



REPUBLIC OF THE GAMBIA

2027 BUDGET SPEECH

“
**DEEPENING ECONOMIC RESILIENCE
WHILE ENHANCING FISCAL SUSTAINABILITY**
”

DELIVERED ON
**FRIDAY 23RD OCTOBER, 2026
AT THE NATIONAL ASSEMBLY**

BY THE
**HONOURABLE MINISTER OF
FINANCE AND ECONOMIC AFFAIRS**



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MINISTER OF FINANCE AND ECONOMIC AFFAIRS

ACRONYMS

ACTS	Automated Container Tally System
AfCFTA	African Continental Free Trade Agreement
AfDB	African Development Bank
ATI	Access to Information
AU	African Union
BRIDGE	Building Resilience for Inclusive Development and Growth of Enterprises
CBG	Central Bank of The Gambia
CEN-SAD	Community of Sahel–Saharan States
CERP	Contingent Emergency Response Project
CRR	Central River Region
CRVS	Civil Registration and Vital Statistics
DHS	Demographic and Health Surveys
DLEAG	Drug Law Enforcement Agency, The Gambia
DoIS	Department of Information Services
ECOWAS	Economic Community of West African States
EU	European Union
FAO	Food and Agriculture Organization
FX	Foreign exchange
GAMCEL	Gambia Cellular Company Limited
GAMSR	Gambia Social Registry
GBA	Greater Banjul Area
GBoS	Gambia Bureau of Statistics
GCAA	Gambia Civil Aviation Authority
GCCPC	Gambia Competition and Consumer Protection Commission
GCF	Green Climate Fund
GDP	Gross Domestic Product
GFRS	Gambia Fire and Rescue Service
GIEPA	Gambia Investment and Export Promotion Agency
GIZ	Gesellschaft für Internationale Zusammenarbeit
GLF	Government Local Fund
GRA	Gambia Revenue Authority
GSI	Gambia Songhai Initiative
GSRB	Gambia Strategic Review Board
GTHI	Gambia Tourism and Hospitality Institute
ICAO	International Civil Aviation Organisation
ICT	Information and Communications Technology
ICZM	Integrated Coastal Zone Management
IFMIS	Integrated Financial Management Information System
IMF	International Monetary Fund
IPAS	Intellectual Property Administration System
ITAS	Integrated Tax Administration System
KPIs	Key Performance Indicators
LRR	Lower River Region
MDA	Ministries, Departments, and Agencies
MoA	Ministry of Agriculture

MoCDE	Ministry of Communication and Digital Economy
MoD	Ministry of Defense
MoFEA	Ministry of Finance and Economic Affairs
MoFWR	Ministry of Fisheries and Water Resources
MoGCSW	Ministry of Gender, Children and Social Welfare
MoH	Ministry of Health
MoHERST	Ministry of Higher Education, Research, Science, and Technology
MoI	Ministry of Interior
MoPEM	Ministry of Petroleum, Energy and Mines
MoTAC	Ministry of Tourism, Arts and Culture
MoTRIE	Ministry of Trade, Industry, Regional Integration and Employment
MoTWI	Ministry of Transport, Works and Infrastructure
MoYS	Ministry of Youth and Sports
MSME	Micro, Small and Medium Enterprises
MTDS	Medium-Term Debt Strategy
NARDIC	National Research Development and Innovation Council
NAT	National Assessment Test
NAWEC	National Water and Electricity Company
NBR	North Bank Region
NCP	National Community Policy
NEA	National Environment Agency
NEDI	National Enterprise Development Initiative
NHIS	National Health Insurance Scheme
NSPA	National Social Protection Agency
NSTIP	National Science, Technology and Innovation Policy
NYSS	National Youth Service Scheme
OIC	Organization of Islamic Cooperation
OMVG	Gambia River Organization for Development
PFM	Public Finance Management
PIM	Public Investment Management
PPP	Public Private Partnership
RF-NDP	Recovery Focused National Development Plan
SDGs	Sustainable Development Goals
SEZ	Special Economic Zone
SIG	School Improvement Grant
SOE	State-Owned Enterprise
TDA	Tourism Development Area
TRRC	Truth Reconciliation and Reparations Commission
TVET	Technical and Vocational Education and Training
UK	United Kingdom
UN	United Nations
UNICEF	United Nations Children's Fund
URR	Upper River Region
US\$	United States Dollar
USET	University of Applied Science, Engineering and Technology
UTG	University of The Gambia

VAT	Value Added Tax
WARDIP	West Africa Regional Digital Integration Project
WBG	World Bank Group
WCR	West Coast Region
WEF	Women Enterprise Fund
WEO	World Economic Outlook
YEP	Youth Empowerment Project

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Honourable Speaker,

1. I beg to move that the bill entitled “An Act to provide for the services of the Government of The Gambia for the period 1st January 2027 to 31st December 2027 (both dates inclusive)” be read a second time.

INTRODUCTION

Honourable Speaker,

2. His Excellency, President Adama Barrow, reaffirmed his Government’s commitment to strengthening partnerships with development partners to address key challenges during the opening ceremony of the 2026 African Caucus Meeting held in Banjul from 6 to 8 July 2026. The challenges he noted are unemployment, poverty, climate change, and social inequality, while advancing inclusive and sustainable development through the implementation of the Recovery-Focused National Development Plan (RF-NDP) 2023-2027.
3. The developments in the global economy have become increasingly uncertain, despite various challenges that continue to emerge around the world, The Gambian economy has continued to remain resilient. As a result, growth is estimated at 5.6 percent in 2026 compared to 5.7 percent in 2025. This growth will be supported by deepening macroeconomic stability, robust remittance inflows, continued public investments, and improving productivity across key sectors.
4. Furthermore, macroeconomic management continued to strengthen, as reflected in the World Bank’s Country Policy and Institutional Assessment (CPIA), published in June 2026. The Gambia’s overall CPIA score for 2025 was 3.3, representing an improvement from 3.2 in 2024. The score is above both the IDA Countries and Sub-Saharan Africa averages of 3.1, and highest for the Gambia over the last several years This improvement reflects continued progress in strengthening macroeconomic management and implementing policy and institutional reforms under the leadership of His Excellency President Adama Barrow.

5. Inflationary pressures have reemerged, mainly due to the tensions in the Middle East which have affected social sectors but have since subsided due to the combined fiscal and monetary policy interventions. Domestic retail prices for petrol and diesel increased by 33.1 and 41.8 percent respectively between March and September 2026 and subsidies have kept the prices below the full pass-through levels.
6. The Government of The Gambia continues to monitor developments in the global economy, and His Excellency the President has taken decisive measures to address these challenges for the welfare of citizens and ensure macroeconomic stability. Firstly, the Government has ensured reliable fuel supply by importing sufficient quantities. Secondly, to cushion the impact of the price increase, the Government has provided subsidy amounting to GMD 42.46 million for petrol and GMD 785.13 million for diesel between March and September 2026.
7. Following a steady decline in 2025 and in the first two months of 2026, inflation rebounded to 6.5 percent in August and further declined to 6.1 percent in September 2026. While downside risks remain significant, the Central Bank remains vigilant to contain inflation and safeguard external stability. The domestic foreign exchange market remained active, supported by the Central Bank's prudent monetary policy stance.
8. The Government remains committed to strengthening domestic revenue mobilization in line with the 2026–2030 Domestic Resource Mobilization Strategy. The ongoing revenue mobilization efforts are expected to further increase the tax-to-GDP ratio to 13.1 percent in 2026, despite continued revenue losses from fuel price subsidies amid elevated international oil prices. The tax-to-GDP ratio is projected to increase further to 13.5 percent in 2027, supported by continued implementation of revenue-enhancing measures and reforms.
9. On the expenditure side, despite fiscal pressures, the Government continues to prioritize infrastructure development and made significant progress in the completion of major road projects. These include the Brufut–Madiana–Banyaka, Bani–Salikenie–Njaba-Kunda, Wullinkama-Brufut Highway, Kololi Tavern- Bijilo, Gunjur and Sanyang Seaside roads, which were inaugurated by H.E. the President during the second and third quarters of 2026.

10. By the end of 2026, the Government is expected to have added approximately 375 km of paved roads to the national road network. These projects, were fully financed by the Government of The Gambia at an estimated cost of GMD 10.4 billion, covering all five regions of the country and represent a significant investment in improving connectivity, facilitating trade, and supporting economic activity.
11. The Government continues to subsidize fertilizer despite rising international prices to protect farmers and support agricultural production. In 2025, the Government provided GMD1.1 billion for crop financing and fertilizer procurement, and GMD900 million has been allocated in 2026 to support these interventions.
12. On energy, the Government also continues to support the electricity sector through subsidies amounting to GMD 2.4 billion in 2025. In 2026, GMD 1.0 billion was allocated to the sector, of which GMD 500 million has been disbursed, and partner support from the World Bank Group amounting to USD13 million was also allocated to the sector. An allocation of D1 billion has been provided in the 2027 Budget as tariff compensation subsidy.
13. Acknowledging challenges in the energy sector, the President noted the cost and burden of frequent power outages specifically on people and businesses, and reiterated his government's tireless commitment to solve the problem. He has established a Task Force headed by the Vice President to address the current electricity crisis that the country is witnessing. Various options have been considered as strategy of stabilizing the supply of electricity, which includes the leveraging of electricity supply from neighbouring countries (Guinea, Senegal and Côte d'Ivoire). Furthermore, the Government is working hard to improve on domestic generating capacity in order to address the issue of national energy security.
14. The 2027 Budget aims to support the country's development priorities while maintaining fiscal discipline. Accordingly, the theme of the 2027 Budget is "Deepening Economic Resilience while Enhancing Fiscal Sustainability." In line with this theme, the Government is targeting an overall fiscal deficit of 1.0 percent of GDP in 2027 for All Funds and 0.05 percent for Government Local Funds, to sustain fiscal consolidation and reduce public debt vulnerabilities. At the same time, the Government will continue to protect poverty-related spending and other

priority expenditures to improve access to health and education services, support to the vulnerable segments of society and sustain investment in critical infrastructure.

MACROECONOMIC OVERVIEW

Honourable Speaker,

Developments in the Global Economy

15. The global economy is undergoing significant transformation driven by two major forces: geopolitics and technological advancements. While their immediate effects are becoming increasingly evident, their long-term implications remain uncertain. According to the October World Economic Outlook (WEO), global growth is projected to decelerate from 3.5 percent in 2025 to 3.1 percent in 2026 before recovering to 3.4 percent in 2027. The slowdown in growth mainly reflects the risks associated with the war in the Middle East and trade tensions among countries.
16. Growth in advanced economies is projected to edge up from 2.0 percent in 2025 to 2.1 percent in 2026, before slowing to 1.8 percent in 2027. However, growth prospects are expected to vary across countries, reflecting differences in their exposure to energy price shocks and technology-driven activity. Net energy-exporting economies are likely to benefit partly from favourable terms-of-trade effects, while net energy-importing economies face greater economic headwinds from higher energy prices, unless these are offset by stronger technology-related activity.
17. Global inflation is expected to reverse its downward trend due to adverse supply shocks arising from the war. Consequently, headline inflation is projected to rise from 4.1 percent in 2025 to 4.7 percent in 2026, driven primarily by higher energy and food prices, before easing to 4.1 percent in 2027.

Developments in the Domestic Economy

Honourable Speaker,

18. The domestic economy is expected to remain strong despite the exogenous shocks. Real GDP is estimated to grow by 5.6 percent in 2026 compared to the preliminary growth of 5.7 percent in 2025. This growth will be supported by deepening macroeconomic stability, robust remittance inflows, continued public investment, and improving productivity across key sectors.
19. The 2026/2027 agricultural season with near average rainfall across the country, is expected to impact the sector. Crop production is expected to receive Government and development partner support. The livestock sub-sector will benefit from improved pasture availability, while fishing and aquaculture are expected to benefit from investments in artisanal infrastructure and the construction of concrete aquaculture ponds. With regard to the forestry and logging sub-sectors, growth is expected to remain modest due to the timber export ban. Overall, the agriculture sector is estimated to grow by 3.5 percent in 2026.
20. Performance in the industrial sector is estimated to reach 9.0 percent in 2026, compared to 6.4 percent in 2025. This will be supported by ongoing and planned government infrastructure projects, as well as private sector investments. The electricity sub-sector is expected to benefit from ongoing energy capacity expansion, diversification of energy imports, and upgrades to the electricity transmission and distribution network. Mining activity is expected to be supported by new licensing, ongoing exploration, and increased construction activity, while manufacturing is anticipated to benefit from stable prices and stronger consumer demand.
21. The service sector remains the dominant sector of the Gambian economy and is expected to grow by 5.2 percent in 2026, compared to 7.6 percent in 2025. Growth in wholesale and retail trade will be supported by exchange rate and price stability, which are expected to strengthen domestic demand. The information and communication sub-sector will benefit from increased access and greater competition, with services expected to improve and prices to decline following the Government's lifting of the moratorium on fibre rollout. Tourism growth will be supported by the Gambia Tourism Board's efforts to develop niche markets, while financial

and insurance activities are expected to benefit from rapid digitalisation, expanded insurance underwriting activities, and Government support through payments made via digital wallets.

22. On the domestic revenue front, the domestic revenue mobilization efforts being pursued by the Government are translating into positive outcomes. As at end August 2026, domestic revenue collection amounted to GMD 20.27 billion, compared to GMD 18.87 billion recorded during the same period in 2025, representing a 7.4 percent growth. Tax revenues amounted to GMD 17.87 billion, representing an increase of 8.0 percent relative to the same period last year and 1.0 percent below the current target. Non-tax revenue also recorded growth, amounting to GMD 2.40 billion, up from GMD 1.96 billion in the same period in 2025. Grant disbursement remains resilient as a result of improvements in overall project implementation across sectors. Overall, revenue and grants amounted to GMD 26.10 billion as at end August, expected to meet the end-year target.
23. With regard to expenditure, budget execution in 2026 is affected by the conflict in the Middle East, resulting to higher fuel and transportation cost. Consequently, GMD 500 million was transferred to NAWEC as tariff compensation to cushion households against tariff increases. Total expenditure amounted to GMD 31.90 billion during the first eight months, against a target of GMD 34.80 billion, representing 8.3 percent below the target. Through expenditure rationalization measures, overall expenditure is expected to remain within the budget target by year-end for All Funds.
24. Due to higher-than-planned expenditure, coupled with the loss of fuel revenues, the overall fiscal deficit, including grants, stood at GMD 5.80 billion during the first eight months of the year. However, compared with the same period last year, this represents an improvement in the fiscal position, driven by stronger domestic revenue mobilization and expenditure rationalization. This reflects continued progress in the Government's fiscal consolidation efforts.
25. The expected receipt of dividend payments from SOEs, of which GMD 1.00 billion has already been received, along with the anticipated US\$ 40.00 million from Africa50 and a US\$ 34

million grant through the World Bank's Contingent Emergency Response Project (CERP), are expected to support efforts to keep the fiscal deficit within the budget target.

26. As at end-December 2025, the total debt stock stood at GMD 140.3 billion (US\$ 1.99 billion), compared with GMD 129.5 billion (US\$ 1.85 billion) recorded in 2024. Despite the increase in nominal terms, the debt-to-GDP ratio declined to 72 percent in 2025 from 76 percent in 2024, reflecting stronger economic activity and improved revenue performance. The Government will continue to safeguard debt sustainability by pursuing fiscal consolidation, implementing a robust medium-term fiscal framework, strengthening domestic revenue mobilization, relying on grants and concessional financing, and, importantly, containing contingent liabilities, including those arising from SOEs and PPPs.

KEY SECTORS

Finance and Economic Affairs

Honourable Speaker,

27. The 2026 African Caucus was held under my Chairmanship as Minister for Finance and Economic Affairs. The event marked a historic milestone for The Gambia, as it was the first time the country hosted such a high-level gathering. The successful hosting of the event helped generate renewed investor interest in the country, including a commitment by the Dangote Group to invest about US\$2 billion in The Gambia's energy sector. A Memorandum of Understanding (MOU) has been signed with the Dangote Group for investment in a modern Tank Farm to expand national petroleum storage capacities; and an investment of 250 MW Solar Farm is being considered. The event also provided an important platform for strengthening international partnerships and promoting The Gambia as a destination for investment and sustainable economic development.
28. In addition, the Government hosted the Climate Finance Roundtable in March 2026, co-convened by the International Monetary Fund (IMF) and the World Bank Group (WBG). The Roundtable brought together international financial institutions, multilateral and regional

development banks, development partners, and private sector representatives to explore climate finance solutions tailored to The Gambia's priorities.

29. The Roundtable identified several priority areas for coordinated follow-up, including the development of a Green Transition Taxonomy, a Project Preparation Facility, and a Blended Green Finance Facility. The Government continues to engage with relevant institutions and partners to advance these work streams.
30. The Government made notable progress in reporting its financial statements for the first time! The preparation and submission of Government Financial Statements is expected to improve fiscal reporting, budget monitoring, cash and debt management, and overall fiscal decision-making. Progress was also recorded in public asset management through the completion of the first phase of asset stocktaking and the introduction of electronic asset registers within the Integrated Financial Management Information System (IFMIS).
31. At the same time, the Government continued to advance the digitalisation of revenue collection through GovPay, enabling citizens and businesses to make payments through commercial banks and digital wallets. This has helped reduce cash-based transactions and improve revenue traceability. Phase 2 of GovPay is also progressing, with further expansion planned for 2027 through ATMs, Point-of-Sale (POS) terminals, online payments, and integration with key institutions, including the GRA, GamSwitch, and the Central Bank of The Gambia (CBG). The Government of The Gambia (GoTG) continues to promote Public-Private Partnerships (PPPs) as a strategic approach to mobilize private sector resources, expertise, and innovation to complement public investment. In 2026, significant progress was made in advancing the National PPP Bill, which underwent two rounds of Cabinet review and is currently awaiting final Cabinet clearance prior to being tabled before the National Assembly. Once enacted, the PPP Act, together with the PPP Operational Guidelines, will provide a comprehensive legal and institutional framework to strengthen investor confidence, promote transparency, and enhance private sector participation in national development.
32. In March 2026, the Ministry of Finance, through an EU-funded project, launched the National Development Plan Monitoring Platform. The platform tracks development indicators to

improve the accuracy, timeliness, transparency, and accountability of development planning and support evidence-based decision-making.

33. In 2027, the Ministry will accelerate the implementation of the PFM Strategy 2026–2036, which is currently under development. The proposed Strategy seeks to ensure that public resources generate greater economic, social, and citizen value.
34. The Government has transformed Social Development Fund (SDF) into a development bank, known as Development Bank of The Gambia (DBG). This Bank will serve as a strategic institution to provide long-term, affordable financing by complementing efforts of commercial financial institutions. In 2027, the Government will support the DBG to expand its lending capacity, mobilise domestic and international resources to strengthen its capital base. It will develop tailored financing products for underserved businesses owned by women and youth and support priority sectors such agriculture and other productive sectors.
35. Additionally, the Ministry is conducting a mid-term review of the RF-NDP. The review assesses progress toward planned outcomes and identifies achievements, challenges, and emerging risks. It also examines whether the Plan’s strategies and resources remain relevant and effective. The findings will guide adjustments, strengthen accountability, and inform decisions for the remainder of the Plan.
36. Moreover, the Ministry plans to develop standardized planning tools to support short-, medium-, and long-term planning at the sectoral, regional, and national levels in line with the National Policy Development Handbook 2025. These tools will provide harmonized framework for formulating and tracking, strengthening the overall planning functions and processes.

PRODUCTIVE SECTORS

Agriculture

Honourable Speaker

37. The Ministry of Agriculture, Livestock and Food Security has made significant progress in strengthening resilience, empowering farmers, and advancing the implementation of the RF-NDP. In collaboration with development partners, the Ministry has implemented several flagship projects. These include the construction and rehabilitation of 36 vegetable gardens across the country; the construction of cold storage facilities in Soma, Kaur, and Basse Badala; the expansion of irrigated rice production and feeder road rehabilitation across the regions; the delivery of 20 cold storage facilities across the regions.
38. These interventions are geared towards improving household nutrition, increasing farmers' incomes, and reducing post-harvest losses. In the livestock sector, 28 livestock watering facilities, 10 modern livestock markets, 10 slaughterhouses, and 20 pasture fields have been delivered. In addition, a US\$ 3 million microfinance facility has benefited 922 actors across the livestock value chain.
39. Looking ahead to 2027, the Ministry plans to consolidate the gains already achieved while implementing new policies and programmes. These include expanding agricultural projects to support cold storage and irrigation; strengthening rice and horticulture value chains; enhancing the objectives of the Global Agriculture and Food Security Program (GAFSP), School Feeding Programme to improve nutrition and resilience; and integrating agribusiness development with water and sanitation initiatives. In addition, plans are underway to establish an Agricultural Export Promotion Fund to reinvest revenues from groundnut and horticultural exports. Service charges will be introduced on digital agricultural platforms, such as Gambia Agricultural Market Information System (GAMIS) and National Digital Agriculture Transformation Programme (NDATP), to support the sustainability of ICT systems; and expand public-private partnerships in cold storage, irrigation, and processing facilities to mobilize domestic resources.

Fisheries and Water Resources

Honourable Speaker

40. The fisheries sector remains a priority in the country's national development agenda, given its significant potential to drive socio-economic growth. During the period under review, the Ministry procured seven fibre boats for fishing communities, which are expected to increase fish catches and create additional employment opportunities in the sector. In order to reduce post-harvest losses and improve access to fish for inland communities, the Government expanded the use of climate-smart technologies and modern fish handling facilities. The construction of energy-efficient FAO-Thiaroye Technology (FTT) smoking facilities has improved processing quality and supported compliance with international export standards. The technology uses less fuel wood than traditional smoking methods and eliminates smoke exposure, protecting the health of predominantly female fish processors.
41. To curb Illegal, Unreported, and Unregulated (IUU) fishing, a multi-stakeholder participatory surveillance team was established to reduce pressure on vulnerable fish stocks. This initiative has contributed to an increase in the average size of landed Bonga fish, signalling an encouraging recovery of shared pelagic resources and demonstrating the positive impact of collaborative coastal governance.
42. In collaboration with partners, a specialized commercial fish feed mill was constructed in Kuloro and handed over to the local youth. The Mill operates using locally sourced ingredients to significantly reduce feed costs. Moreover, four-chambered concrete aquaculture ponds were constructed in Kuloro, while collaborative efforts are underway to strengthen hatchery operations at the national facility in Sapu. These initiatives are geared towards ensuring a reliable local supply of quality Tilapia and Catfish fingerlings.
43. On water resources, the sector is implementing major reforms to strengthen the management of the nation's water resources in line with the Integrated Water Resources Management (IWRM). Consequently, a new Water Bill has been drafted to replace the National Water Resources Council Act. Both the National Water Policy (2026–2035) and the National Water Sector Strategy (2026–2030) are being finalized for implementation.

44. The Ministry of Fisheries has given clearance to the FAO PROREFISH Project to commence physical interventions, including the rehabilitation of the existing fisheries jetty in Banjul and the construction of 60 aquaculture fishponds. These interventions are expected to enable licensed industrial fishing vessels to land their catches domestically, thereby increasing local employment and fish availability. Plans are also underway to promote Public–Private Partnerships (PPPs) to scale up commercial inland aquaculture; establish decentralized regional fisheries centers to accommodate extension services and provide direct support to primary fishing communities; and acquire dedicated surveillance assets and technologies to strengthen the monitoring of territorial waters and combat persistent industrial and artisanal Illegal, Unreported, and Unregulated (IUU) fishing. Efforts will also focus on expanding access to safe water and sanitation services in underserved communities and promoting improved hygiene and sanitation practices.

Communication and Digital Economy

Honourable Speaker,

45. The Ministry continues to strengthen the underlying framework of robust laws, resilient infrastructure, and secure digital platforms, facilitating the delivery of digital services and reduce service delivery costs. In this regard, the Ministry overhauled its legal and regulatory framework to strengthen safety and security in the digital space.

46. On digital infrastructure, the feasibility study for The Gambia’s second international submarine fibre-optic cable has been finalized. The proposed route will connect The Gambia to Guinea, Guinea-Bissau, Sierra Leone, and Liberia, thereby reducing the country’s reliance on the single ACE submarine cable system. Procurement is currently at the Request for Proposals (RFP) stage, a landing site has been secured, and construction is expected to commence in 2027.

47. At national level, the Ministry initiated the development of a secure National Data Centre and expanded the Government-wide Area Network (GOVWAN) across Government agencies. High-impact public digital platforms, such as the MyGov Platform, have also been deployed in collaboration with the Ministry of Public Service.

48. Following the nationalisation of GamSwitch, the Ministry deployed the BANTABA 2.0 instant payment platform, which has successfully interconnected commercial banks, mobile money operators, and digital wallets. As a result, formal financial inclusion in The Gambia increased significantly, from a baseline of 19 percent in 2019 to 82 percent in 2025, bringing approximately 1.22 million adults into the formal financial system. At the same time, the National Digital Addressing Project has mapped more than 193,000 properties across the West Coast Region, laying the foundation for the expansion of local e-commerce and more efficient emergency response services.
49. In the telecommunications sector, the GAMCEL-YCELL partnership represents a significant milestone, with YCELL contracted to acquire an 80 percent equity stake in GAMCEL and invest GMD 6.1 billion to upgrade mobile network infrastructure and support the rollout of 4G and 5G services. In parallel, the Government is overseeing the GAMPOST Transformation as a 100 percent state-owned entity, with efforts underway to restructure its financial operations and transform the postal network into a digital enabled platform supporting rural agency banking and e-commerce delivery.
50. In 2027, the Ministry will advance the West Africa Regional Digital Integration Project (WARDIP) submarine cable project to the coastal construction phase and expand the physical fiber links of the Government-wide Area Network (GOVWAN) to ensure that high-speed broadband connectivity reaches administrative hubs across the country. Once the required bandwidth infrastructure is in place, the Ministry will scale up the MyGov Platform by integrating key public services, including tax filing and business licensing, while strengthening interoperability across ministerial databases.
51. Building on these digital platforms and infrastructure, the Ministry will launch a pilot Technology and Innovation Hub at the University of The Gambia and deploy locally relevant and responsible Artificial Intelligence (AI) solutions to support smallholder farmers through crop pest mapping and provide rural communities with telehealth triage services.

Tourism and Culture

Honourable Speaker,

52. The tourism sector remains a vital pillar of the national development agenda and a key driver of economic growth. Accordingly, the Government continues to implement measures aimed at strengthening the tourism sector by improving access, attractions, and amenities beyond the Greater Banjul Area. These efforts include expanding river-based and nature tourism; diversifying demand through a rebranded, multi-channel domestic and international marketing campaign targeting new source markets and market segments; and strengthening the institutional capacity of the Tourism Board to effectively deliver on its promotion mandate. These measures contributed to an increase in visitor arrivals, which reached 127,226 in the first half of 2026, representing a 5.4 percent increase compared to the same period in 2025, when 120,713 arrivals were recorded.
53. Regarding tourism-related Micro, Small and Medium Enterprises (MSMEs), 126 tourism-related MSMEs were trained in financial management, digital marketing, human resource management, and strengthening sustainable market linkages with lead firms in the tourism sector, including hotels, tour operators, and airlines. In addition, the Matching Grant Scheme provided GMD 133 million to 90 tourism-related businesses, enabling them to upgrade and expand their operations. The “Yokute” Accelerator Programme supported about 32 percent of MSMEs by establishing linkages with lead firms, allowing a greater share of tourism revenues to remain in the country and helping to reduce capital flight.
54. Additionally, all major construction works at the Gambia Tourism Hospitality Institute (GTHI) training kitchen have been completed. This expansion will increase GTHI’s enrolment capacity and enhance the transfer of knowledge and skills, equipping learners with the competencies required to meet labour market demands.
55. It is also worth noting that GTHI has qualified under the ACE Innovate Project as a proposed Regional Flagship Training Institution (RFTI). The investment of approximately US\$4 million will position GTHI as a regional centre of excellence in tourism and hospitality education, serving not only The Gambia but also the wider ECOWAS sub-region.

56. On Arts and Culture, refurbishment works at the Mungo Park Memorial Obelisk in Sami Karantaba have been completed. The works included the construction of a 300m perimeter fence, a site museum, visitor toilets, a solar-powered water supply system, and visitor benches. These enhancements will support the Government's efforts to promote rural tourism and preserve the country's cultural heritage for posterity. Through the EU YEP, support has also been provided for the development and revitalisation of cultural and nature-based tourism products, including the "Perreh-Bi" Festival, Janjanbureh "Kankurang" Festival, and Banjul New Year Festival. The Janjanbureh "Kankurang" Festival attracting over 5,000 visitors and creating income-generating opportunities for local communities.
57. Looking ahead to 2027, the sector aims to tap into new global markets, promote year-round festivals and niche tourism, launch the Cabinet-approved destination brand for The Gambia, recruit market representatives abroad to promote Destination Gambia, and provide capacity building for local entrepreneurs and tourism professionals. In addition, the sector plans to rehabilitate key heritage sites, roll out the Tourism Investment Prospectus and Investment Promotion Programme, develop the River Tourism Corridor, and continue upgrading infrastructure within the Tourism Development Areas as part of efforts to enhance the country's tourism appeal and increase tourist arrivals. Moreover, plans are underway to develop a new strategic plan for the Ministry following the approval of the National Tourism Policy and Strategy 2021–2031, revised in 2025.

Trade, Industry, Regional Integration and Employment

Honourable Speaker,

58. The Ministry continues to strengthen consumer protection, private sector development, and trade promotion. Sustained market surveillance contributed to a reduction in the price of a 50kg bag of rice from GMD 2,150 in April 2025 to GMD 1,700 in June 2026 in some outlets, generating savings of GMD 450 per bag for consumers. Through the Gambia Competition and Consumer Protection Commission (GCCPC), consumer complaints valued over GMD1 million were resolved in the first quarter of 2026. Furthermore, new regional offices in Basse and Farafenni were opened to extend consumer protection services to rural communities. Investment and enterprise development also progressed, with 10 Special Investment

Certificates worth over US\$123.9 million approved by GIEPA. This is expected to create 1,698 jobs, while more than 750 MSMEs received support in enterprise development, digital transformation, and market access.

59. Under the “Andandorr” Programme, 450 MSMEs were competitively selected for comprehensive support, while 28 export-ready enterprises participated in the 19th Gambia Chamber of Commerce and Industry (GCCI) International Trade Fair, gaining access to regional and international buyers. Further progress was made in export diversification, with Gambian groundnuts and cashews gaining direct access to the Chinese market under the Duty-Free Quota-Free scheme, with 18 companies already registered to export.
60. Building on these achievements, the Government continued to promote inclusive trade, employment, industrialisation, and regional market integration. The SheTrades Gambia Hub now supports 181 women-owned businesses by linking them to international buyers and strengthening their access to global markets, while more than 20 women-owned enterprises received training and support to participate in trade fairs. In partnership with the Jollof Care Foundation, practical skills training in tie-dye, batik, and hairdressing was also provided to female inmates of Mile 2 Prison to enhance their prospects for self-employment after release.
61. In 2027, the Ministry will operationalize five job centres across the country and finalize the Decent Work Country Programme, National Employment Action Plan, and the Labour Market Strategy Action Plan to guide the employment agenda to 2032. Industrialisation and trade competitiveness will be further advanced through the Trans-Gambia Corridor Special Economic Zone (TGC-SEZ) at Sare Biran, supported by the World Bank Group, African Development Bank (AfDB), and the Green Climate Fund, alongside the finalisation of the Made in The Gambia Strategy and Action Plan (2027-2037) to promote domestic production, import substitution, and export competitiveness. The gazetting of The Gambia’s African Continental Free Trade Area (AfCFTA) Provisional Schedule of Tariff Concession also enables the country to fully implement the Protocol on Trade in Goods, providing Gambian businesses with greater access to the African market and strengthening efforts to ensure that domestic enterprises benefit from the opportunities presented by the AfCFTA.

Transport, Works and Infrastructure

Honourable Speaker,

62. The Ministry continued to implement infrastructure projects across the country to address the existing infrastructure deficit. These include the Gunjur and Sanyang Sea-side Roads, Kiang West Roads Project, as well as the Brufut–Madiana–Banyaka–Kunkunjang Mariama and Banni-Salikenie-Njaba Kunda road projects, which have been completed and inaugurated. As part of the Government’s efforts to improve the overall effectiveness and functionality of the newly constructed OIC Highway, Phase III is currently ongoing and progressing steadily. The phase involves the construction of parallel service roads, improvements to drainage structures, and the construction of an overpass at the Sukuta intersection. These new roads have significantly transformed the urban landscape, with 17 roads connecting major communities across the Greater Banjul Area.
63. In addition, the construction of Governors’ Offices and Residences in the Central River Region (CRR), North Bank Region (NBR), and Upper River Region (URR) has been completed, and His Excellency the President laid the foundation stone in the Lower River Region (LRR). These facilities are intended to strengthen regional administration, improve working and residential conditions for senior government officials, and enhance the delivery of public services at the regional level.
64. On maritime transport, the Port Concession Agreement signed in July 2024 has changed the overall dynamics of port operations in The Gambia. This has contributed to a significant reduction in vessel waiting time. As a result, demurrage charges have declined, while the frequency of calls at the Port of Banjul increased. Pre-construction activities, including bathymetric and geotechnical studies for the Sanyang Deep Seaport, have commenced. The port is expected to accommodate larger vessels with deeper drafts, creating significant opportunities to reduce freight charges in The Gambia, which remain considerably higher than those at neighbouring ports. The AfDB-funded green ferry was delivered to Banjul and commissioned in March 2026, enhancing the services provided by Gambia Ferry Services at the Banjul-Barra crossing.

65. The Gambia Civil Aviation Authority (GCAA) successfully completed the rehabilitation of the runway at Banjul International Airport, significantly improving the safety, reliability, and operational efficiency of the country's principal gateway. The project has enhanced the structural integrity of the runway, extended its service life, and ensured continued compliance with the Standard and Recommended Practices of the International Civil Aviation Organization (ICAO). Furthermore, The Gambia and Senegal have agreed to domesticate air services between the two countries, significantly reducing airfares and contributing to deeper regional integration.
66. Looking ahead to 2027, the Ministry plans to embark on the construction of new roads across the country, totalling 1,600 km, to be financed through innovative financing mechanisms. The first and second phases, covering 1,100 km, have already been launched in URR, CRR, and NBR. Upon completion, these projects will cover the construction of more than 50 percent of the 4,000 km of surveyed roads nationwide under the Government of H.E. President Aadama Barrow. This demonstrates the President's unwavering commitment to ensuring that communities across the country are connected.
67. The Government also recognizes the need to further improve infrastructure and facilities at Banjul International Airport. Accordingly, preparations are underway for an Airport Modernization Project, which will involve the construction of an ultramodern passenger terminal building and other related airport infrastructure. The project is expected to be implemented through a PPP. A transaction adviser has been recruited to undertake the requisite studies, prepare tender documents, and provide support to the Government throughout the process.

Petroleum, Energy and Mines

Honourable Speaker,

68. The Ministry in collaboration with development partners, continues to make investments to expand access to electricity and safe drinking water to improve the lives of Gambians while supporting the targets in the Green Recovery-Focused National Development Plan (2023-2027).

69. In that regard, the Government continues to diversify the country's electricity generation mix through large-scale renewable energy investments. The development of the 150 MW Regional Solar Power Park Project at Soma remains a flagship initiative. Negotiations for the first phase involving a 50 MW solar power plant has reached an advanced stage, while preparations are underway to launch the procurement process for the second phase comprising an additional 100 MW. This landmark investment will significantly reduce dependence on imported fossil fuels, improve energy security, lower generation costs over the long term and contribute towards achieving the country's renewable energy and climate commitments.
70. During the first quarter of 2026, electricity was extended to 720 communities, with implementation progressing steadily towards the target of 946 communities by the end of the year. Through the Gambia Electricity System Rehabilitation and Expansion Project (GESREP), major investments are being undertaken to construct and rehabilitate substations, reinforce distribution networks, install transformers, provide last-mile electricity connections, deploy prepaid meters and establish five regional customer service centres to improve service delivery across the country.
71. Furthermore, the Government continues to prioritize access to safe and reliable water supply as a key component of national development. As a result, 14 boreholes were successfully drilled, including eight in the Greater Banjul Area and six in provincial towns. In addition, 2.5 million litres of elevated water storage capacity were completed in Banjul, Nema-Su and Brikama, improving water supply to an estimated 135,000 people. Progress was also recorded under the OIC Water Supply Project, where 13 boreholes, a 1,200 cubic metre per hour water treatment plant, 2.5 million litres of storage capacity and more than 120 kilometres of transmission and distribution pipelines are being implemented in Sanyang and Tujereng. Upon completion, these investments are expected to provide safe and reliable water supply to more than 200,000 people, while improving water pressure, continuity of service and climate resilience in the country's fastest-growing communities.
72. On petroleum licensing, the review of two applications for oil exploration blocks has been completed, while another application is currently being processed. In addition, a data room session was hosted for a reputable oil company as part of ongoing licensing activities.

73. In the mining sector, Heavy Mineral Concentrates (HMC) remain one of the country's most strategic mineral industries. In addition, the rapid expansion of the construction sector has significantly increased demand for construction sand and gravel aggregates. Sand dredging has therefore become critical to ensuring a reliable and sustainable supply of construction materials for roads, housing, and other infrastructure projects. Overall, the sector has strengthened investor confidence and demonstrated the potential of The Gambia's mineral resources to contribute meaningfully to national economic growth.

74. In 2027, the Ministry will prioritize the implementation of the Mining Cadastre System, the adoption of the National Mining Policy, and the amendment of the Mines and Quarries Act, 2005. These reforms will strengthen transparency, improve mineral resource governance, streamline licensing procedures, and create a more attractive investment climate. In addition, the ECOWAS Fuel Directive will be implemented and harmonized with the country's national standards. A new round of engagement to promote and license open blocks will also be initiated.

SOCIAL SECTORS

Basic and Secondary Education

Honourable Speaker,

75. The Ministry remains steadfast in its commitment to providing every child with access to quality, equitable, inclusive, and relevant education. During the year under review, gross enrolment increased across all levels of education. Consequently, to meet the rising demand for education, the number of schools across all levels increased from 4,039 to 4,138 between 2025 and 2026.

76. To ensure the delivery of quality education at all levels, the Ministry continues to collaborate with training institutions across the country to train teachers in the basic and secondary levels of the education system. As a result, the number of qualified teachers increased across all levels, except at the Early Childhood Development level, which recorded a slight decline from 3,721 in 2025 to 3,624 in 2026. On teachers' accommodations, 203 rooms have been

constructed across the country. Plans are underway to significantly increase the number of accommodation units to ease the housing challenges faced by teachers. The integration of conventional Madrasa education into the national education system also continued to advance. This initiative is intended to ensure that learners in Arabic-English integrated institutions have equitable access to quality, relevant, and nationally recognized education.

77. As part of the Government's commitment in harnessing digital technology to improve the quality and inclusiveness of education, the Ministry, with support from development partners, has implemented a digital transformation programme in 122 schools, comprising 102 conventional schools and 20 Alternative Learning Centres across LRR, CRR, and NBR. The programme has equipped beneficiary schools with a wide range of digital teaching and learning resources, including smart televisions, laptops, solar power systems, internet connectivity, Microsoft 365 licences, and other ICT equipment. It has also strengthened teachers' capacity to integrate digital technology into classroom instruction.

78. Recognising the importance of mother-tongue instruction in enhancing children's learning, the Ministry has developed and validated teaching and learning materials in seven national languages: Mandinka, Wolof, Pulaar, Jola, Soninke, Serere, and Manjago, to support the effective teaching of literacy and numeracy in the early years of schooling. This initiative is expected to improve reading fluency, numeracy proficiency, learner engagement, and overall learning outcomes, while contributing to equitable and inclusive foundational learning across the country. To support the nationwide implementation of the programme, the Government will distribute more than 723,570 literacy and numeracy textbooks to schools. Of these, 241,190 textbooks will be delivered during the first term of the 2026/2027 academic year (September to December 2026), with the remaining 482,380 textbooks scheduled for delivery before July 2027. In addition, 154,484 exercise books will be supplied to learners to complement classroom instruction and promote effective teaching and learning.

79. Looking ahead to 2027, the Ministry will accelerate the implementation of the revised Education Policy (2016-2030) and deliver transformative reforms across the sector. Building on the progress achieved, the Ministry will intensify efforts to strengthen foundational literacy

and numeracy in the early grades, with a view to improving learner performance in the National Assessment Test (NAT) and establishing a stronger foundation for lifelong learning.

80. The Ministry will also continue to expand the integration of digital technologies into teaching and learning through improved ICT infrastructure and enhanced teacher professional development, thereby reducing the digital divide between urban and rural schools. Furthermore, sustained Government investment in free basic and secondary education, the School Feeding Programme, School Improvement Grants (SIG), and targeted equity interventions will continue to improve access, retention, and completion rates, particularly among girls and other vulnerable learners. These efforts will help ensure that every child has the opportunity to acquire the knowledge and skills required to contribute meaningfully to the country's socio-economic development.

Higher Education

Honourable Speaker,

81. The Ministry remains committed to building a skilled, innovative, and competitive workforce capable of driving The Gambia's socio-economic transformation. During the period under review, the Ministry sustained the implementation of reforms aimed at expanding equitable access to tertiary and higher education, strengthening Technical and Vocational Education and Training (TVET), promoting scientific research and innovation, and enhancing institutional quality assurance across the sector. Through the Skills, Innovation and Entrepreneurship (SIE) Fund, the Ministry awarded GMD 71.82 million (equivalent to US\$ 997,550), to beneficiary institutions under Windows 1 and 2. Window 1 provided institutional support to enhance quality improvement, while Window 2 provided scholarships to 1,318 students, particularly women and vulnerable groups, across 18 accredited public and private TVET institutions.
82. In the quest to decentralize and strengthen TVET across the country, the Ministry, in collaboration with partners, continues to build skills centres and workshops equipped with modern teaching and learning equipment, while also training tutors to improve the quality of training and expand employment opportunities. In this regard, the Kanilai Skills Centre received equipment and toolkits to support the delivery of skills training, while the USET

Madina Lamin Kanteh Multi-Purpose Skills Centre was inaugurated and commenced operations. In addition, the Ministry awarded 3,784 scholarships to improve inclusive access to tertiary and higher education. In April this year, the Ministry also introduced the Community Scholarship Programme and awarded 30 scholarships to three communities namely: Faraba Banta, Tujereng, and Pirang in recognition of their contribution to hosting strategic education infrastructure. This initiative further promotes equitable access to educational opportunities across the country.

83. The Ministry has developed and validated the National Science, Technology and Innovation Policy (NSTIP) 2027-2035. The policy is expected to provide a strategic framework for harnessing science, technology, and innovation as key drivers of economic diversification, digital transformation, industrialisation, and sustainable development. Through its tripartite Funds (Student Revolving Loan Scheme, Tertiary and Higher Education Trust Fund and National Research and Innovation Fund), the Ministry continued to expand access to post-secondary education and training, improve the quality and relevance of teaching and learning, strengthen collaboration among tertiary and higher education institutions, industry, development partners and the private sector.

84. In 2027, plans are underway to commence the implementation of the National Science, Technology and Innovation Policy (NSTIP) 2027-2035. Key policy frameworks and regulatory instruments, such as the National Internship Policy, and Gambia Academic of Sciences, National Research Development and Innovation Council (NARDIC) will be finalized. The Ministry will also prioritize expanding access to quality tertiary education through increased scholarship opportunities, improved infrastructure, and enhanced support for TVET institutions, particularly in underserved regions. Efforts will also focus on strengthening digital transformation and management information systems across higher education institutions through investments in data and information systems, e-learning platforms, digital libraries, research infrastructure, and smart learning technologies.

Health

Honourable Speaker,

85. The Ministry continues to advance its mission of building a resilient, efficient and accessible health system. In 2026, significant progress was recorded in malaria control, including a 46

percent reduction in malaria cases and the distribution of 1.2 million next-generation mosquito nets, reaching more than 80 percent of households. The Ministry also strengthened disease surveillance and public health emergency preparedness, expanded malaria case-based surveillance, and developed national preparedness plans and coordination mechanisms. During the period, major achievements were registered in digital transformation and service delivery, such as the enactment of the Civil Registration and Vital Statistics (CRVS) Act 2026, increased registration centres from 79 to 107, covering 58 percent of the total population, and the integration of the electronic CRVS system in the National Health Insurance Scheme (NHIS). The CRVS Act 2026 provides a modern legal framework for the registration of births and deaths. This reform has enhanced the coordination of civil registration services while promoting digitisation, improving data accuracy, and increasing accessibility to vital records.

86. Further progress was made in health infrastructure and transportation through the completion and commissioning of the National Treatment Centre in Farato, National Food and Drug Control Laboratory and the National Biomedical Engineering Unit in Brusubi, Bwiam General Hospital and Brikama Ba Health Centre were also rehabilitated and expanded, while 38 ambulances, five supervisory vehicles and 54 motorcycles were replaced under the Transport Asset Management Program. The NHIS was expanded to 69 contracted health facilities, with active membership increasing from 14,696 in 2024 to 62,953 by June 2026. These interventions have strengthened emergency referrals, disease surveillance, financial protection and access to quality healthcare services across the country.

87. Going forward, the Ministry will continue to expand healthcare services in line with Universal Health Coverage and strengthen primary healthcare nationwide. Priority interventions will include the construction of eight new health posts in underserved communities, the development of the Brikama and Basse Regional Hospitals, and the commencement of the German-funded multi-purpose surgical centre in Farato. The Ministry will also continue the modernization of health facilities and invest in medical equipment, biomedical engineering systems and climate-resilient health infrastructure.

88. The Ministry will further strengthen community-based healthcare through the training of Community Health Nurses and Village Health Workers, expansion of the community referral

system and operationalization of key institutions, including the Gambia College of Surgeons and Physicians and the Health Facilities Regulatory Authority. Government will also seek approval for an expanded NHIS benefits package, amendments to the National Health Insurance Act 2021, and sustainable financing arrangements. These measures will be complemented by efforts to address shortages of essential medicines and supplies, strengthen health regulation and ensure uninterrupted access to quality healthcare services for all Gambians.

Gender, Children and Social Welfare

Honourable Speaker,

89. The Ministry continues to advance women's economic empowerment, child protection, disability inclusion, and social protection. In collaboration with its partners, the Women Enterprise Fund (WEF) trained and certified 2,064 adolescent girls and young women in entrepreneurship and sustainable livelihood skills and provided an approved grant of GMD 117 million as start-up capital.
90. In addition, the WEF launched the Women's Resource Mobile Application, "Musooltaa," and trained 350 women nationwide on its use, as well as 1,000 women in entrepreneurship and financial literacy. The application enhances women's access to information and services relating to the WEF programme, health and safety, sexual and gender-based violence, finance, employment opportunities, rights, and the Ministry's "Lumo" Market. As part of ongoing efforts to promote the economic, social, and political empowerment of Gambian women, WEF plans to disburse GMD 15 million loans to 70 women's groups.
91. In collaboration with UNICEF and the Office of the United Nations High Commissioner for Human Rights (OHCHR), the Ministry is repealing the Children's Act 2005 amended in 2016. A legal gap analysis has been conducted, and the recruitment of a consultant is currently underway to support the drafting of the new Children's Bill.
92. In collaboration with SOS Children's Villages, the Ministry has validated the National Foster Care Guidelines. The Guidelines aim to safeguard the best interests of children by ensuring

their safety, well-being, and development, while also standardising foster care services, thereby protecting the rights, dignity, and future of vulnerable children. The Guidelines are accompanied by a work plan, which has been developed and is ready for implementation.

93. The Directorate of Social Welfare has managed 93 child custody and 7 paternity cases, registered 114 child support cases, successfully mediated 36 child access disputes, processed 33 adoption cases, and supported 85 cases involving vulnerable persons. In addition, 7 students received assistance with school fees, while 1 child marriage case was successfully prevented and resolved.
94. The Disability Unit provided rehabilitation services and assistive devices to persons with disabilities, including 300 below-knee prostheses, 250 above-knee prostheses, 100 through-knee prostheses, 150 cervical collars, 100 hand splints, and 100-foot splints. These interventions contributed to improving mobility, independence, and the overall well-being of persons with disabilities.
95. In 2027, the Ministry plans to undertake several key initiatives to strengthen gender, child protection, and social welfare. These include the development of a new Strategic Plan; the repeal of the Children's Act 2005; the development of an Adolescent Girls Strategy; the provision of support to vulnerable children through the Support to Vulnerable Children Fund; the implementation of the Bogotá Pledge to end corporal punishment in all settings; engagement on the regulation of residential childcare facilities; and the development of a Social Welfare Policy and a Policy for Older Persons.
96. In addition, the Women Enterprise Fund plans to train 2,000 adolescent girls in entrepreneurship and provide grants estimated at D100 million, in collaboration with development partners. The Building Resilience for Inclusive Development and Growth of Enterprises (BRIDGE) Project also aims to train 2,000 women in entrepreneurship and financial literacy.

Social Protection

Honourable Speaker,

97. The Gambia Social Registry (GamSR), which provides nationwide coverage, is one of the most comprehensive social registries in Africa. It serves as the platform for targeting beneficiaries of social assistance programmes. Through the Social Protection Fund, the Government continues to provide monthly cash transfers of GMD 1,000 to over 5,000 vulnerable citizens, including orphans and vulnerable children, persons with disabilities, female-headed households, and the elderly.
98. His Excellency the Vice President launched the National Social Protection Policy (2026-2035) and the Resilience-Building Vulnerable Youth and Women Support Project (RB-VWYSP) during the year. The RB-VWYSP is being implemented in WCR, LRR, CRR and URR. The project supports the rehabilitation and equipping of health facilities, TVET institutions, multipurpose skills centres, and Early Childhood Development centres, while also providing entrepreneurship training for youth- and women-owned enterprises.
99. Looking ahead to 2027, the National Social Protection Agency (NSPA) plans to expand the Family Strengthening Programme to an additional 10,000 beneficiaries, increasing the caseload from over 5,000 to approximately 15,000 beneficiaries across the four priority vulnerable groups. The expansion will be supported by digitized payments and GamSR-verified targeting, further strengthening the efficiency, transparency, and access to social protection interventions.

Youth and Sports

Honourable Speaker,

100. The Ministry remains committed to empowering young people, expanding employment and entrepreneurship opportunities, promoting sports development, and strengthening institutions to support national unity, peace, and sustainable growth.
101. In 2026, the Government continues to invest in sports infrastructure through the rehabilitation and upgrading of sporting facilities, the expansion of grassroots sports

programmes, and sustained support for national teams participating in regional, continental, and international competitions. In addition, the National Sports Council successfully hosted the ECOWAS Traditional Wrestling Championship, commissioned the Serekunda Central Mini Stadium, and established a strategic partnership with Tibu Africa to strengthen sports development.

102. The Gambia Songhai Initiative (GSI) continues to provide practical training in integrated agriculture, agro-processing, aquaculture, beekeeping, renewable energy, and entrepreneurship, promoting climate-smart agriculture and sustainable livelihoods among young people. The National Enterprise Development Initiative (NEDI) trained 925 young people and women in entrepreneurship, financial literacy, reintegration support, employability skills, and business development.
103. The National Youth Service Scheme (NYSS) delivered TVET programmes benefiting more than 200 young people, including persons with hearing impairments. The Scheme also facilitated apprenticeship placements for 151 young people and implemented the Graduate Internship Programme in partnership with the University of The Gambia, benefiting 100 graduates. In addition, the NYSS continues to provide agricultural skills training at its farms in CRR and WCR.
104. Under the Gambia Songhai Initiative in 2027, the Ministry will train 80 young people in integrated farming systems and expand activities in agro-processing, aquaculture, and biogas production. The Initiative will also raise approximately 3,000-layer chicks and procure vehicles and essential operational equipment to strengthen programme implementation. These interventions will contribute to increase youth participation in climate-smart agribusiness and value-chain development.

CROSS CUTTING SECTORS

Interior

Honourable Speaker,

105. The Ministry continues to make significant progress in modernizing the internal security governance system through legislative and institutional reforms aimed at enhancing accountability, professionalism, operational effectiveness, and public confidence in security institutions. As a major milestone, the Gambia Immigration Bill 2026, is at Consideration Stage at the National Assembly after the First and Second Readings. Once enacted, the Bill will provide a modern legal framework to strengthen immigration governance, improve border management, enhance migration administration, combat transnational crime, and align immigration operations with international standards and emerging security challenges.
106. The Ministry has successfully launched the National Identity Management System (NIMS). The system will reduce identity fraud, eliminate duplication, enhance interoperability among government institutions, and provide the basis for future e-government services. Consequently, this will expand access to passport and identity services through mobile enrolment missions, both domestically and internationally. Similarly, progress has been made in advancing the Gambia Prison Service Bill. Upon enactment, the Bill will strengthen prison governance, improve rehabilitation and reintegration programmes, enhance compliance with international correctional standards, and support the establishment of a modern, humane, and effective correctional system.
107. The Gambia Police Force (GPF) continues to make progress in implementing its Strategic Plan (2024-2028) and the Security Sector Reform Programme to strengthen its operational capacity. Key achievements include strengthening its institutional framework through the development of critical policies, including the Police Doctrine, Gender Mainstreaming Policy, Community Policing Strategy, Human Rights Directives, Recruitment Policy, Arrest and Detention Manual, and Standard Operating Procedures for professional policing. In addition, major infrastructure developments, such as the near completion of the PIU Headquarters at Mansa Konko and the Kairaba Avenue Police Complex; progress on the Kalagi and Salagi

Police Stations; and the construction of five modern Model Police Stations funded by the German GIZ Police Programme for Africa.

108. The Drug Law Enforcement Agency (DLEAG) continues to intensify the fight against illicit drugs through major drug seizures, disruption of trafficking networks, enhanced intelligence-led enforcement operations, increased conviction rates in drug-related prosecutions, and the completion of the review of the Drug Control Bill. Public awareness campaigns, school sensitisation, and community engagement programmes were also expanded to prevent drug abuse. Also, the Gambia Fire and Rescue Service (GFRS) continues to strengthen national emergency preparedness, disaster response, and public safety through the rehabilitation of fire stations, improved firefighting equipment, and the recruitment and training of firefighters.

109. The Ministry plans to establish a modern Security Services Training Academy, enhance forensic and investigative capacity, expand drone surveillance capabilities, modernize police ICT systems, and strengthen mobility and emergency response capacity. Looking ahead, plans are also underway to expand the Migration Information and Data Analysis System (MIDAS), establish a modern National Immigration Headquarters, digitize immigration services, set up new forensic laboratories, develop intelligence and surveillance capacities, establish new drug treatment and rehabilitation centres, and strengthen the enforcement of measures against synthetic drugs. In addition, plans include developing an Integrated Communication System for emergencies, implementing fire safety awareness campaigns, and constructing modern correctional facilities to rehabilitate convicted inmates and provide them with vocational training.

Information

Honourable Speaker,

110. The Ministry remains committed to strengthening transparent, inclusive, and accountable governance by ensuring timely access to accurate and reliable public information. This commitment is further consolidated through the implementation of the Mansa Kunda Ministerial Town Hall, press conferences, and another flagship programme called “The

Minister”. These initiatives are geared towards promoting accountability, transparency, and equal access to information. Moreover, they provide a platform for Cabinet Ministers and senior officials to interact with the public, explain Government policies, and promote participatory governance.

111. In April 2026, the Ministry established the AI-driven National Misinformation and Disinformation Response Centre (NMDRC) to monitor and address harmful information, promote media literacy and fact-checking, and encourage responsible digital communication. The initiative reflects The Gambia’s commitment to innovation and regional leadership in digital technology.
112. The Ministry, through the Department of Information Services (DoIS), is working to revive the Gambia News Agency (GAMNA) as the country’s authoritative national news service to support the dissemination of credible and factual information. In order to preserve the country’s information heritage and increase public access to historical records, the Department has initiated the digitisation of its archival publications and photographic collections dating back to the 1940s. The Government is committed to ensuring effective communication and strengthening transparency and public engagement. As a result, the Ministry is formulating a comprehensive National Communication Policy (NCP) and Strategy aligned with national development goals. Overall, the NCP will help improve public service delivery, strengthen accountability, and support the effective implementation of national development priorities.
113. In addition, the Ministry, in collaboration with the Information Commission, is developing a regulatory framework for the Access to Information (ATI) Act 2021 and the Personal Data Protection and Privacy Act 2025. These two regulations will establish comprehensive legal frameworks to empower and protect the rights of individuals, while strengthening accountability, transparency, and public participation.

Justice

Honourable Speaker,

114. The Ministry continues to play a pivotal role in advancing Government's commitment to the rule of law, good governance, access to justice, and institutional reform. The enactment of the Intellectual Property Act, 2026 will further strengthen the legal framework for innovation and intellectual property protection. In this regard, a web-based Intellectual Property Administration System (IPAS 4.0) has been developed and is fully operational.
115. The Gambia's first National Legislative Drafting Guide was developed and the Guide introduces modern legislative drafting standards aimed at improving the quality, consistency, accessibility, and clarity of legislation, while strengthening legislative drafting capacity across Government.
116. On the Government's transitional justice agenda, significant progress has been made in implementing the recommendations of the Truth, Reconciliation and Reparations Commission (TRRC). Following the enactment of the Special Prosecutor's Office Act 2024, the Special Prosecutor was appointed in May 2026, marking the operationalization of the Office responsible for investigating and prosecuting cases arising from the Government White Paper.
117. The Reparations Commission continues to implement the Victims Reparations Act, 2023. Since commencing compensation payments in December 2025, the Government has maintained its commitment by allocating resources to the Reparations Fund. The Post-TRRC Unit continues to coordinate the implementation of the Government White Paper by providing technical support to implementing institutions and ensuring continued progress in accountability, reparations, and institutional reforms.
118. In 2027, the Ministry will continue to implement strategic reforms aimed at modernizing justice sector institutions and improving public service delivery. Priority will be given to the full operationalisation of the Civil Registration and Vital Statistics Act 2026, and its accompanying Regulations through nationwide public awareness campaigns, capacity building for implementing officers, and enhanced service delivery.

119. The Ministry will continue developing its Case Management System to improve the recording, tracking and management of cases. The system will support timely follow-up, strengthen coordination and improve access to case information. The Ministry will also advance the revision and consolidation of the Laws of The Gambia for publication in a new set of volumes. This work will bring together existing laws and their subsequent amendments into an updated and accessible collection. It will make the law easier to identify and apply, supporting legal certainty and access to justice.

120. Plans are also underway to establish a Centralized Digital Registry System linking all regional offices to facilitate real-time information sharing and verification, while also developing a National Registry Portal to enable online applications for vital records, deeds, powers of attorney, and other legal instruments.

Public Service, Administrative Reform, Policy Coordination and Delivery

Honourable Speaker,

121. The Ministry continues to advance a comprehensive reform agenda over the years, aimed at strengthening institutions, improving service delivery, and ensuring that the machinery of government functions efficiently and transparently. Similarly, progress has been made in modernizing public service management through the development of a comprehensive Human Resource Management Information System. The system will integrate personnel records, payroll, performance management, and pension administration into a single digital platform, with a view to improving efficiency and accountability, while supporting evidence-based planning and decision-making.

122. In collaboration with the Ministry of Communication and Digital Economy (MoCDE), the Ministry has identified several services that will be digitalized to make them more accessible to citizens, reduce processing times, and minimize the need for multiple visits to service provision centres. The introduction of the MyGov platform, which is currently being tested, will further enhance access to public services by making them available through a single digital platform.

123. The Ministry has also developed the National Policy Development Handbook, which provides a unified framework for policy formulation and coordination across all Ministries, Departments and Agencies. This landmark initiative strengthens policy coherence, promotes evidence-based decision-making, and ensures that national policies are aligned with national development priorities.
124. A Presidential Delivery Dashboard has been established to track the implementation of priority programmes and projects. This enhances transparency, timely decision-making, and strengthens oversight of national development initiatives.
125. The review of the Public Service Act, together with updates to the General Orders and Code of Conduct, is ongoing and is expected to reinforce professionalism, integrity, and discipline throughout the service. With a view to building a capable and motivated workforce, a new Civil Service Training and Development Policy have been established. The Policy promotes merit-based training, strengthens institutional capacity, and ensures that skills development is closely aligned with national priorities and service delivery needs.

Environment, Climate Change and Wildlife

Honourable Speaker,

126. The Ministry of Environment, Climate Change and Natural Resources (MECCNAR) continues to strengthen climate resilience and environmental sustainability through major programmes aimed at protecting vulnerable coastal and rural communities, restoring degraded ecosystems, promoting sustainable land management, and supporting climate-smart livelihoods.
127. The Department of Forestry advanced the gazetting of 31 community forests covering 3,199.55 hectares, trained more than 800 beneficiaries in sustainable land management, established agroforestry systems in 44 vegetable gardens, distributed tree seedlings to 94 schools, and provided wildfire management equipment to 87 community forest committees managing over 8,000 hectares. These interventions, alongside strengthened protected-area

management, anti-poaching efforts, community participation, and ecotourism development, are supporting biodiversity conservation and sustainable natural resource management.

128. MECCNAR supported regional energy integration, including the completion and commissioning of the 1,677-kilometre regional electricity interconnection network. Meanwhile, implementation of the First Biennial Transparency Report and Fourth National Communication under the UNFCCC, together with the Capacity Building Initiative for Transparency, is strengthening climate data, greenhouse gas inventories, monitoring, reporting, and access to climate finance.
129. The Government continues to prioritise waste management as a cornerstone of environmental protection, public health and sustainable urban development. Consequently, it has entered a strategic partnership with the Jospong Group of Companies of Ghana to develop an integrated national waste management system covering waste collection, segregation, recycling, composting, resource recovery and environmentally sound disposal. The programme is expected to improve sanitation, reduce pollution, create green jobs, stimulate private sector investment and accelerate The Gambia's transition towards a circular economy. To strengthen compliance, Government has established a dedicated Police Environment Unit within the National Environment Agency to enforce environmental laws relating to illegal dumping, pollution, prohibited plastics, hazardous substances and environmental permits.
130. In the coming year, the Ministry will prioritize operationalizing the National Climate Change Act, establishing the ICZM Secretariat, implementing the National Adaptation Plan, scaling up climate resilience and ecosystem restoration, improving waste and plastic pollution management, completing the air quality monitoring network, strengthening environmental law enforcement, and advancing carbon-market readiness under Article 6 and REDD+. These efforts aligned with YIRIWA, will reinforce food security, renewable energy, tourism, employment, disaster-risk reduction, and green growth, while increasing domestic resource mobilisation through carbon markets, forestry revenues, and ecotourism.

Lands and Regional Government

Honourable Speaker,

131. The Ministry continues to make progress in advancing land governance, institutional reforms, and digital transformation, as enshrined in the RF-NDP. A new Land Policy is now being implemented following its approval by Cabinet. This framework provides guidance on equitable access, effective use, and sustainable management of land resources.
132. The Government, in collaboration with partners, is reviewing all Acts relating to land tenure and land administration to modernize outdated provisions and strengthen governance. In the same vein, the Department of Physical Planning and Housing (DPPH) Act and Regulations, which have remained obsolete for decades, are being reviewed to align with development needs.
133. With regards to affordable housing initiatives, sites have been identified, developers contracted, and financing modalities reviewed. The initiative will commence with a pilot phase of 200 affordable housing units in the WCR, laying the foundation for the broader target of 200,000 units for low- and middle-income earners.
134. On regulatory reforms, the Ministry has advanced a series of landmark reforms addressing critical areas of national development. These include the Real Estate Bill, the NGO Bill, the Local Government Act Review, the Hajj Policy and Regulation, and the National Resettlement Policy. These reforms are intended to address outdated laws and strengthen land governance, housing, institutional modernization, and religious affairs, while empowering communities.
135. In 2027, the Ministry plans to conduct a housing diagnostic to have a profile of housing in The Gambia. This diagnostic will provide a comprehensive assessment of the housing market and housing conditions, with particular attention to low-income households and vulnerable communities. It will help identify gaps in infrastructure and financing, while also creating opportunities for the construction of sustainable and climate-resilient buildings.

136. To enhance efficiency and service delivery, the Ministry is preparing to construct regional offices for the DPPH and the Department of Lands and Surveys (DLS). These modern facilities will house the new Land Information System (LIS), ensuring that land records are digitized, accessible, and transparent. This infrastructure investment will decentralize services, reduce delays, and strengthen institutional presence across the regions.

Foreign Affairs

Honourable Speaker,

137. The Ministry registered progress in advancing the Gambia's foreign policy objectives while strengthening bilateral and multilateral partnerships. With regard to relations with Asian and Pacific partners, the Ministry continues to achieve tangible development outcomes. Cooperation covers infrastructure, agriculture, energy, health, education, skills development, and governance. Among the notable achievements was the China-Gambia Cooperation Plan on jointly promoting the Belt and Road Initiative. Cooperation also supported the revitalisation of the Agricultural Rural Farmers Training Centre in Jenoi and strengthened agricultural and trade relations with Pakistan through a Memorandum of Understanding.
138. Moreover, engagement continued to expand with Latin American and Caribbean partners, including through the establishment of diplomatic relations with Trinidad and Tobago in March 2026, following the establishment of relations with Grenada in 2025.
139. The Gambia continues to strengthen engagement with the Commonwealth, which remains an important partner in supporting democratic governance, the rule of law, and institutional development. Similarly, the country maintains engagement with the United Nations contributing to international peacekeeping operations and advocacy on climate change and the Sustainable Development Goals (SDGs).
140. In Africa, the Government will continue to deepen bilateral and regional cooperation while remaining actively engaged with the AU, ECOWAS, and CEN-SAD. The Government will also continue to strengthen cooperation with neighbouring Senegal. In particular, attention will

be given to implementing existing bilateral agreements and following up on the recently concluded border demarcation arrangements.

141. Following the State Visit of the Gabonese President to The Gambia, relations with the Gabonese Republic gained renewed momentum. As a result, several bilateral agreements were signed, including an agreement on visa exemption for holders of diplomatic and service passports.

142. The Ministry intends to focus on converting diplomatic engagements into measurable development outcomes. This will require stronger coordination across Government, including with the private sector and development partners. Key priorities will include deepening bilateral and multilateral cooperation, expanding economic diplomacy, mobilising development support and foreign direct investment, strengthening regional integration, and advancing The Gambia's OIC priorities.

143. The Ministry will continue to explore visa exemption arrangements, enhance diaspora engagement, strengthen migration governance, and expand opportunities for trade, tourism, and investment. Overall, The Gambia's foreign policy will remain firmly aligned with national development priorities.

Data and Statistics

Honourable Speaker,

144. The Gambia Bureau of Statistics produced fourteen thematic reports from the 2024 Population and Housing Census data. The findings show major improvements in several areas that are crucial to human capital development and provide a strong foundation for sustainable development. For example, youth literacy reached 82.4 percent nationally in 2024. Nevertheless, overall literacy rates remain lower in rural areas (72.4 percent) than in urban areas (87.7 percent). The Census findings also indicate significant progress in access to Information and Communication Technology (ICT). Nationally, 73.7 percent of the population aged three years and above have access to at least one form of ICT, whilst the internet penetration rate stands at 57.9 percent.

145. The Census estimated a crude death rate of 6.4 deaths per 1,000 population in 2024, while the Total Fertility Rate (TFR) was estimated at 4.9 births per woman. Life expectancy at birth stood at 66.3 years, indicating improvements in overall survival. Females continued to experience better survival outcomes than males, with life expectancy estimated at 68.1 years for females compared with 64.6 years for males. The crude birth rate and general fertility rate provide additional insights into the country's fertility patterns and population growth.
146. Maternal mortality also remains an important public health challenge, although the maternal mortality ratio declined to 248.3 deaths per 100,000 live births, from 289 deaths per 100,000 live births recorded in the 2019–20 Demographic and Health Survey.
147. In addition, GBoS is in the process of rebasing the Gross Domestic Product (GDP). This exercise is necessary to update the reference year used to measure economic output, ensuring that national accounts statistics more accurately reflect current economic conditions, market prices, and emerging industries. Over time, economies evolve, with some products and sectors becoming less significant while new industries emerge. GDP rebasing therefore ensures that economic statistics remain representative of the structure and dynamics of the economy. The exercise commenced in 2025 and is expected to continue into the second half of 2027, mainly due to the wide range of data sources required to complete the process.

State Owned-Enterprises

Honourable Speaker,

148. In 2026, five SOEs paid interim dividends to the Government, which is a commendable development and an indication of an increasingly performance-oriented SOE sector. Aggregate revenue for the SOE sector increased from GMD17.33 billion in 2024 to GMD17.50 billion in 2025, representing an increase of GMD178 million. The sector also achieved a historic consolidated net profit of GMD2.5 billion, a significant reversal from the GMD 2.6 billion loss recorded in 2024. This represents a meaningful GMD 5.1 billion, or 196 percent, year-on-year turnaround in financial performance.

149. This positive shift underscores the growing resilience of the SOE sector and the impact of targeted reforms. In addition, the Commission conducted a comprehensive governance assessment of SOEs to identify critical compliance gaps and align operations with established regulatory standards. The assessment also sought to strengthen institutional accountability through enhanced performance-monitoring systems and more strategic engagement with Boards and Management. This dual approach has strengthened organisational oversight, minimized institutional risks, and improved leadership effectiveness across SOEs.

MEDIUM TERM MACROECONOMIC AND FISCAL OUTLOOK

Honourable Speaker,

GDP Growth

150. The macroeconomic outlook remains broadly favourable despite heightened global uncertainties. Growth is projected at 5.6 percent in 2027 and 5.8 percent in 2028, before stabilising at around 5.0 percent over the medium term. This growth will be underpinned by the reprioritisation of the Recovery-Focused National Development Plan (RF-NDP), with a focus on strengthening agricultural and agro-processing output, sustaining investment in infrastructure, increasing tourist arrivals, and maintaining robust remittance inflows. Continuous efforts to achieve universal access to electricity, alongside increased domestic generation, will also support economic activity.

Inflation

151. Inflation is projected to decline in 2027, although the outlook has become increasingly uncertain and remains subject to significant downside risks. The Central Bank's policy measures, together with fiscal policy support and development partner initiatives to strengthen food self-sufficiency, are expected to help mitigate price pressures and support price stability. On the exchange rate front, stability is expected to be maintained in 2027 and over the medium term, underpinned by sustained foreign exchange inflows.

Fiscal Outlook

Revenue and Grants

152. The anticipated macroeconomic stability, coupled with ongoing Government efforts to strengthen domestic revenue mobilisation, is expected to further enhance revenue performance in 2027. Consequently, total revenue and grants are projected at GMD 56.94 billion, equivalent to 24.4 percent of GDP. Of this amount, GMD 37.39 billion (16.0 percent of GDP) is expected to be generated from domestic revenue, while GMD 19.54 billion (8.4 percent of GDP) will come from grants.

153. The growth in tax revenue will be anchored by administrative reforms and base-broadening measures. Consequently, tax revenue is projected to reach GMD 31.47 billion in 2027, representing an increase of 16.5 percent from the 2026 budget. This increase will be supported by the deployment of the Integrated Tax Administration System (ITAS) in the latter part of 2027, which is expected to broaden the tax base and facilitate the effective taxation of digital services supplied by non-resident providers.
154. In addition, revenue performance will be strengthened through stricter enforcement of withholding tax on direct payments for project-related requirements, implementation of the revised GIEPA Act, which will eliminate CIT exemptions, and improved third-party data matching and system interfaces with MDAs to enhance tax compliance and audit enforcement. Excise tax collections, particularly from the telecommunications sector, are also projected to improve significantly with the full rollout of the revenue assurance solution for telecommunications and the electronic invoicing system. These initiatives are expected to enhance transaction monitoring, reduce under-declaration, and improve the accuracy of collections and the quality of tax assessments over the medium term.
155. Non-tax revenue will be further bolstered by the digitalisation of collections and ongoing reforms to ensure that SOEs are transformed from loss-making entities into dividend-paying entities. Consequently, non-tax revenue is projected at GMD 5.92 billion. Total grants are projected at GMD 19.54 billion, of which GMD 3.57 billion is expected to be in the form of budget support, although this remains subject to risks arising from rising geopolitical tensions and shifting development partners' priorities.

Expenditure

156. Total Government expenditure for 2027 is projected at GMD 59.24 billion, comprising GMD 33.93 billion in recurrent expenditure and GMD 16.24 billion in capital expenditure and net lending. This represents an increase of 13.1 percent compared to the 2026 budget. The increase will primarily be driven by the settlement of expenditure arrears, debt service payments, financing of the National Assembly elections, and continued efforts to address infrastructure gaps.

157. Personal emoluments will be mainly driven by allowance standardization, payment of drawbacks to approved allowances, promotions, grade point changes, and new recruitments across MDAs. For interest payments, the elevated cost of borrowing linked to debt rollovers and increase in debt stock will lead to higher domestic interest payments.
158. Other charges are expected to be driven by preparations for the National Assembly elections, settlement of expenditure arrears, procurement of drugs for hospitals, input subsidies and crop financing for farmers, transfers to schools, land compensation, and subventions to the Gambia Revenue Authority (GRA).
159. Capital expenditure will be driven mainly by government financed solarization project, and continued implementation of infrastructure projects. Over the medium term, the focus will shift towards gradually expanding Government-financed projects, given the anticipated slowdown in project grants. This will be supported by keeping expenditure growth below the growth of domestic revenues. Consequently, total expenditure as a share of domestic revenue is expected to decline from 113.9 percent in 2027 to 103.6 percent by 2030. The Government will continue to control expenditures by strengthening procurement controls and accelerating e-procurement.

Budget Deficit and Financing

160. The Government targets an overall deficit of 1.0 percent of GDP in 2027 for All Funds, and 0.04 percent for Government Local Funds, unchanged from the previous Budget. This is meant to sustain fiscal consolidation efforts and keep reducing public debt in line with the Medium-Term Debt Strategy (MTDS). The strategy aims to meet the financing needs of Government at the lowest possible cost while maintaining a prudent level of risk.

Public Debt

161. Public debt is deemed sustainable over the medium term, with public and publicly guaranteed debt projected to decline to 66.2 percent of GDP in 2027. This downward trajectory will be supported by reduction of the fiscal deficit, sustain stronger economic growth, enhanced domestic revenue mobilisation, strict expenditure prioritisation, greater reliance on concessional financing, adherence to external borrowing limits, and measures to ensure that State-owned Enterprises (SoEs) and Public-Private Partnerships (PPPs) do not give rise to

significant contingent liabilities. Nevertheless, the debt trajectory remains subject to uncertainty due to potential additional contingent liabilities.

Risks to the Budget

162. The implementation of next year's Budget is subject to downside risks arising from the escalation or spread of global and regional conflicts, climate change and natural hazards, changes in development partners' policies, international commodity price volatility, and an uncertain global economic outlook. These risks could expose the Gambian economy to significant macroeconomic pressures, given the country's high dependence on imports of fuel, food, and other essential commodities.
163. Climate change risks could heighten agricultural volatility, as irregular rainfall, floods, and dry spells continue to affect seasonal output. The Middle East crisis has triggered higher oil prices which could further increase transportation, electricity, and production costs, placing upward pressure on the cost of living and intensifying inflationary pressures. At the same time, more frequent natural disasters could damage infrastructure and livelihoods, with adverse effects on economic growth, inflation, and the external balance.
164. On the fiscal front, risks remain elevated, driven by potential delays in policy implementation, unanticipated expenditures, refinancing pressures, and contingent liabilities, particularly those arising from SOEs. The wage bill is projected to increase by 9.8 percent, from GMD10.2 billion in the 2026 Budget to GMD11.2 billion in 2027, creating additional pressure on the budget given the limited scope to reduce personnel costs in the short term. Similarly, debt service is expected to rise in 2027, accounting for approximately 33 percent of GLF expenditure. These pressures could further constrain fiscal space and result in reduced operating expenditures, and limited resources for other priority programmes.
165. On the upside, a faster-than-expected decline in inflation and earlier reductions in interest rates than assumed in the baseline forecast could stimulate domestic demand. Stronger-than-expected harvests, resulting in lower food prices, improved exchange rate conditions, and weaker domestic demand could also help ease inflationary pressures. Furthermore, accelerated progress in structural reforms could strengthen domestic revenue mobilisation and support the overall macroeconomic outlook.

RATIONALE FOR 2027 BUDGET ALLOCATIONS

Honourable Speaker,

166. The Rationale for the 2027 Budget Allocation being discussed below is focusing mainly on Government Local Funds (GLF).

Ministry of Defence (MoD)

167. The 2027 budget allocation for the Ministry of Defence is estimated at GMD 1.88 billion, reflecting a 51.5 percent increase compared to the 2026 approved budget of GMD 1.24 billion. A key driver of this increase is the GMD 979.74 million allocated for personnel emoluments, which increased by 19 percent compared to 2026. This allocation is partly intended to cater for the Terms and Conditions of Service (TACOS) of the Gambia Armed Forces. In addition, an amount of GMD 180.00 million has been allocated for food and food services for the Army (up 12.5% compared to 2026), while GMD 13.65 million has been allocated for the operation and maintenance of boats for the Navy. A further GMD 400.00 million has been budgeted to continue efforts to upgrade the standards of military barracks.

Ministry of Interior (MoI)

168. The 2027 budget allocation for the Ministry of Interior is estimated at D2.38 billion, representing an increment of 0.3 percent. Approximately 72 percent of this amount is allocated to Personnel Emoluments (GMD 1.72 billion, which increased by GMD 106.15 million). Food and Food services, which caters for the feeding of personnel, are estimated at GMD 119.34 million. About 50 percent (or GMD 60.00 million) of the Food and Food Services budget is for the Police, while 46 percent (or GMD 55.00 million) is for Prisons. The amount for prisons is to cater for the feeding of prisoners (GMD 50 million). A subvention of GMD 190.00 million is also allocated to the Drug Law Enforcement Agency to support the fight against drugs.

Ministry of Tourism, Arts and Culture (MoTAC)

169. The Ministry of Tourism, Arts and Culture has been allocated GMD 59.41 million for 2027. One of the key allocations includes GMD 4.0 million for buildings and structures, which increased by 100 percent compared to the 2026 approved budget. This is a continuation of the support for the development and rehabilitation of tourism infrastructure and heritage sites.

Ministry of Foreign Affairs (MoFA)

170. The 2027 budget for the Ministry of Foreign Affairs increased by 5.8 percent (from GMD 2.11 billion to GMD 2.23 billion). This is largely due to an increment in Personnel Emoluments (GMD 114.79 million) to cater for embassy allowances. Other increases were recorded for Embassy Rents (GMD 38.00 million or 8 percent year-on-year), Welfare of Gambians (GMD 8.41 million or 59 percent year-on-year) and Travel Expenses (GMD 18 million or 32 percent year-on-year). The budget also includes GMD 30.00 million for the movement of diplomatic staff to be posted to or recalled from embassies. Furthermore, an amount of GMD 20.00 million has been catered for the development of The Gambia Government's properties in Dakar and the construction of a new Chancery in Abuja.

Ministry of Finance and Economic Affairs (MoFEA)

171. The 2027 budget allocation for the Ministry of Finance and Economic Affairs is estimated at GMD 2.24 billion, indicating a two percent decrease from 2026. This includes GMD 965.00 million as subvention to the Gambia Revenue Authority (GRA) to support its revenue mobilization drive. In addition, GMD 200.00 million has been catered for equity participation and GMD 182.50 million for the Public Administration and Modernization Project (PAMP), reflecting reductions of 20 percent and 34 percent, respectively, compared to the 2026 approved budget.

Ministry of Agriculture (MoA)

172. The Ministry of Agriculture has an estimated budget of GMD 1.77 billion for 2027, representing an increase of 0.5 percent (or GMD 8.58 million) compared to the 2026 approved budget. This increase is primarily attributed to an increase in input subsidies, which amounted to GMD 1.20 billion, representing an increase of GMD 300 million compared to 2026. In addition, subventions to other institutions under the agriculture sector amounted to GMD 108.00 million, underscoring the Government's continued commitment to supporting the agricultural sector. Similarly, in addition to the GMD 75 million allocated in 2026 for the purchase of tractors, a further GMD 45.74 million has been catered in 2027 for the tractors. New initiatives have also been introduced for 2027; one such initiative is the One-cow-one-

family initiative, aimed at supporting the animal husbandry sector. A budget of GMD 35 million has been budgeted for this initiative.

Ministry of Transport, Works and Infrastructure (MoTWI)

173. The Ministry of Transport, Works and Infrastructure has been allocated GMD 1.81 billion in the 2027 budget, representing an 11 percent reduction compared to the 2026 approved budget of GMD 2.03 billion. This reduction is mainly as a result of the Ministry's access to additional funding through the National Road Authority (NRA) levy, whose collections are estimated to be GMD 2.0 billion for 2027. Major allocations in the expenditure budget include D1.37 billion for road infrastructure, GMD 150.0 million for land compensation, GMD 70.0 million for consultancy services on road constructions and GMD 30.0 million for the construction and maintenance of government residences and quarters.

Ministry of Basic and Secondary Education (MoBSE)

174. The budget for the Ministry of Basic and Secondary Education increased by 4 percent, rising from GMD 5.91 billion in 2026 to GMD 6.13 billion in 2027. Personnel Emoluments (PE) constitute the largest portion of the recurrent budget estimates of the ministry at 61 percent, while total subventions grew from GMD 1.0 billion in 2026 to GMD 1.1 billion in 2027. Funding for the School Feeding Program (Food and Food Services) was increased by GMD 60 million from the GMD 250.0 million in 2026. Conversely, the gross total for School Improvement Grant was reduced by 6 percent, declining from GMD 352.4 million in 2026 to GMD 331.4 million in 2027. Furthermore, expenditure for fees and handling charges increased by 9 percent from GMD 230.9 million in 2026 to GMD 251 million in 2027. The ministry's PAMP estimates also experienced significant growth of 253 percent, expanding from GMD 46.6 million in 2026 to GMD 164.8 million in 2027.

Ministry of Health (MoH)

175. The Ministry of Health's budget for 2027 is GMD 4.11 billion, representing a 31 percent increase compared to the 2026 approved budget. Of this amount, a total of GMD 1.74 billion has been allocated for subventions to hospitals, councils and agencies, representing a 7 percent increment. Other major allocations include GMD 265.2 million for drugs, dressings and medical supplies; GMD 140 million for payments to Cuban doctors; GMD 52.9 million for

vaccines; and GMD 991.9 million (20 percent increment) for Personnel Emoluments. In addition, GMD 60.0 million has been earmarked for the National Health Insurance Scheme while GMD 101.1 million has been allocated to health promotion (GMD 12.3 million) and family health (GMD 88.8 million) programmes. New additions to the MoH budget include GMD 51.0 million for the recently launched Farato Emergency Treatment Centre, GMD 39.2 million for the Food and Drugs Laboratory, and GMD 25.7 million for the College of Physicians and Surgeons of The Gambia. Also included in the Health budget is the new Kaira program, which has an estimate of GMD 730 million, and an amount of GMD 30 million for the purchase of ambulances.

Ministry of Youth and Sports (MoYS)

176. The 2027 estimated budget for the Ministry of Youth and Sports stands at GMD 156.68 million, indicating a slight increment compared to the previous fiscal year's budget of GMD 146.5 million. This overall figure includes GMD 83.1 million earmarked for subvented agencies. However, the Songhai Initiative's budget decreased from GMD 20.0 million in 2026 to GMD 13.2 million in 2027.

Ministry of Fisheries and Water Resources (MoFWR)

177. The 2027 estimated budget for the Ministry of Fisheries and Water Resources is GMD 72.29 million, representing a 19 percent increase compared to the 2026 approved budget. This allocation includes provisions of GMD 7.00 million for Fish Ponds and Water Breeding Facilities, as well as GMD 12.67 million earmarked for Wells, Boreholes, Water Points and Reticulation Systems.

Ministry of Petroleum and Energy (MoPE)

178. The Ministry of Petroleum and Energy has been allocated a budget of GMD 1.36 billion for 2027, representing a 10 percent decrease (GMD 152.8 million) compared to the 2026 approved budget. This reduction can mainly be attributed to the decrease in the plants, machinery and equipment budget meant for energy access, which decreased by GMD 142 million to GMD 216.8 million. However, the Ministry's budget also includes GMD 1.0 billion under energy subsidy to compensate NAWEC for electricity tariff costs. Similarly, a budget of GMD 50.0 million has been factored for land compensation for the solarization projects.

Ministry of Gender, Children and Social Welfare (MoGCSW)

179. The 2027 budget allocation for the Ministry of Gender, Children and Social Welfare is GMD 127.07 million, representing a 9.6 percent increase compared to the 2026 approved budget of GMD 115.85 million. In addition, the budget includes GMD 7.72 million for Food and Food Services to support the Bakoteh shelter and GMD 15.0 million for the Women Enterprise Development Fund. The budget also caters for support to the differently abled (GMD 5 million), support to victims of Gender Based Violence (GMD 4.52 million), and Support to Vulnerable Children (GMD 7 million).

Independent Institutions

180. The total appropriation for the independent institutions (National Assembly, Judiciary, Independent Electoral Commission and National Audit Office) combined amounts to GMD 2.08 billion (GMD 2,084,823,087), representing an increase of GMD 188.4 million (or 10 percent) compared to 2026 (GMD 1,896.380,037). It is worth noting that the appropriations for these institutions are only adjusted by the National Assembly, and it must be emphasized that needs to be within the remits of the fiscal framework.

MEDIUM TERM POLICY REFORMS

Honourable Speaker,

181. To promote economic stability and reinforce the Government's commitment to fiscal sustainability over the short to medium term, a set of prudent reform policies are identified below for implementation:

- i. Conduct a review and rationalization of VAT exemptions.
- ii. Review and rationalize the number of brackets for Personal Income Tax.
- iii. Enforcement of a Withholding Tax Compliance Policy Practice Note for Direct Payment for Donor-Funded Projects aimed at expanding the CIT base and efficiency.
- iv. Conduct bilateral with MDAs to review and rationalize the multiplicity of government user fees & charges to enhance the ease of doing business.
- v. Conduct a Periodic M&E on Tax Expenditures (Duty waivers and Investment Incentives).
- vi. Expand the Scope of taxation to digital Supplies/e-commerce provided by non-residents and conduct a deep dive into the feasibility of Digital Service Tax.
- vii. Conduct a study to analyze revenue streams for existing land administration services, land use planning services, and other existing revenue streams in the land sector and explore the possibility of introducing a tax on vacant land.
- viii. To improve the revenue capacity of municipalities and enhance fiscal decentralization, a property taxation reform strategy is being developed in collaboration with the LGAs and development partners.
- ix. Rationalize recurrent spending to create space for more development-oriented spending.
- x. Enhance the effectiveness of Public Investment Management (PIM) by improving project selection, preparation and implementation.
- xi. Integrating externally financed projects gradually into the national budget.
- xii. Implement the Medium-Term Debt Strategy (MTDS), which prioritizes concessional borrowing and lengthening domestic maturities through the issuance of 3- to 5-year bonds to improve refinancing risk in the domestic debt portfolio.
- xiii. Align investment planning with climate mitigation and adaptation priorities to bolster economic resilience against climate change.
- xiv. Fully operationalize the 2023 SOE Act and 2024 Regulations, ensuring performance contracts, key performance indicators (KPIs), and audited accounts are published for all SOEs.

- xv. Review travel, fuel and maintenance costs of Government vehicles, strengthening procurement to improve value for money.
- xvi. Pre-Budget consultations to ensure that MDAs programmes are aligned with the RF-NDP

REVENUE ADMINISTRATION

Honourable Speaker,

184. The implementation of the GRA fifth Corporate Strategic Plan (2025–2029) is ongoing. The Strategic Plan will continue to guide the Authority’s reform and modernization agenda, leveraging the country’s ICT infrastructure to simplify business processes and procedures, strengthen compliance management, and maximize revenue mobilisation.
185. The Automated Container Tallying System (ACTS) is now operational as part of the integrated Single Window environment. This provides continuous system-based tracking of containers from discharge at the port through exit, ensuring that container movements are captured and reconciled against customs declarations in real time. The deployment of the ACTS is expected to deliver several operational benefits, including improved revenue assurance.
186. The implementation of reforms further includes the Integrated Tax Administration System (ITAS) which has recorded significant progress in 2026 and remains on track, with the development of the system’s core modules currently underway. Once fully operationalized in the fourth quarter of 2027, it is anticipated to change the dynamics of tax administration; especially on major domestic tax heads, reduce compliance costs, and usher in improved confidence in the tax system, while reinforcing tax morale due to the efficiency of the tax system.
187. The SICPA Project, which is being implemented in three phases, has also delivered tangible results. Phases 1 and 2, covering digital tax stamps on Excisable Goods and the Fuel Integrity Solution (Fuel Marking), respectively, have contributed to improvements in revenue collection. In particular, significant growth in revenue has been recorded following the implementation of digital excise stamps under Phase 1 and the fuel marking solution under Phase 2.

188. In 2027, the Authority expects the maturation of ongoing reforms including the National Single Window projects, Rental Compliance System, Digital Excise Tax Stamps, Fuel Marking, and major pipeline reforms such as Revenue Assurance and Electronic Invoicing for VAT to further strengthen revenue administration and collection. In addition, the following administrative measures will be introduced in 2027:

- i. Effective immediately, the Government through the GRA will enforce the provisions of the Income and Value Added Tax Act, 2012, under Chapter II-Income Tax, Part III-Computation of Chargeable Income, specifically Section 17(1) (a-g). Accordingly, Local Government Authorities (LGAs) are required to levy and remit income tax on payments made to all Councillors.
- ii. GRA will implement an AI-enabled Customs Valuation System to strengthen customs administration and address risks related to under-valuation, misclassification, under-declaration, and inconsistent documentation.
- iii. To strengthen tax compliance on non-compliant importers, the Government will introduce withholding tax on imports for non-compliant traders and selected non-essential and luxury commodities to improve revenue collection.
- iv. With effect from January 2027, VAT on prepaid telecommunications services, including phone cards, will be applied in accordance with Section 147 of the Income and Value Added Tax Act, 2012. Where a telecom company supplies a phone card to a distributor or intermediary at a price below its intended retail price, VAT will be calculated using the intended retail price rather than the discounted price charged to the intermediary.
- v. The Electronic Invoicing System will be fully rolled out as part of ongoing efforts to modernize tax administration and strengthen revenue assurance. The system facilitates the electronic issuance and reporting of invoices for VAT and other relevant taxes, providing the Gambia Revenue Authority with improved access to real-time transaction-level data aimed at improving tax assessment.

PROPOSED REVENUE MEASURES FOR 2027

Honourable Speaker,

189. The proposed 2027 revenue measures aim to broaden the tax base, reduce revenue leakages, promote tax fairness, discourage harmful consumption, and support climate resilience, sound environmental waste management and social protection, while aligning with ECOWAS and international commitments.

- i. In line with the Government's commitment to strengthening environmental sustainability and addressing the growing challenge of plastic pollution, the Government will introduce an excise duty on selected Single-use Plastic products. The duty will be applied on the basis of quantity or weight. This measure will broaden the domestic revenue base while also serving as an environmental protection policy instrument.
- ii. In 2024, the Government introduced a standard-rated export duty of D5/kg on scrap metal exports to promote the availability of input for local steel manufacturing companies. However, in the past two years, policy assessment of the measure has indicated that the standard D5/kg is largely regressive due to large variation in the market price of scrap metals. As a result of this, a specific export duty on scrap metal is introduced, with rates varying by category (ferrous metals, aluminium, copper, brass and bronze, and non-ferrous metals).
- iii. To support road safety, security, promote environmental sustainability, and improve the management of tyre waste, the Government will introduce an excise duty on imported used tyres, levied on a per-unit basis according to the quantity imported. The measure will serve as a policy instrument to discourage the excessive importation of worn-out and low-quality tyres, which may pose road-safety risks and contribute to the accumulation of tyre waste. The measure will also complement Government's broader efforts to promote responsible waste management and protect the environment.
- iv. To improve tax compliance and encourage greater formalisation of rental income activities, the Government will revise the tax rate applicable to rental income from 15 percent to 13 percent. The measure is intended to promote voluntary compliance while supporting the expansion of the rental tax registry.

- v. To promote employment opportunities for Gambians and strengthen the effective management of expatriate employment, the Government will increase the payroll tax rates applicable to expatriates for non-ECOWAS expatriates from D100,000 to D200,000, while the rate applicable to ECOWAS citizens will increase from D30,000 to D50,000.
- vi. Any excess revenue generated by public funded entities after meeting their core operational mandate should be remitted to the Government.
- vii. The fish landing jetty project should be pursued through a Public-Private Partnership (PPP) and implementation will commence immediately.
- viii. In line with global best practice, fees for naturalization and registration shall be paid at the time of application, effective 1st January 2027. This is intended to preserve and protect government revenue, while ensuring effective service delivery.
- ix. In order to ensure that the cost of service is commensurate with the service delivered, the fees for multiple-entry visas will be increased from GMD 7,000 to USD 150 or its equivalent in Gambian Dalasi, effective 1st January 2027.
- x. The Government will introduce a 0.75 percent waste management levy on non-oil imports; this is meant to promote public sanitation and sustainable waste management practices.

CONCLUSION

Honourable Speaker,

190. The uncertainties in the global economy and the increasing frequency of external shocks have heightened risks in the domestic economy. The Government will continue to closely monitor global and domestic developments and respond accordingly to safeguard macroeconomic stability and protect the welfare of citizens. Given elevated prices for agricultural inputs and energy, the Government will continue to provide fertilizer subsidies, crop financing, and support to the electricity sector to mitigate the impact on domestic prices and household welfare. The Government will also continue to protect poverty-related spending and priorities to enhance access to essential health and education services.
191. The Government remains committed to strengthening revenue mobilisation in line with the Domestic Resource Mobilization Strategy (2026-2030), while preserving incentives that support investment, production, and enterprise growth. The implementation of public financial management reforms will continue to strengthen budget processes and accountability, improve the efficiency of public spending, and reduce the accumulation of arrears. Similarly, the investment prioritisation and selection tool developed by the Gambia Strategic Review Board (GSRB) will be expanded to cover domestically financed and PPP projects, with the aim of improving investment efficiency and containing expenditure. The fiscal consolidation drive will be sustained to build resilient and sound management of the economy. The running of a 1 percent budget deficit for All Funds and 0.04 percent for Government Local Fund is a demonstration of this strategy.
192. I wish to congratulate and express my sincere appreciation to the heads and personnel of our defense and security forces for their continued dedication and sacrifice in safeguarding our national borders and maintaining peace and security. I would like to use this opportunity to thank all our Development Partners who had / are still supporting The Gambia over the years. In this regard, I extend our deepest gratitude to the World Bank Group, International Monetary Fund, European Union, African Development Bank Group, Islamic Development Bank Group, UN Agencies, African Union, OPEC Fund for International Development, Arab Bank for Economic Development, GIZ, IFAD, ECOWAS, MRC Holland Foundation, Commonwealth, Red Cross, Civil Society Organizations (CSOs), Kingdom of Saudi Arabia and Saudi Fund for

Development, Kingdom of Morocco, Türkiye, State of Kuwait and the Kuwaiti Fund, Russia, The People's Republic of China, Japan, South Korea, Cuba, the Republic of France, The United Kingdom, and United States of America. Abu Dabi Fund For Arab Economic Development, African Development Fund, Ecowas Bank For Investment and Development, European Investment Bank, Export-Import Bank of India, IDB- Islamic Solidarity Fund For Development, Agency Francaise De Development, Commission of European Communities, Kreditanstalt Fur Wiederaufbau (KFW), African Risk Capacity Group (ARC), Global Environment Facility (GEF), Green Climate Fund (GCF), Global Fund (GF), Global Alliance for Vaccines and Immunization (GAVI) etc.

193. I wish to commend His Excellency, the President of the Republic of The Gambia, Mr Adama Barrow, for his continued commitment to advancing the country's economic development agenda. Under his leadership, the Government has continued to witness economic transformation, infrastructure development, private sector participation, and improvements in the livelihoods of Gambians. My sincere appreciation also goes to my Cabinet colleagues, as well as the dedicated staff of the Ministry of Finance and Economic Affairs and its allied agencies, for their hard work and commitment.

194. I also extend my gratitude to this August Assembly, under the leadership of the Speaker and Clerk, for the collaborative and supportive engagements over the years. As this budget speech will be the last under the 6th legislature, we applaud the service of all National Assembly members and staff for their tireless efforts in reviewing and approving the Budget Estimates of the last five years including that of 2027.

On this note, Honourable Speaker, I beg to move.

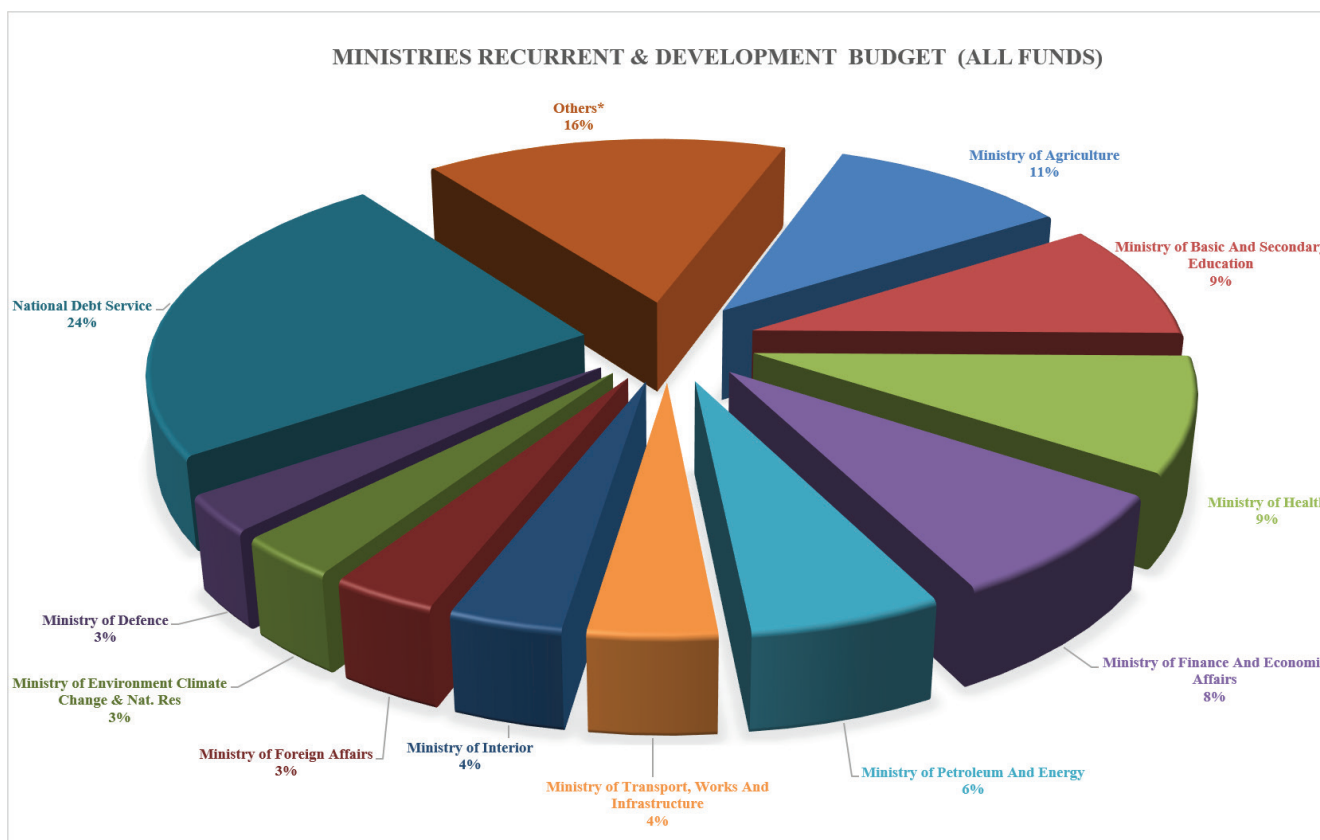
ANNEXES

ANNEX 1

SECTOR ALLOCATION FOR 2027 BUDGET (ALL FUND)

Ministries Recurrent & Development Budget (All Funds)	D' Millions	% of Total
Ministry of Agriculture	6,991.81	10.47
Ministry of Basic And Secondary Education	6,129.48	9.18
Ministry of Health	5,980.50	8.95
Ministry of Finance And Economic Affairs	5,515.09	8.26
Ministry of Petroleum And Energy	4,014.81	6.01
Ministry of Transport, Works And Infrastructure	2,677.69	4.01
Ministry of Interior	2,381.27	3.57
Ministry of Foreign Affairs	2,232.84	3.34
Ministry of Environment Climate Change & Nat. Res	2,176.46	3.26
Ministry of Defence	1,928.72	2.89
National Debt Service	16,174.30	24.22
Others*	10,581.53	15.84
Total	66,784.50	100.00

*Others: Ministries not listed above



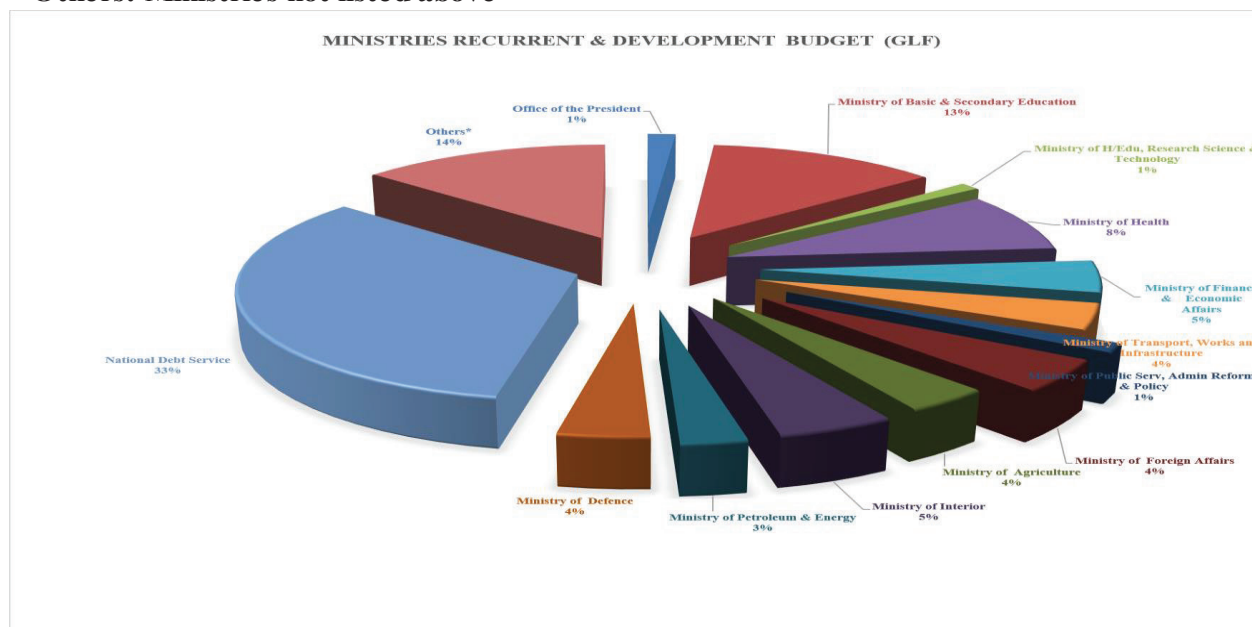
ANNEX 2

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SECTOR ALLOCATION FOR 2027 BUDGET (GLF)

Ministries Recurrent & Development Budget (GLF)	D' Millions	% of Total
Office of the President	740.80	1.52
Ministry of Basic & Secondary Education	6129.48	12.61
Ministry of H/Edu, Research Science & Technology	517.77	1.07
Ministry of Health	4109.98	8.46
Ministry of Finance & Economic Affairs	2241.60	4.61
Ministry of Transport, Works and Infrastructure	1809.45	3.72
Ministry of Public Serv, Admin Reforms & Policy	652.95	1.34
Ministry of Foreign Affairs	2232.84	4.59
Ministry of Agriculture	1765.18	3.63
Ministry of Interior	2381.27	4.90
Ministry of Petroleum & Energy	1359.46	2.80
Ministry of Defence	1875.59	3.86
National Debt Service	16174.30	33.28
Others*	6608.79	13.60
Total	48599.45	100.00

*Others: Ministries not listed above

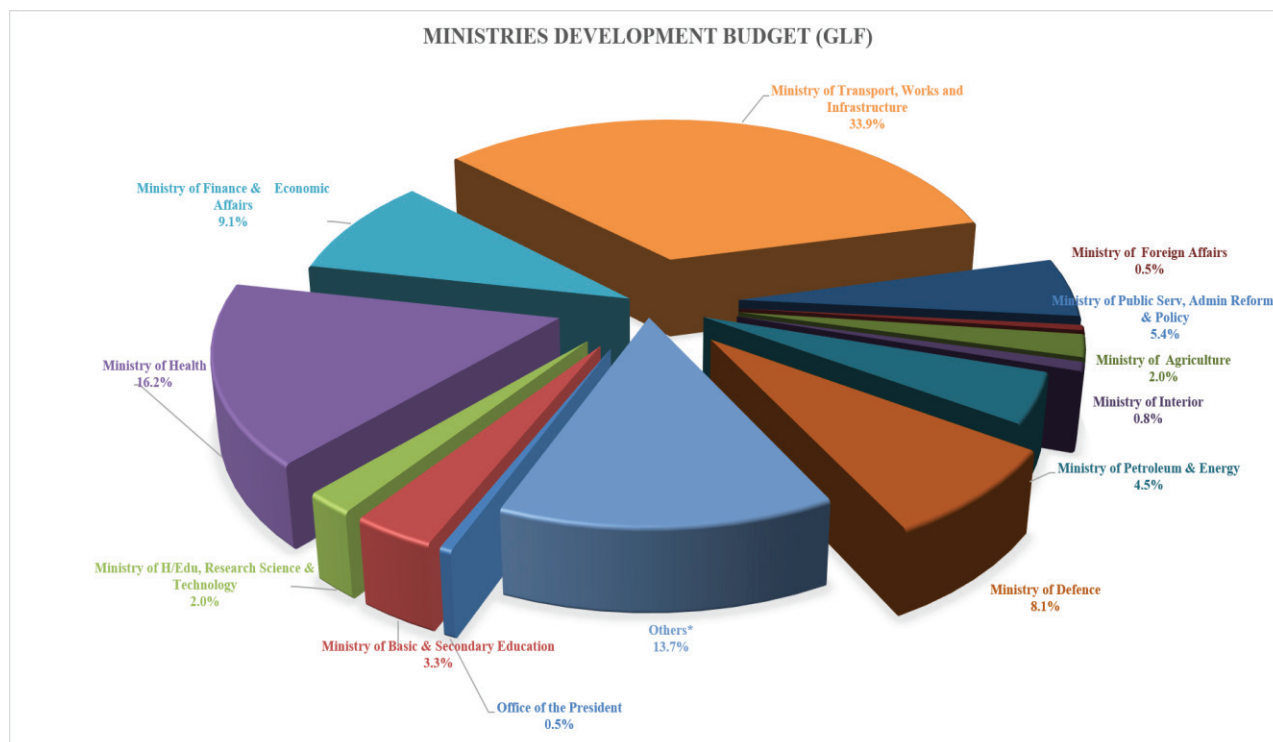


ANNEX 3

MINISTRIES DEVELOPMENT BUDGET ALLOCATION FOR 2027 (GLF)

Ministries Development Budget (GLF)	D' Millions	% of Total
Office of the President	25.4	0.5
Ministry of Basic & Secondary Education	169.8	3.3
Ministry of H/Edu, Research Science & Technology	101.0	2.0
Ministry of Health	827.2	16.2
Ministry of Finance & Economic Affairs	461.7	9.1
Ministry of Transport, Works and Infrastructure	1,730.0	33.9
Ministry of Public Serv, Admin Reforms & Policy	272.9	5.4
Ministry of Foreign Affairs	25.0	0.5
Ministry of Agriculture	103.1	2.0
Ministry of Interior	41.9	0.8
Ministry of Petroleum & Energy	230.5	4.5
Ministry of Defence	413.2	8.1
Others*	698.0	13.7
Total	5,099.8	100.0

*Ministries not listed above

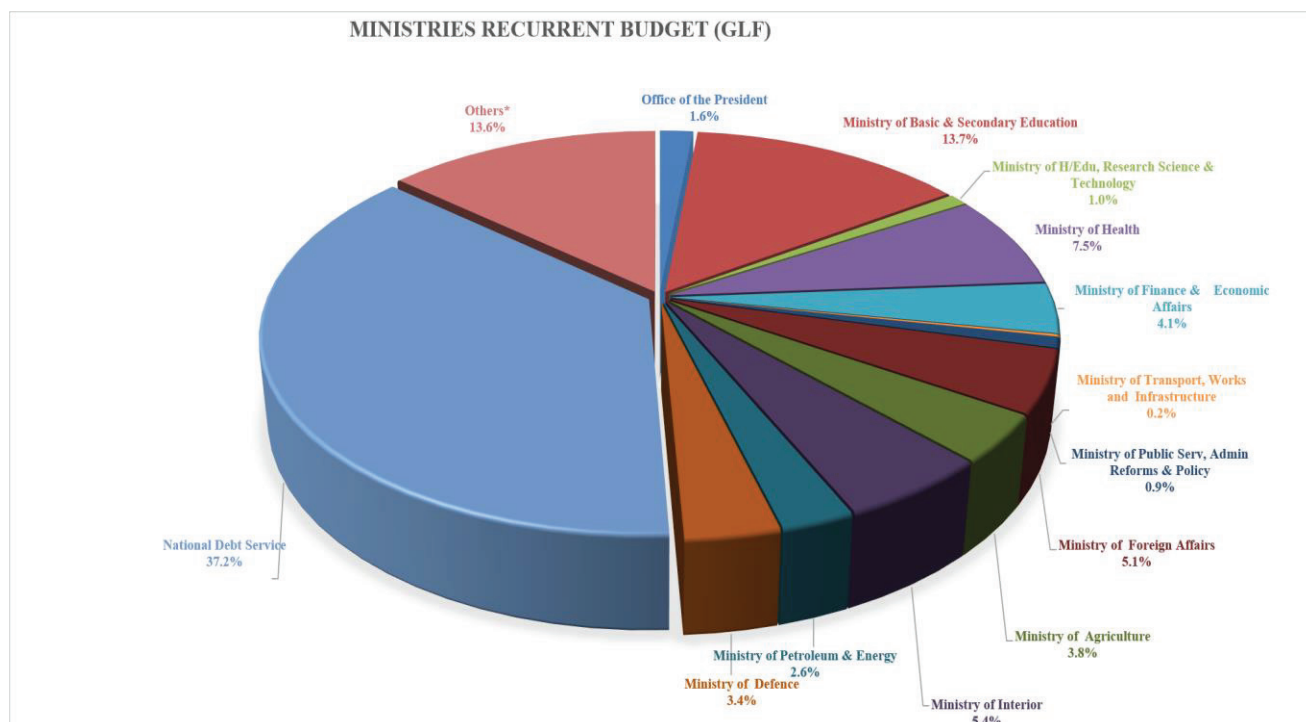


ANNEX 4

MINISTRIES RECURRENT BUDGET ALLOCATION FOR 2027 (GLF)

Ministries Recurrent Budget (GLF)	D Million	% of Total
Office of the President	715.4	1.6
Ministry of Basic & Secondary Education	5,959.7	13.7
Ministry of H/Edu, Research Science & Technology	416.8	1.0
Ministry of Health	3,282.8	7.5
Ministry of Finance & Economic Affairs	1,779.9	4.1
Ministry of Transport, Works and Infrastructure	79.5	0.2
Ministry of Public Serv, Admin Reforms & Policy	380.1	0.9
Ministry of Foreign Affairs	2,207.8	5.1
Ministry of Agriculture	1,662.1	3.8
Ministry of Interior	2,339.3	5.4
Ministry of Petroleum & Energy	1,128.9	2.6
Ministry of Defence	1,462.4	3.4
National Debt Service	16,174.3	37.2
Others*	5,910.8	13.6
Total	43,499.7	100.0

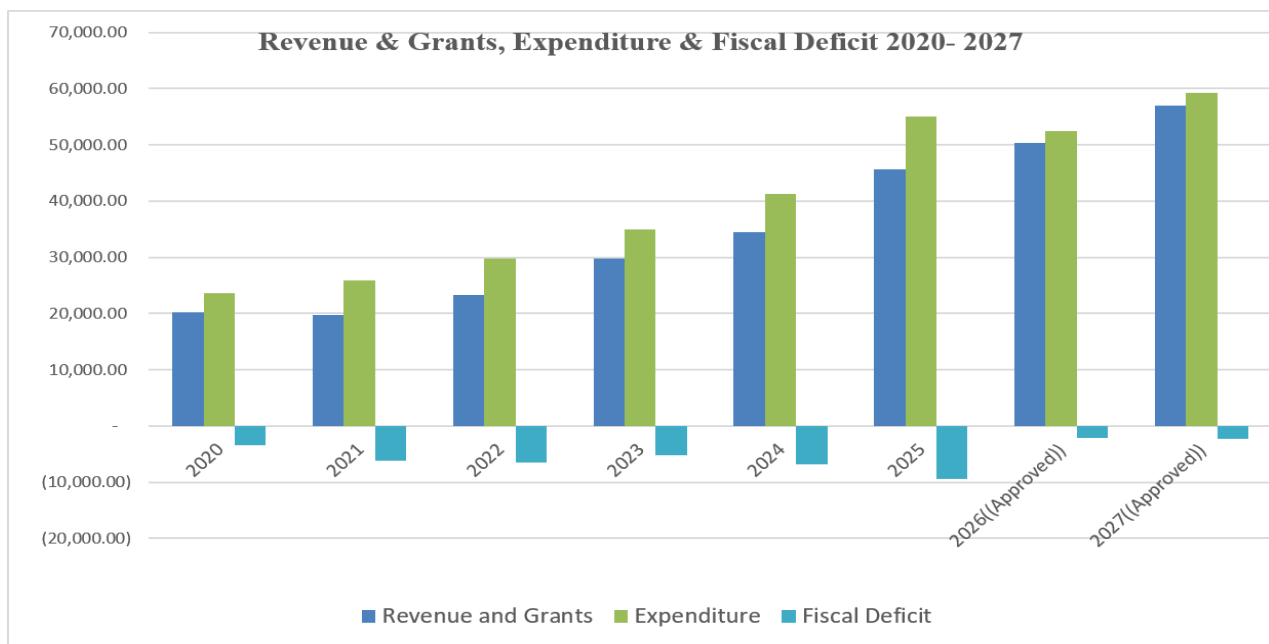
*Ministries not listed above



ANNEX 5

Revenue & Grants, Expenditure and Net Lending and Fiscal Deficit (2020 - 2027)

D' Millions	Revenue and Grants	Expenditure	Fiscal Deficit
2020	20,236.17	23,635.73	(3,399.56)
2021	19,731.12	25,856.15	(6,125.03)
2022	23,287.81	29,831.39	(6,543.58)
2023	29,701.28	34,925.09	(5,223.81)
2024	34,492.00	41,272.28	(6,780.28)
2025	45,638.41	55,054.93	(9,416.51)
2026((Approved))	50,286.74	52,358.34	(2,071.60)
2027((Approved))	56,935.92	59,237.24	(2,301.32)



ANNEX 6

PUBLIC DEBT (PERCENTAGE OF GDP)

	2021	2022	2023	2024	2026(Estimate)	2027(Prj)
Domestic	350	31.8	28.0	28.6	25.5	25.4
External	48.2	51.1	49.4	50.1	48.0	42.3

Source: MEFP, Article IV

