

# **BECANS BUSINESS ENVIRONMENT REPORT**

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Volume 1, Number 33, 2007

## **PLATEAU STATE**



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## PLATEAU STATE



**AFRICAN INSTITUTE FOR APPLIED ECONOMICS**

In collaboration with



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**SYNOPSIS**

PLATEAU State scores 53.15% on business environment index.

The state scores 57.67% on infrastructure and utilities benchmark. It scores relatively higher on transportation, water supply and access to information than on social infrastructure and energy.

It scores 45.17% on legal and regulatory services benchmark. The state scores relatively high on tax administration and business registration. It scores relatively lower on land registration and property rights and commercial dispute resolution.

The state scores 46.5% on business support and investment promotion benchmark. Within this benchmark, it performs relatively higher on support for industrial park, investment promotion and entrepreneurship development than on access to credit and finance.

It scores 65.0% on security benchmark, performing relatively better on police coverage and relatively low on incidence of major and minor crimes and public perception of state security.

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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**

Plateau State is located in the north central part of the country. Following the civil war, Benue-Plateau State was one of 12 states created, and later in 1976 Plateau State was carved out. In 1996, Plateau State was further carved into Nasarawa and Plateau states. With an area of 27,147 square km., the State has a 2006 population of 3,178,712.

### **1.2 Economic Potentials**

Plateau State is one of the mineral rich states in the country. Tin is still mined and processed on the plateau. Tourist attractions include the Wildlife Safari Park, which sits in the middle of 8 sq. km (3.09 sq. miles) of unspoiled savanna bush, about 4 km from Jos; the National Museum; the Museum of Traditional Nigerian Architecture; Jos Zoo; Assop Falls; Kurra Falls;; Wase Rock and the Kerang highlands. Others are the Shere Hills; Riyom Rock; and the Pandam Game Reserve. Jos is the major commercial town in the state. Others include, Mangu, Bukuru, Pankshin, Barkin Ladi, and Langtang. Some of the industrial and commercial firms operating in Jos include brewery and food processing. A large proportion of the population is engaged mostly in farming and mining activities. Major crops include Irish and sweet potatoes, maize, cassava, yam, sorghum, and mango. Major mineral resources include tin, barites, clay, columbite, monazite, kaolin and gem stones.

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

The current policy thrusts include industrialization through creating conducive investment conditions, and agriculture and tourism development with the objective of creating wealth and employment and reducing poverty. Key areas of investment include agro-processing and packaging, brewing, commercial agriculture, mining and tourism. Key institutions include the National Veterinary Research Institute and the National Institute for Policy and Strategic Studies. NASCO, one of the foremost manufacturing firms in Nigeria country is located in Jos, the state capital.

## 1.4 Budget Profile

Internally generated revenue (IGR) accounted for 13.41% of total budgeted revenue in 2005, with IGR per capita of IGR ₦688.87, and total budget per capita of ₦9176.17. Health capital and education capital budgets were 0.75% and 3.53%, respectively of total capital budget. On per capita basis, health and education capital budgets were ₦69.4 and ₦323.90, respectively in 2005 (Table 1).

Table 1: Budget Profile, 2005

Item	Amount (₦m)	Amount per capita (₦)
Federation Account Revenue (FAR)	14,143.95	4,447.78
Internally generated revenue (IGR)	2,190.61	688.87
Total budget (TB)	29,180.05	9,176.12
Capital health budget (HB)	220.70	69.40
Capital education budget (EB)	1,030.00	323.90

## 2.0 BUSINESS ENVIRONMENT SCORECARD

The state has an overall score of 53.15 percent on business environment index. The performance on the various benchmarks is as follows.

Table 2: Performance across Benchmarks

Code	Benchmark	Actual Score	Max. score	Percent score
F	Infrastructure and utilities	17.1	30	57.67
R	Legal and regulatory services	13.55	30.0	45.17
B	Business support and investment promotion	9.3	20.0	46.5
S	Security	13.0	20.0	65.0
	<b>Total</b>	<b>53.15</b>	<b>100.0</b>	<b>XXXXXX</b>

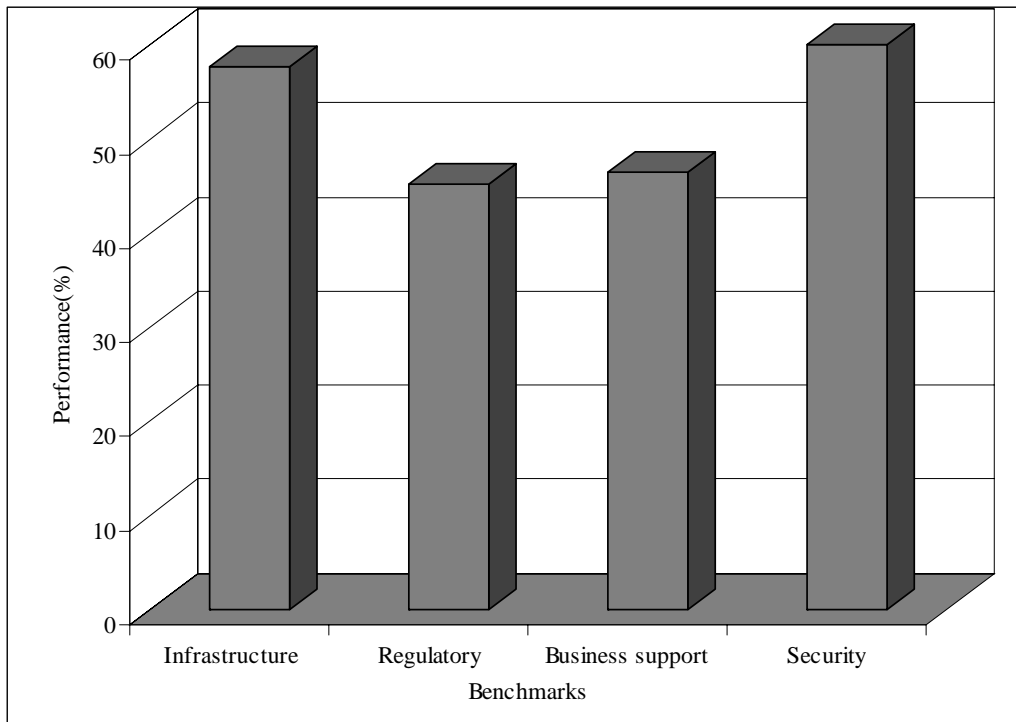


Figure 1: Performance across benchmarks

## 2.1 Infrastructure and Utilities

The state scores a total of 57.67% on infrastructure and utilities benchmark.

### 2.1.1 Performance on the Measures

Table 3: Scores on the Measures under Infrastructure and Utilities Benchmark

Code	Measure	Actual score	Max. score	Percent score
F1	Energy	1.5	8.0	18.75
F2	Water supply	4.0	5.0	80.0
F3	Access to information	3.85	5.0	77.0
F4	Transportation	5.0	5.0	100.0
F5	Social infrastructure	2.95	7.0	42.14
	<b>Total</b>	<b>17.3</b>	<b>30.0</b>	<b>XXXXXXXX</b>

## 2.1.2 Performance on the indicators

Table 4: Performance 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	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	0	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.0	2.0
	<b>Subtotal (F1)</b>	<b>1.5</b>	<b>8.0</b>
<b>F2</b>	<b>Water supply</b>		
F2.1	Evidence of public water supply	2.0	2.0
F2.2	Average price of 20 liters of water	1.5	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.5	1.0
	<b>Subtotal (F2)</b>	<b>4.0</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	0.25	1.0
F3.2	Tele-density of fixed lines	0.50	0.50
F3.3	Incidence of mobile phone ownership	0.10	0.50
F3.4	Availability of TV stations	1.0	1.0
F3.5	Availability of radio stations	1.0	1.0
F3.6	Availability of a functional website	1.0	1.0
	<b>Subtotal (F3)</b>	<b>3.85</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	2.0	2.0
	<b>Subtotal (F4)</b>	<b>5.0</b>	<b>5.0</b>
<b>F5</b>	<b>Social infrastructure</b>		
F5.1	Primary school enrolment	1.0	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	State's capital expenditure on education	0.50	1.50
F5.4	State's capital expenditure on health	0	1.50
F5.5	Private sector rating of waste management	0.10	0.50
F5.6	Frequency of waste disposal	0.50	1.0
F5.7	Average monthly waste disposal levy	0.10	0.50
	<b>Subtotal (F5)</b>	<b>2.95</b>	<b>7.0</b>
	<b>Total</b>	<b>17.3</b>	<b>30.0</b>

**F1: Energy indicators**

**F1.1: Annual per capita electricity supply (kilowatts per capita):** The estimated power supply for the state is 12957.91kw. The per capita supply is 0.004kw. 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 between 2 to 7 hours out of 24 hours in a day. The state gets 0.5 out of a maximum score of 2.0.

**F1.3: Difference between actual and officially regulated price of petroleum products in the last quarter of 2006:** The survey that the differences between actual and officially regulated prices of petrol, kerosene and diesel is over 20%. The state scores 0.0 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 50% of the time, giving the state 1.0 out of 2.0.

**F2: Water supply indicators**

**F2.1: Evidence of public water supply:** The state's per capita daily water supply is above 20 litres, giving the state the maximum score of 2.0.

**F2.2: Average price of a 20 litre container of water:** The survey shows that the mean price of 20 litres of water ranged between ₦5.00 and ₦7.00 and the state gets 1.50 out of a maximum score of 2.0.

**F2.3: Proportion of firm's total water requirement obtained from private water supply:** The proportion of total water requirement obtained from private supply by business firms ranges from 25 to 39%. The state gets 0.5 out of 1.0.

**F3: Access to information indicators**

**F3.1: Number of post offices per 100,000 of the population:** The number of post offices is 33, and the number per 100,000 persons is 1.01. The state scores 0.25 out of 1.0.

**F3.2: Tele-density for fixed lines in the state (number of telephone lines per 1,000 persons):** The total number of fixed lines is 57,300. The number of fixed lines per 1,000 persons is 18.03. The state gets the maximum score of 0.50.

**F3.3: Incidence of mobile phone ownership:** In 2006 the incidence of mobile phones is 14.2% and the state scores 0.1 out of 0.5.

**F3.4: Availability of television stations:** There are federal, state and private television stations operating. The state scores the maximum point of 1.0.

**F3.5: Availability of radio stations:** There are federal, state and private radio stations operating. The state scores the maximum point of 1.0.

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

#### **F4: Transportation indicators**

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

**F4.2: Availability of airport:** The state has an airport operating regular flight and gets the maximum score of 2.0.

#### **F5: Social infrastructure indicators**

**F5.1: Primary school enrolment rate:** In 2006 primary net enrolment was 80.1%. The state scores the maximum point of 1.0.

**F5.2: Pupil-teacher ratio:** Total primary enrolment in 2006 was 710,486 and total number of teachers was 19,356, giving a pupil-teacher ratio of 36.7:1. The state scores 0.75 out of a maximum of 1.0.

**F5.3: Capital budget to education as % total capital budget in 2005:** Capital budget for education was 10.76% of the total capital budget in 2005. The state scores 0.50 out of a maximum of 1.5.

**F5.4: Capital budget on health as % of total capital budget in 2005:** Capital budget for health was 1.0% of the total capital budget in 2005. The state scores 0.0 out of a maximum of 1.5.

**F5.5: Private sector rating of waste management.** The private sector rates waste management as, giving the state 0.10 out of 0.5.

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

**F5.7: Average monthly waste disposal levy.** The survey shows that average cost paid for waste disposal ranges from ₦501.00 to ₦1000.00 per month. The state scores 0.1 out of 0.5.

## 2.2 Legal and Regulatory Services

The state has aggregate score of 45.17% on legal and regulatory services.

### 2.2.1 Performance on the measures

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

Code	Measure	Actual score	Max. score	Percent score
R1	Business registration	2.05	4.0	51.25
R2	Tax administration	5.75	10.0	57.50
R3	Commercial dispute resolution	2.0	6.0	33.33
R4	Land registration and property rights	3.75	10.0	37.50
	<b>Total</b>	<b>13.55</b>	<b>30.0</b>	<b>XXXXXXX</b>

### 2.2.2 Performance on the indicators

Table 6: Performance on the Indicators

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	0.75	1.0
R1.2	Evidence that improperly registered business names are not given recognition by the state	0.50	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0	0.50

R1.4	Existence of an office of the Corporate Affairs Commissions in the state	0.30	0.50
R1.5	Evidence of publication of the activities of CAC branch :	0.25	0.25
Ri.6	Evidence that the CAC office branch has a service charter	0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.25	0.50
	<b>Subtotal (R1)</b>	<b>2.05</b>	<b>4.0</b>
<b>R2</b>	<b>Tax administration</b>		
R2.1	Evidence of database of taxable persons:	1.0	1.50
<b>R2.2</b>	Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years	1.0	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	1.50
R2.5	Evidence of one-stop shop for tax payment to state and local government	0	1.0
R2.6	Number of taxes paid by manufacturing firms in the state	0.75	1.0
R2.7	Amount paid as business premises levy in the state capital per annum	0.50	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.50	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	0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	0	2.0
	<b>Subtotal (R3)</b>	<b>2.0</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	0.50	1.0
R4.2	Evidence that the state has enacted a land tenure law to operationalize the Land Use Act	0	1.0
R4.3	Official cost (charge) of obtaining governor's consent relative to the price of land	0.75	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	0.50	1.0

R4.5	Computerization of land transactions	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	0.50	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 in the state	1.0	1.0
R4.9	Evidence of laws that require mandatory subscription to insurance and mortgage contributions	0	1.0
R4.10	Evidence of effective protection of private property rights	0	1.0
	<b>Subtotal (R4)</b>	<b>3.75</b>	<b>10.0</b>
	<b>Total</b>	<b>13.55</b>	<b>30.0</b>

### ***B1: Business registration indicators***

***R1.1: Cessation of registration of business names at the State Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC:*** There is evidence that only the Corporate Affairs Commission (CAC) registers businesses and that the Ministry of Commerce has placed a notice to that effect. The state scores 0.75 out of a maximum of 1.0

***R1.2: Evidence that improperly registered business names are not given recognition by the state:*** There is evidence that the state's internal revenue services and related agencies recognize registered businesses as tax payers and that the state's business premises registry admits only business names registered by the CAC. The state scores the maximum point 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 0.3 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 scores a maximum 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 the maximum point 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 a maximum of 0.5.

**R1.8: Duration for obtaining certificates of registration for business names after filing all papers:** There is evidence that certificate of registration of a business can be obtained within 5 days. The state scores 0.25 out of a maximum of 0.5.

## **R2: Tax administration indicators**

**R2.1: Evidence of database of taxable persons:** There is evidence of a manually compiled data base of tax payers. The state scores 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 use the local press to send tax notices to the people. The state scores the maximum point of 1.0.

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

**R2.4: Evidence of a tax appeal tribunal/revenue courts:** There is no evidence of a tax tribunal or revenue court for the trial of offenders. The state scores 0.0 out of a maximum 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 a maximum 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 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 between receipt of demand notice and enforcement of penalties is 30 to 90 days. The state gets a score of 0.5 out of a maximum of 1.0.

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

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

**R3.1: Establishment of information systems on caseload and judicial statistics:** There was evidence of a case load factor of judges and it showed some details of time, cost and efficiency measures. The state gets the maximum 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 over 52 weeks between filing a business dispute in court and obtaining judgment. The state scores 0.0 out of a maximum of 2.0.

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

### **R4: Land registration and property rights indicators**

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

**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 of obtaining governor's consent is between 3% and 5%. The state scores 0.75 out of a maximum 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 to 18 months to obtain a C-of-O though some could be granted in lesser time. 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 and the state scores 0.0 out of a maximum 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:** The survey shows that it takes 1 to 2 months to search the registry for confirmation of validity of title. The state gets 0.5 out of a maximum 1.0.

**R4.7: Time taken for obtaining the governor's consent for transfer of rights of ownership of land:** The survey shows that it takes 1 to 2 months to obtain the governor's consent for transfer of rights of ownership of land, and 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 gets the full score of 1.0.

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

**R4.10: Evidence of effective protection of private property rights:** There is no evidence of a law protecting private property in the gazette. The state scores 0.0 out of a maximum of 1.0.

## **2.3 Business Support and Investment Promotion**

The state has aggregate score of 46.50% on business support and investment promotion benchmark.

### 2.3.1 Performance on the measures

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

Code	Measure	Actual score	Max. score	Percent score
B1	Entrepreneurship promotion	1.50	3.0	50.0
B2	Access to finance	2.0	8.0	25.0
B3	Investment promotion service	3.0	5.0	60.0
B4	Support for industrial clusters	1.80	2.0	90.0
B5	Public private partnership	1.0	2.0	50.0
	<b>Total</b>	<b>9.30</b>	<b>20.0</b>	<b>XXXXXXX</b>

### 2.3.2 Performance on the indicators

Table 8: Values on 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 have benefited from SMEEIS in 2005 relative to national average	0.50	1.50
B2.2	Relative number of commercial bank branches as at May 2006	0.50	1.50
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0	1.50
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0	1.50
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0
	<b>Subtotal (B2)</b>	<b>2.0</b>	<b>8.0</b>
<b>B3</b>	<b>Investment promotion services</b>		
B3.1	Existence of special programmes/incentives that promote technology innovations	1.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	1.0	1.0
B3.4	Existence of up to date directory of business firms	1.0	1.0
	<b>Subtotal (B3)</b>	<b>3.0</b>	<b>5.0</b>

<b>B4</b>	<b>Support for industrial cluster</b>		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.8	1.0
	<b>Subtotal (B4)</b>	<b>1.80</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	1.0	2.0
	<b>Subtotal (B5)</b>	<b>1.0</b>	<b>2.0</b>
	<b>Total</b>	<b>9.30</b>	<b>20.0</b>

### ***B1: Entrepreneurship promotion indicators***

***B1.1: Existence of specific policies and/or institutions to promote entrepreneurship (business start-up and business growth):*** Evidence shows policy on the number of beneficiaries for entrepreneurship programmes and the existence of an agency for entrepreneurial development services. The state scores 1.50 out of a maximum of 3.0.

### ***B2: Indicators of access to finance***

***B2.1: Number of companies in the state that have benefited from SMEEIS in 2005 relative to national average:*** Evidence shows that 34.9% of companies relative to the national average had access to SMEEIS facilities, giving the state a score of 0.5 out of 1.5.

***B2.2: Relative number of bank branches as at May 2006:*** Evidence shows that the state has 59 commercial bank branches, representing 67% of the national average and scores 0.5 out of a maximum of 1.5.

***B2.3: NACRDB loans as percent of state's agriculture budget in 2005:*** Total capital budget for agriculture was ₦2,039,819,980.00 while NACRDB loans disbursed to the state was ₦94,485,283.19, representing 4.63% of the agriculture capital budget. The state scores 0.0 out of a maximum of 1.5.

***B2.4: Volume of ACGSF loans disbursed to agro-businesses as percent of state's agriculture budget in 2005:*** The volume of ACGSF loans as percentage of 2005 agriculture capital budget was 3.06 and the state scores 0 out of a maximum of 1.0.

***B2.5: Repayment rate of ACGSF loans for the period, 2002-2005:*** The repayment rate for the period was 51.23%. The state scores 1.0 out of a maximum of 2.0.

**B3: Indicators of investment promotion services**

**B3.1: Existence of special programmes/incentives that promote technology innovations:** Evidence shows infrastructure provision only, giving the state a score of 1.0 out of a maximum 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 that promotes linkages between large and small/medium firms. The state scores 0.0 out of a maximum 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 an up-to-date copy of investors guide but the date of publication was not indicated. The state gets the maximum score of 1.0.

**B3.4: Existence of up to date directory of business firms:** There is an up-to-date directory of business firms, giving the state the maximum score of 1.0.

**B4: Indicators of support for industrial cluster**

**B4.1: Presence of an industrial cluster/layout/park:** There is evidence of industrial layouts/clusters/parks in some major towns, giving the state the maximum score of 1.0.

**B4.2: Government's infrastructure programmes to support the cluster/layout/park:** There is evidence of infrastructure programme – water, power, roads and security but no evidence of telecommunication provision. The state scores 0.8 out of a maximum of 1.0.

**B5: Indicators of public private partnership**

**B5.1: Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring:** Evidence shows private-public partnership infrastructure provisioning, training and mentoring. The state scores 1.0 out of 2.0.

**2.4 Security**

The state scores 65.0 percent on the security benchmark.

### 2.4.1 Performance on the measures

Table 9: Scores on the Measures under the Security Benchmark

Code	Measure	Actual score	Max. score	Percent score
S1	Major crimes	8.0	12.0	66.67
S2	Minor crimes	1.50	3.0	50.0
S3	Police coverage	2.0	2.0	100.0
S4	Perceptions on security	1.50	3.0	50.0
	<b>Total</b>	<b>13.0</b>	<b>20.0</b>	<b>XXXXXXXXXX</b>

### 2.4.2 Performance on the indicators.

Table 10: Values on Indicators of Security

Code	Indicator	Actual score	Max. 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	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons	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	1.50	3.0
	<b>Subtotal (S2)</b>	<b>1.50</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 security in	0.75	1.50
S4.2	Rating of police performance	0.75	1.50
	<b>Subtotal (S4)</b>	<b>1.50</b>	<b>3.0</b>
	<b>Total</b>	<b>13.0</b>	<b>20.0</b>

**S1: Major crimes indicators**

**S1.1: Number of reported armed robbery cases per 100,000 persons:** The number of reported armed robbery cases is 37. The number of cases per 100,000 persons is 1.16 and 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 30. The number of cases per 100,000 persons is 0.94. The state scores the maximum point of 2.0.

**S1.3: Number of reported rape cases per 100,000 persons:** The number of reported rape cases is 11. The number of cases per 100,000 persons is 0.35. 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 685. The number of cases per 100,000 persons is 21.55. The state scores zero out of a maximum 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 1,266. The number of cases per 100,000 persons is 39.83 and the state scores zero out of 2.0.

**S1.6: Number of reported arson/vandalism cases per 100,000 persons:** The number of reported cases is 26. The number of cases per 100,000 persons is 0.82. The state scores the maximum point of 2.0.

**S2: Minor crimes indicator**

**S2.1: Number of reported fraud (including forgery and counterfeiting and extortion) cases per 100,000 persons:** The number of reported fraud cases is 261 and the number of cases per 100,000 persons is 8.21. The state scores 1.5 out of a maximum of 2.0.

**S3: Police coverage**

**S3.1: Police-population ratio:** The number of combatant policemen in 2005 was 7,658. The number per 1,000 persons is 2.41, 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 business/company executives' assessment, the state scores 0.75 out of 1.5.

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