

BECANS BUSINESS ENVIRONMENT REPORT

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SYNOPSIS

JIGAWA State scores 46.05% on the business environment index. It performs relatively high on business development services and security than on infrastructure legal and regulatory services.

It scores 37.5% on the infrastructure and utilities, performing relatively better on water supply, energy and social infrastructure, and relatively low on access to information and transportation.

The state scores 46.0% on legal and regulatory services benchmark. It performs relatively better on tax administration than the rest of the measures.

The state scores 53.75% on the business development support benchmark. It performs relatively better on support for industrial cluster, public private partnership, investment promotion services and entrepreneurship promotion. It performs relatively low on access to credit and finance.

On security, the state scores 51.25%, performing relatively better on incidence of major crimes and public perception of security. Its performance on minor crimes and police coverage is relatively low

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Table 1: Budget profile, 2005

Budget Indicator	Amount (Nm)	Amt. per capita (N)
Federation Account Revenue (FAR)	20,008.88	4,699.74
Internally Generated Revenue (IGR)	1,220.00	281.46
Total budget (TB)	16,516.00	3,796.78
Capital budget to health	662.00	152.18
Capital budget to education	5,030.00	1,156.32

2.0 BUSINESS ENVIRONMENT SCORECARD

2.1 Business Environment Index

The state scores 46.05% on the business environment index. The performance of the state across the benchmarks is as follows.

Table 2: Performance across the benchmarks

Benchmark	Actual score	Maximum score	Percent score
Infrastructure and utilities	11.25	30.0	37.5
Legal and regulatory services	13.8	30.0	46.0
Business support and investment promotion	10.75	20.0	53.75
Security	10.25	20.0	51.25
Total	46.05	100.0	XXXXXXX

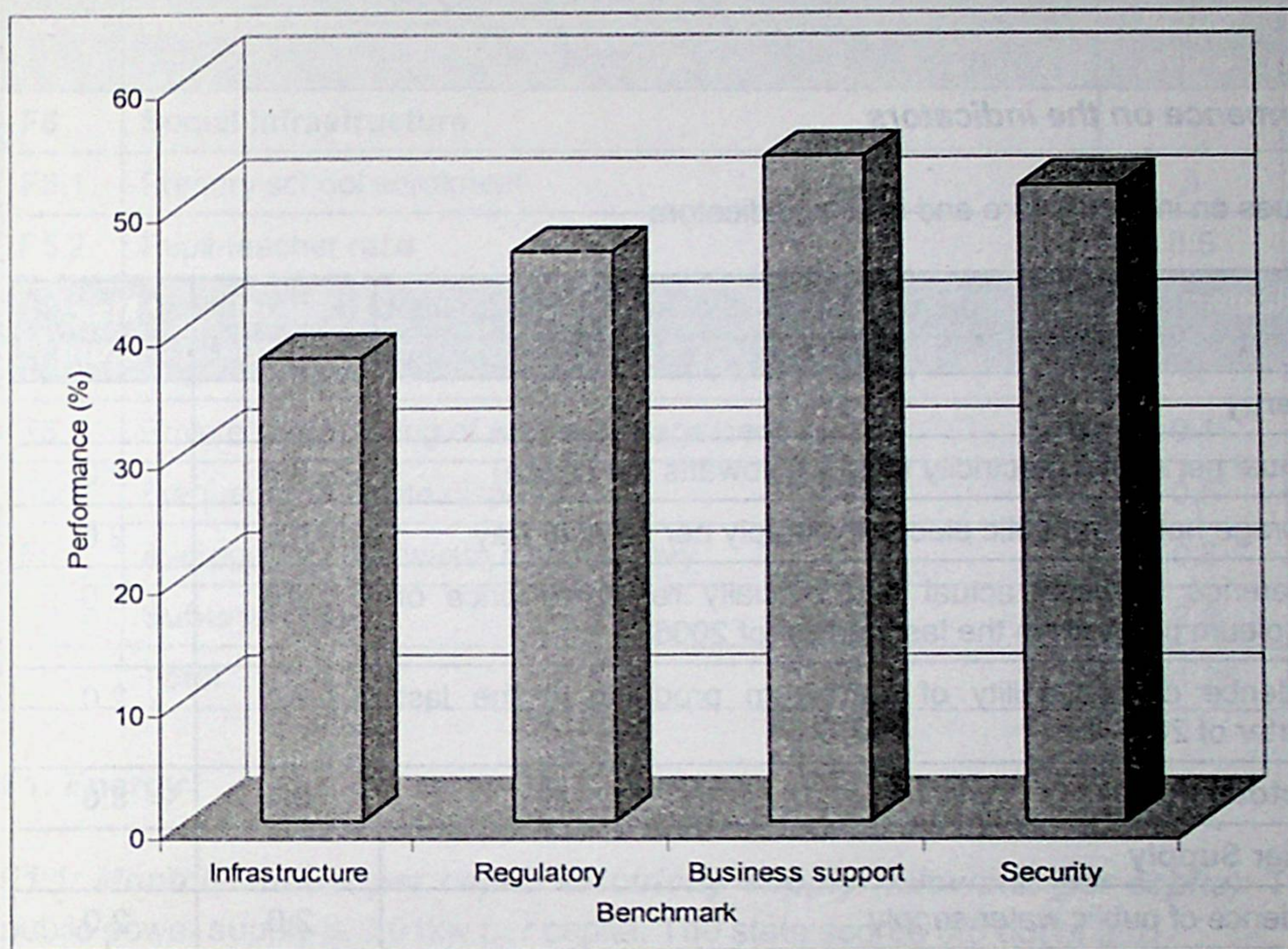


Figure 1: Performance across benchmarks

2.2 Infrastructure and Utilities

The state scores 37.5% on infrastructure and utilities benchmark.

2.2.1 Performance on the measures

Table 3: Scores on the measures under infrastructure and utilities

Code	Measure	Actual score	Max. score	Percent score (%)
F1	Energy	3.4	8.0	42.5
F2	Water supply	3.25	5.0	65.0
F3	Access to information	1.7	5.0	34.0
F5	Transportation	0.0	5.0	0.0
F5	Social infrastructure	2.9	7.0	41.43
	Total	11.25	30.0	XXXXXXX

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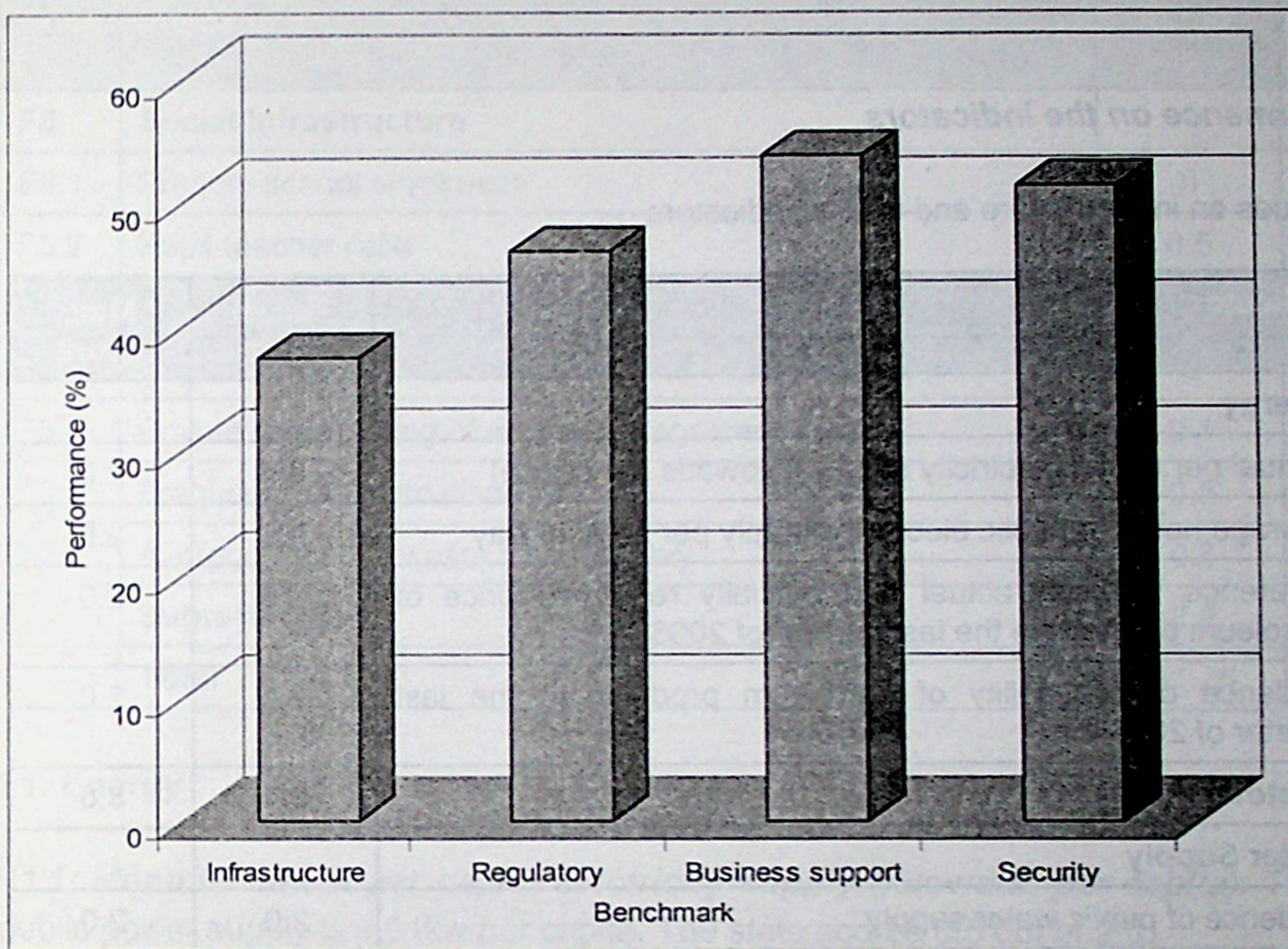


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F5	Social infrastructure	2.9	7.0	41.43
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2.2.2 Performance on the indicators

Table 4: Values on infrastructure and utilities indicators

Code	Indicator	Actual score	Max. score
F1	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.5	2.0
F1.2	Average hours of public 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	1.0	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.4	2.0
	Subtotal (F1)	3.4	8.0
F2	Water Supply		
F2.1	Evidence of public water supply	2.0	2.0
F2.2	Average price of 20 liters of water	1.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.25	1.0
	Subtotal (F2)	3.25	5.0
F3	Access to Information		
F3.1	Number of post offices per 100,000 of the population	0	1.0
F3.2	Tele-density of allocated fixed lines	0	0.5
F3.3	Incidence of mobile phone ownership	0	0.5
F3.4	Availability of TV stations	0.3	1.0
F3.5	Availability of radio stations	0.4	1.0
F3.6	Availability of a functional website	1.0	1.0
	Subtotal (F3)	1.7	5.0
F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation	0	3.0
F4.2	Availability of airport	0	2.0
	Subtotal (F4)	0	5.0

Code	Indicator	Actual score	Max. score
F5	Social Infrastructure		
F5.1	Primary school enrolment	0	1.0
F5.2	Pupil-teacher ratio	0.5	1.0
F5.3	Capital budget to education as % of total capital budget	1.5	1.0
F5.4	Capital budget to health as % of total capital budget	0	1.0
F5.5	Private sector rating of waste management	0.1	1.0
F5.6	Frequency of waste disposal	0.5	1.0
F5.7	Average monthly waste disposal levy	0.3	1.0
	Subtotal (F5)	2.9	7.0
	Total	11.25	30.0

F1: Energy

F1.1: Monthly/annual per capita electricity supply (kilowatts per capita): The estimated public power supply is 0.01kw per capita. The state scores 0.5 out of 2.0.

F1.2: Average number of hours of public electricity supply per 24 hour day: Average number of hours of public electricity supply is 2 to 7 hours out of 24 hours a day. The state scores 0.5 out of 2.0.

F1.3: Difference between the actual price and the officially regulated price of petroleum products in the last quarter: Difference between the actual price and the officially regulated price of petroleum products is 11 to 20% for petrol, kerosene and diesel. The state scores 1.0 out of 2.0.

F1.4: Evidence of availability of petroleum products in the last quarter: Petrol is available all the time while kerosene and diesel are available 50% of the time. This gives the state a score of 1.4 out of 2.0.

F2: Water supply

F2.1: Daily per capita public water supply: The daily per capita public water supply is 30 liters and the state gets the full score of 2.0.

F2.2: Average price of 20 liters of private water supply: Average price of 20 liters of water in the state capital is ₦10.00. The state scores 1.0 out of 2.0.

F2.3: Proportion of daily water requirements obtained from private supply: Proportion of firms total daily water requirement obtained from private water supply is between 40% and 59%. The state scores 0.25 out of 1.0.

F3: Access to information

F3.1: Number of post offices per 100,000 of the population: The number of post offices is 17 and the number per 100,000 persons is 0.39. The state scores 0.0 out of 1.0.

F3.2: Tele-density of allocated fixed telephone lines: There is no data on the number of allocated fixed telephone lines, and the state scores 0.0 out of 0.5.

F3.3: Incidence of ownership of mobile lines: Incidence of ownership of mobiles lines is 5.1%. The state scores 0.0 out of 1.0.

F3.4: Number of television stations: There is a federal television station operating. The state does not yet have its own television station, and scores 0.3 out of 1.0.

F3.5: Number of radio stations: There is only a state-owned radio station operating. The state scores 0.4 out of 1.0.

F3.6: Availability of a functional website containing information: The state has a functional website and gets the maximum score of 1.0.

F4: Transportation

F4.1: Average cost of transportation per kilometer of intra-state road: Average cost of intra-state road transportation in the last quarter is above ₦15.00 per kilometer. This gives the state 0.0 out of 3.0.

F4.2: Availability of an airport: The state has no airport yet, and scores 0.0 out of 2.0.

F5: Social Infrastructure

F5.1: Primary school enrolment rate: Primary school enrolment rate is 29.6. The state scores 0.0 out of 1.0.

F5.2: Pupil-teacher ratio: Pupil-teacher ratio is 50:1. The state scores 0.5 out of 1.0.

F5.3: Capital budget to education as % of total capital budget in 2005: The state's capital budget to education as a percentage of total capital budget for 2005 was 21.04. This gives the state a score of 1.5 out of 1.5.

F5.4: Capital budget to health as % of total capital budget in 2005: The state's capital budget to health as a percentage of total capital budget for 2005 was 2.77. The state scores 0.0 out of 1.5.

F5.5: Rating of waste management: Private sector rating of waste management is fair. This gives the state a score of 0.1 out of 0.5.

F5.6: Frequency of waste disposal services: Frequency of waste disposal services is fortnightly. The state scores 0.5 out of 1.0.

F5.7: Average monthly waste disposal levy: Average monthly waste disposal levy is between ₦201.00 and ₦500.00. This gives the state a score of 0.3 out of 0.5.

2.3 Legal and Regulatory Framework

The state scores a total of 46.0% on legal and regulatory services benchmark.

2.3.1 Performance on the measures

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

Measure	Actual score	Max. score	Percent score
Business registration (R1)	1.55	4.0	38.75
Tax administration (R2)	6.5	10.0	65.5
Commercial dispute resolution (R3)	1.5	6.0	25.0
Land registration and property rights (R4)	4.25	10.0	42.5
Total	13.8	30.0	XXXXXXX

2.3.2 Performance on the indicators

Table 6: Values on legal and regulatory services indicators

Code	Indicator	Actual score	Max. score
R1	Business registration		
R1.1	Cessation of registration of business names at the State's 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	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.5	0.50
R1.4	Existence of an office of the CAC	0.3	0.50
R1.5	Evidence of publication of the activities of CAC branch	0.0	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.0	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.0	0.50
	Subtotal (R1)	1.55	4.0
R2	Tax administration		
R2.1	Evidence of database of taxable persons	1.5	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	0.75	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	1.0	1.0
R2.4	Evidence of a Tax Appeal Tribunal/Revenue Courts	0.5	1.50
R2.5	Evidence of one-stop shop for tax payment to state and local government	1.0	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	0.0	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties for late payment of taxes by tax authorities	0.0	1.0

Code	Indicator	Actual score	Max. score
R2.9	Enforcement of penalties for nonpayment of business premises levy	1.0	1.0
	Subtotal (R2)	6.5	10.0
R3	Commercial disputes resolution		
R3.1	Establishment of information systems on caseload and judicial statistics	0.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	0.0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution mechanism	1.5	2.0
	Subtotal (R3)	1.5	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 operationalise 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	0.75	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	0.75	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
	Subtotal (R4)	4.25	10.0
	Total	13.8	30.0

R1.1: Cessation of business registration at the state ministry of commerce since Companies and Allied Matters Act (CAMA) and setting up of Corporate Affairs Commission (CAC): Businesses are only registered at Kano zonal office of the CAC. However, there is no evidence of transfer of business registration records to the CAC by the state's Ministry of Commerce and a public notice directing people to register businesses only at CAC. The state scores 0.5 out of 1.0.

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

R1.3: Evidence of existence of tax force which controls the display of unregistered business names: There is evidence that the state has a task force on registration of businesses. The state scores the maximum point of 0.5.

R1.4: Existence of a branch of the CAC The state has a business names registry (CAC Branch) and the prescribed register is maintained at the branch. The state scores 0.3 out of 0.5.

R1.5: Evidence of publication of activities of CAC: There is no evidence of publication of CAC activities and the state scores 0.0 out of a maximum of 0.25.

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

R1.7: Evidence of availability of online, real time services in the CAC branch: The CAC branch is not online. The state gets 0.0 out of 0.5.

R1.8: Evidence of the duration for obtaining certificate of registration of business names after filing all papers: The survey shows that it takes 1 to 3 weeks to obtain certificate of registration after filling all papers. The state scores 0.0 out of 0.5.

R2: Tax administration

R2.1: Evidence of database of taxable persons and whether it is computerized: There is evidence of a computerized database of taxable persons and the state gets the maximum score of 1.5.

R2.2: Evidence of publication of tax notices and sending of tax assessment notices: There is evidence of private letters sent to tax payers. The state scores 0.75 out of 1.0.

R2.3: Evidence of the validation of taxes paid to other tiers of government: There is evidence of validation of taxes paid to other tiers of government. This gives the state the maximum score of 1.0.

R2.4: Evidence of tax appeal tribunal in the state: The state has no tax appeal tribunal. However, it has revenue courts whose activities have been taken over by the state's civil courts since 1996. The state scores 0.5 out of 1.5.

R2.5: Evidence of one-stop shop for tax payment to the state and local governments: There is evidence of one-stop shop for tax payment. The state scores the maximum point of 1.0.

R2.6: Number of taxes paid by manufacturing firm: There are 15 taxes paid by manufacturing firms. The state scores 0.75 out of 1.0.

R2.7: Amount paid as business premises levy in the state capital per annum: Amount paid as businesses premises levy per annum is above ₦10,000.00. The state gets 0.0 out of 1.0.

R2.8: Number of days between receipt of demand notice and enforcement of penalties for non-payment of business premises levy: The state imposes in less than 30 days of issuance of demand notices, and scores 0.0 out of 1.0.

R2.9: Enforcement of penalties for non-payment of business premises fees: Penalties for non-payment of business premises levy are enforced by government officials. The state scores the maximum point of 1.0.

R3: Commercial dispute resolution

R3.1: Evidence of established information system on caseload of judges and judicial statistics: There is no evidence of establishment of information systems on case load and judicial statistics which contain time and efficiency of judges. The state earns 0.0 out of 2.0.

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

R3.3: Evidence of availability of alternative dispute resolution: The state has alternative dispute resolution programme. However, there is no evidence of endorsement of the ADR's activities by the high courts. The state scores 1.5 out of 2.0.

R4: Land registration and property rights

R4.1: Availability and usability of cadastral map: There is no evidence of existence of cadastral map. The state scores 0.0 out of 1.0.

R4.2: Evidence that the state has enacted a land tenure law to operationalize the Land Use Act: There is no evidence that the state has enacted a land tenure law to operationalize the Land Use Act of 1978. The state scores 0.0 out of 1.0.

R4.3: Official cost (charge) of obtaining a governor's consent relative to the price of land: Evidence shows that the official cost of obtaining governor's consent is 3% of the cost of the land. The state scores 0.75 out of 1.0.

R4.4: Duration for obtaining certificate of occupancy (C of O): It takes up to 6 to 12 months to obtain a C of O and the state scores 0.75 out of 1.0.

R4.5: Evidence of computerization of land transactions: There is no evidence of computerization of land transactions; and transactions are not online. The state scores 0.0 out of 1.0.

R4.6: Time taken to search the registry for confirmation of validity of title of rights of occupancy: It takes less than one week to search for the validity of land titles. The state scores the maximum point of 1.0.

R4.7: Time taken to obtain governor's consent for transfer of right of ownership: It takes 3-4 weeks to obtain governor's consent for transfer of right of ownership, giving the state 0.75 is scored out of 1.0.

R4.8: Evidence of active support and promotion of equipment leasing: Evidence shows that the state supports equipment leasing in agriculture. The state scores the full point of 1.0.

R4.9: Evidence of a law that requires mandatory subscription to insurance and mortgages: There is no evidence of a law that requires mandatory subscription to insurance and mortgages. The state scores 0.0 out of 1.0.

R1.10: Evidence of a law on protection of property rights: There is no evidence that the state has laws on protection of private property rights. The state scores 0.0 out of 1.0.

2.4 Business Support and Investment Promotion

The state scores 53.75% on business support and investment promotion benchmark

2.4.1 Performance on the measures

Table 7: Scores on the measures under business support and investment promotion

Measure	Actual score	Max. score	Percent score
Entrepreneurship promotion (B1)	2.25	3.0	75.0
Access to finance (B2)	0.5	8.0	6.25
Investment promotion services (B3)	4.0	5.0	80.0
Support for industrial cluster/layout/park (B4)	2.0	2.0	100.0
Public-Private Partnership (B5)	2.0	2.0	100.0
Total	10.75	20.0	XXXXXXXXXX

2.4.2 Performance on the indicators

Table 8: Values on business support and investment promotion indicators

Code	Indicator	Actual score	Max. score
B1	Entrepreneurship promotion		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	2.25	3.0
	Subtotal (B1)	2.25	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	0.5	1.5
B2.2	Relative number of bank branches as at May 2006	0.0	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percentage of capital budget to agriculture in 2005	0.0	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percentage of capital budget to agriculture in 2005	0.0	1.5
B2.5	Repayment rate of ACGSF loans for the period 2002-2005	0.0	2.0
	Subtotal (B2)	0.5	8.0

Code	Indicator	Actual score	Max. score
B3	Investment promotion services		
B3.1	Existence of special programmes/incentives that promote technology innovations	2.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	1.0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	1.0	1.0
B3.4	Existence of up-to-date directory of business firms	0	1.0
	Subtotal (B3)	4.0	5.0
B4	Support for industrial clusters/layouts/parks		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster/layout/park	1.0	1.0
	Subtotal (B4)	2.0	2.0
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	2.0	2.0
	Subtotal (B5)	2.0	2.0
	Total	10.75	20.0

B1: Entrepreneurship promotion

B1.1: Existence of specific policies and/or institutions to promote entrepreneurship:

The state has policies, budgets and entrepreneurship promotion centres but there is no evidence of awards to deserving entrepreneurs. The state scores 2.25 out of 3.0.

B 2: Access to finance

B2.1 Number of companies that benefited from SMEEIS in 2005 relative to national average: Relative access to SMEEIS facilities as a percentage of the national average in 2005 is 18. The state scores 0.5 out of 1.5.

B2.2: Relative number of bank branches as at May 2006: The relative number of banks as a percentage of national average as at May 2006 is 23. The state earns 0.0 out of 1.5.

B2.3: NACRDB loans as percentage of capital budget to agriculture in 2005: NACRDB loans as a percentage of capital budget to agriculture in 2005 was 10.61. This gives the state a score of 0.0 out of 1.5.

B2.4: Volume of ACGSF loans disbursed to agro-businesses as a percentage of capital budget to agriculture: The volume of ACGSF loans disbursed to agro-businesses as a percentage of capital budget to agriculture in 2005 was 14.55. The state scores 0.0 out of 1.5.

B2.5: Repayment rate of ACGSF loans: The repayment rate of ACGSF loans for the period 2002-2005 was 20%. The state scores 0.0 out of 2.0.

B3: Investment promotion services

B3.1: Existence of special programmes/incentives that promote technological innovations: The state has provided infrastructure at the information technology development centre at Dutse and Kazaure Informatics Institute at Kazaure managed by the Galaxy ITT as well as Technology Incubation Centre in Dutse. There are also special concessions in the budget expenditure on ICT. The state scores the maximum point of 2.0.

B3.2: Evidence of special incentives to promote linkages between large firms and small and medium enterprises. The state has special incentives to support linkages between large and small/medium scale enterprises through the Agency for Entrepreneurship Development. The state gets the maximum score of 1.0.

B3.3: Availability of published up-to-date investment or business information guide to enlighten investors in the state: There is evidence that the state has up-to-date business investment guide. The state earns the maximum 1.0.

B3.4: Evidence and up-to-date directory of business firms: There is no evidence of a directory of business firms and enterprises. The state scores 0.0 out of 1.0.

B4: Support for industrial cluster/layout/park

B4.1: Existence of an industrial cluster/layout/park: The state has industrial cluster/layout/park and scores the maximum point of 1.0.

B4.2: Government infrastructure programme to support the cluster/layout/park: There is evidence of infrastructural support to the industrial cluster/layout/park. The state gets the maximum score of 1.0.

B5: Public-private partnership

B5.1: Public-private partnership in the areas of security, infrastructure and utilities, credit provision, training and mentoring: The state is involved in public-private partnership in the areas of ICT, training & mentoring, infrastructure facilities and credit provisioning for SME development in all local government areas as well as security. The state scores the maximum point of 2.0.

2.5 Security

The state earns 51.25% on the security benchmark.

2.5.1 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	0.0	3.0	0.0
S3	Police coverage	0.0	2.0	0.0
S4	Perceptions on security	2.25	3.0	75.0
	Total	10.25	20.0	XXXXXXXXXXXX

2.5.3. Performance on the indicators

Table 10: Values on security indicators

Code	Indicator	Actual score	Max. score
S1	Major crimes (crimes with violence)		
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	1.0	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons	1.0	2.0
S1.6	Number of reported arson/vandalism cases per 100,000 persons	0.0	2.0
	Subtotal (S1)	8.0	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
	Subtotal S2)	0.0	3.0
S3	Police coverage		
S3.1	Police-population ratio	0.0	2.0
	Subtotal (S3)	0.0	2.0
S4	Perception of security		
S4.1	Assessment of the conduciveness of security to business	1.5	1.5
S4.2	Rating of police performance	0.75	1.5
	Subtotal (S4)	2.25	3.0
	Total	10.5	20.0

S1: Major crimes (crimes with violence)

S1.1: Number of reported armed robbery cases per 100,000 of the population. The state has 7 reported/recorded armed robbery cases in 2005. The number per 100,000 persons is 16. The state gets the maximum score of 2.0.

S1.2: Number of reported murder cases per 100,000 of the population. The state has 27 reported/recorded murder cases in 2005. The number per 100,000 persons is 0.62. The state scores the maximum of point of 2.0.

S1.3: Number of reported rape cases per 100,000 of the population. The state has 11 reported/recorded rape cases in 2005. The number per 100,000 persons is 0.25. The state scores the full point of 2.0.

S1.4: Number of reported assault cases per 100,000 of the population. The state has 210 reported/recorded assault cases in 2005. The number per 100,000 persons is 4.83, giving the state 1.0 out of 2.0.

S1.5: Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 of the population. The state has 206 reported/recorded burglary and theft (including motor vehicle snatching) in 2005. The number per 100,000 persons is 74, and the state scores 1.0 out of 2.0.

S1.6: Number of reported arson/vandalism cases per 100,000 of the population. There is no data on reported/recorded cases of arson/vandalism in 2005, and the state scores 0.0 out of 2.0.

S2: Minor Crimes

S2.1: Number of reported fraud (including forger, counterfeiting and extortion cases) per 100,000 of the population. The state has no data on reported/recorded fraud, extortion and forgery/counterfeiting cases in 2005. The state gets 0.0 out of 3.0.

S3: Police coverage

S3.1: Police population ratio: The state has 3452 number of combatant policemen in the state in 2005. The number of policemen per 1,000 persons is 0.79. The state scores 0.0 out of 2.0.

S4: Perceptions on security

S4.1: Assessment of conduciveness of security to business: Based on assessment of business and company executives, the state scores the maximum point of 1.5.

S4.2: Rating of police performance: From the survey, the state scores 0.75 out of 1.5.

AGENCIES COLLABORATING

Government Agency of Nigeria (G.A.N.)

(G.A.N.)

State Enterprises (S.E.)

(S.E.)

(S.E.)

University of Technology, Yaba

31.1. Number of pages
reported in the
cover of the book

31.2. Number of pages
reported in the
contents of the book

31.3. Number of pages
reported in the
state of the book

31.4. Number of pages
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31.9. Number of pages
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31.10. Number of pages
reported in the
contents of the book

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