

Business Environment Reports (BERs) disseminate the results and findings of research and analyses of the conditions for private enterprise and doing business across Nigerian states. The report series is aimed at providing the scientific evidence base for constructive dialogue between state governments, private sector and civil society. The series intends to stimulate policy advocacy and greater attention to the critical role of state governments in promoting competitive private enterprise. The reports would be updated on a regular basis to reflect new developments and changing performance of the business environment across Nigerian states.

This Report is based on research methodology described in the Synthesis Report (Vol., No. 1) of the Business Environment Report Series.

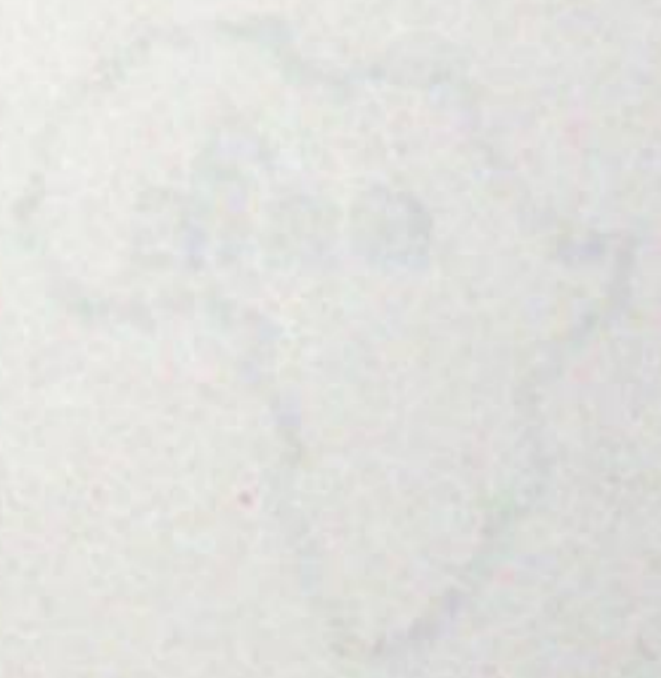
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BECANS BUSINESS ENVIRONMENT REPORT

Volume 1, Number 23, 2007

KEBBI

KEBBI



AFRICAN INSTITUTE FOR APPLIED ECONOMICS

in collaboration with



National Planning Commission



Central Bank of Nigeria

REVIEWS BUSINESS ENVIRONMENT REPORT

Volume 1, Number 23, 2007

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KEBBI

This Report is part of the

Synthesis Report Series

Series

Business Environment

findings, conclusions

represent the views

Applied Economics

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SYNOPSIS

KEBBI State scores 54.25% on the business environment index.

The state scores 57.33% on infrastructure and utilities benchmark. It performs relatively better on water supply, transportation and energy; and relatively low on access to information and social infrastructure.

The state scores 40.0% on legal and regulatory services benchmark. It performs relatively better on tax administration and land registration; and relatively low on business registration and commercial dispute resolution.

On business support and investment promotion, the state scores 49.0%. It performs relatively better on investment promotion services, support for industrial clusters and public-private partnership compared to entrepreneurship promotion and access to finance.

The state scores 76.25% on security benchmark.

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ACRONYMS AND ABBREVIATIONS

ACGSF = Agricultural Credit Guarantee Scheme Fund

ADR = Alternative Dispute Resolution

CAC = Corporate Affairs Commission

CAMA= Companies and Allied Matters Act

CBN = Central Bank of Nigeria

C of O = Certificate of Occupancy

FAR= Federal Account Revenue

IGR = Internally Generated Revenue

LGA = Local Government Area

LUA = Land Use Act

NACRDB = Nigerian Agricultural Cooperative and Rural Development Bank

NBS = National Bureau of Statistics

PHCN= Power Holding Company of Nigeria

PPP = Public-Private Partnership

SMEs = Small and Medium Enterprises

SMEEIS = Small and Medium Enterprises Equity Investment Scheme

1.0 BACKGROUND INFORMATION

1.1 Geopolitical profile

Kebbi state was created out of Sokoto State in 1991. The state has 22 local government areas (LGAs) with a land area of 36,985 sq. km. and a population of 3,238,628. The state is located between latitudes 10⁰ and 13⁰15' north and longitudes 3⁰ 3' and 6⁰ east.

1.2 Economic potentials

Kebbi state is predominantly agrarian. The main arable crops include millet, sorghum, cowpea, groundnut, cotton, maize and rice. For dry season agriculture, crops like onions, tomatoes, wheat, sunflower, garlic, and other vegetables are grown mostly along river valleys. The forest land is suitable for wood and timber as well as other economic trees such as gum Arabic, locust bean, shea-nut, cashew, mango, guava and other tropical fruit trees.

Mineral deposits reported in the state include, kaolin in Dakin Gari and Giro, gold, salt, limestone, gypsum, graphite, manganese, mica and phosphates. Major tourist attractions include the famous Argungu International Fishing and Cultural Festival; the Uhola festival (celebrated annually by the Dakarkari people to mark the harvest season); the tomb of the late famous scholar and brother to Sheikh Usmanu Danfodio, Sheikh Abdullahi of Gwandu; the battle fields of some of the famous Jihad wars; and, the Girmace shrine in Zuru.

1.3 Investment climate and policies/institutions

The policy thrust as enshrined in the state's SEEDS and investment guide emphasize poverty reduction, wealth creation and employment generation through the creation of favorable investment climate in agriculture, industry, mining etc. Some of the key areas of investment in the state include commercial farming especially grain production, food processing and packaging, sugar refining, cement production, mining and tourism.

1.4 Budget profile

Internally generated revenue was 11.63% of total budgeted revenue in 2005. Health capital and education capital budgets were 3.56% and 11.17%, of total capital budgets in 2005 respectively. Per capita values of capital budget to health and capital budget to education in 2005 were ₦460.62 and ₦1,443.34, respectively (Table 1).

Table 1: Budget profile, 2005

Budget item	Amount (Nm)	Amount per capita (N)
Federation Account Revenue (FAR)	18983.34	5859.06
Internally Generated Revenue (IGR)	2497.42	770.81
Total budget	41876.78	12924.93
Capital budget to health	1492.40	460.62
Capital budget to education	4678.00	1443.83

2.0 BUSINESS ENVIRONMENT SCORECARD

The state has aggregate score of 54.25% on the business environment index. The performance across the benchmarks is as follows:

2.1 Business Environment Index

Table 2: Performance across the benchmarks

Benchmark	Actual Score	Max. score	Percent score
Infrastructure and utilities	17.20	30.0	57.33
Legal and regulatory services	12.0	30.0	40.0
Business support and investment promotion	9.80	20.0	49.0
Security	15.25	20.0	76.25
Total	54.25	100.0	XXXXXXXXXXXX

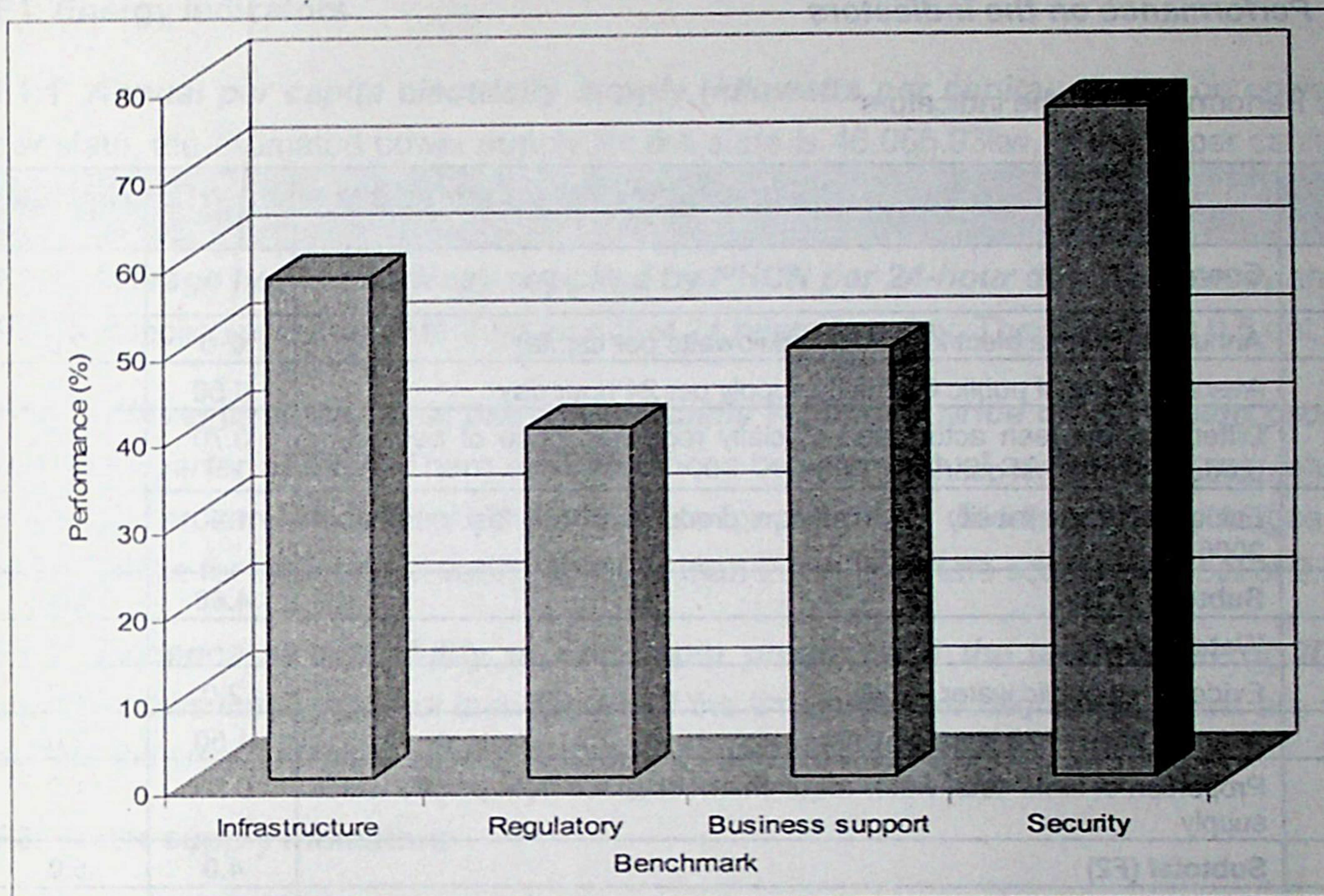


Figure 1: Performance across benchmarks

2.1 Infrastructure and Utilities

The state scores 57.33% on infrastructure and utilities benchmark.

2.1.1 Performance on the measures

Table 3: Scores on the measures under infrastructure and utilities benchmark

Code	Measure	Actual score	Max. score	Percent score
F1	Energy	4.60	8.0	57.50
F2	Water supply	4.0	5.0	80.0
F3	Access to information	2.70	5.0	50.0
F4	Transportation	3.0	5.0	60.0
F5	Social infrastructure	3.10	7.0	44.29
	Total	17.20	30.0	XXXXXXXXXX

2.1.2 Performance on the indicators

Table 4: Performance on the indicators

Code	Indicator	Actual score	Max. score
F1:	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	2.0	2.0
F1.2	Average hours of public electricity supply per 24 hour day	0.50	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	0.70	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.40	2.0
	Subtotal (F1)	4.60	8.0
F2	Water supply		
F2.1	Evidence of public water supply	2.0	2.0
F2.2	Average price of 20 liters of water	1.50	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.50	1.0
	Subtotal (F2)	4.0	5.0
F3	Access to information		
F3.1	Number of post offices per 100,000 persons	0.0	1.0
F3.2	Tele-density of fixed lines	0.10	0.50
F3.3	Incidence of mobile phone ownership	0.0	0.50
F3.4	Availability of TV stations	0.70	1.0
F3.5	Availability of radio stations	1.0	1.0
F3.6	Availability of a functional website	1.0	1.0
	Subtotal (F3)	2.70	5.0
F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation	3.0	3.0
F4.2	Availability of airport	0.0	2.0
	Subtotal (F4)	3.0	5.0
F5	Social infrastructure		
F5.1	Primary school enrolment	0.0	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	Capital budget to education as % of total capital budget	0.75	1.50
F5.4	Capital budget to health as % of total capital budget	0.50	1.50
F5.5	Private sector rating of waste management	0.30	0.50
F5.6	Frequency of waste disposal	0.50	1.0
F5.7	Average monthly waste disposal levy	0.30	0.50
	Subtotal (F5)	3.10	7.0
	Total	17.20	30.0

F1: Energy indicators

F1.1: Annual per capita electricity supply (kilowatts per capita): Based on power supply per state, the estimated power supply for the state is 46,066.93kw, giving a per capita supply of 0.144kw. The state scores the maximum point of 2.0.

F1.2: Average hours of energy supplied by PHCN per 24-hour day: The survey shows that PHCN supplies power for 2 to 7 hours out of 24 hours in a day. The state gets 0.5 out of 2.0.

F1.3: Difference between actual and officially regulated price of petroleum products in the last quarter of 2006: There are differences between actual and officially regulated prices of petrol, kerosene and diesel. The difference for petrol and diesel reportedly ranges from 11 to 20% while for kerosene; it varies by more than 20%. The state scores 0.70 out of 2.0.

F1.4: Evidence of availability of petroleum products in the last quarter of 2006: The survey shows that that petrol is available all the time, while kerosene and diesel are available 50% of the time. The state scores 1.40 out of a maximum of 2.0.

F2: Water supply indicators

F2.1: Evidence of public water supply: Evidence shows that per capita daily public water supply is above 20 litres, giving the state the maximum score of 2.0.

F2.2: Average price of a 20 litre container of water: The survey shows that the average price of 20 litres of water is ₦5.00 to ₦7.00, and the state scores 1.50 out of 2.0.

F2.3: Proportion of firms' total water requirement obtained from private water supply: The proportion of total water requirement obtained from private supply by businesses is 25 to 39%. The state gets 0.50 out of 1.0.

F3: Access to information indicators

F3.1: Number of post offices per 100,000 of the population: The number of post offices is 16 as at 2006. The number of post offices per 100,000 persons is 0.49, and the state scores 0.0 out of 1.0.

F3.2: Tele-density for fixed lines (number of telephone lines per 1,000 persons): The total number of fixed lines is 8,700. With a population of 3,238,628, the number of lines per 1,000 persons is 2.69. The state scores 0.1 out of 0.5.

F3.3: Incidence of mobile phone ownership: In 2006, the incidence of mobile phones ownership is 8.4%. The state scores 0.0 out of 0.5.

F3.4: Availability of television stations: There is one federal and one state television stations operating. The state scores 0.7 out of a maximum of 1.0.

F3.5: Availability of radio stations: There is one federal and one state radio stations operating. The state scores 0.7 out of a maximum of 1.0.

F3.6: Availability of functional website containing information: There is evidence that the state has a current website, which was confirmed through internet search. This the state the maximum score of 1.0.

F4: Transportation indicators

F4.1: Average cost per kilometer of intra-state road transportation in the last quarter: The average cost per kilometer of intra-state transport is ₦5.00 and below, giving the state the maximum score of 3.0.

F4.2: Availability of airport: The state has no airport. It is served by the nearby Sokoto airport. It scores 0.0 out of a maximum of 2.0.

F5: Social infrastructure indicators

F5.1: Primary school enrolment rate: Primary net enrolment is 33.9. The state scores 0.0 out of 1.0.

F5.2: Pupil-teacher ratio: Total primary enrolment is 321,467 while teacher population is 10,132, giving a pupil-teacher ratio of 31.7:1. The state scores 0.75 out of 1.0.

F5.3: State's capital budget to education as a ratio of total capital budget in 2005: The capital budget to education in 2005 was ₦4,678m, representing 15.07% of the total capital budget. The state scores 0.75 out of 1.50.

F5.4: State's capital budget to health as a ratio of total capital budget in 2005: The capital budget to health was ₦1,492.4m, representing 6.7% of total capital budget. The state scores 0.50 out of 1.50.

F5.5: Private sector rating of waste management: The private sector rates waste management as good, giving the state 0.3 out of 0.5.

F5.6: Frequency of waste disposal service: The survey shows that waste is disposed fortnightly and the state scores 0.5 out of 1.0.

F5.7: Average monthly waste disposal levy: The average cost paid for waste disposal by business firms ranges from ₦201.00 to ₦500.00 per month. The state scores 0.3 out of a maximum of 0.5.

2.2 Legal and Regulatory Services

The state scores a total of 40.0% on the benchmark.

2.2.1 Performance on the measures

Table 5: Scores on the measures under legal and regulatory services

Measure	Actual score	Max. score	Percent score
Business registration (R1)	1.25	4.0	31.25
Tax administration (R2)	5.25	10.0	52.50
Commercial dispute resolution (R3)	1.0	6.0	16.67
Land registration and property rights (R4)	4.50	10.0	45.0
Total	12.0	30.0	XXXXXXXXXX

2.2.2 Performance on the indicators

Table 6: Values on legal and regulatory services benchmark

Code	Indicator	Actual score	Max. score
R1	Business registration		
R1.1	Cessation of registration of business names at the State Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC	0.75	1.0
R1.2	Evidence that improperly registered business names are not given recognition	0.25	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.0	0.50
R1.4	Existence of an office of the Corporate Affairs Commissions	0.0	0.50
R1.5	Evidence of publication of the activities of CAC branch	0.0	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.0	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.25	0.50
	Subtotal (R1)	1.25	4.0

Code	Indicator	Actual score	Max. score
R2	Tax administration		
R2.1	Evidence of database of taxable persons	1.50	1.50
R2.2	Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years	0.50	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	1.0	1.0
R2.4	Evidence of a tax appeal tribunal/revenue courts	0.0	1.50
R2.5	Evidence of one-stop shop for tax payment to state and local government	0.0	1.0
R2.6	Number of taxes paid by manufacturing firms in the state	0.75	1.0
R2.7	Amount paid as business premises levy in the state capital per annum	0.50	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.0	1.0
R2.9	Penalties for non payment of business premises levy are enforced	1.0	1.0
	Subtotal (R2)	5.25	10.0
R3	Commercial dispute resolution		
R3.1	Establishment of information systems on caseload and judicial statistics	1.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	0.0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	0.0	2.0
	Subtotal (R3)	1.0	6.0
R4	Land registration and property rights		
R4.1	Availability and usability of a cadastral map of the state	0.50	1.0
R4.2	Evidence that the state has enacted a land tenure law to operationalize the Land Use Act	0.0	1.0
R4.3	Official cost (charge) of obtaining governor's consent relative to the price of land in the highest profile business area in the state capital	1.0	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	0.75	1.0
R4.5	Computerization of land transactions	0.0	1.0
R4.6	Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership	0.75	1.0
R4.7	Time taken for obtaining the Governor's consent for transfer of rights of ownership of land	0.50	1.0
R4.8	Evidence of active support for and promotion of equipment leasing in the state	1.0	1.0
R4.9	Evidence of laws that require mandatory subscription to insurance and mortgage contributions	0.0	1.0
R4.10	Evidence of effective protection of private property rights	0.0	1.0
	Subtotal (R4)	4.50	10.0
	Total	12.0	30.0

R1: Business registration indicators

R1.1: Cessation of registration of business names at the State Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC: There is evidence that only the Corporate Affairs Commission (CAC) registers businesses but there is no evidence that the Ministry of Commerce has transferred its records to the CAC. The state scores 0.75 out of 1.0.

R1.2: Evidence that improperly registered business names are not given recognition by the state: There is evidence that the state's internal revenue services and related agencies recognize registered businesses as tax payers but there is no evidence to show that the state's business premises registry admits only business names registered by the CAC. The state scores 0.25 out of 0.5.

R1.3: Evidence of existence of a task force (or regulatory actions) in the state against the display of unregistered names by firms: There is no evidence of existence of a task force against the display of unregistered business names by firms. The state scores 0.0 out of 0.5.

R1.4: Existence of an office of the Corporate Affairs Commissions in the state: Though there is a CAC, there is neither a Business Names Registry nor an Assistant Registrar. The people still go to Sokoto for CAC transactions. The state scores 0.0 out of 0.5.

R1.5: Evidence of publication of the activities of CAC branch (leaflets, fliers, handbills, booklets and/or websites) from where information on how to access CAC services can be obtained and which are freely issued: There is no evidence of a booklet from where information on how to access CAC services can be obtained. The state scores 0.0 out of 0.25.

R1.6: Evidence that the CAC office branch has a service charter. There is no evidence that the CAC branch has a service charter. The state scores 0.0 out of 0.25.

R1.7: Availability of accessible on-line real-time service through which names can be searched for and reserved at the CAC branch office: There is no evidence that the CAC branch is on-line. The state scores 0.0 out of 0.5.

R1.8: Duration for obtaining certificates of registration for business names after filing all papers: The duration for obtaining certificate of business registration is within 5 days. The state scores 0.25 out of 0.5.

R2: Tax administration indicators

R2.1: Evidence of database of taxable persons: There is evidence of a computerized database of tax payers. The state scores the maximum point of 1.5.

R2.2: Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years: There is evidence that the tax office places tax notices on the notice board. The state scores 0.50 out of 1.0.

R2.3: Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation: There is evidence of a mechanism for the validation of taxes paid to other tiers of government and other states of the federation. The state gets the maximum score of 1.0.

R2.4: Evidence of a tax appeal tribunal/revenue courts: There is no evidence that the state has a tax tribunal/revenue court. The state scores 0.0 out of 1.5.

R2.5: Evidence of one-stop shop for tax payment to state and local government: There is no evidence of one-stop shop for the payment of taxes. The state scores 0.0 out of 1.0.

R2.6: Number of taxes paid by manufacturing firms: The total number of taxes paid by manufacturing firms is 14. The state scores 0.75 out of 1.0.

R2.7: Amount paid as business premises levy in the state capital per annum: The amount paid as of business premises levy per annum ranges from ₦5,000.00 to ₦10,000.00. The state scores 0.5 out of 1.0.

R2.8: Number of days between receipt of demand notice and enforcement of penalties: The survey shows that it takes less than 30 days between receipt of demand notice and enforcement of penalties. The state scores 0.0 out of 1.0.

R2.9: Enforcement of penalties for nonpayment of business premises: Government officials undertake enforcement of penalties for nonpayment of business premises levy. The state scores the maximum point of 1.0.

R3: Commercial dispute resolution indicators

R3.1: Establishment of information systems on caseload and judicial statistics: There is evidence of a case load factor of the judges but it does not contain details of time, cost and efficiency measures. The state scores 1.0 out of a maximum of 2.0.

R3.2: Average time (in weeks) between filing a business dispute in court and obtaining judgment: The survey shows it takes over 52 weeks between filing a business dispute in court and obtaining judgment. The state scores 0.0 out of 2.0.

R3.3: Evidence on availability/establishment of formal alternative dispute resolution (ADR): There is no evidence of establishment of ADR mechanism and the state scores 0.0 out of 2.0.

R4: Land registration and property rights indicators

R4.1: Availability and usability of a cadastral map of the state: There is evidence of a cadastral map of the state capital which has been updated in the last 20 years. The state scores 0.5 out of 1.0.

R4.2: Evidence that the state has enacted a land tenure law to operationalize the Land Use Act: There is no evidence of a gazetted land tenure law in place, which complements the Land Use Act. The state scores 0.0 out of 1.0.

R4.3: Official cost (charge) of obtaining governor's consent relative to the price of land: Evidence shows that the official charge of obtaining governor's consent is less than 3% of the cost of the land. The state scores the maximum point of 1.0.

R4.4: Time taken to obtain C of O (between submission of application forms and eventual granting of consent): Evidence shows that it takes 6 to 12 months to obtain a C-of-O even though in some cases, it can be obtained in less time. The state scores 0.75 out of 1.0.

R4.5: Computerization of land transactions: There is no evidence that the state's land transactions is computerized. Transactions are done manually. The state scores 0.0 out of 1.0.

R4.6: Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership: It takes less than one month to search the registry for confirmation of validity of title in case of transfer of rights of ownership. The state scores 0.75 out of 1.0.

R4.7: Time taken for obtaining the governor's consent for transfer of rights of ownership of land: It takes 1 to 2 months to obtain the governor's consent for transfer of rights of ownership of land. The state scores 0.50 out of 1.0.

R4.8: Evidence of active support for and promotion of equipment leasing: There is evidence of government support for and promotion of equipment leasing. This is encouraged through tractor leasing services and other types of leases. The state gets the maximum point of 1.0.

R4.9: Evidence of laws that require mandatory subscription to insurance and mortgage contributions: There is no evidence of a gazetted law requiring mandatory subscription to insurance and mortgage contributions. The state scores 0.0 out of 1.0.

R4.10: Evidence of effective protection of private property rights: There is no evidence of a law enacted by the state and gazetted, protecting private property. The state scores 0.0 out of 1.0.

2.3 Business Support and Investment Promotion

The state scores 49.0% on the benchmark.

2.3.1 Performance on the measures

Table 7: Performance on measures under business support and investment promotion

Code	Measure	Actual score	Max. score	Percent score
B1	Entrepreneurship promotion	1.5	3.0	50.0
B2	Access to finance	1.0	8.0	12.50
B3	Investment promotion service	5.0	5.0	100.0
B4	Support for industrial clusters	1.8	2.0	90.0
B5	Public private partnership	2.0	2.0	100.0
	Total	9.8	20.0	XXXXXXXXXX

2.3.2 Performance on the indicators

Table 8: Performance on the indicators

Code	Indicator	Actual score	Max. score
B1	Entrepreneurship promotion		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	1.5	3.0
	Subtotal	1.5	3.0

Code	Indicator	Actual score	Max. score
B2	Access to finance and credit		
B2.1	Number of companies that benefited from SMEEIS in 2005 relative to national average	0.0	1.5
B2.2	Relative number of bank branches as at May 2006	0.0	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percentage of capital budget to agriculture in 2005	0.0	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percentage of capital budget to agriculture in 2005	0.0	1.5
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	Subtotal	1.0	8.0
B3	Investment promotion services		
B3.1	Existence of special programmes/incentives that promote technology innovations	2.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	1.0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	1.0	1.0
B3.4	Existence of up to date directory of business firms	1.0	1.0
	Subtotal	5.0	5.0
B4	Support for industrial cluster/layout/park		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster/layout/park	0.8	1.0
	Subtotal	1.8	2.0
B5	Public-private partnership		
B5.1	Public-private partnership in security, infrastructure and utilities, credit provision, training and mentoring	2.0	2.0
	Subtotal	2.0	2.0
	Total	9.8	20.0

B1: Entrepreneurship promotion indicators

B1.1: Existence of specific policies and/or institutions to promote entrepreneurship (business start-up and business growth): There is evidence of special budget allocation in 2005 and existence of an agency for entrepreneurial development services. There is no evidence of annual or periodic awards to deserving entrepreneurs and a policy to develop a specific number of beneficiaries. The state scores 1.5 out of 3.0.

B2: Indicators of access to finance

B2.1: Number of companies that benefited from SMEEIS in 2005 relative to national average: Evidence shows that no company benefited from the SMEEIS facilities in 2005. The state scores 0.0 out of 1.5.

B2.2: Relative number of bank branches as at May 2006: As at May 2006, the total number of bank branches was 26, representing 50% of the national average. The state scores 0.0 out of 1.5.

B2.3: NACRDB loans as percent of capital budget to agriculture in 2005: The amount of NACRDB loans disbursed in 2005 was ₦55,763,506.91, representing 1.42% of the total capital budget to agriculture. The state scores 0.0 out of 1.50.

B2.4: Volume of ACGSF loans disbursed to agro-businesses as percent of capital budget to agriculture in 2005: The amount of disbursed in 2005 was ₦93,634,000.30, representing 2.38% of the total capital budget to agriculture. The state scores 0.0 out of 1.50.

B2.5: Repayment rate of ACGSF loans for the period, 2002-2005: The repayment rate for the period was 45.90%. The state scores 1.0 out of 2.0.

B3: Indicators of investment promotion services

B3.1: Existence of special programmes/incentives that promote technology innovations: There is evidence of infrastructure provision, special concessions and tax incentives as contained in the SEEDS document and the investors' guide. The state scores the maximum point of 2.0.

B3.2: Evidence of special incentives to promote linkages between large firms and small and medium enterprises: There is evidence of special incentives as contained in the SEEDS document and the investors guide. The state scores the maximum point of 1.0.

B3.3: Availability of published and up-to-date investment or business information guide to enlighten investors in the state (base year 2004): There is evidence of an up-to-date copy of investors guide, giving the state the maximum score of 1.0.

B3.4: Existence of up to date directory of business firms: There is no evidence of the existence of an up-to-date directory of business firms. The state earns 0.0 out of 1.0.

B4: Indicators of support for industrial cluster/layout/park

B4.1: Presence of an industrial cluster /layout/park: There is evidence of industrial layouts/clusters/parks in some major towns. The state scores the maximum point of 1.0.

B4.2: Government's infrastructure programmes to support the cluster/layout/park: There is evidence of infrastructure programme and security but no evidence of telecommunication provision. The state scores 0.80 out of 1.0.

B5: Indicator of public-private partnership

B5.1: Public-private partnership in security, infrastructure and utilities, credit provision, training and mentoring: There is evidence of public private partnership in infrastructure development, provision of credit, training and mentoring and security. The state scores the maximum point of 2.0.

2.4 Security

The state scores 76.25% on security.

2.4.1 Performance on the measures

Table 9: Scores on the measures under security

Code	Measure	Actual score	Max. score	Percent score
S1	Major crimes	9.0	12.0	75.0
S2	Minor crimes	3.0	3.0	100.0
S3	Police coverage	1.0	2.0	50.0
S4	Perceptions on security	2.25	3.0	75.0
	Total	15.25	20.0	XXXXXXX

2.5.2 Performance on the indicators

Table 10: Performance on the indicators

Code	Indicator	Actual score	Max. score
S1	Major crimes		
S1.1	Number of reported armed robbery cases in 2005 per 100,000 persons	2.0	2.0
S1.2	Number of reported murder cases in 2005 per 100,000 persons	2.0	2.0
S1.3	Number of per 100,000 persons rape cases in 2005 per 100,000 persons	2.0	2.0
S1.4	Number of per 100,000 persons assault cases in 2005 per 100,000 persons	1.00	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) in 2005 per 100,000 persons	0.0	2.0
S1.6	Number of reported arson/vandalism cases in 2005 per 100,000 persons	2.0	2.0
	Subtotal (S1)	9.0	12.0
S2	Minor crimes		
S2.1	Number of reported fraud (including forgery and counterfeiting and extortion) cases in 2005 per 100,000 persons	3.0	3.0
	Subtotal (S2)	3.0	3.0
S3	Police coverage		
S3.1	Police-population ratio	1.0	2.0
	Subtotal (S3)	1.0	2.0
S4	Perceptions on security		
S4.1	Assessment of the conduciveness of security to business	1.50	1.50
S4.2	Rating of police performance	0.75	1.50
	Subtotal (S4)	2.25	3.0
	Total	15.25	20.0

S1: Major crimes indicators

S1.1: Number of reported armed robbery cases in 2005 per 100,000 persons: The number of reported robbery reported is 28. The number of cases per 100,000 persons is 0.87. The state scores the maximum point of 2.0.

S1.2: Number of reported murder cases in 2005 per 100,000 persons: The number of reported murder cases is 26. The number of cases per 100,000 persons is 0.80, giving the state the maximum score of 2.0.

S1.3: Number of reported rape cases in 2005 per 100,000 persons: The number of rape cases reported is 8. The ratio is 0.25 and the state scores 2.0.

S1.4: Number of reported assault cases in 2005 per 100,000 persons: The number of reported assault cases is 97. The number of cases per 100,000 persons is 2.99. The state scores the maximum point of 1.0.

S1.5: Number of reported burglary and theft cases (including motor vehicle snatching) in 2005 per 100,000 persons: There are 274 reported burglary case. The number of cases per 100,000 persons is 8.46. The state scores 0.0 out of 2.0

S1.6: Number of reported arson/vandalism cases in 2005 per 100,000 persons: There are 13 reported arson/vandalism cases. The number of cases per 100,000 persons is 0.40 and the state score the maximum point of 2.0.

S2: Minor crimes indicator

S2.1: Number of reported fraud (including forgery and counterfeiting and extortion) cases in 2005 per 100,000 persons: The number of reported fraud cases is 45. The number of cases per 100,000 persons is 1.39, giving the state the full score of 3.0.

S3: Police resources indicator

S3.1: Police-population ratio: The number of combatant policemen in 2005 is 4523. The number of policemen per 1,000 persons is 1.40. The state scores the maximum point of 1.0.

S4: Perceptions on security indicator

S4.1: Assessment of the conduciveness of security to business: The survey shows that business firms in the state perceive the business environment to be very good in terms of security. The state scores the maximum point of 1.5.

S4.2: Rating of police performance: The survey shows that police performance is rated as efficient. The state scores 0.75 out of 1.5.

21. Major crime indicator

21.1: Number of reported violent crimes cases in 2005 per 100,000 persons. The number of reported violent crimes cases in 2005 per 100,000 persons is 28. The state score is 28.7. The state score is the maximum point of 3.0.

21.2: Number of reported property crimes cases in 2005 per 100,000 persons. The number of reported property crimes cases in 2005 per 100,000 persons is 25. The state score is 25.0. The state score is the maximum point of 3.0.

21.3: Number of reported rape cases in 2005 per 100,000 persons. The number of reported rape cases in 2005 per 100,000 persons is 0.25. The state score is 0.25. The state score is the maximum point of 3.0.

21.4: Number of reported assault cases in 2005 per 100,000 persons. The number of reported assault cases in 2005 per 100,000 persons is 3.89. The state score is 3.89. The state score is the maximum point of 3.0.

21.5: Number of reported burglary and theft cases (excluding motor vehicle theft) in 2005 per 100,000 persons. The number of reported burglary and theft cases in 2005 per 100,000 persons is 2.9. The state score is 2.9. The state score is the maximum point of 3.0.

21.6: Number of reported residential burglary cases in 2005 per 100,000 persons. The number of reported residential burglary cases in 2005 per 100,000 persons is 0.40. The state score is 0.40. The state score is the maximum point of 3.0.

22. Minor crimes indicator

22.1: Number of reported fraud (including forgery and counterfeiting and extortion) cases in 2005 per 100,000 persons. The number of reported fraud cases in 2005 per 100,000 persons is 1.29. The state score is 1.29. The state score is the maximum point of 3.0.

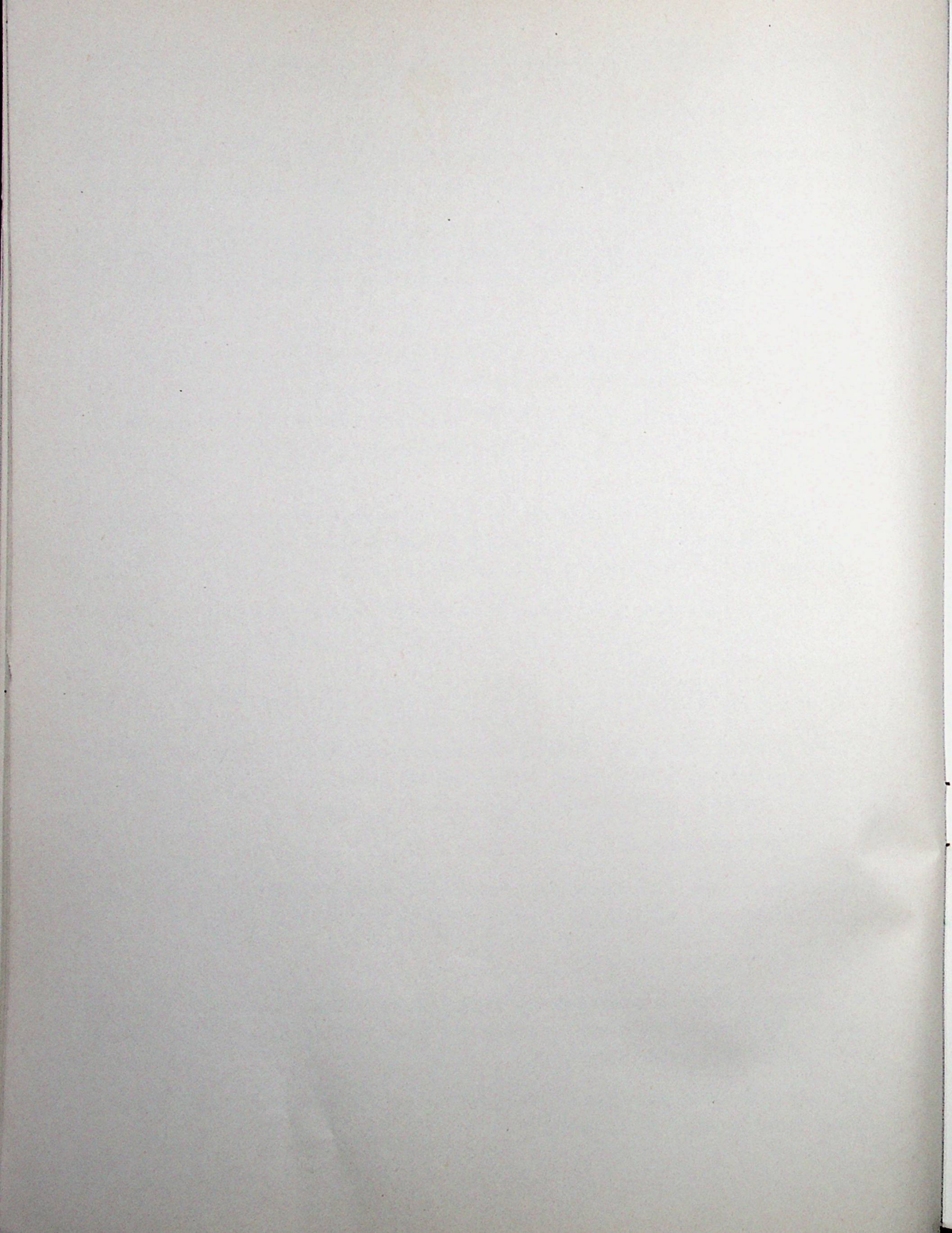
23. Police resources indicator

23.1: Police-population ratio: The number of employed policemen in 2005 is 4,252. The number of policemen per 1,000 persons is 1.40. The state score is 1.40. The state score is the maximum point of 1.5.

24. Perceptions on security indicator

24.1: Assessment of the conduciveness of security to business. The survey shows that business firms in the state perceive the business environment to be very good in terms of security. The state scores the maximum point of 1.5.

24.2: Rating of police performance. The survey shows that police performance is rated as efficient. The state score is 0.75 out of 1.5.



LIST OF INSTITUTIONS AND AGENCIES COLLABORATING ON BECANS

National Planning Commission (NPC)

Central Bank of Nigeria (CBN)

National Bureau of Statistics (NBS)

Small and Medium Enterprises Development Agency of Nigeria (SMEDAN)

Manufacturers Association of Nigeria (MAN)

Nigerian Association of Small and Medium Enterprises (NASME)

Nigeria Economic Summit Group Ltd/Gte (NESG)

Human Rights Law Services (HURILAWS)

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