

# **BEANS BUSINESS ENVIRONMENT REPORT**

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Volume 1, Number 36, 2007

## **TARABA STATE**



**AFRICAN INSTITUTE FOR APPLIED ECONOMICS**

In collaboration with



**National Planning Commission**



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## SYNOPSIS

TARABA State scores 43.80% on the business environment index.

The state scores 39.17% on infrastructure and utilities benchmark. It performs relatively better on transportation and social infrastructure than on energy, water supply, and access to information.

The state scores 50.17% on legal and regulatory services benchmark, performing relatively better on tax administration, land registration and commercial dispute resolution. The state performs relatively lower on business registration.

On the business support and investment promotion benchmark, the state scores 12.50%, performing relatively low on most of the measures, including entrepreneurship promotion, access to finance, support for industrial cluster, investment promotion and public private partnership.

The state scores 72.50% on security benchmark. It performs relatively better police coverage and relatively lower incidence of minor crimes.



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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**

Taraba State was created out of the former Gongola State on 27th August 1991. It comprises 16 local government areas (LGAs). It has a population of 2,300,736 and a land area of 56,282 sq. km. The state lies between latitude 6° 38' and 9° 36' north and longitudes 9° 10' and 11° 50' east. The vegetation comprises three types. The first is guinea savanna, which is marked by forest trees and tall grasses in the south. The second is sub-sudan characterized by short grasses interspersed with short trees, while the third is semi temperate zone characterized by luxuriant pasture and short trees on the Mambilla Plateau.

### **1.2 Economic Potentials**

Taraba State is basically agrarian and agriculture is the major occupation of the people. The state has rich potentials for irrigated farming. Major commercial crops include coffee, tea, groundnuts, cotton, maize, rice, sorghum, millet, cassava, and yam. In addition, cattle, sheep and goats are kept in large numbers, especially on the Mambilla Plateau, and along the Benue and Taraba valleys. Similarly, there is considerable incidence of livestock production activities including poultry production, rabbit breeding and pig farming. Communities living on the banks of Benue, Taraba, Donga and Ibi rivers engage in fishing all year round. Other occupational activities include pottery, cloth-weaving, dyeing, mat-making, carving, embroidery and blacksmithing.

### **1.3 Investment Climate, Policies and Institutions**

The state's key policies aim at poverty reduction, wealth and employment creation through modernization of agriculture and creation of a friendly environment for industrialization. Part of the strategies towards achieving the industrialization goal includes the revitalization and privatization of some of the ailing industries in the state. Key areas of investment include commercial farming and ranching, food processing and packaging and tourism. There are few industrial establishments such as the Taraba Tomato Industry at Lau, the Taraba Gas Company, the Nigerian Beverages Company/Tea Factory at Kakara in Sarduana LGA and the Baissa Timber Development Company.



## 1.4 Budget Profile

Internally generated revenue (IGR) accounted for 4.35% of total budgeted revenue in 2005. The budget per capita stood at ₦19,412.39. Health capital and education capital budgets were ₦1319.57 and ₦1319.34 on per capita basis in 2005 respectively (Table 1).

Table 1: Budget Profile, 2005

Budget Indicator	Amount (Nm)	Amount per capita (N)
Federation Account Revenue (FAR)	17462.11	5796.47
IGR	793.47	344.99
Total budget	44648.50	19412.39
Capital health budget	3035.00	1319.57
Capital education budget	3034.48	1319.34

## 2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores a total of 43.80% on business environment index. The performance on the various benchmarks is as follows.

Table 2: Performance across the Benchmarks

Code	Benchmark	Actual Score	Maximum score	Percentage score
F	Infrastructure and utilities	11.75	30.0	39.17
R	Legal and regulatory services	15.05	30.0	50.17
B	Business support and investment promotion	2.50	20.0	12.50
S	Security	14.50	20.0	72.50
	<b>Total</b>	<b>43.80</b>	<b>100.0</b>	<b>XXXXXXX</b>



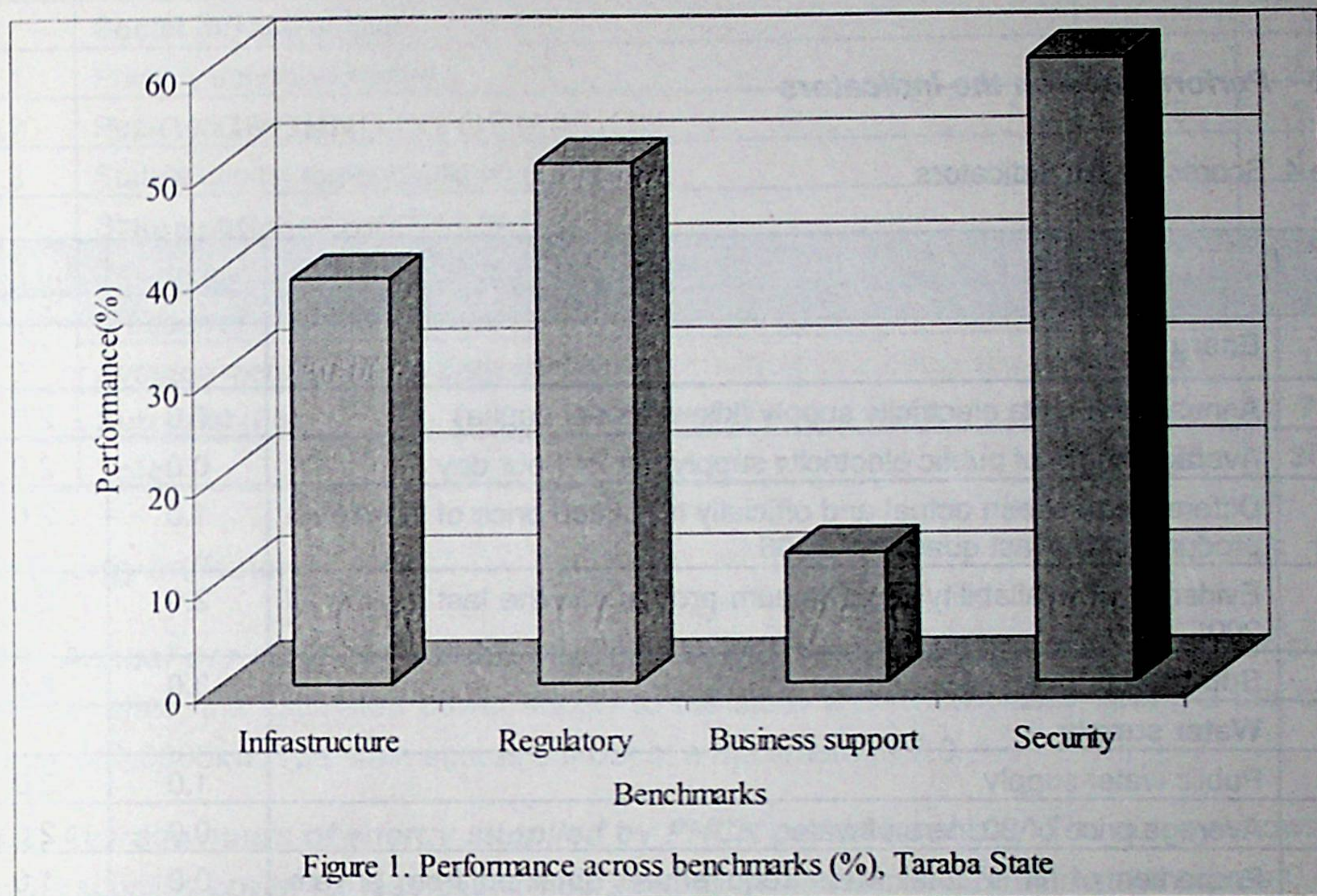


Figure 1: Performance across benchmarks.

## 2.1 Infrastructure and Utilities

The state scores a total of 39.17% on the infrastructure and utilities benchmark. The details are summarized in tables 3 and 4.

### 2.1.1 Performance on the Measures

Table 3: Scores on Measures under Infrastructure and Utilities

Code	Measure	Actual score	Max. score	Percent score
F1	Energy	3.0	8.0	37.50
F2	Water supply	1.0	5.0	20.0
F3	Access to information	1.10	5.0	22.0
F4	Transportation	3.0	5.0	60.0
F5	Social infrastructure	3.65	7.0	52.14
	<b>Total</b>	<b>11.75</b>	<b>30.0</b>	<b>XXXXXXX</b>



### 2.1.2 Performance on the Indicators

Table 4: Scores on the Indicators

Code	Indicator	<sup>1</sup> Actual score	Max. score
<b>F1</b>	<b>Energy</b>		
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	2.0	2.0
	<b>Sub total (F1)</b>	<b>3.0</b>	<b>8.0</b>
<b>F2</b>	<b>Water supply</b>		
F2.1	Public water supply	1.0	2.0
F2.2	Average price of 20 liters of water	0.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.0	1.0
	<b>Sub total (F2)</b>	<b>1.0</b>	<b>5.0</b>
<b>F3</b>	<b>Access to information</b>		
F3.1	Number of post offices per 100,000 of the population	0.0	1.0
F3.2	Tele-density of fixed lines	0.0	0.50
F3.3	Incidence of mobile phone ownership	0.0	0.50
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.4	1.0
F3.6	Availability of a functional website	0.0	1.0
	<b>Sub total (F3)</b>	<b>1.10</b>	<b>5.0</b>
<b>F4</b>	<b>Transportation</b>		
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
	<b>Sub total (F4)</b>	<b>3.0</b>	<b>5.0</b>

<sup>1</sup> 0% score 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.



<b>F5</b>	<b>Social infrastructure</b>		
F5.1	Primary school enrolment	0.75	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	State's capital expenditure on education	0.75	1.0
F5.4	State's capital expenditure on health	1.0	1.0
F5.5	Private sector rating of waste management	0.10	1.0
F5.6	Frequency of waste disposal	0.0	1.0
F5.7	Average monthly waste disposal levy	0.3	1.0
	<b>Sub total (F5)</b>	<b>3.65</b>	<b>7.0</b>
	<b>Total</b>	<b>11.75</b>	<b>30.0</b>

### **F1: Energy indicators**

**F1.1: Annual per capita electricity supply (kilowatts per capita):** Based on power supply data per state, the estimated power supply to the state was 15031.42kw, giving a per capita supply of 0.0065kw. The state scores 0.0 out of a maximum of 2.0.

**F1.2: Average hours of energy supplied by PHCN per 24 hour day:** The survey shows that PHCN supplies power for less than 2 hours out of 24 hours in a day. The state scores 0.0 out of a maximum of 2.0.

**F1.3: Difference between actual and officially regulated price of petroleum products in the last quarter of 2006:** The survey shows that there are 11 to 20% differences between actual and officially regulated prices of petrol, kerosene and diesel. The state scores 1.0 out of a maximum of 2.0.

**F1.4: Evidence of availability of petroleum products in the last quarter of 2006:** From the survey, petrol, kerosene and diesel are available all the time, giving the state the maximum score of 2.0.

### **F2: Water supply indicators**

**F2.1: Evidence of public water supply:** Evidence shows that daily per capita public water supply is between 8 and 13 liters, giving the state 1.0 out of a maximum of 3.0.

**F2.2: Average price of a 20 liter container of water:** The survey shows that 20 litres of water sales at more than N10.00 and the state scores 0 out of a maximum of 2.0.



## 2.1.2 Performance on the Indicators

Table 4: Scores on the Indicators

Code	Indicator	Actual score	Max. score
<b>F1</b>	<b>Energy</b>		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.0	2.0
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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	2.0	2.0
	<b>Sub total (F1)</b>	<b>3.0</b>	<b>8.0</b>
<b>F2</b>	<b>Water supply</b>		
F2.1	Public water supply	1.0	2.0
F2.2	Average price of 20 liters of water	0.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.0	1.0
	<b>Sub total (F2)</b>	<b>1.0</b>	<b>5.0</b>
<b>F3</b>	<b>Access to information</b>		
F3.1	Number of post offices per 100,000 of the population	0.0	1.0
F3.2	Tele-density of fixed lines	0.0	0.50
F3.3	Incidence of mobile phone ownership	0.0	0.50
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.4	1.0
F3.6	Availability of a functional website	0.0	1.0
	<b>Sub total (F3)</b>	<b>1.10</b>	<b>5.0</b>
<b>F4</b>	<b>Transportation</b>		
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
	<b>Sub total (F4)</b>	<b>3.0</b>	<b>5.0</b>

<sup>1</sup> 0% score 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.



<b>F5</b>	<b>Social infrastructure</b>		
F5.1	Primary school enrolment	0.75	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	State's capital expenditure on education	0.75	1.0
F5.4	State's capital expenditure on health	1.0	1.0
F5.5	Private sector rating of waste management	0.10	1.0
F5.6	Frequency of waste disposal	0.0	1.0
F5.7	Average monthly waste disposal levy	0.3	1.0
	<b>Sub total (F5)</b>	<b>3.65</b>	<b>7.0</b>
	<b>Total</b>	<b>11.75</b>	<b>30.0</b>

### ***F1: Energy indicators***

***F1.1: Annual per capita electricity supply (kilowatts per capita):*** Based on power supply data per state, the estimated power supply to the state was 15031.42kw, giving a per capita supply of 0.0065kw. The state scores 0.0 out of a maximum of 2.0.

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***F1.3: Difference between actual and officially regulated price of petroleum products in the last quarter of 2006:*** The survey shows that there are 11 to 20% differences between actual and officially regulated prices of petrol, kerosene and diesel. The state scores 1.0 out of a maximum of 2.0.

***F1.4: Evidence of availability of petroleum products in the last quarter of 2006:*** From the survey, petrol, kerosene and diesel are available all the time, giving the state the maximum score of 2.0.

### ***F2: Water supply indicators***

***F2.1: Evidence of public water supply:*** Evidence shows that daily per capita public water supply is between 8 and 13 liters, giving the state 1.0 out of a maximum of 3.0.

***F2.2: Average price of a 20 liter container of water:*** The survey shows that 20 litres of water sales at more than N10.00 and the state scores 0 out of a maximum 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 business firms in the state is between 60 and 70%. This state scores 0.0 out of a maximum 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 per 100,000 of the population is 0.65. The state scores 0.0 out of 1.0.

**F3.2: Tele density for fixed lines (number of telephone lines per 1,000 persons):** There are 9,200 fixed lines as at April 2007. With a population of 2,300,737 the tele-density is 0.40, giving the state 0.0 out of a maximum of 0.5.

**F3.3: Incidence of mobile phone ownership:** The incidence of ownership of mobile phones was 5.6% as at 2006, giving the state a score of 0 out of 0.5.

**F3.4: Availability of television stations:** There are one federal and one state television stations operating. The state scores 0.7 out of 1.0.

**F3.5: Availability of radio stations:** There is only one state radio station operating, giving the state 0.40 out of a maximum of 1.0.

**F3.6: Availability of functional website containing information:** There is no evidence that the state has a functional, which was confirmed through internet search. The state scores 0 out of a maximum of 1.0.

**F4: Transportation indicators**

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

**F4.2: Availability of airport:** The state has no airport and scores 0.0 out of a maximum of 2.0.

**F5: Social infrastructure indicators**

**F5.1: Primary school enrolment rate:** In 2006, the primary net enrolment is 61.1%. The state scores 0.75 out of a maximum of 1.0.



**F5.2: Pupil-Teacher ratio:** Total enrolment in 2006 was 670,822, with 16,618 numbers of teachers, giving a pupil-teacher ratio 40:1. The state scores 0.75 out of a maximum of 1.0.

**F5.3: Capital budget to education as a ratio of total capital budget in 2005:** Total capital budget was ₦21,088.281 million while capital budget to health was ₦3,034.479 million, representing 14.39% of the total capital budget. The state scores 0.75 out of 1.5

**F5.4: Capital budget to health as a ratio of total capital budget in 2005:** Total capital budget was ₦21,088.281 million while capital budget to health was ₦3,035.00 million, representing 14.39% of the total capital budget. The state scores 1.0 out of 1.5.

**F5.5: Private sector rating of waste management:** Based on rating by business/company executives, the state scores 0.10 out of 0.5.

**F5.6: Frequency of waste disposal service:** The survey shows that the frequency of waste disposal is more than one month. The state scores 0.0 out of 1.0 point.

**F5.7: Average monthly waste disposal levy:** The average cost paid for waste disposal ranges from ₦201.00 ₦500.00 per month. The state scores 0.3 out of 0.5.

## 2.2 Legal and Regulatory Services

The state scores a total of 50.17 percent on the benchmark. The details are summarized in tables 5 and 6.

### 2.2.1 Performance on the Measures

Table 5: Scores on the Measures under Legal and Regulatory Services Benchmark

Code	Measure	Actual score	Max. score	Percent score
R1	Business registration	1.05	4.0	26.67
R2	Tax administration	5.75	10.0	57.50
R3	Commercial dispute resolution	3.0	6.0	50.0
R4	Land registration and property rights	5.25	10.0	52.50
	<b>Total</b>	<b>15.05</b>	<b>100.0</b>	<b>XXXXXXX</b>



## 2.2.2 Performance on the Indicators

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

Code	Indicator	Actual score	Max. score
<b>R1</b>	<b>Business registration</b>		
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	0.0	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	0.30	0.50
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	0.25
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	0.0	0.50
	<b>Subtotal (R1)</b>	<b>1.05</b>	<b>4.0</b>
<b>R2</b>	<b>Tax administration</b>		
R2.1	Evidence of database of taxable persons:	1.0	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	0.0	1.0
R2.4	Evidence of a Tax Appeal Tribunal/Revenue Courts	1.50	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	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	0.50	1.0
R2.9	Penalties for non payment of business premises levy are enforced by whom	1.0	1.0
	<b>Subtotal (R2)</b>	<b>5.75</b>	<b>10.0</b>
<b>R3</b>	<b>Commercial dispute resolution</b>		
R3.1	Establishment of information systems on caseload and judicial statistics	2.0	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
	<b>Subtotal (R3)</b>	<b>3.0</b>	<b>6.0</b>
<b>R4</b>	<b>Land registration and property rights</b>		
R4.1	Availability and usability of a cadastral map of the state	0.5	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)	0.5	1.0
R4.5	Computerization of land transactions in the state	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	1.0	1.0
R4.9	Evidence of laws that require mandatory subscription to insurance and mortgage contributions	1.0	1.0
R4.10	Evidence of effective protection of private property rights	0.0	1.0
	<b>Sub total (R4)</b>	<b>5.25</b>	<b>10.0</b>
	<b>Total</b>	<b>15.05</b>	<b>100.0</b>

### 2.2.3 Performance on the constituent indicators

#### **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:** There is evidence that business registration has stopped in the ministry but the state has not given formal notice to this effect. The state scores 0.5 out of a maximum of 1.0.

**R1.2: Evidence that improperly registered business names are not given recognition by the state:** There is no evidence that the state does not give recognition to improperly registered business names. The state scores 0.0 out of a maximum of 0.5.



**R1.3: Evidence of existence of a task force (or regulatory actions) 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 a maximum of 0.5.

**R1.4: Existence of an office of the Corporate Affairs Commissions:** There is evidence of the existence of a business name registry of the CAC. The state scores 0.30 out of a maximum 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 evidence of a booklet from where information on how to access CAC services can be obtained. The state gets the full score 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:** Evidence shows that it takes more than five working days to obtain certificate of registration after filing all the papers. The state scores 0 out of 0.5.

## **R2: Tax administration**

**R2.1: Evidence of database of taxable persons:** Evidence shows that database of taxable persons is compiled manually, giving the state a score of 1.0 out of a maximum 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 notices on the board. The state scores 0.5 out of a maximum 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 no evidence of a mechanism for the validation of taxes paid to other tiers of government and other states of the federation. The state scores 0 out of 1.0.



**R2.4: Evidence of a tax appeal tribunal/revenue courts:** There is evidence that the state has a tax tribunal/revenue court and that the court has sat in the last one year, giving the state the full score 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 score is 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 15. The state scores 0.75 out of a maximum of 1.0.

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

**R2.8: Number of days between receipt of demand notice and enforcement of penalties:** The survey shows that the number of days ranges from 30 to 90 days, giving the state 0.5 out of a maximum of 1.0.

**R2.9: Enforcement of penalties for non payment of business premises levy:** The survey shows that penalties for nonpayment of business premises levy are enforced by government officials. The state scores the maximum point of 1.0.

### **R3: Commercial dispute resolution**

**R3.1: Establishment of information systems on caseload and judicial statistics:** There is evidence of a case load factor of judges and it has a measure of output expected from the judicial system in terms of details of time, cost and efficiency measures. The state gets the full score of 2.0.

**R3.2: Average time (in weeks) between filing a business dispute in court and obtaining judgment:** Evidence shows that it takes 27-52 weeks between filing a business dispute in court and obtaining judgment. The state scores 1.0 out of a maximum of 2.0.

**R3.3: Evidence on availability/establishment of formal alternative dispute resolution:** There was no evidence of establishment of ADR mechanism, giving the state 0.0 out of 2.0.



**R4: Land registration and property rights**

**R4.1: Availability and usability of a cadastral map of the state:** There is evidence of a cadastral map of the state capital which was updated in the last 20 years. The state scores 0.5 out of a maximum 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. The state scores 0 out of a maximum 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 in the state capital:** There is evidence that the cost is less than 3%, giving the state the maximum score 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 13-18 months to obtain a C of O. The state scores 0.5 out of a maximum of 1.0.

**R4.5: Computerization of land transactions:** There is no evidence that the state's land transactions have been computerized. Transactions are done manually, giving the state 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 1-2 weeks to search the registry for confirmation of validity of title. The state scores 0.75 out of a maximum 1.0.

**R4.7: Time taken for obtaining the governor's consent for transfer of rights of ownership of land:** It takes 1-2 months to obtain the governor's consent for transfer of rights of ownership of land. The state scores 0.5 out of a maximum 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 including tractor hire services. The state scores the maximum point of 1.0.

**R4.9: Evidence of laws that require mandatory subscription to insurance and mortgage contributions:** There is evidence of a law requiring mandatory subscription to insurance and mortgage contributions, giving the state the full score of 1.0.

**R4.10: Evidence of effective protection of private property rights:** There is no evidence of a gazetted law protecting private property. The state scores 0 out of a maximum of 1.0.



## 2.3 Business Support and Investment Promotion

The state earns a total of 12.50% on the benchmark.

### 2.3.1 Performance on the Measures

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

Code	Measure	Actual score	Max. score	Percent score
B1	Entrepreneurship promotion	1.50	3.0	50.0
B2	Access to finance	1.0	8.0	12.50
B3	Investment promotion service	0.0	5.0	0.0
B4	Support for industrial clusters/layouts/parks	0.0	2.0	0.0
B5	Public-Private partnership	0.0	2.0	0.0
	<b>Total</b>	<b>2.50</b>	<b>20.0</b>	<b>XXXXXXXX</b>

### 2.3.2 Performance on the Indicators

Table 8: Values on the Indicators of Business Support and Investment Promotion

Code	Indicator	Actual score	Max. score
<b>B1</b>	<b>Entrepreneurship promotion</b>		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	1.50	3.0
	<b>Subtotal (B1)</b>	<b>1.50</b>	<b>3.0</b>
<b>B2</b>	<b>Access to finance</b>		
B2.1	Number of companies that benefited from SMEEIS in 2005 relative to national average	0.0	1.50
B2.2	Relative number of bank branches as at May 2006	0.0	1.50
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.0	1.50
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.0	1.50
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	<b>Subtotal (B2)</b>	<b>1.0</b>	<b>8.0</b>
<b>B3</b>	<b>Investment promotion services</b>		
B3.1	Existence of special programmes/incentives that promote technology innovations	0.0	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	0.0	1.0
B3.4	Existence of up-to-date directory of business firms	0.0	1.0
	<b>Subtotal (B3)</b>	<b>0.0</b>	<b>5.0</b>
<b>B4</b>	<b>Support for industrial cluster/layout/park</b>		
B4.1	Presence of an industrial cluster/layout/park	0.0	1.0
B4.2	Government's infrastructure programmes to support the cluster/layout/park	0.0	1.0
	<b>Subtotal (B4)</b>	<b>0.0</b>	<b>2.0</b>
<b>B5</b>	<b>Public-Private partnership</b>		
B5.1	Public-private partnership in security, infrastructure and utilities, credit provision, training and mentoring	0.0	2.0
	<b>Subtotal (B5)</b>	<b>0.0</b>	<b>2.0</b>
	<b>Total</b>	<b>2.50</b>	<b>20.0</b>

### ***B1: Entrepreneurship promotion indicator***

**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 the 2005 budget and the existence of an agency for entrepreneurial development services. The state scores 1.50 out of a maximum of 3.0.

### ***B2: Access to finance indicator***

**B2.1: Number of companies that benefited from SMEEIS in 2005 relative to national average:** Evidence shows that as at 2005, no company has benefited from SMEEIS facilities, giving the state 0.0 out of 1.50.

**B2.2: Relative number of bank branches as at May 2006:** As at May 2006, the total number of bank branches was 26 representing 30% of the national average. The score is 0.0 out of a maximum of 1.5.

**B2.3: NACRDB loans as % of capital budget to agriculture in 2005:** The 2005 capital budget to agriculture was ₦1,738,260,000 while amount of NACRDB loans was ₦250,983,763.42, representing 14.44% of agriculture capital budget. The state scores 0.0 out of 1.5.



**B2.4: Volume of ACGSF loans disbursed to agro-businesses as % agriculture capital budget in 2005:** The volume of ACGSF loans was 5.29% of total capital budget for agriculture. The state scores 0.0 out of a maximum of 1.5.

**B2.5: Repayment rate of ACGSF loans for the period, 2002-2005:** The repayment rate for the period was 49.21% and 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 no evidence of infrastructure provision, tax incentives or special concessions. The state scores 0.0 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 special incentives, and the state scores 0.0 out of 1.0.

**B3.3: Availability of published and up-to-date investment or business information guide to enlighten investors (base year 2004):** There is no evidence of an up-to-date investors' guide, giving the state 0.0 out of a maximum 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 scores 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 no evidence of industrial layouts/clusters/parks. The state scores 0 out of 1.0.

**B4.2: Government's infrastructure programmes to support the cluster:** There is no evidence of infrastructural provisions as there are no industrial clusters/layouts/parks. The state scores 0.0 out of 1.0.

### **B5: Indicator public-private partnership**

**B5.1: Public-private partnership in security, infrastructure and utilities, credit provision, training and mentoring:** There is no evidence of public private partnership. The score is 0.0 out of 2.0



## 2.4 Security

The state scores a total of 72.50% on the benchmark. The details are summarized in tables 9 and 10.

### 2.4.1 Performance on the Measures

Table 9: Scores on the Measures under Security Benchmark

Code	Measure	Actual score	Max. score	Percent score
S1	Major crimes	8.0	12.0	66.67
S2	Minor crimes	3.0	3.0	100.0
S3	Police coverage	2.0	2.0	100.0
S4	Perceptions on security	1.50	3.0	50.0
	<b>Total</b>	<b>14.50</b>	<b>20.0</b>	<b>XXXXXXX</b>

### 2.4.2 Performance on the Indicators

Table 10: Values on the Indicators

Code	Indicator	Actual score	Maximum score
<b>S1</b>	<b>Major crimes</b>		
S1.1	Number of reported armed robbery cases per 100,000 persons	2.0	2.0
S1.2	Number of reported murder cases per 100,000 persons	2.0	2.0
S1.3	Number of reported rape cases per 100,000 persons	2.0	2.0
S1.4	Number of reported assault cases per 100,000 persons	0.0	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons	0.0	2.0
S1.6	Number of reported arson/vandalism cases per 100,000 persons	2.0	2.0
	<b>Subtotal (S1)</b>	<b>8.0</b>	<b>12.0</b>
<b>S2</b>	<b>Minor crimes</b>		
S2.1	Number of reported fraud (including forgery and counterfeiting and extortion) cases per 100,000 persons	2.0	2.0
	<b>Subtotal (S2)</b>	<b>3.0</b>	<b>3.0</b>
<b>S3</b>	<b>Police coverage</b>		
S3.1	Police-population ratio	2.0	2.0
	<b>Subtotal (S3)</b>	<b>2.0</b>	<b>2.0</b>



<b>S4</b>	<b>Perceptions on security</b>		
S4.1	Assessment of the conduciveness of security to business environment	0.75	1.5
S4.2	Rating of police performance	0.75	1.5
	<b>Subtotal (S4)</b>	<b>1.5</b>	<b>3.0</b>
	<b>Total</b>	<b>14.5</b>	<b>20.0</b>

### 2.4.3 Performance on the constituent indicators

#### S1: Major crimes indicators

**S1.1: Number of reported armed robbery cases per 100,000 persons:** The number of reported robbery cases is 30 and the population is 2,300,736. The number of cases per 100,000 persons is 1.3. The state scores the maximum point of 2.0

**S1.2: Number of reported murder cases per 100,000 persons:** The number of reported murder cases is 28 and the population is 2,300,736. The number of cases per 100,000 persons is 1.22, giving the state the maximum point of 2.0

**S1.3: Number of reported rape cases per 100,000 persons:** The number of reported rape cases is 10 and the population is 2,300,736. The number of cases per 100,000 persons is 0.43. The state scores the maximum point of 2.0

**S1.4: Number of reported assault cases per 100,000 persons:** The number of reported assault cases is 144 and the population is 2,300,736. The number of cases per 100,000 persons is 6.26. The state scores 0.0 out of 2.0

**S1.5: Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons:** The number of reported burglary cases is 279 and the population is 2,300,736. The number of cases per 100,000 persons is 12.13, giving the state zero out of 2.0

**S1.6: Number of reported arson/vandalism cases per 100,000 persons:** The number of reported cases is 22 and the population is 2,300,736. The number of cases per 100,000 persons is 0.92. The state scores the maximum point of 2.0



**S2: Minor crimes indicators**

**S2.1: Number of reported fraud (including forgery and counterfeiting and extortion) cases per 100,000 persons:** The number of reported fraud cases is 112 and the population is 2,300,736. The number of cases per 100,000 persons is 4.89. The state scores the maximum point of 3.0

**S3: Police coverage**

**S3.1: Police-population:** The police population in 2005 was 5105, and the number per 1,000 of the population is 2.22, giving the state the full score of 2.0.

**S4: Perceptions on security**

**S4.1: Assessment of the conduciveness of security to business:** Based on the rating by business/company executives, the state scores 0.75 out of 1.5.

**S4.2: Rating of police performance:** Based on the rating by business/company executives, the state scores 0.75 out of 1.5.



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Section 1: Introduction

The purpose of this document is to provide a comprehensive overview of the project's objectives and scope. It details the key components and the expected outcomes of the initiative.

Section 2: Objectives

The primary objectives of the project are to enhance operational efficiency, reduce costs, and improve customer satisfaction. These goals will be achieved through a series of strategic initiatives.

Section 3: Methodology

The project will be managed using a structured methodology that includes regular communication, risk management, and performance monitoring. This approach ensures that the project stays on track and meets its goals.

The project team is committed to transparency and collaboration throughout the entire process. We will provide regular updates and ensure that all stakeholders are kept informed of the project's progress.



## **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)

Department of Economics, Federal University of Technology, Yola