Industrial and Diversification Policy for The Gambia 2025–2035

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Table of Contents

1. Executive Summary

Over the decade spanning 2025 to 2035, The Gambia's Industrial and Diversification Policy (IDP) will serve as the linchpin of a transformative agenda to reshape the country's economic structure, drive inclusive growth and ensure long-term resilience. Anchored in the strategic vision to expand the industrial sector's share of GDP from 15% to 25% by 2035, generate 100,000 new formal jobs, and achieve a 40% reduction in carbon intensity of manufacturing activities the IDP provides a holistic framework to address binding constraints while unlocking emerging opportunities.

Building upon lessons from the 2018 Industrial Policy and guided by the UNIDO EQuIP framework, the policy articulates five interlinked strategic objectives: ***enhancing productivity through mechanization and technology adoption; strengthening backward and forward linkages to raise domestic value capture; diversifying export markets beyond traditional commodities; developing human capital and innovation ecosystems; and steering industries toward green and digital pathways.*** Each objective is underpinned by tailored interventions ranging from sectoral productivity centers to export consortia and clean energy mini-grids that collectively form a coherent package.

Implementation unfolds in three phases: a three-year Foundation phase (2025–2027) to establish institutional mechanisms, pilot priority interventions and secure quick-win outcomes; a three-year Expansion phase (2028–2030) to scale successful models, deepen market integration and catalyze private investment; and a five-year Consolidation phase (2031–2035) to optimize performance, foster regional connectivity and transition to sustainable sector ownership. The policy prescribes annual action matrices detailing over 120 discrete interventions, assigned responsibilities across MoTIE, GIEPA, GRA, sector task forces and development partners, with clear budget lines totaling USD 350 million.

Risk management is embedded through digital tracking systems, performance-based incentives and contingency planning for climate and market shocks. A robust M&E architecture comprises 15 KPIs covering productivity, exports, employment and environmental metrics monitored via integrated dashboards linking GBoS, customs data and IIU reports. Biennial reviews and a mid-term evaluation in 2029 ensure adaptive management.

Financing leverages a blended strategy: 40% from government budget allocations; 35% from concessional loans and grants (World Bank, AfDB, UNIDO); and 25% from private sector co-investment, incentivized by tax holidays, duty drawbacks and sovereign guarantee facilities. Complementary measures include mobilizing diaspora bonds and engaging impact investors.

By 2035, The Gambia will not only boast a more diversified industrial portfolio including agro-processing, light manufacturing, fisheries, and ICT services but will also have cultivated a dynamic innovation ecosystem, resilient infrastructure and empowered workforce. This policy paves the way for sustainable, inclusive prosperity that leaves no region or demographic behind.

2. Introduction and Background

2.1 Context and Rationale

Since gaining independence in 1965, The Gambia has charted its economic development around two principal engines: agriculture and services. Agriculture anchored in groundnuts, rice, horticulture and fisheries has long provided the livelihood base for rural communities. Services, led by tourism, trade, transport, financial services and communications, have been the fastest-growing contributors to GDP over the past two decades, buoyed by stable governance, English-language advantage and proximity to Europe. Yet manufacturing and industry have remained a modest slice of the economy hovering around 6 to 10 percent of GDP reflecting a narrow base concentrated in agro-processing (groundnut oil, rice milling), light manufacturing, fisheries value addition (fish smoking, packaging) and artisanal crafts.

This narrow base has left The Gambia vulnerable to external shocks fluctuating commodity prices, disruptions to tourism and rising import bills for machinery, inputs and consumer goods. Four core structural constraints account for the weak industrial performance:

1. **Limited Access to Affordable Finance.** Gambian banks charge interest rates well above regional averages. Small and medium enterprises (SMEs) struggle to secure working capital, purchase equipment or expand facilities. Micro-finance institutions are fragmented and often charge punitive fees.
2. **Inadequate Infrastructure:** The road network has highly improved outside the Greater Banjul Area, reducing transport costs and lead times. However, Power supply is erratic average outages exceed six hours per day in some rural districts and expensive, with diesel generators filling gaps. Cold-chain capacity for fish and horticulture is underdeveloped, causing post-harvest losses of up to 40 percent.
3. **Skills Gaps and Low Productivity:** Formal technical and vocational training is under-resourced; curricula are disconnected from industry needs. Employers report shortages of machine operators, quality-control technicians and digital specialists. Low productivity keeps unit costs high and undermines competitiveness.
4. **Fragmented Value Chains.** Smallholders, processors and traders operate in silos. Groundnut farmers sell to middlemen for raw nuts; local mills compete rather than cooperate on standards or volumes. Fisheries actors lack common quality certifications, limiting access to higher-value export markets.

To address these bottlenecks, the Government launched its first National Industrial Policy and Trade Strategy in 2018. That policy offered a mix of fiscal incentives (tax holidays, duty exemptions), capacity-building initiatives (SME training, incubation hubs) and institutional reforms (one-stop centers, special economic zones). But progress was uneven. Agencies such as the Gambia Investment and Export Promotion Agency, the National Enterprise Development Initiative often duplicated efforts. Budgets were constrained, and no unified digital platform tracked project pipelines, performance metrics or budget utilization.

Meanwhile, three global forces have reshaped the context:

- **The African Continental Free Trade Area (AfCFTA).** With tariff-free access to a 1.3 billion-person market, Gambian firms can scale beyond a domestic population of

just over 2 million. However, they must meet stringent rules of origin, quality standards and sanitary-phytosanitary requirements raising the bar for local processors.

- **Digitalization.** Mobile-money and fintech penetration exceeds 80 percent and 4G coverage has expanded beyond urban centers. Digital platforms can streamline payments, trace goods in real time, match buyers with sellers and deliver remote training. Yet e-commerce, cloud computing and digital marketing remain under-utilized by SMEs.
- **Climate Imperatives.** As a low-lying, river-dependent country, The Gambia is highly vulnerable to climate shocks floods, saltwater intrusion, changing rainfall patterns. Industrial growth must therefore align with low-carbon pathways: energy efficiency, solar power, climate-smart agriculture and waste recycling.

Against this backdrop, the Industrial and Diversification Policy (IDP) 2025–2035 presents a more selective, dynamic instrument designed to harness these opportunities and overcome persistent bottlenecks. The Policy is structured around four strategic pillars:

1. **Finance and Investment Mobilization.**
    - Establish a dedicated Industrial Finance Facility, blending concessional loans (from development partners) with risk-sharing funds to lower interest rates.
    - Incentivize local pension funds and insurers to invest in manufacturing and agro-processing ventures.
    - Promote impact investment in social enterprises that combine profitability with gender- and youth-inclusive business models.
2. **Infrastructure and Logistics Modernization.**
    - Upgrade the Trans–Gambia Highway and feeder roads linking key agricultural zones to ports and the proposed Trade Corridor and Special Economic Zone.
    - Expand the national grid with 50 MW of solar-hybrid mini-grids in industrial clusters.
    - Create a network of cold-chain hubs at district level, leveraging public-private partnerships for refrigerated storage and transport.
3. **Skills, Innovation and Digitalization.**
    - Revamp Technical and Vocational Education and Training (TVET) curricula in partnership with industry associations; introduce modular courses in machine operation, quality assurance and maintenance.
    - Establish a National Innovation Fund to seed pilot projects in automation, additive manufacturing and biotechnology prioritizing waste-to-value initiatives (e.g., converting rice husks into bioplastics).
    - Roll out a Digital Industry Platform: a one-stop portal for e-permits, e-procurement, online matchmaking between buyers and suppliers, and real-time trade data analytics.
4. **Value Chain Integration and Market Access.**
    - Organize smallholders into cooperatives or producer organizations to achieve scale and bargaining power.
    - Facilitate third-party certification (GLOBALG.A.P., HACCP, Fairtrade) for priority value chains groundnuts, rice, fish and horticulture to unlock higher-value markets in ECOWAS, EU and Middle East.
    - Negotiate mutual recognition agreements with regional standards bodies to streamline AfCFTA market entry.

Each pillar is underpinned by a cross-cutting emphasis on gender and youth empowerment. Over 65 percent of Gambians are below age 25, and women perform two-thirds of agricultural labor but hold less than 25 percent of ownership roles in value-chain enterprises. The IDP therefore mandates:

- A minimum 30 percent allocation of Industrial Finance Facility resources to women- and youth-owned enterprises.
- Gender-responsive infrastructure design, such as safe transport services for women workers and childcare facilities at industrial parks.
- Digital literacy campaigns targeting young entrepreneurs paired with mentorship from established Gambian diasporans in manufacturing and tech.

The Policy also aligns tightly with The Gambia's broader macroeconomic and environmental strategies. It dovetails with RF-NDP's call for a diversified, knowledge-driven economy; supports NDP goals on poverty reduction and climate resilience; and complements ECOWAS regional initiatives on harmonized trade rules, infrastructure corridors and renewable energy targets.

Implementation will be overseen by the officer of The Honorable Minister and its mandate includes:

- Deploying a cloud-based project-management system that tracks commitments, disbursements, approvals and impact metrics in real time.
- Convening quarterly Stakeholder Roundtables bringing together government ministries, development partners, private-sector associations and civil-society groups to review progress, resolve bottlenecks and calibrate incentives.

Key performance indicators (KPIs) will be published annually, covering metrics such as:

- Growth in industrial value added (target: from 15 percent of GDP in 2024 to 25 percent by 2030).
- Number of SMEs accessing the Industrial Finance Facility (target: 500 enterprises annually, with 50 percent women/youth owned).
- Reduction in power outages in industrial parks (target: average downtime under one hour per week).
- Export volume to AfCFTA partners (target: doubling exports of certified groundnut oil, rice and fish products by 2030).

Institutional capacity building and digital tracking are fundamental to ensuring accountability. To that end, the policy allocates resources for training personnel in project management, data analytics and stakeholder engagement. It also earmarks funding for annual third-party audits and impact evaluations, with results made publicly available through an interactive dashboard.

The IDP 2025–2035 is intentionally selective: it focuses on sectors where The Gambia already has comparative advantage or clear potential to leapfrog via digitalization and climate-smart methods. By coordinating incentives, strengthening institutions, bridging skills gaps and integrating value chains, the Plan aims to transform industry from a marginal GDP contributor into a driver of sustainable, inclusive growth one that creates decent jobs for young Gambians, raises incomes in rural communities and makes Gambian goods competitive across Africa and beyond.

2.2 Methodological Framework

To ensure rigorous stakeholder engagement, evidence-based diagnostics, collaborative strategy formulation and a clear delivery roadmap, the IDP's design followed UNIDO's EQuIP methodology, unfolding in five interlinked phases:

1. **Engage:** A series of six regional workshops held in Banjul, Serekunda, Brikama, Soma, Basse, and Janjanbureh brought together 200 stakeholders. These included national and regional public sector leaders, SMEs, anchor enterprises, development partners (World Bank, UNDP, FAO) and civil society organizations. Facilitated through focus group discussions and interactive polling, participants validated initial findings, ranked binding constraints, and proposed priority interventions. Gender-balanced and youth-inclusive panels ensured diverse perspectives, while targeted sessions captured the specific needs of women entrepreneurs and young agri-processors.
2. **Diagnose:** A robust diagnostic framework combined quantitative and qualitative approaches. Analysts performed time-series analysis of GBoS production and trade statistics from 2015–2024 to identify growth patterns and sectoral imbalances. A firm-level survey of 150 enterprises across agro-processing, textiles, fisheries, and crafts captured input costs, production capacities, labor profiles and digital adoption rates. SWOT assessments engaged sector experts to evaluate competitive advantages, weaknesses, market opportunities and external threats. Complementary value chain mapping exercises traced product flows from farm to market, pinpointing bottlenecks such as transport delays or quality-control gaps where targeted interventions could yield the greatest impact.
3. **Design:** Cross-sectoral task forces were established for each strategic pillar, comprising ministry technical teams (Industry, Trade, Agriculture, Youth and Gender), representatives from private-sector associations (GCCI, Gambian Manufacturers Association), development partners and technical experts. Over four multi-day workshops, these task forces applied scenario planning and cost benefit analysis tools to co-create policy instruments ranging from fiscal incentives to training curricula. Consensus-building methods, including Delphi rounds and facilitated debates, ensured alignment on feasibility, resource requirements and institutional roles. Draft policy drafts were then refined through iterative consultations, incorporating feedback from all stakeholder groups.
4. **Deliver:** A detailed ten-year implementation plan was articulated, with an annual action matrix specifying activities, timelines, budgets, lead and support agencies. Each action item was assigned measurable performance indicators such as number of SMEs trained, kilometers of roads upgraded, or megawatts of solar capacity installed and linked to budget line items in the Medium-Term Expenditure Framework. A cloud-based policy tracker was prototyped to manage approvals, disbursements and real-time progress updates. Parallel development of a KPI dashboard aggregated data feeds government reports, independent evaluations, financial disbursement records allowing MoTIE and stakeholders to monitor results through interactive visualizations.
5. **Scale:** To validate and refine interventions before nationwide rollout, the team selected pilot sites and projects based on predefined criteria: cost-effectiveness, inclusion (gender and youth participation rates), and environmental sustainability. Examples include solar-powered rice mills in Upper River Region and contract farming schemes for groundnuts in Central River Region. Each pilot underwent rapid assessment every

six months, with structured monitoring tools capturing operational performance, beneficiary feedback and environmental metrics. Lessons learned were codified into scaling guidelines, detailing necessary institutional adjustments, financing modalities and capacity-building needs for broader implementation.

Data Sources & Benchmarks: The methodology relied on multiple data inputs: the 2018 policy review; annual GBoS production and trade publications; World Bank B-Ready and Enterprise Surveys; FAO fisheries and cold-chain studies; UNDP SME and youth employment surveys; and best-practice benchmarks from comparable economies (Senegal, Ghana, Rwanda). Triangulation across these sources ensured diagnostic rigor, while continuous stakeholder feedback embedded accountability throughout the EQuIP process.

3. Situational Analysis

3.1 Sectoral Diagnostic

Agro-processing: The backbone of rural livelihoods, agro-processing contributes 5% of GDP and employs 35,000 workers. Key value chains groundnuts (63,000 MT p.a.), rice (50,000 MT p.a.), cashew (12,000 MT p.a.) face mechanization gaps: only 10% of mills employ modern equipment. Post-harvest losses average 20% at aggregation centers, eroding farmer incomes. Quality standards compliance is low: just 30% of groundnut exports meet EU grades.

Light Manufacturing: Encompassing textiles, furniture, leather goods, Plastic, cement and metalworks, this subsector adds 3% of GDP. High energy costs (US$0.23/kWh) and unreliable supply constrain operations. Informal production accounts for 60% of output, limiting access to finance and market linkages. Employment in formal units stands at 8,000, with potential to double if constraints eased.

Fisheries: At 4% of GDP and 25,000 direct jobs, fisheries are vital for food security. The artisanal sector contributes 80% of catch (25,000 MT p.a.) but lacks cold storage: only 10% of landing sites have ice-making facilities. Over-exploitation risks a 15% decline in stocks by 2030 without management intervention. Export performance lags: processed fish exports generate only US$3m p.a.

ICT-enabled Services: Nascent but promising, this segment (BPO, fintech platforms) contributes 1% of GDP. Strengths include a young, English-fluent workforce; weaknesses are unreliable broadband (avg. 32 Mbps), absence of dedicated data centers, and limited regulatory frameworks. The potential exists to create 5,000 jobs by 2035 if digitization accelerates.

3.2 SWOT Analysis

Strengths: Strategic location on trans-Sahara logistics corridor; membership of ECOWAS and AfCFTA; youthful, literate population (65% under 25); macroeconomic stability (inflation <5% in 2024).

Weaknesses: Small domestic market (2.5m); infrastructure deficits (road density 0.3 km/sq km; power access 50%); low industrial finance (2% of GDP); skill mismatches with only 15% of workforce in technical training.

Opportunities: AfCFTA access to 1.3bn consumers; digitalization to improve service delivery; green energy potential with solar irradiation >5 kWh/m²; global sustainability demand for certified products.

Threats: Climate change sea-level rise threatens coastal infrastructure; competition from regional producers; volatile commodity prices; supply chain disruptions from health or political crises.

3.3 Value Chain Mapping

Groundnuts: Value chain analysis reveals farm gate producers receive just 30% of final export value, with 70% captured by traders and processors. Interventions focus on mechanization hubs and farmer cooperatives to increase retention to 45% by 2030.

Rice: Local milling capacity covers 40% of consumption; 60% of rice is imported. Investments in modern mills and paddy cooperative schemes aim to boost local processing share to 70% by 2035.

Fish: Weak cold chain reduces export-grade catch to <20%. Establishing two regional cold-chain hubs seeks to increase export volumes by 50% and revenues by US$5m p.a.

Furniture: Artisanal production dominates (85% informal). Formalization incentives and design training programs target a 30% increase in formal sector participation and enable export consortia to Europe and West Africa.

4. Vision and Strategic Objectives

The Vision 2035 and its Strategic Objectives together chart a clear, actionable pathway toward transforming The Gambia's industrial landscape into one that is diversified, competitive, inclusive and sustainable. By 2035, The Gambia will have evolved from a narrowly focused economy into a regional hub for agro-processing, light manufacturing, fisheries and ICT services, underpinned by advanced productivity, strengthened value-chain linkages, diversified markets, empowered human capital and a green, digitally enabled infrastructure. What follows is an in-depth elaboration of each objective its rationale, targets, key interventions, and anticipated outcomes followed by a discussion of how these objectives reinforce one another to deliver long-term, resilient growth.

1. **Productivity Enhancement**:

To compete regionally and capture greater value, The Gambia must first raise output per unit of input its total factor productivity (TFP) across agriculture, manufacturing and fisheries by 25 percent by 2030. This ambitious target addresses low mechanization, fragmented production processes and limited access to modern tools. Key interventions include:

- **Mechanization Hubs**: Establishing at least five public–private hubs equipped with tractors, harvesters, processing machinery and repair workshops. These hubs, strategically located in major agro-zones, will operate on a rental and service model, allowing smallholders and SMEs to access machinery affordably.
- **Digital Platforms**: Developing an integrated "SmartFarm" and "SmartFactory" suite of mobile and web applications to schedule machinery use, monitor crop and factory outputs in real time, and optimize resource allocation through data analytics.
- **Targeted Equipment Subsidies**: Designing a graduated subsidy program that co-finances up to 50 percent of the cost of value-adding equipment such as solar dryers for fish, rice milling machines, and small-scale agro-processing lines targeting women-led and youth-led enterprises.
- **Training and Support Services**: Embedding capacity-building modules within the mechanization hubs to train operators, technicians and managers in preventive maintenance, lean production and quality assurance.

By raising TFP, The Gambia will lower unit production costs, shorten turnaround times and improve the consistency of product quality, thereby enhancing competitiveness in domestic and export markets.

2. **Linkage Development**

Increasing domestic value retention from 30 percent to 50 percent in priority value chains by 2028 requires concerted efforts to integrate smallholders, processors, service providers and exporters into cohesive networks. This objective tackles the "leakage" of value when raw commodities are exported without local processing and when fragmented markets leave producers at the mercy of intermediaries. Critical measures include:

- **Contract Farming Schemes**: Formalizing agreements between large buyers such as flour millers, fishmeal producers and agro-exporters and clusters of farmers, guaranteeing input provision, technical support and fixed off-take prices.
- **Input Producer Support**: Establishing "Input Incubators" that assist local seed, fertilizer and feed producers in meeting quality standards, obtaining certifications and accessing finance, thereby reducing dependence on imports.
- **Export Consortia**: Facilitating the creation of producer/exporter cooperatives that pool volumes, leverage collective bargaining power, share logistics costs and jointly market to overseas buyers under unified branding.
- **Value-Chain Financing**: Partnering with microfinance institutions and development banks to offer tailored credit lines and invoice-factoring solutions that smooth cash-flow gaps between harvest, processing and sale.
- **Standards and Certification**: Working with international bodies (e.g., ISO, GlobalG.A.P., MSC) to certify agri-produce, fish products and manufactured goods, improving market access and commanding premium prices.

Achieving stronger linkages will boost the share of value added domestically, create more skilled jobs, and strengthen the resilience of entire value chains against external shocks.

3. **Market Diversification**

Relying on a narrow set of commodities and export destinations leaves The Gambia vulnerable to price volatility and demand shifts. To mitigate risk and capitalize on emerging opportunities, the plan targets a 300 percent increase in non-traditional export earnings from US $20 million to US $80 million by 2035. This will be driven by:

- **Grant-Supported Exporters**: Launching an "Export Catalyst Fund" that provides matched grants (up to 30 percent of export marketing costs) for SMEs entering new markets, financing participation in trade fairs, market intelligence acquisition and first-shipment subsidies.
- **Trade Agreements**: Aggressively negotiating preferential market access under ECOWAS, AfCFTA and other trade blocs, ensuring The Gambian exporters benefit from reduced tariffs, simplified customs procedures and mutual recognition of standards.
- **Market Intelligence Services**: Establishing a dedicated "Export Observatory" within MoTIE to collect, analyze and disseminate real-time data on demand trends, buyer requirements, competitor benchmarks and logistics routes, delivered via an online portal and regular sectoral briefs.
- **E-Commerce Integration**: Partnering with regional and global digital marketplaces (e.g., Jumia, Alibaba) to onboard Gambian exporters, facilitate online payments and coordinate fulfillment mechanisms.
- **Destination Diversification**: Targeting at least ten new markets across Europe, North America, the Middle East and Asia through tailored country-strategies, diplomatic missions and buyer-seller forums.

By broadening the customer base and product mix, The Gambia will create more stable revenue streams, reduce concentration risk and foster innovation as exporters adapt to diverse buyer needs.

4. **Skills & Innovation**

A modern industrial economy requires a workforce equipped with technical expertise, managerial acumen and entrepreneurial flair. To meet this need, the plan commits to training 50,000 youth and women by 2030, delivered through:

- **Vocational Centers**: Upgrading at least three existing centers with new workshops, digital labs and prototyping facilities while establishing two purpose-built "Industry 4.0" academies focused on advanced manufacturing, ICT, renewable energy systems and value-addition techniques.
- **Modular Training Programs**: Co-developing curricula with private-sector partners and international agencies covering lean production, quality management, financial literacy, business plan development and digital marketing. Courses will be accredited and stackable, leading to recognized micro-credentials and diplomas.
- **Industrial Innovation Fund**: Creating a competitively allocated fund that matches R&D grants (up to 70 percent) for firms and research institutions working on process optimization, product redesign and clean-technology adaptations. Priority will be given to proposals that demonstrate clear commercialization pathways.
- **Women and Youth Empowerment Schemes**: Introducing targeted scholarships, internship placements and mentorship programs to dismantle barriers to entry for

underrepresented groups, ensuring at least 60 percent participation by women and 40 percent by youth.
- **Innovation Challenges**: Hosting annual hackathons and design sprints "GambiaTech" and "AgroInnovate" to crowdsource solutions from students, startups and researchers, with winning teams receiving seed funding for pilot projects.

Through these interventions, the Gambian workforce will gain the capabilities to drive productivity, adopt new technologies and launch competitive enterprises.

5. Green & Digital Transformation

Long-term competitiveness hinges on sustainability and connectivity. By 2030, the plan aims for 50 percent of industrial parks to operate on renewable energy, while achieving 80 percent broadband coverage across key economic zones. Key actions include:

- **Renewable Energy Integration**: Installing solar micro-grids, biomass digesters and wind-solar hybrid systems in all designated parks. A "Green Industrial Energy Program" will provide concessional loans and guarantees to private developers building clean-energy plants dedicated to industrial clusters.
- **Digital Infrastructure Roll-out**: Partnering with telecom operators to expand fiber-optic backbones and 4G/5G towers, complemented by community Wi-Fi hubs in peri-urban and rural sites. A "Digital Gateway Initiative" will subsidize last-mile connectivity for factories and shared workspaces.
- **Green Certification Incentives**: Offering tax rebates, fast-track permitting and reduced utility tariffs for firms achieving ISO 14001 (Environmental Management) and related green standards.
- **Smart Park Management**: Deploying IoT-based monitoring systems for energy usage, water consumption and waste management, enabling park authorities to optimize resource flows and enforce compliance.
- **Circular Economy Pilots**: Launching resource-recovery schemes such as agro-waste composting, plastic recycling cooperatives and wastewater treatment partnerships to minimize environmental footprints and generate secondary revenue streams.

By embedding sustainability and digitalization at the core of industrial development, The Gambia will reduce operational costs, attract green-focused investors and fortify resilience against climate and market disruptions. These five objectives are deliberately interlocked: higher productivity lowers costs and generates surplus capacity for value-addition; stronger linkages channel that capacity into domestic processing; diversified markets absorb increased outputs; skilled personnel and innovators sustain productivity gains; and green-digital enablers maintain efficiency and mitigate risks. Implementation will follow a phased approach

- quick-win pilots (2025–2027)
- scale-up and institutionalization (2028–2031)
- and consolidation toward 2035 supported by a robust monitoring and evaluation framework with annual scorecards, mid-term reviews and adaptive governance mechanisms.

Through coordinated action by government ministries, private sector actors, development partners and civil society, This Policy will transform The Gambia into a dynamic industrial hub one that delivers inclusive prosperity, environmental stewardship and regional leadership.

5. Strategic Intervention Areas

The Strategic Intervention Areas translate the vision and objectives of the IDP into actionable programs and projects. Drawing on stakeholder insights and diagnostic findings, five areas have been prioritized. Each area outlines rationale, interventions, timelines, lead agencies, and expected outcomes, enabling coherent implementation and maximum impact.

5.1 Productivity Enhancement

Rationale

Low mechanization, outdated processing techniques, and fragmented extension services constrain, The Gambia's productivity. In agro-processing, yield gaps average 30%; in fisheries, per-unit processing output is 40% below regional benchmarks. Mechanizing value chains and integrating digital tools can boost output, reduce post-harvest losses, and enhance quality.

Interventions

1. **Productivity & Innovation Centers (PICs):** Establish three centers in Brikama (Horticulture, Fisheries, agro-processing), Farafenni (rice, other cereals and cotton), and Mansakonko (fisheries). Each PIC will house modern equipment milling machines, cold-storage units, quality testing labs and offer training workshops. Co-funded by MoTIE (50%), development partners (30%), and private operators (20%), PICs will serve 4,000 SMEs and cooperatives by 2028.
2. **Digital Supply-Chain Platform:** Develop the "Gambia Industry Connect" portal, facilitating e-procurement, logistics matching, and real-time pricing. The IIU, in partnership with the National ICT Agency, will pilot modules for groundnuts and fish by Q2 2026, scaling to additional sectors by 2028.
3. **Equipment Modernization Scheme:** Offer 20% import-duty rebates and matching grants (up to USD 50,000) for firms upgrading essential machinery. A dedicated fund of USD 5 million (2025–2030) will support at least 200 enterprises, reducing unit costs by 15% and increasing productivity by 20%.
4. **Extension Service Strengthening:** Revitalize the National Extension Service with 100 trained officers focusing on mechanization adoption, quality control, and digital tool usage. By 2027, 10,000 farmers and processors will receive on-site support.

Expected Outcomes & Indicators

- 25% increase in TFP by 2030 (baseline 2024).
- Reduction of agro-processing post-harvest losses from 20% to 10% by 2028.
- 4,000 enterprises accessing PIC services by 2028.
- 10,000 active users on the digital platform by 2028.

5.2 Linkage Development

Rationale

Domestic value capture remains low average farmers extract only 30% of final product value. Strengthening backward and forward linkages ensures greater retention of value within national borders, supporting higher incomes and reinvestment.

Interventions

1. **Contract Farming & Cooperatives:** Pilot contract farming with 3,000 smallholders in rice and groundnuts by 2026, featuring standardized quality requirements, input provision, and guaranteed offtake. Complementary support to cooperative formation will enhance bulk buying of inputs and collective marketing.
2. **Local Input Industry Support:** Launch an Input Industry Development Facility, offering concessional loans (interest rate 2%, tenor 5 years) for local seed, feed, and packaging producers. A Technical Assistance Grant will cover 70% of R&D costs for improved seed varieties and sustainable packaging solutions.
3. **Export Consortia Formation:** Establish ten sectoral consortia five agro-processing (groundnuts, cashew, mango, rice, horticulture) and five manufacturing/service sectors (fisheries, plastic, cement, Iron, leather, furniture, ICT services). Each consortium receives USD 100,000 to develop shared warehousing, quality certification and export marketing strategies.
4. **Value-Addition Training:** Provide specialized workshops on value-add techniques (e.g., improved smoking kilns for fish, hermetic storage for grains) to 2,000 micro and small enterprises by 2027.

Expected Outcomes & Indicators

- Domestic value retention increased from 30% to 50% by 2029.
- Cooperative membership of 5,000 farmers by 2027.
- 10 export consortia operational and exporting by 2028.
- 2,000 enterprises trained in value-add techniques.

5.3 Market Diversification

Rationale

Relying on traditional markets exposes producers to price and demand shocks. Diversifying into new regional and global markets enhances resilience and revenue growth. To mitigate concentration risk and capture emerging opportunities, The Gambia will target a 300 percent increase in non-traditional export earnings from US $20 million to US $80 million by 2035. This will be driven by:

Interventions

1. **Export Growth Grant:** Provide 30% reimbursement for export-related costs (freight, certification, packaging) to 200 SMEs annually, capped at USD 25,000 per firm. A total fund of USD 5 million (2025–2030) will support grant disbursements.
2. **Trade Missions & Market Access:** Organize biannual MoTIE-led trade missions to key markets (EU, Middle East, West Africa). Each mission will target 20 flagship exporters, aiming to secure at least five new trade agreements per year.
3. **Trade Fair Subsidies:** Subsidize 50% of exhibition costs for Gambian companies at ten major fairs, including SIAL, Gulfood, and AfriFruit. National pavilions will be coordinated by GIEPA.
4. **Market Intelligence Unit (MIU):** Establish within GIEPA to produce quarterly reports on trends, tariffs, and buyer requirements. MIU will host annual Export Readiness Workshops for 500 firms.

Expected Outcomes & Indicators

- Non-traditional export revenue increased from US$20m to US$60m by 2030, and to US$80m by 2035.
- 200 SMEs supported annually by Export Growth Grant.
- 10 trade missions completed by 2030, yielding 50 new trade agreements.
- 200 firms attending Export Readiness Workshops annually.

5.4 Skills and Innovation

Rationale

A skilled workforce and an innovation ecosystem lie at the heart of structural transformation. In The Gambia, vocational and technical education enrollment rates are below 20%, while formal R&D spending stands at just 0.2% of GDP. SMEs report that 60% of business failures result from managerial skill gaps and three quarters of exporters cite product development constraints. By building technical and entrepreneurial capacities, and by incentivizing R&D, the IDP will unlock productivity gains, accelerate technology adoption, and spur homegrown solutions to local challenges.

Interventions

1. **Vocational Training Expansion:** Upgrade four existing vocational training centers in Brikama, Basse, Farafenni, and Banjul into state-of-the-art Technical and Vocational Education and Training (TVET) institutes. Each institute will offer modular curricula in agro-tech, manufacturing processes, ICT, and renewable energy systems. Partnerships with industry associations will ensure alignment of training programs with real market needs. From 2025–2030, these institutes will train 12,000 students (50% women) in certified skill sets, with post-training placement rates targeted at 70%.
2. **Gambia Industrial Innovation Fund (GIIF):** Capitalize a matching-grant fund of USD 10 million over 2025–2035 to support applied R&D projects within SMEs and research institutions. Eligible projects include new product formulations (e.g., value-added cashew processing), process improvements in fish smoking technology, and digital platforms for supply chain management. Matching rates will be up to 1:1 for

SMEs and 2:1 for university-led consortia. Annual GIIF calls will select 20 projects, with impact assessments conducted by IIU.

3. **University–Industry Collaboration Hubs:** Establish three innovation hubs at the University of The Gambia, one Private owned TVET Inst, and USET. Each hub will co-locate incubator space, prototyping workshops (3D printing, electronics, small-scale fabrication) and accelerator programs. A revolving seed fund of USD 2 million will provide start-up grants (USD 10,000–50,000) and mentorship for 100 ventures over ten years.
4. **Entrepreneurship and Mentorship Network:** Launch the Gambia Entrepreneurship Network (GEN), pairing 500 early-stage entrepreneurs with seasoned local and diaspora mentors by 2028. The network will host quarterly pitch events, business clinics, and online learning modules covering business planning, financial management, and market research.
5. **Digital Literacy and Coding Boot Camps:** Collaborate with telecom operators and NGOs to deliver intensive coding boot camps in Python, Java, and digital marketing to 5,000 youth by 2027. Successful graduates will qualify for internships at local tech firms or remotely via global freelancing platforms, helping to increase ICT-enabled services exports.

Expected Outcomes & Indicators

- Enrollment in TVET institutes increased from 20% to 45% of eligible youth by 2030.
- 200 R&D projects supported by GIIF, with at least 50 new product/process innovations commercialized by 2032.
- 300 start-ups incubated, creating 2,000 new jobs by 2030.
- 70% of GEN mentees achieving business sustainability within two years of program entry.
- 5,000 youth certified in digital skills, contributing to a 300% increase in ICT export revenues by 2035.

5.5 Green and Digital Transformation (700 words)

Rationale

Industrial activities account for 30% of The Gambia's energy consumption and 20% of national CO_2 emissions. Simultaneously, digital technology remains underutilized: less than 15% of manufacturing firms use cloud-based applications. A green and digital transition is essential for competitiveness, resilience to climate shocks, and integration into global value chains that increasingly demand sustainable practices and digitized processes.

Interventions

1. **Renewable Energy for Industrial Parks:** Deploy 20 MW of solar photovoltaic capacity across the TC-SEZ and Agropoles by 2030. The program combines a public–private solar leasing model where private operators build and operate plants under 20-year power purchase agreements and concessional financing from green climate funds. This will reduce grid dependency, lower energy costs by 25%, and cut carbon emissions by 50,000 tCO_2e annually.

2. **Energy Efficiency Grants:** Provide matching grants (up to 30% of project cost) for SMEs to adopt energy-efficient equipment, such as variable-frequency drives, LED lighting, and high-efficiency motors. A fund of USD 8 million will support 500 projects by 2030, targeting a 15% reduction in specific energy consumption.
3. **Industrial Waste Management System:** Pilot integrated waste management in the three major parks, including co-composting of agro-waste, recycling of metal scrap, and wastewater treatment facilities. Establish a Park Environmental Unit in each location to enforce 'polluter pays' principles and facilitate public–private partnerships for waste-to-energy initiatives.
4. **Digital Platform for Regulatory Services:** Expand the existing single-window portal to include e-licensing, e-payments, and compliance reporting. Integrate the portal with customs and tax systems to enable seamless import/export transactions. By 2026, aim for 70% of industrial registrations and licenses processed online within 48 hours.
5. **Industry 4.0 Demonstration Projects:** Launch three demonstration projects—smart milling in rice processing, IoT-enabled cold chains in fisheries, and robotics-assisted assembly in light manufacturing to showcase productivity and quality improvements. These projects will be co-financed by MoTIE and technology partners, serving as learning grounds for wider adoption.
6. **Circular Economy Pilots:** Support three circular economy initiatives: a reverse-logistics program for plastic packaging, a shared tool library for SMEs, and industrial symbiosis workshops linking waste outputs of one firm to inputs of another. Success metrics include waste reduction targets of 30% and resource efficiency gains of 20% by 2030.

Expected Outcomes & Indicators

- 20 MW solar capacity installed, covering 40% of parks' energy needs by 2030.
- 15% average reduction in energy intensity across participating firms.
- 70% digitalization of licensing and regulatory processes by 2026.
- Three Industry 4.0 demonstration sites achieving 20% productivity gains.
- 30% waste reduction in pilot parks and three active symbiosis linkages by 2030.

6. Policy Instruments and Selectivity

Policy Instruments

A coherent mix of regulatory, fiscal, financial and informational tools is essential to correct market failures, incentivize private-sector investment and ensure scarce resources are directed toward high-impact areas. The Industrial and diversification Policy adopts a selective, sector-and-zone-specific approach tailoring instruments to the unique needs of agro-processing, light manufacturing, fisheries and ICT services in order to maximize development dividends.

6.1 Regulatory Reforms

Objective: Reduce red tape, strengthen quality assurance and protect innovators.

- **Business Environment Simplification (by 2026):**
  - Launch the fully integrated Business One-Stop Shop a single digital portal consolidating company registration, licensing and tax registration.
  - Introduce auto-approval thresholds for low-risk entities (e.g., micro-enterprises), cutting average registration time from 15 to 3 days.
- **Standards & Quality Enhancement:**
  - Bolster the capacity of the Gambia Standards Bureau: recruit technical experts, upgrade laboratories and adopt ISO-compliant frameworks for agro, fisheries and light manufacturing.
  - Phase out at least 20 obsolete licensing requirements and implement risk-based inspection protocols, targeting a 30 percent reduction in compliance costs by 2028.
- **Intellectual Property (IP) Modernization (by 2027):**
  - Digitize patent, trademark and geographic indication filings; streamline approval workflows to halve processing times (from an average of 12 to 6 months).
  - Launch an IP awareness campaign and fast-track scheme for green and ICT innovations.

Anticipated Outcomes: Faster business startups, improved product quality, stronger domestic R&D and a 20 percent increase in patent applications by 2030.

6.2 Incentives & Subsidies

Objective: Lower capital costs for strategic investments and accelerate technology adoption.

- **Fiscal Incentives:**
  - Grant five-year corporate tax holidays for new investments in agro-processing, light manufacturing, green energy and ICT-enabled services.
  - Introduce a 20 percent R&D tax credit on qualifying expenditures, capped at USD 250,000 per firm per annum.
- **Duty Drawbacks & Rebates (effective 2025):**
  - Implement a duty-drawback scheme reimbursing import duties on inputs used in export production.
  - Offer 100 percent rebates on import duties for approved green-technology capital equipment.

- **Soft Loans & Guarantees:**
    - Establish an Industrial Development Loan Facility capitalized at USD 100 million, offering concessional loans at 3 percent interest.
    - Create a sovereign Guarantee Window to unlock private-bank lending for SMEs, covering up to 70 percent of credit risk.

Anticipated Outcomes: Mobilize USD 150 million in new private investment, a 40 percent uptake of modern processing equipment and 25 percent growth in green-technology projects by 2030.

6.3 Public–Private Partnerships (PPPs)

Objective: Leverage private capital and expertise to deliver shared infrastructure and services.

- **Green Industrial Parks:**
    - Structure PPPs for financing, constructing and operating up to three new eco-parks, using land-value capture and user-fee models to ensure financial sustainability.
- **Service Delivery Partnerships:**
    - Contract qualified private providers to deliver extension services (e.g., technical support, equipment maintenance) within mechanization hubs.
- **Standardized Model Contracts:**
    - Publish and adopt harmonized PPP templates covering risk allocation, performance benchmarks and dispute resolution to reduce negotiation times by 50 percent.

Anticipated Outcomes: Attract USD 200 million in park development financing, cut project procurement cycles by 30 percent and improve service-delivery efficiency.

6.4 Information & Capacity Services

Objective: Empower stakeholders with data, advisory support and market insights.

- **National Industry Observatory (by 2026):**
    - Establish a centralized data hub within the Industrial Intelligence Unit (IIU) to collect and publish real-time statistics on production, trade and investment.
    - Issue quarterly sectoral reports and maintain an open-data portal for researchers and investors.
- **Business Development Centers (BDCs):**
    - Roll out a network of five regional BDCs by 2027, offering one-stop advisory on business planning, access to finance, quality assurance and export readiness.
    - Staff BDCs with sector-specialists seconded from private firms and development partners.

Anticipated Outcomes: 80 percent of registered SMEs accessing at least one BDC service per year, and a 50 percent improvement in investment proposal success rates.

6.5 Infrastructure & Public Goods

Objective: Upgrade hard infrastructure to reduce transaction costs and losses.

- **Cluster Connectivity:**
  - Rehabilitate and pave 200 km of feeder roads linking farms, processing centers and ports by 2028, reducing transport times by up to 40 percent.
- **Energy & Water Services:**
  - Extend the national power grid and install 50 new boreholes in key industrial clusters; implement a tariff-refocusing mechanism to cross-subsidize SMEs.
- **Cold Chain & Storage Facilities:**
  - Build three medium-scale cold stores (total 2,000 m^3 capacity) and four climate-controlled warehouses with fumigation services by 2029, cutting post-harvest losses in perishables by half.

Anticipated Outcomes: Lower logistics and spoilage costs by 30 percent, improved reliability of utility services and facilitation of value-added production.

All instruments will be governed by an Inter-Ministerial Committee co-chaired by MoTIE and the Ministry of Finance with clear mandates, annual action plans and a digital dashboard tracking key indicators. Mid-term reviews (2028) will recalibrate policies based on performance data and stakeholder feedback, ensuring that regulatory, fiscal, PPP, informational and infrastructure measures collectively drive the industrial transformation envisioned under Vision 2035.

7. Institutional and Governance Framework

Effective implementation demands clear roles, accountability, and coordination across government, private sector, and development partners. The IDP's governance architecture is designed for agility, inclusion, and transparency.

7.1 Institutional Architecture

• **National Industrial Council (NIC):** Chaired by the Minister of MoTIE, the NIC provides strategic oversight, appoints sector task forces and approves major policy adjustments. Membership includes ministers of Finance, Environment, Youth, and key private sector representatives.
• **Industrial Implementation Unit (IIU):** Hosted within MoTIE, the IIU acts as the policy secretariat, managing daily operations, coordinating across agencies, tracking KPIs, and producing semi-annual progress reports.

• **Sector Task Forces:** Five sector-specific committees including agro-processing, manufacturing, fisheries, ICT, and green technologies bring together industry leaders, technical experts, and donor representatives to guide sectoral interventions and resolve operational bottlenecks.

7.2 Coordination Mechanism

• **Inter-Ministerial Steering Committee:** Meets quarterly to align industrial policy with macroeconomic, trade, and environmental agendas. Chaired by the Vice-President's office, it includes heads of MoTIE, Ministry of Finance, Ministry of Environment, and regulatory agencies as well as GRA and GIEPA.

• **Donor Coordination Forum:** Co-convened by IIU and the Resident Coordinator's Office, this quarterly forum ensures development partner interventions are streamlined, avoids duplication, and mobilizes co-financing.

• **Digital Collaboration Platform:** A secure online workspace hosts policy trackers, KPI dashboards, and document repositories, accessible to NIC members and task force chairs for real-time information sharing.

7.3 Stakeholder Platforms

• **Annual Industrial Forum:** A high-level event bringing together government, investors, SMEs, academia and civil society to review progress, showcase success stories, and set priorities for the coming year.

• **Regional Consultative Councils:** Bi-annual meetings in each of the five administrative regions ensure local stakeholders chiefs, cooperatives, youth groups provide feedback and participate in decision-making.

• **Youth and Gender Advisory Board:** A dedicated board of 12 members (50% women, 50% youth) advises NIC on inclusion strategies, gender-responsive budgeting, and youth empowerment initiatives.

8. Implementation Plan (2025–2035)

8. Implementation Framework

The success of Vision 2035 hinges on a rigorously planned, meticulously coordinated implementation framework that aligns institutional capacities, financial resources, risk-management systems and stakeholder engagements with clearly defined timelines and performance milestones. This section provides an expanded roadmap (approximately 2,000 words) outlining the phasing and milestones, annual action matrices, resource mobilization and budgeting approaches, risk management and mitigation arrangements and a comprehensive capacity-building strategy. It also describes the governance structures, monitoring and evaluation (M&E) mechanisms and communication protocols that will bind these elements together into a coherent, high-impact program.

8.1 Phasing and Milestones

Overview and Rationale

A phased approach ensures that limited resources are focused on establishing critical enabling conditions first, then on scaling successful pilots, and finally on consolidating gains into sustainable systems. By sequencing interventions The Gambia can demonstrate early wins to build political and private-sector buy-in, refine design through real-time learning, and avoid overstretch.

8.1.1 Foundation Phase (2025–2027)

Focus:

- Institutional set-up (IIU, NIC)
- Pilot launches (Productivity & Innovation Centers, TVET upgrades, digital portal MVP)
- Quick-win interventions to establish credibility

Key Activities:

1. **Establish Industrial Intelligence Unit (IIU):**
    - Recruit core team (strategy analysts, data scientists, M&E specialists).
    - Procure hardware and software for data collection, analysis and dashboard reporting.
    - Formalize IIU's mandate, organizational chart and inter-agency protocols.
2. **Constitute National Implementation Committee (NIC):**
    - Secure ministerial appointments and terms of reference.
    - Establish meeting cadence (monthly steering sessions, quarterly policy reviews).
3. **Design and Pilot Productivity & Innovation Centers (PICs):**
    - Identify three initial PIC locations in high-potential agro, fisheries and light-manufacturing clusters.
    - Develop facility designs, equipment specifications and service menus.

    - Launch pilots offering mechanization, maintenance training and R&D matchmaking.
4. **Modernize TVET Curricula:**
    - Conduct needs assessments with private-sector employers to identify skill gaps.
    - Update four core modules (lean production, quality management, ICT integration, green technologies).
    - Train 50 master trainers to roll out new curricula.
5. **Digital Portal MVP Launch:**
    - Build a minimum viable product consolidating three services: company registration, tax identification and licensing.
    - Onboard at least 500 early adopters, collect user feedback and iterate UI/UX.

Milestones & Targets:

- **Q2 2025:** IIU fully staffed, operational and publishing its first dashboard.
- **Q3 2025:** NIC held first three steering meetings; TORs and committee charter completed.
- **Q4 2026:** Upgraded TVET institutes delivering revised modules; 200 students certified.
- **Q1 2026:** Launch of first PIC pilot; 30 SMEs served; demonstration events held.
- **Q4 2027:** Digital portal processed 1,000 registrations; user satisfaction > 80%.

8.1.2 Expansion Phase (2028–2030)

Focus:

- Scale proven pilots (replicate PICs to all regions, operationalize R&D Fund, expand export consortia)
- Deepen private-sector partnerships via PPPs and targeted incentives
- Build core infrastructure (solar parks, feeder roads, cold storage)

Key Activities:

1. **PIC Replication:**
    - Roll out an additional five PICs in underserved regions, applying lessons learned on services, pricing and staffing.
    - Integrate digital booking and remote diagnostics for equipment support.
2. **Operationalize Green Industrial Innovation Fund (GIIF):**
    - Finalize fund governance, application guidelines and disbursement procedures.
    - Award first 20 grants to firms conducting pilot R&D in renewable energy, waste valorization and process optimization.
3. **Grow Export Consortia:**
    - Facilitate formation of at least three new producer cooperatives in cashew, groundnut and processed fish.
    - Provide technical assistance on collective branding, export documentation and logistics bundling.
4. **Accelerate Infrastructure Delivery:**

    - Complete 100 km of paved feeder roads linking PICs, industrial parks and ports.
    - Commission two 5 MW solar parks dedicated to industrial clusters.
    - Construct two cold-storage facilities (each 800 m³ capacity).
5. **Deepen PPP Engagements:**
    - Issue two Requests for Proposals (RFPs) for green industrial park developments.
    - Negotiate standardized PPP contracts, aiming to finalize at least one park for construction.

Milestones & Targets:

- **2028:** Replication of PIC model in all five administrative regions; average utilization rate ≥ 60%.
- **Q1 2029:** GIIF first 20 grants disbursed; at least five prototypes in pilot phase.
- **2029:** Completion of 100 km of feeder roads; transport time reductions of 20–30%.
- **2030:** Cumulative solar capacity of 10 MW commissioned; energy costs for clustered SMEs cut by 15%.

8.1.3 Consolidation Phase (2031–2035)

Focus:

- Optimize performance through data-driven decision-making
- Integrate cross-border corridors (road, digital, logistics)
- Institutionalize financing windows and transition pilots into regular programs

Key Activities:

1. **Performance Optimization:**
    - Conduct annual performance audits of each institution and intervention.
    - Introduce advanced M&E methodologies (impact evaluations, cost-benefit analyses).
2. **Cross-Border Corridor Integration:**
    - Coordinate with regional bodies (ECOWAS, AfCFTA) to standardize customs procedures and digital cargo tracking.
    - Pilot cross-border logistics hubs at Gambian-Senegalese border posts.
3. **Institutionalization of Funding Windows:**
    - Transition GIIF, IDLF and guarantee facilities into permanent structures within the MoFIE budget.
    - Codify incentive schedules (tax holidays, duty rebates) into sector-specific statutes.
4. **Sustainability of Pilots:**
    - Convert PICs into self-sustaining centers with diversified revenue streams (membership fees, service charges).
    - Hand over digital portal oversight to GRA's mainline IT division, ensuring continuous upgrades.

Milestones & Targets:

- **2031:** Impact evaluation reports published; at least 75 percent of interventions meeting or exceeding targets.
- **2032:** Permanent institutional home established for all funding windows; budget lines secured.
- **2035:** PIC network operating profitably; digital portal processing 90 percent of medium- and high-risk registrations; cross-border corridors functional under AfCFTA protocols.

8.2 Annual Action Matrices

Purpose and Design
Annual action matrices translate strategic objectives into specific projects, assigning clear ownership, budgets, timelines and KPIs. Hosted on the IIU's digital dashboard, these matrices enable real-time tracking and mid-year course corrections.

8.2.1 Structure of the Matrices

Each year's matrix comprises:

Column	Description
Intervention	Name of the project or policy action (e.g., "Export Growth Grant launch")
Lead Agency	Ministry or agency responsible for design and execution (e.g., MoTIE, GIEPA, GRA)
Supporting Partners	Development partners, private-sector entities or civil-society organizations
Budget (USD)	Allocated funds, segmented by source (public, donor, private)
Timeline	Start and end dates, with key milestones
Indicator(s)	Measurable outputs or outcomes (e.g., number of SMEs supported, MW installed, patents filed)

8.2.2 Sample Matrix for 2025–2026

Intervention	Lead Agency	Partners	Budget (USD)	Timeline	Indicator
IIU establishment and staffing	MoTIE	UNIDO, World Bank	300,000	Q1–Q2 2025	IIU fully operational; dashboard live
PIC pilot design & launch	GIEPA	Private agritech firms	150,000	Q2–Q4 2025	3 PICs designed; 30 SMEs engaged
Digital portal MVP development	GRA	Local IT startups	200,000	Q1–Q3 2025	3 services live; 1,000 users registered
TVET curricula modernization	MoEIT	TVET Council, UNICEF	500,000	Q2 2025–Q4 2026	4 updated modules; 200 students trained

8.2.3 Rolling Matrices for Subsequent Years

For each subsequent year (2027 through 2035), the IIU will update matrices to reflect evolving priorities, emerging challenges and reallocated budgets. Sample interventions for 2027–2028 include:

- **GIIF grant disbursements** – IIU – USD 2 million – Q1 2027–Q4 2028 – 50 grants awarded, 10 prototypes commercialized.
- **Feeder road construction** – MoW, GRA – USD 20 million – Q2 2027–Q3 2029 – 75 km paved, average transport time reduction of 25%.
- **Export Observatory launch** – MoTIE – USD 500,000 – Q3 2027–Q2 2028 – Portal live, 4 quarterly briefs published.

By maintaining rolling matrices, the NIC and IIU ensure that planning remains adaptive and responsive to on-the-ground realities.

8.3 Resource Mobilization and Budgeting

Financing Panorama

The total financing envelope of USD 350 million combines government allocations, development partner contributions and private-sector co-investment. A diversified funding structure reduces fiscal risk, leverages concessional capital and attracts private financing through de-risking instruments.

8.3.1 Public Budget (40%, USD 140 million)

- **Annual Budget Lines:**
  - MoTIE: USD 30 million for institutional setup, regulatory reforms and incentives.
  - MoEIT: USD 20 million for TVET modernization and capacity building.
  - GRA: USD 15 million for digital portal and tariff refocusing mechanisms.
- **Budget Execution:**
  - Quarterly releases contingent on submission of progress reports and audited financials.
  - Parliamentary oversight through the Public Accounts Committee and annual appropriation bills.

8.3.2 Development Partner Support (35%, USD 122.5 million)

- **Sources:**
  - World Bank – Industrial Resilience Project: USD 50 million grant.
  - AfDB – Gambia Green Growth Facility: USD 30 million grant/loan blend.
  - UNIDO – Technical cooperation: USD 10 million.
  - Green Climate Fund – Renewable energy integration: USD 15 million grant.
  - Bilateral partners (e.g., EU, Germany, USAID): USD 17.5 million.
- **Coordination Mechanism:**
  - Development Partner Roundtables chaired by MoFEA.

- Joint financing agreements specifying co-financing ratios, disbursement triggers and M&E responsibilities.

8.3.3 Private Sector Co-Investment (25%, USD 87.5 million)

- **Instruments:**
  - **Industrial Development Loan Facility (IDLF):** USD 50 million concessional loans at 3% interest, mobilized via sovereign guarantees.
  - **PPP Equity:** USD 20 million from investors in green industrial parks.
  - **Export Growth Fund Matching:** USD 17.5 million co-funded by export SMEs.
- **Mobilization Strategies:**
  - Risk-sharing guarantees to lower the cost of capital.
  - Tax incentives and duty rebates to improve project IRRs.
  - Investor roadshows and sectoral investment prospectuses.

8.3.4 Disbursement and Reporting

- **Quarterly Financial Reports:** Published on the IIU portal, detailing fund flows, budget utilization rates and pipeline commitments.
- **Outcome-Linked Tranches:** A portion (20%) of development partner funds will be disbursed based on meeting pre-agreed impact metrics (e.g., jobs created, MW installed).
- **Private-Sector Reporting:** Co-investors must submit quarterly progress updates tied to MoU performance indicators.

8.4 Risk Management and Mitigation

Governance and Process

A robust risk-management system is critical to safeguard investments and maintain stakeholder confidence. The IIU hosts a dedicated Risk & Compliance Unit (RCU) that updates a dynamic risk register monthly, with escalation protocols to the NIC for high-impact threats.

8.4.1 Risk Categories and Mitigations

Risk	Impact	Likelihood	Mitigation Measures
Low private investment uptake	High	Medium	• Enhance IDLF guarantees (up to 80% coverage)
• Streamline investor approvals via one-stop PPP desk			
• Launch targeted investor incentive packages for priority sectors.			
Climate shocks (floods, drought)	Medium-High	High	• Embed climate resilience standards in infrastructure contracts

• Establish a national Agricultural Insurance Pool subsidized for smallholders			
• Maintain emergency contingency reserves.			
Institutional capacity gaps	Medium	Medium	• Continuous professional development programs
• Technical assistance partnerships with UNIDO and AfDB			
• Secondment of private-sector experts into IIU and BDCs.			
Policy reversals or delays	Medium	Low	• NIC governance safeguards (ministerial sign-off, stakeholder charters)
• Regular public stakeholder forums to secure buy-in			
• Sunset clauses and multi-year enactments to prevent abrupt changes.			
Procurement delays or cost overruns	Medium	Medium	• Adopt e-procurement platforms for transparency
• Standard bidding documents and risk-sharing in PPP contracts			
• Contingency reserves (10% of project budgets) built into estimates.			

8.4.2 Monitoring and Escalation

- **Early Warning Indicators:** Track procurement timelines, disbursement lags, climate alerts and private-sector uptake rates.
- **Monthly RCU Reviews:** Each risk update includes status, mitigation progress and residual risk rating.
- **NIC Escalation:** Risks rated high (red) trigger immediate NIC deliberations and directive action plans within two weeks.
- **Contingency Planning:** Pre-approved emergency protocols (e.g., reallocation of funds, fast-track procurement) enable rapid responses without lengthy bureaucratic approvals.

8.5 Capacity Building Roadmap

Strategic Imperative

Human capital is the linchpin of implementation. A carefully sequenced training and institutional strengthening program will ensure that government agencies, private-sector

partners and service providers possess the skills to deliver at scale and sustain operations beyond the life of external support.

8.5.1 Phase 1 (2025–2026): Core Secretariat and Technical Skills

- **Recruitment and Induction:**
  - Hire 10 staff across IIU and NIC secretariat, covering strategy, data analytics, procurement and M&E.
  - Conduct two-week induction covering IDP 2035 objectives, implementation methodology and stakeholder protocols.
- **Technical Training:**
  - Project Management Professional (PMP) certification courses for project managers.
  - Data analytics and dashboarding workshops for IIU analysts.
  - Climate finance fundamentals for finance officers.

8.5.2 Phase 2 (2026–2028): Field Agents and Support Providers

- **Extension Officers & BDC Advisors:**
  - Train 300 officers in value-chain facilitation, quality assurance, digital platform usage and client relations.
  - Establish mentorship linkages with private agribusiness and manufacturing firms.
- **PIC Operational Staff:**
  - Upskill technicians in preventive maintenance, equipment calibration and safety protocols.
  - Business development training for PIC managers to diversify revenue streams.

8.5.3 Phase 3 (2028–2030): Senior Leadership and Governance

- **Leadership Seminars:**
  - Organize five week-long seminars for 50 senior managers from MoTIE, GRA, GIEPA and MoFEA on adaptive governance, public-private collaboration and innovation leadership.
- **Policy Workshop Series:**
  - Host quarterly policy labs bringing together ministers, private-sector chairs and donor representatives to align strategic priorities and resolve bottlenecks.

8.5.4 Ongoing Professional Development

- **Annual Refresher Courses:**
  - Green technologies (solar, biomass, water recycling)
  - PPP best practices and contract management
  - Advanced data analytics, GIS and digital supply-chain monitoring
- **Peer Learning Exchanges:**
  - Biennial study tours to benchmark industrial parks and innovation hubs in the region (e.g., Senegal, Ghana, Rwanda).
- **Accreditation and Certification:**

- Establish a credentials framework in partnership with the University of The Gambia and professional bodies, enabling IIU staff and BDC advisors to earn recognized certifications.

8.6 Governance, Monitoring & Evaluation, and Communication

Governance Structure:

- **National Implementation Committee (NIC):** Policy oversight, chaired by MoTIE with membership from MoFIE, MoEIT, GRA, GIEPA and donor representatives.
- **Inter-Agency Technical Working Groups (TWGs):** Thematic clusters (Regulatory, Incentives, Infrastructure, Skills & Innovation, M&E) meeting monthly to coordinate implementation.
- **IIU as Secretariat:** Day-to-day coordination, data management, M&E reporting and risk oversight.

Monitoring & Evaluation:

- **Digital Dashboard:** Real-time visualization of KPIs, financial flows and risk indicators accessible to NIC, TWGs and public stakeholders.
- **Annual Performance Reviews:** Joint government-donor stock-taking sessions with published scorecards.
- **Mid-Term Evaluation (2029):** External assessment of progress against 2025–2028 targets, with recommendations for course corrections.
- **Final Impact Evaluation (2035):** Comprehensive analysis of outcomes, lessons learned and transition roadmap for next strategic cycle.

Communication and Stakeholder Engagement:

- **Annual Industrial Forums:** Public events showcasing success stories, lessons and upcoming opportunities.
- **Quarterly Newsletters:** Distributed electronically to private-sector actors, development partners and civil society, summarizing progress, upcoming tenders and policy updates.
- **Media and Social Media Strategy:** Regular press briefings and targeted social campaigns to build public awareness and support for industrial initiatives.
- **Feedback Mechanisms:** Online portals and regional grievance desks enabling businesses and communities to submit feedback, suggestions and complaints.

This Implementation Framework lays out a comprehensive, phased program designed to translate Vision 2035 into actionable, measurable results. By sequencing foundational institution–building, strategic pilots, scaling and consolidation; by deploying robust annual matrices, diversified financing, dynamic risk-management and targeted capacity-building; and by embedding transparent governance, M&E and communications mechanisms, The Gambia is positioned to achieve a diversified, competitive and green industrial base delivering inclusive economic growth and regional leadership by 2035.

9. Monitoring, Evaluation and Adaptive Management

A robust M&E framework ensures that interventions stay on track, impact is measured, and policies are adjusted based on evidence and stakeholder feedback. The IDP's M&E system comprises:

1. **Key Performance Indicators (KPIs):** Fifteen core KPIs spanning output, outcome, and impact levels—for example:
    - **TFP Growth:** Annual percentage increase in total factor productivity.
    - **Export Volumes:** Non-traditional exports (USD).
    - **Jobs Created:** Number of formal sector jobs in priority sectors.
    - **Renewable Energy Usage:** MW of installed capacity.
    - **R&D Projects:** Number of funded innovations.
2. **Baseline and Targets:** Baselines established in 2024 (e.g., TFP at index 100; exports US$20m; jobs 25,000) with medium- and long-term targets for 2027, 2030, and 2035.
3. **Data Collection Systems:** Integration of GBoS production surveys, GRA trade data, customs clearance logs, IIU project reports, and TVET enrollment records into a centralized M&E dashboard. Mobile data collection tools will be employed for real-time field monitoring.
4. **Reporting Cycle:** IIU produces quarterly progress reports for internal use, semi-annual reports for NIC, and an annual public progress report published on the MoTIE website.
5. **Evaluation Mechanisms:** A mid-term evaluation in 2029, conducted by an independent consultant, will assess the relevance, efficiency, effectiveness, and sustainability of interventions. A final impact evaluation in 2036 will measure long-term outcomes and lessons learned.
6. **Adaptive Management:** Findings from quarterly reviews, stakeholder consultations, and evaluation reports will feed into adaptive management processes. Policy adjustments—such as reallocating funds, modifying instrument design, or scaling successful pilots—will be approved by NIC and reflected in updated annual action matrices.
7. **Stakeholder Feedback:** Continuous engagement through digital surveys, regional councils, and the Youth & Gender Advisory Board ensures that marginalized voices inform implementation refinements.

10. Financing Strategy

Financing the IDP requires innovative and diversified funding sources to match the USD 350 million investment needs.

10.1 Public Budget Allocations

MoTIE and partner ministries will allocate 5% of their annual budgets to IDP activities. Multi-year budget ceilings (2025–2030) will be secured through national budget discussions, ensuring predictability for pipeline projects.

10.2 Development Partner Engagement

A coordinated financing platform—co-chaired by IIU and the Resident Coordinator's Office—will mobilize concessional loans and grants. Priority instruments include:

- **World Bank Industrial Competitiveness Project** (USD 80m).
- **AfDB Green Industrialization Fund** (USD 60m).
- **UNIDO technical assistance grants** (USD 10m).
- **Green Climate Fund support** for renewable energy components (USD 20m).

10.3 Private Sector Co-Investment

Leveraging public guarantees and blended finance vehicles, the IDP aims to crowd in USD 87.5m from private firms. Instruments include:

- **Sovereign Guarantee Facility:** Backing up to 70% of project debt in eligible SMEs and PPPs.
- **Impact Investment Bonds:** Issuance of social and green bonds targeting diaspora and institutional investors, with expected issuance of USD 50m by 2027.

10.4 Innovative Financing

- **Diaspora Bonds:** Marketing to Gambians abroad, offering competitive yields and development impact reporting.
- **Pay-for-Performance Mechanisms:** Result-based financing for skills training and renewable energy deployments, disbursing funds upon verified achievement of milestones.

10.5 Financial Management

All funds will flow through a dedicated IDP Trust Account managed by GRA's Treasury Department, with quarterly audits by the Auditor General and annual financial statements published publicly.

11. Annexes

Annex A: Detailed Budget Tables
Comprehensive line-item budgets by intervention, year(s) and funding source. Unit costs, contingencies (10 %) and escalation factors (5 %) applied to subtotal + contingency.

Intervention	Year(s)	Quantity / Unit Cost	Subtotal (USD)	Contingency 10 % (USD)	Escalation 5 % (USD)	Total (USD)	Public % / USD	Donor % / USD	Private % / USD
1. IIU establishment & staffing	2025	1 × 300 000	300 000	30 000	16 500	346 500	100 % / 346 500	0 % / 0	0 % / 0
2. PIC design & launch (3 centres)	2025	3 × 150 000 = 450 000	450 000	45 000	24 750	519 750	50 % / 259 875	30 % / 155 925	20 % / 103 950
3. Digital portal MVP development	2025	1 × 200 000	200 000	20 000	11 000	231 000	40 % / 92 400	60 % / 138 600	0 % / 0
4. TVET curricula modernization (4 modules)	2025–26	4 × 125 000 = 500 000	500 000	50 000	27 500	577 500	80 % / 462 000	20 % / 115 500	0 % / 0

5. GIIF matching-grant fund	2025–35	Lump sum 10 000 000	10 000 000	1 000 000	550 000	11 550 000	20 % / 2 310 000	50 % / 5 775 000	30 % / 3 465 000
6. Feeder roads (200 km @100 000/km)	2027–29	200 × 100 000 = 20 000 000	20 000 000	2 000 000	1 100 000	23 100 000	40 % / 9 240 000	50 % /11 550 000	10 % / 2 310 000
7. Solar parks (20 MW @500 000/MW)	2028–30	20 × 500 000 = 10 000 000	10 000 000	1 000 000	550 000	11 550 000	10 % / 1 155 000	60 % / 6 930 000	30 % / 3 465 000
8. Cold stores & warehouses (3×666 667 + 4×500 000)	2025–29	2 000 000 + 2 000 000 = 4 000 000	4 000 000	400 000	220 000	4 620 000	30 % / 1 386 000	40 % / 1 848 000	30 % / 1 386 000
9. Export Growth Grant fund	2025–30	Lump sum 5 000 000	5 000 000	500 000	275 000	5 775 000	0 % / 0	100 % / 5 775 000	0 % / 0
10. BDC establishment (5 centres @200 000)	2025–27	5 × 200 000 = 1 000 000	1 000 000	100 000	55 000	1 155 000	50 % / 577 500	30 % / 346 500	20 % / 231 000

11. IDLF capitalization	2025	Lump sum 50 000 000	50 000 000	5 000 000	2 750 000	57 750 000	40 % /23 100 000	20 % /11 550 000	40 % /23 100 000
12. Industry 4.0 demonstration projects (3 pilots)	2026–28	3 × 500 000 = 1 500 000	1 500 000	150 000	82 500	1 732 500	30 % / 519 750	50 % / 866 250	20 % / 346 500

Annex B: Sectoral Implementation Matrices
Enables at-a-glance tracking by sector, intervention, agency, timeline, budget and KPI.

B.1 Agro-Processing

Intervention	Lead Agency	Timeline	Budget (USD)	KPI
PIC (Brikama) – mechanization & labs	GIEPA / MoTIE	2025–27	4 000 000	# SMEs served (target 4 000 by 2028)
Equipment Modernization Grants	MoTIE / GRA	2025–30	5 000 000	% enterprises upgraded (target 200)
Contract Farming Scheme	MoA / MoTIE	2025–28	3 000 000	Value retention % (30 → 50 %)
Digital Supply-Chain Platform (groundnuts)	IIU / National ICT Agency	2025–26	500 000	Active users (target 10 000 by 2028)

B.2 Light Manufacturing

Intervention	Lead Agency	Timeline	Budget (USD)	KPI
PIC (Mansakonko) – assembly & QC labs	GIEPA / MoTIE	2025–27	4 000 000	# SMEs served (target 1 500)
Energy Efficiency Grants	MoTIE / GCF	2026–30	8 000 000	% energy intensity ↓ (target 15 %)
Industry 4.0 Demo – robotics assembly	MoTIE / Tech Partners	2026–28	1 500 000	Productivity gain % (target 20 %)

Manufacturing Consortia Formation	MoTIE / GCCI	2025–27	1 000 000	# consortia operational (target 5)

B.3 Fisheries

Intervention	Lead Agency	Timeline	Budget (USD)	KPI
Cold-chain hubs (2 regional)	MoFWR / PPP operators	2025–27	4 620 000	Export vol. ↑ (target +50 %)
Improved Smoking Kilns	MoFWR / MoTIE	2025–26	800 000	Post-harvest loss ↓ (target 20 %→10 %)
Digital Compliance & Traceability	IIU / GRA	2026–28	600 000	% catch traceable (target 80 %)
Sustainable Catch Management (pilot)	MoFWR / FAO	2025–30	1 200 000	Stock decline prevented (%)

B.4 ICT-Enabled Services

Intervention	Lead Agency	Timeline	Budget (USD)	KPI
TVET Coding Boot Camps (5 000 youth)	MoEIT / Telecom Partners	2025–27	750 000	# certified youth (target 5 000)
Digital Industry Portal – full rollout	GRA / IIU	2026–28	500 000	% services online (target 70 %)
GEN Mentorship & Accelerator (500 start-ups)	MoTIE / Diaspora Network	2025–28	1 000 000	Survival rate (%) (target 70 %)
BPO Incubation Hub	MoTIE / Private Operators	2027–30	1 200 000	Jobs created (target 2 000)

Annex D: Glossary of Terms
Definitions of key technical and policy terms used throughout the Industrial Development Plan.

- **Total Factor Productivity (TFP):** A measure of productivity that captures the efficiency with which labor and capital inputs are turned into output, reflecting technological progress and organizational improvements.
- **Export Consortia:** Collaborative groups of producers or exporters that pool volumes, share logistics and jointly market products under a common brand to achieve economies of scale and stronger bargaining power.
- **Circular Economy:** An economic model that emphasizes closed-loop resource flows by designing out waste, keeping products and materials in use, and regenerating natural systems.
- **Public–Private Partnership (PPP):** A contractual arrangement between a public authority and private-sector entity to design, build, finance, operate or maintain infrastructure and services, sharing risks and rewards.
- **Duty Drawback:** A scheme allowing exporters to claim refunds or rebates on customs duties paid for imported inputs used in the production of exported goods.
- **Mechanization Hub:** A shared service center offering rental of agricultural or industrial machinery, technical support and maintenance to smallholders and SMEs on a pay-per-use basis.
- **R&D Tax Credit:** A fiscal incentive that allows firms to deduct a portion of qualifying research and development expenses from their corporate tax liability, encouraging private investment in innovation.
- **Green Certification:** Formal recognition (e.g., ISO 14001) that a product, process or facility meets established environmental management and sustainability standards.
- **Value Chain:** The full range of activities required to bring a product from conception through production, marketing and distribution to the final consumer.
- **Digital Portal (One-Stop Shop):** An integrated online platform that consolidates multiple government services—such as business registration, licensing and tax registration—into a single user interface with streamlined workflows.
- **Guarantee Window:** A facility provided by a government or development institution that shares the credit risk of loans made by commercial banks to targeted borrowers, thereby encouraging private-sector lending.
- **Risk-Based Inspection:** A regulatory approach that allocates inspection resources according to the assessed risk profile of entities or activities, reducing unnecessary compliance costs for low-risk operators.
- **Escalation Factor:** An allowance added to budget estimates to account for anticipated increases in unit costs over time due to inflation or other price pressures.