

The Gambia

The complete guide to visiting, moving to,
working in and understanding the country

Visas • Fees • Residence permits • Government • Cost of living • Business & tax
Culture • Places • Safety • Health • The good, the bad and the ugly

PEOPLE
PLACES
POSSIBILITIES

RIA'S COLONY · AFRICA COUNTRY GUIDES

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Fully sourced · Every figure attributed · September 2026

Researched and compiled **14 September 2026**. Every figure in this guide is attributed to the body that published it. Where sources disagree, the guide shows you both and tells you who to ask, instead of quietly picking one.

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How to use this guide

This is a working document, not a brochure. It is built to be read once from front to back and then returned to in pieces, which is why the money, the paperwork and the honest assessments all sit in their own sections rather than being scattered through a travel story.

Three things are worth knowing before you go further.

One: everything here is sourced, and the sources are named in the text

Fees, legal thresholds, population figures and travel warnings all change. Rather than presenting numbers as permanent facts, this guide names the body that published each one and gives you the link. When you are two months from travelling, open the link and check the number again. The official sites are listed together in the directory near the end so you never have to hunt for them.

Two: where sources contradict each other, the guide shows both

The Gambia has several areas where official and semi-official sources genuinely do not agree. The length of stay granted on arrival is one. Property rights for foreigners is another. Cost of living is a third, because most of the numbers circulating online are crowd-sourced from a very small number of contributors. In each case this guide sets out what the different sources say and tells you who to ask for a definitive answer, because a confident wrong answer would be worse than an honest unresolved one.

Three: the worksheets are meant to be written in

The checklists, budget tables and question lists in the back half of the guide are deliberately left blank. Print them, fill them in, take them to the immigration office or the landlord or the lawyer. A guide that only tells you things is less useful than one that gives you something to do.

A NOTE ON WHAT THIS GUIDE IS NOT

It is not legal advice, immigration advice, tax advice or medical advice. Gambian immigration officers, the Gambia Revenue Authority, licensed Gambian lawyers and qualified travel-health professionals make binding decisions about your case. This guide exists to help you arrive at those conversations already informed, with the right documents and the right questions.

WHAT YOU WILL FIND INSIDE

Part	Covers
Part one	Country context: land, people, language, religion, government and the money
Part two	Getting in: every visa route, exemption, class, fee and airport charge
Part three	Staying: residence permits, work permits, costs, process and paperwork
Part four	Living: housing, property law, driving, power, healthcare, schooling
Part five	Working: company registration, investment incentives and the full tax picture
Part six	Travelling: seasons, routes, places, park fees and festivals
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Part eight	The good, the bad and the ugly, stated plainly
Part nine	Worksheets, checklists, budget tables and the official source directory

The Gambia at a glance

The Gambia is the smallest country on mainland Africa. It follows the Gambia River inland from the Atlantic, and Senegal surrounds it on every side except the coast. The shape is not a natural one. It came out of colonial negotiation between Britain and France over control of the waterway, which is why Mandinka, Fula, Wolof and Jola families, languages, trade and religious networks all continue straight across the modern border as though it were not there.

That single fact explains a great deal about the country you will actually experience. The Gambia is small enough to cross in a day, close enough to Senegal that many practical decisions involve Dakar, and culturally continuous with a region far larger than itself.

THE ESSENTIAL NUMBERS

Official name	Republic of The Gambia
Capital	Banjul, on St Mary's Island where the Gambia River meets the Atlantic
Largest urban area	The Greater Banjul Area, which includes Banjul city and Kanifing municipality
Population	2,422,712 at the 2024 Population and Housing Census. Women are 51 per cent, men 49 per cent
Independence	18 February 1965, from Britain
Head of state	President Adama Barrow, in office since 19 January 2017
Vice President	Muhammad B. S. Jallow, since 2023
Next presidential election	5 December 2026. Parliamentary elections follow on 10 April 2027
Official language	English
Widely spoken	Mandinka, Fula, Wolof, Jola, Serahuleh and others
Religion	Around 96.4 per cent Muslim and 3.5 per cent Christian on the 2023 United States government estimate
Currency	Gambian dalasi (GMD, written D), divided into 100 bututs, adopted in 1971
Time zone	GMT, with no seasonal change
Regional membership	African Union, ECOWAS, AfCFTA, Commonwealth, WTO
Main international airport	Banjul International Airport (BJL), at Yundum, roughly 25 km from Banjul

Population and census detail: Gambia Bureau of Statistics 2024 Population and Housing Census preliminary report, gambia.unfpa.org

WHERE PEOPLE ACTUALLY LIVE

The 2024 census showed how unevenly the population sits. Brikama, the coastal Local Government Area that contains most of the growing suburbs, holds nearly half the country on its own, while Banjul city itself holds barely one in a hundred Gambians. If you are moving to The Gambia, you are statistically most likely to end up in Brikama or Kanifing rather than the capital.

Local Government Area	Share of national population
Brikama	47.5 per cent
Kanifing	15.7 per cent
Basse	10.8 per cent
Kerewan	10.3 per cent
Janjanbureh	6.1 per cent
Kuntaur	4.9 per cent
Mansakonko	3.7 per cent
Banjul City Council	1.1 per cent

Source: 2024 Population and Housing Census preliminary report, as reported by The Point and The Alkamba Times, September 2024.

Average household size nationally is around eight people, but it varies sharply. Banjul averages 4.6 people per household while Basse averages 12 and Kuntaur 10.7. That matters if you are planning housing, budgeting or any kind of community work, because a "household" in the coastal strip and a "household" upriver are not the same unit.

The people, the languages and belief

Ethnic composition

The 2024 census gave the clearest recent picture of the country’s ethnic composition. The Mandinka remain the largest group, but the Fula share has risen substantially and now sits ahead of the Wolof.

Group	Share of population (2024 census)
Mandinka	34.4 per cent
Fula	25.0 per cent
Wolof	15.4 per cent
Jola	9.5 per cent
Sarahule (Serahuleh)	8.2 per cent
Serere	2.9 per cent
Manjago	1.7 per cent
Bambara	1.2 per cent
Aku	0.4 per cent
Others	1.3 per cent

Source: 2024 Population and Housing Census preliminary report, as reported by The Alkamba Times, 11 September 2024. Note that older demographic sources give noticeably different percentages, so treat any single ranking as a snapshot rather than a fixed fact.

None of these communities stops at the border. Mandinka communities extend into Senegal, Guinea and Mali. Fula populations are spread across a vast stretch of West Africa and the Sahel. Wolof communities are central to Senegal as well as western Gambia, and Jola communities sit on both sides of the border including in Senegal’s Casamance region. Understanding that is the difference between reading The Gambia as a small isolated country and reading it as a narrow slice of a much larger cultural region.

Language in practice

English is the official language and it runs government, formal education and administration. For a visitor or a newcomer that removes an enormous amount of friction compared with much of francophone West Africa around it. But everyday life is far more multilingual than the official designation suggests. Mandinka, Wolof, Fula and Jola are what you will actually hear in homes, markets and neighbourhoods, often several of them inside the same conversation.

WORTH LEARNING BEFORE YOU LAND

Greetings carry real social weight in The Gambia and rushing them reads as rudeness. Learning the opening exchange in Mandinka or Wolof is a small effort with an outsized return. You will be corrected, warmly, and that is part of the point.

Salaam aleikum, and the reply aleikum salaam, works almost everywhere and crosses language lines.

Religion and daily rhythm

The Gambia is overwhelmingly Muslim. The United States government's 2023 religious demography estimate put Muslims at about 96.4 per cent of the population and Christians at about 3.5 per cent, with most Gambian Muslims Sunni and Roman Catholics forming the largest part of the Christian minority.

Islam spread through the wider Senegambian region over centuries by way of trade, scholarship, political change and religious teaching, and Sufi traditions including the Tijaniyya and Qadiriyya have been important throughout. Those orders are networks organised around particular traditions of teaching and practice rather than a single central authority, which is why religious influence tends to run through teachers, mosques and families rather than one institution.

In practice, religious identity has not produced rigid social boundaries. Religious-freedom reporting describes interfaith marriages and households containing members of different faiths. The government recognises Christian holidays including Good Friday and Easter alongside the major Muslim festivals. Indigenous spiritual practices also continue in some settings, sometimes alongside Islam or Christianity rather than instead of it.

For a visitor the practical consequences are simple. Friday afternoons are quieter. Ramadan changes opening hours, driving patterns and the mood of the working day. Eid al-Fitr, known locally as Koriteh, and Eid al-Adha, known as Tobaski, are the two occasions when the country genuinely stops.

Fuller cultural and historical background is in the Ria's Colony piece on the country, [The Gambia: The River That Became a Pilgrimage](#)

Government, politics and the rule of law

If you are travelling to The Gambia for a fortnight, you can reasonably skip this section. If you are moving there, investing there, reporting from there or building any kind of long-term relationship with the country, you cannot. The Gambia is in the middle of an unresolved constitutional argument and an election, and both affect the environment you would be operating in.

How the state is structured

The Gambia is a presidential republic operating under the 1997 Constitution. The President is head of state and head of government and is elected in a single round by first-past-the-post voting for a five-year term. The legislature is the National Assembly. Voting uses a distinctive system in which voters are marked with indelible ink on the left forefinger after eligibility is verified at an assigned polling station.

Adama Barrow has been President since 19 January 2017. His Vice President since 2023 is Muhammad B. S. Jallow. The Speaker of the National Assembly is Fabakary Tombong Jatta, in post since April 2022.

How the current government came to power

This history is recent enough to still shape institutions. Yahya Jammeh took power in a military coup in July 1994 and remained the dominant political figure for more than two decades. When opposition candidate Adama Barrow won the December 2016 presidential election, Jammeh initially accepted the result, then rejected it and refused to leave office. The standoff was resolved only when the Economic Community of West African States applied sustained diplomatic pressure backed by regional military force. Barrow was sworn in at the Gambian embassy in Senegal, and Jammeh left for exile in January 2017.

The large-scale conflict many feared did not happen. But the transfer was achieved through regional intervention rather than an ordinary change of government, and the institutional work that followed is still incomplete.

Transitional justice: where it actually stands

The Truth, Reconciliation and Reparations Commission submitted its final report on 25 November 2021 after investigating violations committed between 1994 and January 2017. It produced 265 recommendations covering accountability, reparations, institutional reform and reconciliation, and the government later committed to implementing 263 of them. A Post-TRRC process was created to coordinate that implementation.

In December 2024, ECOWAS leaders approved the establishment of a Special Tribunal for The Gambia to prosecute allegations of serious human rights violations and international crimes committed during the Jammeh period. The Commission has finished its investigations. Prosecution, reparations and institutional reform remain live and contested questions in Gambian public life.

The constitution that has not been adopted

This is the central unresolved issue in Gambian politics and it is worth understanding precisely.

A Constitutional Review Commission produced a draft constitution which President Barrow received on 30 March 2020. That draft was widely regarded as a step toward democratic accountability, and it included a two-term presidential limit. It failed to secure adoption in the National Assembly in 2020, with the retroactive application of the term limit a central point of contention because it would have prevented Barrow from running again. A revised draft, with the retroactive clause removed, was introduced in July 2025 and was also rejected by the National Assembly.

Constitutional amendments require three-quarters of National Assembly votes. Proposals to institutionalise term limits in 2020 and 2025 did not reach that threshold. The practical result is that the 1997 Constitution remains in force, and because it contains no presidential term limit, President Barrow is legally eligible to seek a third term.

World Bank overview of The Gambia, including the July 2025 rejection and the election date, worldbank.org/en/country/gambia

The December 2026 election

The Independent Electoral Commission has set the presidential election for 5 December 2026 and parliamentary elections for 10 April 2027. President Barrow is seeking a third term. The United Democratic Party has nominated Ousainou Darboe, a veteran politician and human rights lawyer who was Barrow's main opponent in 2021. Other declared candidates include Talib Bensouda, former TRRC lead counsel Essa Mbye Faal leading the Sobeya Movement, former Vice President Fatoumatta Jallow-Tambajang, and independent candidate Bakary K. Badjie.

A nationwide poll by the civil society organisation Gambia Participates, covering 1,556 registered voters across all 53 constituencies between 27 July and 10 August 2026, put Barrow at 32 per cent, Darboe at 25 per cent and Bensouda at 19 per cent, with 17 per cent undecided. The same poll found opinion on the third-term bid evenly split at 46 per cent for and 46 per cent against, and found that 54 per cent of respondents said they would not vote for Barrow. Polling in a small electorate months out is directional at best, and the guide includes it as a reading of the mood rather than a prediction.

For context, in the 2021 election Barrow won 53.23 per cent to Darboe's 27.72 per cent on an 89.34 per cent turnout from 962,157 registered voters. The 2022 legislative elections left Barrow's National People's Party with the largest bloc but short of an outright majority.

The FCDO advises avoiding large gatherings and protests in public areas and following the advice of local authorities. That advice is standing rather than election-specific, but it is more relevant in the weeks around 5 December than it is in March.

Nothing in current official advice suggests visitors should avoid The Gambia. The United States rates it Level 2, exercise increased caution, which is the same level it applies to Ghana.

Money, the economy and what things cost

The currency

The currency is the Gambian dalasi, written GMD or D, adopted in 1971 and divided into 100 bututs. Banknotes circulate in denominations of 5, 10, 20, 25, 50, 100 and 200 dalasis. Only the 25 butut, 50 butut and 1 dalasi coins remain in practical use, and even the smaller coins are largely irrelevant because prices are set in whole dalasi. The central bank is the Central Bank of The Gambia.

On exchange rate, be careful with any figure you read including this one. The mid-market rate was around D73.45 to the US dollar in early March 2026, and commercial trackers were showing roughly D74 to the dollar in August 2026. Over the decade to end-2024 the dalasi weakened by about 40 per cent against the dollar. Use those numbers to plan, not to budget precisely, and check the Central Bank or the Gambia Bureau of Statistics before committing to anything.

THE SINGLE MOST PRACTICAL MONEY FACT IN THIS GUIDE

The Gambia is primarily a cash economy. An increasing number of hotels and restaurants accept Visa cards but very few accept credit cards, and there are not many ATMs outside the Senegambia tourist area. Where ATMs do exist elsewhere, the FCDO describes them as unreliable.

Plan to carry more cash than instinct tells you, keep it in more than one place, and do not rely on a card working when you need it to.

How the economy is doing

The picture in 2025 and 2026 is genuinely better than it has been. According to the World Bank, growth accelerated to an estimated 5.9 per cent in 2025, supported by broad-based expansion: rice and groundnut production benefited from favourable policies and rainfall, industry from increased construction activity, and services from strong tourism. Inflation returned to single digits at 7.9 per cent in 2025 after food prices fell and monetary policy tightened.

Extreme poverty declined to an estimated 20.3 per cent in 2025 from 21.5 per cent in 2024, helped by higher labour incomes in agriculture and tourism and by rising remittances. The fiscal deficit narrowed to an estimated 2.8 per cent of GDP, producing a primary balance surplus for the first time since 2019, and debt to GDP fell to 76.4 per cent. The World Bank projects growth of 5.3 per cent in 2026, while noting fiscal consolidation and shocks linked to Middle East conflict, including inflationary, balance of payments and currency pressures.

The Gambia Bureau of Statistics reported inflation at 7.6 per cent in June 2026 and GDP per capita of USD 1,030 for 2024. Services contributed 59.1 per cent of GDP in 2023, agriculture 23.0 per cent in 2024 and industry 17.9 per cent.

THE NUMBER THE HEADLINE GROWTH RATE HIDES

The Gambia Bureau of Statistics recorded a national food insecurity prevalence of 24 per cent in 2024, and the rural poverty rate at 64.6 per cent in 2020. Strong national growth and severe rural hardship are both true at the same time. Any guide that gives you one without the other is selling something.

Economic data: World Bank country overview, [worldbank.org](https://data.worldbank.org/gm)

Official national statistics: Gambia Bureau of Statistics data portal, gbosdata.org

Cost of living, with an important warning

This is the part of every country guide where numbers are quoted most confidently and deserve it least. The Gambia has a small expatriate population, which means the crowd-sourced cost-of-living databases most guides rely on are built on very few data points. Expatistan, for example, publishes an estimated monthly cost for a single person of around D42,161 while explicitly warning that the estimate rests on only a few data points and should be treated as a best guess.

What follows is therefore presented as directional, with the source of each figure named. Treat it as a starting hypothesis to test on the ground, not a budget.

Item	Reported figure	Where it came from
One-bedroom apartment, town area	D12,000 per month	Numbeo contributor comment, April 2026
Modest two-bedroom, greater Banjul	D7,000 to D15,000 per month	Expat guide compilation, May 2026
Expat-marketed one-bedroom	USD 500 to USD 1,000 per month	Same source. Foreign-marketed listings price higher
Three-bed house, Kotu / Fajara / Kololi	Around GBP 800 to GBP 1,600 per month	Same source
Inland equivalent, Serrekunda / Brikama / Bakau	Around GBP 400 to GBP 650 per month	Same source
Electricity	Around D4,000 per month	Numbeo contributor comment, April 2026
Internet, 60 Mbps	Around D8,000 per month	Same contributor
Internet, 100 Mbps	Around D15,000 per month	Same contributor
Rice, 1 kg, supermarket	Around D110	Same contributor
Dinner for two, main plus soft drink	D1,500 to D2,000	Same contributor
Private international school, per child	D20,000 to D30,000 per term	Same contributor

Item	Reported figure	Where it came from
Monthly public transport pass	Around D480	Expat guide compilation, May 2026
Short private taxi ride, Banjul area	Around GBP 2 to GBP 4	Same source

These are individual reports and compilations, not official statistics. The same contributor who supplied several of the figures above also reported experiencing two to five power cuts every day, which is context worth carrying alongside the prices.

The honest summary is this. Day-to-day costs outside housing are low. Housing marketed to foreigners is not, and the gap between the local price and the foreigner price for the same property is real and widely reported. Utilities are expensive relative to local incomes and unreliable relative to what you may be used to. Anyone telling you The Gambia costs fifty dollars a month to live in is quoting a figure that does not survive contact with an actual lease.

Getting in: every route, fee and condition

The Gambia's entry system is more open than most people expect and more complicated than the summaries suggest. The section below works through it in the order you would actually encounter it: do you need a visa at all, if so which one, what does it cost, and what will you be charged at the airport regardless of the answer.

The authoritative source throughout is the Gambia Immigration Department. A detailed statement of the current visa policy is also published by the Gambian High Commission in Senegal and that document is the basis for much of what follows.

Gambia Immigration Department visa page, gid.gov.gm/visa

Gambia Immigration Department entry requirements, gid.gov.gm/entry-requirements

Step one: do you need a visa?

The Gambia Immigration Department lists the following categories as exempt from needing a Gambian visa, on the basis of visa abolition agreements in force.

- African Union citizens
- ECOWAS citizens
- Commonwealth citizens
- United Arab Emirates and Turkish citizens
- Tourists on chartered flights, and tour operators
- Schengen and European Union citizens, including the United Kingdom and Switzerland
- Nordic states
- Baltic and Balkan states
- Diplomats and consular corps
- Holders of a conventional card for refugees
- Workers of international organisations such as the UN, AU, EU and IMF

Separately, holders of official travel documents from the United Nations and its specialised agencies, the African Union Commission, the ECOWAS Commission and the African Development Bank can enter visa-free provided they hold a mission order or visa waiver and an official travel document or laissez-passer.

A non-reciprocal visa waiver applies specifically to nationals of the 27 European Union member states plus Great Britain and Switzerland, and to tourists on chartered flights and tour operators, holding diplomatic, official, service or ordinary passports. That group is not required to obtain entry clearance either.

THE CONDITIONS ATTACHED TO EVERY EXEMPTION

Being exempt from a visa is not the same as having a right to enter. Every exempt traveller must still satisfy the following.

- Hold a valid travel document for entry to The Gambia
- Enter through a recognised entry point
- Have visible means of sustenance while in the country
- Not fall into the category of prohibited immigrants
- Understand that free entry runs to a maximum of 90 days before a community citizen may engage in gainful employment or establish a business

AN HONEST FLAG: SOURCES DISAGREE ON HOW LONG YOU GET ON ARRIVAL

This matters and no source resolves it cleanly, so here is what each one actually says.

The Gambian government's own entry-requirement page states that citizens of the United Kingdom, full EU members, the Commonwealth, ECOWAS and nations with a reciprocal visa abolition agreement do not require a visa for a stay not exceeding 90 days, whether on holiday or business.

The UK Foreign, Commonwealth and Development Office tells British travellers they will get a stamp allowing 28 days on arrival, extendable twice by 28 days each from the Immigration Office in Banjul or from tourist police stations in the Tourism Development Area.

Canadian government advice refers to a 30-day extension and says that on the 56th day you must apply for a residence permit to remain.

Ireland's Department of Foreign Affairs tells Irish citizens they can enter without a visa for up to 90 days.

The safe reading: assume you may be given 28 or 30 days rather than 90, check the stamp before you leave the immigration desk, and plan to visit the Immigration Office in Banjul early rather than late if you intend a longer stay.

Step two: if you do need a visa, where do you apply?

There are two channels.

1. Gambian embassies, High Commissions and consulates abroad. This is the standard route and the one to use if there is a Gambian mission in your country.
2. Visa on arrival at recognised ports of entry. An immigration officer at any port of entry may act in the capacity of the Director General of Immigration under section 2(5) of the 1965 Immigration Act, and that delegation includes issuing visas on request in the prescribed form.

The United States Department of State tells American travellers that a visa on arrival costs between USD 100 and USD 105, payable in cash only, in US dollars or dalasi. Card facilities should not be assumed.

Step three: which visa type and class?

Types, by number of journeys

Type	What it allows
Single-Entry Visa (SEV)	One journey or single entry. Holders may not engage in gainful activity or employment without prior approval of the Director General of Immigration
Multiple-Entry Visa (MEV)	Any number of journeys within the validity period, which may not exceed 12 months. The same employment restriction applies
Transit Visa, direct	Passenger stops within the precinct of the entry point without changing conveyance and stays under 48 hours. No visa fee. A transit pass is issued
Transit Visa, indirect	Passenger stops beyond 48 hours or leaves the precinct. Requires payment for a single-entry visa whose validity does not exceed 7 days

Classes, by purpose

Class	Code	Who it is for
Tourist	GMB1	Single-entry visa for people travelling on their own initiative for tourism aboard commercial flights, who are not in an exemption category
Business	GMB2	Meetings, conferences, professional work, contract negotiation, marketing, sales, job interviews, trade fairs and investment
Student	GMB3	Students, scholars and course participants. Local employment is prohibited unless status is changed
Journalist	GMB4	Media coverage and journalism. Issued only to journalists and media practitioners, subject to prior approval of the Ministry of Information, Media and Broadcasting Services
Religious	GMB5	Religious officials visiting for preaching, seminars or conferences. Confers no right to gainful or economic activity. Subject to prior clearance from the relevant religious authority

What you need to supply

The baseline requirements recur across almost every class and are worth memorising.

- Passport valid for at least six months, with at least two blank visa pages for endorsement
- Return ticket, or its cash equivalent, or an onward transportation ticket
- Evidence of sufficient funds
- Hotel reservation, or the host's full address and contact details in The Gambia
- Confirmation you are not in the category of prohibited immigrants

Then the class-specific additions.

If you are applying for	You additionally need
Single or multiple entry visa	An invitation letter from a family member or friend in The Gambia, with a copy of the host's national document or residence permit
Tourist visa (GMB1)	A medical certificate confirming you are free from communicable diseases and deemed mentally fit by medical authorities at the port of entry
Business visa (GMB2)	A request authorising the planned business activity, a business registration certificate and a financial statement
Student visa (GMB3)	A letter from an approved institution in The Gambia
Journalist visa (GMB4)	Approved clearance from the Ministry of Information, Media and Broadcasting Services, routed through the Ministry of Foreign Affairs and the Ministry of Interior
Religious visa (GMB5)	Approved clearance from the relevant ministry or religious authorities

Entry clearance, which is separate from a visa

Entry clearance is a security control mechanism that exists alongside the visa system. It applies to foreign nationals from countries where Gambian embassies or consulates are not present and who do not fall within the visa exemption category. It requires a host in The Gambia to take up immigration responsibilities in a prescribed form before it is issued, and an approved clearance is valid for 30 days for entry.

If entry clearance applies to you, the host must present the original approved clearance on or before your arrival, and you should be carrying a copy.

The airport charges nobody warns you about

Regardless of your visa status, there is a security fee on both arrival and departure.

SECURIPORT / AIRPORT SECURITY FEE

D1,000, equivalent to USD 20, payable on arrival and again on departure. That is USD 40 in total for a return trip.

The Gambia Immigration Department states the exemptions as diplomats, and minors aged 2 years and below. The FCDO tells British travellers that children aged 1 or under and passengers transiting are exempt. Those two statements do not match exactly, so if you are travelling with a child aged between one and two, budget for the fee and be pleased if you are waved through.

The FCDO notes the fee can be paid in US dollars, euros, pounds or local currency at marked kiosks in Banjul International Airport, that Visa credit cards are accepted but card machines are often out of service, and that the Gambia Immigration Department states the airport fee is not mandated by GID itself.

The Department of State also notes an overstay fine of USD 15 per month, payable in cash at the airport on departure. Extensions can be requested from the Department of Immigration in Banjul before you reach that point, which is considerably cheaper and less stressful than negotiating at a departure gate.

Arrival and departure procedure

On arrival

- Complete a disembarkation card
- Pay the Securiport fee of D1,000 or USD 20
- Be profiled in person and enrolled in the Integrated Immigration Control System, which captures fingerprints, iris and the passport data page
- Proceed through the lane for your category: Gambians, ECOWAS, diplomats and UN passports, or others
- Biometric passport holders may use the kiosk system

On departure

- Pay the Securiport fee again
- Check in with airline security, collect your boarding pass and clear security checks
- Complete an embarkation card and proceed to immigration for profiling, including the electronic gate for biometric passport holders
- Priority is given to diplomats, UN passport holders, persons with disabilities and passengers travelling with minors

One procedural note that appears on the Gambia Immigration Department's published entry requirements and may or may not still be enforced in practice: the document states that all passengers coming into The Gambia should have a valid PCR certificate within 72 hours of arrival, verified by the Ministry of Health. Neither the FCDO nor the US State Department currently lists a testing requirement

for entry. Check directly with your airline and the Gambian mission before travelling rather than assuming either way.

Vaccination requirement

A yellow fever vaccination certificate is required if you are arriving from a country with a risk of yellow fever transmission. The Gambian government states the requirement applies to travellers aged 9 months or over arriving from risk countries, and to travellers who have transited for more than 12 hours through an airport in a risk country. The FCDO adds that you may need a yellow fever certificate for onward travel to some other countries because of the risk of yellow fever in The Gambia itself.

Current risk-country list: NaTHNaC yellow fever zone factsheet, nathnacyfzone.org.uk

Grounds for refusal or cancellation

Under section 6(3) of the 1965 Immigration Act, a Gambian visa or entry clearance may be cancelled or revoked where the holder appears on the suspect index, is a prohibited immigrant, is an imposter or fraudster, or is engaged in criminal activity.

Under section 13(1b) of the same Act, travellers may be refused entry where they are confirmed by medical staff at the entry point to have a communicable disease or to be, in the language of the Act, an insane person. That wording is archaic and is reproduced here because it is the operative legal language, not because it reflects how anyone would phrase it today. It has practical consequences for travellers with mental health conditions and is worth knowing about in advance.

Arriving by land

If you are already in West Africa, the road link between Dakar and Banjul takes between five and six hours according to the Gambian government. If you drive across the border in a private vehicle you may be asked to pay a vehicle registration fee. Land crossings are also where the Casamance advisory applies, covered in the safety section.

Staying: residence and work permits

Entry and residence are two separate systems in The Gambia and the second one has hard deadlines attached. The Gambia Immigration Department is explicit that it is an offence for a non-citizen to enter gainful employment without securing a residence and work permit, and equally explicit that overstaying beyond the time granted is an offence.

When you become eligible, and when you must act

If you are	The rule is
An ECOWAS citizen	Eligible for a residence permit only once admitted and having spent up to a period of 90 days
A non-ECOWAS citizen	Required by the Immigration Act to reside and remain in The Gambia for up to a period of 56 days following admission before a residence permit can be issued
Anyone whose stamp is expiring	Must visit a designated immigration office for an extension of stay before the permitted period runs out

Source: Gambia Immigration Department, *residential permits page*.

Read alongside the Canadian government's advice, which says that on the 56th day you will need to apply for a residence permit if you wish to remain, the practical sequence for a non-ECOWAS national is: arrive, extend your stay as needed at the Immigration Office, and begin the residence permit process around the eight-week mark.

The permit types

Permit	Who it is for	Does it allow work?
Resident Permit A	People who intend to reside without gainful employment. Typically foreign students, retirees, and individuals on short business visits or missions	No
Resident Permit B	People who intend to live, reside and work. Issued to business people, expatriates, unskilled workers and other paid professionals	Yes
Non-Gambian ID Card	Nationals of Senegal, Guinea-Bissau, Sierra Leone and Côte d'Ivoire, under bilateral cooperation agreements	Yes, on payment of the prescribed fee
Alien Card	Non-ECOWAS nationals resident in The Gambia, issued alongside Permit A or B. Cost is included in the non-ECOWAS permit fee	Depends on which permit it accompanies

The Gambian Residential Permit Card is for non-Gambians aged 18 and above resident in the country. The Gambian Alien Identity Card is for non-ECOWAS non-Gambians aged 18 and above.

The fees, as published

These are the prescribed non-refundable fees published by the Gambia Immigration Department. They are stated as subject to change, which is exactly why you should open the link before budgeting.

Permit	Fee	Notes
Residential Permit A (ECOWAS)	D3,100	Residence without employment
Residential Permit B (ECOWAS)	D3,600	Residence with employment
Residential Permit A (non-ECOWAS)	D5,700	Of which D2,500 is the Alien Card
Residential Permit B (non-ECOWAS)	D7,700	Of which D2,500 is the Alien Card
Non-Gambian ID Card	D750	For nationals of the four bilateral-agreement countries

Gambia Immigration Department, residential permit fees and process, gid.gov.gm/residential-permit

TWO EXCEPTIONS WORTH KNOWING ABOUT

Nigerian and Guinean nationals: following a Ministerial Directive of 14 July 2025 applying the principle of reciprocity, the Gambia Immigration Department announced with effect from 17 July 2025 that the residence permit fee for nationals of Nigeria and the Republic of Guinea-Conakry is fixed at D750. This was reported by Foroyaa and LamToro News at the time. Because reciprocity arrangements move with diplomatic relations, confirm it still stands.

Some neighbouring nationalities are reported to be exempt by law from paying for a residence permit, including nationals of Mauritania, Guinea, Mali and Senegal. This appears in secondary sources rather than on the Immigration Department's own fee page, so treat it as a question to ask rather than an entitlement to assume.

What you have to produce

- Your passport
- For Residential Permit B, a Gambia Revenue Authority payroll tax receipt
- The prior year's residential permit, for renewals
- A document establishing your status and identity
- An attestation from your embassy or High Commission

How the process actually runs

The Immigration Department publishes the processing cycle, which is useful because it tells you where the bottlenecks are.

3. Bank. VISTA Bank is the commercial bank contracted to collect the revenue on behalf of government and its partner. VISTA outlets sit in all the issuing centres and the bank issues the forms and receipts.
4. Authentication by Justice of the Peace. Justices of the Peace appointed by the Ministry of Justice countersign a section of the form.
5. Interview. Approving officers appointed by the Director General conduct interviews to establish nationality and verify the information given against the supporting documents. The application is either approved or referred for more proof.
6. Enrolment. Your biodata, fingerprints, photograph and other personal data are entered into the database.
7. Verification. Data is checked against supporting documents to reduce errors and fraud before printing.
8. Printing. Cards are printed on polycarbonate blanks. All printing is centralised in Kanifing.
9. Distribution. Completed cards go out from Kanifing to the various stations, where officers collect them for distribution.

Two practical consequences. First, because printing is centralised and distribution happens in batches, the gap between approval and holding the card in your hand is not instant. Second, the Justice of the Peace step is a separate appointment with a separate person, so build it into your timeline rather than discovering it at the counter.

Validity, renewals and dependants

Guidance compiled by the law firm Cliffe Dekker Hofmeyr states that the validity of a residence permit is one calendar year and that the fee remains the same regardless of how many months remain before expiry. It also states that dependants of a permit holder, meaning a spouse and children under 18, are included in the permit. The Immigration Department's own page confirms that children and direct dependants are covered by virtue of the permit, but that once they become adults they must apply for the appropriate permit in their own category for their stay to remain lawful.

THE PRACTICAL IMPLICATION OF A CALENDAR-YEAR PERMIT

If the permit runs to a fixed calendar year rather than twelve months from issue, applying in October costs the same as applying in February and expires at the same point. Where you have flexibility on timing, early in the year is materially better value. Confirm the current position with the Immigration Department directly, because this detail comes from a law firm guide rather than the department's own published page.

The benefit people overlook

A valid permit holder may not require a visa to return and enter The Gambia after leaving. For anyone who travels regularly for work, that alone can justify the process.

Living there: housing, property, driving and daily life

Where people settle

Almost nobody moves to Banjul itself. The capital is small, sits on an island, and holds about one per cent of the national population. The coastal strip west and south of it is where the expatriate and returnee population concentrates: Fajara, Kotu, Kololi, Bakau and the Senegambia area, with Serrekunda as the country's commercial centre and Brikama as the fastest-growing Local Government Area.

The trade-off is straightforward. The coastal strip has the ATMs, the restaurants, the reliable-ish internet, the international schools and the price premium. Serrekunda, Brikama and Bakau are cheaper and more Gambian. Upriver is cheaper again and a genuinely different country in terms of services.

Renting

The rental market is fragmented. There is a multitude of small agencies, individual landlords and listing platforms, and no overall regulatory system for the sector, which makes due diligence your own responsibility rather than something the market does for you.

Two patterns are consistently reported. First, properties marketed to an international clientele are offered at significantly higher rents than comparable properties marketed locally. Second, landlords commonly expect substantial rent in advance. Neither is unusual in the region, but both should shape how you negotiate.

QUESTIONS TO ASK BEFORE YOU SIGN ANYTHING

Who actually owns this property, and can you show me the title document?

Is the title freehold, leasehold or customary? If leasehold, how many years remain?

How much is payable in advance, and what exactly does that cover?

Who pays for the water and electricity connection, and are there outstanding arrears on either?

Is there a generator or inverter, and who maintains and fuels it?

What happens if the landlord sells during my tenancy?

Is the agreement written, and will it be witnessed?

Can I speak to the previous tenant?

Buying property: an area where sources genuinely conflict

This is the single most contradictory topic in the research for this guide, and it would be dishonest to smooth it over. Here is what the different sources say.

Source position	What it claims
Gambian law firm guidance	The State Lands Act 1991 stipulates that foreigners can only access residential land for a period not exceeding 21 years and the property cannot exceed 2,500 square metres. Undeveloped non-residential land cannot be leased or assigned to foreigners
Gambian estate agency guidance	Foreigners are permitted to own property, but most transactions take the form of leasehold agreements, typically for 99 years. Freehold exists but is usually offered in developments aimed at international buyers
Relocation guides	Foreigners can obtain leases of 21 to 99 years, renewable, with no official cap on the number of properties held. Leasehold is described as the safest structure
Land tenure commentary	Land owned by the Gambian government can be leased for a maximum of 99 years under the 1990 Lands Act. Customary land is allocated by the Alkalo, registered with the Area Council, and rent is paid to the Area Council annually

WHAT TO DO WITH THAT CONTRADICTION

Do not resolve it by picking the source you like. Resolve it by instructing a Gambian lawyer who is not connected to the seller, the agent or the developer, and asking them in writing which regime applies to the specific plot you are looking at.

Land in The Gambia can carry state, freehold, leasehold or customary interests, and two neighbouring properties can carry completely different rights. Verify the title is genuine, current and registered. Ask for the previous ownership history. If the deal looks unusually good, treat that as information.

Driving

The FCDO tells British nationals they can use a UK photocard driving licence in The Gambia for up to three months. After three months a Gambian driving licence is required, and the application needs proof of residency in The Gambia, a valid licence from your home country and a copy of your passport. Contact the local police station to find the nearest licensing office.

On conditions, the official language is blunt. Driving standards are poor, roads are severely potholed, and after dark road and vehicle lighting is poor. Heavy rainfall from June to October causes localised flooding, and rural and non-paved roads are affected. Some local taxis are not roadworthy.

Security checkpoints operate in and around Banjul and are common on all major routes. They are not always well signposted. Approach them slowly and expect your vehicle to be searched if you are stopped.

Crossing the river

The Banjul to Barra ferry operates but is often overcrowded and overloaded. Safety measures and maintenance do not meet international standards, and the ferries lack life-saving equipment and rescue services. There have been several instances of the ferry becoming stranded on sandbanks. The FCDO suggests the Senegambia Bridge near Farafenni as an alternative route, and advises that if you do use the ferry you should get out of your vehicle quickly after parking rather than remaining inside for the crossing.

Pirogues, the wooden dug-out canoes used on the river, can be overloaded and are not recommended for long journeys. If you use one, check it has life jackets. The Canadian government describes crossing the Gambia River on wooden pirogues as dangerous because of overcrowding and the lack of security measures.

Power and water

Local and nationwide power cuts occur and can disrupt water supplies, communications and other basic services. This is not an occasional inconvenience. One resident contributor to a cost-of-living database reported two to five blackouts every day alongside a monthly electricity bill of around D4,000.

The scale of the underlying problem is officially acknowledged. In August 2026 the national utility NAWEC stated that between 30 and 40 per cent of electricity is stolen, and that a task force had been set up in response.

PREPARING FOR LONG POWER CUTS

- Write down emergency contact numbers rather than relying on a phone
- Plan how you will tell family and friends where you are
- Carry a power bank and spare charging cables
- Carry a torch or other portable lighting
- Keep enough medicine and first aid supplies
- Identify nearby places likely to have back-up power, such as hotels, hospitals and police stations

Source: FCDO travel advice for The Gambia, safety and security.

Schooling

Private international schooling was reported by one resident at D20,000 to D30,000 per child per term in early 2026. That is a single data point rather than a market survey, and fees vary considerably by institution, so treat it as a starting figure for your own enquiries rather than a budget line.

Healthcare, in brief

This is covered fully in the safety and health section, but the relocation-relevant summary is short and serious. Medical facilities in The Gambia are very limited, private clinics will only treat fee-paying patients, and the cost of medical evacuation can be very high. There is no equivalent of a single national emergency number. Comprehensive insurance including medical evacuation is not optional for anyone living there.

Working and doing business

Employment rules for non-Gambians

Under current Gambian immigration law it is an offence for a person who is not a citizen of The Gambia to engage in gainful employment without securing a residence and work permit from the Immigration Department. Residential Permit B is the permit that carries the right to work, and its application requires a Gambia Revenue Authority payroll tax receipt among the supporting documents.

There is also an expatriate quota consideration. An amendment to the Payroll Tax Act approved by the National Assembly in April 2008 set the limit of non-Gambians that businesses can employ at 20 per cent, except in the case of specialised professionals. That figure comes from a 2015 United States investment climate statement and has not been verified against a current Gambian source for this guide, so confirm it with GIEPA or the Ministry of Trade before building a staffing plan around it.

Expatriate payroll tax

The Gambia Revenue Authority imposes a payroll tax, also called the expatriate quota tax, on any person employing a non-Gambian during a tax year. The employer is liable and is not supposed to deduct or recover the tax from the employee.

Employee nationality	Annual payroll tax payable by the employer
ECOWAS citizens	D10,000
All others	D50,000

Gambia Revenue Authority, domestic taxes FAQs, gra.gm/domestic-faqs

Registering a business

A business in The Gambia may be registered as a company, a sole proprietorship, a partnership, or another form such as a co-operative or a subsidiary of another company. The sequence involves the tax authority before the companies registry.

10. A tax deposit is made with the Department of Income Tax, paid together with a registration fee. The amount depends on whether you are registering a company, a sole proprietorship or a partnership.
11. On payment, the Department of Income Tax issues an Income Tax Clearance Certificate.
12. With that certificate, documents including the Memorandum of Association are filed with the Registrar of Companies to incorporate the entity.
13. Investors seeking GIEPA support through a Special Investment Certificate must first have completed this incorporation.

GIEPA and the investment incentives

The Gambia Investment and Export Promotion Agency was established by an Act of Parliament in July 2010 and is the national agency responsible for promoting and facilitating private sector investment. It acts as an investor's first point of contact, provides information on setting up, and helps build the necessary network of local contacts.

Under the GIEPA Act 2015 the priority sectors eligible for incentives are agriculture, fisheries, tourism, forestry, manufacturing, energy and other services. The priority regions are the West Coast, Lower River Region, North Bank, Central River Region and Upper River Region.

The Special Investment Certificate

The SIC is the main incentive scheme. It is available to domestic and foreign investors who invest a minimum of USD 100,000 and USD 250,000 respectively in a priority sector or priority area, employ a minimum number of Gambians set by the regulations, or create value addition.

Export Processing Zone licences

Export threshold	Available benefit
Exporting at least 80 per cent of outputs	The fuller package of GIEPA Act incentives covering corporate or turnover tax, withholding tax on dividends, VAT, import and excise duties on imported direct inputs, and depreciation allowance
Exporting at least 30 per cent of outputs	A 10 per cent concession on corporate or turnover tax for five years

Investors operating in export processing zones may do so for a maximum period of ten years.

Fiscal incentives

- Exemption from income tax for five years for priority sectors and eight years for priority areas
- Annual allowance at 15 per cent for the depreciation of buildings, including structural improvements
- Exemption from import duty on capital goods
- Exemption from import VAT for five years

GIEPA incentives page, giepa.gm/invest-in-gambia/incentives

The full tax picture

Everything in this section comes from the Gambia Revenue Authority's own published guidance. The GRA reports that it mobilises about 20 per cent of GDP and 80 per cent of government revenue.

Tax	Rate and basis
Corporation tax	The higher of 27 per cent of net profit, or 1 per cent of turnover on audited accounts, or 2 per cent of turnover for unaudited accounts
Personal income tax	The higher of the applicable first-schedule rates, or 1 per cent of turnover for audited accounts, or 2 per cent otherwise. Where business turnover is under D500,000 a year, liability is 3 per cent of turnover
Value added tax	15 per cent standard rate. Zero per cent on exports of goods and services. Compulsory registration at D2,000,000 of taxable supplies in a tax year, voluntary registration from D1,000,000
PAYE	Applies to any employee earning above D3,000 per month or D36,000 annually. Residents earning employment income outside the country are also liable, subject to the foreign source rule
Withholding tax on contracts	10 per cent for Gambian residents, 15 per cent for non-residents
Fringe benefits tax	27 per cent, paid by employers providing benefits such as housing, vehicles and loans
Capital gains tax, individuals	The higher of 15 per cent of the gain or 5 per cent of the consideration
Capital gains tax, companies	The higher of 25 per cent of the gain or 10 per cent of the consideration
Rental income tax	8 per cent on gross residential rent, 15 per cent on gross commercial rent
Dividend income tax	15 per cent of the gross dividend paid, withheld by resident companies and partnerships on payments to resident and non-resident holders

Filing deadlines

Return	Frequency	Due
Corporate income tax return	Annually	31 March
Individual income tax return	Annually	31 March
Rental income tax return	Annually	31 March

Return	Frequency	Due
PAYE schedule	Monthly	15 days after month end
VAT return	Monthly	15 days after month end
Fringe benefit tax return	Monthly	15 days after month end
Withholding tax monthly schedule	Monthly	15 days after month end
Withholding tax statement	Annually	2 months after year end
Quarterly tax declaration form	Quarterly	15 days after quarter end
Capital gains tax return	Ad hoc	15 days after transaction date

Taxpayers under the Large Taxpayer Unit file at the Kanifing Revenue Office. Everyone else files at the nearest Domestic Taxes Department office. Payments can be made at any DTD office or at GRA's designated partner banks. A taxpayer who disagrees with a tax decision has 30 days to object, and the process runs from objection to the Tax Tribunal and then to the Court of Appeal where necessary.

WHERE YOU WILL FIND FRICTION

Note the turnover-based minimums. Both corporation tax and personal income tax are charged at the higher of a profit-based and a turnover-based figure, which means a loss-making business still pays. Model that before you assume an early-stage venture is tax-free.

Note also the audited-accounts differential. Unaudited accounts attract double the turnover rate on both corporate and personal income tax. Audit is not just a compliance cost here, it is a direct tax saving.

Travelling there: seasons, routes and places

When to go

The Gambia runs on two seasons and they produce two almost different countries. The dry season runs roughly November to May and is when the European charter flights arrive, the birding is at its best, the roads are passable and the festivals happen. The rainy season runs June to October, bringing heavy rainfall, localised flooding, disruption to roads and infrastructure, and dense vegetation that limits wildlife visibility. Some routes become difficult or impassable at short notice.

If you want the country at its easiest, come between November and April. If you want it cheaper, emptier and greener, come in the rains and accept that your plans will need slack in them.

Getting there

Banjul International Airport, also still called Yundum International, is the only commercial international airport in the country. It sits roughly 24 to 25 kilometres south-west of central Banjul and about the same distance from the coastal hotel strip around Senegambia, Kotu and Kololi. It has a single terminal with one arrivals hall and one departures hall, and a single runway of 3,600 metres. Passenger traffic runs at roughly 400,000 to 450,000 a year.

The airport was originally established as an Allied airfield during the Second World War and served as a stopover for United States Army Air Corps flights and naval convoys, including a 1943 visit by President Franklin D. Roosevelt en route to the Casablanca Conference.

ROUTES, WITH THE IMPORTANT CAVEAT

Most European routes into Banjul are seasonal, concentrated in the dry season, and some are charter rather than scheduled. Schedules change every year. Confirm current services directly with the airline before building a trip around a route.

Connection	Carrier	Pattern
Brussels	Brussels Airlines	Seasonal, aligned to the dry season peak
Lisbon	TAP Air Portugal	Seasonal. Service resumed 29 October 2024 with three weekly flights
Istanbul	Turkish Airlines	Operations intensified from late 2025 with multiple weekly flights
Amsterdam	TUI fly Netherlands	Seasonal charter
Rome	Neos	Seasonal, reported as starting April 2026

Connection	Carrier	Pattern
Barcelona	Vueling	Seasonal
London Gatwick	Charter operators	Seasonal charter programme
Lagos	Air Peace and ValueJet	Regional, serving leisure travellers and the Gambian diaspora
Casablanca	Royal Air Maroc	Listed by the Gambian government among carriers serving Banjul
Regional West Africa	ASKY Airlines	Listed by the Gambian government

PRACTICAL ARRIVAL ADVICE

Single-connection routings via Casablanca, Dakar or Brussels are generally smoother than two-connection itineraries. Direct seasonal flights fill quickly around school holidays, so book early if your dates are fixed.

Baggage allowances on charters and smaller regional carriers vary widely from full-service airlines. Check yours rather than assuming.

On a first visit, arrive in daylight. Ground transport is simpler and the airport is small enough that a daytime arrival is genuinely easier to navigate.

Have your yellow fever certificate accessible rather than buried, and remember the D1,000 / USD 20 security fee is payable in cash on the way in and again on the way out.

The places

Kunta Kinteh Island and Related Sites

Inscribed on the UNESCO World Heritage List in 2003 as James Island and Related Sites, and renamed Kunta Kinteh Island and Related Sites by the World Heritage Committee in 2011. The property includes the island itself plus sites at Juffureh, Albreda and the river mouth, documenting several stages of contact between West Africans and Europeans: early trade and settlement, the Atlantic slave trade, British efforts to suppress that trade after abolition in 1807, colonial rule and independence. Fort Bullen and the Six-Gun Battery at the river mouth were built in the nineteenth century to help prevent slave ships using the river.

UNESCO describes the site as having symbolic and emotional importance for the African diaspora and records the journey to the island as a pilgrimage to ancestral roots. UNESCO has also repeatedly identified erosion as a threat to the ruins, which sit directly in a river system where water and weather continue to affect the structures. What survives for future visitors depends on continuing conservation work rather than on the site's historical importance alone.

The Stone Circles of Senegambia

A UNESCO World Heritage property made up of four protected groups: Wassu and Kerbatch in The Gambia, and Sine Ngayène and Wanar in Senegal. Those four groups contain 93 circles and associated burial mounds, but they represent only part of a far wider archaeological landscape. UNESCO records more than 1,000 stone circles and related burial monuments distributed across an area roughly 100 kilometres wide and 350 kilometres long.

Builders quarried laterite, an iron-rich stone that hardens after exposure, and used iron tools to shape pillars often close to two metres high and weighing several tonnes. A circle normally contains between eight and fourteen upright stones. Excavations have found burials, pottery, iron objects and ornaments. The tradition lasted so long that there is no reason to assume one population, one political system or one ritual explanation applied throughout.

Wildlife and the river

Place	What it is	Reported entry fee
Abuko Nature Reserve	The country's oldest protected area, near Banjul. Gallery forest around a pond that holds water year-round, with public hides. Bird list of around 200 species, plus colobus and vervet monkeys and Nile crocodiles	GMD 100 per adult
Bijilo Forest Park	Small coastal forest park with well-marked trails, easy to visit independently	GMD 300
Kiang West National Park	One of the largest protected areas. Dry savanna, mangrove and riverine forest. Hyenas, baboons, monitor lizards, crocodiles and more than 250 bird species. Tendaba Camp and Kemoto sit at either end	GMD 200
Bao Bolong Wetland Reserve	Around 22,000 hectares of mangrove and wetland along a tributary of the Gambia River, designated a Ramsar Wetland of International Importance. Primarily accessed by pirogue	Via guide or operator
River Gambia National Park	Around 300 km upriver near Kuntaur. Home of the Chimpanzee Rehabilitation Project on the Baboon Islands, plus hippos, crocodiles, African finfoot and Pel's fishing owl. Access is strictly regulated and requires permission	Usually visited via a multi-day tour, reported at GMD 8,000 to 15,000 per person
Niumi National Park	Coastal wetlands, mangrove forest and salt flats on the north bank, with migratory birds	USD 10
Tanbi Wetland Complex	Ramsar-listed mangrove system wrapping around Banjul. Herons, egrets, African darters, manatees and mudskippers. Excellent for dawn or dusk birding by boat	Partly regulated in core zones
Tanji Bird Reserve	Coastal reserve, commonly combined with Abuko and Kiang West on a birding itinerary	Check locally

Place	What it is	Reported entry fee
Makasutu Culture Forest	Forest and waterways about forty minutes from the airport on good roads, with Mandina Lodges alongside	Via lodge or operator
Kachikally Crocodile Pool	Sacred pool at Bakau, a long-standing cultural as well as wildlife site	Check locally

Park fee figures are as reported by a tour-operator directory in May 2026 and should be confirmed on arrival. The dry season, November to April, is the recommended period for birding, when migratory species join the resident population.

Festivals worth planning around

Janjanbureh Kankurang Festival

Held every January in the river island town of Janjanbureh in the Central River Region. The ninth edition ran from 23 to 25 January 2026 under the theme Unmasking Tradition, Celebrating Identity. The tenth anniversary edition is scheduled for 21 to 24 January 2027.

The festival is led by a local community committee working with the National Centre for Arts and Culture, the Gambia Tourism Board and the International Trade Centre. It resumed in 2018 after a break of decades with European Union support, and the 2025 edition drew more than 7,000 participants. The programme typically includes a parade through the town, the main masquerade festival, hands-on arts and crafts, a Made in The Gambia trade fair and night entertainment.

THE DISTINCTION THAT MATTERS

The public festival and the traditional rite are related but they are not the same thing. UNESCO describes Kankurang initiation ceremonies as generally taking place between August and September. The January festival brings masquerades, music, storytelling, food and crafts into a setting open to visitors.

The Kankurang was proclaimed a Masterpiece of the Oral and Intangible Heritage of Humanity by UNESCO in 2005 and placed on the Representative List of the Intangible Cultural Heritage of Humanity in 2008. UNESCO has also warned that urbanisation and the loss of sacred forest areas are putting pressure on parts of the traditional practice.

Attend the festival as a guest of a living tradition, not as a spectator at a performance. Ask before photographing people.

International Roots Homecoming Festival

Began in the 1990s as a programme to bring people of African descent to The Gambia, with visits to Juffureh and Kunta Kinteh Island forming part of the heritage programme. It has not run on an uninterrupted schedule. The twelfth edition was held in 2016 before the festival was suspended, and later government plans focused on reviving and reworking the event. In 2026, the fiftieth anniversary of the

publication of *Roots* brought renewed national attention to the relationship between the book, the country and the African diaspora. Check current status before planning around it.

Religious festivals

Eid al-Fitr, known locally as Koriteh, marks the end of Ramadan. Eid al-Adha, widely called Tobaski, brings families together for prayer, food and visits. Christian holidays including Christmas, Good Friday and Easter are publicly recognised. These are the dates on which the country genuinely pauses, and they move each year on the lunar calendar.

Culture, food and how to behave well

Food

Gambian food shares a great deal with the wider Senegambian region, because political borders were never culinary borders. There is no single official version of any of these dishes. Ingredients, proportions and preparation change between cooks, which is why they are better understood as established food traditions than as fixed national recipes.

Dish	What it is
Domoda	A groundnut-based stew, the dish most closely associated with The Gambia. Commonly eaten with rice, prepared with meat, fish or vegetables depending on the household
Benachin	A one-pot rice dish in which the rice cooks with tomato, vegetables and meat or fish. Part of the wider family of jollof-style rice dishes found across West Africa
Superkanja	Built around okra
Yassa	Fish or chicken with onions and citrus. Flavours familiar across both The Gambia and Senegal
Attaya	Strong green tea brewed with sugar, poured repeatedly to build foam and served in successive rounds from small glasses

Groundnuts have been an important crop for generations, which is why they anchor dishes like domoda. The Atlantic and the river make fish central to both diets and livelihoods. The Food and Agriculture Organization describes artisanal fishing as a significant source of employment, income and domestic fish supply, and identifies fisheries as an important contributor to animal protein and food security. Fish may be eaten fresh, smoked or dried, which lets it travel between coastal, riverine and inland communities.

ATTAYA IS NOT A DRINK, IT IS AN INVITATION

The preparation is as social as the tea. Because it is served in successive rounds and each round takes time, making attaya keeps a group together for a considerable period. If someone starts brewing while you are there, they are telling you that you are not expected to leave yet.

Accepting is almost always the right move. It is the single easiest way to be included rather than served.

Music

The kora is the strongest musical link between The Gambia and the wider Mande world. It is a 21-string bridge harp played by plucking with the thumbs and forefingers while the remaining fingers hold the instrument, which lets a skilled player produce bass, melody and accompaniment at once.

The instrument is associated with hereditary jali families. A jali, often described in English or French as a griot, is not simply a performer. Within Manding societies, jalis have traditionally preserved genealogies, praised families and leaders, carried historical narratives, mediated social relationships and performed those histories through music and speech.

The Gambia has produced kora players whose careers carried the tradition far beyond the country. Smithsonian Folkways recordings document musicians including Alhaji Bai Konte, Dembo Konte and Foday Musa Suso. Bai Konte performed at the Newport Jazz Festival in 1973. Suso, from a hereditary jali family, worked across traditional Manding music and experimental collaborations with musicians outside West Africa.

Other instruments sit alongside the kora, including the bala, a wooden-keyed instrument related to the balafon, and the tama, a drum whose pitch can be altered while it is played. Contemporary Gambian musicians also work in reggae, hip-hop, Afrobeats and mbalax. There is no clean split between traditional and modern here, because older instruments and performance roles keep appearing inside newer musical settings.

Craft and textiles

Tailored clothing made from brightly patterned fabrics is common for formal occasions. Handwoven cloth, batik, baskets, jewellery, leatherwork and wood carving form part of the craft economy, and Gambian government tourism information identifies woven baskets, carvings, batik fabrics and locally made jewellery among the products sold in markets.

Keeping those skills alive runs into the same economic question as traditional crafts anywhere: younger people learn a skill when it can still support a livelihood. Gambian tourism and heritage initiatives have combined conservation with training, including programmes for young tour guides and women producing souvenirs near major heritage sites. The National Centre for Arts and Culture has been documenting forms of intangible heritage, and in January 2026 trained representatives from 30 communities in the Central River Region as part of a project to document 90 forms of intangible cultural heritage over two years.

Etiquette: the short version

DO

- Greet properly and unhurriedly. Greetings carry social weight and rushing them is read as rudeness
- Dress modestly, particularly away from the beach resorts and near religious sites
- Use your right hand for eating, giving and receiving

- Ask before photographing people, and accept no as an answer
- Respect those fasting during Ramadan, expect changed opening hours, and be patient with erratic driving at dusk when people are hurrying home
- Carry identification. As a foreign national you must carry ID such as a passport, and the police will usually accept a printed copy

DO NOT

- Treat a sacred masquerade or initiation tradition as a photo opportunity
- Display cash, phones or valuables in public, on beaches or in markets
- Assume a beach resort's norms apply outside it. The FCDO advice is direct: The Gambia is an Islamic country and there may be serious penalties for doing something that is not illegal at home
- Accept unsolicited guiding, particularly on beaches, without understanding what is being offered. This is covered fully in the next section

Safety, health and risk

This section is deliberately unvarnished. Everything in it comes from official government travel advice or public health sources, and it is stated the way those sources state it.

Where the official advisories stand

Issuing government	Current position
United States	Level 2, exercise increased caution, issued 16 January 2026, citing crime, unrest and inadequate health infrastructure. The southern border area adjacent to Senegal's Casamance region carries a separate increased-caution flag
United Kingdom	No advisory against travel. Detailed guidance on crime, LGBT+ risk, road and river travel, power shortages and flooding. Last substantively updated 7 July 2026
Canada	Detailed entry, health and safety guidance including specific warnings about pirogue river crossings and limited tourist facilities outside Banjul

Crime

Petty theft is a problem in cities and tourist areas. The United States advisory states that petty street crime and home burglaries happen often, most commonly in the Banjul area and tourist spots. The FCDO reports passports and other valuables being stolen from hotel rooms, and advises particular care at isolated beaches, markets, crowded events and venues outside the main tourist areas, especially at night.

The practical advice from both governments is consistent: do not take valuables or large sums of money to the beach or display them in public, do not leave valuables in unattended vehicles, avoid walking alone including on beaches and after dark, and keep a copy of your passport photo page and entry stamp somewhere separate from the original.

Bumsters

This is specific to The Gambia and worth understanding properly. The FCDO advises caution around young men locally known as bumsters who approach tourists, particularly on beaches, offering help or to act as local guides. They may offer to take you on tours into Senegal, and it is unlikely they will follow the correct immigration procedures, which could result in you being detained by immigration authorities. They may also ask for money.

The recommended response is to be polite but firm in refusing unwanted help or attempts at conversation. The risk is not primarily violence. It is that an informal cross-border trip becomes an immigration problem that is yours, not theirs.

Corruption

The FCDO states plainly that corruption is present at all levels and that you may be asked for bribes. That is worth knowing before it happens rather than during.

The law, and where it will surprise you

Drugs

There is zero tolerance towards illegal drugs, covering importing, exporting and possession. Sentences can be severe, including fines or prison. The FCDO adds a warning that cases of entrapment by Gambian authorities are not uncommon, and advises never accepting packages on behalf of anyone without knowing the contents.

This extends to medicines. Some prescription and over-the-counter medicines containing codeine or diazepam are banned under The Gambia's drugs laws. If you take either, check with the Gambian High Commission before travelling, carry a copy of your prescription, and keep medication in its original packaging.

LGBT+ travellers

STATE THIS PLAINLY

The FCDO states that there is zero tolerance towards LGBT+ people in The Gambia, that same-sex relationships are illegal and could lead to lengthy prison sentences, and that Gambian law criminalises the act of men dressing as women with a five-year jail term.

This guide is not going to soften that. If you are LGBT+ and considering travel to or relocation in The Gambia, this is a first-order safety and legal question, not a cultural footnote, and you should read the FCDO's dedicated advice for LGBT+ travellers before deciding anything.

FCDO advice for LGBT+ travellers, [gov.uk](https://www.gov.uk)

Offences against children

There are severe penalties for any form of sexual offence against a child, and the FCDO notes reports of increased child sex tourism and asks that any incidents be reported to the police. This is included here because it is a real and documented problem in the country's tourism sector, and visitors should know both that it exists and that reporting is expected.

Detention and the death penalty

The FCDO notes that it is not always possible for the British High Commission to gain early access to detained British nationals, and that although the law specifies detainees cannot be held for longer than 72 hours without charge, this is regularly exceeded. The death penalty applies for a number of crimes including arson, murder and treason. A pause on the death penalty is in place.

Health

The core problem

Medical facilities in The Gambia are very limited and the cost of medical evacuation can be very high. Private clinics will only treat fee-paying patients. There is no equivalent to a single national emergency number, and the FCDO advises visiting local stations in person to ask for emergency contact details. The United States advisory states that health services, hygiene and quality control do not meet US standards of care.

THE ONE NON-NEGOTIABLE

Comprehensive travel insurance including medical evacuation cover. Not recommended, required. Both the UK and United States governments emphasise this, and the Gambian government itself advises visitors to take out comprehensive travel insurance in advance.

Contact your insurer quickly if you are referred to a medical facility for treatment.

Disease risks

The health risks named for The Gambia by UK travel health authorities include yellow fever, malaria and dengue, Zika virus and schistosomiasis. Malaria is the one most travellers will need active prophylaxis for, and schistosomiasis is the reason to think carefully before swimming in fresh water.

On HIV, UNAIDS estimated that around 24,000 adults aged 15 or over in The Gambia are living with HIV, an adult prevalence of around 1.4 per cent. The FCDO advises normal precautions to avoid exposure.

Start vaccination planning at least eight weeks before travel. Full country guidance: [TravelHealthPro, travelhealthpro.org.uk/country/86/gambia](https://travelhealthpro.org.uk/country/86/gambia)

Medicines on the ground

You will need to go to a pharmacy for most over-the-counter medicines, since only a very limited selection is available in supermarkets or other stores. Not everything available at home will be available there. If you need specialist medication, check availability before travelling or bring it with you. Pharmacies are marked with a green cross or a green Bowl of Hygieia, the chalice with a snake twined around it.

Terrorism

The FCDO states that although there is no recent history of terrorism in The Gambia, attacks cannot be ruled out, and that attacks could be indiscriminate including in places visited by foreigners. The standing

advice is to stay aware of surroundings, keep up with local media and follow the advice of local authorities.

Natural hazards

Localised flooding occurs during the rainy season from June to October. Heavy rain and storms can disrupt roads and infrastructure, some routes may become difficult or impassable at short notice, and fallen trees or debris may affect travel. Monitor local weather updates and allow extra time for journeys.

The good, the bad and the ugly

Every country guide owes its reader a verdict. Here is one, organised the way people actually think about a place: what genuinely works, what will frustrate you, and what you should know before you decide whether you can be comfortable being there at all.

The good

Entry is genuinely easy for most people	African Union citizens, ECOWAS citizens, Commonwealth citizens, EU and UK nationals, Swiss, Turkish and UAE nationals are all in the visa exemption category. For a great many travellers the entry question resolves to nothing more than a valid passport and the airport fee
English is the official language	Government, education and administration run in English. In a region where most neighbours operate in French, that removes an enormous amount of daily friction for anglophone visitors, workers and business people
The scale is manageable	The country is small enough to cross in a day and the coastal strip is walkable and legible. You are not spending your first week working out how the place is laid out
Real cultural depth, not manufactured	Two UNESCO World Heritage properties, a UNESCO-recognised living masquerade tradition, hereditary jali musicianship, and a festival calendar that communities run themselves rather than a tourist board inventing
Extraordinary value in nature	Abuko at GMD 100 and Kiang West at GMD 200 are among the cheapest serious wildlife experiences in West Africa, in a country with one of the continent's great birding reputations
The economy is improving on the numbers	Growth of 5.9 per cent in 2025, inflation back into single digits at 7.9 per cent, debt to GDP down to 76.4 per cent, and a primary surplus for the first time since 2019
Two things went right that could have gone wrong	The 2017 transfer of power avoided large-scale conflict. And in July 2024 the National Assembly voted 34 to 19 to reject a bill that would have repealed the 2015 ban on female genital mutilation, which would have made The Gambia the first country in the world to reverse such a ban

The bad

Cash, and not much else	Primarily a cash economy. Very few places take credit cards, ATMs are scarce outside the Senegambia area and unreliable elsewhere, and card machines at the airport are often out of service
Power	Local and nationwide cuts disrupt water, communications and basic services. One resident reported two to five blackouts daily. NAWEC stated in August 2026 that 30 to 40 per cent of electricity is stolen
Healthcare	Very limited facilities, fee-paying private clinics only, no single emergency number, and expensive evacuation. This is a genuine constraint on who should live there, particularly for anyone with a chronic condition
Roads and river transport	Severely potholed roads, poor lighting after dark, unroadworthy taxis, and a Banjul to Barra ferry that is often overloaded, lacks life-saving equipment and has run aground on sandbanks
The foreigner price	Properties marketed to international clients are consistently reported at significantly higher rents than equivalent properties marketed locally. Budget for it or negotiate around it, but do not be surprised by it
Nobody can tell you what things cost	The crowd-sourced databases everyone quotes carry explicit warnings about thin data. Anyone quoting you a confident monthly cost of living figure is extrapolating from a handful of people
Property law for foreigners is murky	Sources contradict each other on whether foreigners can hold freehold, on lease lengths, and on the size limits in the State Lands Act 1991. There is no substitute for an independent Gambian lawyer
Flight access is seasonal	Most European routes concentrate in the dry season and several are charter rather than scheduled. Year-round access is thinner than the winter timetable suggests

The ugly

These are not inconveniences. They are the things that should shape whether and how you engage with the country at all.

LGBT+ criminalisation	Same-sex relationships are illegal and can carry lengthy prison sentences. Gambian law criminalises men dressing as women with a five-year jail term. The FCDO describes the position as zero tolerance
Child sex tourism	The FCDO notes reports of increased child sex tourism alongside severe penalties for sexual offences against children. It is a documented problem in the tourism sector and visitors should know it exists and that reporting is expected

FGM	The Gambia ranks among the countries with the highest rates. The government's own Demographic and Health Survey indicated 73 per cent of women aged 19 to 49 had undergone the procedure, in 17 per cent of cases with the vaginal opening sewn almost entirely shut, and in the majority of cases before the girl's fifth birthday. The 2015 ban survived a repeal attempt in July 2024 by 34 votes to 19, but in March 2024, 42 members of the same parliament had voted to advance that repeal
Corruption	The FCDO states corruption is present at all levels and that you may be asked for bribes
Detention practice	The law specifies detainees cannot be held longer than 72 hours without charge. The FCDO states this is regularly exceeded, and that consular access to detained nationals is not always available early
Unfinished accountability	The TRRC reported on 25 November 2021 with 265 recommendations, of which government committed to implementing 263. ECOWAS approved a Special Tribunal in December 2024. Prosecutions, reparations and institutional reform remain unresolved
The constitutional deadlock	Draft constitutions containing presidential term limits failed in 2020 and again in July 2025. The 1997 Constitution, which has no term limit, remains in force, and the incumbent is seeking a third term in December 2026
The Casamance border	Some landmines from the Casamance conflict remain in the southern border area and there has been sporadic fighting. Stay on main roads and do not travel at night near or across that border

SO, THE VERDICT

The Gambia is one of the most accessible countries in West Africa for an English-speaking traveller, with genuine cultural weight, remarkable nature at almost no cost, and an economy that is currently moving in the right direction. As a two-week destination in the dry season it is hard to argue against.

As a place to move to, the picture is more conditional. The healthcare ceiling is real, the power supply is unreliable, the property law is unclear and the political moment is unsettled. Those are manageable for some people and disqualifying for others, and the honest job of a guide is to let you work out which you are rather than to decide for you.

And for LGBT+ readers, the legal position is not a trade-off to weigh against beaches and birdlife. It is the whole question.

Which route are you on?

Four routes lead into The Gambia and they have almost nothing in common past the arrivals hall. Find yours, then read only the sections listed beside it and the safety section, which everybody needs.

If this is you	Your route	Read
Two weeks in the dry season, mostly coastal, maybe one upriver trip	Visitor	Getting in, Travelling there, Culture, Safety and health, Pre-departure checklist
Six weeks to six months, working remotely or volunteering	Long stay	Getting in, Staying, Living there, Money, Safety and health, all worksheets
Moving, with or without family, indefinitely	Relocation	All of it. Pay particular attention to Staying, Living there, the property warning and the healthcare ceiling
Trading, investing, opening an entity or hiring	Business	Getting in, Staying, Working and doing business, Money, plus the political section

The four questions that decide everything

Answer these before you book anything. If you cannot answer one, that is the thing to go and find out.

1. WHICH VISA CATEGORY DO I ACTUALLY FALL INTO, CONFIRMED WITH A GAMBIAN MISSION RATHER THAN ASSUMED?

2. HOW MANY DAYS WILL I BE STAMPED IN FOR, AND WHAT IS MY PLAN IF IT IS 28 RATHER THAN 90?

3. WHAT IS MY MEDICAL EVACUATION COVER, AND WHAT IS THE POLICY NUMBER?

4. HOW MUCH CASH DO I NEED ON ARRIVAL, IN WHAT CURRENCY, AND WHERE WILL IT BE KEPT?

Pre-departure checklist

EIGHT WEEKS OUT

Book a travel health appointment

☐

Vaccination planning should start at least eight weeks before travel

Check whether yellow fever vaccination is required for your route

☐

Required if arriving from a transmission-risk country, including transits over 12 hours

Check malaria prophylaxis with a health professional

☐

Confirm your visa category with a Gambian embassy, High Commission or consulate

☐

Do not rely on a third-party summary, including this one

Check your passport has at least six months validity and two blank visa pages

☐

FOUR WEEKS OUT

Buy comprehensive travel insurance including medical evacuation

☐

The single most important item on this list

Book accommodation, or obtain your host's full address and contact details

☐

If a visa is needed, submit the application

☐

Allow generous margin. Processing times vary

If entry clearance applies to you, confirm your host has filed it

☐

Approved clearance is valid for 30 days for entry

Check whether any of your medication contains codeine or diazepam

☐

Both are banned under Gambian drugs laws

ONE WEEK OUT

- ☐ Set aside cash: visa fee if applicable, plus USD 40 for the arrival and departure security fees, plus a working float
- ☐ Photograph and store your passport data page separately from the passport
- ☐ Print a copy of your passport for daily carry
Police will usually accept a printed copy as ID
- ☐ Download offline maps and save emergency numbers on paper as well as phone
- ☐ Pack a power bank, spare cables and a torch
Power cuts are routine
- ☐ Confirm your flight is operating
Many European routes are seasonal or charter

AT THE AIRPORT

- ☐ Yellow fever certificate accessible, not buried in a bag
- ☐ Cash ready for the D1,000 / USD 20 security fee
- ☐ Check the number of days written on your entry stamp before leaving the desk
- ☐ Agree a taxi fare before setting off
Use the official rank

Relocation document folder

Assemble this before you fly, not after. Every item below appears somewhere in the Gambian residence, work or business process.

IDENTITY AND STATUS

☐ Passport, valid at least six months, with blank pages

☐ Certified copies of the passport data page, several

☐ Passport photographs, more than you think you need

☐ Attestation from your embassy or High Commission
Required for the residence permit application

☐ Birth certificates for any dependants

☐ Marriage certificate if applying with a spouse

EMPLOYMENT AND MONEY

☐ Employment contract
Listed among the requirements for entry and residence

☐ Gambia Revenue Authority payroll tax receipt
Specifically required for Residential Permit B

☐ Evidence of sufficient funds

☐ Bank statements covering recent months

IF YOU ARE SETTING UP A BUSINESS

Business registration certificate

☐

Financial statements

☐

Written request setting out the planned business activity

☐

Memorandum of Association, for filing with the Registrar of Companies

☐

Income Tax Clearance Certificate from the Department of Income Tax

☐

HEALTH AND SAFETY

International certificate of health

☐

Named among entry requirements

Yellow fever certificate

☐

Insurance policy documents including evacuation cover, printed

☐

Prescriptions for all medication, with medicines in original packaging

☐

IF YOU PLAN TO DRIVE

Valid home driving licence, photocard where applicable

☐

Plan to apply for a Gambian licence within three months

☐

Requires proof of residency, your valid licence and a passport copy

Budget worksheets

These are deliberately blank. Fill them in with quotes you have actually obtained rather than figures from any guide, including this one. Use the reference column to note where each number came from and when, so you can tell later which ones have gone stale.

A. Entry and arrival costs

Item	Quoted amount	Source and date
Visa fee, if applicable		
Entry security fee (D1,000 / USD 20)		
Exit security fee (D1,000 / USD 20)		
Flights		
Travel insurance with evacuation cover		
Vaccinations and prophylaxis		
Airport transfer		
TOTAL		

B. Monthly living costs

Item	Quoted amount	Source and date
Rent		
Rent payable in advance (note how many months)		
Electricity		
Water		

Item	Quoted amount	Source and date
Internet		
Mobile		
Generator or inverter fuel and servicing		
Groceries		
Transport		
School fees per child, per term		
Domestic help, if applicable		
Health insurance		
TOTAL		

C. Residence and compliance costs, first year

Item	Quoted amount	Source and date
Residential Permit A or B (see published fees)		
Alien Card, if non-ECOWAS (included in the permit fee)		
Justice of the Peace authentication		
Expatriate payroll tax, if employing non-Gambians		
Gambian driving licence		
Legal fees for property or lease review		
Company registration and tax deposit		
Accountant or tax agent		
TOTAL		

D. Contingency

The three things most likely to cost more than planned, based on what the sources in this guide describe.

Risk	Amount set aside	Trigger
Medical evacuation excess or uncovered treatment		
Power backup: generator, inverter, batteries, fuel		
Rent premium if the local price is not available to you		

NOTES

Questions to take to a Gambian lawyer

Because the property position for foreigners is the most contradictory area covered in this guide, these questions are worth putting in writing to an independent lawyer who has no relationship with the seller, the agent or the developer.

ON THE SPECIFIC PLOT

☐ What tenure does this land carry: state, freehold, leasehold or customary?

☐ If leasehold, how many years remain, and is it renewable?

☐ Is the title genuine, current and registered? Can you verify it independently?

☐ Can you show me the previous ownership history?

☐ Does the State Lands Act 1991 apply to this plot, and if so, what limits does it impose on me as a foreigner in terms of duration and plot size?

☐ Are there restrictions on this plot because of proximity to national parks, agricultural land or government estates?

ON STRUCTURE

☐ For my situation, is leasehold or freehold the appropriate structure, and why?

☐ Is holding through a Gambian company appropriate here, and what are the consequences for tax and for my residence status?

☐ What consents are required to transfer the interest later?

What ground rent, service charge or estate management obligations attach?

☐

ON TAX

What rental income tax applies if I let this out?

☐

The GRA rates are 8 per cent on gross residential rent and 15 per cent on gross commercial rent

What capital gains tax would apply on disposal, and on what basis is it calculated?

☐

What are my obligations to the Area Council?

☐

LAWYER'S NAME, FIRM AND HOW YOU FOUND THEM

ANSWERS AND DATE RECEIVED

Two itinerary skeletons

These are frameworks, not schedules. Distances upriver are long and road conditions vary, so build slack in. Both assume the dry season, roughly November to April.

Seven days, coastal with one river day

Day	Shape of the day
1	Arrive Banjul, settle into the Kotu, Kololi, Bakau or Senegambia strip. Do nothing ambitious. Change money, buy a local SIM, walk
2	Abuko Nature Reserve early, when the birds are active. Gallery forest, monkeys, crocodiles at the pools. Afternoon at Bijilo Forest Park or on the beach
3	Banjul: Albert Market, Arch 22, the waterfront. Kachikally Crocodile Pool at Bakau in the afternoon
4	Full day to Juffureh, Albreda and Kunta Kinteh Island. This is the emotional centre of most Gambian itineraries and deserves a whole day, not a morning
5	Makasutu Culture Forest, roughly forty minutes from the airport on good roads. Forest, creeks and a slower pace
6	Tanji Bird Reserve and the fishing beaches, or a Tanbi Wetland boat trip at dawn for birding around Banjul
7	Markets, craft buying, depart. Remember the exit security fee in cash

Fourteen days, coast and upriver

Days	Shape of the stretch
1 to 5	As above: arrival, Abuko, Banjul and Bakau, Kunta Kinteh Island, Makasutu
6 to 7	South to Kiang West National Park, basing at Tendaba or Kemoto. Savanna, mangrove and tidal creeks, with hyenas, baboons, monitor lizards and 250-plus bird species
8	Bao Bolong Wetland Reserve by pirogue through the mangrove channels, if you can arrange a guide. Check life jackets
9 to 10	Continue upriver to Janjanbureh. If your dates fall in late January, this is where the Kankurang Festival happens
11	The Wassu stone circles, and Kerbatch if time allows. Laterite pillars close to two metres high, arranged around burials

Days	Shape of the stretch
12	River Gambia National Park near Kuntaur by boat, for the Chimpanzee Rehabilitation Project on the Baboon Islands. Access is strictly regulated and requires permission, so arrange this well in advance
13	Return to the coast. It is a long day
14	Rest, markets, depart

THREE PLANNING CAUTIONS

River Gambia National Park access is strictly regulated and requires permission. Do not travel upriver assuming you can arrange it on arrival.

The Banjul to Barra ferry is often overloaded. Consider the Senegambia Bridge near Farafenni instead, particularly if you are driving.

Do not accept an informal offer of a day trip into Senegal from someone approaching you on the beach. Correct immigration procedures are unlikely to be followed and the consequences fall on you.

Official source directory

Bookmark these. Everything in this guide that carries a number came from one of them, and every one of those numbers can change. When you are close to travelling or filing, check the primary source rather than trusting a guide that is months old.

Gambian government

Body	What it is for	Link
Gambia Immigration Department	Visas, entry requirements, residence and work permits, fees	gid.gov.gm
Government of The Gambia	Immigration and visa overview, entry requirements, ministries	gambia.gov.gm
Gambia Revenue Authority	All tax rates, filing deadlines, customs rules, online services	gra.gm
GRA domestic taxes FAQ	The tax table reproduced in part five	gra.gm/domestic-faqs
GRA customs FAQ	Rules on goods you can bring in and take out	gra.gm/custom-faqs
GIEPA	Investment incentives, Special Investment Certificate, EPZ licences, business registration	giepa.gm
Gambia Bureau of Statistics	Census, GDP, inflation, exchange rates, labour force surveys	gbosdata.org
Office of the President	Statements, appointments, national addresses	op.gov.gm

Travel advice and safety

Body	What it is for	Link
UK FCDO	The most detailed free travel advice available. Entry, safety, health, getting help	gov.uk/foreign-travel-advice/the-gambia
US State Department	Advisory level, entry and exit requirements, visa-on-arrival costs	travel.state.gov
Government of Canada	Entry rules, extensions, river travel warnings	travel.gc.ca
Ireland, DFA	Entry requirements for Irish citizens, consular cover via Dakar	ireland.ie

Body	What it is for	Link
US Embassy Banjul	Alerts for US citizens, local notices	gm.usembassy.gov

Health

Body	What it is for	Link
TravelHealthPro	Country vaccine recommendations and health risks	travelhealthpro.org.uk/country/86/gambia
NaTHNaC yellow fever zone	The current list of countries with yellow fever transmission risk	nathnacyfzone.org.uk
FCDO medical provider lists	English-speaking medical practitioners and facilities	gov.uk

Culture and tourism

Body	What it is for	Link
Destination Janjanbureh	The Kankurang Festival, community-led tourism upriver	destinationjanjanbureh.com
Ria's Colony	The Gambia culture and history long-read that accompanies this guide	riascolony.org
Ria's Colony African Country Guides	The collection of resources supporting this series	riascolony.org/resources

FOR THE LIFE YOU ARE BECOMING

About Ria's Colony

Ria's Colony exists to promote trade and tourism for women and countries across Africa. It does that through teaching, through partnership, and through training women to speak up and communicate the value they bring to trade and partnership conversations. It moves people, through tourism, event travel and relaxation travel that broadens what they think is possible. It brings people together through trade expos and partnership with government. And it tells trade stories, because the continent's commercial life is badly served by the narrow way it usually gets narrated.

This country guide belongs to that last strand. A guide that only tells you where the beaches are is not much use to a woman deciding whether she can build something in a country. So this one covers the fees, the permits, the tax schedule and the honest risks alongside the culture and the places.

The four practices

Ria's Colony works through four products, and the method behind them is simple: Learn. Feel. Go. Connect.

Practice	Commitment	What it does
Style Vault	Equip	Equipping women with what they need to show up and be taken seriously
Style Mirror	Reflect	Helping women see themselves clearly before they ask the world to
Aerial View	Move	Travel, destination work and tourism partnerships, including destination and tourism board relationships
Aerial Connect	Connect	Business development: market entry strategy, partnership introductions, market representation and trade missions

Aerial Connect's priority markets are Rwanda, Kenya, Nigeria and Ghana, with Uganda, Tanzania and South Africa in the next wave.

What the brand is built on

Eight values run through everything Ria's Colony makes: curiosity, courage, care, integrity, belonging, joy, excellence and roots.

Integrity is why this guide names its sources, shows you where they contradict each other, and tells you plainly about the parts of The Gambia that are difficult rather than editing them out. Care is why the

LGBT+ legal position and the healthcare ceiling are stated at full weight rather than buried. Roots is why the culture section does not treat the Kankurang as a photo opportunity.

FIND THE REST OF THE WORK

Main site	riascolony.org
About	riascolony.org/about
The blog	riascolony.org/blog
Series	riascolony.org/blog/series
Aerial View, for travellers	riascolony.org/products/aerial-view/travellers
Aerial View, destination partnerships	riascolony.org/products/aerial-view/partnerships
Aerial Connect	riascolony.org/products/aerial-connect
African ETA Tracker	riascolony.org/eta-tracker
Join the Colony	riascolony.org/join
Get in touch	riascolony.org/inquire
Press and pitches	support@riascolony.org

READ THIS GUIDE ALONGSIDE THE STORY

This document is the practical half. The other half is the long-read on the country's history and culture, which covers the Gambia River, Kunta Kinteh Island, the disputed genealogy behind Roots, Mandinka settlement, the stone circles, the Kankurang and what survives along the river today.

It sits on the Ria's Colony blog as part of Exploring the Cultures of Africa: 54 Countries, One Continent.

REFERENCE

Sources, and how this guide was checked

Every factual claim in this guide traces to one of the sources below. Where two sources disagreed, both are cited in the text and the disagreement is described rather than resolved. Where a figure came from a crowd-sourced or commercial source rather than an official one, that is said at the point of use.

Research was carried out on 14 September 2026. Fees, advisory levels, exchange rates, flight schedules and political circumstances all change, and several of the sources below state explicitly that their figures are subject to change.

Primary Gambian government sources

- [Gambia Immigration Department, Visa Services](#) — visa types, transit rules, short visit visa conditions.
- [Gambia Immigration Department, Entry Requirements](#) — disembarkation and embarkation procedure, Securiport fee, ECOWAS exemption.
- [Gambia Immigration Department, Residential Permits](#) — permit types A and B, Alien Card, Non-Gambian ID Card, prescribed fees, processing cycle.
- [Gambian High Commission in Senegal, Entry Requirements to The Gambia: New Visa Policy](#) (PDF, February 2026) — visa exemption categories, visa classes GMB1 to GMB5 and their requirements, entry clearance, revocation grounds.
- [Government of The Gambia, Immigration and Visas](#) — security fee, yellow fever requirement, airlines serving Banjul, Dakar road link.
- [Government of The Gambia, Entry Requirement](#) — the 90-day visa-free statement for UK, EU, Commonwealth and ECOWAS citizens.
- [Gambia Revenue Authority, Domestic Taxes FAQs](#) — corporation tax, personal income tax, VAT, PAYE, withholding, fringe benefits, capital gains, rental income, dividend income, expatriate payroll tax, filing deadlines, objections.
- [GIEPA, Incentives](#) — Special Investment Certificate thresholds, priority sectors and regions, Export Processing Zone licence tiers.
- [Government of The Gambia, GIEPA overview](#) — the agency's establishment and functions.
- [Office of the President, 2026 New Year Message](#) — the President's own framing of the election year and the outstanding constitution.

Statistics and economy

- [Gambia Bureau of Statistics, 2024 Population and Housing Census preliminary report](#) (via UNFPA) — population, sex ratio, regional distribution, household size, ethnic composition.
- [Gambia Bureau of Statistics data portal](#) — inflation, GDP per capita, sectoral contributions, exchange rate series, food insecurity and poverty indicators.
- [World Bank, The Gambia country overview](#) — 2025 and 2026 growth, inflation, poverty, fiscal deficit, debt, the July 2025 constitutional rejection and the election date.

Travel advice

- [UK FCDO, The Gambia: Entry requirements](#) — 28-day stamp and extensions, airport security fee, land border vehicle fee, yellow fever, customs.
- [UK FCDO, The Gambia: Safety and security](#) — terrorism, political situation, bumsters, corruption, theft, checkpoints, Ramadan, ID, child protection, detention, death penalty, drugs, LGBT+ law, cash economy, driving, ferry and pirogue safety, flooding, power cuts.
- [UK FCDO, The Gambia: Health](#) — emergency numbers, disease risks, HIV prevalence, medication restrictions, healthcare limitations.
- [US Department of State, The Gambia Travel Advisory](#) — Level 2 advisory of 16 January 2026, crime, unrest and health indicators, Casamance border.
- [US Department of State, The Gambia country information](#) — visa-on-arrival cost, security fee, overstay fine, passport and currency rules.
- [Government of Canada, Travel advice for The Gambia](#) — 30-day extension, the 56-day residence permit point, pirogue warning.
- [Ireland, Department of Foreign Affairs, Republic of The Gambia](#) — 90-day visa-free entry for Irish citizens, passport validity, airport fee currencies.

Law, tax and investment commentary

- [Cliffe Dekker Hofmeyr, Gambia work permits guide](#) — calendar-year permit validity and dependant coverage.
- [BRITACOM, Gambia tax laws and policies](#) — fiscal incentives for priority sectors and areas, core tax legislation.
- [Gambian legal FAQ on buying and selling property](#) — the State Lands Act 1991 restrictions on foreign access to residential land.
- [Blue Ocean Properties, foreign ownership guidance](#) — leasehold as the common route for foreign buyers. Note this is an estate agency source.
- [Diplomatic Courier, The Gambian Land Obstacle](#) — the 1990 Lands Act 99-year cap, Alkalo allocation and Area Council registration.
- [US Investment Climate Statement 2015, The Gambia](#) — the 20 per cent non-Gambian employment limit. Flagged in the text as a dated source.

Politics, rights and civil society

- [Africa Center for Strategic Studies, The Gambia elections spotlight](#) — the third-term question and the failed term-limit amendments of 2020 and 2025.
- [BTI 2026 Gambia Country Report](#) — electoral assessment since 2017 and the constitutional process.
- [Girls Not Brides, The Gambia upholds ban on FGM/C](#) — the July 2024 rejection of the repeal bill.

- [openDemocracy, Inside the campaign that stopped The Gambia reversing its FGM ban](#) — the 34 to 19 vote and the March 2024 vote to advance the bill.
- [NPR, A victory for opponents of female genital mutilation in The Gambia](#) — the Demographic and Health Survey prevalence figures.
- [Foroyaa](#) and [LamToro News](#) — the July 2025 reciprocity directive setting the residence permit fee for Nigerian and Guinean nationals at D750.
- [Kerr Fatou](#) — 2026 campaign coverage and the NAWEC electricity theft figure.

Tourism, culture and heritage

- [Destination Janjanbureh](#) — the ninth edition dates and theme, the 2027 tenth edition, festival partners and programme.
- [International Trade Centre](#) — the festival's revival from 2018 and its economic role.
- [Africa Tour Operators, Gambia national parks](#) — park entry fees. A commercial source, flagged as such in the text.
- [Flights and arrivals guide for Banjul](#) and airport route reporting — seasonal carriers and connection advice.

Cost of living

- [Expatistan, Gambia](#) — carries an explicit warning that its estimates rest on few data points.
- [Numbeo, Banjul](#) — contributor-reported prices from April 2026, used as individual accounts rather than statistics.

IF YOU FIND SOMETHING OUT OF DATE

Country guides go stale, and this one will. If you travel to or move to The Gambia and find a fee, a rule or a route has changed, Ria's Colony would like to hear about it so the next edition is better.

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