



Center for Budget and  
Macroeconomic  
Transparency

**FUNDING ANALYSIS OF DEVELOPMENT  
PROJECTS UNDER THE GAMBIA'S MINISTRY OF  
TOURISM AND CULTURE: 2020 – 2023**

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## Introduction

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The report provides an analysis of the development budget allocations and expenditures of The Gambia's Ministry of Tourism and Culture (MoTC) from 2020 to 2023. It focuses on the ministry's development projects, featured in the National Budgets, for the four-year period. The evaluation highlights the disparity between approved funding and actual receipts and examines various funding sources for the projects. The findings offer insights into the structural challenges, financial gaps, and opportunities for improving funding mechanisms and project execution in the tourism sector—a critical pillar of The Gambia's economy.

## Overview

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### *What are Government Development Projects?*

These are projects designed or intended for infrastructure development in a country – including but not limited to, the construction or rehabilitation of schools, hospitals, laboratories, roads and bridges, office/public buildings and structures, plants or factories, boreholes, markets, irrigation infrastructures, information and communication technology (ICT) infrastructures, etc.; purchase of laboratory and hospital equipment, agricultural machinery and equipment, vehicles, energy generating equipment, etc.; livestock development, research, etc.

From 2020 to 2023, the Ministry of Tourism and Culture (MoTC) in The Gambia implemented three pivotal development projects: *The Gambia Tourism Sector Recovery & Resilience Project*, *the Development and Rehabilitation Project*, and *the Initiative for Heritage Conservation Project*. These initiatives were strategically designed to address critical challenges in the tourism sector, as well as promote and preserve The Gambia's unique identity while aligning with global tourism trends. Collectively, projects of these sorts help revitalize local economies, support livelihoods, and contribute to sustainable development by integrating resilience and productivity in the tourism sector. However, while these projects presented an innovative and promising outlook, their success was ultimately contingent upon securing adequate funding and ensuring effective implementation.

### *How does The Gambia Government fund its Development Projects?*

The funding sources or types for The Gambia Government's development projects are broadly categorized into three main components – Government Local Fund (GLF), Project Grants, and External/Foreign Loans. **Government Local Fund (GLF)** is the sum of domestic revenues (tax and non-tax revenues), program grants (budget support), and domestic loans. **Project Grants** are money acquired – for development projects – from external donors who do not require repayment of the money. **External/Foreign Loans** are money borrowed – for development projects – from external creditors who require repayment of the money with interest.

### *Funding for the Tourism and Culture Ministry's Development Projects: 2020–2023*

The Gambia's Ministry of Tourism and Culture's development project funding experienced significant disparities between approvals (by the Executive & National Assembly) and actual receipts. There was a heavy reliance on external resources—such as Project Grants—which, as reported, turned out to be a deterrent to funding availability, highlighting a fundamental challenge in the financing mechanisms for the ministry's development initiatives. For instance, according to reports in the approved National Budgets 2020–2025, *Project Grants constituted 95.03% (D363.8 million)* of approved total funding for MoTC's development projects for 2020–2023, whereas *Government Local Fund (GLF) constituted the remaining 4.97% (D19.03 million)*. However, during executions, *zero Project Grants were registered, while nearly D10 million in GLF was secured*, showing GLF as a superior funding source over Project Grants during actual project implementation. This reported gap in project funding suggests an urgent need for realistic budgeting, strengthened domestic revenue mobilization, better monitoring and coordination mechanisms for fund acquisition and utilization, as well as transparency and accountability, especially with respect to Project Grants.

*Table 1: Total Funding Approved vs. Total Funding Received for The Gambia’s Tourism & Culture Ministry’s Development Projects: 2020–2023*

Project Code	Project Name	Funding Approved 2020–2023	Funding Received 2020–2023	% of Approved Funding Secured
		GMD/D	GMD/D	%
0788	<i>The Gambia Tourism Sector Recovery &amp; Resilience Project</i>	353,337,500	2,227,500	0.63%
0577	<i>Development and Rehabilitation</i>	16,800,000	7,688,230	45.76%
0743	<i>Initiative for Heritage Conservation</i>	12,689,525	0	0.00%
<b>TOTAL</b>		<b>382,827,025</b>	<b>9,915,730</b>	<b>2.59%</b>

Source: Data extracted from approved Central Government/National Budgets from 2020 to 2025, published by The Gambia’s Ministry of Finance and Economic Affairs (MoFEA).<sup>1</sup>

Table 1 displays a stark shortfall, with only **2.59%** of the approved total funding of **D382.8 million** secured. The most notable gap exists in The Gambia Tourism Sector Recovery & Resilience Project, which, despite being allocated D353.3 million to address key challenges and build resilience in the tourism industry, received a mere D2.23 million, representing only 0.63% of the project’s approved funding. Similarly, the Initiative for Heritage Conservation, intended for safeguarding and promoting the country’s rich cultural heritage, received no funding at all out of the approved D12.7 million. The Development and Rehabilitation Project, while faring better, secured 45.76% (D7.69 million out of the approved D16.8 million), but still fell short, meeting less than half of the targeted amount.

## **Detailed Funding Analysis of The Gambia’s Ministry of Tourism & Culture’s Development Projects: 2020–2023**

### *1. The Gambia Tourism Sector Recovery & Resilience Project*

“... the Project aims to improve the diversification and resilience of the Gambian tourism sector by strengthening institutional and policy framework, improving capabilities and access to funds for tourism related micro, small and medium enterprises (MSMEs), and building resilience through strengthening sustainable coastal infrastructure and rehabilitation of existing tourism sites“ (see [Ministry of Tourism and Culture \[MoTC\]](#)).

Table 2 provides a detailed breakdown of the funding status for The Gambia Tourism Sector Recovery & Resilience Project from 2020 to 2023, revealing significant funding issues. Despite an approved budget of D353.3 million for the project, only D2.23 million (0.63% of the approved total amount) was registered, and this funding was entirely sourced from the Government Local Fund (GLF). There was zero contribution from Project Grants, which were initially expected to play the primary role in financing the initiative. The reported absence of Project Grants raises concerns about the project’s overall funding credibility.

<sup>1</sup> NOTE: The term “Central Government Budget” is synonymous with the term “National Budget”. An “approved Central Government Budget” or “approved National Budget” is an annual budget legislated or enacted into law by the National Assembly and assented to by the President of The Gambia. The word “approved”, herein, means “authorized, legislated or enacted into law by the National Assembly and assented to by the President”, and all approved figures are estimates or projections, not actuals.

*Table 2: Funding for The Gambia Tourism Sector Recovery & Resilience Project: 2020–2023*

<b>FUNDING (in Dalasi)</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2020–2023</b>
<b>Total Funding Approved (GMD/D)</b>	-	-	-	<b>353,337,500</b>	<b>353,337,500</b>
Government Local Fund (GLF) approved	-	-	-	2,227,500	<b>2,227,500</b>
Project Grants approved	-	-	-	351,110,000	<b>351,110,000</b>
External Loans approved	-	-	-	-	-
<b>Total Funding Received (GMD/D)</b>	-	-	-	<b>2,227,500</b>	<b>2,227,500</b>
GLF received	-	-	-	2,227,500	<b>2,227,500</b>
Project Grants received	-	-	-	0	<b>0</b>
External Loans received	-	-	-	-	-
<b>% of Approved Funding Secured</b>	-	-	-	<b>0.63%</b>	<b>0.63%</b>

Source: Data extracted from approved Central Government/National budgets from 2020 to 2025, published by The Gambia's Ministry of Finance and Economic Affairs (MoFEA).

Based on [approved funding](#) for [The Gambia Tourism Sector Recovery & Resilience Project](#) for the period 2020–2023 (as reported in the approved National Budgets and summarized in Table 2):

- The project's approved overall funding for the period (2020–2023) was **353.3 million Dalasis** (approved specifically for 2023, as there was none for 2020, 2021, or 2022). **99.37% (D351.1 million)** of the approved total funding was Project Grants expected from the *International Development Association (IDA)–World Bank*, while the remaining **0.63% (D2.23 million)** was Government Local Fund (GLF) expected from the *Central Government of The Gambia*. There were no External Loans approved for the project with respect to the period in question.
- All approved funds (D353.3 million) were budgeted for the project's operating costs for 2023.

Based on [actual funding](#) for [The Gambia Tourism Sector Recovery & Resilience Project](#) during 2020–2023 (as reported in the approved National Budgets and summarized in Table 2):

- The project registered only **D2.23 million (0.63%** of the approved D353.3 million) in 2023. All funding reported to have been received was GLF from the *Central Government*.
- Actual Project Grants equaled zero despite the approval of D351.1 million by the Executive and the Legislature.
- The D2.23 million realized was spent on the project's operating costs.

## **2. Development and Rehabilitation Project**

The Development and Rehabilitation Project focused on improving tourism-related infrastructures, such as buildings and structures.

The funding approved for the project exhibited a steady trend of at least D5 million annually from 2020 to 2022 before drastically dropping to D1.2 million for 2023, marking a 76–77% decline. Notably, all the funding approved was exclusively Government Local Fund (GLF), with no contributions anticipated through Project Grants or External Loans, thus indicating a reliance on a single funding source. Interestingly, total funding received improved significantly, reaching 45.76% of the project's approved overall financing for the period.

*Table 3: Funding for the Development and Rehabilitation Project: 2020–2023*

<b>FUNDING (in Dalasi)</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2020–2023</b>
<b>Total Funding Approved (GMD/D)</b>	<b>5,000,000</b>	<b>5,300,000</b>	<b>5,300,000</b>	<b>1,200,000</b>	<b>16,800,000</b>
Government Local Fund (GLF) approved	5,000,000	5,300,000	5,300,000	1,200,000	<b>16,800,000</b>
Project Grants approved	-	-	-	-	-
External Loans approved	-	-	-	-	-
<b>Total Funding Received (GMD/D)</b>	<b>2,000,000</b>	<b>3,596,830</b>	<b>891,400</b>	<b>1,200,000</b>	<b>7,688,230</b>
GLF received	2,000,000	3,596,830	891,400	1,200,000	<b>7,688,230</b>
Project Grants received	-	-	-	-	-
External Loans received	-	-	-	-	-
<b>% of Approved Funding Secured</b>	<b>40%</b>	<b>67.86%</b>	<b>16.82%</b>	<b>100%</b>	<b>45.76%</b>

Source: Data extracted from approved Central Government/National Budgets from 2020 to 2025, published by The Gambia’s Ministry of Finance and Economic Affairs (MoFEA).

Based on approved funding for the Development and Rehabilitation Project for the period 2020–2023 (as reported in the approved National Budgets and summarized in Table 3):

- The project’s approved overall funding for the period (2020–2023) was **16.8 million Dalasis** (D5 million for 2020, D5.3 million for 2021 & 2022 each, and D1.2 million for 2023).
- The approved D16.8 million, all GLF expected from the *Central Government of The Gambia*, was for the construction and/or rehabilitation of buildings and structures.

Based on actual funding for the Development and Rehabilitation Project during 2020–2023 (as reported in the approved National Budgets and summarized in Table 3):

- The project registered **D7.69 million (45.76%** of the approved D16.8 million) from 2020 to 2023 (D2 million in 2020, D3.6 million in 2021, D891 thousand in 2022, and D1.2 million in 2023). All funding received was exclusively GLF from the *Central Government*.
- Given that no Project Grants or External Loans were approved for this project (for the period 2020–2023), none were received either.
- The D7.69 million realized was spent on the construction and/or rehabilitation of buildings and structures.

### *3. Initiative for Heritage Conservation Project*

The Initiative for Heritage Conservation Project highlights the cultural dimension of tourism by preserving and promoting The Gambia’s rich historical and cultural assets (e.g. heritage sites, monuments, etc.), fostering both community pride and international interest.

The data in Table 4 reveals significant gaps between funding approvals and actual receipts for the project. While no funding was approved for 2020 or 2023, D5.66 million and D7.03 million got approved for 2021 and 2022, respectively, as Project Grants. However, the initiative registered neither Project Grants nor any other funding from 2020 to 2023, resulting in a 0% funding-secured rate. In other words, there were no approvals regarding the GLF or External Loans across all four years, highlighting a complete dependence on Project Grants to finance the initiative, which ultimately failed to materialize, according to reports in the National Budgets.

*Table 4: Funding for the Initiative for Heritage Conservation Project: 2020–2023*

<b>FUNDING (in Dalasi)</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2020–2023</b>
<b>Total Funding Approved (GMD/D)</b>	-	<b>5,658,486</b>	<b>7,031,039</b>	-	<b>12,689,525</b>
Government Local Fund (GLF) approved	-	-	-	-	-
Project Grants approved	-	5,658,486	7,031,039	-	<b>12,689,525</b>
External Loans approved	-	-	-	-	-
<b>Total Funding Received (GMD/D)</b>	-	<b>0</b>	<b>0</b>	-	<b>0</b>
GLF received	-	-	-	-	-
Project Grants received	-	0	0	-	<b>0</b>
External Loans received	-	-	-	-	-
<b>% of Approved Funding Secured</b>	-	<b>0%</b>	<b>0%</b>	-	<b>0%</b>

Source: Data extracted from approved Central Government/National Budgets from 2020 to 2025, published by The Gambia’s Ministry of Finance and Economic Affairs (MoFEA).

Based on approved funding for the Initiative for Heritage Conservation Project for the period 2020–2023 (as reported in the approved National Budgets and summarized in Table 4):

- The project’s approved overall funding for the period (2020–2023) was **12.7 million Dalasis**, all Project Grants expected from the *European Union (EU)*.
- The approved D12.7 million was budgeted for the project’s operating costs.

Based on actual funding for the Initiative for Heritage Conservation Project during 2020–2023 (as reported in the approved National Budgets and summarized in Table 4):

- The project registered zero funding despite the approval of over D12 million by the Executive and the Legislature.

## **Conclusion, Key Findings, and Recommendations**

**Conclusion:** The analysis reveals significant funding gaps in the development projects under Ministry of Tourism and Culture (MoTC), with only **2.59%** of the approved total funding realized during the period under study. These shortfalls, particularly in projects like The Gambia Tourism Sector Recovery & Resilience Project and the Initiative for Heritage Conservation Project, appear to signal systemic inefficiencies in project implementation, funding mobilization, disbursement processes, and/or budget reporting.

- For fiscal year 2020, a sum of D5 million had been projected and approved for the Tourism & Culture Ministry’s development projects. However, in 2020, less than half (D2 million) of the approved sum was attained. For 2021, D10.96 million had been approved but again less than half (D3.6 million) was secured during the year; D12.33 million had been approved for 2022 with less than 8% (D891 thousand) obtained throughout the year; and D354.54 million had been approved for 2023 with a 0.97% (D3.43 million) realization rate at year-end (as reported in the approved National Budgets 2020–2025).
- The total amount of **Project Grants** approved for MoTC’s development projects for 2020–2023 was **D363.8 million**. However, reports show that the ministry obtained zero Project Grants from 2020 to 2023. *To be fair! The budget is a plan that reflects projections for an upcoming year, some of which may not materialize, but projecting over D363 million and registering zero at the end is either a strong indication of poor unrealistic budgeting or inaccurate reporting.*
- The total amount of **Government Local Fund (GLF)** approved for the ministry’s development projects for 2020–2023 was **D19.03 million**. Based on the actuals, **a little over 50% (D9.9 million)** of the approved GLF was realized, thus making government local funding more forthcoming than Project Grants.
- There were no **External Loans** for the projects (approved or actual) from 2020 to 2023.

## Key Findings:

**Severe Funding Deficits:** Only a fraction of the projects' approved overall funding for the 4 years is said to have been secured, with one project – the Initiative for Heritage Conservation – receiving zero funding. These extreme deficits undermine the MoTC's development budget planning capabilities, as crucial interventions appear to have been underfunded or not funded at all.

**Over-Reliance on External Sources:** There was heavy dependence on Project Grants – specifically for The Gambia Tourism Sector Recovery & Resilience Project and the Initiative for Heritage Conservation – leaving projects vulnerable to donor priorities and conditions.

**Low Disbursement Rates:** The reported inadequacies in fund disbursements despite significant approvals point to systemic issues, such as inefficiencies in fund mobilization and allocation processes, inaccurate budget reporting, etc.

## Recommendations:

**Strengthen domestic revenue generation, collection, and effective allocation:** The government can reduce unreasonable reliance on external funding and increase local fund disbursement rates by enhancing domestic revenue generation, exploring innovative domestic revenue collection mechanisms, and ensuring effective resource allocation to development-driven projects.

**Enhance Monitoring, Transparency, and Accountability:** The government must establish robust monitoring systems to ensure transparency and accountability, efficient utilization of available funds, and accurate budget reporting.

**Strengthen Strategic Partnerships:** The Tourism and Culture Ministry should effectively collaborate with the private sector, civil society organizations, international organizations, and foreign governments to ease fund mobilization and proper fund usage, enhance project outcomes, and increase project transparency and accountability.

**Focus on Realistic Budgeting and Sustainable Planning:** The Ministry of Tourism and Culture must properly assess its budget framework to ensure realistic budgeting and close the gap between approved funding and actual receipts. It should also integrate resilience, productivity, and sustainability into all aspects of its development planning to foster sustainable economic and cultural development in The Gambia.

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## Disclaimer

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The numerical datasets in this report have been extracted exclusively from The Gambia's 2020, 2021, 2022, 2023, 2024, and 2025 National Budgets, produced by the Directorate of Budget at the Ministry of Finance and Economic Affairs (MoFEA) and approved or enacted into law by the National Assembly and President of The Gambia. All the tables have been constructed, with numerical calculations and analyses done, using STRICTLY the data from approved 2020–2025 annual National Budgets published by MoFEA. Although the government may have published similar budget data through different public institutions or directorates of the same public institution, CBMT would like to firmly assert that it cannot guarantee absolute CONSISTENCY among all the budget datasets published by the different public institutions or directorates. Also, note that the percentages and some other figures in the texts are rounded off.



## BACKGROUND

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

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