

# CITIZENS' BUDGET

Budget of the Government  
of The Gambia

2024



Ministry of Finance & Economic Affairs

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# Message from The Minister for Finance and Economic Affairs

Transparency and Accountability are important components of governance. As such, effectively informing the citizens about government intentions is relevant to national development. In this regard, the government of The Gambia has taken the initiative to be preparing and summarizing the national budget into a document that can be easily understood by the citizens.

The Gambia's economy is forecasted to continue its recovery, though at a slower pace, with real GDP growth projected at 5.6 percent in 2023, attributed to spillover effects from the Russia-Ukraine conflict and rising interest rates to counter inflation. Replace figures with 2024 figures.

- The agriculture sector is expected to rebound with a growth rate of 8.3 percent, driven by fishing and crop production.
- The industry sector, particularly electricity and construction, is projected to grow by 7.4 percent, supported by improved supply chain conditions.
- The service sector is expected to have a subdued recovery at 3.5 percent growth, mainly driven by tourism and wholesale/retail trade.

Total Expenditure and Net-Lending is projected to increase slightly by 6 percent from D37.15 billion in 2023 to D39.38 billion in 2024.

Despite challenges in revenue collection due to external factors deriving from the effects of COVID-19 pandemic and the war in Ukraine, reforms in revenue administration, including ASYCUDA World system implementation and Single Window Solution at the Seaport, have proven to be quite instrumental in revenue collection.

As a result of these efforts, Total Revenue and Grants is expected to increase by 5% From D33,217,452,000 in 2023 to D34,932,735,000 Billion in 2024.

**The government of the Gambia remains committed to budget transparency and accountability through continuous engagements with the citizenry. We believe that as we work together, we will jointly deliver on our joint mandate to the people.**

# SECTION I: INTRODUCTION

## What Is a National Budget?

A national budget is a financial plan that outlines the government's expected revenues and expenditures for one fiscal year. The primary goals of the budget are to allocate funds to various government programs and activities, ensure fiscal discipline, and achieve economic stability.

Government uses the budgetary process to make informed decisions about resource allocation, taxation, and public spending. The budget is presented by the Executive to the legislative body (parliament) for approval. It is a crucial tool for governments to achieve economic stability, address social needs, and pursue long-term development goals.

The key components of a national budget include:

### Revenue:

- Tax revenues: Income tax, corporate tax, sales tax, etc
- Non-tax revenues: Fees, fines, grants, and other sources of income.

### Expenditures:

- Current expenditures: Day-to-day operational costs, including salaries, maintenance, and administrative expenses.
- Capital expenditures: Investments in infrastructure, development projects, and long-term assets.

### Deficit or Surplus:

- If expenditures exceed revenues, there is a budget deficit.
- If revenues exceed expenditures, there is a budget surplus.

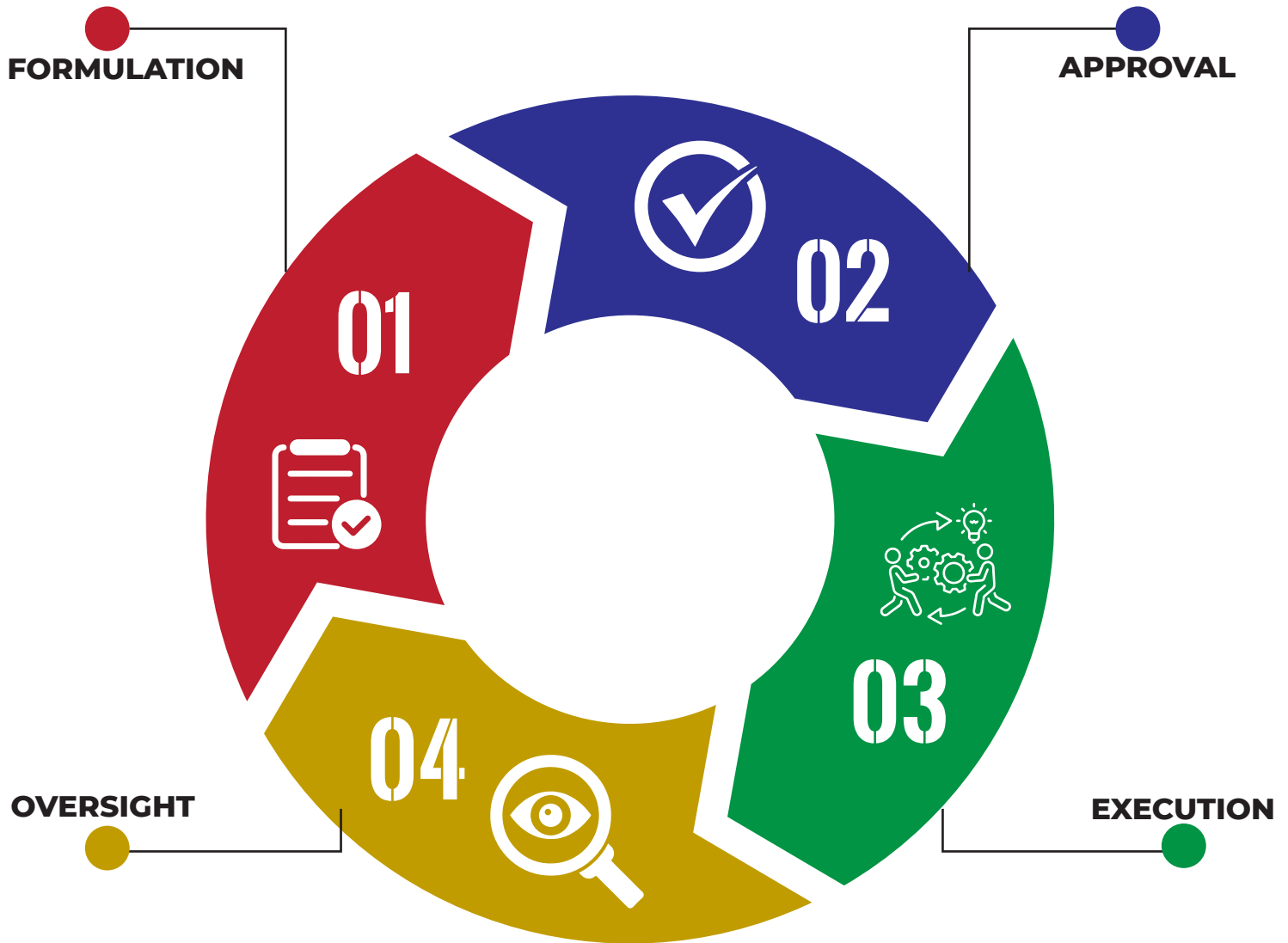
### Economic Policies:

- The budget reflects the government's economic policies, such as fiscal stimulus or austerity measures, to achieve economic goals.

### Debt Management:

- The budget includes provisions for managing public debt, including borrowing or repayment strategies.

# The Budgeting Process



## FORMULATION

- Review and update of macroeconomic framework (MTEFF).
- MOFEA issues the Budget Call Circular which provides the instructions for MDAs to prepare and submit their budget within the ceiling provided in the BCC.
- MDAs prepare and submit draft Budgets to MOFEA.
- Bilateral discussions between MOFEA and MDAs.
- Budget draft sent to Cabinet for their feedback and approval.

## EXECUTION

- Gambia Revenue Authority collects tax revenue, while the MDAs collect non-tax revenue.
- MDAs are required to submit their cash plans which are used to allocate resources.
- AGD processes payments for MDAs.
- MOFEA monitors revenue and expenditure.

## APPROVAL

- National Assembly reviews the proposed budget and offer amendments.
- The approved budget is sent to the president for signature and enacted into law.

## OVERSIGHT

- The Accountant General provides the Financial Statements of the Government.
- National Audit Office audits government's accounts and sends the report to the national assembly for review and consideration.



# What Is a Citizens' Budget?

A citizens' budget aims to simplify and make information about government spending accessible by providing an easily understandable version of the national budget for the general public. The purpose of a citizens' budget is to promote transparency, accountability, and civic engagement by presenting key financial information in a format that is clear and comprehensible to the average citizen.

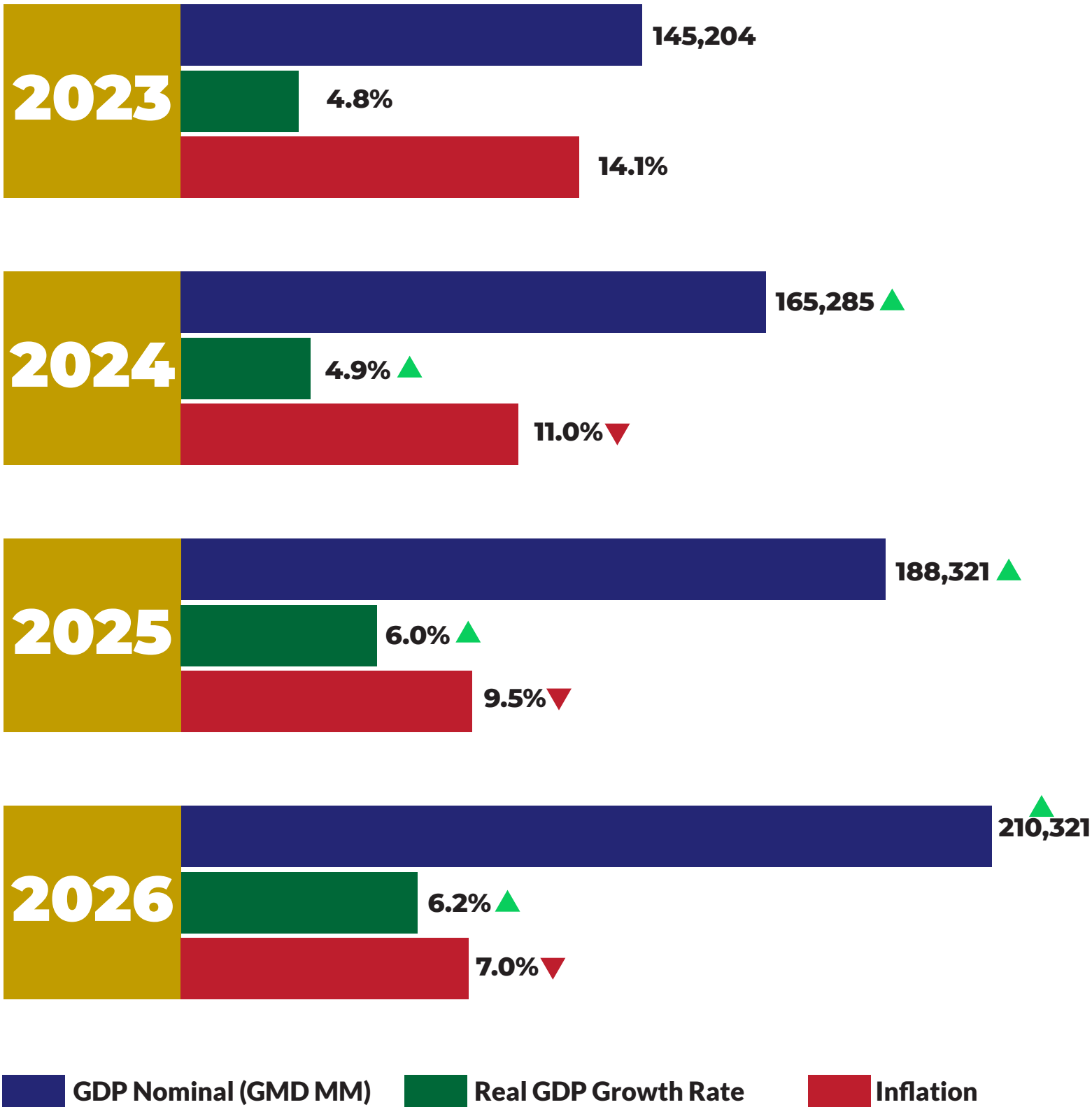
The Citizens' Budget (CB) is thus a summary of the government's budget, presenting information on how the government will raise and spend public funds on behalf of citizens. This includes development programs that will be provided to citizens in a fiscal year.



# SECTION II: HOW GOVERNMENT PLANS TO RAISE AND SPEND MONEY IN 2024

## Where Is the Money Coming From and How does the Government Plan to Spend it?

### Macro Fiscal Projections





## Total Revenue & Grants

D34.9 Billion ▲



## EXPENDITURE & NET LENDING

D39.4 Billion ▲

### ● Revenue D22.8 Billion

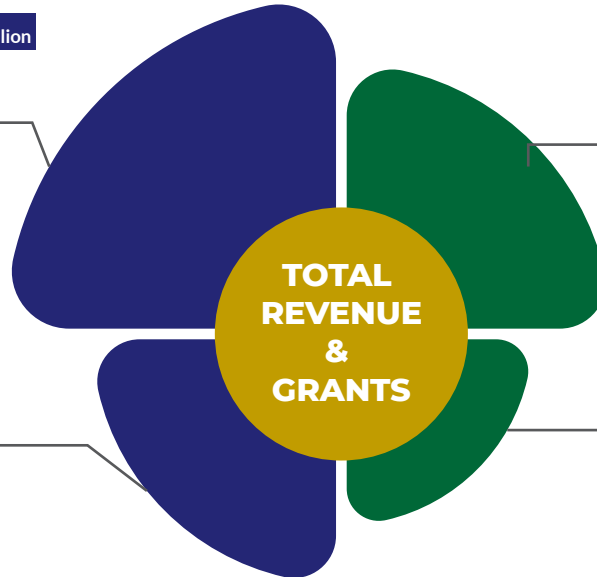
Tax D17.2 Billion

Non-Tax D5.5 Billion

### ● Donor Funds D12.2 Billion

Project Grants D9 Billion

Program Grants  
(Budget Support)  
D3.2 Billion



### ● Debt Interest D5.1 Billion

External D813 Million

Domestic D4.3 Billion

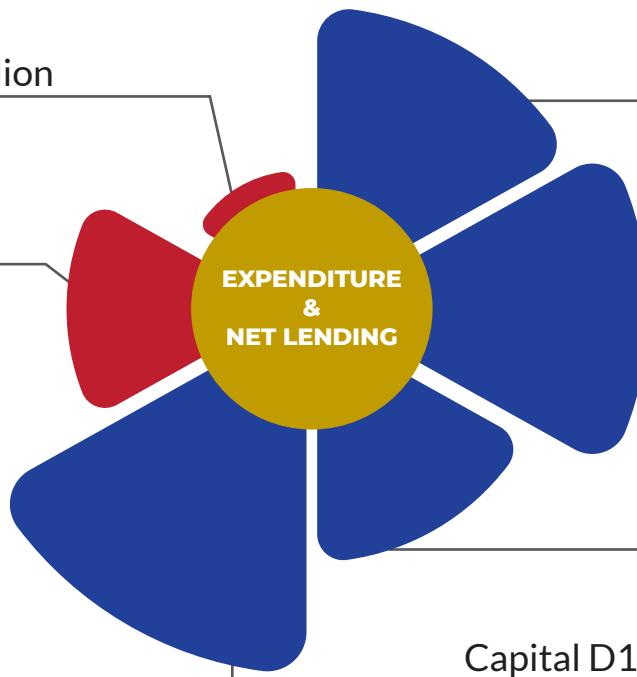
### ● Other Expenditure D34 Billion

Personnel Emoluments  
D7.4 Billion

Use of Goods & Services  
D9.8 Billion

Subsidies & Transfers  
D4.9 Billion

Capital D11.9 Billion



### ● Net Lending

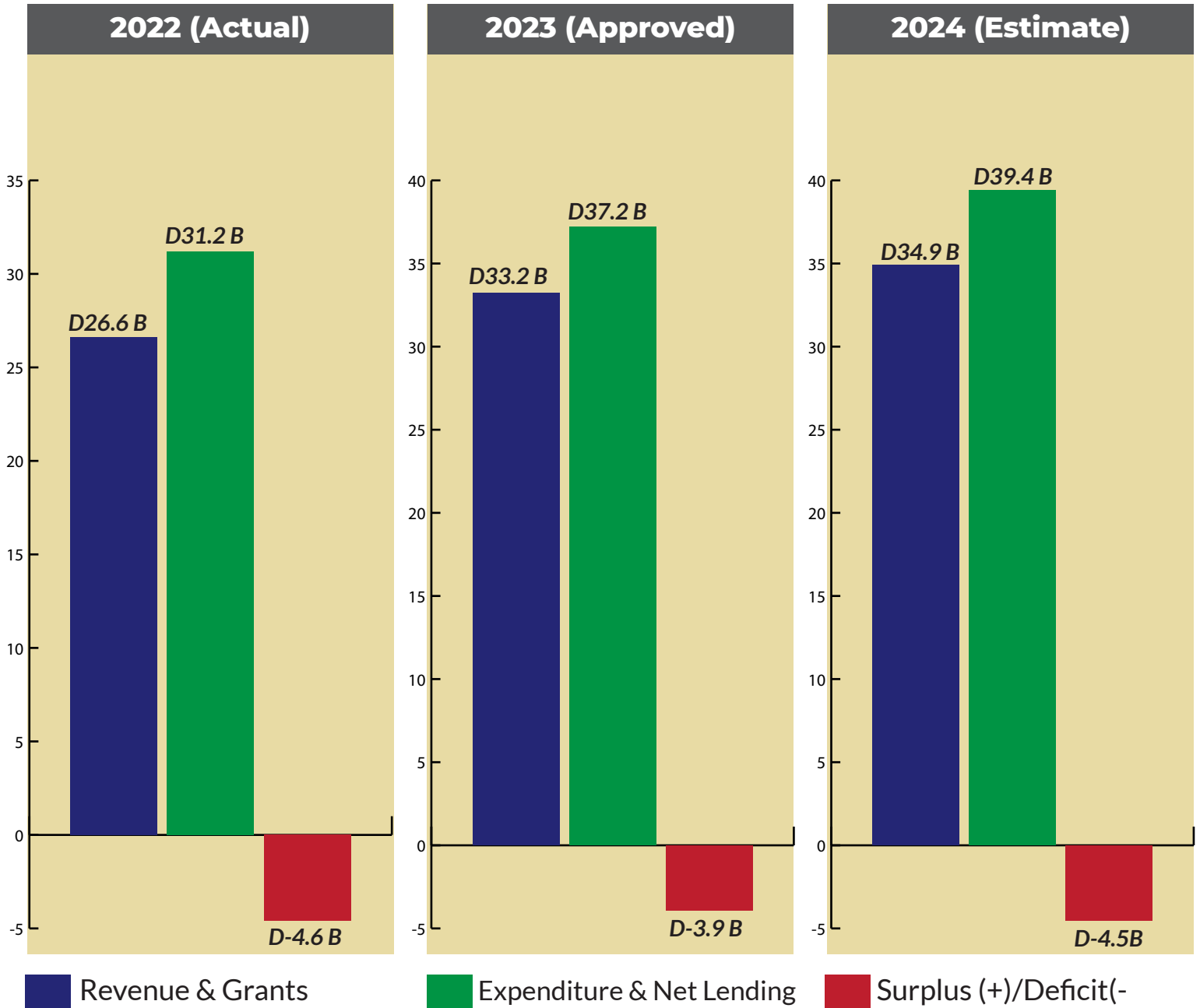


Lending and Equity  
Participation

D272.5 Million



## Expenditure, Revenue and Deficit trend from 2022, 2023 and 2024



# How Government Intends to Distribute these Resources by Ministry

The Government plans to spend the following amounts on the various Ministries, Departments and Agencies to enhance government operations, in 2024.

BUDGET ENTITY	APPROVED GLF (In Dalasis)	ALL FUNDS (In Dalasis)	PERCENTAGE OF GLF (%)
OFFICE OF THE PRESIDENT	D872.071 million	D1.166 billion	2.98
NATIONAL ASSEMBLY	D473.219 million	D473.219 million	1.62
JUDICIARY	D296.297 million	D296.297 million	1.01
IEC	D46.195 million	D46.195 million	0.16
PUBLIC SERVICE COMMISSION	D16.485 million	D16.485 million	0.06
NATIONAL AUDIT OFFICE	D225.995 billion	D225.995 million	0.077
MINISTRY OF DEFENSE	D992.923 billion	D992.923 million	3.40

BUDGET ENTITY	APPROVED GLF (In Dalasis)	ALL FUNDS (In Dalasis)	PERCENTAGE OF GLF (%)
MINISTRY OF INTERIOR	D1.611 billion	D1.611 billion	5.52
MINISTRY OF TOURISM & CULTURE	D46.199 million	D251.149 million	0.16
MINISTRY OF FOREIGN AFFAIRS	D1.793 billion	D1.793 billion	6.14
MINISTRY OF JUSTICE	D224.375 million	D224.375 million	0.77
MINISTRY OF FINANCE & ECONOMIC AFFAIRS	D1.968 billion	D2.071 million	6.74
PENSIONS & GRATUITIES	D515 million	D515 million	1.76
OMBUDSMAN	D41.904 million	D41.904 million	0.14
CENTRALISED SERVICES	D607.881 million	D607.881 million	2.08
MINISTRY OF LANDS & REGIONAL GOVERNMENT	D381.635 million	D414.135 million	1.31

BUDGET ENTITY	APPROVED GLF (In Dalasis)	ALL FUNDS (In Dalasis)	PERCENTAGE OF GLF (%)
MINISTRY OF AGRICULTURE	D844.810 million	D2.564 billion	2.89
MINISTRY OF TRANSPORT WORKS INFRASTRUCTURE	D2.637 billion	D4.245 billion	9.02
MINISTRY OF TRADE	D116.424 million	D116.424 million	0.40
MINISTRY OF BASIC & SECONDARY EDUCATION	D4.195 billion	D4.663 billion	14.36
MINISTRY OF HEALTH	D2.324 billion	D3.802 billion	7.95
MINISTRY OF YOUTH & SPORTS	D122.395 million	D142.395 million	0.42
MINISTRY OF ENVIRONMENT & CLIMATE CHANGE	D300.644 million	D626.603 million	1.03
MINISTRY OF INFORMATION	D39.774 million	D39.774 million	0.14
MINISTRY OF FISHERIES & WATER RESOURCES	D53.800 million	D133.800 million	0.18



# Cont.

<b>MINISTRY OF HIGHER EDUCATION</b>	D240.413 million	D1.737 billion	0.82
<b>MINISTRY OF PETROLEUM &amp; ENERGY</b>	D218.568 million	D5.230 billion	0.75
<b>MINISTRY OF GENDER, CHILDREN &amp; SOCIAL WELFARE</b>	D81.107 million	D97.171 million	0.28
<b>NATIONAL HUMAN RIGHTS COMMISSION</b>	D74.538 million	D74.538 million	0.26
<b>MINISTRY OF COMMUNICATION &amp; DIGITAL ECONOMY</b>	D91.419 million	D91.419 million	0.31
<b>MINISTRY OF PUBLIC SERVICE</b>	D258.618 million	D258.618 million	0.89
<b>NATIONAL DEBT SERVICE</b>	D7.509 billion	D7.509 billion	25.70

**TOTAL EXP.**

GLF D29.221 billion

ALL FUNDS D42.078 billion

## SECTION III: SPENDING IN THE CRITICAL SECTORS

### EDUCATION

04

QUALITY EDUCATION



05

GENDER EQUALITY



A total amount of D6.40 billion has been allocated to the education sector (D4.66 billion- Basic Education and D1.74 billion- Higher Education) indicating a percentage of 15% (Including Debt Service) of the 2024 Approved Budget. The funds will facilitate the following activities:

- Collaborating with institutions like The Gambia College, the University of The Gambia, and the University of Science, Engineering and Technology to train and increase the number of qualified teachers.
- Undertaking a comprehensive curriculum review for all levels.
- Developing a new curriculum framework to enhance skills such as independent learning, creativity, intrapersonal skills, and critical thinking capabilities.
- Scaling up the home-grown school feeding intervention in collaboration with the World Food Programme (WFP) and USA support implemented by Catholic Relief Service (CARITAS).
- Implementing the school feeding program in specific regions to improve the health and nutrition of children.
- Constructing over 775 new classrooms and 1,030 toilet cubicles with facilities for physically challenged students.
- Creating the Tertiary and Higher Education Trust Fund to provide financial support to institutions.
- Commencing operations at University of Sciences, Engineering, and Technology (USET) formerly Gambia Technical Training Institute (GTTI) in the Ndemban Skills Centre, with government scholarships for 100 students.
- Establishing two new TVET centers of excellence with a focus on Agribusiness in Sapu and Fisheries in Gunjur, supported by World Bank funding.

# HEALTH



A total amount of D3.80 billion equivalent to of the approved budget has been allocated to the health 9% sector. Here are the intended activities for the health sector in The Gambia:

- Commitment to providing accessible, affordable, and responsive healthcare services.
- Focus on primary healthcare, efficient service delivery, a well-trained healthcare workforce, and robust health infrastructure.
- Continued commitment to Primary Health Care, resulting in improved health outcomes, especially in maternal and child health and communicable disease treatment.
- Procurement of environmentally friendly waste treatment machines.
- Infrastructure projects, including the construction of new health facilities.

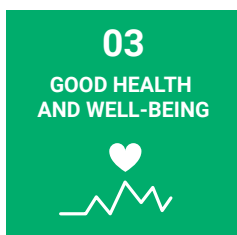


# YOUTH & SPORTS



The Budget for the Ministry of Youth and Sport is D142 million (equivalent to 0.34%) of the total approved budget. The youth ministry will undertake the following programs/activities:

- Implementation of programs aimed at empowering youth in leadership, entrepreneurship, and career development.
- Skill development programs for youth in areas such as electrical installation, construction, masonry, agronomy, horticulture, auto mechanics, tailoring, carpentry, plumbing, electronics, catering, welding, fabrication, painting, and other livelihood activities.
- Improvement of sports infrastructure.
- Establishment of business incubation centers providing comprehensive training to young entrepreneurs in business development through mentoring and coaching.
- Partnership with the International Organization for Migration (IOM) to provide business management training to 300 migrant returnees.



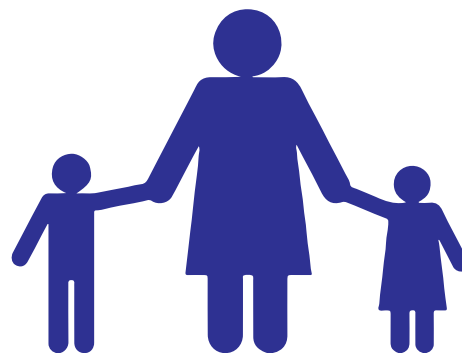


# GENDER CHILDREN AND SOCIAL WELFARE



An amount of D97 million representing 0.23% of the budget has been allocated to Ministry of Gender Children and Social Welfare. The Ministry in collaboration with other cross cutting ministries will implement the following:

- A regional project aimed at increasing access to education, economic opportunities, and healthcare services for girls and women.
- Increasing productivity, profitability, and sustainability using a value chain approach.
- Support for vulnerable families and elderly persons through cash transfers to improve nutrition and living standards.
- Strengthening the institutional environment for gender equality across the region.
- Encompassing four main components: Production Support, Processing and Packaging, Marketing and Promotion, and Participatory Planning Monitoring and Evaluation.
- Addressing the needs of marginalized groups such as people living with disabilities, widows, orphans, and people living with HIV/AIDS.



# AGRICULTURE



The agricultural sector has received a total of D2.56 billion, equivalent to 6 % of the approved 2024 Budget. The Ministry of Agriculture has the following programs to implement as part of its mandate to improve the agricultural sector in The Gambia:

- Support for organic fertilizers and seeds for farmers. Aimed at making agricultural inputs more affordable for farmers, thereby boosting productivity.
- Improvement of irrigation systems, rural roads, and storage facilities to enhance the overall agricultural value chain.
- Support for programs that focus on soil health, water conservation, and biodiversity in agriculture.
- Investment in research and innovation within the agriculture sector.
- Funding for the development and promotion of new technologies, crop varieties, and farming methods to improve efficiency and resilience in agriculture.
- Support for the development of agricultural value chains to ensure that farmers can efficiently bring their produce to the market.

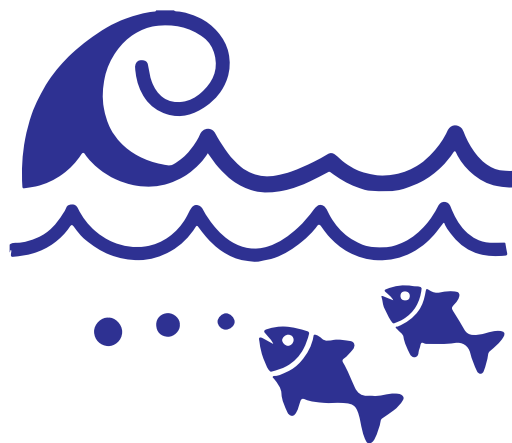


# FISHERIES & WATER RESOURCES



D133 million representing 0.32 % of the approved budget has been catered for this sector. Some of the intended activities/ programs include:

- Implementation of sustainable mitigation and adaptation measures to conserve and protect fisheries resources and habitats.
- Construction and installation of fifty-five large solar-powered piped-water supply systems.
- Installation of climate-friendly fish smoking ovens (NOPALE), fish drying racks, and fish processing materials and equipment at Tanji and Gunjur Fish Landing Sites.
- Provision of safe and quality drinking water to an additional 250,000 rural people.

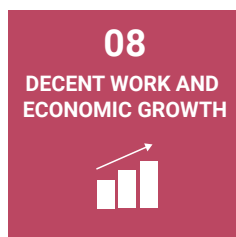
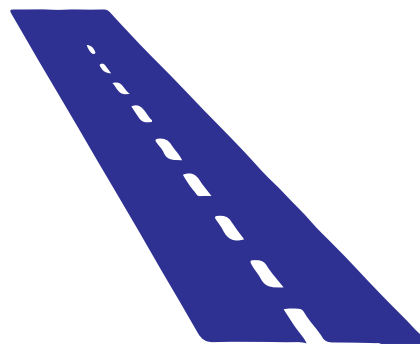






A budget of D4.24 billion (10 % of the approved budget) is allocated to the Ministry for the implementation of the following developmental programs and activities amongst others:

- D760 million for the completion of the Bertil Harding Highway.
- D200 million for the completion of road projects in Kiang Phase II.
- D171.96 million for the completion of road projects in Nuimi-Hakalang.
- D135 million for the completion of Urban Roads related to the Organization of Islamic Cooperation (OIC) projects.
- An estimated D592 million for the construction of new roads.







The Government intends to allocate an amount of D5.23 billion, approximately 12 % to this sector. Some of the budgeted activities are:

- The development of a new 30MW Dual Fuel Power Project at Kotu is in an advanced stage.
- The construction of a 23MWp solar plant in Jambur is in an advanced stage.
- The initiation of a 150MWp Regional Solar Power Park at Soma-Karantaba, which is in the advanced procurement stage.
- Ongoing electricity access projects covering over 800 communities with the goal of achieving universal access by the end of 2025.
- The upgrading of NAWEC's transmission and distribution networks from 33KV to 225KV to modernize the country's electricity infrastructure and enhance the quality of electricity supplies.



07

AFFORDABLE  
AND CLEAN ENERGY



# ENVIRONMENT, CLIMATE CHANGE & NATURAL RESOURCES



The Government intends to allocate an amount of D626 million of the total approved budget to this sector. Some of the programs or activities include:

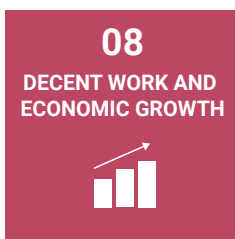
- The government, through MECCNAR, is in the process of formulating a legal regulatory framework to guide the carbon trading market in The Gambia. This framework aims to better manage climate risks.
- Technical support granted to 620 communities to undergo comprehensive Preliminary Community Forest Management Agreements (PCFMA) to improve forest cover. This has increased the total forest cover under community forest schemes to 45,237 hectares nationwide.
- Engagement in the expansion of three Protected Areas (PA) totaling 24,000 hectares, bringing the total area under Protected Area coverage to 92,549 hectares, representing 9.2% of the national land mass.
- The development of the EU Life Project is completed, and approval is granted for implementation in 2024. This project focuses on restoration of mangrove ecosystems, including planting 4,000 hectares to support marine ecosystem improvement.





The Government intends to allocate D116 million, approximately 0.28% of that total budget to this sector in 2024. Some of the planned activities and programs include:

- Prioritization of establishing accredited testing laboratories for both food and non-food products to help local producers meet global standards.
- Launch of the new Employment Policy for 2023-2028 to improve labor conditions, enhance employment, and boost productivity.
- Actively pursuing the construction of a Special Economic Zone (SEZ) along the Trans-Gambia Bridge corridor. A feasibility study has been commissioned to assess the viability of the project.
- Enactment of a revised Labor Act in 2023 and plans to submit a revised Injuries Compensation Bill, Revised Factories Act of 1963, and Trade Union Bill for consideration in 2024 to strengthen labor administrative systems.
- Diligent work by the Gambia Competition and Consumer Protection Commission (GCCPC) to protect consumer rights and ensure fair competition. This includes handling consumer cases, market investigations, actions against anti-competitive practices, and market surveillance.







An amount D251 million, 0.60% of has been allocated for the Tourism sector in 2024, some of the planned activities include:

- Implementation of awareness creation programs on tourism products and services.
- Conducting e-marketing activities to reach a wider audience.
- Utilizing overseas representatives and sub-regional market representatives.
- Building resilience through the strengthening of sustainable coastal infrastructure and the rehabilitation of existing tourism sites.
- Participation in trade shows and ad-hoc marketing activities.
- Commemoration of the Bicentenary of the establishment of Georgetown (Janjangbureh) as an asylum for Liberated Africans, aiming to celebrate authentic Gambian culture.
- Major conservation interventions for Kunta Kinteh Island under the World Bank Tourism Diversification and Resilience project.



17

PARTNERSHIPS  
FOR THE GOALS





# SECTION IV: FISCAL MEASURES FOR 2024

## Fiscal Policy Measures

The Government of the Gambia on its path to recovery from the post-pandemic economic landscape and the emergence of the Russia-Ukraine conflict has shown strong commitment to fiscal discipline across MDAs in reducing expenditures and adopting sound revenue administration measures. The new policy measures for 2024 are indicated below:

### 2024 Revenue Measures

1. All public institutions, including State Owned Enterprises (SOEs), Agencies and Local Government Agencies procuring goods and services shall request for a tax clearance certificate issued by the Commissioner General.
2. All concession contracts and agreements that may be considered for tax exemptions shall conform to Section 149 (3) of the 1997 Constitution and section 33 of the Income and Value Added Tax Act 2012.
3. A new duty waiver form with an in-built tax compliance management mechanism will be introduced in 2024.
4. MoFEA, in collaboration with MoFA, will be introducing user charges for the legalization, authentication and translation of documents at the Ministry of Foreign Affairs.
5. On Land registration, documentation, administration and current fees will be increased to reflect the service cost.
6. In the Health Sector, certain user fees will be increased to support cost recovery.
7. The fees in the fisheries sector will also be revised to ensure that fees reflect the cost of the administration in the Fisheries sector and provide more funding for the sector for job creation and employment growth.
8. The excise tax rates on tobacco products will be increased as illustrated in schedule 1 below:

# Schedule 1: Excise Tax on Tobacco

Item	Current Rate	Proposed Rate
Specific excise tax on cigarettes, cigars/cigarillos	D35/pack	D45/pack
Environmental tax on cigarettes and cigars	D5.22/pack	D7.22/pack
Excise tax on all other tobacco products	D420/kg	D450/kg
Environmental tax on all other tobacco products	D200/kg	D220/kg

## Expenditure Saving Measures

The Government of the Gambia intends to implement the following expenditure control measures to ensure effective and efficient budget execution:

- Financial elements of donor interventions will be housed at The Ministry of Finance, whilst the Programme implementation of these projects will be housed at the line Ministries.
- Use key performance indicators to monitor and analyze MDAs' operations.

# Glossary

**All Funds:** These include all resources Government expects to be at its disposal, including Tax and Non-Tax revenues, Loans and Grants.

**Amortization:** Is the payment of an outstanding loan, excluding interest.

**Budget:** A budget is a plan that outlines where to get money from and what to spend it on.

**Budget deficit:** This occurs when Government expenditure is more than revenue.

**Budget support:** This is donor funding that is given to a recipient Government and usually allocated to sector budgets, according to the national priorities.

**Development Partners (DPs):** This refers to countries and/or organizations that assist developing countries to achieve their development goals. DPs can be multilateral, e.g. International Monetary Fund (IMF), World Bank, African Development Bank (AfDB) etc, or bilateral which consists of individual countries like Germany, United Kingdom, United States of America (USA), etc.

**Expenditure:** This is money spent on activities and projects such as roads, schools, hospitals, bridges, transport, water systems, plant and machinery, operational expenses etc.

**Revenue:** These are incomes generated by the government through tax and non-tax revenue collections. This can include taxes paid by citizens (e.g., personal, payroll, and corporate taxes) and revenues collected from non-tax revenues (e.g., ferry fees, license fees, court fines, etc.)

**Economic growth:** refers to the increase in final value of goods and services produced in a country, within a given period of time. It can be measured by changes in Gross Domestic Product (GDP).

**Excise tax** – refers to the duty on manufactured goods levied at the moment of manufacture rather than at point of sale.

**Fiscal policy:** is the means by which a government adjusts its spending levels and tax rates to monitor and influence a nation's economy.

**Government Local Funds (GLF):** The amount of money from locally generated revenues, which is available to the Government for spending.

**Grants:** These are types of financial assistance given to the Government by development partners, which government does not have to pay back.

**Debt Interest Payments:** This is the amount of money that is paid on the loans lent to the Government.

**Non-Tax Revenue:** This is Government revenue generated from sources other than taxes. Examples are fees for granting permit or licenses, sale of government properties, etc.

**Other Charges:** These are recurrent expenditures made for the day-to-day operations of ministries (e.g. payment of electricity bills, purchase of stationery, etc.).

**Personnel Emoluments:** These are recurrent expenditures on salaries and compensation of government employees.

**Projected Growth:** This refers to the expected increase in Gross Domestic Product (state of the Gambian economy) in a given year.

**National/Public Debt:** This is the total amount owed by government to domestic or external entities.

**Revenue:** This is the total amount of money that the Government receives for its activities from both domestic and external sources.

**Subsidy:** This is a financial relief given by the Government to citizens to reduce the economic hardship on them.

**Austerity measures:**  
This refers to policies implemented by government to reduce budget deficits and control public debt.

**Fiscal Stimulus:** Fiscal stimulus in simple terms means the government taking actions to boost the economy.







In Partnership With

