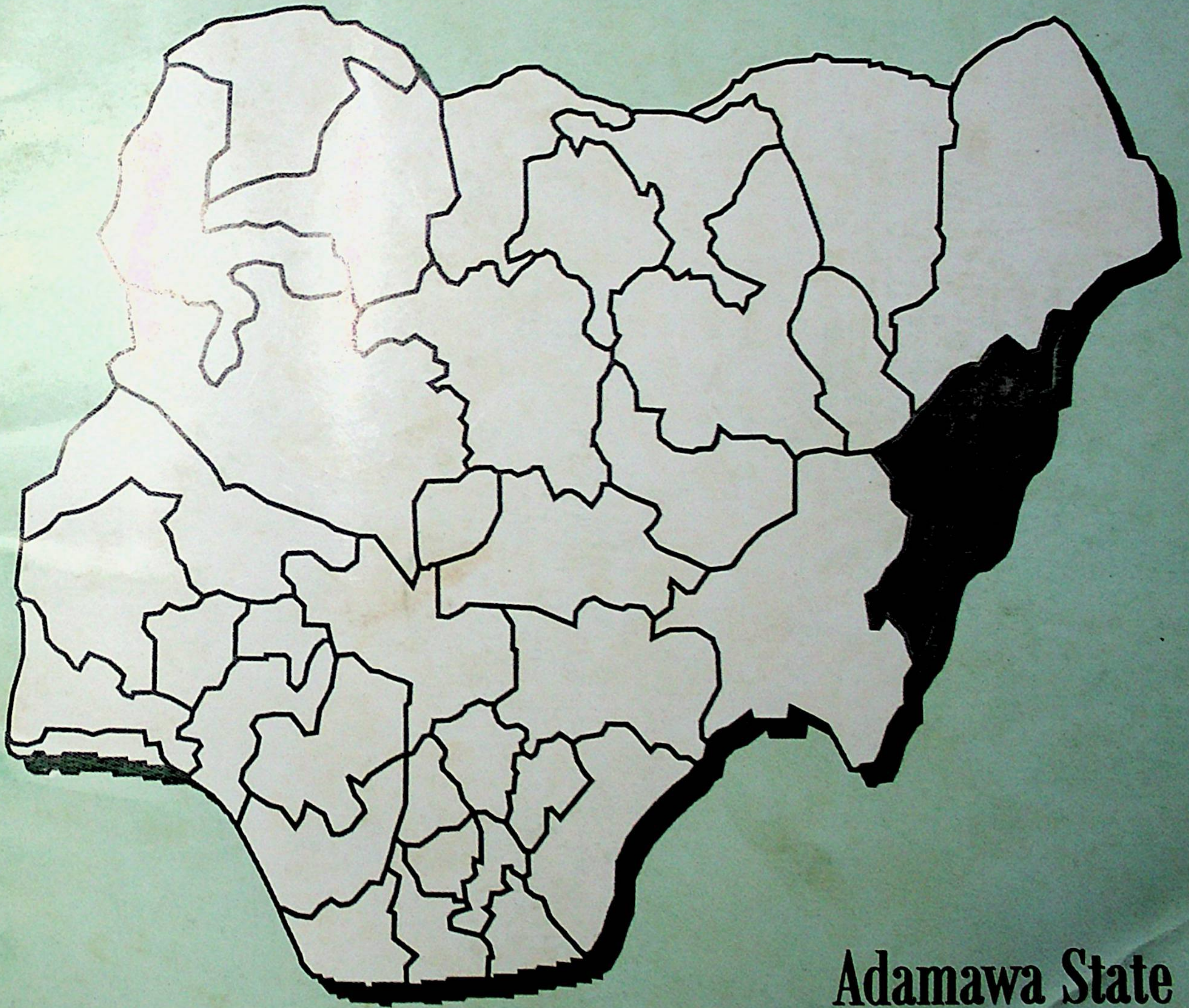


BEANS BUSINESS ENVIRONMENT REPORT

Vol. 1, No. 3, 2007



Adamawa State



AFRICAN INSTITUTE FOR APPLIED ECONOMICS

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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ADAMAWA STATE

AFRICAN INSTITUTE FOR APPLIED ECONOMICS



National Planning Commission

BECANS BUSINESS ENVIRONMENT REPORT

Volume 1 Number 3 2007

Business Environment Report

and findings of research and analysis

applied to business and industry

series is aimed at providing

information for Applied Economics

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SYNOPSIS

ADAMAWA State scores 48.30% on the business environment index. Among the four benchmarks, it scores relatively high on security and low on business support and investment promotion.

The state scores 47% on infrastructure and utilities. It performs relatively better on transportation and social infrastructure and low on energy and water supply.

Its score on legal and regulatory services is 46.67%. Within this benchmark, the score on business registration is highest while that of land registration and property rights is the lowest.

Its score on business support and investment promotion is 38.5%. It performs relatively better on investment promotion and low on access to finance and credit.

The score on security is 62.5%. It performs relatively high on minor crime incidence and low on police coverage as well as public perception of state security.

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1.0 BACKGROUND INFORMATION

1.1 Geopolitical Profile

Adamawa state is located within North Eastern part of the country. It has a population of 3,168,101 with a land area of 42,159 square kilometers. It is made up of 21 local government areas.

1.2 Economic Potentials

The state is endowed with agricultural and mineral resources. Major agricultural products include guinea corn, maize, rice, milk, groundnut, cotton, sugar cane, yams, cassava, sheanuts, sesame seed, soya beans, and gum Arabic, mango, orange as well as livestock products. Some agro based industries in the state include flour mills, rice mills, vegetable oil mills, animal feeds, dairy factories, leather tanning, fruit juice canning, tea/coffee growing and processing, cotton growing and processing. Others include ceramic industry, ceiling board manufacture, industrial ethanol/alcohol, cement industry, salt industry, etc. The state has rich mineral resources, including metallic mineral deposits and non-metallic deposits.

1.3 Investment Climate, Policies and Institutions

The state policy is anchored on industrialization, employment generation and wealth creation. Some of the policy strategies towards the realization of the state's industrialization and investment objectives include provision of incentives aimed at attracting both local and foreign investors, boosting of existing investment, and employment and utilization of industrial raw materials. Some of the incentives include, tax concession and tax holidays. Other incentives include unimpeded access to available information, equity participation in projects if required by the entrepreneur, provision of basic infrastructure in designated industrial layouts and generous land allocation policy for industrial projects.

1.4 Budget Profile

Internally generated revenue accounted for 7.23% of total budgeted revenue in 2005. Health capital budget and education capital budget in 2005 were ₦169.96 and ₦390.46 respectively, on per capita basis (see table 1).

Table 1: Budget Profile 2005

Budget Indicator	Amount (N'm)	Amount per capita (N)
Federation Account Revenue (FAR)	19,340.68	6,101.16
Internally Generated Revenue (IGR)	1,507.29	475.49
Total Budget	32,152.51	10,142.75
Capital Budget on Health	1529.70	482.56
Capital Budget on Education	4604.40	1,452.49

2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores 48.30% on the business environment index. The performance across the benchmarks is as follows:

Table 2: Performance on the Benchmarks

Code	Benchmark	Actual Score	Maximum score	Percentage Score
F	Infrastructure and utilities	14.10	30.0	47.00
R	Legal and regulatory services	14.00	30.0	46.67
B	Business support and investment promotion	7.70	20.0	38.5
S	Security	12.50	20.0	62.5
	Total	48.30	100.0	XXXXXXX

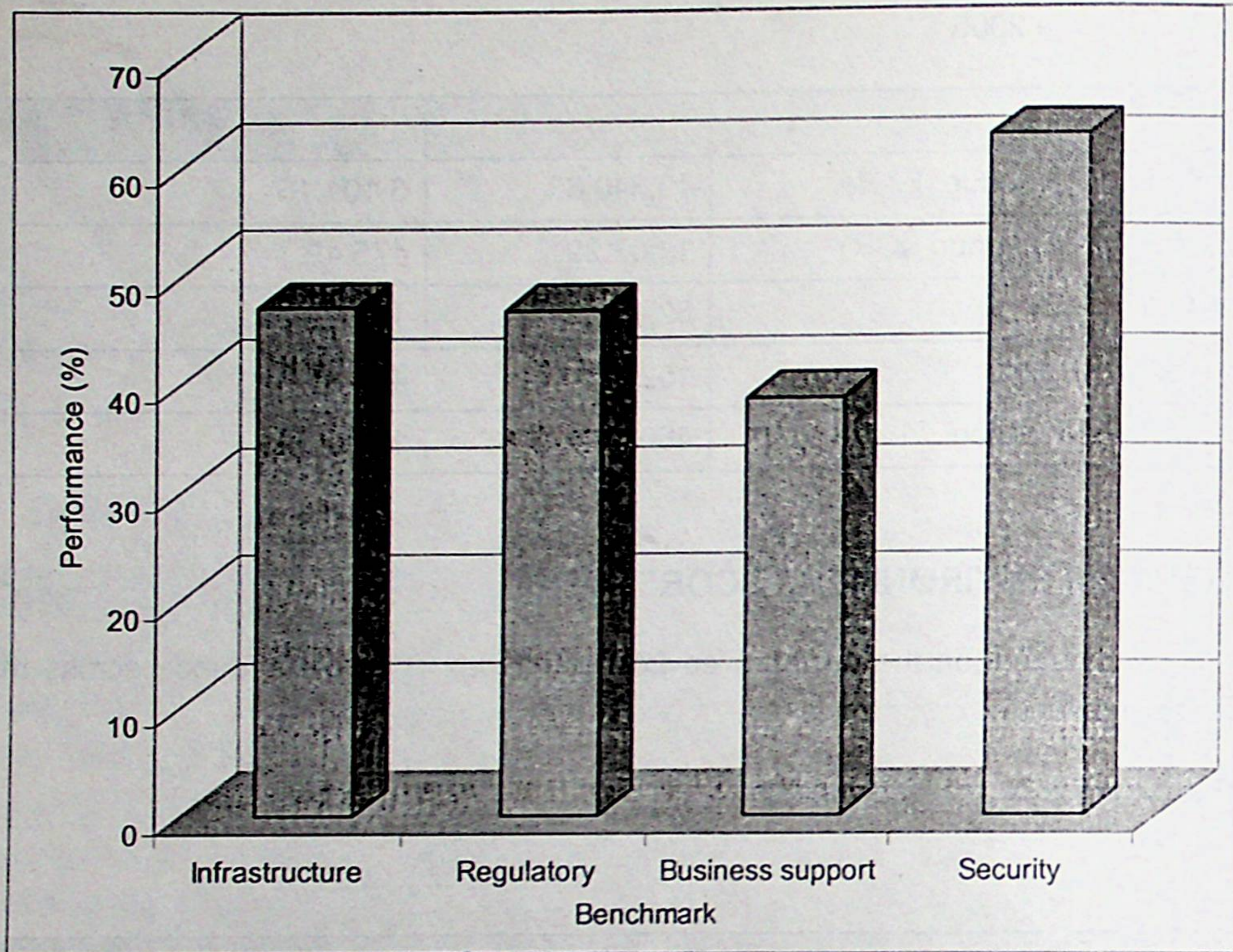


Figure 1: Performance on the Benchmarks

2.1 Infrastructure and Utilities

The state scores 47% on infrastructure and utilities.

2.1.1 Performance on the Measures

Table 3: Scores on measures under Infrastructure and Utilities

Code	Measure	Actual Score	Maximum Score	Percentage Score
F1	Energy	2.00	8.00	25.00
F2	Water supply	1.75	5.00	35.00
F3	Access to information	1.95	5.00	39.00
F4	Transportation	4.00	5.00	80.00
F5	Social infrastructure	4.40	7.00	62.86
	Total	14.10	30.00	XXXXXXXXXXXXXXXX

2.1.2 Performance on the indicators

Table 4: Performance on the Indicators

Code	Indicator	¹ Actual score	Maximum score
F1:	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.0	2.0
F1.2	Average hours of public electricity supply per 24 hour day	0.0	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	1.0	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.0	2.0
	Sub total (F1)	2.0	8.0
F2	Water supply		
F2.1	Evidence of public water supply	0.5	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	0.25	1.0
	Sub total (F2)	1.75	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	0.30	0.5
F3.3	Incidence of mobile phone ownership	0.0	0.5
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.7	1.0
F3.6	Availability of a functional website	0.0	1.0
	Sub total (F3)	1.95	5.0
F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation in the last quarter of 2006	2.0	3.0
F4.2	Availability of airport	2.0	2.0
	Sub total (F4)	4.0	5.0

¹ 0% score does not necessarily mean 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 extremes scores merely reflect the two extreme points of the measuring scale used to evaluate the performance of respective states on this property or attribute.

F5	Social infrastructure		
F5.1	Primary school enrolment rate	0.75	1.0
F5.2	Pupil-teacher ratio	1.0	1.0
F5.3	Capital budget to education as % of total capital budget	1.5	1.5
F5.4	Capital budget to health as % of total capital budget	0.5	1.5
F5.5	Private sector rating of waste management	0.1	0.5
F5.6	Frequency of waste disposal	0.25	1.0
F5.7	Average monthly waste disposal levy	0.3	0.5
	Sub total (F5)	4.40	7.0
	Total	14.10	30.0

F1 Energy

F1.1 Annual per capita electricity supply: With an estimated annual power/electricity supply of 10,824.50Kw, the per capita power supply is 0.003 and the state scores zero out of 2.0.

F1.2 Average hours of public electricity supply per 24 hour day: Evidence shows that public power supplies below two hours of electricity out of 24 hours in a day. The state scores zero out of 2.0.

F1.3 Difference between actual Price and officially regulated price of petroleum products in the last quarter of 2006: There is 11-20% price difference between the official prices of petrol, kerosene and diesel and what the people pay. The state scores 1.0 out of 2.0.

F1.4 Evidence of availability of petroleum products in the last quarter of 2006: The survey shows that petrol, kerosene and diesel are available 50% of the time. The state scores 1.0 out of 2.0.

F2 Water supply

F2.1 Daily per capita litres of water supply: The volume of public water supply is 6.31 litres /capita/day. The state scores 0.5 out of 2.0.

F2.2 Average Price of 20 litres of private water supply: Private water supply in the state is sold at ₦10.00 per 20 litres. The state scores 1.0 out of 2.0.

F2.3 Proportion of firm's daily water requirement obtained from private supply: Business firms obtain 45 to 59% of their daily water need through private supplies. The state scores 0.25 out of 1.0.

F3 Access to Communication

F3.1 Number of post offices per 100,000 of the population: There are 32 post offices and, this gives 1.01 post offices per 100,000 persons. The state scores 0.25 out of 1.0.

F3.2 Tele-density of fixed lines (number of telephone lines per 1000 persons): There are 21000 fixed lines, giving 6.63 lines per 1000 persons. The state scores 0.3 out of the 0.5.

F3.3 Incidence of mobile phone ownership: The incidence of mobile phone ownership is 9.9%, giving the state zero out of 0.5

F3.4 Availability of local television Stations: There are federal and state television stations. The state scores 0.7 out of 1.0.

F3.5 Availability of radio stations: There are federal and state radio stations. The state scores 0.7 out of 1.0.

F3.6 Availability of functional website: The state does not have a website, and scores zero out of 1.0.

F4 Transportation

F4.1 Average cost per kilometer of intra state road transportation in the last quarter. Intra state travels cost between ₦6.00 and ₦10.00 per kilometer. The state scores 2.0 out of 3.0.

F4.2 Availability of airport: There is one airport in Adamawa state located in the capital city-Yola. The state scores the maximum point of 2.0.

F5 Social Infrastructure

F5.1 Primary school enrolment rate: The net primary school enrolment rate is 64.9%, and the state scores 0.75 out of 1.0.

F5.2 Pupil teacher Ratio: The pupil teacher ratio for 2006 is 24:1. The state scores the maximum point of 1.0.

F5.3 Capital budget to education as percent of total capital budget in 2005: Capital budget to education is 26.52% of the total capital budget. This gives the state the maximum score of 1.5.

F5.4 Capital budget to health as percent of total capital budget in 2005: Capital budget to health is 8.81% of the total capital budget. This gives the state a score of 0.5 out of 1.5.

F5.5 Private Sector rating of waste management: The survey shows that waste management is rated as fair, giving the state 0.1 out of 0.5.

F5.6 Frequency of waste disposal services: Collection of wastes is done monthly. The state scores 0.25 out of 1.0.

F5.7 Average monthly waste disposal levy: The average monthly waste disposal levy is between N201.00 and N500.00. The state scored 0.3 out of 0.5.

2.2 Legal and Regulatory Services

The state scores 46.67% on the benchmark.

2.2.1 Performance on the Measures

The state's performance on the measures is shown in table 5.

Table 5: Scores on the measures under Legal and Regulatory Services

Code	Measure	Actual Score	Maximum Score	Percentage
R1	Business registration	2.25	4.00	56.25
R2	Tax administration	5.50	10.00	55.00
R3	Commercial dispute resolution	2.50	6.00	41.67
R4	Land registration and property rights	3.75	10.00	37.50
	Total	14.00	30.00	XXXXXXX

2.2.2 Performance on the Indicators

Performance of the state on the indicators is shown in table 6.

Table 6: Values on Legal and Regulatory Indicators

Indicator label	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	0.50	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	0.00	0.5
R1.4	Existence of an office of the Corporate Affairs Commissions.	0.50	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	0.00	0.25
R1.7	Availability of accessible on-line service at the CAC branch office	0.50	0.5
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.25	0.5
	Sub Total	2.25	4.0
R2	Tax administration		
R2.1	Evidence of database of taxable persons:	1.00	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	0.00	1.0
R2.4	Evidence of a tax appeal tribunal/revenue courts	1.50	1.5
R2.5	Evidence of one-stop shop for tax payment to state and local government	0.00	1.0
R2.6	Number of taxes paid by manufacturing firms.	0.75	1.0
R2.7	Amount paid as business premises levy per annum	0.50	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.00	1.0
R2.9	Penalty for on payment of bus premises (amount paid as business premises levy per annum)	1.00	1.0
	Sub Total	5.50	10

R3	Commercial dispute resolution		
R3.1	Establishment of information systems on caseload and judicial statistics	0.00	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	1.00	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	1.50	2.0
	Sub Total	2.50	6.0
R4	Land registration and property rights		
R4.1	Availability and usability of a cadastral map of the state	0.00	1.0
R4.2	Evidence that the state has enacted a land tenure law to effectuate the Land Use Act	0.75	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	0.00	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	1.00	1.0
R4.5	Computerization of land transactions.	0.00	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	0.50	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.	1.00	1.0
R4.9	Evidence of laws that require mandatory subscription to insurance and mortgage contributions	0.00	1.0
R4.10	Evidence of effective protection of private property rights	0.00	1.0
	Sub Total	3.75	10.0
	Total	14.00	30.0

R1: Business registration

R1.1 Cessation of registration of business names at the state ministry of commerce since the company and Allied Matters Act (CAMA) and setting up of CAC: Evidence shows that the state does not register business names. The state scores 0.5 out of a maximum of 1.0.

R1.2 Evidence that improperly registered business names are not given recognition: Evidence shows that recognition is only given to legally registered businesses in the state. The state scores 0.25 out of 0.5.

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

R1.4 Existence of an office of the corporate Affairs Commission in the state: There is a CAC office in the state. The state scores the maximum point of 0.5.

R1.5 Evidence of publication activities of CAC branch: Evidence shows publications of the CAC activities, including booklets and flyers. The state gets the maximum score of 0.25.

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

R1.7 Availability of accessible on-line real time services: There is an online service at the CAC branch office. The state scored the maximum point of 0.5.

R1.8 Duration for obtaining certificate of registration after filling all forms: It takes a maximum of 5 days to obtain certificate of registration after completing the necessary forms. The state scores 0.25 out of 0.5.

R2 Tax administration

R2.1 Evidence of database of taxable persons: There is a database of taxable persons in the state which is manually compiled. The state scores 1.0 out of 1.5.

R2.2 Evidence of publication of tax notices and sending tax assessment notices to registered tax payers in the last three years: There is evidence that tax notices are sent to individuals and companies. The state scores 0.75 out of 1.0.

R2.3 Evidence of mechanism for validation of tax paid to other tiers of government and other states in the federation: 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 tax appeal tribunal/revenue court in the state. And the tribunal sat in the last tax year. The state scores the maximum point 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 payments. The state scores zero out of 1.0.

R2.6 Number of taxes paid by manufacturing firms: Evidence showed that manufacturing firms/enterprises in the state pay 14 different taxes. The state scores 0.75 out of 1.0.

R2.7 Amount paid as business premises levy per annum: Businesses premises levy paid ranges between ₦5, 000.00 and ₦10, 000.00 per annum. 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 late payment taxes by tax authorities: It takes less than 30 days, and the state scores zero out of 1.0.

R2.9 Penalty for non payment of business premises are enforced -Evidence shows that the penalty is enforced by government officials. The state scores the maximum point of 1.0.

R3 Contract enforcement/Commercial dispute resolution

R3.1 Establishment of information system on caseload and judicial statistics: There is no evidence to show that the state has established information system on case load of judges and judicial statistics. The state scores zero out of 2.0.

R3.2 Average time (in weeks) between filing a business dispute and obtaining judgment: It takes about 52 weeks to obtain judgment after filing a business dispute. The state scores zero out of 2.0.

R3.3 Evidence of availability/establishment of alternative dispute resolution mechanism: There is an alternative dispute resolution mechanism. The state scores 1.5 out of 2.0.

R4 Land registration and property rights

R4.1 Availability of cadastral map of the state: There is no cadastral map of the state. The state scores zero out of 1.0.

R4.2: Evidence that the state has enacted a land law to operationalise the land use act: There are state land laws enacted to operationalise the land use act. The state scores 0.5 out of 1.0.

R4.3 Official cost/charge of obtaining governor's consent relative to the price of land: It costs above 10% of the value of land to obtain governor's consent in the highest business profile area of the state. The state scores 0.0 out of 1.0.

R4.4 Time taken to obtain C of O (between submission of application and eventual granting of consent): It takes less than six months to obtain C of O and the state scores the maximum point of 1.0.

R4.5 Computerization of land transactions: The state is yet to have computerized land transaction system. The score is zero out of 1.0.

R.4.6 Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership of land: It takes between one and two months, and the state scores 0.5 out of 1.0.

R4.7 Time taken to obtain Governor's consent for transfer of right of ownership of land: This is between one and two 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. The state scores the maximum point 1.0.

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

R410 Evidence of effective protection of private property rights: There is no evidence of a state law or policy on effective protection of private property rights. The state scores zero out of 1.0.

2.3 Business Support and Investment Promotion

The state scores 38.50% on this benchmark.

2.3.1 Performance on the Measures

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

Table 7: Scores on Measures under Business Support and Investment Promotion

B	Measure	Actual Score	Maximum Score	Percentage
B1	Entrepreneurship promotion	1.50	3.00	50
B2	Access to finance	2.00	8.00	25
B3	Business development services	2.00	5.00	40
B4	Investment promotion services	1.20	2.00	60
B5	Support for industrial clusters/layouts	1.00	2.00	50
	Total	7.70	20.00	XXXXXXX

2.3.3 Performance on the Indicators

State's performance on the indicators is shown in table 8 as follows:

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	0.0	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 agriculture capital budget in 2005.	0.5	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.0	1.5
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	Sub total (B2)	2.0	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.	0.0	1.0
	Sub total (B3)	2.0	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	0.2	1.0
	Sub total (B4)	1.2	2.0
B5	Public private partnership		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	1.0	2.0
	Sub total (B5)	1.0	2.00
	Total	7.7	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 and credit

B2.1 Number of companies in the state that have benefited from SMEEIS in 2005 relative to national average: No company had access to SMEEIS facilities. The state scores 0 out of 1.5.

B2.2 Relative number of bank branches in the state as at May 2006: The total number of bank branches represents 57% of national average. The state scores 0.5 out of 1.5.

B2.3 NACRDB loan as a percentage of state Agric budgets in 2005. NACRDB loan represented 29.63% of the agriculture capital budget in 2005. The state scores 0.5 out 1.5

B2.4 Volume of ACGSF loan disbursed to Agribusinesses as a percentage of the agriculture capital budget in 2005: ACGSF loan represented 18.31 % of the capital budget to agriculture. The state scores 0.0 out of the 1.5

B2.5 Percent Repayment of ACGSF loan in the state (2002-2005): Repayment rate of ACGSF loan between 2002 and 2005 was 53.85%. 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 especially at the industrial sites to promote technology innovation. The state scores 1 out of the 2.0.

B3.2 Evidence of special incentives to promote linkages between large firms and small and medium enterprises: There were no evidences of incentives to promote linkages of small and large firms. The state scores zero out of a maximum of 1.0.

B3.3 Availability of published and up-to-date investment or business information guide: There is a published investment guide. The state scores the maximum point of 1.0.

B3.4 Existence of published and up to date directory of business firms: The state does not have a published and up to date directory of business firms. The state scores zero out of a maximum of 1.0.

B4 Support for industrial clusters/layout/park

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

B4.2 Government infrastructure programme to support cluster/layout/park: There is evidence of construction of roads to the industrial estates/layouts/parks giving the state 0.2 out of 1.0.

B5 Public private partnership

B5.1 Public private partnership in security, infrastructure and utilities, credit and mentorship: There is evidence of public-private collaboration in the provision of facilities especially infrastructure and security. The state scored 1.0 out of a total of 2.0.

2.4 Security

The state scores 62.5% on this benchmark

2.4.1 Performance on the Measures

The state's performance on the measures is shown in table 9.

Table 9: Scores on Measures under Security

Code	Measure	Actual Score	Maximum Score	Percentage Score
S1	Major crimes	7.0	12.00	58.33
S2	Minor crimes	3.0	3.00	100
S3	Police coverage	1.0	2.00	50.0
S4	Perceptions of security	1.5	3.00	50.0
	Total	12.50	20.00	XXXXXXX

2.4.2 Performance on the Indicators

Table 10: Values on Security Indicators

Code	Indicator	Actual score	Maximum score
S1	Major crimes		
S1.1	Number of reported armed robbery cases in 2005 per 100,000 persons	1.0	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	2.0	2.0
	Sub total (S1)	7.0	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
	Sub total (S2)	3.0	3.0
S3	Police coverage		
S3.1	Police: population ratio	1.0	2.0
	Sub total (S3)	1.0	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	12.5	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 104. This gives 3.28 cases per 100,000 persons. The state scores 1.0 out of 2.0.

S1.2 Number of reported murder cases in 2005 per 100,000 persons: The number of reported murder cases is 96. The number of cases per 100,000 persons is 3.03. 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 34. This gives 1.07 cases per 100,000 persons. 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 124, giving 3.91 cases per 100,000 persons. The state scores 1.0 out of 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 842. The number of cases per 100,000 persons is 26.58. This state scored zero out of 2.0.

S1.6 Number of reported arson/vandalism cases in 2005 per 100,000 persons: There are 48 reported arson cases recorded in 2005. This gives 1.52 cases per 100,000 persons. The state gets the maximum score of 2.0.

S2 Minor crimes

S2.1 Number of reported fraud (including forgery, counterfeiting, and extortion) in 2005 per 100,000 persons: The number of reported fraud cases is 117. This gives 3.69 per 100,000 persons and the state scores the maximum point of 3.0.

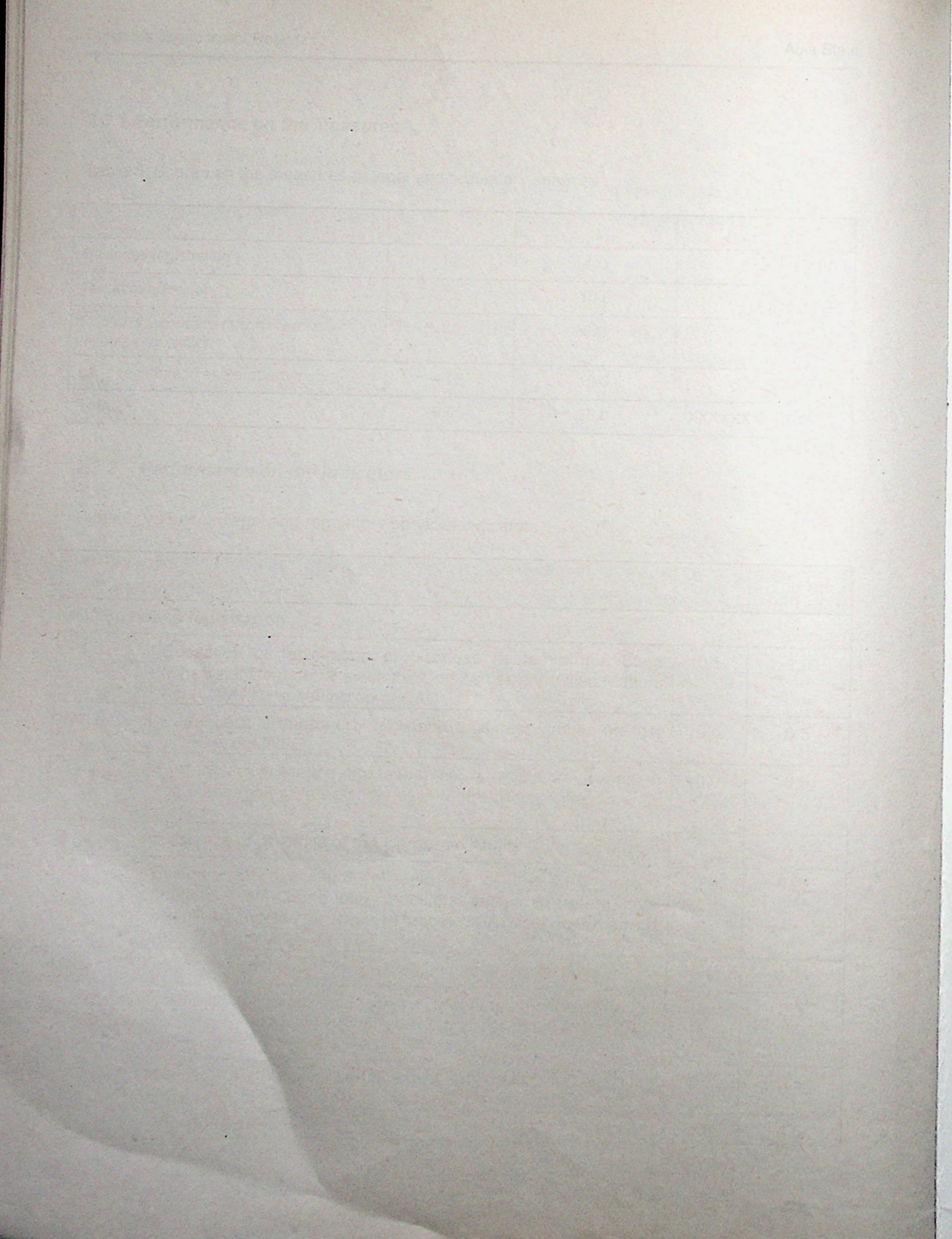
S3 Police coverage

S3.1 Police population ratio in 2005 per 1000 persons: The number of policemen is 4129. This gives 1.30 policemen per 1000 persons and the state scores 1.0 out of the 2.0.

S4 Perceptions on security

S4.1: Assessment of the security: Based on an assessment by business and company executives, the state scores 0.75 out of 1.5.

S4.2: Rating of police performance in the state in 2005: Based on assessment by business and company executives, the state scores 0.75 out of 1.5.



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Central Bank of Nigeria (CBN)

National Bureau of Statistics (NBS)

Small and Medium Enterprises Development Agency of Nigeria (SMEDAN)

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Nigerian Association of Small and Medium Enterprises (NASME)

Nigeria Economic Summit Group Ltd/Gte (NESG)

Human Rights Law Services (HURILAWS)

Department of Economics, Federal University of Technology, Yola

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