

THE GAMBIA

2020 CITIZEN'S BUDGET

A Budget for Gambians

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LIST OF ABBREVIATIONS AND ACRONYMS

BADEA	-	Arab Bank for Economic Development in Africa
EU	-	European Union
GDP	-	Gross Domestic Product
GLF	-	Government Local Fund
IEC	-	Independent Electoral Commission
MOA	-	Ministry of Agriculture
MOBSE	-	Ministry of Basic and Secondary Education
MOYS	-	Ministry of Youth and Sports
MOP&E	-	Ministry of Petroleum and Energy
MOD	-	Ministry of Defence
MOI	-	Ministry of Interior
MOTWI	-	Ministry of Transport, Works & Infrastructure
MOICI	-	Ministry of Information, Communication & Infrastructure
MOT&C	-	Ministry of Tourism and Culture
MOFA	-	Ministry of Foreign Affairs
MOJ	-	Ministry of Justice
MOFEA	-	Ministry of Finance and Economic Affairs
MOLRG	-	Ministry of Lands and Regional Government
MOH	-	Ministry of Health
MOECC&W	-	Ministry of Environment, Climate Change and Wildlife
MOFWR	-	Ministry of Fisheries and Water Resources
MOHERST	-	Ministry of Higher Education, Research, Science and Technology
MOWC&SW	-	Ministry of Women, Children and Social Welfare
MRC	-	Medical Research Council
MTEF	-	Medium Term Expenditure Framework
NAO	-	National Audit Office
NDP	-	National Development Plan
OP	-	Office of The President
PBB	-	Programme Based Budgeting
PSC	-	Public Service Commission
PFM	-	Public Financial Management
UNICEF	-	United Nations International Children's Emergency Fund
US	-	United States
UTG	-	University of The Gambia

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MESSAGE FROM THE MINISTER OF FINANCE AND ECONOMIC AFFAIRS



The 2020 Citizen's budget is a simplified version of the 2020 approved budget estimates aimed at communicating key Public Finance information and development objectives of the Government of The Gambia to its citizens, whilst adhering to budget transparency and accountability for the effective and efficient utilization of public resources.

Putting into account that citizens are the main beneficiaries, there is great need for them to know what the national budget entails and to encourage them to play an active role in the budget process.

As at end 2019, The Government of the Gambia has made some notable gains towards the implementation of the National Development Plan (NDP) as highlighted on the Annual Progress Report (APR). The APR offers us the opportunity to assess our performance to date and how to accelerate inclusive growth.

The 2020 Budget prioritizes strengthening fiscal consolidation, restoring macro-economic stability and implementing institutional reforms. The Budget is also designed to implement intervention programmes to help improve the lives and livelihoods of the most vulnerable members of the society. Some of these intervention programmes include:

- The Social Safety Net Project
- The National Health Insurance Scheme
- Programme for Accelerated Community Development (PADC)
- School Feeding Programme and School Bus Service
- Banjul Rehabilitation Project

In addition, the Government has requested from its external creditors for debt restructuring, to defer both interest and principal payments on loans owed by the Government for a period of 5 years. This debt relief will reduce the fiscal pressures and further create necessary fiscal space for development spending.

The Government is also delivering on its promise in the areas of improved political and economic governance as well as infrastructural development. We will continue to ensure we implement a budget that truly serves the interest of the most vulnerable and that citizens are empowered through greater fiscal transparency, accountability and participation.

A handwritten signature in black ink, appearing to read 'M. S. J. J. J.', written over a horizontal line.

Honorable Minister of Finance and Economic Affairs, The Republic of The Gambia

SECTION I: INTRODUCTION

1.1 What is a Citizens Budget?

The Citizens' Budget is a simplified version of the National Budget, which seeks to bring the understanding of the budget to the level of every citizen. It summarizes and gives basic information for citizens to understand how public money is being managed; starting from where Government intends to get money from and how it intends to spend it.

The main purpose of the Citizens Budget is to increase awareness, create an open and inclusive budget process required for citizens to participate in Government affairs thereby empowering them to participate in the budget process more meaningfully so that they can hold Government accountable.



1.2 What is a Budget?

A national budget is a plan that outlines public priorities and the activities needed to fully implement them. In detail, it sets out where the government's money comes from and how the money is being spent and why. The national budget is made up of tax and non-tax revenues which are spent on things such as education, health care, and infrastructure. The GoTG national budget runs over a period of 12 months starting from 1st January to 31st December (both dates inclusive).

The budget further acts as a tool that the government uses to weigh up various needs and decide how to allocate the available scarce resources according to priorities. The identified priorities reflect the goals to which the Government is most committed.

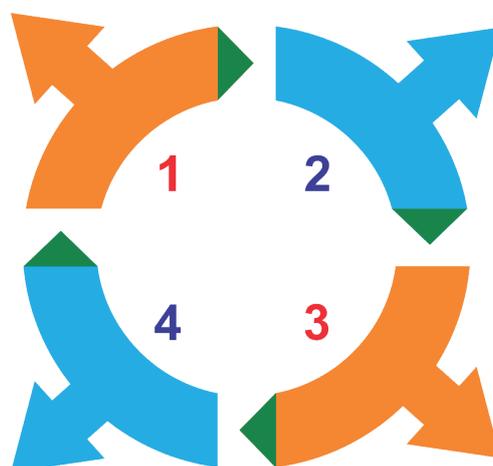
The budget process goes through four main stages: the formulation, approval, execution and oversight functions as shown in the diagram below:

BUDGET FORMULATION

- The Ministry of Finance sends out the budget call circular to MDAs.
- MDAs prepare and submit draft budget.
- Bilaterals between the Ministry of Finance and MDAs.
- First draft of budget sent to Cabinet for input

BUDGET APPROVAL

The National Assembly reviews and amends the budget and then enacts it into a law



BUDGET OVERSIGHT

- The Accountant General provides the financial statement of the Government to the National Audit Office (NAO)
- The NAO audits the government accounts and sends it to the National Assembly for review

BUDGET EXECUTION

- Finance collects the tax revenue while MDAs collect the non tax revenue
- Funds are allocated to MDAs to implement budget activities .
- Requests for reallocations of funds from MDAs if needed
- The Ministry of Finance monitors spending and revenue

Figure I: overview of the budget process - Reference: International Budget Partnership (IBP)

SECTION II: HOW GOVERNMENT PLANS TO RAISE AND SPEND MONEY IN 2020

2.1 What is Government Revenue?

Revenue refers to all the money available to a government ranging from taxes, non-taxes and donor support (loans and grants) to be spent on delivering public goods and services.

TAX: This is the amount of money citizens pay to the Government so that it can pay for public services such as hospitals and roads. It can be in the form of a person's income (income tax), a company's profit (corporate tax), tax on goods and services imported and exported, tax on property value etc.

NON-TAX: This is the amount of money available to the Government from sources other than taxes such as passport fees, motor vehicle licenses (registration), number plates, etc.

DONOR SUPPORT: These are funds that the Government receives from development partners in the form of loans (money the government has to pay back) or grant (money that the government does not have to pay back)

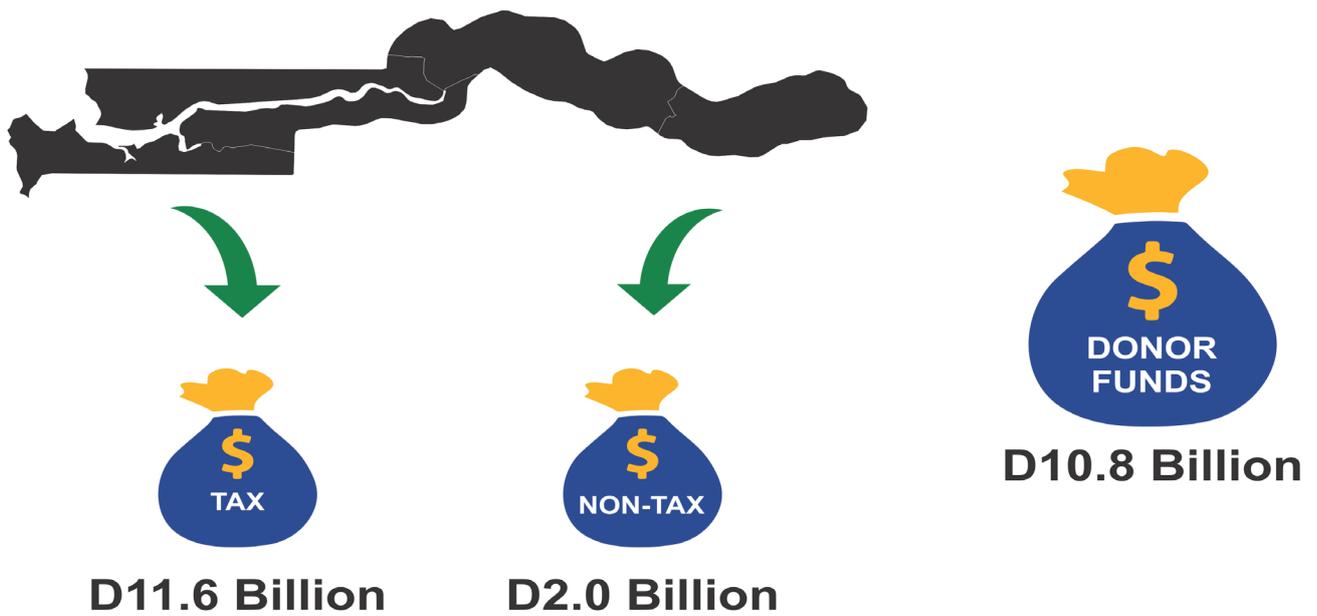


Figure II: Tax, Non-Tax and Donor Funds

2.2 What is Expenditure?

Government expenditure refers to the payment for goods and services that include public consumption (for example, health care services) and public investment (for example, roads and hospitals). Expenditure can be divided into two main groups: Recurrent and Development Expenditure.



Recurrent expenditures: these are expenses related to the day to day spending by Ministries, Department and Agencies for operating a programme. These are sometimes referred to as operating cost such as salaries of public servants, purchase of fuel, etc.

Development Expenditures: these are expenses that are longer term in nature, mostly on major infrastructure projects such as school buildings, hospitals, sewage treatment plant, building of roads and bridges etc.

2.3 Where is the Money Coming From?



Total revenue and grants for 2020 is estimated at **D24.4 billion** which comprises of **D13.6 billion** of domestic revenues (tax and non-tax) and **D10.8 billion** of project grants & budget support.

2.4 How Government Plans to Spend

2.4.1 Expenditure

For 2020, **28.34 billion** has been allocated for spending on programmes and activities. Some of the notable expenditures are as follows:

TOTAL EXPENDITURE, 2020 (ALL FUNDS)

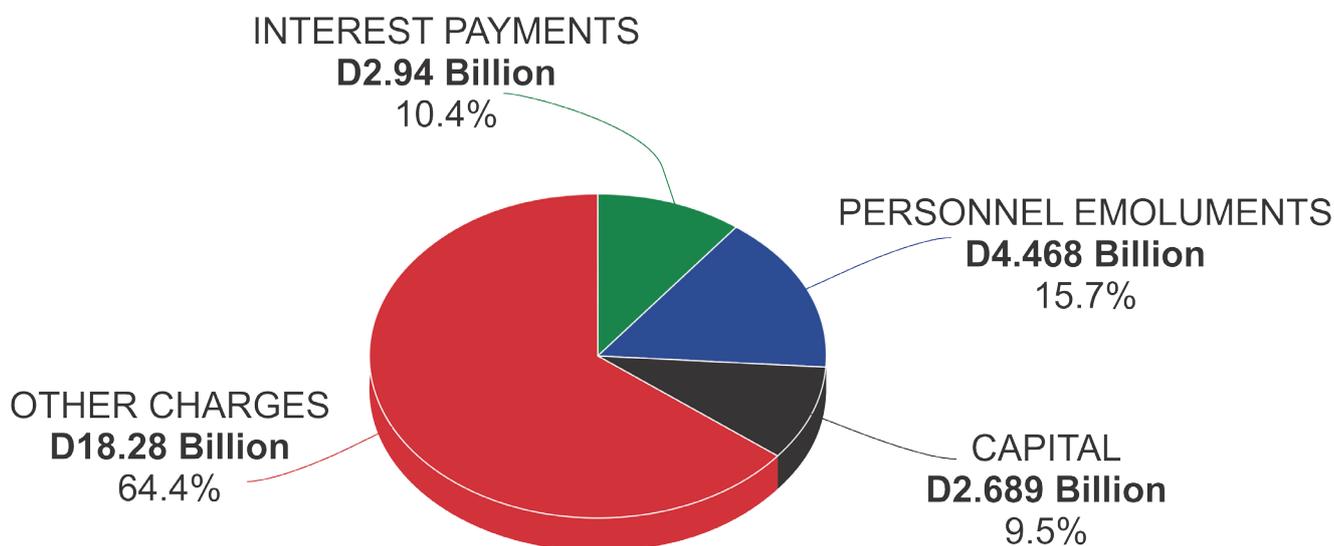


Figure III: Total Recurrent and Development Expenditure 2020 –Loans, Grants and GLF

2.4.2 How Government Will Distribute Recurrent and Development Expenditure

In 2020, the Government plans to spend the following amounts in the various ministries and departments to sustain government operations and fund development projects and programmes.

Budget Entity (CODE)	MINISTRY	GLF (LOCAL FUNDS)	ALL FUNDS (INC. LOANS AND GRANTS)
50	Debt Services	7,731,394,580	7,731,395,000
20	Ministry of Basic and Secondary Education	2,610,674,224	3,589,150,000
21	Ministry of Health	1,516,933,089	2,204,893,000
15	Centralized Services	1,450,000,000	1,450,000,000
8	Ministry of Interior	1,027,132,638	1,083,483,000
10	Ministry of Foreign Affairs	1,005,827,877	1,005,828,000
12	Ministry of Finance and Economic Affairs	978,536,040	1,379,150,000
7	Ministry of Defence	762,102,551	762,103,000
1	Office of The President	691,263,469	1,084,346,000
18	Ministry of Transport, Works and Infrastructure	651,986,491	4,130,388,000
17	Ministry of Agriculture	488,263,515	2,524,828,000
13	Pensions and Gratuities	375,678,000	375,678,000
11	Ministry of Justice	297,400,096	304,162,000
27	Ministry of H/Edu, Research, Science and Technology	260,016,066	1,096,401,000
23	Ministry of Environment, Climate Change	226,646,307	649,418,000
2	National Assembly	196,449,726	196,450,000
3	Judiciary	170,000,000	170,000,000
16	Ministry of Lands, and Regional Government	154,198,719	937,894,000
22	Ministry of Youth and Sports	113,397,960	113,398,000
6	National Audit Office	112,000,001	112,000,000
19	Ministry of Trade, Industry, Reg. Integ. and Empl.	106,554,171	840,321,000
31	Ministry of Women, Children, and Social Welfare	73,568,316	79,059,000
29	Ministry of Petroleum	62,209,830	1,394,923,000
4	Independent Electoral Commission	52,000,000	52,000,000
24	Ministry of Info, Commu, and Infrastructure	51,855,464	51,855,000
25	Ministry of Fishries and Water Resources	48,880,501	80,181,000
9	Ministry of Tourism and Culture	40,957,449	40,957,000
14	Ombudsman	20,450,037	20,450,000
5	Public Service Commission	9,219,777	9,220,000
	TOTAL BUDGET	21,285,596,894	33,469,931,000

Table I: 2020 Budget Appropriation

DISTRIBUTION OF THE BUDGET BY MINISTRY/DEPARTMENT - GLF ONLY IN GMD (000S'

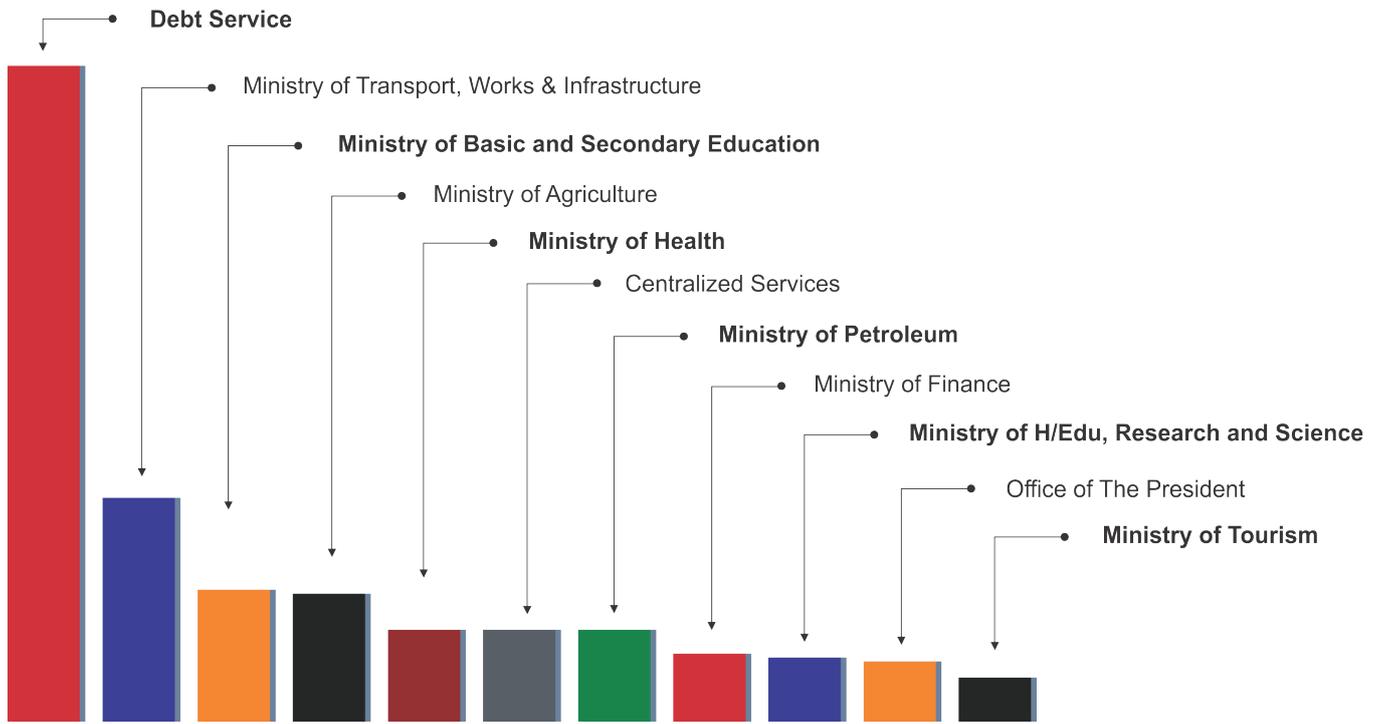


Figure IV: Distribution of the Budget by Ministry/Department - GLF Only in GMD (000s')

DISTRIBUTION OF BUDGET BY MINISTRY/DEPARTMENT IN DALASI ('000)-LOANS, GRANTS AND GLF

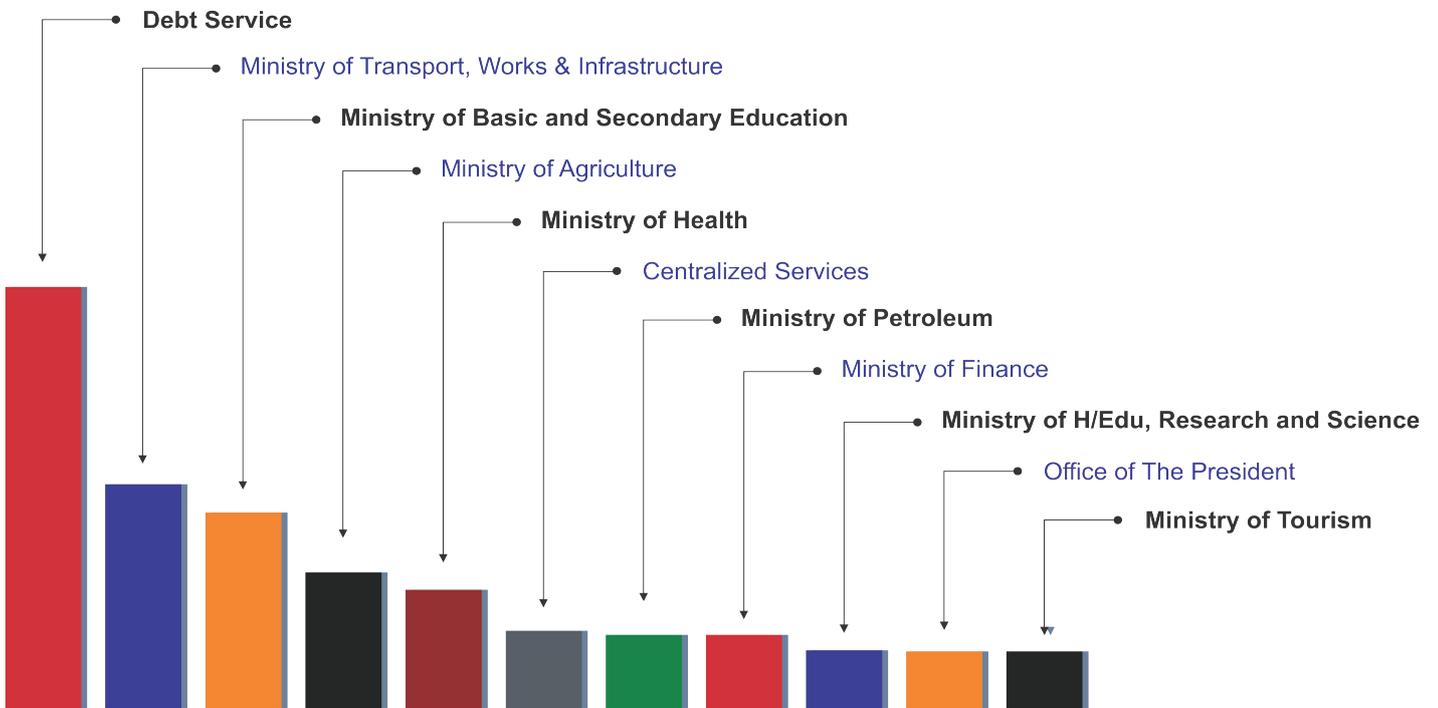


Figure V: Distribution of Budget by Ministry/Department in Dalasi ('000)-Loans, grants and GLF

SECTION III: 2020 SPENDING IN THE CRITICAL SECTORS

SOCIAL SECTOR

Education

In order to provide access and quality education to develop the country's human capital, the government intends to allocate an amount of **D4.6 billion** to this sector.



Free Education (Government will continue to pay for public school tuition fees and costs of books)

Construction and rehabilitation of educational infrastructure in Madrassas, conventional and tertiary institutions (GTTI, MDI, Gambia College and UTG) to address the issue of access and accommodation at all levels.

Rolling out of the school feeding programme to all the regions which is expected to help increase enrolment and attendance.

Teaching and learning material for special need students.

Training on inclusive practices with emphasis on early childhood development.

Health

To ensure people's access to quality health services; the government continues to give priority focus on health programs, especially those that cater to marginalized Gambians with a budget of **D2.2 billion**.



Refurbish Edward Francis Small Teaching Hospital (EFSTH) and 10 other health facilities across the country with the view of increasing maternal health and immunization.

Provide a reliable referral system which will contribute to the achievement of key health indicators such as Maternal Mortality Rate, Infant Mortality Rate, Under-five Mortality Rate.

A budget of D100 million is allocated for a National Health Insurance Scheme (NHIS) which would offer access to affordable medicines and vaccines to the poor and the vulnerable.

Youth & Sports

The government intends to allocate an amount of **D 113.4 million** to this sector.



Expand the Youth Agricultural Service Center project to two regions (URR & NBR).

Provide group leadership management and enterprise development training to youth groups.

Renovate facilities and recruit youths for Apprenticeship skill training.

Provide and promote entrepreneurship and mentoring services for differently abled youths.

Women, Children & Social Welfare

As part of efforts to tackle extreme poverty and empower women and children, the government intends to allocate an amount of **D 79.1 million** to this sector.



Strengthen information management systems for case management of children on the move at the national and regional level. Reinforce coordination mechanisms (in particular with neighboring countries) across child protection systems and harmonized cross-border/regional case management procedures

Women Enterprise Fund totaling 200 Million of which 5 Million is allocated from the Domestic Budget which will be used to increase the productivity potential of women entrepreneurs especially in rural regions.

Implementation of a Social Safety Net Project to target the most vulnerable with Cash Transfers.

ECONOMIC SECTOR

Agriculture

In 2020, the government intends to allocate an amount of **D2.5 billion** in the agriculture sector.



Rehabilitate Mixed Farming Centers and procure agricultural inputs (fertilizers, seeds and chemicals).

Intensify Climate Smart Agriculture through the introduction of new varieties (Findi, Groundnut, Sweet Potato).

Increase livestock production and productivity for food self-sufficiency in animal and animal products.

Provision of drugs, vaccines and strengthen disease surveillance system and control.

With the Japanese KR2 Project, MOA will distribute 50 tractors to farmers across the country.

D150 million for the procurement of agricultural inputs.

Fisheries and Water Resources

In 2020, the government intends to allocate an amount of **D80.1 million** to this sector.



The EU-GAMBIA Sustainable Fisheries Partnership Agreement would in 2020, embark on a program to support management measures for fisheries, aquaculture and artisanal fisheries.

Protection and Conservation of fragile ecosystems.

Construction of Sanitation facilities for Lower Basic School, Upper Basic School & Senior Secondary School in NBR, CRR, URR, LRR, WCR & KMC

Construction and rehabilitation of Water Supply Systems for Schools and Health Facilities in NBR, CRR, URR, LRR, WCR & KMC

Infrastructure, Works and Transportation

As part of Government's effort to improve the transport sector, a budget of **D4.1 billion** has been budgeted for the transport sector in 2020.



The Banjul Rehabilitation Project will re-vamp the city of Banjul. It includes rehabilitation of roads, sewage and drainage systems of the city.

Saudi Fund for Development (SFD) has provided financing of \$50 million for the construction of selected urban roads within the Greater Banjul Area.

Road safety sensitization and awareness creation.

Construction and maintenance of roads across the country including Kotu Bridge and Soma-Sankwia Road from the Road Fund.

Construction of the Basse-Fatoto-Koina Road/Bridge Project

Information and Communication Infrastructure

In 2020, the government intends to allocate an amount of **D51.8 million** to this sector.



Upgrade the electronic government Data Centre in order to enhance its hosting capacity and capability.

Operationalize the National ICT Agency to implement all ICT projects and programs on behalf of the government.

Petroleum, Energy & Environment

In 2020, the government intends to allocate an amount of **D1.94 billion** to this sector.



The Green Mini-grid Project seeks to expand energy access to homes and businesses for about 60% of the population in the West Coast Region.

72 MW of electricity will be available to The Gambia as its share through the construction and operation of the OMVG project. The project should offset a lot of our energy dependence on heavy fuel and also reduce CO2 emissions.

Currently the inter-connection line is under construction and will provide electricity supply to a 100km radius which will be linked to the national grid and the OMVG will ultimately be linked to West Africa power Pool (WAPP) to solve the energy problem in the country.

Trade & Tourism

In 2020, the government intends to allocate an amount of **D880.9 million** to this sector.



Establish a functional and comprehensive database for trade, industry and employment data.

Through the Entrepreneurship Support Project, funded by UNDP, youths will be trained on marketable skills such as vehicle diagnostic, Satellite and Solar Installation, Fibrous Plastering, Computer and Mobile Repair, and Electrical Engineering.

Rehabilitation and development of tourism facilities to increase tourist arrivals and boost rural economy.

Development of the Onsite Campus of the Gambia Tourism and Hospitality Institute.

SECTION IV: GLOBAL OUTLOOK, GAMBIAN ECONOMY, AND FISCAL MEASURES

4.1 THE GLOBAL ECONOMIC OUTLOOK AND GAMBIAN ECONOMY

Global growth is projected to rise from an estimated 2.9 percent in 2019 to 3.3 percent in 2020 and 3.4 percent for 2021, a downward revision of 0.1 percentage point for 2019 and 2020 and 0.2 for 2021 compared to those in the October World Economic Outlook (WEO). The downward revision primarily reflects negative surprises to economic activity in a few emerging market economies, notably India, which led to a reassessment of growth prospects over the next two years. In few cases, this reassessment also reflects the impact of increased social unrest.

4.2 FISCAL POLICY MEASURES

To achieve the 2020 budget objectives given the economic situation, government will need resources to undertake investments in priority sectors as indicated in the NDP. The actions to raise money in 2020 are referred to as Government revenue measures and the actions to effectively spend public funds to the best of its ability is referred to as expenditure measures.

4.2.1 REVENUE MEASURES

The revenue measures are the actions that Government intends to undertake to generate or raise the necessary revenue (money) to implement policy actions by which the development objectives may be achieved.

- Duty exemption forms are revised as follows:
- Diplomatic missions from D1,000 to D2,000
- Returning diplomats from D1,000 to D2,500
- Government Projects from D1,500 to D5,000
- NGO's and Religious Institutions from D1,000 to D5,000
- Customs processing fees will be charged at the rate of 1.5 percent in 2020 as compared to 1.0 percent in 2019.

4.2.2 EXPENDITURE SAVING MEASURES

Government recognizes the importance of complementing effective revenue administration with good expenditure management in order to attain the objectives of the NDP. In addition to the revenue measures mentioned, government will also implement these expenditure saving measures to better utilize government funds:

- Ensure discipline in spending public funds by adhering to the budget execution guidelines
- Control the accumulation of arrears
- Monitor and evaluate development projects to increase efficiency in the use of public funds
- Posting of internal auditors to MDA

EXCISE REGIME ON TOBACCO PRODUCTS

Tobacco products	Excise tax		Environmental tax	
	2019	2020	2019	2020
Cigarettes	D20/pack	D25/pack	D2.66/pack	D2.93/pack
Other tobacco products	D330/kg	D363/kg	D165/kg	D175/kg

Table II: Breakdown of Tax on Tobacco

These measures highlighted above will generate the revenue needed to help the Government implement key NDP activities.



4.2.3 OTHER POLICY ACTIONS

In addition to the revenue and expenditure measures mentioned above, the government intends to take additional policy measures to achieve the budget objectives:

Restructure the stock of public debt by requesting for debt deferral (5 years) on both external interest and principal payments owed by the government.

State-owned enterprises (SOEs) with Performance Contracts that will set targets for the SOEs to increase investor confidence and fiscal transparency.

4.3 DEFICIT FINANCING

When Government expenditure is more than its expected revenue, it leads to a deficit, which requires financing. The source of this financing includes domestic borrowing (e.g. treasury bills, Government bonds, etc), external financing (loans), and capital revenue (e.g. sale of government land).

The following graphic provides a breakdown of deficit financing for the country

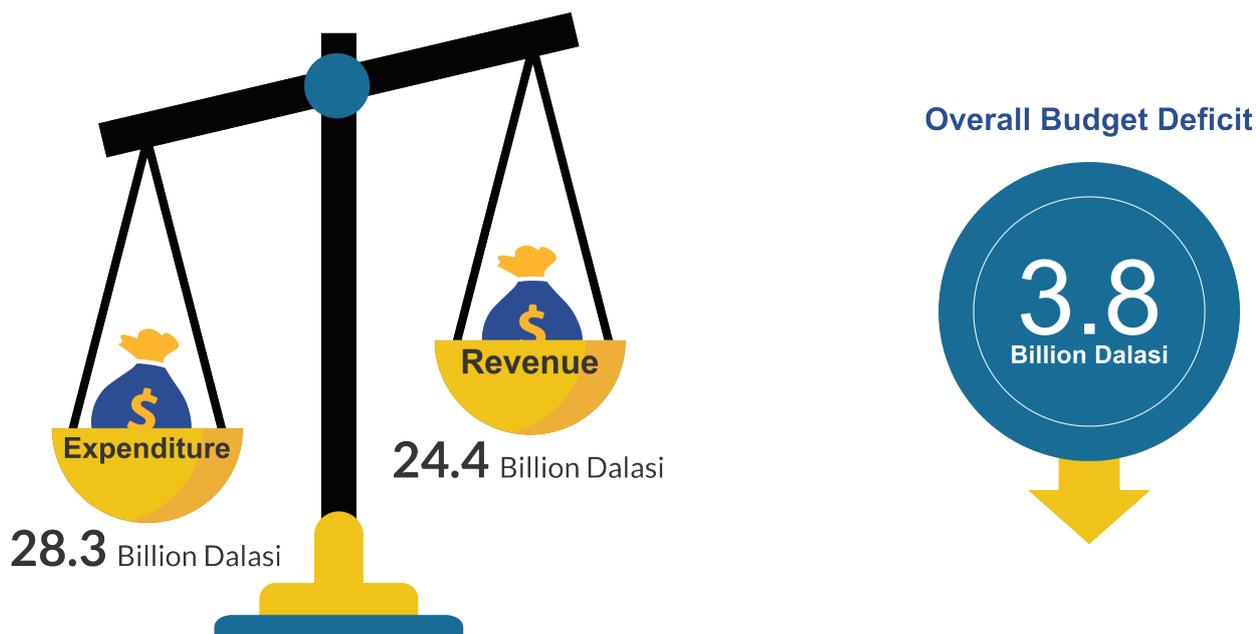


Figure VI: Deficit Financing 2020 in Dalasi ('000s')

SECTION V CONCLUSION

The Gambia has registered positive gains in domestic resource mobilization, increased spending on poverty-reducing programs and achieved progress on the priority areas set out in the NDP. Improved fiscal efforts in 2019 helped to reduce the deficit mostly due to strong domestic revenue mobilization, improved expenditure control and debt management.

The 2020 Budget continues to prioritize strengthening fiscal consolidation, restoring macro-economic stability and implementing institutional reforms. The Budget further aims to stabilize the public debt, build on a continued strong domestic revenue performance, and strengthen our commitment to improve the lives and livelihoods of the most vulnerable members of the society. The debt deferral agreed with our external creditors will also reduce the fiscal pressures and further create necessary fiscal space to be channeled towards public investment and social spending.

REFERENCES AND GLOSSARY

6.1 REFERENCE

- Budget Speech, 2020, The Republic of The Gambia
- Estimates of Revenue and Expenditure 2020, The Republic of The Gambia
- Medium Term Fiscal Framework (MTFF), 2020-2024
- National Development Plan, 2018-2021

6.2 GLOSSARY (BUDGET TERMINOLOGY)

Accountability: This is when the Government is answerable to its citizens by accounting for its activities and disclosing the results of such actions; this may include the responsibility for money or other properties that Government holds in trust.

All Funds: These include all resources expected for Government, including Government resources including Tax and Non-Tax revenues, Loans and Grants

Amortization (domestic): This refers to paying off debt incurred within the country overtime with regular installment payments of interest and principal, sufficient to repay the loan in full by maturity.

Amortization (foreign): This refers to paying off debt incurred internationally over time in regular installments of interest and principal sufficient to repay the loan in full by maturity.

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

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

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

Capital Expenditure: This is money spent on major infrastructure projects such as roads, schools, hospitals, bridges, transport, water systems, plant and machinery etc.

Compensation of Employees: This is made up of salaries and salary-related allowances, social security, gratuities etc. paid to public sector workers.

Custom processing fees are taxes levied on import and export of goods.

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

Domestic revenue: This is revenue that is raised within the borders of a country through tax and non-tax revenue. This can include taxes paid by citizens through personal tax, corporate tax, value added tax, commercial rent tax etc.

Economic growth: refers to the increase in the quantity of goods and services in a country. It can be

measured by changes in Gross Domestic Product (GDP)

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

Goods and Services: Products, Items, consultancies or services that Government acquires or pays for to assist in running its operations for smooth service delivery to the public.

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

Gross Domestic Product (GDP): This refers to the total value of all goods and services produced in the country over a specific time period. The rate of increase in general price level of goods and services over a period of time.

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

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

Loan Repayment: These are monies paid to countries, banks and other financial institutions that have lent money to the Government for development projects or other expenditure. These lenders could be from within or outside the country.

Macroeconomic stability: The condition of minimized vulnerability to economic shocks and in favor of increased economic growth.

Non-Tax Revenue: This is Government revenue not generated from taxes, examples are fees for granting permit or licenses, sale of government properties, etc.

Payment gateway platform: a platform to facilitate payment transaction between banks through a single account

Performance Contracts: State Owned Enterprise sector performance contract is about results and impact: A performance contract in the SOEs sector means the target set by the authority for the SOEs in terms of the Key Performance Indicators (KPI) agreed. The KPI is a tool that measures or evaluates the outputs of individual SOEs or the Sector as a whole for efficiency public service delivery.

Primary Balance: This refers to primary expenditure minus interest expenditure.

Projected Growth Rate: This refers to the expected positive state of the Gambian economy in a year.

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

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

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

Transparency: This is when the Government provides adequate and timely information to its citizens about what it is doing.

Treasury Single Account (TSA): public accounting system where the government revenue and income are collected into one single account

Value Added Tax (VAT): The tax levied as value is added to goods and services at each stage of their production or distribution processes.

Where can I find more information?

This guide provides an overview of the planned expenditure and expected revenues for the fiscal year 2020. If you would like to read more detailed information and analysis, visit the Ministry of Finance and Economic Affairs' website on: <http://www:mofea.gm>

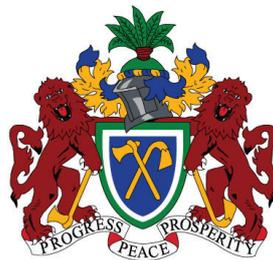
To provide feedback and comments on the Citizens Budget, you can contact the Ministry of Finance and Economic Affairs by:

Email: info@mofea.gm

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