

BECANS BUSINESS ENVIRONMENT REPORT

Volume 1, Number 4, 2007

AKWA IBOM STATE

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SYNOPSIS

AKWA IBOM State scores a total of 55.40% on the business environment index.

The state scores 45.83 % on infrastructure and utilities. It performs relatively better on water supply and access to information; and, relatively low on energy, transportation and social infrastructure. There is need for development of the energy sector and social infrastructure. The low level of development of social infrastructure especially pupil-teacher ratio and low capital investment in education and health affect the quality of the human resource and their employability.

It scores 55.17% on legal and regulatory services, performing relatively better on business registration, land registration and tax administration. Areas requiring improvement include establishment of a mechanism for validation of taxes paid in other tiers of government, establishment of information system on caseload and judicial statistics, development of a cadastral map of the state and computerization of land transactions.

The state scores 58.0% on business support and investment promotion. It performs relatively better on entrepreneurship promotion, investment promotion services and support for industrial cluster/layout/park than on access to finance and public-private partnership. There is need for public enlightenment of entrepreneurs in partnership with the organized private sector about the existence of and procedures for accessing the facilities.

The state scores 67.50% on security, and performs relatively better on major and minor crimes than police coverage and public perception of 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

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

Akwa Ibom is located in the Niger Delta region. The state was created on September 23, 1987 from the former Cross River State. It has a population of 3,920,208 and a land area of 6,900 sq. km. It is located between latitudes 4⁰ 32' and 5⁰ 53' north and longitudes 7⁰ 25' and 8⁰ 25' east. It comprises 31 local government areas. Uyo is state capital. Major urban centres include Uyo, Eket, Ikot Ekpene, Abak, Ikot Abasi and Oron. The major ethnic groups are Ibibio, the dominant group, Anang, Oron, Eket, Ibeno and Mbo. The vegetation is characterized by three easily distinguishable types namely: the saline water swamp forest, the fresh water swamp forest and the rain forest.

1.2 Economic Potentials

Akwa Ibom state is endowed with agricultural resources including fisheries and forest resources. The agricultural economy is dominated by oil palm production and marketing. Some of the mineral resources include oil and gas, limestone, gold, salt, coal, silver nitrate, glass sand and kaolin.

Many government-owned enterprises are subjected to various forms of privatization. Some of these enterprises include Champion Breweries, Akwa Feeds Limited, Plasto Crown Nigeria Limited, Quality Ceramics, Qua Steel Company, Asbestos Limited, Pamil Industries Limited, International Biscuits and Sunshine Batteries.

1.3 Investment climate/policies and institutions

The SEEDS document identifies key policy thrusts for overcoming poverty and unemployment. They include promotion of improved technology adoption, fast-tracking the process of privatization and reactivation of the remaining state-owned enterprises. Policies aim at provision of an enabling investment and business environment through improved infrastructure, breaking all monopolistic and quasi-monopolistic practices in the distribution system, facilitating financial intermediation, developing skilled entrepreneurs and promoting micro-finance institutions. Key sectors with great potentials for policy interventions include oil and gas, food processing, vegetable oil refining and plantation agriculture especially tree crops.

1.4 Budget profile

Internally generated revenue (IGR) accounted for about 5.31% of total budgeted revenue in 2005 (Table1). Health and education capital budgets constituted 3.09% and 3.16% of total budget, respectively. Per capita values for health and education capital budgets were ₦663.39 and ₦677.93, respectively.

Table 1: Budget Profile, 2005

Item	Total (₦m)	Per capita values (₦)
Federation Account Revenue (FAR)	78036.44	19907.26
Internally Generated Revenue (IGR)	4373.00	1115.56
Total budget	84182.41	21475.11
Capital budget to Health	2600.5	663.39
Capital budget to Education	2657.5	677.93

2.0 BUSINESS ENVIRONMENT SCORECARD

2.1 Business Environment Index

The state scores 55.40% on the business environment index. The scores across the benchmarks are as follows:

Table 2: Aggregate Scores across the Benchmarks

Code	Benchmark	Actual Score	Max. score	Percent score
F	Infrastructure and utilities	13.75	30.0	45.83
R	Legal and regulatory services	16.55	30.0	55.17
B	Business support and investment promotion	11.6	20.0	58.0
S	Security	13.5	20.0	67.50
	Total	55.40	100.00	XXXXXX

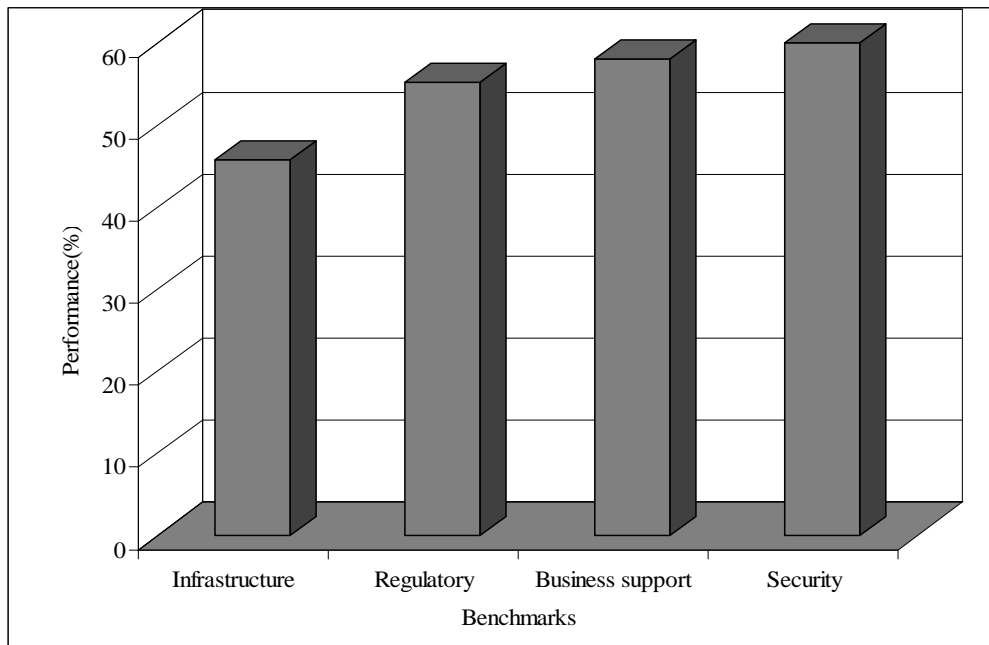


Figure 1: Performance across benchmarks

2.2 Infrastructure and Utilities

The state scores 45.83% on infrastructure and utilities.

2.2.1 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	3.40	8.0	60.0
F2	Water supply	3.0	5.0	60.0
F3	Access to information	3.0	5.0	60.0
F4	Transportation	1.0	5.0	20.0
F5	Social infrastructure	3.35	7.0	47.86
	Total	13.75	30.0	

2.2.2 Performance on the indicators

Table 4: Performance on the Indicators

Code	Indicator	Actual score	Max. score
F1: Energy			
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.50	2.0
F1.2	Average hours of energy supplied by PHCN 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	1.2	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.7	2.0
	Subtotal (F1)	3.40	8.0
F2: Water supply			
F2.1	Evidence of public water supply	1.5	2.0
F2.2	Average price of 20 liters of water	1.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.5	1.0
	Subtotal (F2)	3.0	5.0
F3: Access to information			
F3.1	Number of post offices per 100,000 of the population	0.0	1.0
F3.2	Tele-density of allocated fixed lines	0.5	0.5
F3.3	Incidence of mobile phone ownership	0.1	0.5
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.7	1.0
F3.6	Availability of a functional website	1.0	1.0
	Subtotal (F3)	3.0	5.0
F4: Transportation			
F4.1	Average cost of per kilometer of intra-state road transportation	1.0	3.0
F4.2	Availability of airport	0.0	2.0
	Subtotal (F4)	1.0	5.0
F5: Social infrastructure			
F5.1	Primary school enrolment	1.0	1.0
F5.2	Pupil-teacher ratio	0.0	1.0
F5.3	Capital budget to education	0.5	1.5
F5.4	Capital budget to health	0.5	1.5
F5.5	Private sector rating of waste management	0.3	0.5
F5.6	Frequency of waste disposal	0.75	1.0
F5.7	Average monthly waste disposal levy	0.3	0.5
	Subtotal (F5)	3.35	7.0
	Total	13.75	30.0

F1: Energy indicators

F1.1: Annual per capita electricity supply (kilowatts per capita): The estimated power supply was 46,579.46kw, giving per capita power supply of 0.012kw. The state scores 0.5 out of a maximum of 2.0.

F1.2: Average hours of energy supplied by PHCN per 24-hour day: The survey shows that public power supplies on the average less than 2 hours of electricity out of 24 hours in a day. The state scores zero 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: There were differences between actual and officially regulated prices of petrol, kerosene and diesel. The difference for petrol ranges from 1 to 10% while the difference for kerosene and diesel ranges from 11 to 20%. The state scores 1.2 out of a maximum of 2.0.

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

F2: Water supply indicators

F2.1: Evidence of public water supply: Evidence shows that daily per capita public water supply ranges from 14 to 20 litres, giving the state 1.5 out of a maximum of 3.0.

F2.2: Average price of a 20 liter container of water: The average price of 20 liters of water from private water vendors ranges from ₦8.00 to ₦10.00, and the state scored 1.0 point 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 businesses is 25 to 39%. The state scores 0.5 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 in 2006 is 22, giving 0.56 post offices per 100,000 persons. The state scores 0 out of 1.0.

F3.2: *Tele-density for allocated fixed lines (number of telephone lines per 1,000 persons):* There are 36,434 fixed lines. The number of fixed lines per 1,000 persons is 9.29. The state gets the maximum of score of 0.50.

F3.3: *Incidence of mobile phone ownership:* In 2006 the incidence of mobile phones ownership was 20.9%. The state scores 0.1 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 a maximum of 1.0.

F3.5: *Availability of radio stations:* There are one federal and one state radio stations, giving the state a score of 0.7 out of a maximum of 1.0.

F3.6: *Availability of functional website containing information on the state:* Evidence shows that the state has a functional website that is regularly updated. The state scores the maximum point of 1.0.

F4: Transportation

F4.1: *Average cost per kilometer of intra-state road transportation in the last quarter:* The cost per kilometer of intra-state transport is ₦11.00 to ₦15.00. The state scores 1.0 out of a maximum of 3.0.

F4.2: *Availability of airport:* The state is yet to have an airport. It is currently served by nearby airports in Port Harcourt and Calabar. The state scores zero out of a maximum of 2.0..

F5: Social infrastructure indicators

F5.1: *Primary school enrolment rate:* Evidence shows that primary net enrolment is 79.5, giving the state the full score of 1.0.

F5.2: *Pupil-teacher ratio:* Evidence shows total primary enrolment is 1,484,351 while teacher population is 19,206, giving a pupil-teacher ratio of 77.29:1. The state scores 0.0 out of a maximum of 1.0.

F5.3: *Capital budget to education as a ratio of total capital budget in 2005:* The state scores 0.5 out of a maximum of 1.5.

F5.4: *State capital budget to health as a ratio of total capital budget in 2005:* The state scores 0.5 out of a maximum of 1.5.

F5.5: Private sector rating of waste management. The survey shows that waste management is rated as good, giving the state 0.3 out of 0.5.

F5.6: Frequency of waste disposal service. The survey shows that frequency of waste disposal is weekly. The state scores 0.75 out of 1.0.

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

2.3 Legal and Regulatory Services

The state scores a total 55.17% on legal and regulatory services.

2.3.1 Performance on the Measures

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

Code	Measure	Actual score	Max. score	Percent score
R1	Business registration	2.3	4.0	57.5
R2	Tax administration	5.0	10.0	50.0
R3	Commercial dispute resolution	3.0	6.0	50.0
R4	Land registration and property rights	5.75	10.0	57.5
	Total	17.05	100.0	XXXXXXX

2.3.2 Performance of the Indicators

Table 6: Performance on the Indicators

Code	Indicator	Actual score	Max. score
R1	Business registration		
R1.1	Cessation of registration of business names at the State Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC	0.75	1.0
R1.2	Evidence that improperly registered business names are not given recognition by the state	0.5	0.5
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.5	0.5
R1.4	Existence of an office of the Corporate Affairs Commissions	0.3	0.5

R1.5	Evidence of publication of the activities of CAC branch	0.25	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.0	0.5
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.0	0.5
	Subtotal (R1)	2.3	4.0
R2	Tax administration		
R2.1	Evidence of database of taxable persons	1.5	1.5
R2.2	Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years	0.75	1.0
R2.3	Evidence of a mechanism for validation of tax paid to other tiers of government and other states in the federation	0.0	1.0
R2.4	Evidence of a Tax Appeal Tribunal/Revenue Courts	0.5	1.5
R2.5	Evidence of one-stop shop for tax payment to state and local government	0.0	1.0
R2.6	Number of taxes paid by manufacturing firms	0.75	1.0
R2.7	Amount paid as business premises levy capital per annum	0.5	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	1.0	1.0
R2.9	Penalties for nonpayment of business premises levy are enforced	0.5	1.0
	Subtotal (R2)	5.0	10.0
R3	Commercial dispute 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	1.5	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution	1.5	2.0
	Subtotal (R3)	3.0	6.0
R4	Land registration and property rights		
R4.1	Availability and usability of a cadastral map of the state	0.0	1.0
R4.2	Evidence that the state has enacted a land tenure law to operationalize the Land Use Act	0.75	1.0
R4.3	Official cost (charge) of obtaining governor's consent relative to the price of land in the highest profile business area in the state capital	1.0	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	0.4	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	0.75	1.0
	Subtotal (R4)	5.75	10.0
	Total	17.05	100.0

2.3.3. Performance on the constituent indicators of legal and regulatory services

R1: Business registration indicators

R1.1: *Cessation of registration of business names at the Ministry of Commerce since the Companies and Allied Matters Act (CAMA) and setting up of CAC:* There was evidence that only the Corporate Affairs Commission (CAC) registers businesses but there was no evidence that the Ministry of Commerce has transferred its records to the CAC. 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:* Evidence shows that improperly registered business names are not given recognition, and the state's business premises registry admits only business names registered by the CAC. The state scores the maximum point of 0.50.

R1.3: *Evidence of existence of a task force (or regulatory actions) in the state against the display of unregistered names by firms:* There is evidence of the existence of a taskforce against the display of unregistered business names by firms. The state scores the maximum point of 0.5.

R1.4: *Existence of an office of the Corporate Affairs Commissions in the state:* There is evidence of the existence of a business name registry of the CAC, giving the state 0.3 out of a maximum of 0.50.

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 was evidence of a booklet from where information on how to access to CAC services can be obtained. The state scores the maximum point 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 and the state scores 0.0 out of a maximum 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 was no evidence that the CAC branch is on-line but it has radio link with the headquarters in Abuja. The state scores 0 out of a maximum of 0.05.

R1.8: *Duration for obtaining certificates of registration for business names after filing all papers:* The survey shows that it takes over 5 working days to obtain certificate of business registration from the branch. The state scores 0 out of a maximum of 0.5.

R2: Tax administration indicators

R2.1: *Evidence of database of taxable persons:* There is evidence of a computerized data base of tax payers. The state scores the maximum point 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:* Evidence shows that the tax office sends letters and assessment notices to tax payers. The state scores 0.75 out of 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 0.0 out of a maximum of 1.0.

R2.4: *Evidence of a Tax Appeal Tribunal/Revenue Courts:* There is evidence of a tax tribunal/revenue court and the state scores 0.5 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 state scores 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 20. 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 amount of business premises levy paid 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:* It takes 30 to 90 days between receipt of demand notice and enforcement of penalties. The state scores 0.5 out of 1.0.

R2.9: *Enforcement of penalties for nonpayment of business premises:* Government uses the services of consultants to enforce penalties for nonpayment of business premises levy. The state scores 0.5 out of a maximum of 1.0.

R3: Commercial dispute resolution indicators

R3.1: *Establishment of information systems on caseload and judicial statistics:* There is no evidence of a case load factor of the judges. The state scores 0.0 out of a maximum of 2.0.

R3.2: *Average time (in weeks) between filing a business dispute in court and obtaining judgment:* There was evidence that it takes 13 to 26 weeks between filing a business dispute in court and obtaining judgment. The state scores 1.5 out of a maximum of 2.0.

R3.3: *Evidence on availability/establishment of formal alternative dispute resolution:* There is evidence of establishment of ADR mechanism but there is no evidence of the number of sittings held. The state scores 1.5 out of a total of 2.0.

R4: Land registration and property rights indicators

R4.1: *Availability and usability of a cadastral map of the state:* There is no evidence of a cadastral map of the state capital and other major towns. The state scores 0 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 evidence of a gazetted land tenure law in place, which provides for land to be available for periods 50 years and above. The state scores 0.75 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:* The official cost of obtaining the governor's consent is less than 3% of the price of the land. The state scores the maximum point of 1.0.

R4.4: *Time taken to obtain C of O (between submission of application forms and eventual granting of consent):* Evidence shows that it takes 13 to 18 months to obtain a C of O. In some cases, it can be granted in less time. The state scores 0.50 out of a maximum of 1.0.

R4.5: *Computerization of land transactions:* There is no evidence that land transactions have been computerized. Transactions are done manually, giving the state 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:* It takes less than one week to search the registry for confirmation of validity of title in the case of a transfer of rights of ownership. This gives the state the maximum score of 1.0.

R4.7: *Time taken for obtaining the governor's consent for transfer of rights of ownership of land:* It takes 2 to 4 weeks to obtain the governor's consent for transfer of rights of ownership of land. The state scores 0.75 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. The state gets the maximum 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. The state scores 0.0 out of a maximum of 1.0.

R4.10: *Evidence of effective protection of private property rights:* There is evidence of a law protecting private property in the gazette. The state scores 0.75 out of a maximum of 1.0.

2.4 Business Support and Investment Promotion

The state has aggregate score of 58.0% on business support and investment promotion benchmark.

2.4.1 Performance on the Measures

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

Code	Measure	Actual score	Max. score	Percent score
B1	Entrepreneurship promotion	2.25	3.0	75.0
B2	Access to finance	2.75	8.0	34.38
B3	Investment promotion service	4.50	5.0	90.0
B4	Support for industrial clusters	1.60	2.0	80.0
B5	Public-private partnership	0.50	2.0	25.0
	Total	11.60	20.0	XXXXXXX

2.4.2 Performance on the Indicators

Table 8: Performance on the Indicators

Code	Indicator	Actual score	Max. score	¹ Percent score
B1	Entrepreneurship promotion			
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	2.25	3.0	75.0
	Subtotal (B1)	2.25	3.0	75.0
B2	Access to finance			
B2.1	Number of companies that have benefited from SMEEIS in 2005 relative to national average	0.50	1.50	33.33
B2.2	Relative number of bank branches as at May 2006	0.50	1.50	33.33
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.75	1.50	50.0
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent agriculture capital budget in 2005	0.0	1.50	0
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.0	2.0	50.0
	Subtotal (B2)	2.75	8.0	34.38
B3	Investment promotion services			
B3.1	Existence of special programmes/incentives that promote technology innovations	1.50	2.0	75.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	1.0	1.0	100.0
B3.3	Availability of published and up-to-date investment or business information guide	1.0	1.0	100.0
B3.4	Existence of up to date directory of business firms	1.0	1.0	100.0
	Subtotal (B3)	4.5	5.0	90.0
B4	Support for industrial cluster			
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0	100.0
B4.2	Government's infrastructure programmes to support the cluster/layout/park	0.6	1.0	60.0
	Sub total (B4)	1.60	2.0	80.0

¹ 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.

B5	Public-Private partnership			
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	0.50	2.0	25.0
	Subtotal (B5)	0.50	2.0	25.0
	Total	11.60	20.0	58.0

2.4.3 Performance on indicators of business support and investment promotion

B1: Entrepreneurship promotion

B1.1: *Existence of specific policies and/or institutions to promote entrepreneurship (business start-up and business growth):* There is evidence of a special budget allocation in the 2005 estimates, policy on the number of beneficiaries of entrepreneurship programmes and existence of an agency for entrepreneurial development services. The state scores 2.25 out of a maximum of 3.0.

B2: Indicators of access to finance and credit

B2.1: *Number of companies that have benefited from SMEEIS in 2005 relative to national average:* The number of companies that benefited from SMEEIS facilities is 17.5% of the national average. The state scores 0.5 out of a total of 1.5.

B2.2: *Relative number of bank branches as at May 2006:* As at May 2006, the total number of bank branches is 80, representing 91% of the national average. The state scores 0.5 out of a maximum of 1.5.

B2.3: *NACRDB loans as percent of capital budget to agriculture in 2005:* The amount of NACRDB loans disbursed was ₦367,475,518.22, representing 40.24% of the total capital budget for agriculture. The state scores 0.75 out of a maximum of 1.5.

B2.4: *Volume of ACGSF loans disbursed to agro-businesses as percent of capital budget to agriculture in 2005:* The volume of ACGSF as percentage of capital budget to agriculture in 2005 was 8.0, giving the state zero out of 1.5.

B2.5: *Repayment rate of ACGSF loans for the period, 2002-2005:* Data from CBN show that the repayment rate for the period was 54.27%. 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:* There is evidence of infrastructure provisions and special concessions. The state scores 1.5 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 evidence of special incentives as seen in the state's SEEDS document and the investors guide. The state scores the maximum point 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 evidence of an up-to-date copy of investors guide. The state gets maximum score of 1.0.

B3.4: *Existence of up-to-date directory of business firms:* There is evidence of the existence of an up-to-date directory of business firms. The state gets the maximum score of 1.0.

B4: Indicators of support for industrial cluster/layout/park

B4.1: *Presence of an industrial cluster in the state/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:* Evidence shows infrastructure programme and security but no evidence of telecommunication provision. The state scores 0.60 out of a maximum of 1.0.

B5: Indicator of public-private partnership

B5.1: *Public-Private partnership in security, infrastructure and utilities, credit provision, training and mentoring:* There is evidence of public-private collaboration on infrastructure provisioning, and the state scores 0.5 out of a maximum of 2.0.

2.5 Security

The state has aggregate score of 67.50% on security benchmark.

2.5.1 Performance on the measures

Table 9: Performance on the Measures under Security

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	1.0	2.0	50.0
S4	Perceptions on security	1.5	3.0	50.0
	Total	13.5	20.0	XXXXXXX

2.5.2 Performance on the indicators

Table 10: Values on Indicators of Security

Code	Indicator	Actual score	Max. score
S1	Major crimes		
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
	Sub total (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	3.0	3.0
	Sub total (S2)	3.0	3.0
S3	Police coverage		
S3.1	Police population ratio	1.0	2.0
	Sub total (S3)	1.0	2.0
S4	Perceptions on security and safety		
S4.1	Assessment of security situation	0.75	1.50
S4.2	Rating of police performance	0.75	1.50
	Sub total (S4)	1.5	3.0
	Total	13.5	20.0

S1: Major crimes

S1.1: *Number of reported armed robbery cases per 100,000 persons:* The number of robbery cases reported was 47. The number of cases per 100,000 persons is 1.20. The state scores the maximum point of 2.0.

S1.2: *Number of reported murder cases per 100,000 persons:* The number of murder cases reported was 65. The number of cases per 100,000 persons is 1.70 and the state scores the full point of 2.0.

S1.3: *Number of reported rape cases per 100,000 persons:* The number of rape cases reported was 58. The number of cases per 100,000 persons is 1.5, giving the state the full score of 2.0.

S1.4: *Number of reported assault cases per 100,000 persons:* The number of assault cases reported was 559. The number of cases per 100,000 persons is 14.26. 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:* There were 689 reported burglary cases. The number of cases per 100,000 persons is 17.58. The state scores 0.0 out of 2.0

S1.6: *Number of reported arson/vandalism cases per 100,000 persons:* There were 18 reported cases, giving 0.46 cases per 100,000 persons. The state scores the maximum point of 2.0.

S2: Minor crimes

S2.1: *Number of reported fraud (including forgery, counterfeiting and extortion) cases per 100,000 persons:* The number of reported fraud cases is 128. The number of cases per 100,000 persons is 3.27, giving the state scores the maximum point of 3.0.

S3: Police coverage

S3.1: Police-population ratio: The police population in 2005 was 6015. The number of police personnel per 1,000 persons is 1.50. The state scores 1.0 out of 2.0.

S4: Perceptions on security

S4.1: Assessment of the conduciveness of security to business: The survey shows that the public perceives the business environment to be good in terms of security. The state scores 0.75 out of a maximum of 1.5.

S4.2: Rating of police performance: From the survey, police performance is rated as efficient, giving the state 0.75 out of 1.5.