

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 25, 2007

KWARA

KWARA

AFRICAN INSTITUTE FOR APPLIED ECONOMICS

IN COOPERATION WITH

Ministry of Planning, Kwara State

Central Bank of Nigeria

RESEARCH BUSINESS ENVIRONMENT REPORT

Business Environment
Volume 1, Number 28, 2007

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This Report is part of

Synthesis Report

Series.

Business Environment

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Applied Economics

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Published by

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FIRST PUBLISHED, 2007

© African Institute for Applied Economics

ISSN 1597-9954

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SYNOPSIS

KWARA State scores 47.7% on the business environment index. Among the four benchmarks, it scores relatively high on infrastructure, and low on legal and regulatory services and security.

The state scores 53.50% on infrastructure and utilities. It performs relatively better on access to information and low on water supply and transportation.

It scores 44.17% on legal and regulatory services. The score on contract enforcement/commercial dispute resolution is the lowest, while the score on business registration is the highest.

The score on business support and investment promotion is 44.50%. It performs relatively better on investment promotion services and low on public-private partnership and access to finance.

The score on security is 47.5%. It performs relatively high on police coverage.

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1.0 BACKGROUND INFORMATION

1.1 Geopolitical Profile

Kwara state is located in the North Central Nigeria. It lies between latitudes $11^{\circ} 2'$ and $11^{\circ} 45'$ North and longitude $2^{\circ} 45'$ and $6^{\circ} 4'$ East. The state covers a land area of 35,705 square kilometers and has a population of 2,371,089 according to the 2006 census. It has 16 local government areas.

1.2 Economic potentials

The state is endowed with agricultural and mineral resources. Major agricultural produce includes: plantain, sorghum, cocoa, palm oil/palm kernel, cashew nut, sugar cane, banana, maize, cassava, groundnut, and yam and soya beans. The state has potential for processing of these agricultural products.

Key investment opportunities are in the areas of processing of crop and livestock products; lumbering and furniture, paper production; ceramics; rubber based and agro chemicals.

1.3 Investment climate, policies and institutions

The state has incentives for both local and foreign investors in the area of tourism, commerce and industry aimed at expanding the industrial and commercial sectors for wealth creation and employment generation.

1.4 Budget profile

Internally generated revenue accounted for 23.2% of the total budgeted revenue in 2005. Health capital budget and education capital budget were ₦324.05 and ₦667.51 per capita respectively as shown in table 1.

Table 1: Budget Profile, 2006

Budget Indicator	Amount (N'm)	Amount per capita (N)
Federation Account Revenue	17,231.63	7,270.73
Internally Generated Revenue	5,204.00	2,195.78
Total Budget	37,325.14	15,749.01
Capital Budget on Health	768.00	324.05
Capital Budget on Education	1,582.00	667.51

2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores 47.70% on the business environment index. The performance across the benchmarks is as follows:

Table 2: Performance across the Benchmarks

Code	Benchmark	Actual Score	Maximum score	Percentage score
F	Infrastructure and utilities	16.05	30.0	53.5
R	Legal and regulatory services	13.25	30.0	44.17
B	Business support and investment promotion	8.9	20.0	44.5
S	Security	9.5	20.0	47.5
	Total	47.7	100.0	XXXXXXX

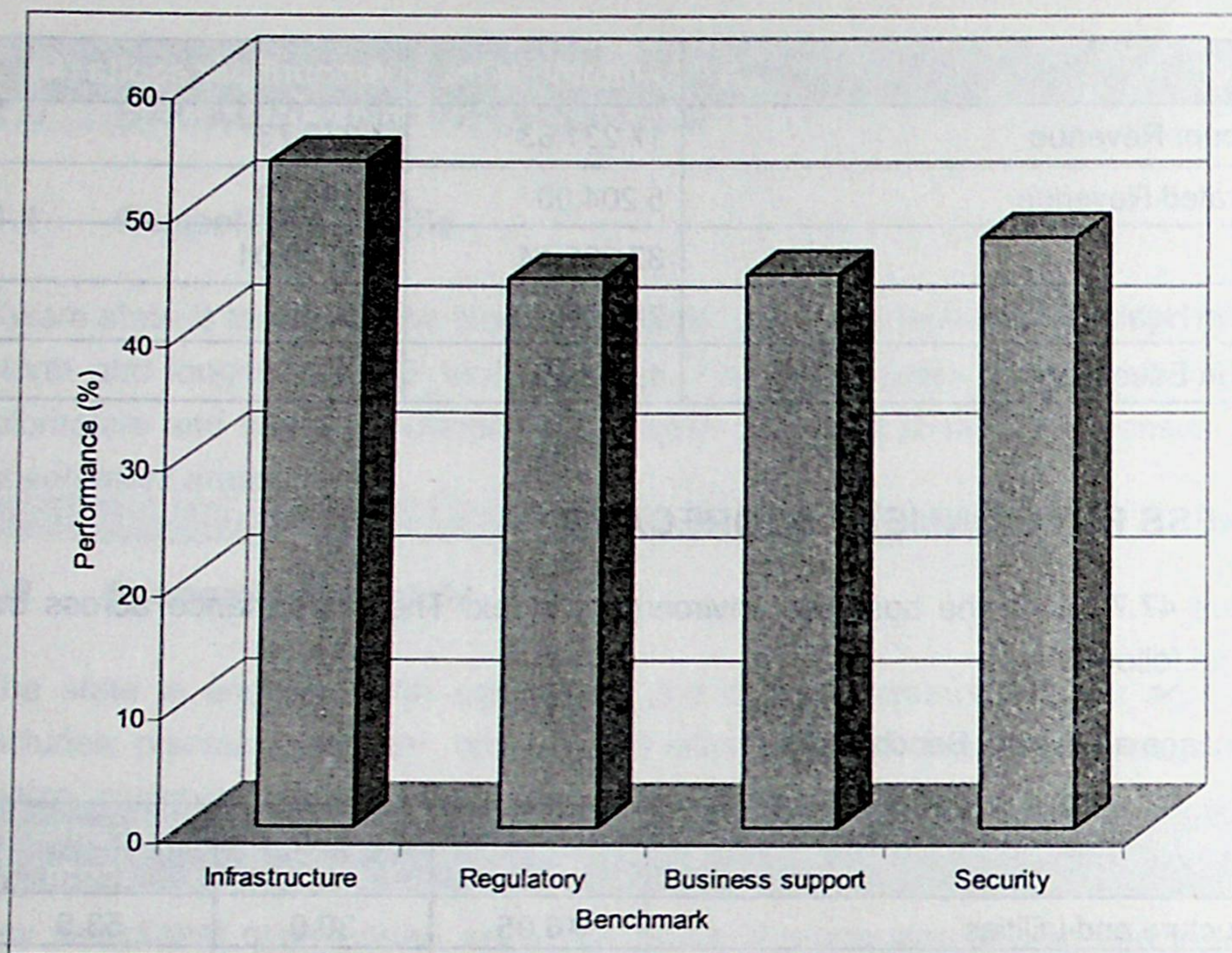


Figure 1: Performance across the Benchmarks

2.1 Infrastructure and Utilities

The state scores 53.50% on infrastructure and utilities.

2.1.1 Performance on the Measures

The performance on the benchmark measures is shown in table 3.

Table 3: Performance on the measures of infrastructure and utilities

Code	Measure	Actual Score	Maximum score	Percentage score
F1	Energy	4.4	8.0	55.0
F2	Water supply	2.0	5.0	40.0
F3	Access to information	3.65	5.0	73.0
F4	Transportation	2.0	5.0	40.0
F5	Social infrastructure	4.0	7.0	57.14
	Total	16.05	30.0	XXXXXXX

2.1.2 Performance on the Indicators

The performance on infrastructure and utilities benchmark indicators is shown in the table 4.

Table 4: Values on Infrastructure and Utilities Benchmark Indicators

Code	Indicator	¹ Actual score	Maximum score
F1	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.5	2.0
F1.2	Average hours of electricity supply per 24 hour day	0.5	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	1.7	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.7	2.0
	Sub total (F1)	4.4	8.0
F2	Water supply		
F2.1	Evidence of public water supply	0.0	2.0
F2.2	Average price of 20 liters of water	1.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	1.0	1.0
	Sub total (F2)	2.0	5.0
F3	Access to information		
F3.1	Number of post offices per 100,000 of the population	0.25	1.0
F3.2	Tele-density of fixed lines (number of telephone lines per 1,000 persons)	0.5	0.5
F3.3	Incidence of mobile phone ownership	0.2	0.5
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	1.0	1.0
F3.6	Availability of a functional website	1.0	1.0
	Sub total (F3)	3.65	5.0

¹ 0% does not necessarily imply that the state has zero units of the particular property or attribute. Also, 100% score does not necessarily imply that the state has full units of the particular property. Rather, the two extreme scores merely reflect the two extreme points of the measuring scale used to evaluate the performance of respective states on this property or attribute.

F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation in the last quarter of 2006	0.0	3.0
F4.2	Availability of airport.	2.0	2.0
	Sub total (F4)	2.0	5.0
F5	Social infrastructure		
F5.1	Primary school enrolment rate	1.0	1.0
F5.2	Pupil-teacher ratio	1.0	1.0
F5.3	Capital budget to education as % of total capital budget.	0.5	1.5
F5.4	Capital budget to health as % total capital budget	0.0	1.5
F5.5	Private sector rating of waste management	0.4	0.5
F5.6	Frequency of waste disposal	1.0	1.0
F5.7	Average monthly waste disposal levy	0.1	0.5
	Sub total (F5)	4.0	7.0
	Total	16.05	30.0

F1. Energy

F1.1 Annual per capita electricity supply: With an estimated annual power supply of 80,194.46kw, the per capita power supply is 0.034Kw and the state scores 0.5 out of 2.0.

F1.2 Average hours of public electricity supply per 24 hour day: Public power supplies between two and seven hours of electricity out of 24 hours a day. This gives the state a score of 0.5 out of 2.0.

F1.3 Difference between Actual Price and officially regulated price of petroleum products in the last quarter of 2006: The difference between the official price of petroleum products and what the people pay is 1 to 10% for kerosene and diesel, and zero for petrol. The state scores 1.7 out of 2.0.

F1.4 Evidence of availability of petroleum products in the state in the last quarter of 2006: The survey shows that petrol and kerosene are available all the time, while diesel is available 50% of the time. The state scores 1.7 out of 2.0.

F2. Water

F2.1 Daily per capita litres of water supply: The state scores zero out of the 2.0

F2.2 Average Price of 20 litres of private water supply: The average price of 20 litre gallon of private water is ₦10.00. The state scores 1.0 out of 2.0

F2.3 Proportion of Firm's daily water requirement obtained from private supply: Firms obtain less than 10% of their daily water supply from private sources. This gives the state the maximum score of 1.0.

F3 Access to information

F3.1 Number of post offices per 100,000 of the population: There are forty-two (42) post offices. This gives 1.77 post offices per 100,000 persons. The state scores 0.25 out of 1.0.

F3.3 Incidence of mobile phone ownership in the state: The incidence of mobile phone ownership is 33.8%. The state scores 0.2 out of 0.5

F3.4 Number Television Stations in the state: There are federal and state television stations. The state scores 0.7 out of 1.

F3.5 Number of Radio Stations in the state: There are federal, state and privately owned radio stations. The state scores the maximum point of 1.0.

F3.6 Availability of functional website: There is a functional and regularly updated website (www.kwarastate.gov.ng). The state scores the maximum point of 1.0.

F4 Transportation:

F4.1 Average cost per kilometer of intra state road transportation in the last quarter. It costs more than ₦15 per kilometer to travel from one location to another within Ilorin and other major towns. The state scores zero out of 3.0.

F4.2 Availability of Airport: There is an airport located in the capital city-Ilorin. The state scores the maximum point of 2.0.

F.5 Social infrastructure

F5.1 Primary school enrolment rate: The net primary school enrolment rate is 79.8%. The state scores the maximum point of 1.0.

F5.2 Pupil teacher Ratio: The pupil/ teacher ratio for schools in Kwara state is 22:1. This gives the state the maximum point of 1.0.

F5.3 Capital budget for education as % of total capital budget in 2005: Analysis of 2005 budget shows that education capital budget represented 9.92% of the total capital budget. The state scores 0.5 out of 1.5.

F5.4 Capital budget for health as % of total capital budget in 2005: Health capital budget represented 4.82% of the total capital budget in 2005. The state scores zero out of 1.5.

F5.5 Private Sector rating of waste management: Based on assessment of business and company executives, the state scores 0.4 out of 0.5.

F5.6 Frequency of waste disposal: Disposal of wastes is done on a daily basis. The state scores the maximum point of 1.0

5.7 Average monthly waste disposal levy: The average monthly waste disposal levy ranged from ₦501.00 to ₦1000.00. The state scores 0.1 out of 0.5.

2.2 Legal and Regulatory Services

The state scores 44.17% on the benchmark.

2.2.1 Performance on the Measures

The state's performance on the legal and regulatory services measures is given in table 5.

Table 5: Performance on the measures of legal and regulatory services

Code	Measure	Actual Score	Maximum Score	Percentage
R1	Business registration	2.50	4.0	62.50
R2	Tax administration	4.50	10.0	45.00
R3	Commercial dispute resolution	2.00	6.0	33.33
R4	Land registration and property rights	4.25	10.0	42.50
	Total	13.25	30.0	XXXXXXX

2.2.2 Performance on the Indicators

The performance of the state in legal and regulatory services indicators is given in the table 6.

Table 6: Performance on the Indicators of Legal and Regulatory Services

Code	Indicator	Actual score	Maximum 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	0.5	1.0
R1.2	Evidence that improperly registered business names are not given recognition.	0.25	0.5
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.0	0.5
R1.4	Existence of an office of the Corporate Affairs Commissions.	0.5	0.5
R1.5	Evidence of publication of the activities of CAC branch :	0.25	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.00
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.5	0.5
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.5	0.5
	Sub total (R1)	2.5	4
R2	Tax administration		
R2.1	Evidence of database of taxable persons:	1.0	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	0.75	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	0.0	1.0
R2.4	Evidence of a Tax Appeal Tribunal/Revenue Courts	0.5	1.5
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	0.75	1.0
R2.7	Amount paid as business premises levy capital per annum	0.5	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.5	1.0
R2.9	Amount paid as business premises levy in the state capital per annum	0.5	1.0
	Sub total (R2)	4.5	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	1.0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	0.0	2.0
	Sub total (R3)	2.0	6.0
R4	Land registration and property rights		
R4.1	Availability and usability of a cadastral map of the state	0.0	1.0
R4.2	Evidence that the state has enacted a land tenure law to effectuate 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	1.0	1.0
R4.7	Time taken for obtaining the governor's consent for transfer of rights of ownership of land	0.5	1.0
R4.8	Evidence of active support for and promotion of equipment leasing	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
	Sub total (R4)	4.25	10.0
	Total	13.25	30.0

R1: Business Registration

R1.1 Cessation of registration of business names since the setting up of CAC. There is evidence that only corporate affairs commission registers businesses in Kwara state. But there is no evidence to show that records of registration have been transferred to corporate affairs commission. The state scored 0.5 out of 1.0.

R1.2 Evidence that improperly registered business names are not given recognition in the state: There is evidence that the state business premises registry admits only business names registered by CAC. The state scores 0.25 out of 0.5.

R1.3 Existence of a task force or regulatory action against the display of unregistered business names: There is no evidence of a task force against the display of unregistered business names. The state scores zero out of 0.5.

R1.4 Existence of CAC office in the state: There is a functional CAC office. The state scores the maximum point of .5.

R1.5 Evidence of publication activities of CAC branch: There is evidence of publication of the CAC branch activities, including booklets and flyers. The state scores the maximum point of 0.25.

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

R1.7 Availability of accessible on-line real time services: There is an on-line service in the CAC branch office. The state scores the maximum points of 0.5.

R1.8 Duration for obtaining certificate of registration after filling all forms: It takes one day to obtain certificate of registration after completing the necessary forms. The state gets the maximum point of 0.5.

R2 Tax administration

R2.1 Evidence of database of taxable persons in the state: There is evidence of manually compiled lists of taxable persons and companies. The state scores 1.0 out of 1.5.

R2.2 Evidence of publication of tax notices and sending tax assessment notices: Tax notices are sent to individuals and companies. But there is no evidence of press release of the notices. The state scores 0.75 out of 1.0.

R2.3 Evidence of mechanism for validation of tax paid to other tiers of government: There is no mechanism for validation of tax paid to other tiers of government. The state scores zero out of 1.0.

R2.4 Evidence of a tax appeal tribunal/Revenue court: There is a revenue court. The state scores 0.5 out of 1.5.

R2.5 Evidence of one stop shop for tax payment to state and LGA: There is no one-stop shop for tax payment. The state scores zero out of 1.0.

R2.6 Number of taxes paid by manufacturing firms: Manufacturing firms/enterprises pay eleven different types of taxes. The state scores 0.75 out of 1.0.

R2.7 Amount paid as business premises levy per annum: Firms pay ₦5000.00 to ₦10,000.00 per annum as business premises levy. The state scores 0.5 out of 1.0.

R2.8 Number of days between the receipt of demand notice and enforcement of penalties for non payment of business premises levy: It takes between 30-90 days to enforce penalty after receipt of demand notice. The state scores 0.5 out of 1.0.

R2.9 Penalty for non payment of business premises in the state are enforced by: Government appointed independent tax consultant enforces penalties. The state scores 0.5 out of 1.0.

R3 Commercial dispute resolution

R3.1 Establishment of information system on caseload and judicial statistics: There is evidence of establishment of information on case load of judges and judicial statistics. The state scores 1.0 out of 2.0.

R3.2 Estimate in weeks of the time lag between filing a business dispute and obtaining judgment: It takes an average of one year to obtain judgment from the time a business dispute is filled in the court. The state scores 1.0 out of 2.0.

R3.3 Evidence of availability/establishment of alternative dispute resolution mechanism: There is no evidence of existence of alternative dispute resolution mechanism. The state scores zero out of 2.0.

R4 Land registration and property rights

R4.1 Availability of cadastral map of the state: There is a cadastral map of Kwara state, but it is more than twenty years old and inconsistent with current features. The state scores zero out of 1.0.

R4.2: Evidence that the state has enacted a land law to complement the Land Use Act: There is no evidence of a land law to complement the land use act. The state scores zero out of 1.0.

R4.3 Official cost/charge of obtaining governor's consent relative to the price of land in the highest profile business area: Evidence shows that the official cost of obtaining the

governor's consent is 2.5% of the value 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 and eventual granting of consent): It takes between 6 and 12 months to obtain C of O. The state scores 0.75 out of 1.0.

R4.5 Computerization of land transactions: Land transactions are still manually handled. The state scores zero out of 1.0.

R.4.6 Time taken to search the registry for confirmation of validity: It takes less than one week to search the registry for confirmation of validity of title. The state scores the maximum point of 1.0.

R4.7: Time taken to obtain governor's consent for transfer of right of ownership of land: It takes between 1 and 2 months. The state scores 0.5 out of 1.0.

R4.8 Evidence of active support for equipment leasing: There is evidence of active support for equipment leasing, for example, tractor hiring services. The state scores the maximum point of 1.0.

R4.9 Evidence of law that requires mandatory subscription to insurance and mortgage contributors: There are no laws on mandatory subscription to insurance and mortgage. The state scores zero out of 1.0.

R.410 Evidence of effective protection of private property rights: There are no laws or policies on protection of private property rights. The state scores zero out of 1.0.

2.3 Business Support and Investment Promotion

The state scores 44.50% on the benchmark

2.3.1 Performance on the measures

The state's performance on the measures is given in table 7.

Table 7: Performance on the Measures of Business Support and Investment Promotion Indicators

Code	Measure	Actual Score	Maximum Score	Percentage
B1	Entrepreneurship promotion	1.5	3.0	50.0
B2	Access to finance	2.5	8.0	31.25
B3	Investment promotion services	3.0	5.0	60.0
B4	Support for industrial cluster	1.4	2.0	70.0
B5	Public-private partnership	0.5	2.0	25.0
	Total	8.9	20.0	XXXXXXX

2.3.2 Performance on the indicators

The details of the state's performance on the benchmark indicators are given in table 8.

Table 8: Values on Business Support and Investment Promotion Indicators

Code	Indicator	Actual score	Maximum score
B1	Entrepreneurship promotion		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	1.5	3.0
	Sub total (B1)	1.5	3.0
B2	Access to finance		
B2.1	Number of companies that have benefited from SMEEIS in 2005 relative to national average	0.5	1.5
B2.2	Relative number of bank branches as at May 2006	0.5	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percent of agricultural capital budget in 2005.	0.0	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.5	1.5
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	Sub total (B2)	2.5	8.0
B3	Investment promotion services		
B3.1	Existence of special programmes/incentives that promote technology innovations	1.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	0.0	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
	Sub total (B3)	3.0	5.0
B4	Support for industrial cluster		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.4	1.0
	Sub total (B4)	1.4	2.0
B5	Public private partnership		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	0.5	2.0
	Sub total (B5)	0.5	2.0
	Total	8.9	20.0

B1 Entrepreneurship promotion

B1.1 Existence of specific policies and/or institutions to promote entrepreneurship: The state scores 1.5 out of 3.0

B2 Access to finance

B2.1 Number of companies that have benefited from SMEEIS: Evidence shows that 17.45% of companies relative to the national have had access to SMEEIS funds. The state scores 0.5 out of 1.5

B2.2 Relative number of bank branches as at May 2006: There are 46 bank branches and this represents 52% of the national average. The state scores 0.5 out of 1.5.

B2.3 NACRDB loan as a percentage of agriculture capital budget in 2005. NARCDDB loan was 17.69% of the capital budget to agriculture in 2005. The state scores zero out of 1.5.

B2.4 Volume of ACGSF loan disbursed to agribusinesses as a percentage of the capital budget on Agriculture in 2005. ACGSF loan constituted 26.53% of agriculture capital budget. The state scores 0.5 out of 1.0.

B2.5 Percent Repayment of ACGSF loan (2002-2005): Repayment of ACGSF loans between 2002 and 2005 was 48.04%. The state scores 1.0 out of 2.0.

B3 Investment promotion services

B3.1 Existence of special programme/incentives that promote technology innovation:

There is evidence of infrastructure provisioning at the industrial site, and a technology acquisition centre to promote technology innovation. The state scores 1.0 out of 2.0.

B3.2 Evidence of special incentives to promote linkages between large firms and small and medium enterprises:

There is no evidence of incentive to promote linkages between large firms and small/medium firms. The state scores zero out of 1.0.

B3.3 Availability of published and up to date investment or business information guide:

There is a published investment guide. It contains a list of different investment opportunities and agricultural potentials in the state. The state scores the maximum point of 1.0.

B3.4 Existence of published and up to date directory of business firms:

There is evidence of published and up to date directory of business firms in the state. The state scored the maximum point of 1.0.

B4.1: Existence of an industrial cluster/layout/park: There is an industrial estate. The state scores the maximum point of 1.0.

B4.2 Government infrastructure programme to support cluster: There is evidence of construction of roads and supply of electricity at the industrial estate. The indicator scores 0.4 out of 1.0.

B5 Public-private partnership

B5.1 Public private partnership in security, infrastructure and utilities, credit and mentorship:

There are evidences of public-private collaborations in the provision of facilities especially infrastructure. The state scores 0.5 out of 2.0

2.4 Security

The state scored a total of 47.50% on the benchmark.

2.4.1 Performance on the Measures

The state's performance on the security benchmark measures is given table 9.

Table 9: State's Performance on the measures of security

Code	Measure	Actual Score	Maximum Score	Percentage
S1	Major crimes	6.0	12.0	50
S2	Minor crimes	0.0	3.0	0.0
S3	Police coverage	2.0	2.0	100
S4	Perceptions of security	1.5	3.0	50
	Total	9.5	20.0	XXXXXXX

2.4.2 Performance on the Indicators

The state's performance on the indicators is given in table 10.

Table 10: Values on Security Indicator

Code	Indicators	Actual score	Maximum 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	1.0	2.0
S1.3	Number of reported rape cases in 2005 per 100,000 persons	2.0	2.0
S1.4	Number of reported assault cases in 2005 per 100,000 persons	1.0	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	0.0	2.0
	Sub total (S1)	6.0	12.0
S2	Minor crimes		
S2.1	Number of reported fraud (including forgery and counterfeiting and extortion) cases per 100,000 persons	0.0	3.0
	Sub total (S2)	0.0	3.0
S3	Police coverage		
S3.1	Police: population ratio	2.0	2.0
	Sub total (S3)	2.0	2.0
S4	Perceptions on security		
S4.1	Assessment of the conduciveness of security to business	0.75	1.5
S4.2	Rating of police performance	0.75	1.5
	Sub total (S4)	1.5	3.0
	Total	9.5	20.0

S1. Major Crimes

S1.1 Number of reported armed robbery cases in 2005 per 100,000 persons: The number of reported robbery cases is 21. The number of cases per 100,000 persons is 0.89. The state gets the maximum score of 2.0.

S1.2 Number of reported murder cases in 2005 per 100,000 persons: The number of reported murder cases is 92. The number of cases per 100,000 persons is 3.88. The state scores 1.0 out of 2.0.

S1.3 Number of reported rape cases in 2005 per 100,000 persons: The number of reported rape cases is 14. The number of cases per 100,000 persons is 0. The state scores the maximum point of 2.0.

S1.4 Number of reported assault cases in 2005 per 100,000 persons: The number of reported assault cases is 94. The number of cases per 100,000 persons is 3.96. The state scores .0 out of the 2.0

S1.5 Number of reported burglary and theft cases (including motor vehicle snatching) in 2005 per 100,000 persons: The number of reported burglary cases is 360. The number of cases per 100,000 persons is 15.18. The state scores zero out of 2.0.

S1.6 Number of reported arson/vandalism cases in 2005: The number of reported arson/vandalism cases is 149. The number of cases per 100,000 persons is 6.28. The state got zero out of 2.0.

S2 Minor crimes

S2.1 Number of reported fraud (including forgery, counterfeiting, and extortion) reported in 2005: There was no data on reported fraud cases in 2005 and the state scores out of 3.0.

S3 Police coverage

S3.1 Police population per 1,000 persons in 2005: There are 5,657 combatant policemen in 2005. The number of policemen per 1,000 persons is 2.39. The state scores the maximum point of 2.0.

S4 Perception on security

S4.1: Assessment of the security: The survey shows that conduciveness of business environment (in terms of security) is assessed as good. The state scores 0.75 out of 1.5.

S4.2: Rating of police performance: From the survey, police performance is rated as efficient, and the state scores 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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