**JOURNAL OF POLITICAL DISCOURSE**
ISSN Print: 2992-2763 – ISSN Online: 2992-4618 | Vol. 4, No. 3 / September, 2026
https://www.jopd.com.ng

# PUBLIC-PRIVATE PARTNERSHIP AND THE IMPLEMENTATION OF INDUSTRIAL CLUSTER POLICY IN GOMBE STATE, NIGERIA

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DOI:https://doi.org/10.57233/jopd.v4i3.03

## Abstract

*Public–Private Partnerships (PPPs) have increasingly become important institutional mechanisms for implementing industrial policies, particularly in developing countries where governments face financial, technical, and administrative constraints. This study examined the role of PPPs in implementing the Industrial Cluster Policy in Gombe State, Nigeria. Guided by institutional theory, the study employed qualitative interviews with eight (8) purposively selected stakeholders representing government agencies, financial institutions, electricity providers, private security organisation, revenue authority, loan monitoring team, and business associations. Data were analysed using thematic analysis. The findings revealed that PPPs enhanced policy implementation through institutional coordination, affordable financing, loan monitoring and accountability, reliable electricity supply, physical security, and business mobilisation, thereby creating an enabling environment for enterprise growth and socio-economic development within the Nasarawo Industrial Cluster. However, their effectiveness was constrained by inadequate funding, weak loan accessibility and poor repayment culture, unstable raw material supply, governance and regulatory compliance challenges, and security limitations. The study concludes that the PPPs have strengthened the policy implementation. The study therefore recommends strengthening multi-stakeholder coordination, expanding sustainable financing mechanisms, improving raw material supply, enhancing governance and regulatory compliance, and investing in security infrastructure to improve policy implementation and promote sustainable industrial and socio-economic development.*

**Keywords:** Public–Private Partnerships, Industrial Cluster Policy, Policy Implementation, Institutional Coordination, Gombe State, Nigeria

## Introduction

Industrial cluster policy has increasingly emerged as a strategic instrument for promoting industrialisation and socio-economic development across both developed and developing economies (Iwuagwu, 2015). The policy is founded on the proposition that the geographical concentration of interconnected enterprises, suppliers, and supporting institutions enhances productivity, innovation, competitiveness, and regional economic

growth (Marshall, 1920; Porter, 1990). Beyond facilitating business interactions, industrial clusters enable governments and partner institutions to provide infrastructure, financing, technical support, and other specialised services more efficiently, thereby creating an enabling environment for enterprise development and improving socio-economic outcomes.

Globally, industrial cluster policies have contributed significantly to employment creation, business expansion, revenue generation, poverty reduction, and improved standards of living. Countries such as the United States, Germany, Malaysia, Bangladesh, and South Africa have successfully adopted cluster-based development strategies to stimulate industrial growth and regional competitiveness (Foghani et al., 2017). Prominent examples include the Hollywood entertainment cluster in the United States, the textile cluster in Northern Italy, the shipbuilding cluster in Glasgow, the automobile manufacturing cluster in Detroit, the furniture cluster in Damietta, Egypt, and the Durban automobile cluster in South Africa. These experiences demonstrate that industrial clusters can become important engines of economic transformation when supported by effective institutional arrangements and sustained public investment.

The experience of the Hollywood entertainment cluster illustrates the developmental potential of industrial clustering. According to the Motion Picture Association (2025), the cluster, which hosts major firms such as Warner Bros., Lionsgate, Walt Disney, Dolby, and Netflix, supports approximately 2.32 million direct and indirect jobs and contributes about US$229 billion in annual wages to the United States economy. Such evidence highlights the substantial contribution of industrial clusters to employment generation, income creation, and national economic development.

In Nigeria, industrial clustering has gained prominence as part of the country's industrialisation and economic diversification agenda. The Federal Government, through the National Industrial Revolution Plan (NIRP), promoted cluster-based industrial development to strengthen manufacturing, enhance the competitiveness of small and medium-sized enterprises (SMEs), and stimulate regional economic growth (Federal Ministry of Trade and Industry, 2014). This policy direction has supported the development of notable industrial clusters, including the Otigba (Ikeja) Computer Village in Lagos, the Aba Shoe and Garment Cluster in Abia State, and the textile clusters in Kano State (Ibeku & Nwagwu, 2024; Uzor, 2014; Uzonwanne & Udedi, 2026). For example, the Otigba Computer Village, comprising over 3,000 enterprises engaged in information and communication technology (ICT) services and electronic commerce, generates an estimated US$2 billion (approximately ₦300 billion) annually, largely due to improvements in electricity supply, ICT infrastructure, access to finance, business support services, and skills development (Johnson, 2013; Ojikutu, 2018).

The successful implementation of industrial cluster policies, however, depends not only on the physical concentration of enterprises but also on effective collaboration among governments, financial institutions, utility providers, private organisations, and business associations. Increasingly, these collaborative arrangements are implemented through Public–Private Partnerships (PPPs), which enable governments to leverage private-sector expertise, financial resources, and institutional capacity to deliver public policy objectives more efficiently (Hodge & Greve, 2007). Within industrial development, PPPs facilitate the provision of infrastructure, affordable finance, electricity, security, technical support, and regulatory services that individual institutions may be unable to provide independently.

Consequently, collaborative governance has become an essential component of successful industrial cluster policy implementation.

In Gombe State, the Industrial Cluster Policy was introduced in 2014, leading to the establishment of the Nasarawo Industrial Cluster, where rice and groundnut milling enterprises were relocated to, and provided with essential support services (Yusuf & Ishiyaku, 2024). The policy was implemented through strategic Public–Private Partnerships involving the Gombe State Government, the Bank of Industry (BOI), the Jos Electricity Distribution Company (JEDCO), and a private security firm. Through these partnerships, enterprises within the cluster benefited from a conducive industrial site, reliable electricity supply, affordable soft loans, and enhanced physical security, all of which were intended to improve enterprise productivity and promote socio-economic development in the state (Yusuf & Ishiyaku, 2024).

Despite the growing importance of Public–Private Partnerships in industrial policy implementation, existing studies have focused predominantly on the economic outcomes of industrial clusters, such as employment generation, productivity, innovation, and competitiveness (Porter, 1990; Delgado et al., 2014; Wilson et al, 2022; Parrilli, 2023; Yusuf & Ishiyaku, 2024; Uzonwanne & Udedi, 2026). Similarly, research on PPPs has largely concentrated on infrastructure development, transportation, housing, health, and public service delivery, with comparatively little attention devoted to their role in implementing industrial cluster policies, particularly at the sub-national level in developing countries (Hodge & Greve, 2007; Yusuf & Ishiyaku, 2024; Ibeku & Nwagwu, 2024; Uzonwanne & Udedi, 2026). Consequently, there is limited qualitative evidence explaining how Public–Private Partnerships influence the implementation of industrial cluster policies, the institutional roles performed by partner organisations, and the challenges affecting collaborative governance.

This study addresses this gap by examining the role of Public–Private Partnerships in the implementation of the Industrial Cluster Policy in Gombe State, Nigeria. Guided by institutional theory and drawing on qualitative insights from key institutional stakeholders, the study analyses the contributions of partner institutions, explores the challenges affecting policy implementation, and recommends on how collaborative partnership in policy implementation can be improved.

## Literature Review

### Conceptual Review

### Public–Private Partnerships

Public–Private Partnerships (PPPs) have emerged as an important mechanism through which governments and private-sector organisations jointly deliver public goods, services, and development programmes. Although definitions vary, PPPs generally refer to collaborative arrangements in which public and private actors share resources, risks, responsibilities, and rewards to achieve mutually beneficial public objectives (Hodge & Greve, 2007). Unlike conventional procurement, PPPs emphasise partnership, institutional collaboration, and joint decision-making, allowing governments to utilise private-sector

expertise, finance, and managerial capacity while maintaining oversight of public interests (Klijn & Teisman, 2003).

Beyond their traditional application in infrastructure development, PPPs have increasingly become important instruments for implementing industrial, agricultural, health, education, and innovation policies. The growing adoption of PPPs reflects recognition that governments alone often lack the financial resources, technical expertise, and institutional capacity required to implement complex development programmes effectively (World Bank, 2022). Consequently, collaborative arrangement involving governments, financial institutions, private enterprises, utility providers, and civil society organisations has become central to contemporary public administration and socio-economic development.

In industrial development, PPPs facilitate access to finance, infrastructure, technology, markets, and institutional support required for enterprise growth and competitiveness. Through collaborative institutional arrangements, governments can mobilise private investment, strengthen service delivery, improve regulatory compliance, and reduce implementation costs while encouraging innovation and knowledge transfer (Organisation for Economic Co-operation and Development, 2022). These partnerships are particularly important in developing countries where resource constraints frequently undermine industrial policy implementation.

Despite these potential benefits, PPP implementation often faces significant institutional challenges. Weak governance structures, inadequate accountability mechanisms, poor stakeholder coordination, political interference, and limited institutional capacity have been identified as major constraints affecting partnership effectiveness in many developing countries (Hodge & Greve, 2007). These observations suggest that the success of PPPs depends not only on contractual arrangements but also on the quality of institutional relationships and collaborative governance.

**Industrial Cluster Policy**

Industrial cluster policy refers to deliberate government interventions aimed at promoting the geographical concentration of interconnected firms and supporting institutions to improve productivity, innovation, competitiveness, and socio-economic development (Porter, 1998). The underlying assumption is that enterprises located within the same geographical area benefit from shared infrastructure, specialised labour, supplier networks, reduced transaction costs, and knowledge spillovers that collectively enhance industrial performance (Marshall, 1920; Porter, 1998).

Governments across developed and developing countries have adopted industrial cluster policies as instruments for stimulating industrialisation and socio-economic development. Successful examples include the Hollywood entertainment cluster in the United States, the Baden-Württemberg automotive cluster in Germany, the Prato textile district in Italy, and science and technology clusters in Japan, South Korea, and Malaysia. In the United States, for instance, the Hollywood entertainment cluster provides approximately 2.32 million direct and indirect jobs and generates about US$229 billion in annual wages (Motion Picture Association, 2025). The cluster also contributes over US$70 billion annually to export

earnings, illustrating the capacity of cluster policies to create large-scale socio-economic benefits (Motion Picture Association, 2025).

Similarly, Germany's Baden-Württemberg automotive cluster generates approximately €140 billion in annual revenues and sustains more than 216,000 jobs through extensive collaboration among automobile manufacturers, suppliers, and research institutions (Ministry of Economic Affairs, Labour and Tourism Baden-Württemberg, 2024). In South Korea, the Hsinchu Science and Industrial Park hosts over 500 firms, employs more than 175,000 workers and contributes significant percentage of the country's GDP (Hsinchu Science Park Bureau., 2023). Likewise, Malaysia's Penang technology cluster accounts for more than 50% of the country's electronics exports and provides employment for nearly 350,000 workers (InvestPenang, 2024). These examples demonstrate the substantial contribution of industrial clusters to employment creation, revenue generation, and economic transformation.

African countries have similarly embraced cluster-based industrialisation strategies. South Africa's Automotive Production and Development Programme, Kenya's Naivasha Floriculture Cluster, Ethiopia's Hawassa Industrial Park, and Rwanda's Kigali Special Economic Zone illustrate how coordinated government intervention, infrastructure investment, and institutional collaboration can stimulate industrial growth and integration into global value chains (Ketels & Memedovic, 2023; Zeng, 2023). South Africa's Eastern Cape Automotive Cluster, for instance, directly employs over 40,000 workers and indirectly supports about 100,000 jobs while contributing approximately 4.9% to national GDP and generating export revenues valued at R271.3 billion in 2022 (National Association of Automobile Manufacturers of South Africa, 2024).

Similarly, Ethiopia's Hawassa Industrial Park has created more than 28,000 jobs, over 80% of which are occupied by women, while generating over US$436 million in export revenues since its establishment (Industrial Parks Development Corporation, 2024). In Tunisia, the El Ghazala Techno Park hosts more than 200 companies and has created approximately 15,000 direct and indirect jobs, with the ICT sector contributing about 7% of national GDP (Ben & Hadji, 2012). In Kenya, the Naivasha Floriculture Cluster provides direct employment to approximately 90,000 workers and indirectly supports about 500,000 additional jobs, while generating about 62.9 billion Kenyan Shillings (US$620 million) in export earnings in 2023 (Kenya Flower Council, 2023).

Nigeria has also adopted industrial cluster policy as part of broader efforts to diversify the economy, promote manufacturing, and strengthen small and medium-scale enterprises. The Otigba Computer Village in Lagos, for instance, has emerged as West Africa's largest ICT cluster, accommodating over 3,000 small and medium enterprises and generating more than US$2 billion annually (Johnson, 2013). Available estimates indicate that the cluster earns approximately ₦1.5 billion daily through ICT-related commercial activities (Johnson, 2013). Likewise, the Aba Shoe and Garment Cluster accommodates over 110,000 shoemakers and 50,000 garment producers who collectively produce about four million pairs of shoes weekly and generate annual sales exceeding ₦120 billion (Uzonwanne & Udedi, 2026).

Other notable examples include the Kano textile clusters and Ogun pharmaceutical clusters, which have also contributed to employment generation, industrial production, and enterprise development. However, existing studies consistently identify inadequate infrastructure, limited access to finance, weak institutional support, and insecurity as major obstacles limiting the effectiveness of cluster policies in Nigeria (Iwuagwu, 2015; Wilson et al, 2022; Parrilli, 2023).

At state level, the Gombe State Industrial Cluster Policy established the Nasarawo Rice and Groundnut Milling Cluster to improve enterprise performance through better infrastructure, reliable electricity, access to finance, enhanced security, and institutional support (Yusuf & Ishiyaku, 2024). The implementation of the policy relied on collaboration among government agencies and private-sector organisations, making Public–Private Partnerships central to achieving its objectives.

**Empirical Review on Public–Private Partnerships and Industrial Cluster Policy**

Empirical works from around the world demonstrates that collaborative institutional arrangements have played a central role in the success of industrial clusters. In the United States, for instance, the development of Silicon Valley has been attributed to sustained collaboration among government agencies, universities, research institutions, venture capital firms, and private technology companies. This institutional ecosystem facilitated knowledge transfer, innovation, and entrepreneurship, transforming the region into one of the world's leading technology clusters (Porter, 1998; Delgado et al., 2014). Similarly, Germany's cluster policy has been implemented through partnerships involving federal and regional governments, universities, and private industries, enabling the country to strengthen innovation systems and industrial competitiveness through coordinated institutional support (Organisation for Economic Co-operation and Development, 2022).

Asian experiences further illustrate the importance of PPPs in industrial cluster development. In Hsinchu Science Park, collaboration among government agencies, universities, and private technology firms has supported the development of a globally competitive semi-conductor industry through coordinated investments in research infrastructure, technology transfer, and enterprise financing (Amsden, 2001). Likewise, Malaysia's industrial development strategy has relied on collaborative partnerships among government institutions, multinational corporations, and local enterprises to develop industrial clusters in electronics and manufacturing, contributing significantly to export growth and technological upgrading (United Nations Industrial Development Organization, 2022).

In Africa, industrial cluster implementation has similarly depended on partnerships among public institutions, private investors, and development agencies. For example, South Africa's automotive cluster programme has benefited from collaboration between government, manufacturers, component suppliers, and research institutions, resulting in improved productivity, employment creation, and export competitiveness (United Nations Industrial Development Organization, 2022). These experiences demonstrate that successful industrial clusters are characterised by strong institutional coordination rather than government intervention alone.

Empirical works from Nigeria also highlights the relevance of collaborative governance in industrial cluster development. The implementation of the National Industrial Revolution Plan encouraged partnerships among federal and state governments, financial institutions, development agencies, and private enterprises to strengthen manufacturing and small-scale industries (Federal Ministry of Trade and Industry, 2014). Studies on the Computer Village indicate that improvements in electricity supply, access to finance, business support services, and infrastructure-achieved through collaboration among government agencies and private stakeholders-have contributed to the cluster's growth as one of West Africa's largest ICT markets (Johnson, 2013; Ojikutu, 2018). Similarly, studies of the Aba Shoe and Garment Cluster report that partnerships involving government agencies, business associations, and financial institutions have enhanced enterprise development, employment generation, and local industrial competitiveness (Ibeku & Nwagwu, 2024).

Despite these positive experiences, the empirical literature also shows that PPPs frequently encounter implementation challenges. Hodge and Greve (2007) found that weak accountability, poor institutional coordination, and governance failures often reduce the effectiveness of PPPs. Similarly, Klijn and Teisman (2003), in a systematic review of PPP studies, concluded that successful partnerships depend on clearly defined institutional roles, mutual trust, effective risk sharing, and sustained stakeholder commitment. In the context of industrial policy, inadequate financing, weak governance structures, infrastructure deficits, and policy inconsistency have been identified as major constraints to the effectiveness of collaborative implementation arrangements (World Bank, 2022; Yusuf & Ishiyaku, 2024).

**Research Gap**

Although previous studies acknowledge the importance of institutional collaboration, most have focused on macroeconomic outcomes such as employment generation, exports, innovation, and competitiveness, while paying less attention to the institutional roles performed by partner organisations and the challenges affecting implementation. This limitation is especially evident within the Nigerian context, where empirical research has paid relatively little attention to the institutional dynamics underpinning industrial cluster policies.

Accordingly, this study bridge that gap by examining Public–Private Partnerships as institutional mechanisms for implementing industrial cluster policy in Gombe State, Nigeria. By focusing on qualitative evidence from key implementation stakeholders, the study provides deeper insights into how collaborative governance shapes policy implementation, the institutional roles performed by participating organisations, and the challenges that constrain partnership effectiveness.

**Theoretical Framework: Institutional Theory**

This study is anchored on institutional theory, which provides a useful framework for understanding how institutional arrangements shape the implementation of public policies. The theory argues that organisational behaviour and policy outcomes are influenced not only by economic factors but also by formal rules, informal norms, governance structures, and interactions among institutions (Scott, 2014). Consequently, effective policy implementation depends on the ability of institutions to coordinate actions, mobilise resources, establish legitimacy and sustain collaborative relationships among diverse stakeholders.

Institutional theory has evolved from traditional perspectives that emphasised formal organisational structures to new institutionalism, which recognises that institutional performance is equally shaped by informal norms, shared values, and organisational culture (DiMaggio & Powell, 1983; North, 1990). Scott (2014) identifies three interrelated pillars of institutions: the regulative pillar, comprising laws, policies, and governance structures; the normative pillar, which reflects shared values and professional responsibilities; and the cultural-cognitive pillar, which encompasses the shared beliefs and routines that influence organisational behaviour. Together, these pillars explain how institutions coordinate collective action and influence policy implementation.

The theory is particularly relevant to Public–Private Partnerships (PPPs) because such partnerships involve multiple organisations with distinct responsibilities working towards common development objectives. Their effectiveness depends on clear governance arrangements, mutual trust, accountability, and coordinated institutional action. Where these institutional conditions are present, policy implementation is more likely to succeed; conversely, weak coordination, conflicting organisational interests, and poor governance often undermine implementation regardless of the quality of policy design (Peters, 2019).

The implementation of the Industrial Cluster Policy in Gombe State exemplifies these institutional dynamics. The policy relied on collaboration among the Gombe State Government, BOI, JEDCO, Kings Guards, business associations, and other stakeholders, each performing complementary roles in financing, infrastructure provision, security, enterprise support, and policy coordination. The effectiveness of the policy therefore depended not only on the availability of resources but also on the quality of institutional coordination and collaboration among participating organisations. Institutional theory also provides a basis for explaining the implementation challenges identified in this study. Financial constraints, weak inter-agency coordination, poor loan repayment, infrastructure deficiencies, raw material supply disruptions, environmental concerns, and security challenges are manifestations of institutional weaknesses that affect collaborative governance.

Accordingly, the theory enables this study to explain both the contributions and the limitations of Public–Private Partnerships in implementing the Industrial Cluster Policy in Gombe State, making it an appropriate analytical framework for the research. Specifically, institutional theory provides a framework for examining how the relationships among the various public and private institutions shape the implementation of the policy. It explains how Gombe State Government, BOI, JEDCO, Kings Guards, business associations, and other stakeholders perform complementary roles and coordinate their activities towards achieving the objectives of the Industrial Cluster Policy. The theory is also useful in explaining how financial constraints, weak inter-agency coordination, poor loan repayment, security infrastructure deficiencies, raw material supply disruptions, among others, affect the effectiveness of the policy.

## Methodology

The research adopted qualitative case study research design to provide an in-depth understanding of how Public–Private Partnerships (PPPs) influenced policy implementation and the challenges that affected collaborative governance within the Gombe State Industrial Cluster.

The data was collected through semi-structured, in-depth interviews with eight purposively selected institutional stakeholders directly involved in implementing the policy. Interview guide was used and it focused on two vital issues: the roles played by the partnered institutions in implementing the industrial cluster policy, and the major challenges affecting the policy implementation and the partnership. Informants represented government agencies, financial institutions, electricity service providers, private security organisations, revenue authorities, and cluster-based business associations, thereby providing first-hand insights into the institutional dynamics underpinning the policy implementation. These informants, their codes and designations are presented in table 1.

Table 1: List and designations of the informants for the interviews

| S/N | Codes | Institutions | Designations |
|---|---|---|---|
| 1 | Informant 1 | Gombe State Ministry of Trade and Industry | Former Director Industries |
| 2 | Informant 2 | Bank of Industry | Desk Officer |
| 3 | Informant 3 | Gombe State Government-BOI Loan Monitoring Team | Chairman |
| 4 | Informant 4 | Gombe State Internal Revenue Service | Desk Officer |
| 5 | Informant 5 | Jos Electricity Distribution Company | Regional Manager |
| 6 | Informant 6 | Kings Guards | Chief Security Officer |
| 7 | Informant 7 | Gombe State Association of Groundnut Millers | Chairman |
| 8 | Informant 8 | Gombe State Association of Rice Millers | Chairman |

The interviews were analysed using thematic analysis following the framework of Braun and Clarke (2006), involving coding, categorisation, theme development, review, and interpretation of the data. To enhance credibility, interview transcripts were carefully reviewed during the coding process, and verbatim quotations are presented in the findings section to preserve informants' meanings and provide evidential support for the study's interpretations. Consistent with the study's analytical orientation, the findings are interpreted through the lens of institutional theory and corroborated with relevant empirical literature.

**Findings and Discussion**

The qualitative findings reveal that the implementation of the Industrial Cluster Policy in Gombe State was largely driven by Public–Private Partnerships (PPPs) involving the Gombe State Government, the Bank of Industry (BOI), Jos Electricity Distribution Company (JEDCO), Kings Guards Security Company, the Gombe State Internal Revenue Service, the Loan Monitoring Team, and cluster-based business associations. These institutions performed complementary rather than isolated roles, demonstrating that effective industrial policy implementation depends on collaborative governance. The analysis generated two broad themes: the roles played by partnered institutions in implementing the policy, and the

challenges affecting policy implementation. Nine interrelated sub-themes also emerged from the interviews.

**Roles Played by Partnered Institutions in Implementing the Industrial Cluster Policy in Gombe State**

**Theme 1: Institutional Coordination**

Institutional coordination emerged as the foundation of the partnership framework supporting the implementation of the Industrial Cluster Policy in Gombe State. Informants consistently explained that government agencies, revenue authorities, and business associations coordinated policy implementation by providing regulatory direction, harmonising institutional activities, facilitating stakeholder communication, and mobilising enterprises into the cluster. One informant stated that:

> *"The Ministry of Trade and Industry coordinated the cluster programme by providing a regulatory framework, supervising partner institutions, and harmonising implementation activities so that enterprises could operate in an organised environment that encouraged growth, formalisation, and shared infrastructure for economic development purposes."* (Informant 1).

Similarly, another informant observed that:

> *"The Gombe State Internal Revenue Service supported conducive operations by implementing tax waivers, reducing levies, and harmonising revenue processes to minimise multiple taxation so that industrial operators could formalise their businesses and concentrate on productive activities under the cluster arrangement."* (Informant 4).

The coordinating role of business associations was equally emphasised. According to another informant:

> *"The association mobilised members to relocate into the cluster, coordinated sensitisation programmes, and acted as a communication channel between government agencies and utility providers so that businesses could work together, access support, and collectively benefit from the cluster arrangement."* (Informant 7).

These accounts demonstrate that institutional coordination extended beyond administrative supervision to encompass stakeholder mobilisation, policy communication, regulatory harmonisation, and collective decision-making. The Ministry of Trade and Industry provided strategic policy direction, the Internal Revenue Service created a more favourable regulatory environment through tax harmonisation, while business associations promoted cooperation and strengthened communication between public institutions and

private enterprises. Collectively, these institutional interactions enhanced enterprise formalisation, reduced administrative bottlenecks, and improved the overall implementation of the policy.

These findings corroborate earlier studies which identify institutional coordination as a prerequisite for successful industrial cluster development. Iwuagwu (2015), Navickas and Malakauskaitė (2009) and Yamawaki (2002) similarly found that coordinated institutional arrangements improve enterprise cooperation, policy implementation, and cluster competitiveness. Likewise, Newman and Page (2017) argue that institutional collaboration generates synergies that create a conducive business environment and improve industrial performance.

The findings are also consistent with Institutional Theory, which posits that organisational effectiveness depends on formal governance structures, shared institutional norms, and coordinated institutional action (Scott, 2014). The experience of the Gombe Industrial Cluster demonstrates that policy implementation was strengthened because partner institutions operated within a collaborative governance framework rather than as independent organisations.

**Theme 2: Financial Support**

Financial support emerged as another major contribution of the Public–Private Partnership. The findings reveal that the Bank of Industry, through a matching-fund arrangement with the Gombe State Government, expanded access to affordable finance for enterprises within the industrial cluster. One respondent explained that:

> *"The Bank of Industry implemented a matching-fund loan scheme with the state government, provided affordable financing for cluster enterprises, and supported agro-processing businesses through targeted financial inclusion so that more operators could expand production and participate meaningfully in economic activities."* (Informant 2).

This finding was reinforced by another informant who stated that:

> *"The groundnut millers' association partnered with the financial agency, mobilised members to apply for low-interest loans, and supported business expansion by encouraging access to modern equipment so that processing capacity could increase and more operators could generate employment and reduce poverty."* (Informant 7).

The findings indicate that the partnership extended beyond the mere provision of credit. Affordable financing enabled enterprises to acquire modern equipment, increase production capacity, improve operational efficiency, create employment opportunities, and strengthen enterprise sustainability. Business associations further enhanced the effectiveness of the programme by mobilising eligible members and encouraging wider participation in the loan scheme.

These findings support previous studies demonstrating that access to development finance is fundamental to industrial transformation. Amsden (2001) found that targeted financing contributed significantly to the success of industrial clusters in South Korea, Taiwan, and India. Similarly, Beck and Cull (2014), Fatoki and Garwe (2010), Onugu (2005), Kadiri (2012), Jibir (2015), and Newman and Page (2017) argue that affordable finance improves enterprise survival, investment, productivity, and competitiveness. The present findings therefore reinforce the view that financial institutions constitute critical partners in industrial policy implementation.

From the perspective of Institutional Theory, the financial partnership illustrates complementary institutional responsibilities. While the state government established the policy framework, the Bank of Industry supplied the financial resources necessary for implementation, demonstrating that collaborative institutional arrangements produce outcomes that individual organisations acting alone would struggle to achieve.

**Theme 3: Loan Monitoring and Utilisation**

Beyond providing finance, the findings reveal that institutional accountability through loan monitoring played a crucial role in ensuring that financial interventions translated into enterprise development. Informants explained that the Loan Monitoring Team was responsible for verifying beneficiaries, supervising loan utilisation, and conducting field inspections to prevent the diversion of funds. One informant explained that:

> *"The Loan Monitoring Team verified loan applicants, supervised loan utilisation, and conducted field inspections to prevent diversion of funds, encourage productive investment, and strengthen accountability in order to promote sustainable enterprise growth under the industrial cluster policy."* (Informant 3).

The findings suggest that effective loan monitoring enhanced transparency, strengthened accountability, and ensured that financial resources were invested in productive activities. By preventing fund diversion and encouraging compliance with loan conditions, the monitoring mechanism improved the sustainability of the financing programme and maximised its contribution to enterprise growth, employment creation, and socio-economic development.

These findings corroborate Beck and Cull (2014), who argue that development finance programmes require strong institutional oversight to ensure that credit is channelled into productive investments. Similarly, Onugu (2005), Kadiri (2012), Ogujiuba et al. (2004) and Jibir (2015) emphasise that effective monitoring and accountability are indispensable for sustaining SME financing programmes and improving enterprise performance.

Institutional Theory equally supports these findings by demonstrating that institutional legitimacy depends not only on resource mobilisation but also on accountability mechanisms that ensure resources are utilised in accordance with policy objectives (Scott, 2014). The Loan Monitoring Team therefore strengthened the institutional capacity of the partnership by reinforcing transparency and responsible financial management.

**Theme 4: Infrastructural Support**

Infrastructure support, particularly the provision of reliable electricity, emerged as another significant contribution of the Public–Private Partnership. Interview participants consistently identified the collaboration between the Gombe State Government and the Jos Electricity Distribution Company (JEDCO) as instrumental in improving electricity supply within the Nasarawo Industrial Cluster. As one informant explained that:

> *"JEDCO provided dedicated transformers, power lines, and introduced a bulk power supply arrangement to stabilise electricity for cluster enterprises so that production could continue with fewer interruptions and businesses could operate more efficiently within the industrial cluster."* (Informant 5).

The findings indicate that the dedicated electricity infrastructure substantially improved production efficiency by reducing power interruptions and dependence on private generators. Stable electricity enabled enterprises to utilise modern processing equipment more effectively, reduce production costs, maintain continuous operations, and improve product quality. Consequently, the electricity partnership strengthened the enabling environment for enterprise growth and contributed to employment creation, increased productivity, and revenue generation within the cluster.

These findings support existing studies that identify infrastructure as a critical determinant of industrial competitiveness. Hausmann and Hidalgo (2014), Ketels and Memedovic (2008), the World Bank (2020), and Schamp (2021) argue that reliable infrastructure reduces production costs, improves productivity, and enhances the competitiveness of industrial clusters. Similarly, Muro et al. (2017), Fujita and Tabuchi (2016), and Schamp (2021) demonstrate that sustained investments in infrastructure contributed significantly to the success of industrial clusters in the United States, Germany, and Japan. The findings therefore reinforce the view that infrastructure provision remains an indispensable component of effective industrial policy implementation.

From the perspective of Institutional Theory, the partnership illustrates how complementary institutional responsibilities enhance policy implementation. While the government created the policy environment, JEDCO supplied the technical infrastructure necessary for productive activities. The effectiveness of the policy therefore depended on coordinated institutional action rather than isolated organisational efforts (Scott, 2014).

**Theme 5: Security Support**

Security support also emerged as a critical institutional contribution to the implementation of the Industrial Cluster Policy. Informants consistently acknowledged that the partnership between the Gombe State Government and Kings Guards Security Company created a safer business environment by protecting industrial facilities, personnel, and equipment. One informant stated that:

> *"The Security Company protected industrial facilities, guarded personnel, and worked with public security agencies to deter*

> *theft, prevent vandalisation, and provide twenty-four-hour surveillance so that enterprises could operate safely and attract investors without fear of criminal activities in the cluster."* (Informant 6).

The findings suggest that security support extended beyond physical protection to strengthening investor confidence and ensuring business continuity. The presence of organised security personnel reduced the risks of theft and vandalism, protected expensive processing equipment, and created a stable operating environment that encouraged enterprise expansion and sustained industrial activities. Consequently, security became an essential institutional component of the Public–Private Partnership supporting the Industrial Cluster Policy.

These findings corroborate previous studies emphasising the importance of security in industrial development. Achumba et al. (2013), and North et al. (2009), argue that secure business environments promote enterprise growth, attract investment, and enhance industrial productivity. Likewise, Porter (1990) and Zeng (2023) demonstrate that security infrastructure has become an integral component of industrial policy implementation in countries such as the United States, India, and China.

Institutional Theory similarly explains that institutions achieve policy objectives more effectively when participating organisations perform complementary functions within an integrated governance framework (Scott, 2014). In this study, the security partnership strengthened the institutional environment necessary for sustainable industrial development by mitigating operational risks that could undermine policy implementation.

**Challenges of Public–Private Partnerships and Industrial Cluster Policy Implementation in Gombe State**

Although the findings demonstrate that Public–Private Partnerships contributed substantially to the implementation of the Industrial Cluster Policy, informants also identified several institutional and operational challenges that constrained the effectiveness and sustainability of the policy. Four major challenges emerged from the interviews: financial constraints and weak loan accessibility, raw material supply challenges, governance and regulatory compliance challenges, and operational security limitations. These findings suggest that while collaborative governance enhanced policy implementation, its effectiveness depended on the institutional capacity of partner organisations to address emerging implementation constraints.

**Theme 6: Financial Constraints, Weak Loan Accessibility and Poor Repayment Culture**

Financial constraints emerged as the most frequently reported challenge affecting the implementation of the Industrial Cluster Policy. Informants explained that inadequate government funding, limited access to loans, weak documentation by SMEs, poor repayment culture, and political interference constrained the sustainability of the financial partnership. One informant observed that:

> *"The Ministry of Trade and Industry faced inadequate funding, weak coordination, and sudden policy discontinuity when the administration changed, causing delays in implementation and leaving many infrastructural needs unmet, while overlapping mandates among agencies prevented harmonised action and slowed the realisation of policy objectives in the cluster."* (Informant 1).

Similarly, another informant stated that:

> *"Despite the matching-fund scheme, many SMEs could not secure loans because they lacked documentation, formal registration, and proper records, while weak repayment culture and the perception of loans as political patronage undermined sustainability and reduced the reach of the financial intervention across the cluster."* (Informant 2).

This concern was reinforced by another informant who remarked that:

> *"Loan misuse, political interference, and defaults affected the monitoring structure and weakened public confidence, as some actors diverted funds or expected approvals through political patronage, which disrupted accountability and limited the long-term effectiveness of the revolving loan system for cluster enterprises."* (Informant 3).

These findings indicate that although access to finance supported enterprise development, inadequate funding, poor financial documentation, loan defaults, and political interference weakened the effectiveness of the partnership and reduced opportunities for wider enterprise participation. Consequently, the sustainability of the financing programme depended not only on resource availability but also on accountability and effective institutional governance.

The findings corroborate those of Onugu (2005), Olorunshola (2005), Jibir (2015), and Ogujiuba et al. (2004), who identified financial exclusion, bureaucratic bottlenecks, collateral requirements, and weak loan administration as major constraints to enterprise development in Nigeria. From the perspective of Institutional Theory, these challenges reflect institutional weaknesses that undermine collaborative governance and reduce the effectiveness of policy implementation (Scott, 2014).

**Theme 7: Raw Material Supply Challenges**

The findings further revealed that raw material supply constituted a major operational challenge affecting the implementation of the Industrial Cluster Policy. Informants consistently explained that rising prices of essential agricultural inputs, particularly rice and groundnut, coupled with seasonal transportation difficulties, disrupted production activities and reduced enterprise efficiency within the cluster. One informant explained that:

> *"Industrial operators struggled with high raw material costs, more especially rice and groundnut, and seasonal transportation problems, particularly during the rainy season, which disrupted supply chains, increased production costs, and created shortage that affected cluster operations and reduced operational efficiency."* (Informant 7).

The findings suggest that unstable raw material supply significantly constrained the expected benefits of the industrial cluster. Escalating input prices increased production costs, while transportation challenges during the rainy season disrupted supply chains and reduced production continuity. Consequently, many enterprises experienced lower productivity and diminished operational efficiency, thereby limiting the contribution of the policy to socio-economic development.

These findings are consistent with existing empirical evidence. The United Nations Industrial Development Organization (2013) argues that reliable access to affordable raw materials and efficient supply chains is fundamental to industrial cluster competitiveness. Similarly, the United Nations Conference on Trade and Development (2018) observed that supply-chain disruptions and rising input costs reduce manufacturing productivity and industrial competitiveness in developing economies. Likewise, the World Bank (2020) identified inadequate transport infrastructure and seasonal logistical constraints as major causes of supply-chain inefficiencies within Nigeria's manufacturing sector, while the Food and Agriculture Organization (2021) reported that fluctuations in agricultural commodity prices significantly affect agro-processing industries by increasing production costs and limiting access to processing inputs.

From the perspective of Institutional Theory, these findings demonstrate that industrial policy implementation extends beyond the direct responsibilities of implementing agencies. Effective cluster development also depends on complementary institutional arrangements linking agricultural production, transportation systems, and industrial processing. Weak coordination across these sectors therefore undermines the effectiveness of Public–Private Partnerships and constrains the achievement of intended policy outcomes.

**Theme 8: Governance, Registration and Tax Compliance Challenges**

Governance and regulatory compliance also emerged as important challenges affecting the implementation of the Industrial Cluster Policy. Informants identified weak inter-agency coordination, fragmented institutional responsibilities, resistance to business registration and taxation, and political interference as factors that reduced the effectiveness of collaborative governance. One informant stated that:

> *"Poor inter-agency coordination and the absence of a central monitoring structure meant that partners worked in isolation, which hindered unified decision-making and reduced the overall effectiveness of interventions that were expected to support enterprise growth under the industrial cluster arrangement."* (Informant 1).

Another informant similarly observed:

> *"Businesses resisted registration and taxation despite incentives, while political interference occasionally shielded offenders, weakening regulatory enforcement and obstructing accurate economic data collection that could support better planning and strengthen accountability within the cluster environment."* (Informant 4).

These accounts indicate that institutional fragmentation, weak regulatory compliance, and political interference constrained policy implementation by reducing accountability, limiting enterprise formalisation, and weakening institutional coordination. In addition, resistance to business registration and tax compliance undermined the availability of reliable economic data required for planning and effective policy monitoring.

The findings corroborate previous studies highlighting governance as a critical determinant of policy implementation. Suberu (2010) argues that governance failures and rent-seeking behaviour undermine development outcomes in Nigeria, while Abiola and Asiweh (2012) maintains that weak institutions, policy inconsistency, and elite capture reduce implementation effectiveness. Similarly, Agbiboa (2013) found that political interference weakens regulatory enforcement and institutional accountability. The findings further support the studies of Ibrahim and Umar (2018) and Misbahu (2015), which identify weak governance structures, poor institutional coordination, and ineffective monitoring as major impediments to industrial development. They also corroborate the works of Adebisi and Gbegi (2013), who argue that excessive regulatory burdens and weak compliance discourage enterprise formalisation and reduce the developmental impact of government interventions.

Institutional Theory provides a useful explanation for these findings by emphasising that policy implementation depends on coherent governance structures, institutional legitimacy, and clearly defined organisational responsibilities (Scott, 2014). The governance challenges identified in this study therefore reflect institutional weaknesses that constrained the effectiveness of Public–Private Partnerships in implementing the Industrial Cluster Policy.

**Theme 9: Operational Security Challenges**

Although the partnership with Kings Guards Security Company significantly improved security within the industrial cluster, informants acknowledged that operational security challenges remained. These included logistics constraints, delayed contract renewals, inadequate surveillance infrastructure, and weak intelligence-sharing among relevant agencies. As one informant explained that:

> *"Security operations faced logistics constraints, delayed contract renewals, and limited security infrastructure such as perimeter fencing and surveillance systems, making it difficult to maintain full coverage and timely response, especially during threats that required coordinated intelligence sharing among agencies."* (Informant 6).

The findings indicate that these operational limitations reduced the capacity of security personnel to provide comprehensive protection for enterprises and industrial facilities. While security conditions had improved considerably compared with the period before the establishment of the cluster, informants emphasised that maintaining investor confidence and protecting industrial assets required continuous investment in security infrastructure, logistics, and inter-agency collaboration.

These findings corroborate Innocent and Ibietan (2012), who argues that insecurity discourages investment and diverts resources from productive activities. They also support the findings of the International Crisis Group (2020), which demonstrate that weak security environments constrain economic growth and industrial development. Similarly, Ibrahim and Umar (2018) and Misbahu (2015) found that inadequate surveillance systems, weak security infrastructure, and poor institutional coordination reduce investment, productivity, and enterprise sustainability.

Institutional Theory similarly suggests that maintaining a stable institutional environment requires continuous institutional adaptation and coordinated governance rather than one-time interventions (Scott, 2014). The persistence of operational security challenges therefore underscores the need for sustained collaboration among government agencies, private security providers, and other stakeholders to preserve the gains already achieved under the Industrial Cluster Policy.

**Conclusion and Recommendations**

The findings concludes that Public–Private Partnerships constituted the institutional foundation upon which the Industrial Cluster Policy in Gombe State was implemented. The partnership framework enabled participating institutions to perform complementary roles in policy coordination, enterprise financing, loan monitoring, infrastructure provision, and security management, thereby creating an enabling environment for industrial production and socio-economic development. These findings affirm the central proposition of Institutional Theory that policy outcomes are shaped by the quality of institutional arrangements, governance structures, and collaborative relationships among participating organisations.

However, the study also concludes that the effectiveness of Public–Private Partnerships depends not merely on the existence of collaborative arrangements but on the institutional capacity to sustain them. Financial constraints, weak loan accessibility, poor repayment culture, unstable raw material supply, governance and regulatory weaknesses, and operational security limitations collectively constrained implementation and reduced the full developmental benefits expected from the Industrial Cluster Policy. These challenges reveal that successful industrial cluster development requires continuous institutional coordination, accountability, adequate financing, effective regulatory enforcement, resilient supply chains, and sustained investment in infrastructure and security.

The study, therefore, concludes that although Public–Private Partnerships have substantially strengthened the implementation of the Industrial Cluster Policy in Gombe State, their long-term effectiveness depends on sustained institutional coordination, accountability, adequate financing, resilient supply chains, effective regulatory enforcement, and continuous investment in infrastructure and security.

Based on the findings of this study, the following recommendations are proposed to strengthen Public–Private Partnerships and improve the implementation of the Industrial Cluster Policy in Gombe State.

i. The State Government should strengthen institutional coordination by establishing a formal multi-stakeholder coordination agency involving all partner institutions, where regular coordination meetings should be institutionalised to improve communication, minimise overlaps, and enhance collaborative decision-making
ii. The government and the Bank of Industry should expand the revolving loan scheme, simplify access to finance for eligible enterprises, strengthen financial literacy, and review repayment mechanisms to ensure the sustainability of the financing programme.
iii. Deliberate measures should be taken by the state government to strengthen linkages between agricultural producers and cluster enterprises through improved transportation infrastructure, contract farming, and storage facilities to ensure stable supply of raw materials and minimise seasonal disruptions.
iv. Governance should also be enhanced by promoting policy continuity, reducing political interference, strengthening regulatory enforcement, and encouraging business registration and tax compliance through simplified procedures and stakeholder sensitisation.
v. Investment in security infrastructure, including perimeter fencing, surveillance systems, logistics, and stronger collaboration between private and public security agencies, should be prioritised to sustain a secure business environment.

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