



**Ministries of Basic and Secondary Education
&
Higher Education Research, Science and Technology**

**Education Finance Brief
(2014–2023)**



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List of Abbreviations

ABBREVIATION	FULL MEANING
CEE	Current Education Expenditure
CR	Completion Rate
ECD	Early Childhood Development
ECOWAS	Economic Community of West African States
EFA	Education for All
EFB	Education Finance Brief
EMIS	Education Management Information System
FTI	Fast Track Initiative
GDP	Gross Domestic Product
GER	Gross Enrolment Rate
GBOS	Gambia Bureau of Statistics
GMD	Gambian Dalasi
GPE	Global Partnership for Education
HCP	Household Cost Projection
HE	Higher Education
IFMIS	Integrated Financial Management Information System
IHS	Integrated Household Survey
ISCED	International Standard Classification of Education
KEE	Capital Education Expenditure
LBE	Lower Basic Education
LGA	Local Government Area
LYA	Latest Year Available
MOBSE	Ministry of Basic and Secondary Education
MOFEA	Ministry of Finance and Economic Affairs
MOHERST	Ministry of Higher Education, Research, Science and Technology
PEEG	Public Education Expenditure in The Gambia
PPP	Purchasing Power Parity
PTR	Pupil Teacher Ratio
PPARBD	Planning, Policy, Analysis, Research and Budgeting Directorate
REE	Recurrent Education Expenditure
RISE	Results-based Education System Improvement Project
SDG	Sustainable Development Goals
SSE	Senior Secondary Education
TCGE	Total Current Government Expenditure
TKGE	Total Capital Government Expenditure
TTL	Task Team Leader
TVET	Technical and Vocational Education and Training
UBE	Upper Basic Education
UIS	UNESCO Institute for Statistics
UNESCO	United Nations Educational, Scientific and Cultural Organization
US\$	United States Dollar
WDI	World Development Indicators

Acknowledgment

This Brief was developed through a highly participatory and collaborative process, led by a multidisciplinary technical team comprising seasoned and relevant personnel from MoBSE, GBoS, and MoFEA. The team played a fundamental role in guiding the data collection exercise and providing thorough related analysis to ensure the findings were evidence-based and locally relevant. The initiative was made possible through the generous financial support of the World Bank Group (RISE Project) and UNICEF (country office). The resulting document not only monitors education financing in the Gambia but also offers awareness and actionable recommendations aimed at improving the efficiency and equity of education financing.

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Executive Summary

The Education Finance Brief (EFB) 2025 provides a thorough analysis of education financing trends in The Gambia over the decade 2014–2023. Jointly developed by the MoBSE and MoHERST, with financial support from the World Bank and UNICEF, the Brief reflects a national commitment to enhancing transparency, fiscal accountability, and evidence-based decision-making, in line with regional and international education goals.

The Brief presents a detailed review of public education expenditure trends. Real GDP in The Gambia increased by 48.3% over the period, rising from GMD 48.8 billion in 2014 to GMD 72.3 Billion in 2023. However, education spending as a share of GDP remained below international benchmarks, peaking at 3.0% in 2021 and falling to 2.7% in 2023, short of the GPE target of 4%–6%. As a share of total government expenditure, education spending fluctuated between 11.5% and 20.9%, with a recent improvement to 18.7% in 2023, approaching the GPE recommended 15%–20% range.

Education funding patterns reveal a heavy reliance on recurrent expenditure. Recurrent spending rose from GMD 975 million in 2014 to GMD 3,968 million in 2023, while capital education expenditure declined from GMD 166 million (22% of capital spending) to GMD 47 million (2.1%). Recurrent spending represented 99% of total education expenditure by 2023, highlighting a significant imbalance that prioritizes operational costs (such as salaries and allowances) over long-term investments in infrastructure and physical assets essential for improving access and quality.

Spending distribution by education level shows a strong prioritization of Lower Basic Education (LBE). LBE absorbed the largest share of both recurrent and capital expenditures, increasing from 64.6% of recurrent spending in 2014 to 77.7% in 2023. LBE also accounted for 78.1% of capital education spending by 2023. Upper Basic Education (UBE) and Senior Secondary Education (SSE) received comparatively smaller and more volatile shares.

The analysis further highlights significant progress in expanding access to education. Gross Enrolment Rates (GERs) improved across all levels between 2019 and 2023, with LBE GER consistently exceeding 100%. However, Early Childhood Development (ECD) GER remained stagnant between 42% and 44%. Gender disparities widened at higher education levels, favouring girls. For example, in 2023, UBE GER for girls reached 87.3% compared to 68.1% for boys, and SSE GER was 63.7% for girls versus 47% for boys. Completion rates also improved, particularly among girls, but male learners continued to underperform compared to girls.

Teacher deployment has improved, as indicated by declining pupil-to-teacher ratios (PTR). At the LBE level, PTR improved from 38:1 in 2014 to 32:1 in 2023. Similar trends were observed at UBE and SSE levels. Nonetheless, regional disparities persist, with urban schools facing larger class sizes.

The Brief underscores persistent challenges in budget execution and credibility. Recurrent education expenditure as a share of total recurrent government spending grew from 18% in 2014 to 20.6% in 2023, reflecting greater prioritization. Yet, capital education expenditure as a share of total capital government expenditure dropped sharply, showing limited investment in educational infrastructure and assets.

Non-public sources, including development partners and households, continue to play a significant role in financing education. Donor contributions fluctuated over the decade, while household spending on education increased, raising concerns about affordability and equity. In 2020, households contributed significantly to the unit cost of education, particularly at higher education levels.

Finally, the Brief identifies several emerging financial risks, including declining capital investments, dependency on external financing, and vulnerabilities in the broader macroeconomic environment. These risks threaten the sustainability of education sector gains and highlight the urgent need for strategic financial planning.

To address these challenges, the Brief presents a series of policy recommendations, such as enhancing domestic resource mobilization for education, improving budget execution efficiency, increasing investments in infrastructure, promoting equity in resource allocation across all education levels, and reinforcing regular monitoring and updating of education finance data to inform future planning.

1. Introduction

1.1. Purpose and Context of the Brief

The Education Finance Brief represents a joint initiative by MoBSE and MoHERST to analyse education financing in The Gambia. It is designed to strengthen national capacity for systematic collection, analysis, and use of financial data in the education Sector. The Brief serves as a vital tool to support effective planning, sound policy development, inform budgeting and decision-making processes. By encouraging data-driven decision-making, this collaborative effort aligns with national development priorities and reinforces commitments to regional and global education goals, including monitoring and reporting frameworks.

In response to the growing demand for greater transparency and fiscal accountability in education financing, this Brief offers an updated overview of education spending trends from 2014 to 2023. It consolidates data from both domestic and external sources of funding, analyses budget execution and credibility, benchmarks national efforts against regional peers and international targets (GPE).

By shedding light on how education resources are allocated and utilized, the Brief seeks to strengthen evidence-based policy dialogue and guide strategic decision-making across the Sector. Moreover, it establishes a strong foundation for annual updates, encouraging a culture of continuous and sustained improvement in education financing, monitoring, and analysis.

1.2. Structure of the Brief

This Brief is structured into thirteen chapters, in which each examines a key component of educational financing in The Gambia. Chapter one provides an introduction and an overview of the Education Sector. Chapters Two and Three explore the overall trends in public education expenditure in the country and disaggregate spending by levels of Government. Chapter Four examines the breakdown of education expenditure by type (recurrent and capital categories). Chapters Five to Seven analyse expenditure by level of education, by economic classification (salaries, goods, and services), and assess the equity of spending distribution respectively. Chapter Eight reviews the credibility and execution of the education budget. Chapters Nine to Eleven cover contributions from development partners, household education spending, and unit costs of education, respectively. Chapter Twelve discusses the emerging financing risks in education, while Chapter Thirteen presents actionable policy recommendations aimed at improving education financing, planning, and outcomes.

1.3. Overview of The Gambia's Education Sector

The education system in The Gambia is jointly managed by MoBSE and MoHERST, following the 2007 restructuring of the former Department of State for Education. While MoBSE is mandated to provide Basic and Secondary Education, MoHERST is responsible for Tertiary and Higher Education, including Research. The formal education system follows a 6-3-3-4 structure: six years of LBE, three years of UBE, three years of SSE, and four years of Higher Education. Since the expansion of the Sector's vision for Basic Education in the 2004 - 2015 Education Policy, ECD in The Gambia, has gained growing policy attention in recent years. Of recent, emphasis has been laid on Foundational Learning, hence its inclusion in the Revised Education Sector Policy 2016 - 2030.

During the period 2019 to 2023, The Gambia achieved outstanding progress in expanding access to education, as evidenced by a steady rise in Gross Enrolment Ratios (GER) across all education levels. This indicates continued national efforts to improve participation and inclusion in education. However, ECD remains a perennial challenge, with GER stagnating between 42% and 44%, showing limited access to foundational learning opportunities.

Figure 1.1: Gross enrolment rate, **ECD** (2019 to 2023)

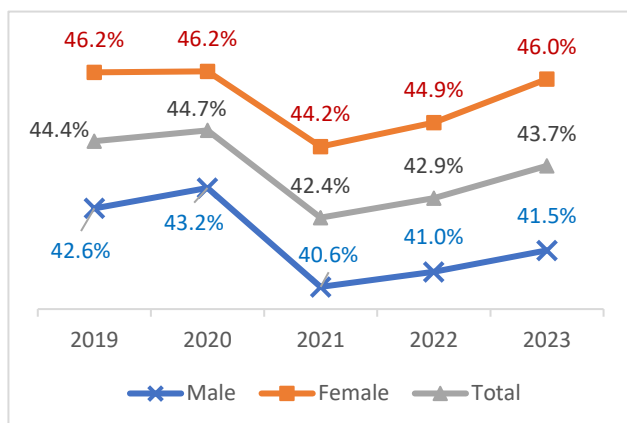
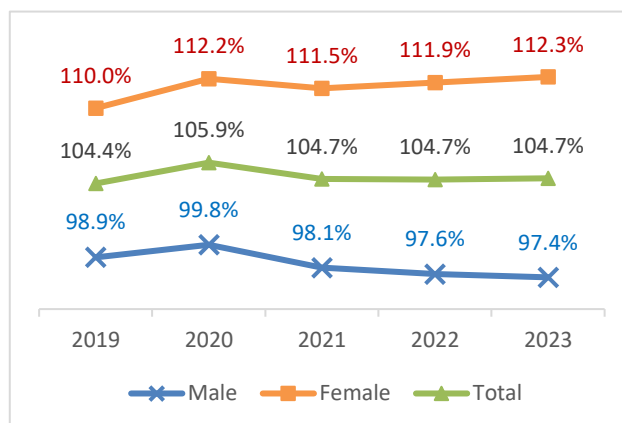


Figure 1.2: Gross enrolment rate, **LBE** (2019 to 2023)



Source: EMIS, 2023

At the LBE level, GERs consistently exceeded 100%, revealing general access but also indicating age-grade inconsistencies linked to delayed entry or repetition. A growing gender gap, favouring girls by up to 15 percentage points in 2023, shows the need for robust strategies to address boys' enrolment rates at the foundational stages.

Moreover, similar trends continue at the UBE and SSE levels, where girls drive most of the enrolment gains. By 2023, GER at UBE reached 77.6%, with girls at 87.3% and boys at just 68.1%. SSE GER, although still the lowest at 55.3% compared to LBE and UBE, has improved gradually, yet remains marked by a gender divide exceeding 16 percentage points in favour of girls.

Figure 1.3: Gross enrolment rate, **UBE** (2019 to 2023)

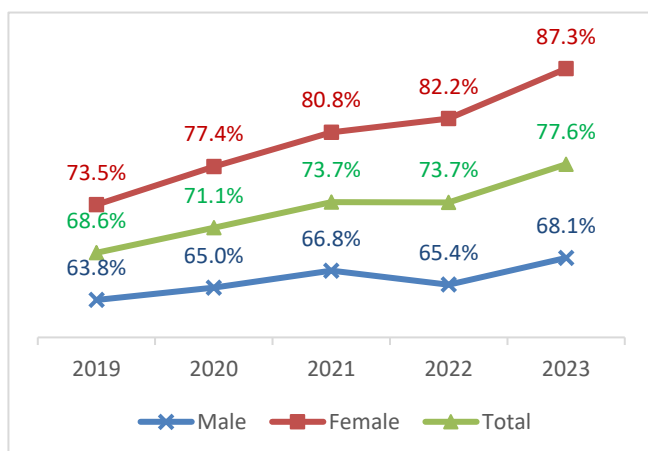
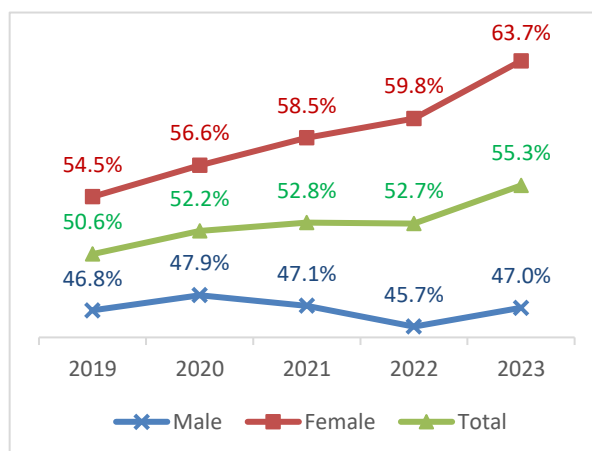


Figure 1.4: Gross enrolment rate, **SSE** (2019 to 2023)



Source: EMIS, 2023

The increasing enrolment trends have a comparative reflection of the improved completion rates (CR), particularly among girls. At the LBE level, completion rates remained consistently high, topping at 88.1% in 2022, with female learners outperforming their male counterparts throughout the period (2019 to 2023). The gender disparities become more evident as learners advance to higher levels.

In 2023, UBE exhibited a 75.2% completion rate for girls, significantly higher than the 55.5% rate for boys. At SSE, the disparity remains, with completion rates of 54.3% and 39.1% for girls and boys respectively, all a path showing male underperformance as they progress to higher educational levels and, hence increasingly dropout. This highlights the urgent need for gender-responsive policies that not only sustain gains in girls' education but also directly address the socio-cultural and structural barriers contributing to boys' low completion rates.

Figure 1.5: Completion rate, **LBE** (2019 to 2023)

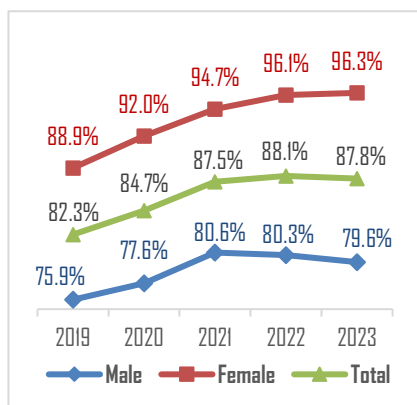


Figure 1.6: Completion rate, **UBE** (2019 to 2023)

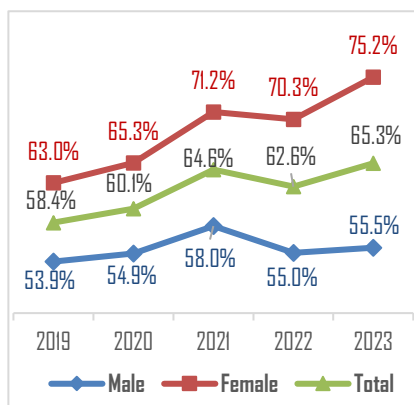
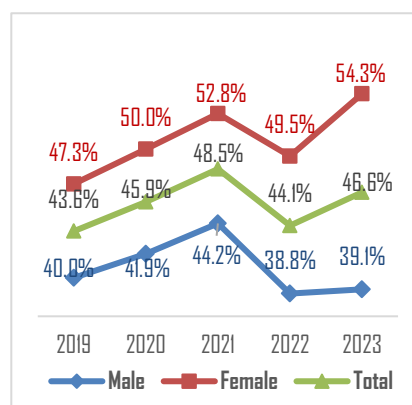


Figure 1.7: Completion rate, **SSE** (2019 to 2023)



Source: EMIS, 2023

During the period under review (2014 to 2023), a continuous reduction in Pupil-Teacher Ratios (PTR) was recorded across all levels of education, necessitating the ongoing efforts to bridge the parity of QPTR to enhance quality teaching and learning through improved teacher availability.

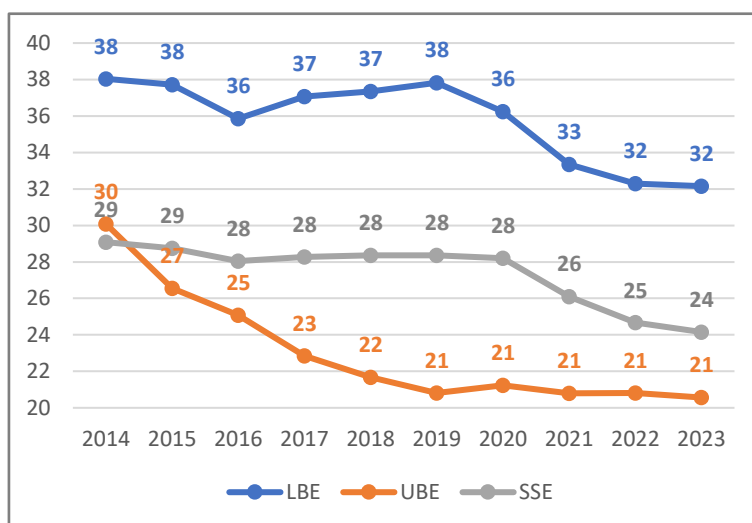
The most significant improvement occurred at the LBE level, where the PTR declined from a ratio of 38:1 in both 2014 and 2019 to 32:1 by 2023. However, there are marked inconsistencies regarding regional dynamics in respect of large class sizes in the urban areas.

At the UBE level, PTR also declined from a ratio of 30:1 in 2014 to 21:1 by 2019 and has since remained steady, indicating a balanced alignment between teacher deployment and enrolment. In contrast, the SSE level experienced a gradual but consistent improvement, with PTR relatively reducing from 29:1 to 24:1 over the period, considering the regional disparity dynamics, and pointing to some gains in teacher supply and enrolment management while underscoring the seemingly unending challenges associated with teacher supply.

Table 1.1: Pupil-to-teacher ratio in public schools, (2014-2023)

Year	LBE	UBE	SSE
2014	38	30	29
2015	38	27	29
2016	36	25	28
2017	37	23	28
2018	37	22	28
2019	38	21	28
2020	36	21	28
2021	33	21	26
2022	32	21	25
2023	32	21	24

Figure 1.8: Pupil-to-teacher ratio in public schools (2014-2023)



Source: MoBSE, 2023

In terms of public expenditure in the Sector from 2014 to 2023, The Gambia's total recurrent government spending rose sharply from GMD 5.46 Billion to GMD 19.25 Billion, more than tripling over the period. Despite this growth, capital spending on education did not keep pace with the increment, instead, it declined from GMD 165.83 Million in 2014 to only GMD 47.49 Million in 2023. This declining capital spending reflects limited commitment to physical/infrastructural improvements, which are essential for sustaining quality and expanding equitable access to education in the medium and long term.

During the same period, total capital government expenditure dropped from GMD 3.66 Billion in 2021 to GMD 2.22 Billion in 2023, reflecting a low share of capital education expenditure for the same period. This reflects a clear imbalance in government priorities, which favours short-term operational costs over long-term development. The low capital investment in education raises concerns about the country's ability to improve school infrastructure in the future. This is discussed in detail in the subsequent sections.

2. Public Education Expenditure in The Gambia

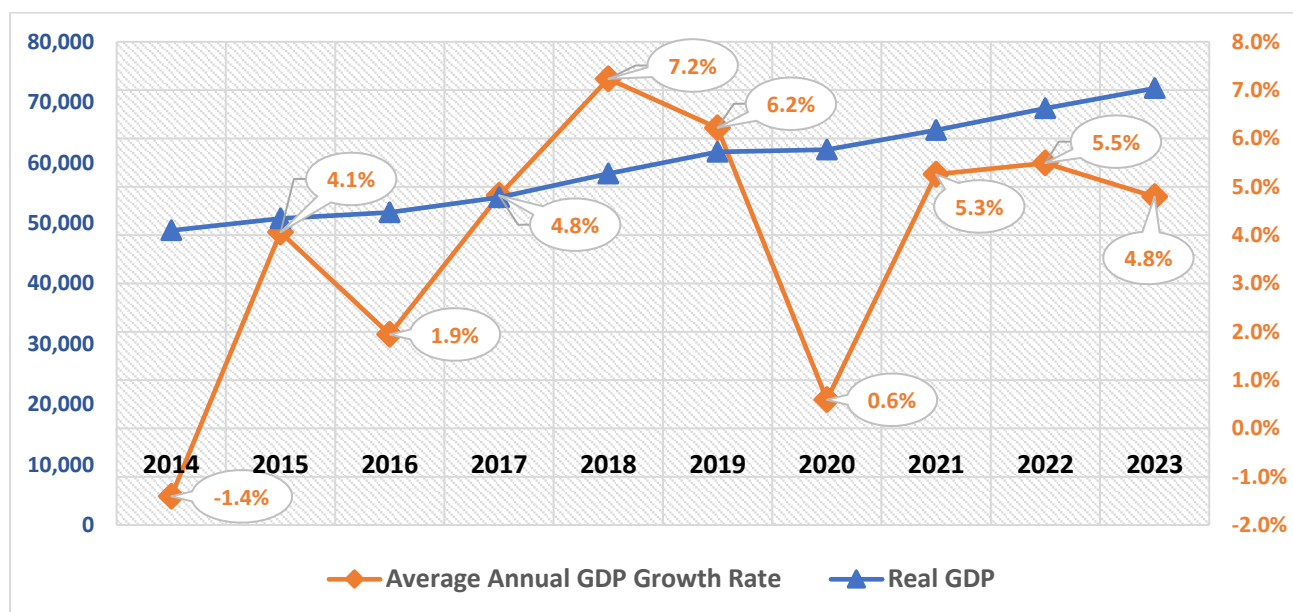
This Section presents the overall public education spending irrespective of the source. This helps to understand the share of education spending as a percentage of national GDP and total public expenditure. Additionally, it compares The Gambia's education spending (as a of GDP and total public expenditure) with other ECOWAS countries and GPE's percentage recommended best practice benchmarks.

2.1. Trend of Real GDP and Government Spending

The Gambia's real GDP has increased from about GMD 48.8 Billion in 2014 to about GMD 72.3 Billion in 2023, representing a growth rate of 48.2%. Real GDP growth in 2016 has experienced fluctuations due to domestic and external shocks from the COVID-19 pandemic and political uncertainties. In 2014, the Gambia's economy experienced its lowest growth rate, from 2.9% in 2013 to a contraction of 1.4%. The main reason for the decline was the weak performance in the tourism sector due to the Ebola outbreak. Following the contraction in 2014, the Gambia experienced a growth of 4.1% in 2015. However, this growth was short-lived due to the political uncertainty surrounding the presidential election, which led to a decline in tourism, trade, and foreign investment, eventually resulting in a slower growth rate of 1.9% in 2016. The country registered the strongest growth rate in 2018, of about 7.2% during the period under review.

In 2020, the GDP growth rate slightly increased by 0.6% compared to the 6.2% growth registered in 2019. This was due to the impact of the COVID-19 pandemic. The slow growth rate emanated from the tourist industry and there was a huge decline in the service sector. The pandemic had a significant impact on trade, tourism, transport, and communication.

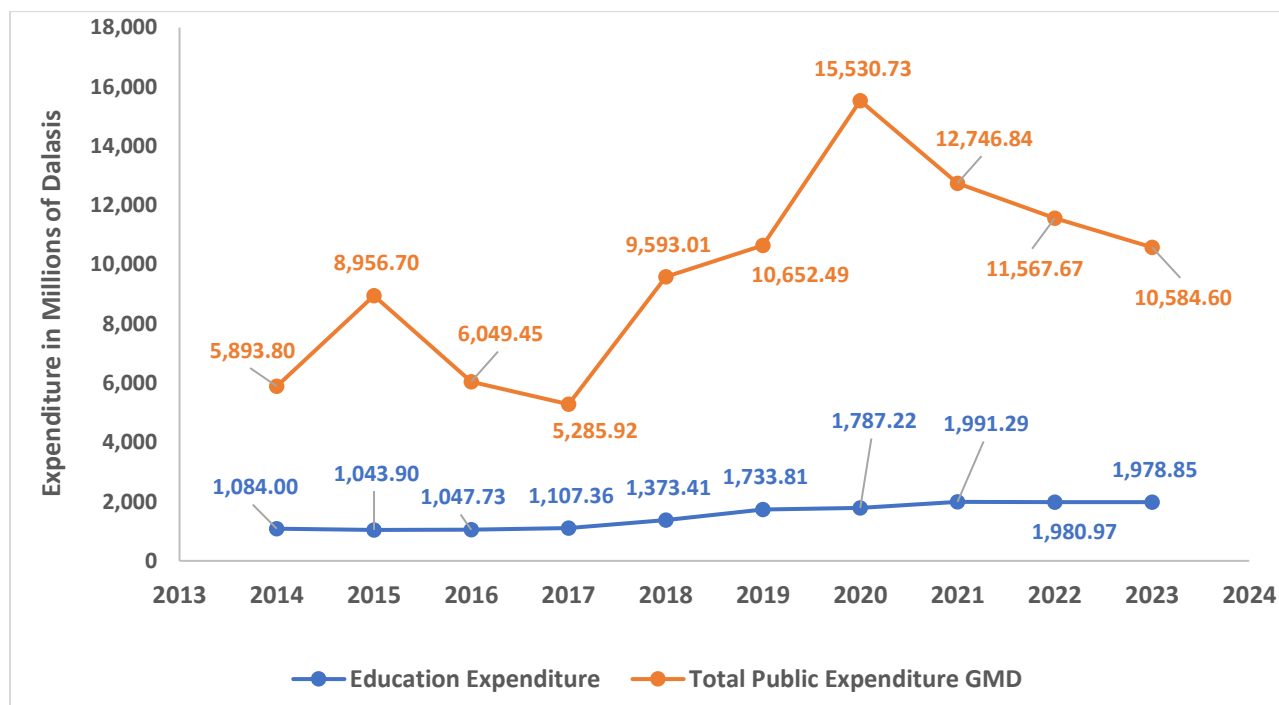
Figure 2.1: Trend of Real GDP and Government Spending (2014 to 2023)



Source: GBoS, 2024

As reported in Figure 2.2, education expenditure stood at GMD 1.08 Billion in 2014 and remained relatively stable through 2015 and 2016 at GMD 1.04 Billion and GMD 1.05 Billion, respectively. A gradual increase followed, with spending rising to GMD 1.11 Billion in 2017 and then more substantially to GMD 1.37 Billion in 2018. This upward trend continued into 2019 and 2020, reaching GMD 1.73 Billion and GMD 1.79 Billion, respectively. By 2021, education spending reached GMD 1.99 Billion, the highest level within the ten years, before declining to GMD 1.98 Billion in 2022 and GMD 1.97 Billion in 2023 respectively.

Figure 2.2: Trends of The Gambia's total government spending and public education spending, (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure¹

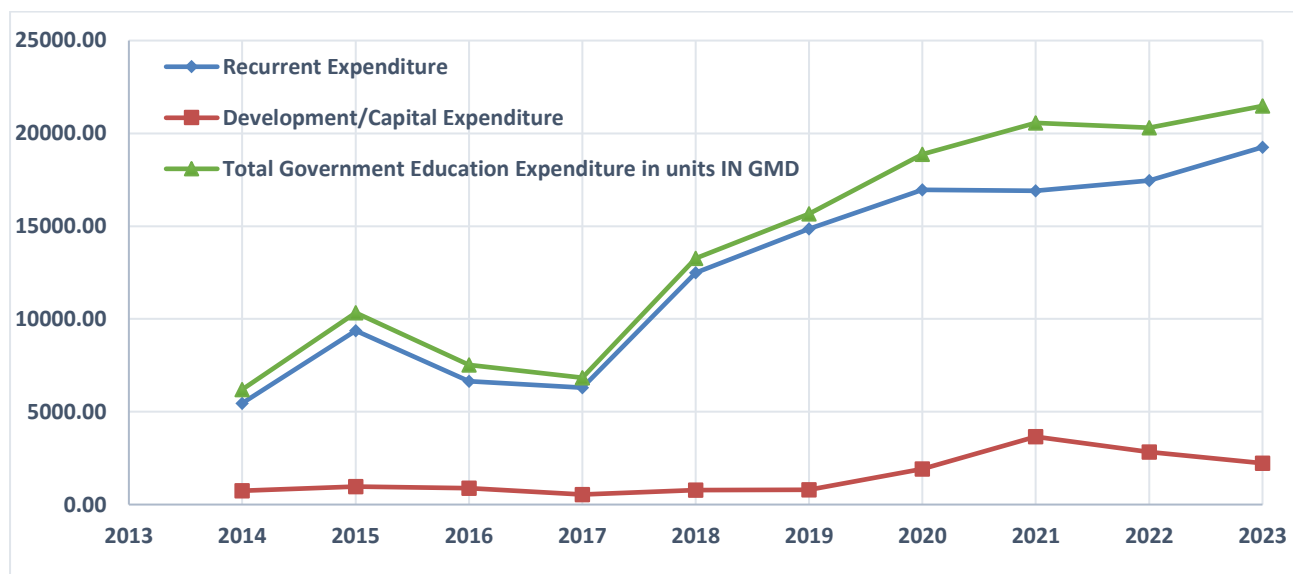
Although the nominal growth in education expenditure is commendable, it reflects ongoing constraints when considered against total government spending. In 2021, for example, education absorbed only a modest share (less than 2 Billion) of national expenditure, despite the budget reaching a record GMD 15.53 Billion.

Even in 2023, as total government spending declined to GMD 10.58 Billion, the education Sector's share remained relatively constant. This indicates a sustained yet limited prioritisation of education within the broader public finance framework, emphasising the need for a more ambitious and strategic approach to sector funding.

¹ Note that both the education spending and total education spending are computed by the author's base on deflators using the real GDP and nominal GDP to obtain the deflator with 2013 as the base year

Recurrent expenditure accounts for the greatest share of The Gambia's total annual spending. On average, close to 90% of the total government spending was recurrent expenditure over the period, 2014 to 2023. This means the share of development/capital spending is just about 10%. This huge concentration of government spending in recurrent expenditure has economic implications of impeding capital development.

Figure 2.3: Trends of recurrent and capital expenditure (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Table 1.2 describes the GDP and public spending growth rates from 2014 to 2023. It shows that The Gambia registered a GDP growth, except in 2014, when the country's economy experienced a negative growth rate of 1.41%. Consistent with the negative GDP growth. The country's total public expenditure also experienced negative growth rates of 3.7%, 0.5%, and 0.1% in 2015, 2022, and 2023, respectively. Similarly, the public education spending growth rates in 2016 and 2017 registered a negative growth of 32.5% and 12.6%, respectively. This negative trend reoccurred from 2021 to 2023.

Table 2.1: GDP and public spending growth rates (%), (2014 – 2023)

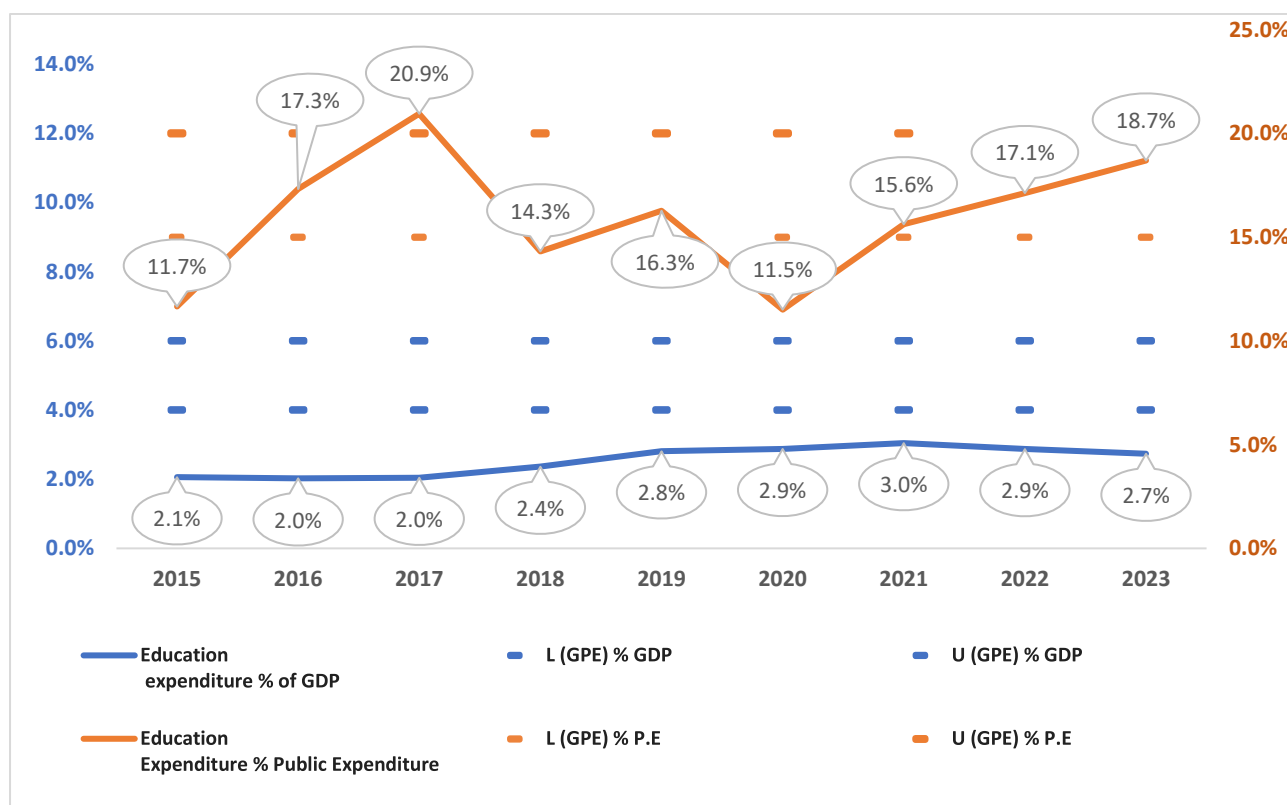
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
GDP growth rate	▼1.4%	▲4.1%	▲1.9%	▲4.8%	▲7.2%	▲6.2%	▲0.6%	▲5.3%	▲5.5%	▲4.8%
Growth in Public Expenditure	▲28.3%	▼3.7%	▲0.4%	▲5.7%	▲24.0%	▲26.2%	▲3.1%	▲11.4%	▼0.5%	▼0.1%
Growth in Public Education Spending	▲27.4%	▲52.0%	▼32.5%	▼12.6%	▲81.5%	▲11.0%	▲45.8%	▼17.9%	▼9.3%	▼8.5%

Source: Computed based on GBoS, MoFEA and MoHERST

2.2. Comparison against International Benchmarks.

Figure 2.4 illustrates The Gambia's performance against international benchmarks in public education spending, based on the GPE benchmark. The GPE sets a benchmark for allocating at least 15% to 20% of public expenditure to education and 4% to 6% of education expenditure as a percentage of GDP, with a focus on primary education. The figure shows that The Gambia's performance in meeting these targets has been mixed across the reviewed period (2014 – 2023).

Figure 2.4: Public education expenditure as % of GDP and total public spending, (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure & GPE

The trend in education spending as a percentage of total government expenditure since 2021 indicates that The Gambia has been within the GPE target of 15% to 20%. As of 2023, the government allocated 18.7% of total public spending to education, its second-highest share over the decade. The trend shows a steady recovery from the contraction in 2020, where education's share fell to the lowest rate of 11.5%, largely due to COVID-19, which induced fiscal re-prioritization.

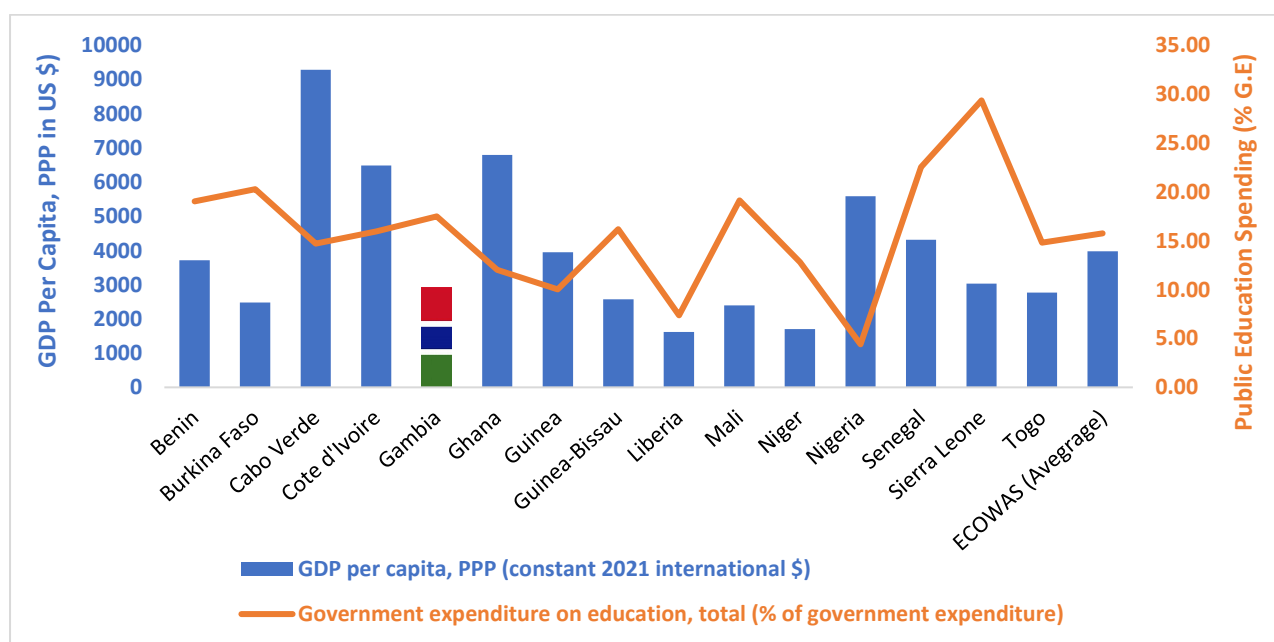
The share over the period (2014–2023) has been fluctuating, with the lowest share being experienced in 2015 and 2020 by 11.7% and 11.5%, respectively. The highest share was 20.9% registered in 2017, which went above the GPE benchmark range. The highest allocation in 2017 was not an abrupt increase (about 6%) in education spending but a fall (of about 13%) in government expenditure. This trend was not sustained, and in 2018 (with 14.3%), it fell below the international benchmark.

In 2019, 2022, and 2023, the share of education spending as a percentage of total government expenditure increased to 16.3%, 17.1%, and 18.7%, respectively. This could be attributed to the 50% increase in salaries in 2019, the payment of hardship allowance to teachers in LBE and also the 30% salary increment in 2023.

Education expenditure as a percentage of GDP has consistently fallen short of the GPE target throughout this period. It reached a peak of 3.0% in 2021 but slightly decreased to 2.9% and 2.7% in 2022 and 2023, respectively. These shortfalls highlight the necessity for additional fiscal space and efforts advocating for increased investment in education to meet global standards.

Figures 2.5 and 2.6 further show The Gambia's gap in education financing compared to regional peers with similar income levels. According to Figure 2.6, The Gambia's education spending as a percentage of GDP remains comparatively low. Over the period 2014 to 2023, the latest yearly available data, shows that The Gambia allocated 2.7% of GDP to education, a lower rate compared to the ECOWAS average rate of 3.58%; Sierra Leone with the highest rate of 6.79%, share of education as a percentage of GDP and Niger with the lowest rate of 0.35%.

Figure 2.5: GDP per capita and public education expenditure as % of total government spending



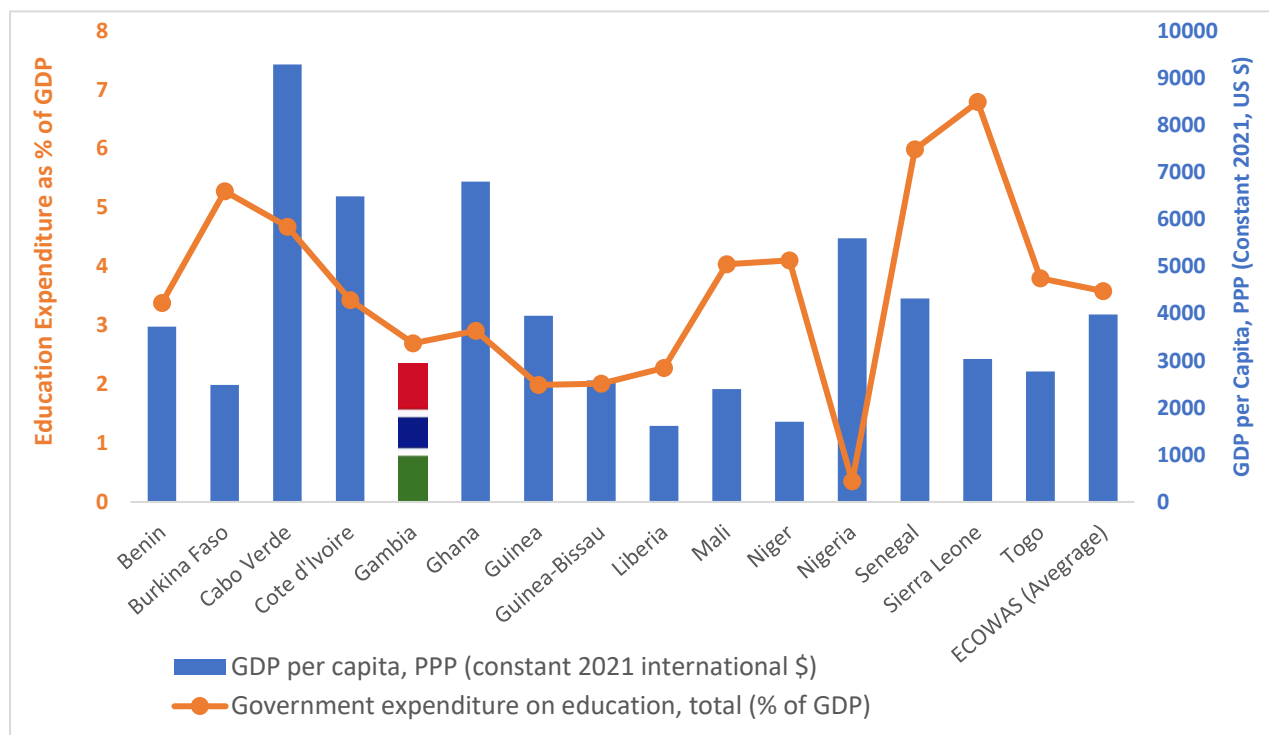
Source: WDI database: World Development Indicators (Last Updated: 03/24/2025, Accessed April 11, 2025)²

The GDP per capita in The Gambia, according to the latest year available data, was US\$ 2,932 compared to the ECOWAS average of US\$ 3,977. This shows that The Gambia is below the ECOWAS regional benchmark. Cabo Verde has the highest share in the region with a GDP per capita of US\$ 9,288. This, compared to the lowest GDP per capita of US\$1,617, shows the significant disparities (a range of \$7,671) among the ECOWAS member countries.

² Note: LYA data is used for each country between 2013 - 2023 is used for comparison purpose

In terms of education spending as a share of total government expenditure, The Gambia (17.5%) is above the ECOWAS average of 15.75%. As shown in Figure 2.6, Sierra Leone outperformed all other countries at 29.37%. In this metric, Nigeria also experiences the lowest share of educational spending as a proportion of total government expenditure.

Figure 2.6: GDP per capita and public education expenditure as % of GDP



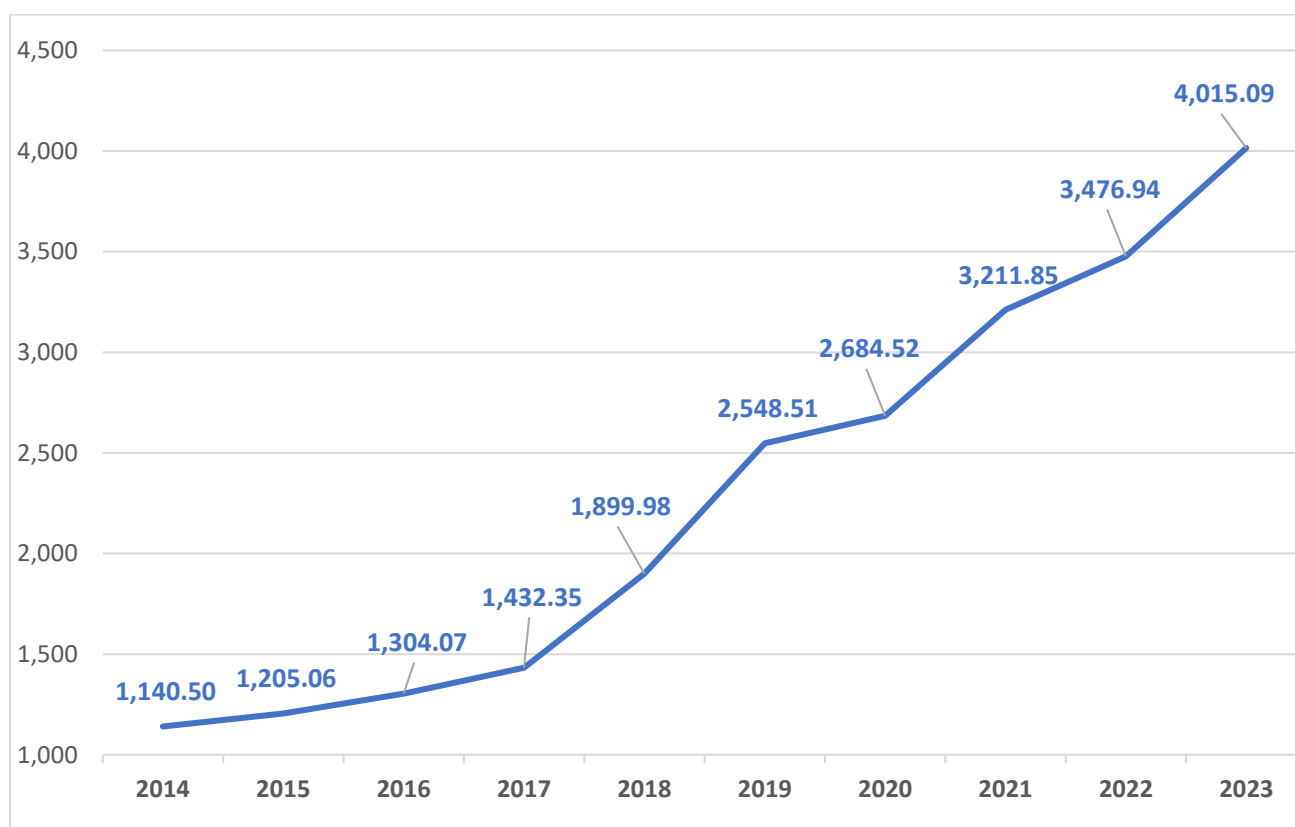
Source: WDI database: World Development Indicators (Last Updated: 03/24/2025, Accessed April 11, 2025)

3. Breakdown of Education Expenditure by Levels of Government

In The Gambia, while the Education Policy is centrally managed, however, service delivery is decentralised. MoBSE and MoHERST lead the provision of education services. Other ministries, including Health, Fisheries & Water Resources, Gender, Youths & Sports, and Tourism, collaborate with the sector in initiatives like school health and hygiene education, sports programmes, and vocational training for youth, especially in tourism.

An important understanding of national education financing necessitates an evaluation of the total education expenditure over the years. According to the most recent data, total education expenditure in The Gambia has grown significantly over the past decade. In 2014, total spending on education was GMD 1,140.50 Million and has since demonstrated a steady upward trend. Between 2018 and 2023, public education expenditure in The Gambia rose sharply, nearly doubling from GMD 1,899.98 Million in 2018 to GMD 2,548.51 Million in 2019.

Figure 3.1: Total education expenditure (Millions of GMD), (2014-2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

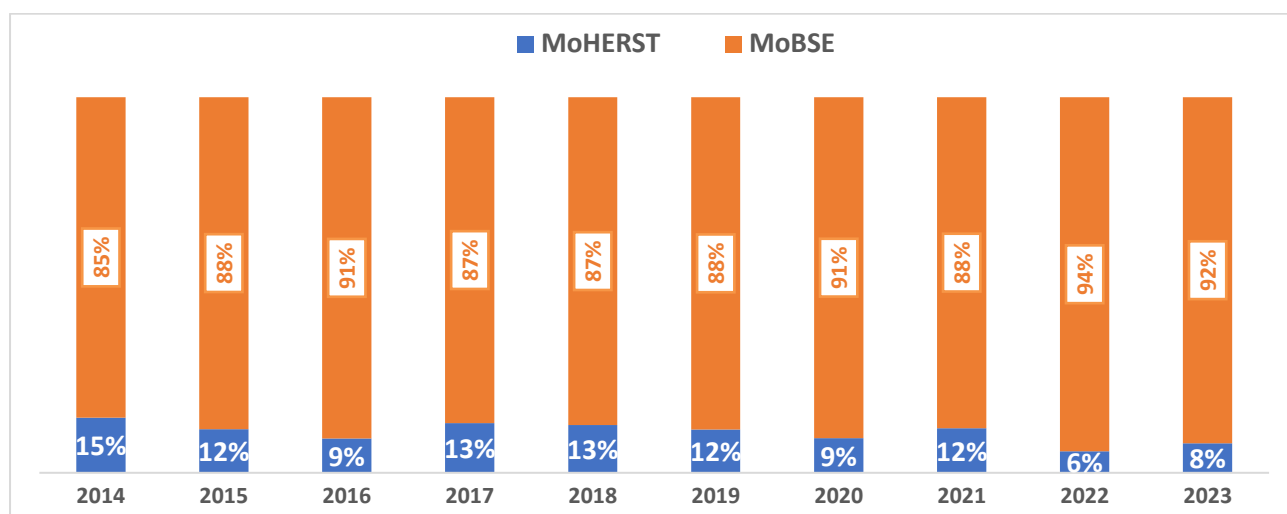
This upward trend continued throughout the early 2020s, with spending reaching GMD 3,211.85 Million in 2021, GMD 3,476.94 Million in 2022, and the highest spending record at GMD 4,015.09 Million by 2023, respectively. The improvement in public education investment reflects the government's prioritisation of educational development as a way for national progress.

3.1. Evolution of the proportion (%) of education expenditure by line ministries, (2014-2023)

Disaggregated expenditures by line ministries reveal a persistent dominance of MoBSE in the real value allocation of financial educational resources. Between 2014 and 2023, MoBSE consistently absorbed the majority of the total education budget allocation spending. In 2014, for example, MoBSE accounted for 85% of the education Sector's budget; this allocation peaked at 91% in 2016 and reoccurred in 2020. Most recently, in 2023, MoBSE received 92% of the total education expenditure, a figure that highlights the government's sustained emphasis on basic and secondary education, with the Ministry's focus on improving foundational learning. In addition, MoBSE also accounted for the largest share of the government's workforce, students, and schools, coupled with the national drive for universal access to basic education, all would require more resources.

By contrast, MoHERST's share of the education budget remained substantially lower across the same period. In 2014, it accounted for just 15% of the education expenditure, and this proportion declined steadily in subsequent years. Lower shares were recorded in 2016 and 2020 at 9% respectively, with a further decline to only 8% in 2023. This disparity could be partly attributed to the nature of MoHERST institutional landscape, which comprises a greater number of private and semi-autonomous tertiary institutions that do not fully rely on government financing.

Figure 3.2: Evolution of the proportion (%) of education expenditure by line ministries, (2014 to 2023)

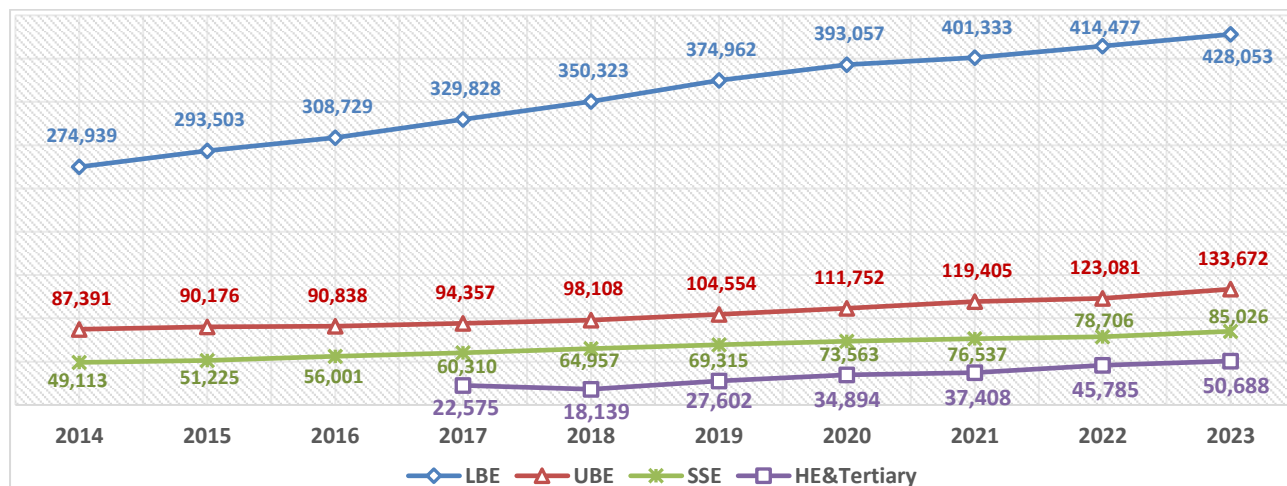


Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

In Figure 3.3, between 2014 and 2023, The Gambia experienced steady growth in gross enrolment across all education levels. LBE enrolment, the highest among all tiers, rose from 274,939 in 2014 to 428,053 in 2023, reflecting sustained demand and a significant burden on MoBSE. UBE and SSE also registered notable increases, reaching 133,672 and 85,026, respectively by 2023, indicating improved retention and progression through these three levels.

Higher and Tertiary enrolment, under MoHERST, showed a more uneven but overall upward trend, from 22,575 in 2017 to 50,688 in 2023, despite a temporary decrease in 2018. The widening gap between enrolment figures by education levels highlights the continued structural pressure on MoBSE (Basic and Secondary) and the comparatively modest scale of higher and tertiary participation.

Figure 3.3: Gross enrolment by education level (2014 to 2023)

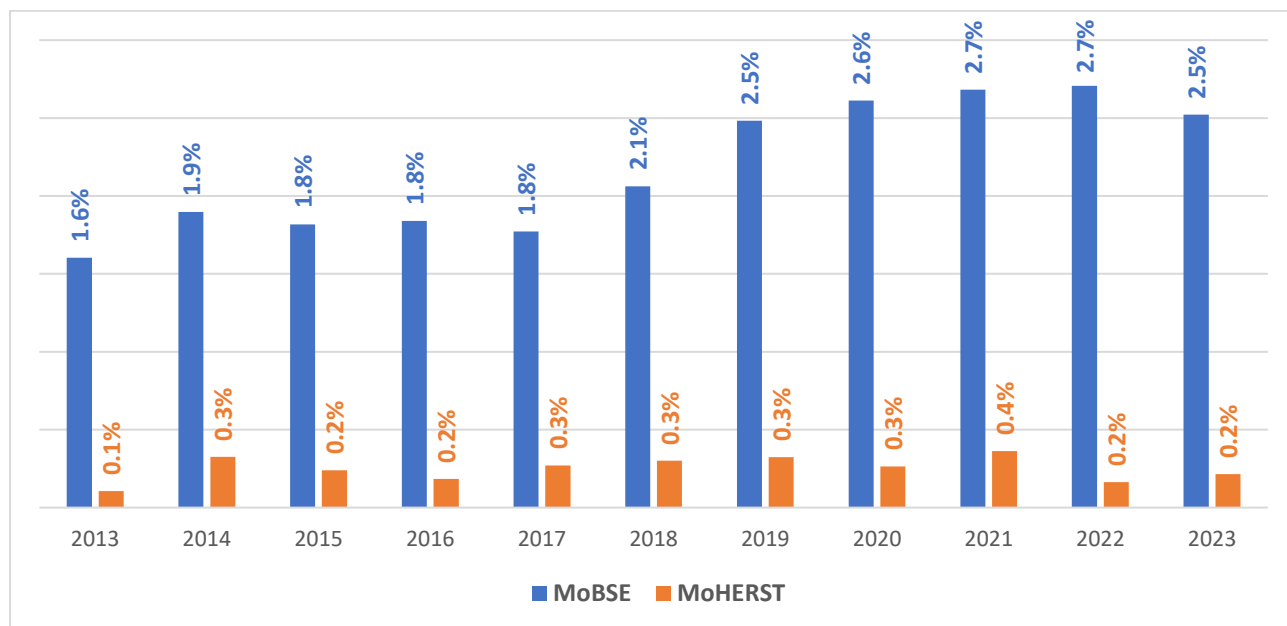


Source: MoBSE and MoHERST, 2025

Note: Enrolment data for post-secondary education for 2014 and 2016 is not available, and 2021 to 2023 are forecasted

In Figure 3.4, between 2014 and 2023, government spending on basic and secondary education (MoBSE) steadily increased, reaching 2.7% of GDP by 2021 and 2022 before slightly decreasing to 2.5% in 2023. In contrast, spending on higher education (MoHERST) remained low and inconsistent, reaching its highest at only 0.4% of GDP in 2021 and declining to 0.2% in 2023.

Figure 3.4: Education expenditure by ministry (% of GDP)

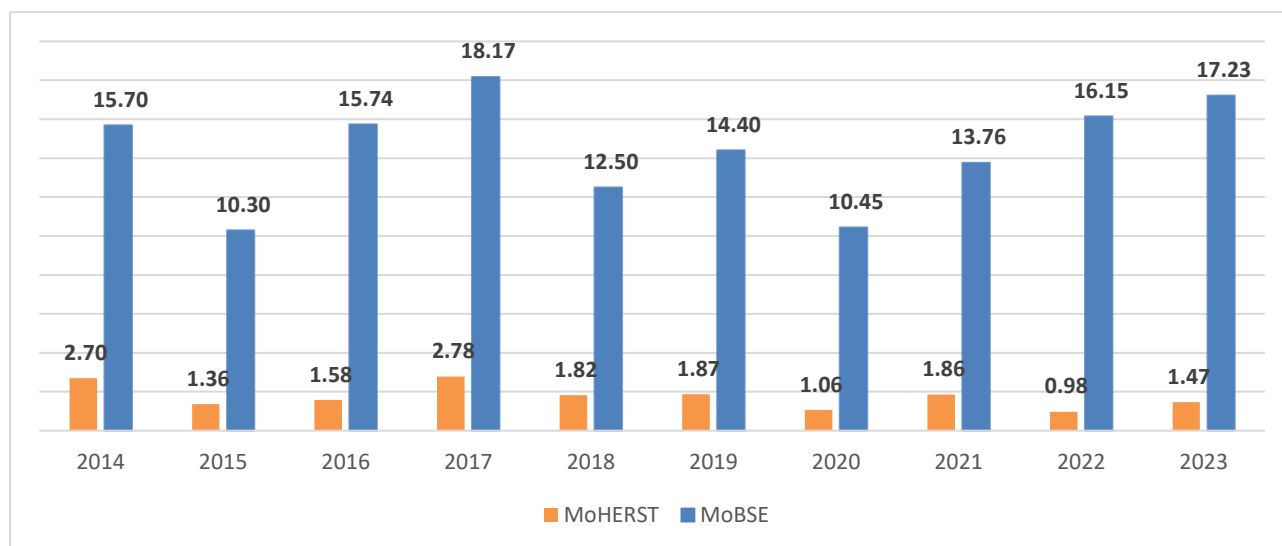


Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Moreover, as in Figure 3.5, a share of total government spending allocation to MoBSE, although fluctuating between 10.30% in 2015 and 18.17% in 2027, rose from 15.7% in 2014 to 17.23% in 2023. However, MoHERST's share, over the period, likewise, reached its peak at 2.8% in 2017. It also shows fluctuating shares between 0.98% in 2022 and 1.87% in 2019, it declined from 2.7% in 2014

to 1.5% in 2023. Although the values of MoBSE are significantly higher than those of MoHERST the fluctuating patterns are relatively correlated.

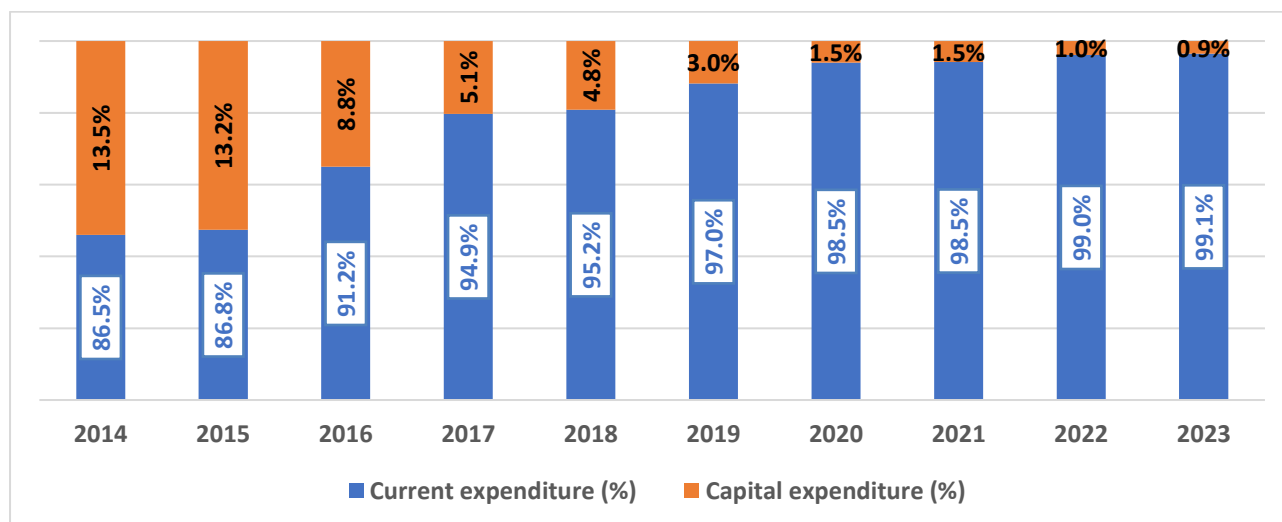
Figure 3.5: Education expenditure by ministry (% of public spending)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

In Figure 3.6, between 2014 and 2023, the structure of public education expenditure reveals a consistent trend of dominance by recurrent spending across both MoBSE and MoHERST, emphasising the sustained prioritization of operational and salary-related costs over infrastructure and capital investments.

Figure 3.6: Recurrent and capital expenditure, MoBSE



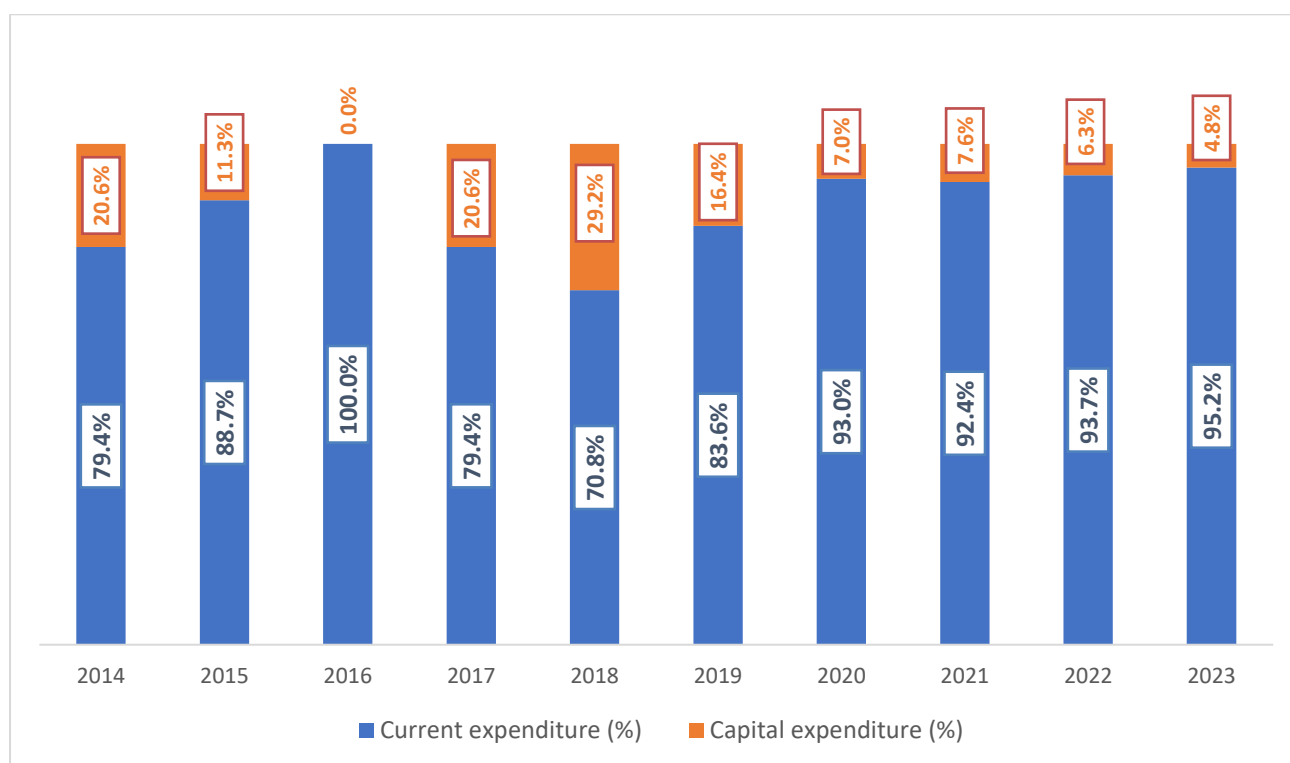
Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Within MoBSE, recurrent expenditure increased steadily from 86.5% in 2014 to 99.1% in 2023, while capital expenditure declined from 13.5% to a marginal 0.9% in the same period. This trend reflects a near-total reliance on recurrent budgets, signifying minimal investment in expanding or improving school facilities and physical assets through capital budgeting by the government. The 2020-2023

period marked a sharp reduction in capital allocations, with recurrent spending absorbing nearly the entire budget, reaching 98.5% in 2020 and 2021, then 99.0% in 2022 and peaking at 99.1% in 2023.

In Figure 3.7, a more variable pattern was observed in MoHERST, though the overall trend also indicated growing dominance of recurrent spending. The decline from 2014 to 2023 was not a gradual one. In addition, a significant decrease in capital expenditure was experienced from 2014 to 2016, This was followed by a notable increase in 2017 and 2018, reaching a peak of 29.2%. However, since 2018, capital expenditure has been on a gradual decline, decreasing to 4.8% by 2023. Despite the temporary increase in the middle of the period, the overall trend from 2014 to 2023 indicates a reduction in the proportion of capital expenditure relative to total expenditure.

Figure 3.7: Recurrent and capital expenditure, MoHERST



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

From 2020 onwards, the share of capital expenditure remained below 10%. Recurrent expenditure rose from 79.4% in 2014 to 95.2% in 2023, confirming that by the end of the period, both ministries had converged on a funding pattern heavily weighted toward recurring operational need. This trajectory signals the necessity for renewed emphasis on sustainable capital investments.

4. Breakdown of Education Expenditure: Recurrent vs Capital Expenditure

The Gambia has increased its investment in recurrent education expenditure, reflecting a growing emphasis on sustaining the day-to-day operations of the education system. Recurrent spending rose from GMD 975 Million in 2014 to GMD 3,968 Million in 2023 (about 307% increase over 2014 spending), over 3 folds. The sustained increase in recurrent expenditure over the period can largely be attributed to the continuous expansion of teaching staff to accommodate the unprecedented growth in enrolment and, as well as successive salary and allowance increments by the government. Notably, in 2018 and 2019, the government increased transport and provincial allowances, while salaries were raised by 50% in 2019 and by a further 30% in 2023.

Table 4.1: Evolution of education and government expenditure (recurrent and capital) - Millions GMD, (2014-2023)

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total recurrent Government Expenditure (TCGE) (GMD)	5,462	9,368	6,640	6,295	12,483	14,860	16,961	16,904	17,467	19,253
Recurrent education expenditure (CEE) (GMD)	975	1,049	1,200	1,330	1,750	2,434	2,630	3,141	3,433	3,968
Total capital government expenditure (TKGE) (GMD)	739	972	890	542	788	798	1,915	3,656	2,837	2,223
Capital education expenditure (KEE) (GMD)	166	156	104	102	150	115	54	70	44	47
Recurrent education spending as % of total recurrent government expenditure	18%	11%	18.1%	21.1%	14.0%	16.4%	15.5%	18.6%	19.7%	20.6%
Capital education Expenditure as % of total capital government expenditure	22%	16%	11.7%	18.8%	19.0%	14.4%	2.8%	1.9%	1.6%	2.1%

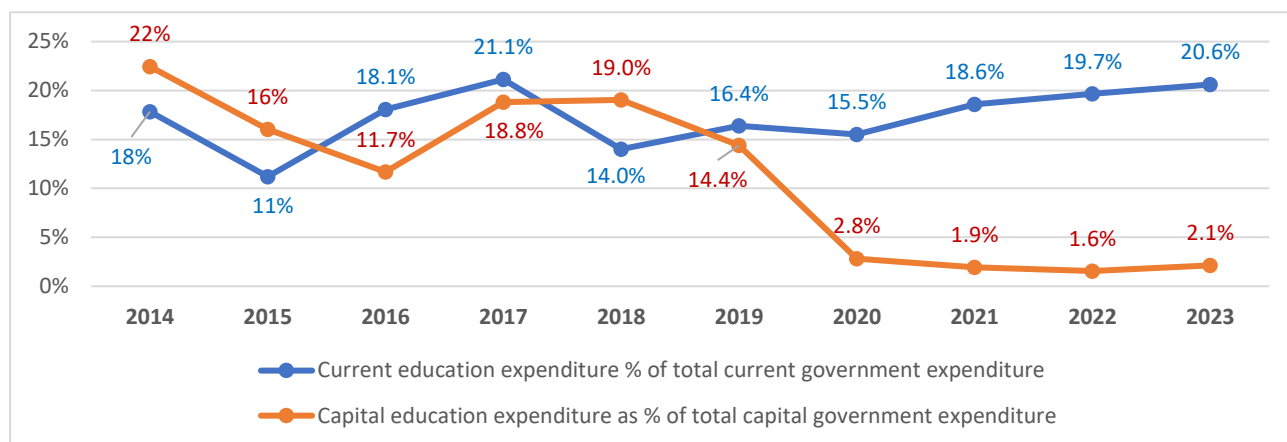
Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

As a share of total recurrent government expenditure, this translated to an increase of 14%, from 18% in 2014 to 20.6% in 2023. This strong and steady growth in recurrent education expenditure is a positive sign of the government's commitment to educational service delivery and aligns with efforts to meet SDG 4 targets.

In contrast, capital education expenditure, which covers infrastructure and long-term physical assets, has declined both in absolute terms and as a share of total capital government expenditure. In 2014, capital education spending was at GMD 166 Million (22% of capital government expenditure), but by 2023, this had dropped to GMD 47 Million, making up only 2.1% of total government capital expenditure. This downward trend is in particular, a concern given the country's need for expanded and improved educational infrastructure to support increasing enrolment in response to the

overwhelming growth in population and evolving pedagogical demands. Since 2020, capital education allocations have hovered around 2%, despite growth in the total capital budget.

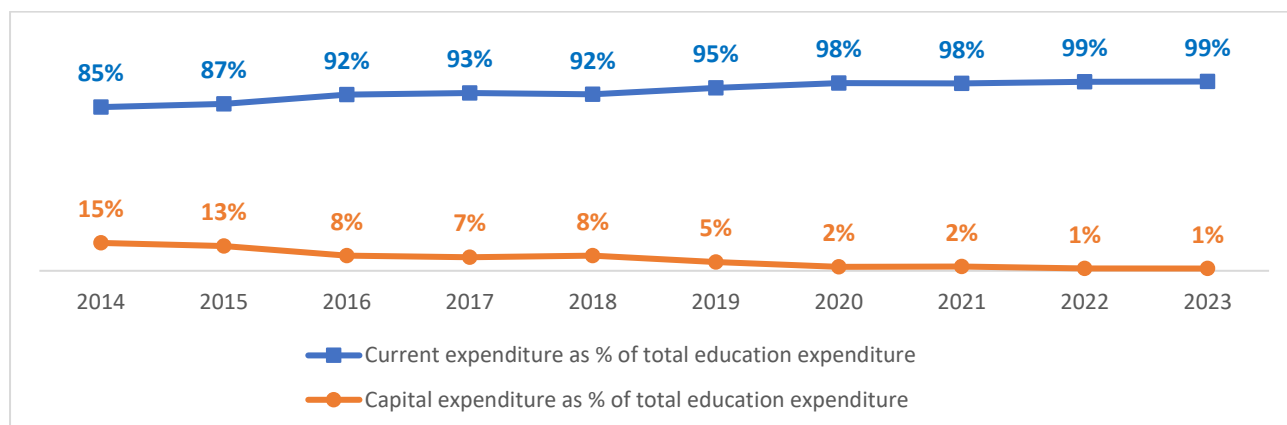
Figure 4.1: Evolution of education and government expenditure (recurrent and capital) - Millions GMD, (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Figure 4.2 illustrates the evolution of recurrent and capital education spending, as a percentage of total education expenditure. The education spending exhibited a marked shift toward recurrent expenditure, rising from 85% of total education spending in 2014 to 99% in both 2022 and 2023. This trend highlights a strategic focus on sustaining core operational costs such as salaries, non-salary expenditures, and essential service delivery inputs. These, among other things, include teacher remuneration, procurement of teaching and learning materials, and investments in in-service training for teachers. Such a financial spending pattern demonstrates the government's commitment to maintaining educational service delivery amidst increasing enrolment figures. Capital expenditure, which is important for developing infrastructure and making long-term improvements in education, has significantly declined. It decreased from 15% in 2014 to only 1% by 2022 and 2023, respectively. This decline shows a trend of underinvestment in physical infrastructure. There is an urgent need to focus more on capital development and strategic investment to manage increasing enrolment and the demand for better learning environments.

Figure 4.2: Evolution of recurrent and capital expenditure, % of total education expenditure

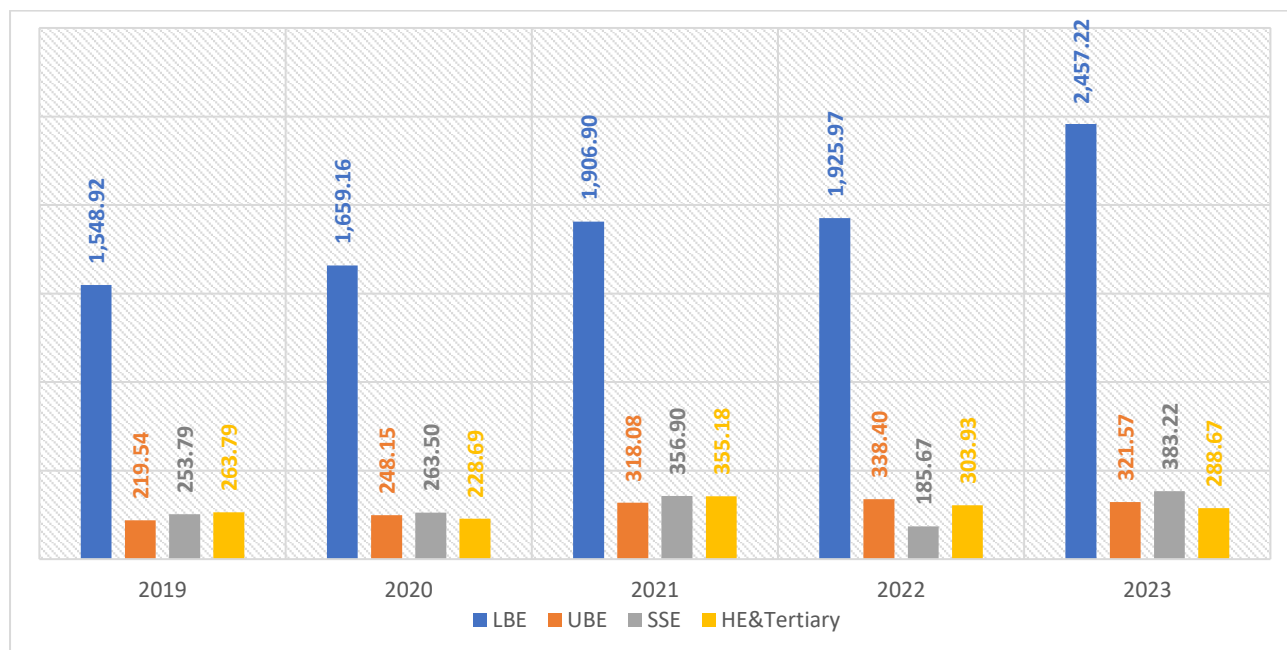


Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

5. Education Spending by Level

This chapter presents education spending by levels for The Gambia and other ECOWAS countries.

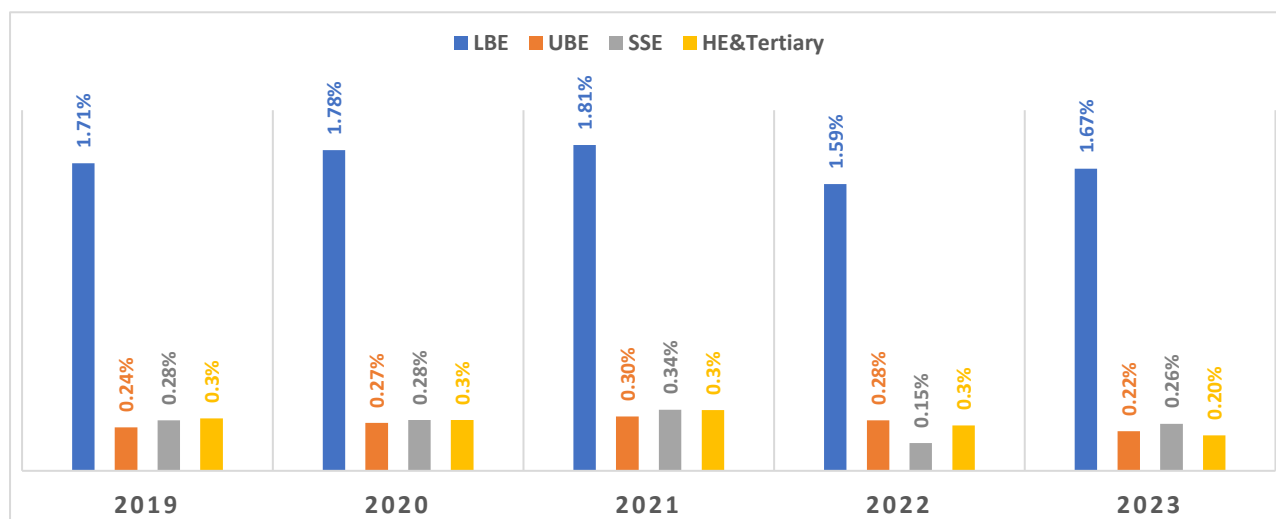
Figure 5.1: Government expenditure on education (Millions GMD) by education level, (2019 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Figure 5.1 illustrates the Government's education expenditure (in Millions of GMD) across different levels from 2019 to 2023. During this period, public spending on education showed an increasing trend, reflecting the high priority the government places on educational development. LBE consistently received the greatest share of funding, rising from GMD 1,548.92 Million to GMD 2,457.22 Million. Funding for UBE also grew steadily, while SSE experienced some fluctuations, reaching its peak in 2023. Tertiary education shows modest growth with some variability.

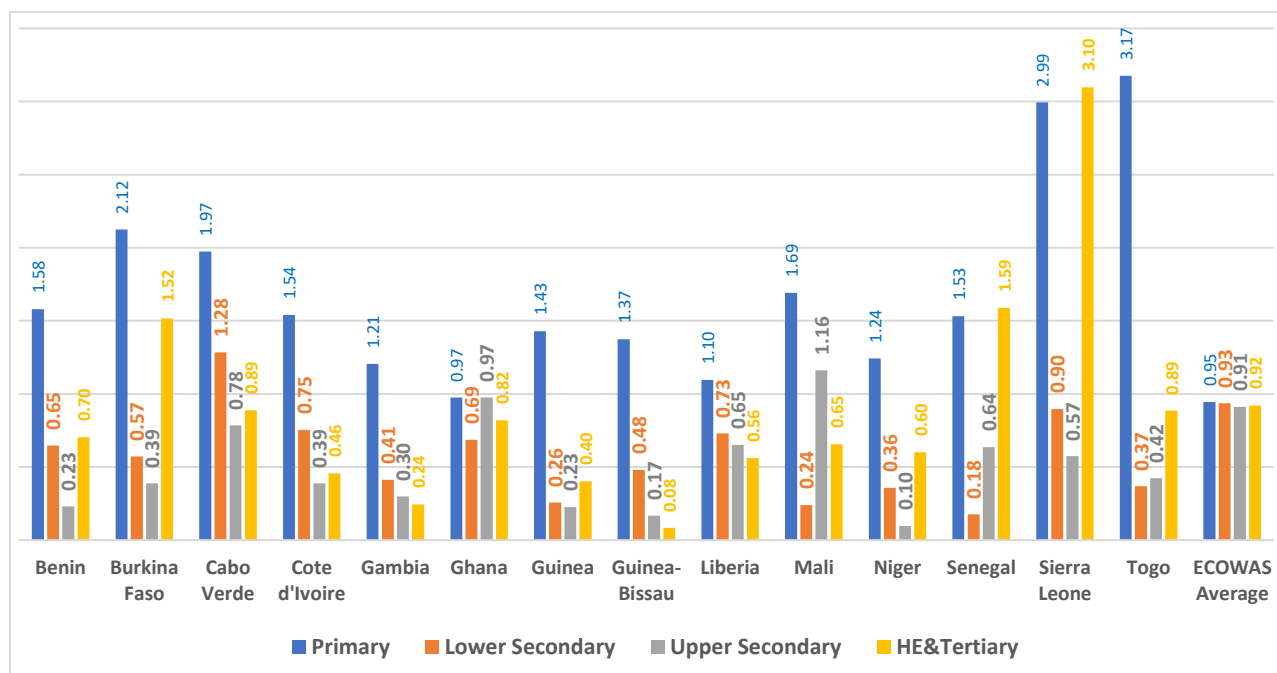
Figure 5.2: Government expenditure on education by level (% of GDP), (2019 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Figure 5.2 illustrates government spending on education by level as a percentage of GDP from 2019 to 2023. It shows a relative commitment to LBE, which consistently held the largest share during this period, peaking at 1.81% in 2021 before dropping to 1.67% in 2023. The largest share allocated to LBE during the period could be attributed to the reason that LBE is by far the largest segment of the education system. Funding for UBE and SSE displayed unpredictable spending patterns, initially rising but then declining, suggesting a shift in priorities within the post-LBE. Tertiary education funding remained stable at 0.3% until 2022 but declined to 0.2% in 2023. Overall, while there has been clear recognition of the importance of foundational learning, the variations in funding for other educational levels highlight the need for more equitable and sustained investment across all levels of education.

Figure 5.3: Government expenditure on education (% of GDP), ECOWAS countries



Source: UIS database:(Accessed April 11, 2025)

Note: LYA data is used for each country between 2013 - 2023 for comparison purposes

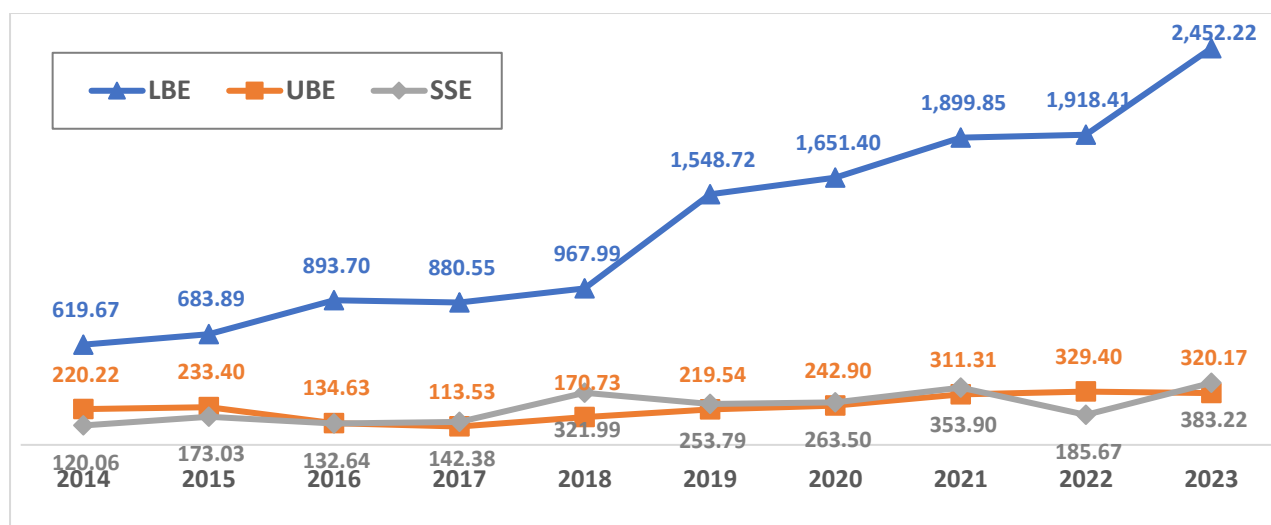
Figure 5.3 presents a comparative analysis of education expenditure among ECOWAS countries, highlighting significant disparities in the allocation of GDP to various educational levels. Particularly, countries such as Togo and Sierra Leone allocated more than 3% of their GDP to primary education. In contrast, The Gambia invested 1.21%, which is slightly above the ECOWAS average of 0.95%. However, this relative strength in primary education does not extend to higher education levels.

The Gambia's public education spending on lower secondary, upper secondary, and tertiary education is considerably below regional averages. The investment was 0.41%, 0.30%, and 0.24% for lower secondary, upper secondary, and tertiary education, respectively. This is below the regional averages of 0.93%, 0.91%, and 0.92% for lower secondary, upper secondary, and tertiary education, respectively.

6. Public Expenditure by Nature and by Level of Education

The government's spending on education has shown a consistent focus on LBE, with both recurrent and capital allocations prioritizing this level. Figure 6.1 illustrates a significant increase in recurrent expenditure in LBE from GMD 619.67 Million in 2014 to GMD 2,452.22 Million in 2023, depicting a substantial growth over the decade. This upward trend demonstrates the government's commitment to bolstering foundational education. In contrast, the recurrent expenditure on UBE and SSE has remained relatively stable, with UBE experiencing a slight increase from GMD 220.22 Million in 2014 to GMD 320.17 Million in 2023, and SSE showing a more modest rise from GMD 120.06 Million to GMD 383.22 Million over the same period.

Figure 6.1: Distribution of education recurrent expenditure by education level, (Millions GMD) (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Table 6.1 provides a detailed breakdown of the distribution of recurrent and capital expenditure by educational level from 2014 to 2023. LBE consistently received the largest share, rising from 64.6% in 2014 to 77.7% in 2023. This upward trend affirms the government's commitment to foundational education. During the same period, the share allocated to UBE remained relatively moderate, fluctuating between 10.0% and 22.9%, while SSE allocations showed little volatility, ranging from a low of 7.6% in 2022 to a peak of 22.0% in 2018.

Table 6.1: Distribution of recurrent and capital expenditure by educational level (%)

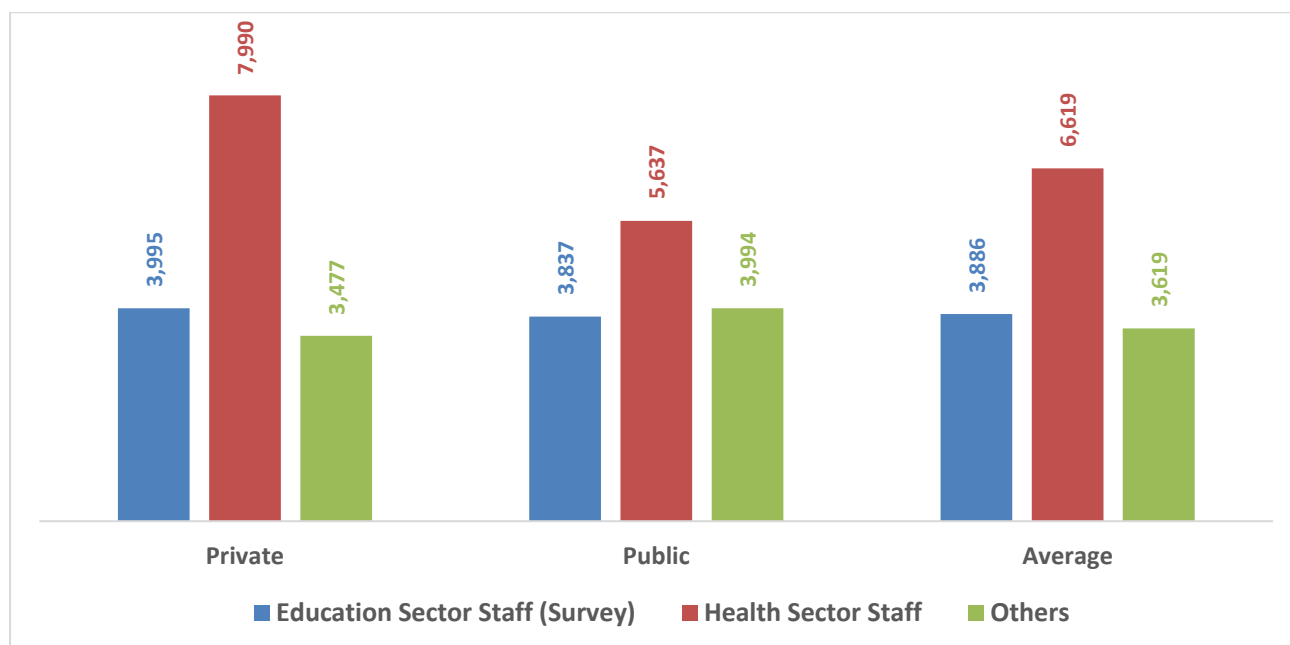
Type	Level	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Recurrent Expenditure	LBE	64.6%	62.7%	77.0%	77.5%	66.3%	76.6%	76.5%	74.1%	78.8%	77.7%
	UBE	22.9%	21.4%	11.6%	10.0%	11.7%	10.9%	11.3%	12.1%	13.5%	10.1%
	SSE	12.5%	15.9%	11.4%	12.5%	22.0%	12.6%	12.2%	13.8%	7.6%	12.1%
Capital Expenditure	LBE	70.2%	67.4%	NA	100%	25.7%	100%	59.6%	41.9%	45.7%	78.1%
	UBE	25.3%	23.0%	NA	0.0%	16.0%	0.0%	40.4%	40.2%	54.3%	21.9%
	SSE	4.5%	9.6%	NA	0.0%	58.3%	0.0%	0.0%	17.8%	0.0%	0.0%

Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

The capital expenditure data show a different pattern. LBE accounted for 70.2% of capital investment in 2014, decreasing significantly to 25.7% in 2018, and surging again to 78.1% in 2023. UBE received increased capital support over the years, rising to 54.3% in 2022 before dropping to 21.9% in 2023. In contrast, capital allocations to SSE were minimal or non-existent in several years, but with a notable share of 58.3% recorded only in 2018 and 17.8% in 2021.

The increasing trend in spending in LBE, both capital and recurrent, illustrates a policy environment deeply aligned with expanding access and improving quality at the LBE level, especially in recurrent budget commitments. The rise in absolute values and proportional shares devoted to LBE indicates increasing government intervention in foundational learning through staff recruitment, provision of learning materials, and infrastructure. The strategic allocation of capital expenditure, while less consistent, also reflects efforts to enhance educational infrastructure and resources, particularly in the early stages of education.

Figure 6.2: Average monthly earnings for education, health and other Sectors (in GMD)



Source: Estimations based on IHS 2015³

Figure 6.2 provides a comparison of average monthly earnings, measured in GMD, for staff across Sectors, namely; Education, Health, and others, in both the public and private domains for the year 2015.

In the education sector, the average monthly income is at GMD 3,886, with private Sector staff earning GMD 3,995 and public Sector staff receiving slightly less at GMD 3,837. This slight difference between the public and private staff earnings suggests a level of consistency in remuneration in the Sector.

³ Latest IHS data 2020 is not yet available

The health Sector reported substantially the highest earnings, with an overall average of GMD 6,619 per month. Health professionals in the private sector earned an average of GMD 7,990, much higher than their public sector counterparts, who received GMD 5,637. This indicates a substantial earning difference within the health sector.

For staff classified under other Sectors, the average monthly earnings amounted to GMD 3,619. Public Sector employees in this group earned GMD 3,994, higher than the GMD 3,477 received by those in the private Sector. This trend is different in the other Sectors, education and health Sectors.

Overall, the data shows that the education Sector staff earned less on average than those in the health sector and only slightly more than employees in other sectors.

Table 6.2: Salary and non-salary education expenditure by education level (Millions GMD), 2023

	LBE	UBE	SSE
Total expenditure	2,457.22	321.57	383.22
Salary expenditure (All staff)	2,285.55	223.02	225.65
Teaching staff (GMD)	2,242.85	206.97	225.21
Non-teaching staff (GMD)	42.70	16.04	0.44
Non salary expenditure	171.67	98.56	157.57
% Salary	93%	69%	59%
% Non-Salary	7%	31%	41%

Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

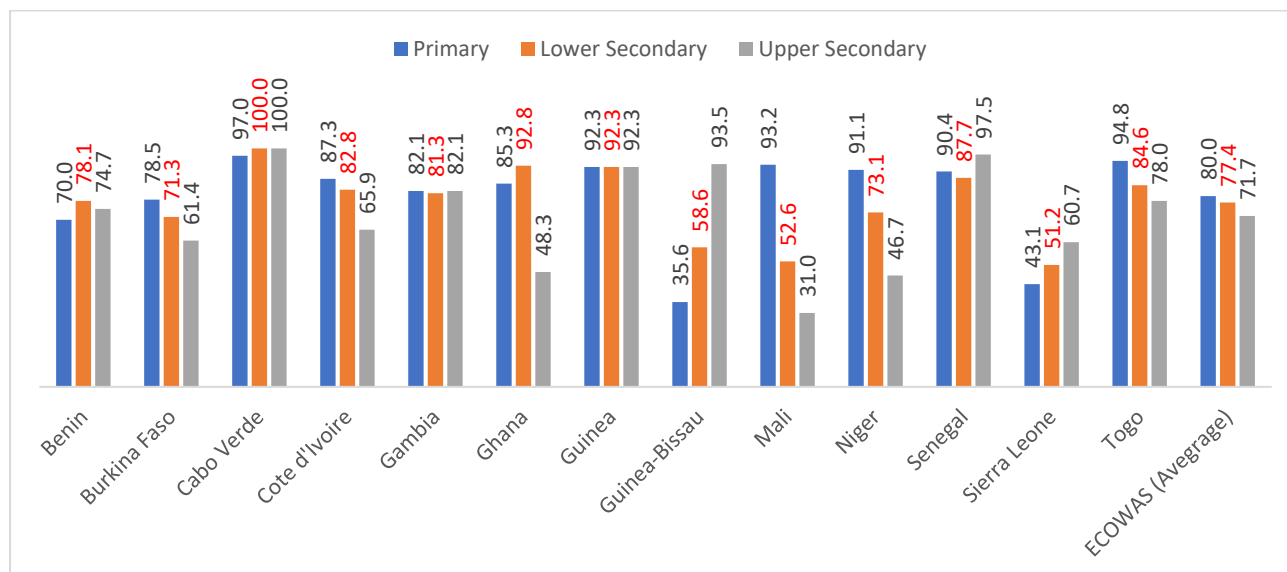
Table 6.2 presents a breakdown of public education expenditure in 2023 by education level: LBE, UBE, and SSE, highlighting the allocation between salary and non-salary components.

At the LBE level, total expenditure amounted to GMD 2,457.22 Million, with a striking 93% (GMD 2,285.55 Million) allocated to staff salaries. Out of this, GMD 2,242.85 Million was dedicated to teaching staff, while only GMD 42.70 Million was spent on non-teaching personnel. Non-salary expenditure accounted for 7% (GMD 171.67 Million), indicating a heavy concentration of spending on staff remuneration at this foundational level.

In contrast, the distribution of expenditure is more balanced at the UBE and SSE levels. For UBE, 69% of the GMD 321.57 Million was allocated to salaries, with non-salary expenditure making up a relatively higher share of 31%. A similar trend is observed at the SSE level, where 59% of the GMD 383.22 Million was directed to salaries, and 41% to non-salary items. Notably, salary allocations for teaching staff remained high across all levels, but the share of non-teaching staff declined sharply, especially at the SSE level (only GMD 0.44 Million). These patterns suggest a shift towards more diversified spending at UBE and SSE levels of education, with increased emphasis on operational and non-salary needs.

Figure 6.3 presents the analysis of salary expenditure in public education institutions across ECOWAS member states, disaggregated by education levels. The analysis provides a comprehensive overview of how different countries allocate their education budgets. At the ECOWAS level, the average share of salary expenditure declined as education level increased. On average, 80% of total expenditure in primary education goes to salaries, followed by 77.4% in lower secondary, and 71.7% in upper secondary education. This trend suggests that as countries progressed to higher levels of education, there was a shift in budget allocations away from salaries toward other educational needs, such as infrastructure, teaching materials, or administrative costs.

Figure 6.3: Salary expenditure by education level and country (as % of total expenditure in public institutions)



Source: UIS database:(Accessed April 11, 2025)

Note: LYA data is used for each country between 2013 - 2023 for comparison purposes

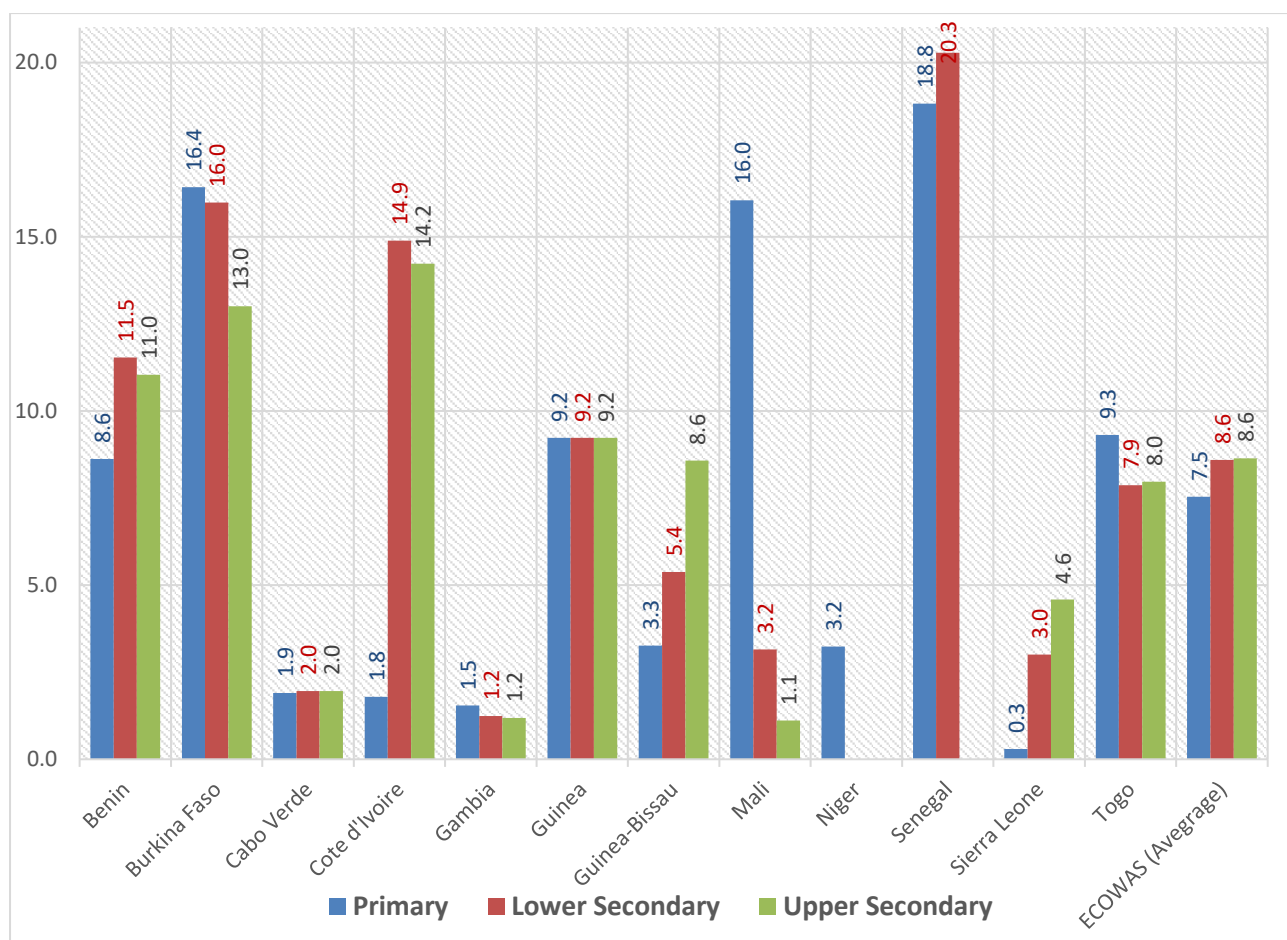
A closer look at individual countries reveals a huge disparity. Cabo Verde and Guinea report the highest proportions of salary expenditure, with Cabo Verde allocating between 97% and 100% of its education budget to salaries across all levels, and Guinea maintaining a consistent rate of 92.3%. This indicates a strong focus on human resource costs, possibly at the expense of other essential investments in the education system. On the other hand, countries like Mali, Ghana, and Niger showed a clear decline in salary expenditure as the level of education increases, influenced by lowest

investment on salaries at Upper Secondary Education. For instance, Mali's salary expenditure is higher at the primary level, with 93.2% compared to only 31% at the upper secondary level. Similarly in Ghana the figure showed 85.3% PE to 48.3% USE, and in Niger, it is 91.1% PE to 46.7% USE.

Interestingly, some countries displayed the opposite trend. In Guinea-Bissau and Sierra Leone, salary expenditures are higher in the USE. Guinea-Bissau, for example, allocated only 35.6% of primary education expenditure to salaries, but with 93.5% at the upper secondary level. Similarly, Sierra Leone expenditure is 43.1% at PE to 60.7% USE. The Gambia offers a unique case of consistent allocation across all levels, with salary expenditure being 82% for both levels. This suggests a uniform budgeting approach that treats all education levels equitably in terms of human resource investment.

Figure 6.4 shows public education expenditure as a percentage of GDP by educational level in primary, lower secondary, and upper secondary for ECOWAS countries. On average, ECOWAS countries spent 7.5% of GDP on primary education, 8.6% on lower secondary, and 8.6% on upper secondary. Senegal and Burkina Faso allocate the highest proportions to education, with Senegal spending 18.8% on primary and 20.3% on lower secondary, and Burkina Faso spending 16.4% on primary and 16.0% on lower secondary education. In contrast, countries like The Gambia, Cabo Verde, and Côte d'Ivoire reported very low spending at all levels, with The Gambia spending just around 1.5% or less across the board.

Figure 6.4: Non-salary expenditure by education level and country (as % of total expenditure in public institutions)



Source: UIS database:(Accessed April 11, 2025)

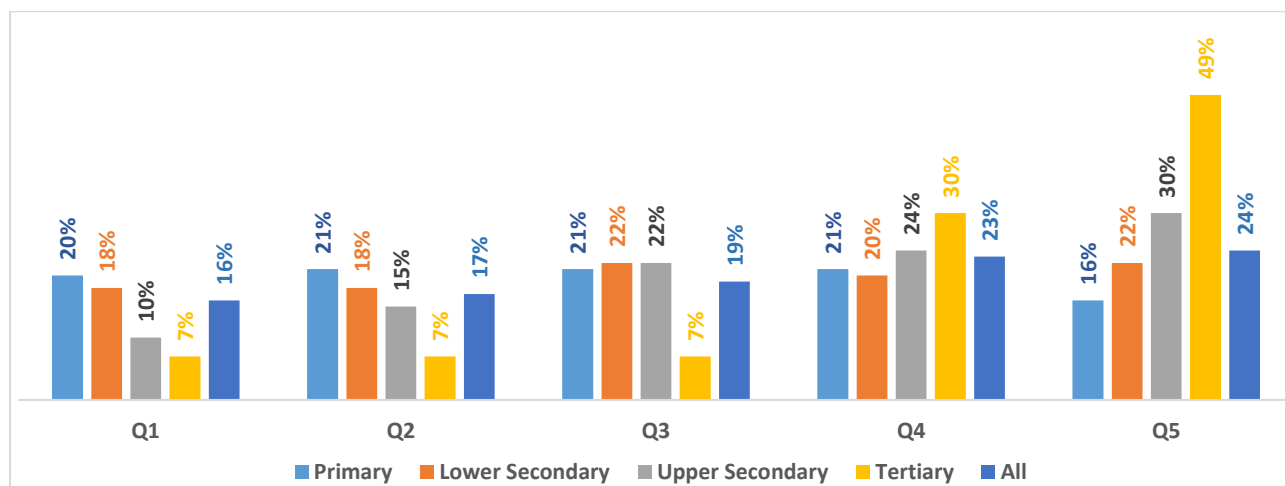
Note: LYA data is used for each country between 2013 - 2023 for comparison purposes

Some countries exhibit imbalanced investment across education levels. For instance, Mali allocates 16% to primary education but spends only 1.1% on upper secondary, showing a significant drop in investment as students' progress. Similarly, Côte d'Ivoire spends far more on lower and upper secondary than on primary education. Several countries, including Niger and Senegal, have missing data at certain levels, which may indicate gaps in reporting or limited investment in those areas. Overall, the figure highlights wide disparities in how ECOWAS countries prioritise education spending, with some placing strong emphasis on foundational levels and others showing higher investment at more advanced stages.

7. Equity of Education Spending

Understanding how education money is spent helps identify which groups have the greatest need and shows where the government and partners should focus their efforts. Spending is considered unfair if wealthier or more advantaged groups receive a larger share of the education budget. On the other hand, spending is fair when poorer or disadvantaged groups get more resources relative to their population sizes, helping to address their challenges.

Figure 7.1: Education benefit analysis



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure & Computed based on IHS 2015 & 2020

The most recent benefit analysis indicates that public education expenditure at the lower basic level maintains a distinctly pro-poor character. Each income quintile receives a proportion of public resources closely aligned with its share of the population. The poorest quintile (Q1) benefits from 20% of total LBE spending, precisely showing its demographic representation. The second, third, and fourth quintiles each receive approximately 21%, while the richest quintile (Q5) receives 16%. This pattern reflects a slightly progressive distribution at the LBE level, favouring poorer households and promoting a more equitable foundation for learning.

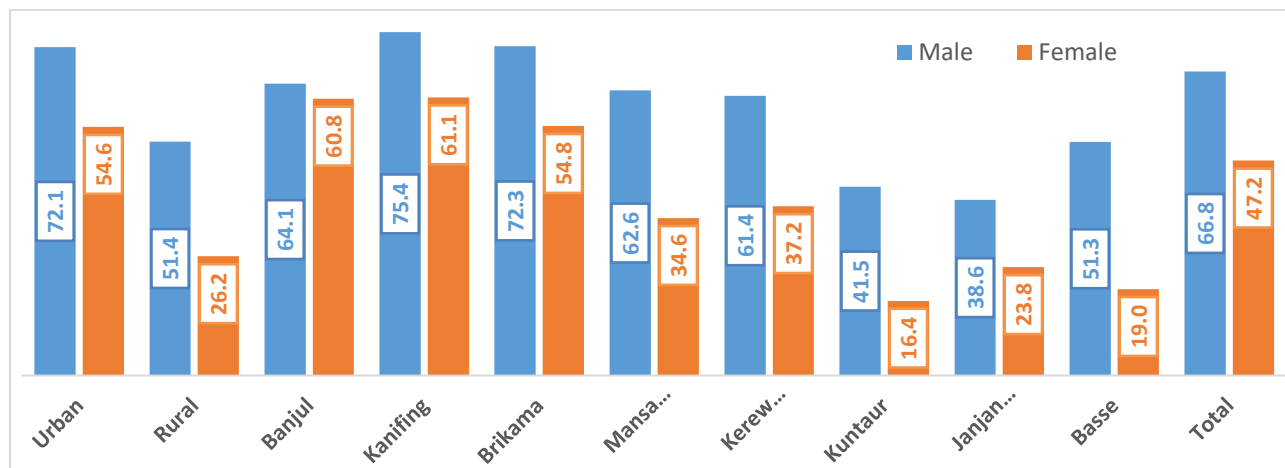
However, as learners progress to higher levels of education, the distribution of public spending becomes increasingly regressive. At the UBE level, the richest quintile receives 22% of education benefits, while the poorest quintile obtains only 18%, already signalling a shift in favour of richer households. This disparity widens significantly at the SSE level, where the richest quintile receives 30% of total expenditure, three times the share allocated to the poorest quintile, who receive just 10%.

The inequity is most pronounced at the tertiary level, where the richest 20% of the population receives nearly half (49%) of all public education spending, compared to only 7% for the poorest 20%. This contrast reflects on both lower enrolment rates among disadvantaged groups at higher education levels and the high unit costs associated with tertiary education. Consequently, wealthier households are more likely to access such services because they can afford the cost of entering and eventually benefiting from public expenditure at this level.

In summary, the findings show that spending on primary education is pro-poor, while at the higher levels it is pro-rich.

Adult literacy in The Gambia has improved slightly, with just over half the population (51.3%) able to read and write. However, this overall number conceals differences between men and women, and between people living in urban and rural areas. While about 66.8% of adult men are literate, only 47.2% of women can read and write. In rural areas, the situation is even worse, with only 26.2% of rural women being literate, compared to 54.6% in urban areas.

Figure 7.2: Literacy rate by gender and region

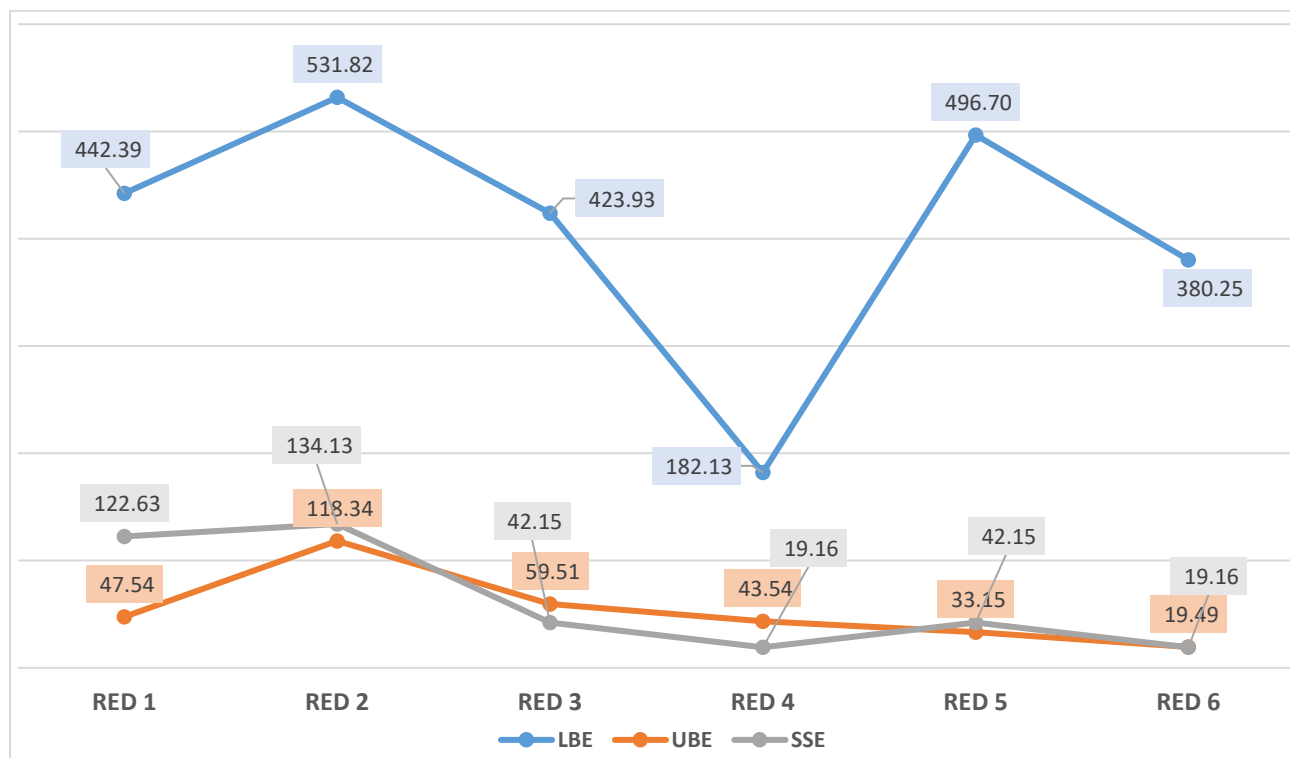


Source: DHS 2019-20

There is variation in literacy rates across different parts of the country. LGAs like Kanifing and Brikama have the highest literacy rates at 75.4% and 72.3%, respectively. In contrast, rural regions such as Janjanbureh, Kuntaur, and Basse have much lower rates, about 31.2%, 28.95%, and 35.15%, respectively. Female literacy in these areas is specifically low, with only 16.4% of women in Kuntaur and 19.0% in Basse able to read and write. These gaps show that more support is needed in rural areas, especially for women, to ensure everyone has a fair chance of education and a better future.

Figure 7.3 shows public education spending by region and level. The public education spending by region is influenced by the population of learners in public schools of a region. At the LBE level, Region Two received the highest funding (GMD 531.82 thousand), followed by Region Five and Region One respectively Region Four received the least support, with only GMD 182.13 thousand, showing that early education investments were concentrated in more populated areas.

Figure 7.3: Public education spending by region and level of education (in '000 of GMD) in 2023



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

For UBE, Region Two again received the most (GMD 118.34 thousand), while Region Six had the lowest (GMD 19.49 thousand). Although the funding was more evenly spread at the LBE level, differences still exist. At the SSE level, spending was generally low across all regions, with Region Two leading again. Regions Four and Six received the least, highlighting ongoing regional imbalances. These trends suggest a need for more equitable resource allocation, especially in poorly funded areas.

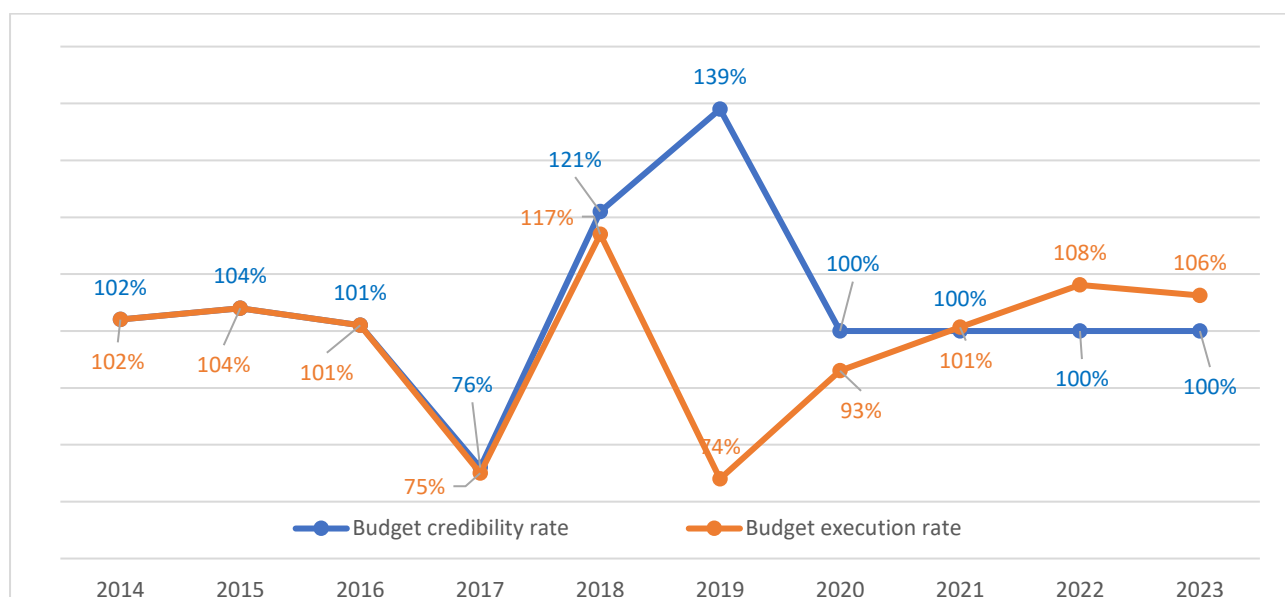
8. Budget Execution and Credibility

This chapter expounds on budget execution and credibility rates. **Budget execution** rate refers to the degree of implementation of the approved budget. Budget execution is measured by the difference between the total amount of funds released by the Ministry of Finance to those ministries that are responsible for delivering education services and the total amount of funds that are actually spent by those ministries at the end of the fiscal year. Budget execution is a key component of budget credibility since unspent funds will affect actual expenditure.

Budget credibility refers to the ability of the government to execute the budget as planned. This is measured by the deviation between planned and actual spending. In other words, it refers to the difference between approved budget allocations in the education sector (or planned spending), at the start of the fiscal year, and the actual expenditure, which is the total amount spent at the end of the fiscal year.

According to Figure 8.1, MoBSE's budget execution and credibility rates showed close alignment between 2014 and 2016, maintaining respective rates of 102%, 104%, and 101% respectively. This pattern indicated effective fiscal predictability and implementation during the mid-2010s.

Figure 8.1: MoBSE's budget credibility and execution rates (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

From 2018 onwards, the performance in credibility and execution rates improved markedly. In 2018, credibility reached 121% while execution stood at 117%, reflecting a renewed ability to mobilise and utilise resources. However, 2019 recorded the most pronounced gap in the ten years: budget credibility rose to 139%, while execution dropped to 74%, indicating challenges in aligning ambitious planning with realistic implementation capacity. In 2020, amid the COVID-19 pandemic, execution moderately recovered to 93%, with credibility normalising to 100%.

From 2021 to 2023, MoBSE demonstrated consistent fiscal alignment. In 2021, both indicators were at 100% and 101%, respectively. In 2022, execution surpassed allocations with a rate of 108% against

credibility of 100%, and this trend continued in 2023 with execution at 106% while credibility remained at 100%.

Disaggregated analysis between capital and recurrent expenditure trends further supports the interpretation that MoBSE has strengthened its financial operations. The sustained alignment of credibility and execution rates over this period indicates improvements across both spending components. These advancements reflect a consistent trend of reinforced budgetary discipline and implementation efficiency.

Figure 8.2: MoBSE's budget **credibility** rate by nature of spending (2014 to 2023)

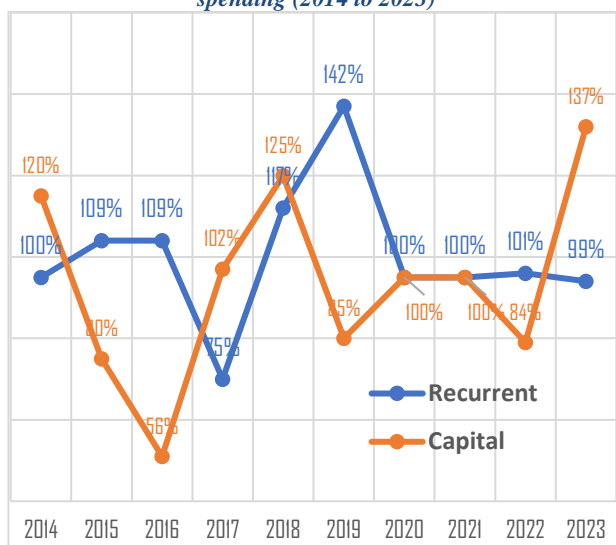
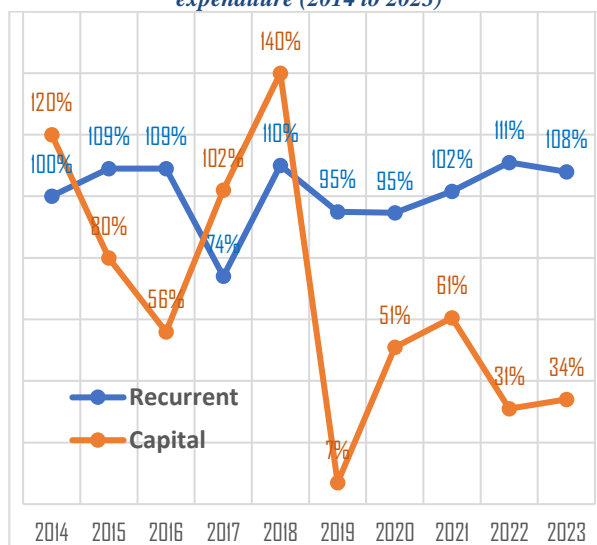


Figure 8.3: MoBSE's budget **execution** rate by nature of expenditure (2014 to 2023)



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

Between 2014 and 2023, MoBSE sustained strong recurrent budget credibility, beginning at 100% in 2014 and rising to 109% in both 2015 and 2016. A brief drop to 75% occurred in 2017, but credibility rebounded sharply to 117% in 2018 and reached its highest rate at 142% in 2019. Although there was a slight decline in the subsequent years, the rate remained strong, fluctuating between 99% and 101% from 2020 to 2023. By contrast, capital budget credibility showed a persistent decline over the same period, falling from 120% in 2014 to a low of 84% in 2022. Notably, the capital credibility rate reached 56% in 2016 and 85% in 2019, reflecting ongoing implementation challenges despite intermittent recovery efforts.

The pattern of recurrent budget execution similarly exhibited high performance, beginning at 100% in 2014, rising to 110% in 2018, and maintaining levels above 95% through 2023. In contrast, capital budget execution displayed marked volatility. Starting from 120% in 2014, it plummeted to 7% in 2019, the lowest in the decade, before experiencing a significant recovery to 61% in 2021 and settling at 34% in 2023. The limited cash allocation severely restricted the ministry's ability to implement its planned programs and services.

9. Non-Public Education Spending: Development Partners and Households

9.1. Contribution of Development Partners in Educational Development

The education Sector continues to use resources from both the domestic budget and development partners to provide quality teaching and learning between 2016 and 2023. Donor contributions accounted for 1.5% in 2016 of the total education expenditure of US\$33 Million, and this figure declined even further in 2017 and 2018. A notable increase occurred in 2019 when donor support surged to 17.69% of a US\$51.61 Million education budget. This upward trend continued modestly through 2020 and 2021, with contributions of 16.09% and 13.67% respectively, before reaching its peak in absolute terms at US\$10.20 Million in 2022. However, as overall education spending expanded, reaching US\$68.15 Million in 2022 and US\$73.19 Million in 2023, the relative share of donor support declined sharply to 8.57% in the latter year (2023), while public spending rose to 91.43%.

Figure 9.1: Contribution to education expenditure (in Millions of US\$), (Public and Donor)

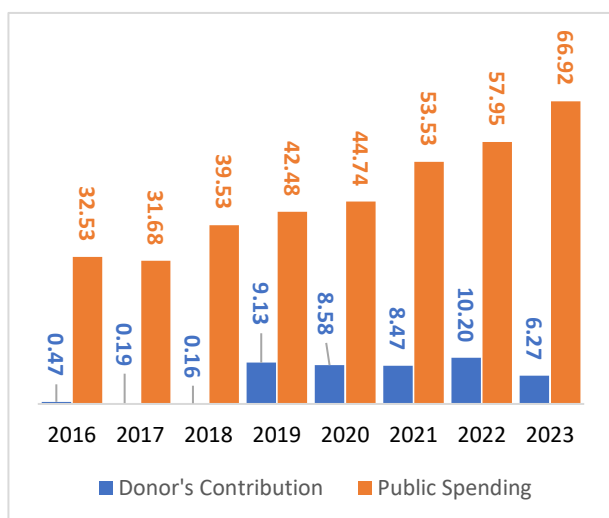
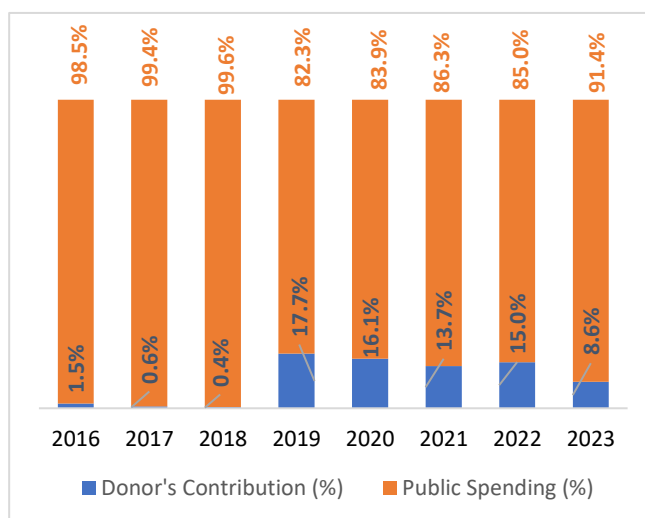


Figure 9.2: Contribution to education expenditure (% public & donor), MOBSE PCU



Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure, MoBSE PCU

Table 9.1: Share of donors' commitment from total education spending (Public and Donor)

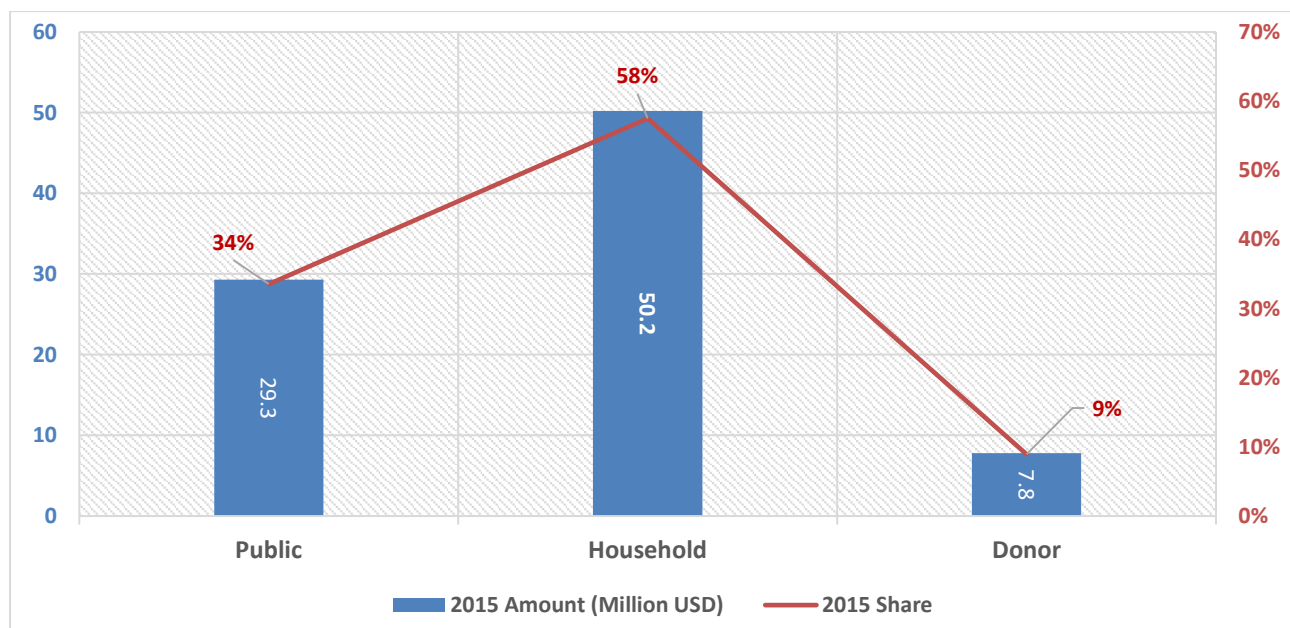
Year	Total education expenditure (Millions of US\$)	Donor's Contribution (%)	Public Spending (%)
2016	33.00	1.50%	98.50%
2017	31.90	0.60%	99.40%
2018	39.70	0.40%	99.60%
2019	51.61	17.69%	82.31%
2020	53.32	16.09%	83.91%
2021	62.00	13.67%	86.33%
2022	68.15	14.97%	85.03%
2023	73.19	8.57%	91.43%

Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

In 2015, the total education spending reached US\$ 87.3 Million, with households contributing the largest share, US\$ 50.2 Million (58% of education expenditure). Public funding accounted for US\$ 29.3 Million (34%), while donor support amounted to US\$ 7.8 Million (9%).

This heavy reliance on household contributions highlights structural imbalances in the education financing system and raises concerns about equitable access, particularly for low-income families. This highlights the urgent need to strengthen public investment in education to ease the financial burden on households to increase participation and improve sustainability.

Figure 9.3: Education spending by source (Millions of US\$)



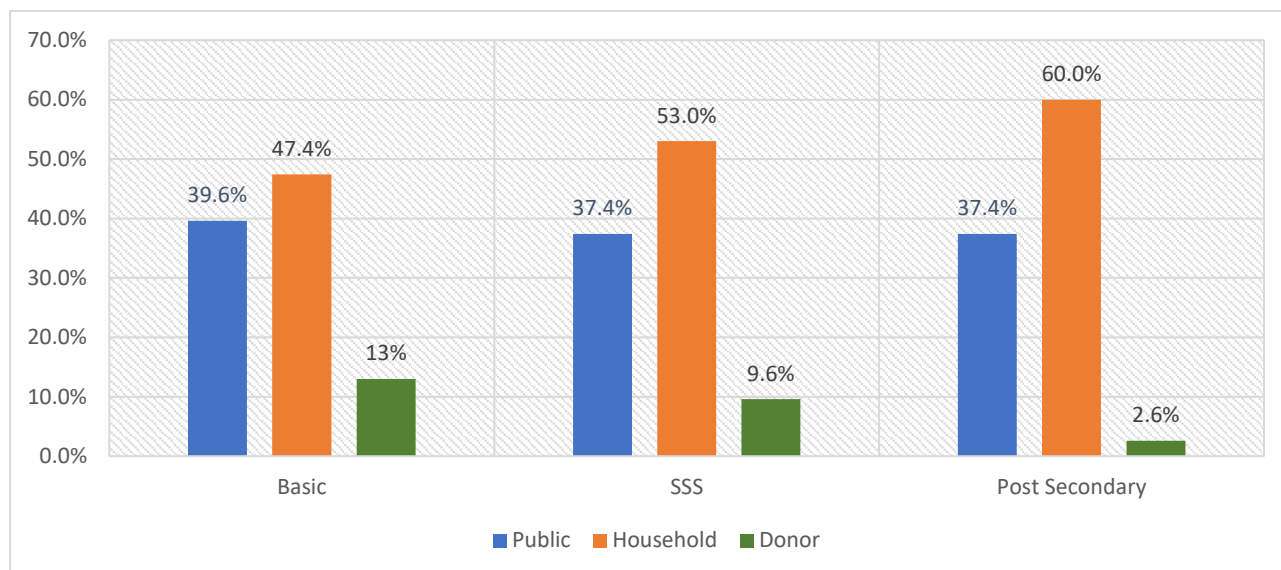
Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure & Computed based on IHS 2015 & 2020

At the basic education level, financing responsibilities were shared among the government, households, and development partners, with households emerging as the largest source of funding. In 2020, household contributions accounted for 47.4% of total spending on basic education, slightly surpassing the government's share of 39.6%. Donor agencies also contributed 13% of the total expenditure at this level.

At the senior secondary (SSE) level, the share of household contributions increased to 53.0%, whereas the public sector contributed a share of 37.4%. Donor agencies also contributed 9.6% of the total expenditure at the senior secondary level.

Post-secondary education showed a highly household-dependent structure, with families financing at 60% of total costs, while the government expenditure remained at 37.4% and Donor involvement was minimal at only 2.6%, revealing limited external interest in tertiary financing. This suggests that access to higher education is significantly limited by affordability, potentially entrenching socio-economic inequalities.

Figure 9.4: Breakdown of education finance by source and education level (2015 & 2020)

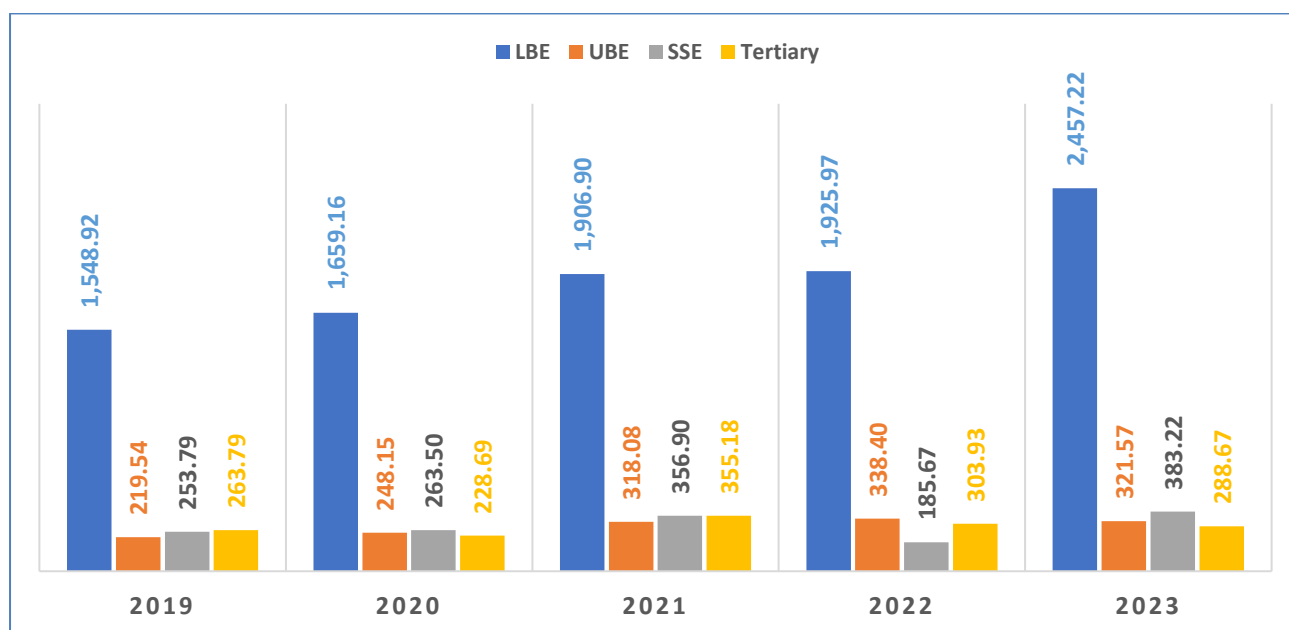


Source: IFMIS/Approved Estimates of Revenue & Expenditure & Computed based on IHS 2015 & 2020

9.2. Household Expenditure in Educational Development

Public and household investments in education continued to follow a pattern that prioritised early childhood and primary education levels, in line with national efforts to expand access and improve learning outcomes. According to the updated figures, public education spending (in Million GMD) reveals consistent prioritization of the LBE level, with expenditures rising from GMD 1,548.92 Million in 2019 to GMD 2,457.22 Million in 2023. This upward trend illustrates the emphasis on the foundational stages of education, which accommodate the largest student population in the Sector.

Figure 9.5: Public education spending (Million GMD)

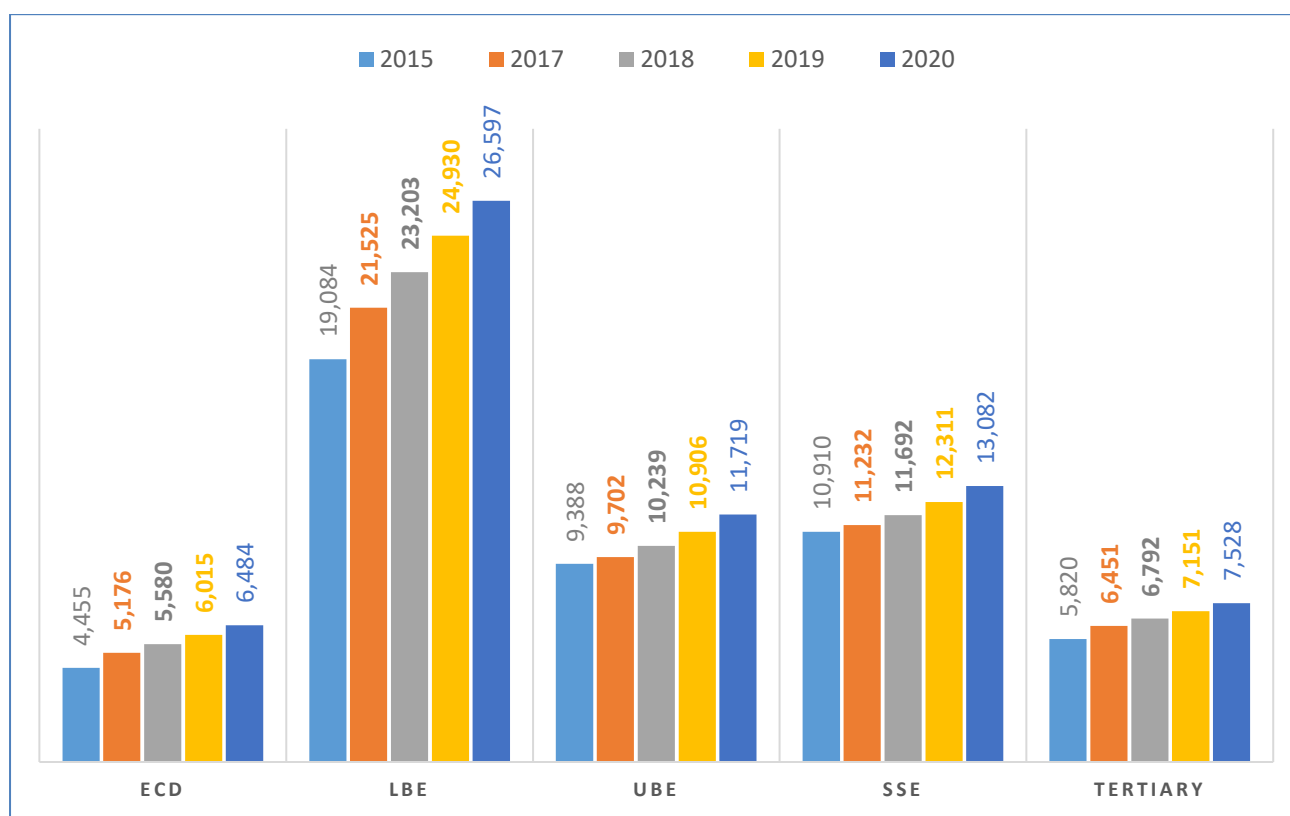


Source: Gambia IFMIS/Approved Estimates of Revenue & Expenditure

UBE witnessed a steady increase in public funding, growing from GMD 219.54 Million in 2019 to GMD 321.57 Million in 2023 (an increase of 46.5%). SSE allocations rose from GMD 253.79 Million to GMD 383.22 Million over the same period (51.0% increase). In contrast, higher and tertiary education funding showed fluctuations, particularly in 2020, with an investment of GMD 228.69 Million. It received the second-highest allocation in 2021 at GMD 356.90 Million but has seen a gradual decline from 2022 to 2023. This decrease raises concerns and indicates a shift in policy priorities or a reallocation of budgets toward other educational levels.

Household spending patterns (in 000 US\$) similarly reflect the prioritization of LBE level, where expenditures increased from US\$19,084 in 2015 to US\$26,597 in 2020. Household contributions, particularly to primary education, surpassed other levels throughout the reporting period. For ECD, household spending rose from US\$4,455 in 2015 to US\$6,484 in 2020 (45.5% increase), reflecting gradual recognition of the importance of early learning and rising demand for ECD.

Figure 9.6: Household education spending (000 US\$)



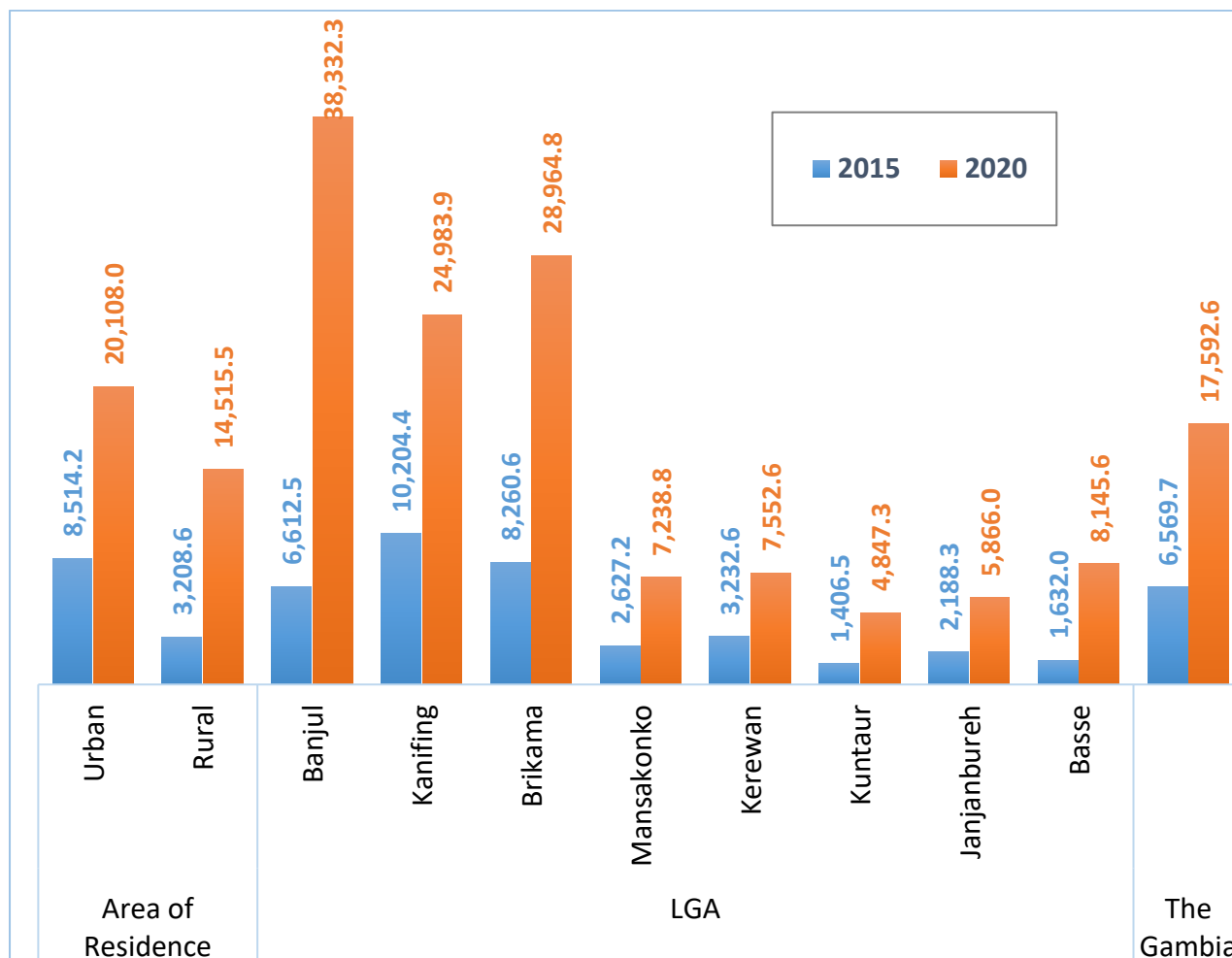
Source: SOURCE: Computed based on EMIS and The Gambia HCP projection (2015-2020)

Spending at the UBE level increased from US\$9,388 in 2015 to US\$11,719 by 2020 (24.8% increase), while SSE rose from US\$10,910 to US\$13,082 (19.9% increase). In higher and tertiary education, household contributions grew from US\$5,820 to US\$7,528 (29.3% increase) within the same period. While ECD continues to receive relatively lower funding compared to other levels, both public and private Sector contributions are showing incremental growth, reflecting an expanding base of early learning support.

Regional Disparities in Household Education Spending in The Gambia

Figure 9.5 illustrates the average household expenditure on education across various Local Government Areas (LGAs) in The Gambia, highlighting marked regional disparities.

Figure 9.7: Average household education spending by LGA & area of residence (GMD)



Source: IHS 2015 and 2020

Banjul recorded the highest household education spending, with an average of GMD 38,332.30, which is much higher than all the other regions. This could be attributed to the higher disposable income in Banjul, high literacy rate of its population (69.8% from GBoS, 2013), as well as being the LGA with the least poverty rate (7.6% from the IHS 2020 report).

Following Banjul, Brikama, and Kanifing LGAs report comparatively high expenditures of GMD 28,964.80 and GMD 24,983.90, respectively. While these figures indicate a substantial investment in education, that underscored the urban advantage in education spending. These LGAs benefit from better infrastructure, a larger pool of schools, and a higher concentration of private education providers, which typically drive-up household spending. In contrast, the LGAs that are predominantly rural reported to have lower household expenditure on education. The LGAs of Kuntaur (GMD 4,847.30), Janjanbureh (GMD 5,866.00), Kerewan (GMD 7,552.60), Mansakonko (GMD 7,238.80), and Basse (GMD 8,145.60) fall well below the national average. These figures reflect multiple

challenges, including limited access to schools, insufficient educational infrastructure, lower household incomes, and possible indirect costs such as transportation and accommodation for students.

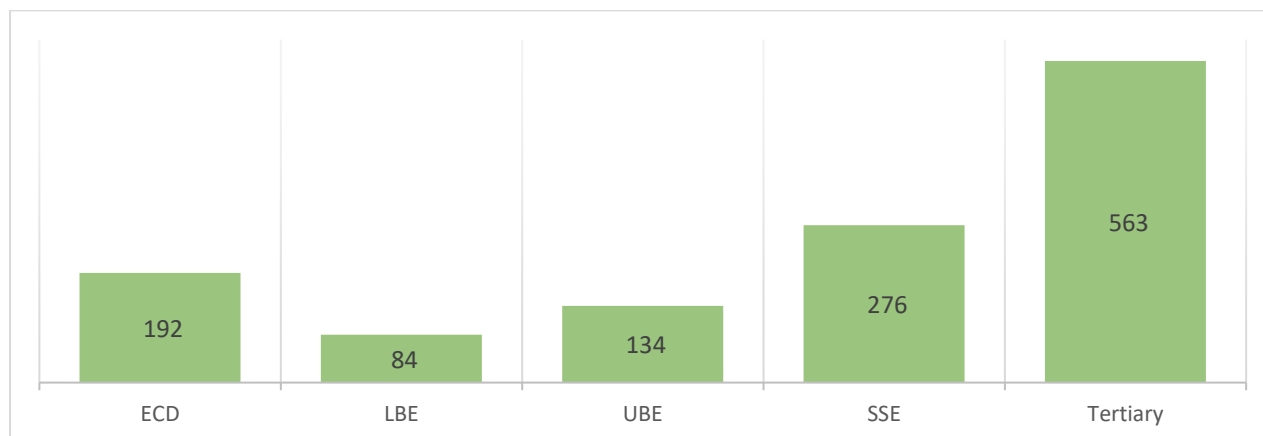
The 2020 IHS further underscores the urban-rural divide in education spending. Urban households spend an average of GMD 20,108.00 annually on education, compared to GMD 14,515.50 among rural households. This substantial gap highlights how geographic location and socio-economic conditions influence investment capacity in education.

At the national level, the average household expenditure on education was GMD 17,592.60 in 2020, compared to GMD 6,569.7 in 2015, thus underscoring the collective commitment of Gambian households toward human capital development. However, the disparities in spending raise concerns about equity in access to quality education across the country.

10. Unit Cost of Education Expenditure

In 2015, households spent more on their children's education as the level of schooling increased. At the ECD level, households spent around US\$192 per child per annum, which was more than what was spent in LBE, where the cost dropped to US\$84. As children moved to higher levels, the costs rose again, US\$134 for UBE, US\$276 for SSE, and the highest was US\$563 for tertiary education.

Figure 10.1: Household education spending per student (US \$)



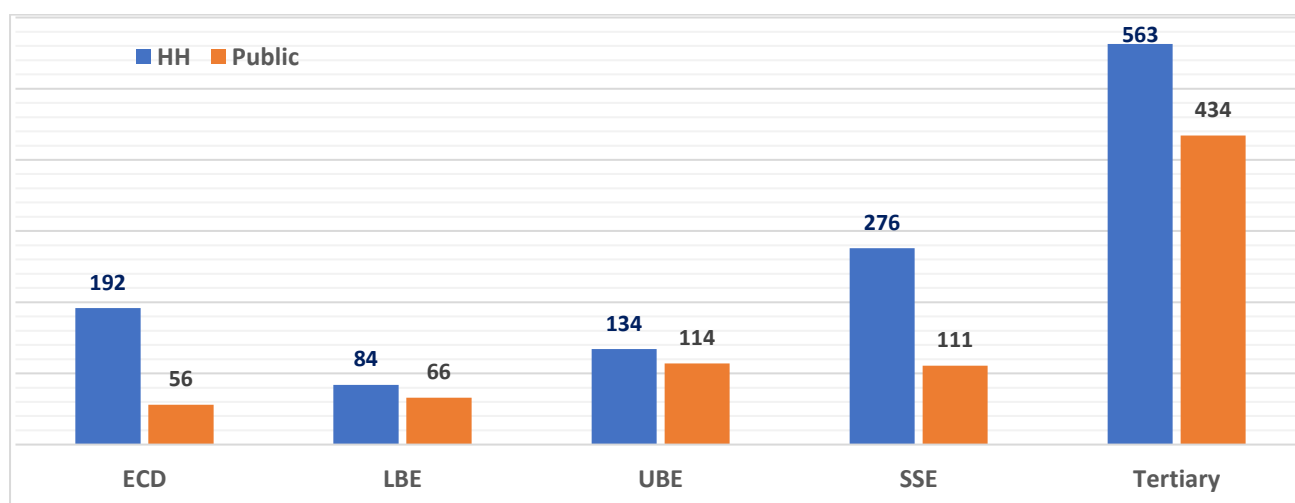
Source: Computed based on EMIS and The Gambia HCP projection (2015-2020)

This trend indicates that the further a student progresses in education, the more the financial burden their household faces. Consequently, low-income households face significant financial barriers to accessing tertiary education due to its high cost.

10.1. Household and Government Contribution to Education Unit Cost (2020)

Figure 10.2 below shows households and the government spending on each student at different school levels. As students move to higher levels of education, the total cost per student goes up.

Figure 10.2: Unit Cost of education-by-education level, 2020

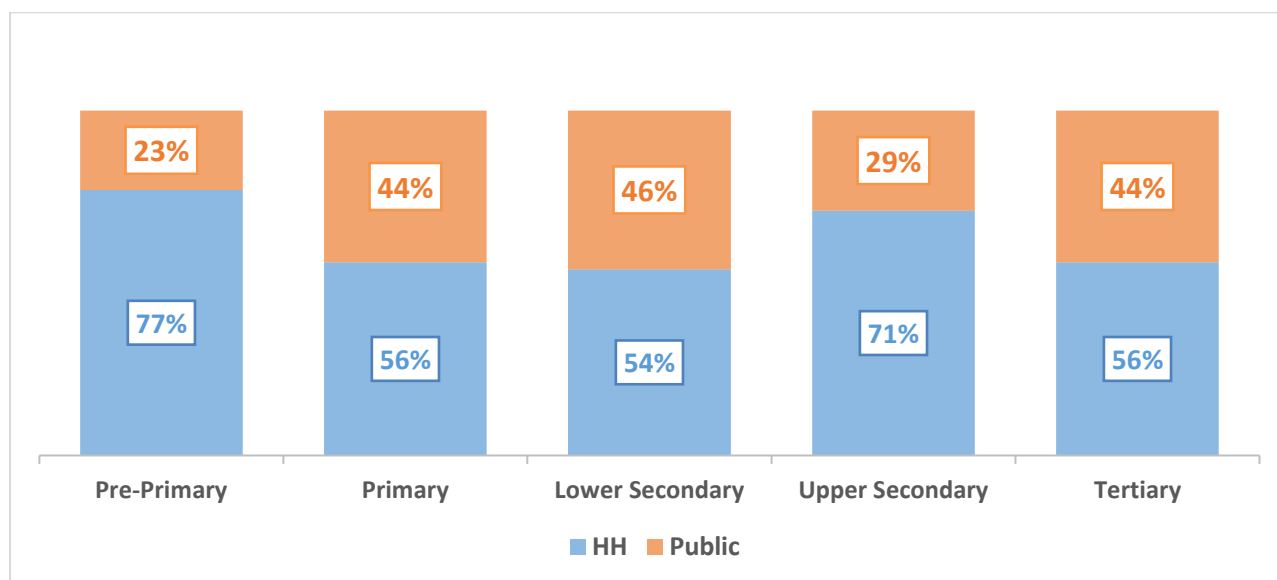


Source: Computed based on EMIS and The Gambia HCP projection (2015-2020)

As mentioned earlier, at the ECD level, households spent US\$192 per child, while the government spent only US\$56. This means most of the cost is covered by households. In LBE, the total cost is lower, and the spending is more balanced, as households spend US\$84, and the government spends US\$66. However, at the UBE, the cost increased with households spending US\$134, and the government contributed US\$114, showing an even split. In a similar vein, in SSE, households spent US\$276, while the government contributed US\$111 per child, putting more financial burden on households. Tertiary education is the most expensive, where households spend US\$563 per student, while the government spends US\$434. Despite increased government support at this level, household spending remains higher.

The distribution of unit cost between households and the government remained uneven, with households contributing more than half of the cost at all levels. At the ECD level, households provided 77% of the total cost, leaving the government to cover only 23%. At the LBE level, households accounted for 56% while the government contributed 44%. A similar pattern was observed at the UBE, with households funding 54% while the government covered 46%.

Figure 10.3: Household and government contribution to education unit cost, 2020



Source: Computed based on EMIS and The Gambia HCP projection (2015-2020)

SSE placed the greatest financial burden on households. Households contributed 71% of the cost, compared to 29% from the government. In tertiary education, the household contribution dropped slightly to 56%, with government funding making up 44%. These trends highlight the heavy reliance on household resources to fund education, particularly at the earliest (ECD) and latest (tertiary) stages of the education cycle. Without increased public investment, such a cost structure could pose barriers to access and progression in education for low-income households, risking a widening of existing inequalities across the system.

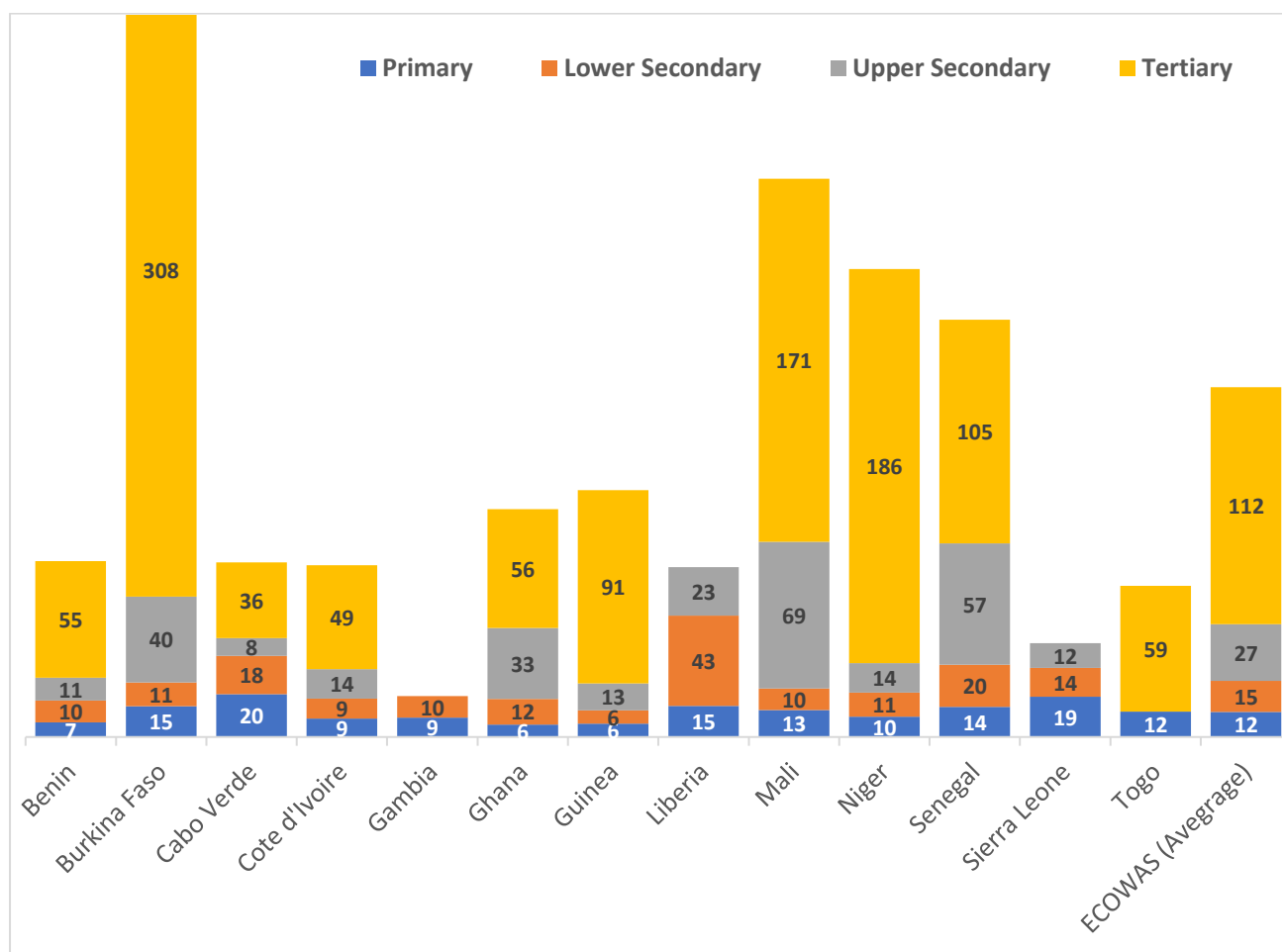
10.2. ECOWAS comparison of Government Funding per Student as a Share of GDP per Capita

Public spending per student (unit cost), expressed as a percentage of GDP per capita, offers a useful measure of how much a government is willing and able to invest in the education of each learner relative to the national income.

Figure 10.4 shows that The Gambia allocated on average 9% of its GDP per capita to each primary school student. This proportion remains modest compared to other countries in the region, such as Liberia and Burkina Faso, which dedicate 15% each, while Senegal, allocates 14%. The ECOWAS average for primary education stands at 12%, placing The Gambia slightly below the regional benchmark.

At the lower secondary level, The Gambia's spending was 10% per GDP per capita. While this indicates some upward adjustment in investment, the country still lags behind other countries in the region, such as Senegal (20%), Liberia (43%), and Cabo Verde (18%). The regional average at this level is 15%, suggesting that The Gambia's funding remains relatively low in supporting students through the crucial phase of lower secondary education.

Figure 10.4: Government funding per student (% of GDP per capita)



Source: UIS database:(Accessed April 11, 2025)

Note: LYA data is used for each country between 2013 - 2023 for comparison purposes

11. Emerging Financial Risks

This chapter identifies uncertainties relating to education financing in achieving the Sector's objectives for informed decision-making. Emerging Financial Risks refer to new or evolving factors that threaten sustainable financing, efficient resource allocation, or achievement of education goals. For proper management of these uncertainties, the potential risks must be identified, assessed, controlled, and monitored. However, this brief does not feature the detailed assessment of the risks identified.

11.1. Potential Risks Identified:

- ✓ Education spending as a **percentage of GDP is below the recommended international GPE benchmark**, suggesting underfunding in the education Sector.
- ✓ Heavy reliance on **recurrent expenditure** (>80%): limiting capital investments in infrastructure or innovation.
- ✓ Drastic underinvestment in capital expenditure: Capital allocation dropped from 22% of total capital government expenditure in 2014 to only 2.1% in 2023.
- ✓ While **recurrent budget execution is strong**, **capital execution is erratic** and often underperformed due to low cash allocation.
- ✓ High dependency on **donor-driven capital projects** poses sustainability risks.
- ✓ **Low non-salary allocations** (purchase of textbooks, desks, computers, internet, school repairs, teacher training, learning supplies, etc.): Hinders the provision of adequate teaching and learning resources.
- ✓ Households fund over 50% of education costs at the SSE and tertiary levels, creating barriers to access and disproportionately affecting poor households.
- ✓ Low government investment per student compared to the ECOWAS average, undermining quality and competitiveness.
- ✓ Overreliance on external support to update the finance brief: The update of the brief was fully funded by the World Bank and UNICEF, suggesting potential financial vulnerabilities without support.

11.2. Mitigation Mechanisms:

- ✓ Advocate for increased public education expenditure to at least 4% to 6% of GDP.
- ✓ Introduce budgetary **reforms** to allocate a greater share to capital development for long-term sustainability.
- ✓ Advocate for balanced mixed-expenditure by increasing capital allocations for infrastructure, labs, and ICT to match expanding enrolments.
- ✓ Commit a fixed percentage of the education budget to capital expenditure annually.
- ✓ Encourage public-private partnerships (PPPs) to fund infrastructure gaps.
- ✓ Ensure equitable increases across all education levels, aligning funding with population trends and economic priorities.
- ✓ Ensure cap salary expenditures and earmark a minimum of 33% of recurrent spending for non-salary items (per GPE benchmark).
- ✓ Modernise payroll systems to monitor and control wage growth.
- ✓ Implement **equity-sensitive budgeting**, prioritizing underserved regions and vulnerable populations.
- ✓ Expand targeted interventions like scholarships and conditional cash transfers for poor households.
- ✓ Strengthen capital budgeting procedures and project pipeline planning.
- ✓ Strengthen medium-term expenditure frameworks (MTEFs) to enhance predictability and planning.
- ✓ Develop a transitional strategy to scale up domestic financing while re-engaging bilateral and multilateral partners on targeted projects.
- ✓ Expand public financing for upper secondary and tertiary education, including scholarships and student loan schemes.
- ✓ Benchmark per-student spending to regional leaders and gradually close the gap through targeted resource mobilisation.
- ✓ Institutionalise annual finance brief production, backed by domestic funding, while providing Continuous capacity building of personnel for the production of education finance brief
- ✓ Ring fence funds earmarked for school rehabilitation

12. Key Policy Recommendations

Based on the Brief findings, the following key policy recommendations are drawn and suggested for possible policy interventions:

- 1. Increase Capital Investment in Educational Infrastructure:** Reinstate and expand capital expenditure to address the severe decline from GMD 166 Million in 2014 to just GMD 47 Million in 2023. This is vital to reduce classroom overcrowding and upgrade dilapidated school facilities.
- 2. Expand Domestic Resource Mobilisation for Education:** With education expenditure at only 2.7% of GDP in 2023, which is below international targets, there is a need to prioritise education in national budgets and explore new funding avenues to meet national and SDG4 goals.
- 3. Balance Funding Across Education Levels:** Currently, most funds are allocated to LBE. More investment is needed in Upper Basic and Senior Secondary levels, particularly in regions where student progression and retention are weak. Likewise ensuring acceptable funding for higher and tertiary education.
- 4. Promote Equity in Education Spending:** Since spending becomes more favorable to the wealthy at higher education levels, there is a need to introduce targeted interventions such as scholarships and grants for underprivileged learners to reduce disparities.
- 5. Increase Non-Salary Operational Spending:** At the LBE level, 93% of funds go to salaries. More resources should be allocated to capital education spending, including essential inputs like teaching materials, training, and school management to improve education quality.
- 6. Adopt Equity-Based Regional Budgeting:** Allocate more resources to underperforming regions, based on need and outcome indicators to address regional inequalities.
- 8. Improve Budget Execution and Monitoring:** Strengthen financial management systems to enhance budget credibility. Introduce real-time monitoring and better cash flow systems at both national and regional levels.
- 9. Set Minimum School-Level Spending Standards:** Introduce per-student minimum expenditure benchmarks to ensure a baseline quality of service in every school, especially at the LBE and UBE levels.

10. Institutionalize Annual Reviews of Education Financing: Establish a regular system for reviewing and publishing financial performance in the education sector to support evidence-based policymaking and promote accountability.

13. Create a Ring-Fenced Capital Fund for Education: Establish a dedicated capital fund focused on building and upgrading schools to ensure long-term infrastructure development.

15. Support Literacy and Second-Chance Learning: With adult literacy at 51.3% and rural female literacy at 26.2%, strengthen community literacy programs and flexible learning options for over-age and out-of-school learners

16. Leverage education Levies to support education funding: Introduce small, targeted taxes or fees to raise additional money for education and reduce reliance on donor funding.

17. Social Accountability or public interface: Create ways for the public to monitor how education funds are used by sharing information openly and encouraging citizen feedback.

18. Expand on the international partners to fund education: Seeking new funding opportunities and building stronger partnerships to secure both project-based funding and long-term financial support that align with the country's education goals.