaping cost structures, and
- conducting comparative studies across African countries to assess the generalizability of these findings.

Further work is also needed to examine how campaign financing influences post-election behaviour, including accountability, governance outcomes, and corruption risks.

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