Budget of the
Government of the Gambia

For the Fiscal Year of 2026

Citizens' Budget 2026

The Citizens' Budget 2026 presents key information on government revenues and expenditures in a clear and accessible way, empowering citizens to understand how public funds are managed and how they contribute to national priorities.

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Message from The Honorable Minister for Finance and Economic Affairs

The Ministry of Finance and Economic Affairs is delighted to present the 2026 Citizens' Budget. The Citizens' Budget seeks to promote transparency, enhance public accountability and encourage active participation for inclusive governance.

The Government has chosen the path of domestic resource mobilization reforms to promote economic growth and enhance resilience against external shocks as the country moves toward 2026 and beyond.

> The theme of the 2026 Budget is: "Improving the Well-Being and Quality of Life of Gambians." This theme guides our three core objectives: 1. To sustain macroeconomic stability through prudent policies; 2. To deepen structural reforms for a resilient economy; and 3. To strengthen public financial management for the efficient use of our national resources. To this end, the Government has prioritized investments in human capital sectors such as Health, Education, and Agriculture, amounting to D18.64 billion (i.e. 31.41 percent of the total budget).

The Government remains committed to strengthening fiscal consolidation efforts and reducing debt vulnerabilities. As a result, the targeted fiscal deficit for 2026 is 0.33 percent of GDP for the GLF and one percent of GDP for all funds (GLF and donor funds). This is 0.34 percent lower than the 2025 deficit (all funds) and represents the lowest deficit recorded in the past decade.

We seek your support and cooperation as we navigate the challenges that lie ahead. Building a nation requires collaboration among the Government, citizens, businesses and civil society organizations.
I encourage you to read this Citizens' Budget with interest and an open mind. Participate actively, share your views, and challenge assumptions constructively where necessary. Your contributions are crucial to our democratic process. Together, we can build a more resilient economy and create the Gambia we desire.

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 a particular period. As part of the budgeting process, the executive submits its proposed budget to the legislative body (National Assembly) for approval. The budget is a crucial tool for government to achieve economic stability, address social needs, and pursue long-term development goals.

The key components of a national budget include:

Revenues:

- 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 expenditure exceeds revenue, there is a budget deficit.
- If revenue exceeds expenditure, there is a budget surplus.

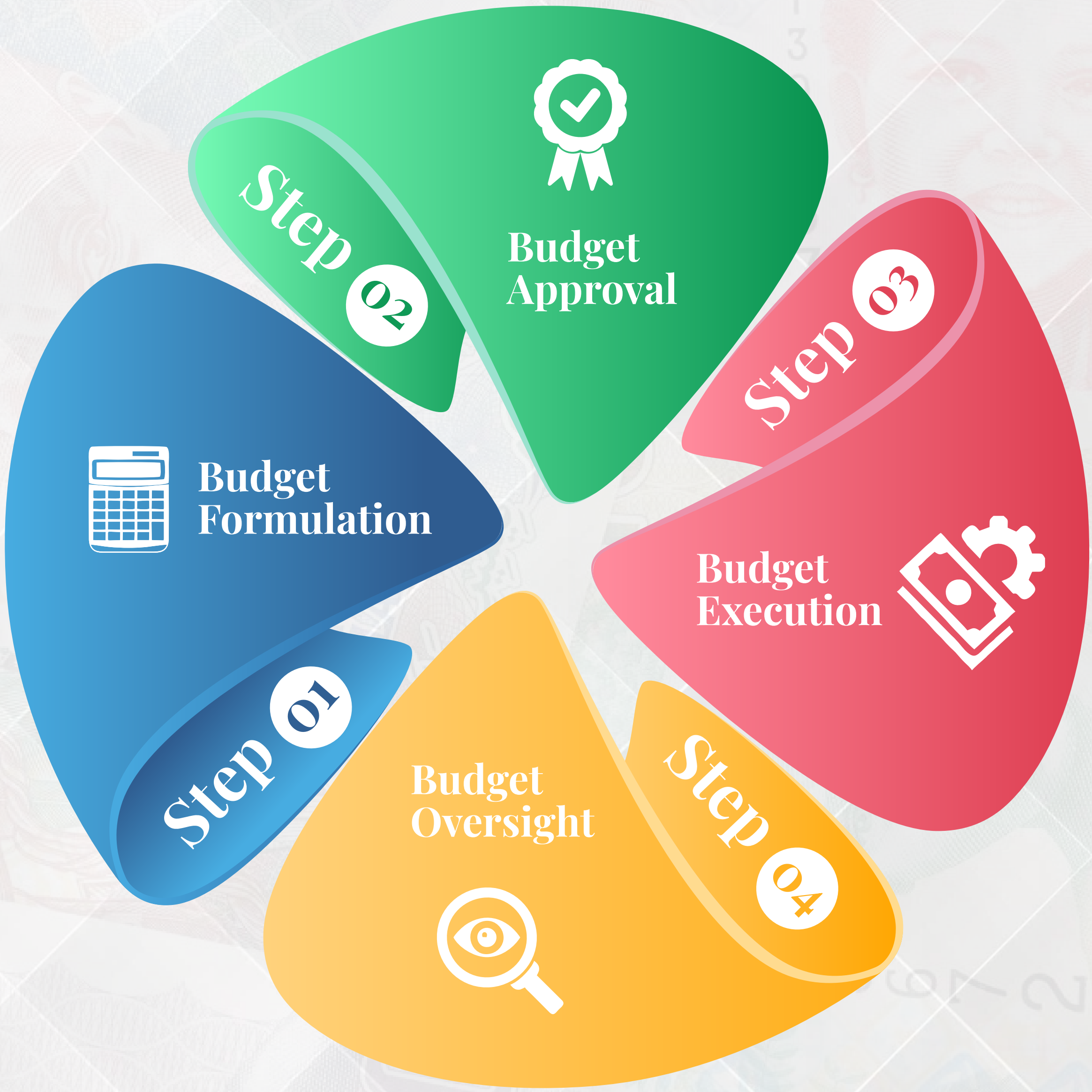
Economic Policies:

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

Debt Management:

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

Budget Cycle



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 disscussions between MOFEA and MDAs.
- Budget draft sent to Cabinet for their feedback and approval.

Approval

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

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.
- Accountant General's Department processes payments for MDAs.
- MOFEA monitors revenue and expenditure.

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?

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

Why is it important?

The purpose of a citizen's 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.

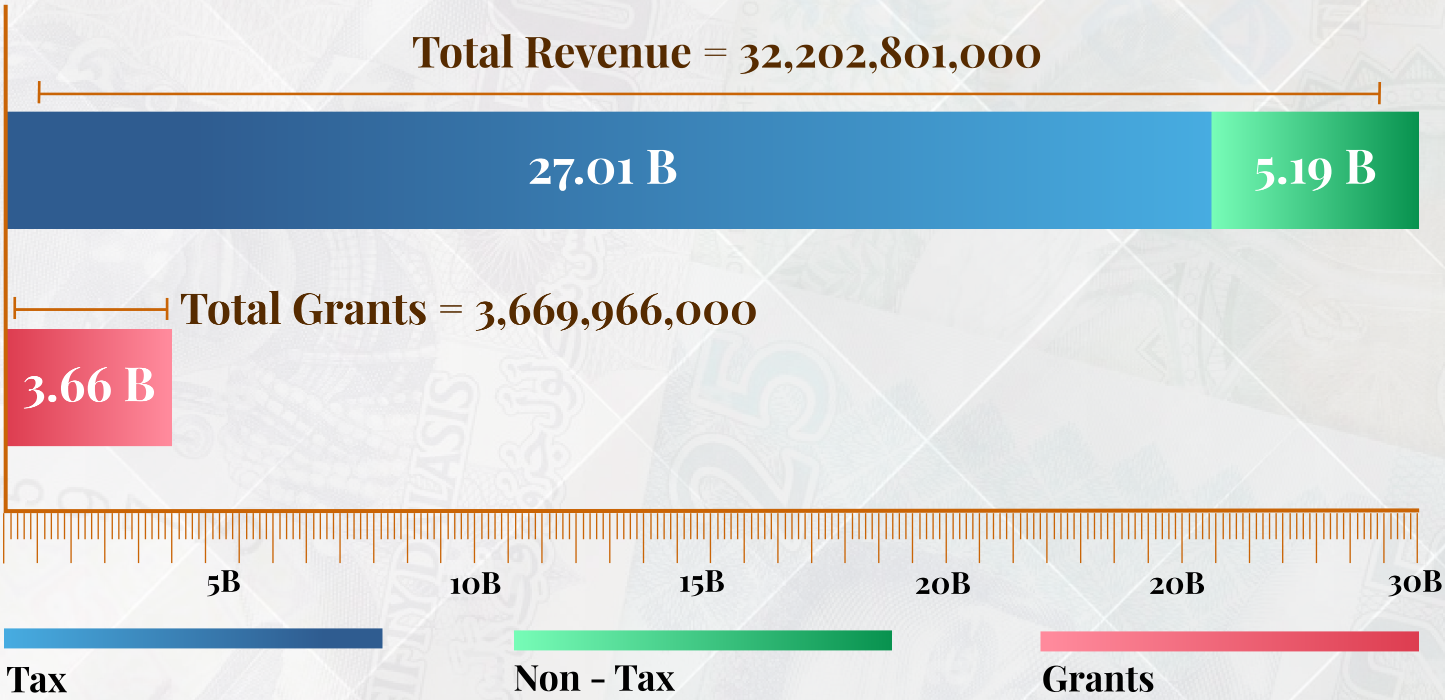
SECTION II: HOW GOVERNMENT PLANS TO RAISE AND SPEND MONEY IN 2026.

What are the sources of government revenue, and how does it intend to utilize those funds?

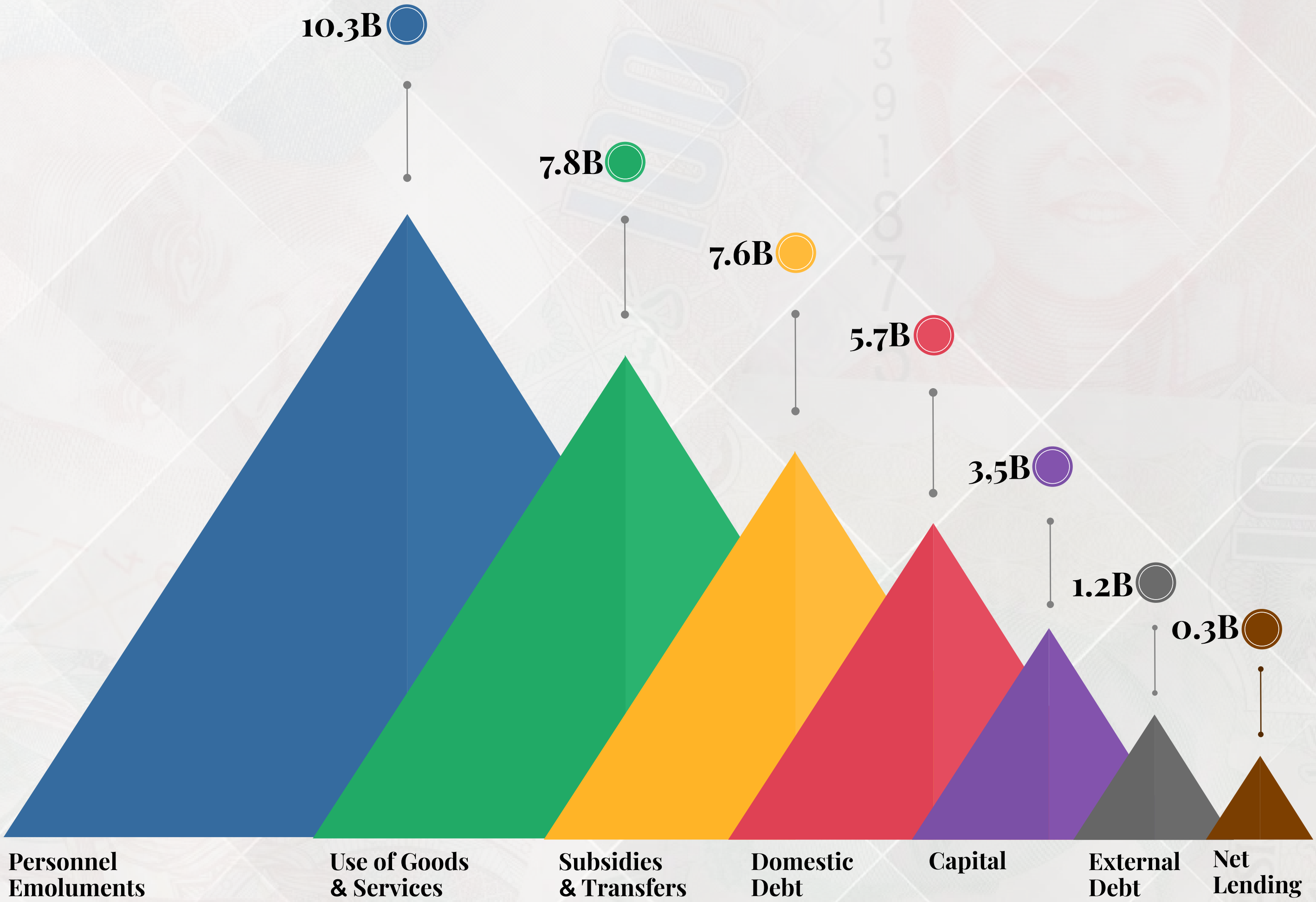
- **Government Local Funds (GLF):** These comprise of monies locally mobilized (i.e. Tax Revenue, Non-tax Revenue and Domestic Borrowing) and Program Grants.
- **All Funds:** This is the total of GLF plus loans contracted from foreign lenders, and Project Grants.

Source Data: 2026 Estimates Of Revenue And Expenditure, Government Local Funds (Glf)

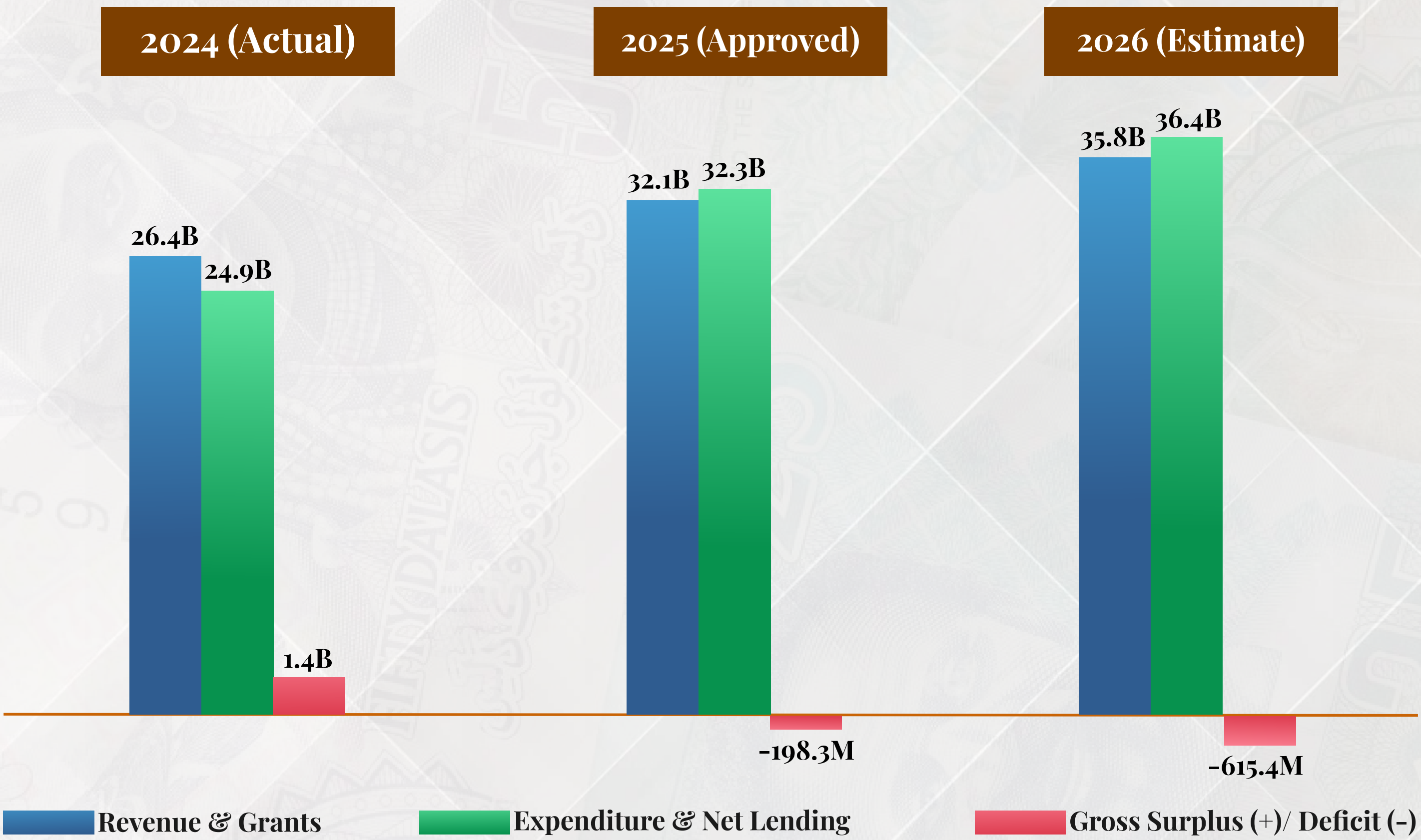
Total Revenue & Grants Dalasis (GMD)



Total Expenditure & Net Lending Dalasis (GMD)



Expenditure, Revenue and Gross Deficit trends from 2024 and 2026 (GLF)



How Government Intends to Allocate These Resources by Ministry

BE Code	Budget Entity Description	Appropriation (GLF) (In Million Dalasis)	% of Total Appropriation (GLF)	Appropriation (ALL FUNDS) (In Million Dalasis)	% of Total Appropriation (ALL FUNDS)
01	OFFICE OF THE PRESIDENT	737.82	1.70%	737.82	1.24%
02	NATIONAL ASSEMBLY	649.16	1.49%	649.16	1.09%
03	JUDICIARY	375.05	0.86%	375.06	0.63%
04	INDEPENDENT ELECTORAL COMMISSION	505.58	1.16%	505.58	0.85%
05	PUBLIC SERVICE COMMISSION	21.75	0.05%	21.75	0.04%
06	NATIONAL AUDIT OFFICE	366.58	0.84%	366.58	0.62%
07	MINISTRY OF DEFENSE	1,238.09	2.85%	1,238.09	2.09%
08	MINISTRY OF INTERIOR	2,374.98	5.46%	2,374.98	4.00%
09	MINISTRY OF TOURISM AND CULTURE	59.34	0.14%	1,328.63	2.24%
10	MINISTRY OF FOREIGN AFFAIRS	2,108.71	4.85%	2,108.71	3.55%
11	MINISTRY OF JUSTICE	212.59	0.49%	212.59	0.36%
12	MINISTRY OF FINANCE AND ECONOMIC AFFAIRS	2,281.47	5.25%	4,651.66	7.84%
13	PENSIONS AND GRATUITIES	722.50	1.66%	722.50	1.22%
14	OMBUDSMAN	52.45	0.12%	52.45	0.09%
15	CENTRALIZED SERVICES	1,182.97	2.72%	1,182.97	1.99%
16	MINISTRY OF LANDS & REGIONAL GOVERNMENT	373.95	0.86%	1,345.02	2.27%
17	MINISTRY OF AGRICULTURE	1,756.59	4.04%	7,103.36	11.97%

18	MINISTRY OF TRANSPORT, WORKS AND INFRASTRUCTURE	2,033.15	4.67%	2,602.93	4.38%
19	MINISTRY OF TRADE, REG. INTEGRATION & EMPLOYMENT	172.34	0.40%	172.34	0.29%
20	MINISTRY OF BASIC AND SECONDARY EDUCATION	5,909.14	13.59%	5,909.14	9.95%
21	MINISTRY OF HEALTH	3,141.77	7.22%	4,588.58	7.73%
22	MINISTRY OF YOUTH AND SPORTS	146.54	0.34%	146.54	0.25%
23	MINISTRY OF ENVIRONMENT CLIMATE CHANGE & NAT. RES	303.04	0.70%	328.70	0.55%
24	MINISTRY OF INFORMATION	68.27	0.16%	68.27	0.12%
25	MINISTRY OF FISHERIES AND WATER RESOURCES	60.58	0.14%	60.58	0.10%
27	MINISTRY OF H/EDU, RESEARCH, SCIENCE & TECHNOLOGY	425.27	0.98%	1,041.89	1.76%
29	MINISTRY OF PETROLEUM AND ENERGY	1,512.26	3.48%	4,249.55	7.16%
31	MINISTRY OF GENDER, CHILDREN AND SOCIAL WELFARE	115.85	0.27%	115.85	0.20%
33	NATIONAL HUMAN RIGHTS COMMISSION	87.22	0.20%	87.22	0.15%
34	MINISTRY OF COMMUNICATIONS AND DIGITAL ECONOMY	101.32	0.23%	617.99	1.04%
35	MINISTRY OF PUBLIC SERV, ADMIN REFORMS & POLICY	569.08	1.31%	569.08	0.96%
36	OFFICE OF THE VICE PRESIDENT (OVP)	366.79	0.84%	366.79	0.62%
50	NATIONAL DEBT SERVICE	13,458.76	30.95%	13,458.76	22.67%
	TOTAL APPROPRIATION	43,490.96	100.00%	59,361.09	100.00%

SECTION III: SPENDING IN THE CRITICAL SECTORS: HOW THE BUDGET IMPACTS CITIZENS

Education

A total of **D6.95 billion** has been allocated to the education sector (i.e. D5.91 billion for Basic Education and D1.04 billion for Higher Education), representing 11.71 percent of the 2026 Approved Budget (All Funds). Total allocations under the GLF amount to D6.33 billion (i.e. D5.91 billion for Basic Education and D425.27 million for Higher Education), representing 14.56 percent. In addition, the National Accreditation and Quality Assurance Authority (NAQAA), under the Ministry of Higher Education, receives funding from the National Education and Technical Training (N.E.T.T.) Levy which is projected at D74.17 million for 2026.

These funds will facilitate the following activities amongst others:

A. Ministry of Basic & Secondary Education

I. Teacher Training and Capacity Building:

- Collaborating with training institutions like The Gambia College, the University of The Gambia, International Open University, and the University of Applied Science, Engineering, and Technology to train and increase the number of qualified teachers.

D6.95 Billion - 11.71%

04 QUALITY EDUCATION

05 GENDER EQUALITY

10 REDUCED INEQUALITIES

II. Home-Grown School Feeding Intervention:

- Scaling up the home-grown school feeding intervention: Implementing the program in targeted regions to improve the health and nutrition of children, enhance school enrolment, retention and attendance; as well as provide social protection support to vulnerable households (allocated funds amount to D250 million).

III. Education Infrastructure and Learning Facilities Development:

- Renovate storm-damaged school infrastructure to restore safe learning environments and ensure continuity of education.
- Equipping school laboratories and related facilities to enhance practical learning and support the development of Technical and Vocational Education Training (TVET) skills.

B. The Ministry of Higher & Tertiary Education

- Operationalize the Tertiary and Higher Education Trust Fund to provide financial support to institutions (allocated funds amount to D50 million).
- Operationalize the National Research and Innovation Fund to boost entrepreneurship and product development. This is expected to boost employability and job creation (D30 million).
- Operationalize the student loan scheme (D40 million).
- Scale up the provision of Scholarships to students from low-income households including in priority fields such as Science, Technology, Engineering and Mathematics (STEM) and skills development disciplines (D113.56 million).
- Operationalize the multipurpose TVET centers in Wassu Madina Lamin Kanteh, as part of the ministry's drive to broaden access to skills education and training to the citizenry.
- Establish two TVET Centers of Excellence in Tujereng- Kombo South and Sinchu Yerro Wuta- Lower Fulladu, specializing in Fisheries and Aquaculture, and Agribusiness respectively. The ministry also plans to transform the Ndemban TVET Center in the West Coast Region into an Agribusiness Center.
- Construction of the School of Medicine and Allied Health Sciences, which will include five departments in pharmacy, nursing, public health, medicine and biomedical sciences.
- Construction of the UTG Faraba Campus Phase III. (D646.42 million)

D6.95 Billion - 11.71%

04 QUALITY EDUCATION

05 GENDER EQUALITY

10 REDUCED INEQUALITIES

Health

A total amount of D4.59 billion equivalent to **7.73 percent** of the approved budget has been allocated to the health sector (All funds). Total allocations based on GLF amounted to D3.14 billion, equivalent to 7.22 percent of total GLF. Some of the intended activities for the health sector are as follows:

1. Procurement of medical equipment for the National Diagnostic and Imaging Center in Farato.
2. Construction of a multipurpose surgical center in Farato.
3. Construction of 8 health posts across the country.
4. Refurbish selected health facilities.
5. Continued commitment to Primary Health Care (PHC) especially in maternal and child health and communicable disease treatment.
6. Expansion of the national emergency response mechanism through the provision of 10 new ambulances.

D4.59 Billion - 7.73%

Youth and Sports

The budget for the Ministry of Youth and Sports is **D146.54 million** (equivalent to **0.25 percent**) of the total approved budget (All Funds). Total allocations based on only GLF amounted to D146.54 million, equivalent to 0.34 percent. In addition, the Ministry has been allocated the funds of the sports Development levy projected at D112.43 million for 2026. It is worth noting that no donor funding is expected for this Ministry in 2026.

The youth ministry will undertake the following programs/activities amongst others:

I. National Youth Council Programs:

- Implementation of programs aimed at empowering youth in leadership, entrepreneurship, and career development.
- Construction of the National Youth Council (NYC) office at Yundum Yarambamba.
- Support the conduct of advocacy campaigns on irregular migration.
- Support the organization and conduct of the National Youth Conference and Festival (NaYCoNF).
- Support the conduct of a regional interface dialogue with registered youth organizations.

D146.54 Million - 0.25%

II. National Youth Service Scheme (NYSS):

- Skill development programs for youth in various areas.

III. National Enterprise Development Initiative (NEDI) Programs:

- Enhance the operational capacity of the NEDI.
- Provide support to implement training in general entrepreneurship and enterprise.

IV. National Sports Council Programs

- Prioritize investments in youth empowerment and sports development.

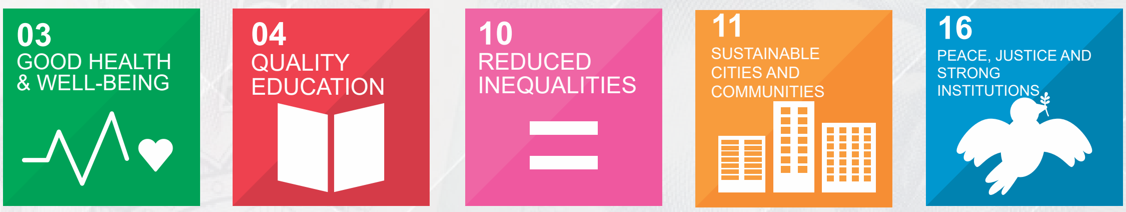
V. Gambia Songhai Initiative (GSI).

- The Ministry will continue its support to the GSI by training young people in integrated farming thereby contributing to food security and poverty reduction

VI. President's International Award (PIA).

- Skills acquisition and development for young people in various disciplines.
- Improve the PIA skill training center infrastructure to meet NAAQA (National Accreditation and Quality Assurance Authority) standards for a conducive learning and teaching environment.
- Operate and run the award program in schools and communities for young people aged 14 – 25.

D146.54 Million - 0.25%



Gender, Children and Social Welfare

An amount of **D115.85 million** representing **0.27 percent** (GLF) and 0.20 percent (All Funds) of the budget has been allocated to this Ministry. It is worth noting that no donor fund is expected for this Ministry in 2026. The Ministry, in collaboration with other cross-cutting ministries, will implement the following:

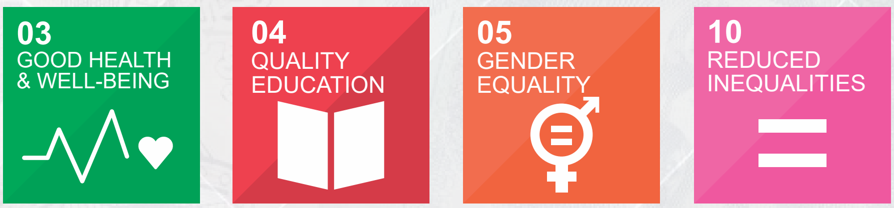
I. Sahel Women's Empowerment Demographic Dividend (SWEDD):

- A regional project aimed at increasing access to education, economic opportunities, and healthcare services for girls and women.

II. Policy Development and Implementation:

- Prioritization of political empowerment of women and girls by facilitating the promulgation of the Women Reservation Bill.
- Inaugurate the Sexual and Gender-Based Violence (SGBV) Court; a special court for SGBV.
- Develop a National Adolescent Girls' Strategy to advance the wellbeing of Girls.
- The Ministry will pursue the revision and redrafting of the Women's Act amendment 2015 to include emerging issues about women.
- Popularizing the Disability Act 2023 and the National Gender Policy 2025-2034.

D115.84 Million - 0.20%



III. Family Strengthening Program:

- Support for vulnerable families and elderly persons through cash transfers to improve nutrition and living standards.
- Addressing the needs of marginalized groups such as people living with disabilities, widows, orphans, and people living with HIV/AIDS.

D115.84 Million - 0.20%

03 GOOD HEALTH & WELL-BEING

04 QUALITY EDUCATION

05 GENDER EQUALITY

10 REDUCED INEQUALITIES

Agriculture

The agricultural sector is projected to receive a total of **D7.10 billion**, equivalent to **11.97 percent** of the approved 2026 Budget (All Funds). Total allocations based on only GLF amounted to D1.76 billion, equivalent to 4.04 percent.

The Ministry has the following programs to implement as part of its mandate to improve the agricultural sector and food security in The Gambia:

I .Production & Productivity Programs

- Crop production support through agricultural inputs (fertilizers, seeds, machinery).

II. Development & Infrastructure Investments

- Large-scale land development, levelling, and fencing to expand arable land.
- Irrigation equipment and water management systems to boost resilience against climate change.
- Agricultural machinery and equipment procurement to mechanize farming and reduce drudgery.

D7.10 Billion - 11.97%

III. Livestock & Animal Health

- Disease control programs with vaccines and specialized materials.
- Improved livestock infrastructure (housing, feeding systems, and veterinary support).
- Capacity building for livestock officers to enhance service delivery.

IV. Partnerships & Subventions

- Subventions to non-financial public corporations (e.g., NARI, farmer organizations) to sustain agricultural research and extension.
- Equity participation under the Gambia Incentive-Based Risk Sharing System for Agricultural Lending (GAMIRSAL) project. This project includes collaboration with private sector actors to mobilize resources for agribusiness.

D7.10 Billion - 11.97%

01 NO POVERTY

02 ZERO HUNGER

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

14 LIFE BELLOW WATER

15 LIFE ON LAND

Fisheries and Water Resources

A total sum of **D60.57 million**, representing **0.10 percent** of the approved budget has been catered for this sector (All Funds). Total allocations based on GLF amounted to D60.57 million, equivalent to 0.14 percent. In addition, the Ministry receives the funds of the Fisheries levy which is projected at D180.00 million for 2026. However, it is worth noting that no donor fund is expected for this Ministry in 2026. Some of the intended activities/ programs include amongst others:

I . Innovative Technology Implementation:

- Strengthening the fisheries' jetty infrastructure in Banjul to enable licensed industrial fishing vessels to comply with 100 percent landing requirements in The Gambia as an avenue to increase employment.
- Operationalization of the National Hatchery to produce quality fingerlings.
- Construction of Water Points & Reticulation Systems, Fishponds and Fish Breeding Facilities.

II. Water Resources Sector:

- Provision of safe and quality drinking water for an additional 50,000 rural people through borehole drilling in rural communities (D10 million GLF).

D60.57 Million - 0.10%

Transport, Works and Infrastructure

A budget of **D2.60 billion** (**4.38 percent** of the approved appropriation) is allocated to the Ministry (All Funds). Total allocations based on GLF amounted to D2.03 billion, equivalent to 4.67 percent of total GLF. Some of the intended activities/ programs include amongst others:

I .Bertil Harding Highway:

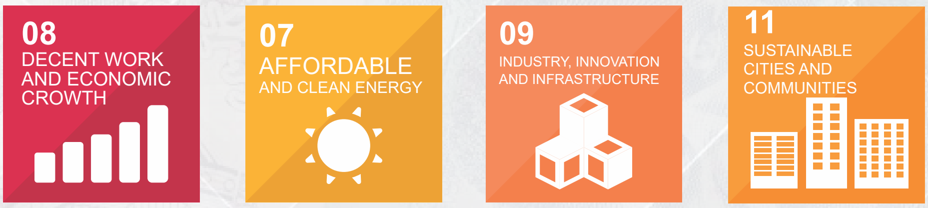
- Completion of Phase 3 of the Bertil Harding Highway (D569.77 million).

II. OIC 50KM Urban Roads (D251.24 million):

LOT 1 (23.08 km):

- P1 GPPC – New Jeshwang (GACEM JUNCTION) – JOKOR Junction 2.56km
- P2 Kanifing Hospital – Bertil Harding (Methodist)- Estate Road 1.01km
- P3 GPPC RD-N – Westfield (Jokor) Abuko-Abuko Concrete Road 2.80 km
- P5 sukuta – Latrikunda Sabiji – 3.36 km
- P10 Junction Ba – Herman Gmeiner Road (Amsterdam) 1.26 km
- P12 Reverend Faye – 2.31km
- P13 Sukuta Health Center – Kololi/Senegambia Road Intersection 3.25km
- P15 Bundung Highway – 2.68km
- P16 Kanifing Hospital- GTMI – 0.75km
- P18 Kololi/Senegambia Road Intersection – Touba Sanchaba Road 1.14km
- P19 Kairaba Avenue (Former IEC) – BJL/Serrekunda Highway (GTMI) 1.96 km

D2.60 Billion - 4.39%



I .Bertil Harding Highway:

- Completion of Phase 3 of the Bertil Harding Highway (D569.77 million).

II. OIC 50KM Urban Roads (D251.24 million):

LOT 2 (27.81 km):

- P6 Kololi Tavern 8.60 km
- P7 Touba Sanchaba Road – Kerr Serign-Sukuta Camping 1.93 km
- P8 Bijilo (Bertil Harding)- Sukuta Nemasu Latrikunda – 6.85km
- P9 Sukuta- Wullinkama-Brufut-Ghana Town – 8.35 km
- P11 Bijilo site Access 0.90 km
- P20 Kombo Coastal Road (Zion welding W/shop) – Wullingkama Car park 1.18 km

III. Projects Under the Road Maintenance Program (D93.48 million)

LOT 2 (27.81 km):

- Brufut-Madiana-Tujereng Road
- Banni-Salikenni Road

IV. Engineering, Procurement and Construction (EPC) ROADS (New Roads)-D1.23 billion

- **LOT 1:** Construction of Basse Manneh Kunda Demba Kunda Loop (62KM), and Brikamaba-Boyram-Njoben-Wellingara Kejaw – Saruja (12KM) roads in URR.
- **LOT 2:** Construction of Laminkoto, Banni, Youna, Kunting (11KM) – Sami, Karantaba Reneru- Tabanani Demfaye Njaga-Fitu Fulla (26KM), and Njau Loop (11km) roads in CRR.
- **LOT 3A:** Construction of Kabada Loop 1 (50.4KM) and LOT 3B: Kabada Loop 2 (51.6KM) roads in LRR.
- **LOT 4:** Construction of Bondali Bundakunda to Jorem Bundakunda (1.7KM), Sangajorr-Darsilameh (6KM), Kalaji -Kamangka-Jorem-Buda Bondali Jola (9KM), and Darsilameh-Timtimba (4kM) roads in WCR.
- **LOT 5:** Construction of Farato Bojangkunda to Bafuloto (4KM), Sinchu-Wellingara-Kunkujang Ketaya (4.2KM), Wellingara-Abuko Abattoire (3.7KM), Lamin Babylon-Makumbaya (6KM), and Tabokoto-Abuko-Banjulinding (4KM) roads in WCR.
- **LOT 6:** Construction of Mariama Kunda-Youna (11KM), Old Yundum-Tawto- Daru Busumbala- Sukuta Jambanjelly (3.7KM), Jamburr-Kunkujang Mariama-Tujereng (11KM), and Youna-Jambur- Jalambang-Brikama (13.5KM) roads in WCR.
- **LOT 7:** Construction of Giboro-Sohm-Faraba Sutu (13.6 KM), Nyofeleh- Gunjur (15.9KM), Gunjur-Kunkujang-Jambanjelly (12.7KM), Kachumeh-Gunjur-Kunkujang Mariama-Sanyang (11.9KM) roads in WCR.
- **LOT 8:** Construction of Gunjur Highway-Beach Side (4.5KM) road.
- **LOT 9:** Construction of Sanyang Highway-Beach Side (5KM) road.

IV. Construction of Public Building Infrastructure (D56.91 million)

- Governor's Office & Residence Basse
- President's Residence – Mansakonko

D2.60 Billion - 4.39%

Petroleum and Energy

The Government allocated an amount of **D4.25 billion** or approximately **7.16 percent** of the budget to this sector (All Funds). Total allocations based on GLF amounted to D1.51 billion, equivalent to 3.48 percent of total GLF. Some of the budgeted activities are:

I . National Water and Electricity Company (NAWEC)

- Upgrading of NAWEC's Transmission and Distribution Networks.
- Reduction of NAWEC's dependency on power from Senelec.
- Subsidy to NAWEC to compensate rising tariffs - an amount of D1 billion.

II. Water Projects

- NAWEC will expand access to water and sanitation services in rural and peri-urban areas. The aim is to achieve universal access to water and sanitation services with a minimum coverage of 85%.

III. Others

- Provision of improved cooking stoves for communities (D7.57 million)
- Funding of the Off-Grid Electrification Project (D176.40 million)
- Establish a general lab that can be used to test petroleum products and geological mineral resources.
- Review of the Liquefied Petroleum Gas (LPG) strategy.
- Development of a Geological Survey report for WCR.
- Procurement of Drilling and Other Survey Equipment.
- Formulation of a Mineral Deposit Report.

D4.25 Billion - 7.16%

Environment, Climate Change & Natural Resources

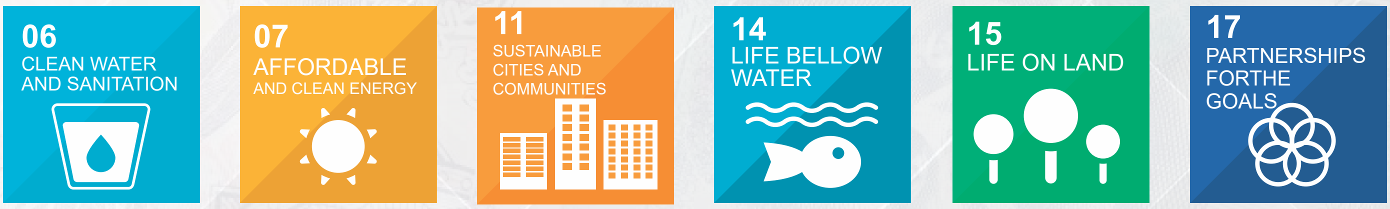
An amount of **D328.70 million**, or **0.55 percent** of the total approved appropriation has been allocated to this sector (All Funds). Total allocations based on GLF amount to D303.04 million, equivalent to 0.70 percent of total GLF. In addition, the National Environment Agency (NEA) under the ministry receives the funds of the Environmental Tax on Imports, and on Used Cars; which are projected at D70.09 million and D21.93 million respectively, for 2026.

Some of the programs or activities include:

I . Formulation of a Legal Regulatory Framework for Carbon Trading

- Focus on finalizing and implementing the carbon trading bill.
- Development of policies, regulations and legal framework for Access to Benefit Sharing (ABS) and Nagoya protocol implementation in The Gambia.
- Completion and handing over of Kossemar Eco-lodge to potential concession partners. The facility includes 10 rooms, staff quarters, restaurant, and reception.
- Enhance the economic opportunities and resilience of 4000 households through improved livelihood programs.
- Re-enrollment of 3070 farmers on agriculture micro insurance in project implementation in URR and CRR.
- Completion and handing over of the adaptation infrastructure which includes 16 vegetable gardens, 3 aggregations centers and 3 community seed stores.

D328.70 Million - 0.55%



II . Community Forest Management:

- Enhance climate change adaptation through the Climate Action Center.
- Advance the Least Developed Countries Initiative for Effective Adaptation and Resilience (LIFE-AR) initiative, focusing on community investments.

III . EU Life Project for Mangrove Ecosystem Restoration:

- Continue efforts to restore 4,000 hectares of degraded wetlands in partnership with the mangrove consortium and Orsted Energy.
- Distribute 52,342 Gmelina stumps and 800 bags of mangrove propagules to restore degraded mangrove forests.

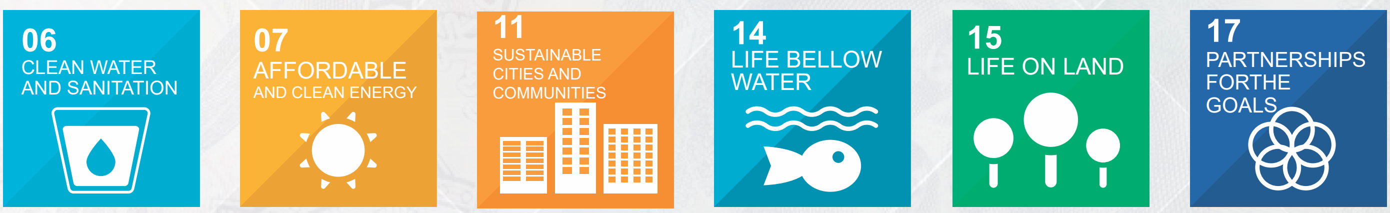
IV . The Department of Parks and Wildlife Management

- This department will implement the draft Wetland Policy to address pollution, erosion, and mangrove dieback challenges.
- Creation of two additional marine protected areas namely Bintang Bolong and elephant island.

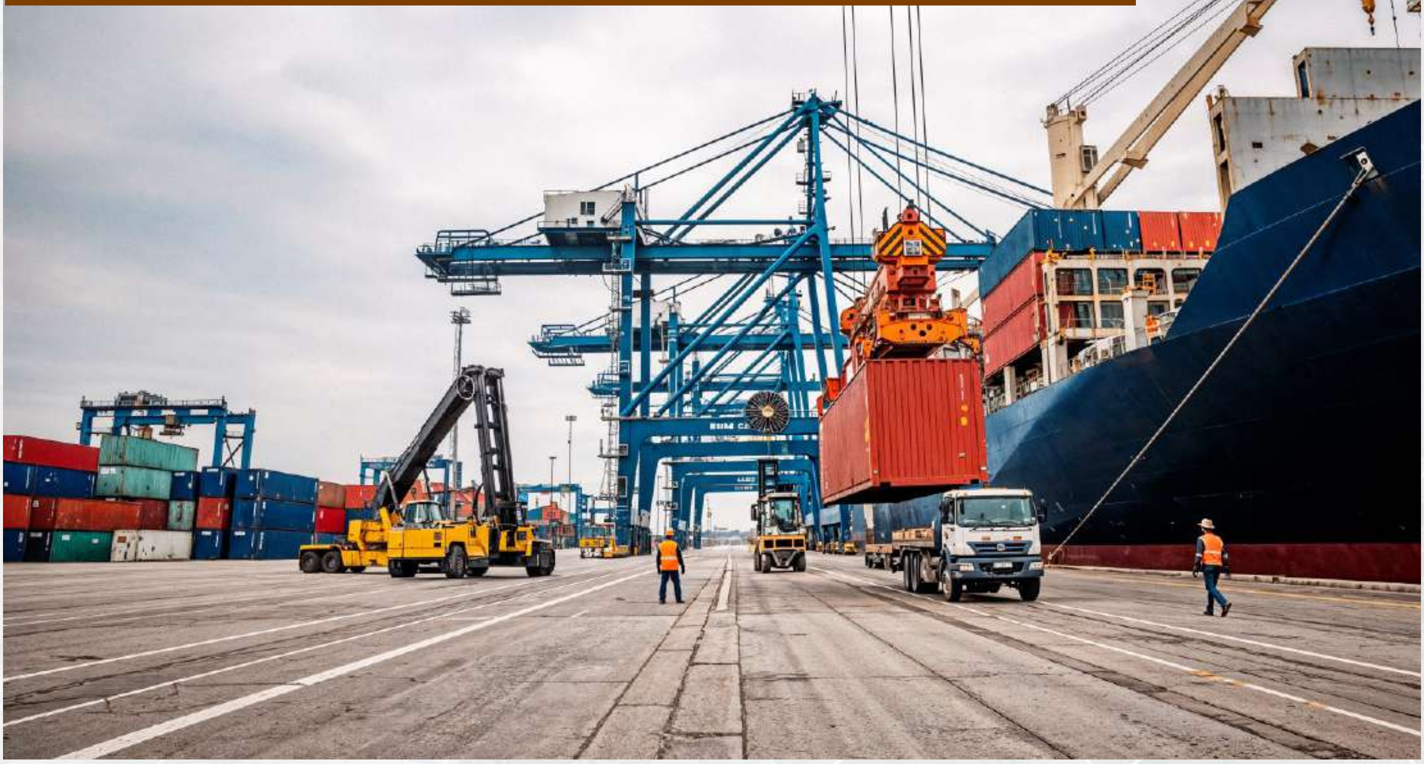
V . National Environment Agency (NEA)

- Implement the 5-year Great Green World Initiative.

D328.70 Million - 0.55%



Trade, Industry, Regional Integration and Employment



The Government allocated **D172.34 million** or approximately **0.29 percent** of the total budget appropriation to this sector in 2026 (All Funds). Total allocations based on GLF amounted to D172.34 million, equivalent to 0.40 percent of total GLF. In addition, the Ministry receives the funds of the Ecowas Interstate Road Transit Levy which is projected at D47.20 million for 2026. However, it is worth noting that no donor fund is expected for this Ministry in 2026.

Some of the planned activities and programs include amongst others:

- The establishment and development of Special Economic Zones (SEZ) in strategic locations (An allocated amount of D10.50 million)
- Support the technical and financial capacities of Micro, Small and Medium Enterprises (MSME) and She-Trade Hub companies (D10.00 million)
- Operationalization of the Labor Management and Migration Information System (LMMIS).
- Scale up the exportation of Groundnut and Cashew into the Chinese Market.
- Operationalize Trade Tripartite Agreement for Gambia, Senegal and Guinea Bissau.
- Improve participation and benefits of the Gambia from international organizations such as World Trade Organization (WTO), United Nations Conference on Trade and Development (UNCTAD), International Labor Organization (ILO), and United Nation Industrial Development Organization (UNIDO).
- Provide trade support to the Gambia Songhai Initiative for its sustainability.

D172.34 Million - 0.29%

08 DECENT WORK AND ECONOMIC CROWTH

11 SUSTAINABLE CITIES AND COMMUNITIES

17 PARTNERSHIPS FORTHE GOALS

Tourism and Culture

An amount of **D1.33 billion** or **2.24 percent** of the approved budget has been allocated for the Tourism sector in 2026 (All Funds). Total Allocations based on only GLF amounted to D59.34 million, equivalent to 0.14 percent of total GLF. Some of the planned activities/Projects include:

I. Policy Formulation

- Launch the National Tourism Council and the Tourism Inter-sectoral committee.
- Development of Creative Industry Policy to guide the reflection of the creative sector.

II. Tourism Promotion Initiatives

- Implementation of the newly developed Marketing and Branding Strategy.
- Revamping of the Musa Mollo Tomb and the Wassu Stone Circle.

III. Project Implementation

- Continue the implementation of the Tourism Diversification & Resilience Project (D1.27 billion, International Development Association- World Bank (IDA) funded).
- Completion of the GTHI (Gambia Tourism and Hospitality Institute) kitchen expansion and implementation of the revised and newly developed curricula for GTHI

D1.33 Billion - 2.24%

Justice

An amount of **D212.59 million**, or **0.36 percent** of the approved appropriation has been catered for the Ministry of Justice in 2026 (All Funds). Total allocations based on GLF amounted to D212.59 million, which is equivalent to 0.49 percent of total GLF. It is worth noting that no donor funding is expected for this Ministry in 2026. Some of the planned activities include:

- Operationalization of the Anti-Corruption Commission (an allocated amount of D10 million).
- Operationalization of the reparation commission for victims of human rights violations investigated by the Truth, Reconciliation, and Reparation Commission (TRRC) – (D30 million).
- Operationalization of the special prosecutor's office (D20 million).

D212.59 Million - 0.36%

Information

An amount of **D68.27 million, 0.12 percent** of the approved budget has been catered for the Ministry of Information in 2026 (All Funds). Total allocations based on GLF amounted to D68.27 million, which is equivalent to 0.16 percent of total GLF. In addition, the Gambia Radio and Television Services (GRTS) under the ministry received the funds of the GSM Levy, projected at D243.98 million for 2026. However, it is worth noting that no donor funding is expected for this Ministry in 2026. Some of the planned activities include:

- Mansakunda Program: The objective of this program is to close the communication gap between government and citizens (D4 million).
- Operationalization of Regional Information Centers. Ensure awareness, compliance, and transparency in Access to Information (ATI) implementation through the Access to Information Commission (D12 million).

D212.59 Million - 0.36%

08 DECENT WORK AND ECONOMIC CROWTH

09 INDUSTRY, INNOVATION AND INFRASTRUCTURE

17 PARTNERSHIPS FORTHE GOALS

NATIONAL ASSEMBLY

An amount of D649.16 million, or 1.30 percent of the approved appropriation has been catered for the National Assembly in 2026 (All Funds). Total allocations based on GLF amounted to D649.16 million, which is equivalent to 1.49 percent of total GLF. It is worth noting that no donor fund is expected for the National Assembly in 2026.

JUDICIARY

An amount of D375.06 million, or 0.63 percent of the approved appropriation has been catered for the Judiciary in 2026 (All Funds). Total allocations based on GLF amounted to D375.06 million, which is equivalent to 0.86 percent of total GLF. It is worth noting that no donor fund is expected for the Judiciary in 2026.

INDEPENDENT ELECTORAL COMMISSION

An amount of D505.58 million, or 0.85 percent of the approved appropriation has been catered for the Independent Electoral Commission in 2026 (All Funds). Total allocations based on GLF amounted to D505.58 million, which is equivalent to 1.16 percent of total GLF. It is worth noting that no donor fund is expected for the Independent Electoral Commission in 2026.

NATIONAL AUDIT OFFICE

An amount of D366.58 million, or 0.62 percent of the approved appropriation has been catered for the National Audit Office in 2026 (All Funds). Total allocations based on GLF amounted to D366.58 million, which is equivalent to 0.84 percent of total GLF. It is worth noting that no donor fund is expected for the The National Audit Office in 2026.

OMBUDSMAN

An amount of D52.45 million or 0.09 percent of the approved appropriation has been catered for the Ombudsman in 2026 (All Funds). Total allocations based on GLF amounted to D52.45 million, which is equivalent to 0.12 percent of total GLF. It is worth noting that no donor fund is expected for the Ombudsman in 2026.

NATIONAL HUMAN RIGHTS COMMISSION

An amount of D87.22 million or 0.15 percent of the approved appropriation has been catered for the National Human Rights Commission in 2026 (All Funds). Total allocations based on GLF amounted to D87.22 million, which is equivalent to 0.22 percent of total GLF. It is worth noting that no donor fund is expected to the National Human Rights Commission in 2026.

SECTION IV: FISCAL MEASURES FOR 2026

Fiscal Policy Measures

The Government remains committed to reducing debt vulnerabilities. As a result, the government targets a fiscal deficit of 0.3 percent of GDP for GLF and 1.0 percent for all funds (GLF and Donor funds) in 2026. New policy measures for 2026 are outlined in the following section.

To improve revenue administration, the following measures will be implemented:

1. In line with our commitment under both the World Health Organization (WHO) and Economic Community of West African States (ECOWAS) Convention framework on Tobacco control, the Tobacco control levy on cigarettes, cigars, and cigarillos will be increased from D2 per kilo to D3 per kilo.
2. The tax rate on the winnings from betting, gaming, lottery, and gambling will be increased from 40 percent to 50 percent of the winnings to reinforce the fight against the menace posed by gambling and betting in the society. The Government will also introduce a digital platform to enhance the revenue assurance of the gaming sector.
3. The Government will implement a Carbon-Based Excise Duty on Fuel Products to replace the existing ad-valorem excise on the fuel price structure, which is in line with the commitment to combat climate change and promote the energy transition efforts. (See table below).

Revenue Heads	Tax Base	Rate	2026 Estimates (GMD)
Carbon Tax	Volume	Specific	195,220,471.32
Tobacco Control Levy	KG	3	22,600,542.86
Pool Betting	Winnings	50%	72,673,728.18
Social Protection Levy	Vehicles	Varied	52,571,200.00
GROSS ESTIMATED REVENUE			343,065,942.36

4. An annual social protection levy will be introduced, applicable to all motor vehicles, motor bikes, and tricycles. This is aimed at providing financing source for government social protection programs (See table below).

<u>Schedule for the Social Protection Levy Rate</u>

Vehicle Type	Social Protection Levy Rate (GMD)
Buses	1,200.00
Vans	600.00
Trucks	1,000.00
Salon Cars	400.00
4*4 Drives	700.00
Motorcycles	200.00
Tricycles	500.00
Others	1,000.00

5. In order to promote menstrual health and hygiene for Women and Girls, the Government will eliminate import duty and VAT on imported sanitary pads. This measure is aimed at addressing both economic and health disparities related to menstrual hygiene for school going girls, by improving access to sanitary pads, and lower retail prices. Measures will be taken to assess the implementation of this reform in subsequent years.

6. Given the low level of compliance in annual land rent payments, MoFEA in collaboration with the Ministry of Lands, Regional Government and Religious Affairs will fully enforce the provision of the State Land Act 1991. To this end, with effect from January 1st, 2026, all land lease documents used as collateral in the Commercial Banks or other financial institutions shall be deemed null and void if the Annual Land Lease Rental payments are not fulfilled. Therefore, all Commercial Banks or other financial institutions holding land lease documents as collaterals are required to ensure that annual land lease rentals are fully paid. Failure of which the Minister responsible for Lands and Regional Government and Religious Affairs will nullify the lease.

Expenditure Saving Measures

The Government of the Gambia aims to improve efficiency in spending and promote accountability within the government's financial management framework.

Strengthening Expenditure Controls and Cash Management: This will help align spending with available resources, thereby reducing the accumulation of arrears.

Use of the Integrated Financial Management Information System (IFMIS): Currently, (9 projects of which 5 are multilateral) are actively using the IFMIS. This initiative is expected to be rolled out to more projects to ensure comprehensive reporting of public resources.

Use of Program-Based Budget: In 2026, the Government has scaled up the PBB to 15 MDAs (from 4 in 2025) thereby ensuring strategic and impactful use of public resources. By aligning budget allocations with national priorities, this method shifts the emphasis from input-based budgeting to performance-focused budgeting, enhancing decision-making effectiveness and promoting more strategic use of public resources.

Reduced Budget Deficit: The government is committed to continuing its efforts of a reduced budget deficit.

Glossary

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

Amortization: This 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 national priorities.

Debt Interest Payments: This refers to the amount paid on loans lent to the Government.

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.

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

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

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

Fiscal policy: This refers to how a government adjusts its spending levels and tax rates to monitor and influence a nation's economy.

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

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

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

Non-Tax Revenue: This is Government revenue generated from sources other than taxes. Examples are fees for granting permits or licenses and the sale of government properties.

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

Glossary

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

Program Grants: (i.e. Budget Support) comes from Development Partners such as World Bank, the European Union, African Development Bank etc.

Project Grants: are funds from development partners (e.g. IMF, World Bank, AfDB, etc.) for the implementation of projects.

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

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.).

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

Where Can I Find More Information?

If you would like detailed information and analysis, please visit the Ministry of Finance and Economic Affairs' website at: www.mofea.gov.gm

To provide feedback and comments on the Citizens' Budget, you can contact the Ministry of Finance and Economic Affairs on:

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