



CSO 2026 CITIZENS' BUDGET (Summary of the Approved 2026 National Budget)

ENACTED BUDGET 2026

This version of CSO Citizens' Budget presents a summary of The Gambia's 2026 national budget that has been enacted into law by the National Assembly and President of The Gambia

APRIL 2026

NOTE: Figures marked in **ORANGE** reflect the amendments made during budget consideration and approval.



APPROVED MONEY 2026

REVENUE:
Tax Revenue = D27.010 Billion
Non-tax Revenue = D5.193 Billion

GRANTS:
Project Grants = D14.414 Billion
Budget Support = D3.67 Billion

APPROVED SPENDING 2026

EXPENDITURE:
Debt Interest Payments = D6.9 Billion
Personnel Emoluments = D10.291 Billion
Use of Goods & Services = D13.156 Billion
Subsidies & Transfers = D7.655 Billion
Capital Expenditure = D14.058 Billion

NET LENDING:
Lending & Equity Participation = D300 Million

TOTAL REVENUE & GRANTS =
D50.29 Billion

EXPENDITURE & NET LENDING TOTAL =
D52.36 Billion

TOTAL BUDGET DEFICIT = -D2.07 Billion

APPROVED FINANCING FOR THE BUDGET DEFICIT 2026

Domestic Borrowing/Loans = D7.618 Billion
Foreign Borrowing/Loans = D1.456 Billion

Foreign Amortization = -D5.255 Billion
Domestic Amortization = -D1.305 Billion
Arrears & Guarantees = -D442.8 Million

FINANCING (NET AMOUNT) = D2.07 Billion

NOTE: The net amount of financing (D2.07 billion) is what the Central Government plans to use to cover the excess spending (budget deficit) revenues and grants cannot cover.

SOME OF THE FISCAL ADJUSTMENTS APPROVED FOR 2026

Compared to the revised 2025 approved estimates, the Executive plans:

- to INCREASE Tax revenue by 27.8% ↑
- to DECREASE Non-tax revenue by 34.8% ↓
- to INCREASE Debt interest payments by 17.3% ↑
- to INCREASE Personnel emoluments by 16.32% ↑
- to INCREASE Domestic borrowing by 32.6% ↑
- to DECREASE Foreign borrowing by 40.5% ↓ ; in 2026.

SOME MACROECONOMIC FORECASTS APPROVED FOR 2026

Approved Nominal Gross Domestic Product (GDP) for 2026 = D205 Billion
Expected Nominal Gross Domestic Product (GDP) growth in 2026 = 3.68%

APPROVED TOTAL FUNDING FOR 2026 (REVENUE, GRANTS, LOANS) = D59.36 Billion

RECURRENT EXPENDITURE (excluding debt service)



42.41% (D25.173 Billion) of the approved total funding is primarily for managing/running Central Government offices (including subvented institutions) e.g. salaries & allowances, travel expenses, office equipment, office furniture & fittings, office vehicles, and more.

DEVELOPMENT EXPENDITURE



34.92% (D20.729 Billion) of the approved total funding is for public infrastructure development projects, e.g. construction of roads & bridges, hospitals, schools, office buildings, and more.

DEBT SERVICE EXPENDITURE



22.67% (D13.46 Billion) of the approved total funding is for debt interest payments and debt principal repayments.

GOVERNMENT LOCAL FUND (GLF)

BRIEF DESCRIPTION & ANALYSIS:

- The Government Local Fund (GLF) is the sum of **tax revenues**, **non-tax revenues**, **budget support**, and **domestic loans** = **D43.49 Billion**, shared among 33 Budget Entities (BEs). GLF excludes external loans and project grants.
- The Government Local Fund (GLF) makes up **73.27%** of Total Funds (**D59.36 Billion**) approved for fiscal year 2026, thus expected to be the biggest funding component for the Central Government in 2026.
- **71.99%** of the approved GLF has been appropriated to only 7 Budget Entities (BEs) - **The National Debt Service, Ministry of Basic & Secondary Education, Ministry of Health, Ministry of Interior, Ministry of Finance & Economic Affairs, Ministry of Foreign Affairs, and Ministry of Transport...** - and the remaining **28.01%** shared among the rest (26 BEs).
- Debt interest payments & Debt principal repayments alone make up **30.95%** of the approved GLF. In other words, National Debt Service holds the largest share of the 2026 GLF among the Budget Entities (BEs).
- Only **11.17%** (**D4.86 Billion**) of the approved GLF is allocated to Development Projects, and the rest (**D38.63 Billion**) is allocated to overall Recurrent Expenditure (the running of Central Government offices - including subvented institutions - and Debt Service).

APPROVED GOVERNMENT LOCAL FUND (GLF) APPROPRIATION TO BUDGET ENTITIES (BEs) - 2026

BUDGET ENTITY (BE)	APPROVED GLF APPROPRIATION (GMD) - 2026	SHARE of TOTAL GLF (%)
OFFICE OF THE PRESIDENT	737,815,063	1.70%
NATIONAL ASSEMBLY	649,160,811	1.49%
JUDICIARY	375,054,976	0.86%
INDEPENDENT ELECTORAL COMMISSION	505,581,545	1.16%
PUBLIC SERVICE COMMISSION	21,750,399	0.05%
NATIONAL AUDIT OFFICE	366,582,705	0.84%
MINISTRY OF DEFENCE	1,238,094,190	2.85%
MINISTRY OF INTERIOR	2,374,977,711	5.46%
MINISTRY OF TOURISM & CULTURE	59,343,230	0.14%
MINISTRY OF FOREIGN AFFAIRS	2,108,707,020	4.85%
MINISTRY OF JUSTICE	212,586,719	0.49%
MINISTRY OF FINANCE & ECONOMIC AFFAIRS	2,281,466,173	5.25%
PENSIONS & GRATUITIES	722,500,000	1.66%
OMBUDSMAN	52,447,622	0.12%
CENTRALIZED SERVICES	1,182,973,522	2.72%
MINISTRY OF LANDS, REGIONAL GOVERNMENT...	373,949,880	0.86%
MINISTRY OF AGRICULTURE	1,756,590,933	4.04%
MINISTRY OF TRANSPORT, WORKS & INFRASTRUCTURE	2,033,151,105	4.67%
MINISTRY OF TRADE, INDUSTRY, REGIONAL INTEG...	172,344,371	0.40%
MINISTRY OF BASIC & SECONDARY EDUCATION	5,909,138,241	13.59%
MINISTRY OF HEALTH	3,141,774,296	7.22%
MINISTRY OF YOUTH & SPORTS	146,536,557	0.34%
MINISTRY OF ENVIRONMENT, CLIMATE CHANGE & NAT...	303,038,708	0.70%
MINISTRY OF INFORMATION	68,267,794	0.16%
MINISTRY OF FISHERIES & WATER RESOURCES	60,576,421	0.14%
MINISTRY OF HIGHER EDUCATION, RESEARCH, SCI...	425,269,646	0.98%
MINISTRY OF PETROLEUM, ENERGY & MINES	1,512,264,429	3.48%
MINISTRY OF GENDER, CHILDREN & SOCIAL WELFARE	115,854,431	0.27%
NATIONAL HUMAN RIGHTS COMMISSION	87,218,228	0.20%
MINISTRY OF COMMUNICATIONS & DIGITAL ECONOMY	101,315,259	0.23%
MINISTRY OF PUBLIC SERVICE, ADMIN. REFORMS, POLICY...	569,084,353	1.31%
OFFICE OF THE VICE PRESIDENT	366,787,259	0.84%
NATIONAL DEBT SERVICE	13,458,758,357	30.95%
TOTAL GLF	43,490,961,954	

MAJOR DEVELOPMENT PROJECTS APPROVED FOR 2026

AGRICULTURE

1. Gambia Inclusive Agric. Value Chain Project (GIRAV): D2.16 Billion

- **Land Development** = D997.2 million in Project Grant, expected from the International Development Association (IDA)-World Bank.
- **Land Levelling and Fencing** = D593.5 million in Project Grant, expected from IDA-World Bank.
- **Roads and Bridges** = D562.1 million in Project Grant, expected from IDA-World Bank.
- **Operating Costs** = D5 million in Government Local Fund (GLF).

2. Regional Resilience Rice Value Chain Development West Africa Project: D1.334 Billion

- **Land Development** = D600 million in Project Grant, expected from IDA-World Bank.
- **Agricultural Equipment and Machinery** = D400 million in Project Grant, expected from IDA-World Bank.
- **Consultancy** = D180 million in Project Grant, expected from IDA-World Bank.
- **Agricultural Inputs** = D100 million in Project Grant, expected from IDA-World Bank.
- **Operating Costs** = D54 million in Project Grant, expected from IDA-World Bank.

3. Roots Project: D1.09 Billion

- **Land Development** = D621 million in Project Grant, expected from the International Fund for Agricultural Development (IFAD).
- **Buildings and Structures** = D455.4 million in Project Grant, expected from IFAD.
- **Operating Costs** = **D14.15 million** [D10.15 million in Project Grant expected from IFAD, and **D4 million** in Government Local Fund (GLF)].

HIGHER EDUCATION

4. University of The Gambia Campus Project: D646.4 Million

- **Capital Expenditure on Schools, Laboratories and Facilities** = D417.95 million [D316.52 million in External Loan expected from the Islamic Development Bank (IDB), D76.93 million in Project Grant expected from the King Abdullah bin Abdulaziz Program (KAAP), and D24.5 million in Government Local Fund (GLF)].
- **Operating Costs** = D180.32 million [D173.76 million in External Loan expected from IDB, D4.26 million in Project Grant expected from Childfund, and D2.3 million in GLF].
- **Supervision** = D25.956 million in External Loan expected from IDB.
- **Project Evaluation and Monitoring** = D20.09 million [D17.09 million in External Loan expected from IDB, and D3 million in GLF].
- **Audit Fees** = D1.276 million in External Loan expected from IDB.
- **Furniture and Fittings** = D825.6 thousand [D412.8 thousand in External Loan expected from IDB, and D412.8 thousand in Project Grant expected from KAAP].

HEALTH

5. Malaria Control Services: D807.8 Million

- **Operating Costs** = D641.6 million in Project Grant, expected from the Global Fund (GF).
- **Drugs, Dressing and Medical Supplies** = D166.2 million [D163.2 million in Project Grant expected from the Global Fund (GF), and D3 million in Government Local Fund (GLF)].

TOURISM & CULTURE

6. The Gambia Tourism Sector Recovery & Resilience Project: D1.269 Billion

- **Buildings and Structures** = D1.269 billion in Project Grant, expected from the International Development Association (IDA)-World Bank.

COMMUNICATIONS & DIGITAL ECONOMY

7. Western Africa Regional Digital Integration Program (WARDIP): D516.67 Million

- **Hardware, Servers and Equipment** = D516.67 million in Project Grant, expected from the International Development Association (IDA)-World Bank.

LANDS & REGIONAL GOVERNMENT

8. West African Coastal Resilience Investment Project: D971 Million

- **Operating Costs** = D971 million in Project Grant, expected from the International Development Association (IDA)-World Bank.

PETROLEUM & ENERGY

9. Water Supply Project in the Greater Banjul (WASIB): D2.2 Billion

- **Plants, Machinery and Equipment** = D1.004 billion in Project Grant, expected from France.
- **Survey Equipment and Installations** = D705.75 million in Project Grant, expected from France.
- **Operating Costs** = D300 million in Project Grant, expected from France.
- **Consultancy** = D200 million in Project Grant, expected from France.

10. Gambia Electricity System Rehabilitation and Expansion Project: D527.5 Million

- **Energy Generating Equipment** = D350 million in Project Grant, expected from the African Development Fund (ADF).
- **Consultancy** = D150 million in Project Grant, expected from the African Development Fund (ADF).
- **Operating Costs** = D27.5 million in Project Grant, expected from the African Development Fund (ADF).

FINANCE & ECONOMIC AFFAIRS

11. Resilience Inclusion Skills and Equity Project (RISE): D1.4 Billion

- **Capital expenditure on Colleges and Other Tertiary Institutions** = D1.086 billion in Project Grant, expected from IDA-World Bank.
- **Social Expenses** = D313 million in Project Grant, expected from IDA-World Bank.
- **Operating Costs** = D3.5 million in Government Local Fund (GLF).
- **Project Evaluation and Monitoring** = D3 million in GLF.
- **Expenses of Committees** = D3 million in GLF.

12. The Gambia Infrastructure Project: D537 Million

- **Energy Generating Equipment** = D200 million in Project Grant, expected from IDA-World Bank.
- **Roads and Bridges** = D200 million in Project Grant, expected from IDA-World Bank.
- **Consultancy** = D100 million in Project Grant, expected from IDA-World Bank.
- **Operating Costs** = D37 million in Project Grant, expected from IDA-World Bank.

TRANSPORT, WORKS & INFRASTRUCTURE

13. Road Transport Management: D1.22 Billion

- **Roads and Bridges** = D1.116 billion in Government Local Fund (GLF).
- **Consultancy** = D56.8 million in GLF.
- **Land Compensation** = D50 million in GLF.

14. Widening of the Bertil Harding Phase III: D569.77 Million

- **Roads and Bridges** = D400 million in External Loan, expected from IDA-World Bank.
- **Consultancy** = D100 million in External Loan, expected from IDA-World Bank.
- **Operating Costs** = D69.77 million in External Loan, expected from IDA-World Bank.

CROSS-CUTTING

15. Public Administration Modernization Project (PAMP) (including the National Audit Office, Finance & Economic Affairs Ministry, Basic & Secondary Education Ministry, Health Ministry, and Public Service Ministry): D656.87 Million

- **ICT Infras., Hardware, Network & Facilities** = D158.66 million in GLF.
- **Consultancy** = D113.85 million in GLF.
- **Application Software Systems and Licenses** = D79.5 million in GLF.
- **Training** = D65.5 million in GLF.
- **Conferences, Workshop and Seminars** = D34.81 million in GLF.
- **Travel Expenses** = D28.61 million in GLF.
- **Vehicles** = D20 million in GLF.
- **Data Collection** = D16.83 million in GLF.
- **Office Equipment** = D15.92 million in GLF.
- **Operating Costs** = D14.65 million in GLF.
- **Project Evaluat. and Moni.** = D13.1 million in GLF.
- **Study Tours** = D12.8 million in GLF.
- **Education Services** = D10.5 million in GLF.
- **Advertisements and Publications** = D9.23 million in GLF.
- **Data Storage Facilities and Fees** = D7.2 million in GLF.
- **Hardware, Servers and Equipment** = D7.2 million in GLF.
- **Telecommunication Expenses** = D6.59 million in GLF.
- **Purchase of Small Office Equipment** = D6.48 million in GLF.
- **Analysis and Strategy Prep.** = D6.09 million in GLF.
- **Purchase of Fuel and Lubricants** = D4.68 million in GLF.
- **Printing Expenses** = D4.41 million in GLF.
- **Exp. of Committees** = D3.5 million in GLF.
- **Maintenance of Vehicles** = D3.09 million in GLF.
- **Civil Services Reforms** = D3 million in GLF.
- **Electricity, Water & Sewage** = D2.97 million in GLF.
- **Stationery** = D2.43 million in GLF.
- **Furniture and Fittings** = D2 million in GLF.
- **Miscellaneous Office Expenses** = D1.25 million in GLF.
- **Maintenance of Website** = D1.02 million in GLF.
- **Supervision** = D583.16 thousand in GLF.
- **Maintenance of Buildings and Facilities** = D300 thousand in GLF.
- **Maintenance of Equipment** = D120 thousand in GLF.

APPROVED SALARIES OF TOP RANKING PUBLIC OFFICIALS (excluding allowances) - 2026

TOP RANKING PUBLIC OFFICIAL	MONTHLY SALARY (GMD) - 2026	ANNUAL SALARY (GMD) - 2026
PRESIDENT	255,000	3,060,000
VICE PRESIDENT	150,000	1,800,000
SPEAKER	150,000	1,800,000
CHIEF JUSTICE	78,487.5	941,850
DEPUTY SPEAKER	105,000	1,260,000
AUDITOR GENERAL	58,854.16	706,250
MAJORITY LEADER (NATIONAL ASSEMBLY MEMBER)	87,835.5	1,054,026
MINORITY LEADER (NATIONAL ASSEMBLY MEMBER)	82,875	994,500
1 NATIONAL ASSEMBLY MEMBER (a standard NAM)	78,000	936,000
1 MINISTER	65,000	780,000
IEC CHAIRMAN	46,959.83	563,518
OMBUDSMAN	40,250	483,000
CHAIRPERSON OF NATIONAL HUMAN RIGHTS COMMIS.	30,910	370,920
CHAIRPERSON OF PUBLIC SERVICE COMMISSION	50,505	606,060

APPROVED CHANGES IN THE ANNUAL SALARIES OF TOP RANKING PUBLIC OFFICIALS - 2026

TOP RANKING PUBLIC OFFICIAL	REVISED APPROVED 2025 SALARY (GMD)	APPROVED 2026 SALARY (GMD)	ANNUAL INCREASE (%)
PRESIDENT	3,060,000	3,060,000	0%
VICE PRESIDENT	1,800,000	1,800,000	0%
SPEAKER	1,200,000	1,800,000	50%
CHIEF JUSTICE	941,850	941,850	0%
DEPUTY SPEAKER	840,000	1,260,000	50%
AUDITOR GENERAL	698,750	706,250	1.073%
MAJORITY LEADER (NAM)	702,718	1,054,026	50%
MINORITY LEADER (NAM)	663,000	994,500	50%
A single NAM	624,000	936,000	50%
A single MINISTER	780,000	780,000	0%
CHAIRMAN OF IEC	563,518	563,518	0%
OMBUDSMAN	483,000	483,000	0%
CHAIRPERSON OF NHRC	Inf. Not Avail.	370,920	-
CHAIRPERSON OF PSC	606,060	606,060	0%

SOURCE:

Data extracted from the [Approved 2026 Budget \(EB\)](#) published by The Gambia's Ministry of Finance and Economic Affairs (MoFEA)

NOTE: All approved figures are estimates, not actuals.

DISCLAIMER: Most of the figures are mathematically rounded off to ease readers' understanding of the report.




BACKGROUND

Center for Budget and Macroeconomic Transparency (CBMT) is a non-profit Civil Society Organization conducting budget and macroeconomic research - aimed at increasing awareness around Public Financial Management and the macroeconomy, fostering effective public participation in government budgetary processes and macroeconomic management, promoting inclusive and sustainable economic growth and development in The Gambia.

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