

# **BECANS BUSINESS ENVIRONMENT REPORT**

---

Volume 1, Number 6, 2007

## **BAUCHI STATE**



# **BECANS BUSINESS ENVIRONMENT REPORT**

---

Volume 1, Number 6, 2007

## **BAUCHI STATE**



**AFRICAN INSTITUTE FOR APPLIED ECONOMICS**

In collaboration with



**National Planning Commission**



**Central Bank of Nigeria**

BECANS Business Environment Report

Volume 1, Number 6, 2007

Published by

**African Institute for Applied Economics**

128 Park Avenue, GRA

P.O. Box 2147 Enugu, Nigeria

Phone: (042) 256644, 300096

Fax: (042) 256035

Email: [aiaeinfo@aiae-nigeria.org](mailto:aiaeinfo@aiae-nigeria.org)

[www.aiae-nigeria.org](http://www.aiae-nigeria.org)

FIRST PUBLISHED, 2007

© **African Institute for Applied Economics**

**ISSN 1597-9954**

*All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or any information storage and retrieval system, without permission in writing from the copyright owner.*

**SYNOPSIS**

BAUCHI State scores 47.4% on the business environment index. Its highest performance is on security, followed by infrastructure and utilities, legal and regulatory services and business support and investment promotion.

The state scores 47.17% on the infrastructure and utilities. It performs relatively better on transportation and access to information. But it scores relatively low on water supply and social infrastructure.

It scores 38.33% on legal and regulatory services, performing relatively low on most of the measures, including tax administration, commercial dispute resolution and land registration.

The state scores 46.25% on business support and investment promotion. It performs relatively better on public-private partnership, entrepreneurship promotion and investment promotion services, and relatively low on access to finance and support for industrial cluster.

The state scores 62.5% on security, performing relatively better on public perception of security and on police coverage.

**TABLE OF CONTENTS**

SYNOPSIS.....	5
TABLE OF CONTENTS .....	6
List of Tables .....	7
ACRONYMS AND ABBREVIATIONS .....	8
1.0    BACKGROUND INFORMATION .....	9
1.1    Geopolitical Profile.....	9
1.2    Economic Potential .....	9
1.3    Investment Policies and Institutions.....	9
1.4    Budget Profile .....	9
2.0    BUSINESS ENVIRONMENT SCORECARD .....	10
2.1    Infrastructure and Utilities .....	11
2.2    Legal and Regulatory Services.....	14
2.3    Business Support and Investment Promotion.....	19
2.4    Security.....	22

**List of Tables**

Table 1: Budget Profile, 2005.....	9
Table 2: Performance across the Benchmarks .....	10
Table 3: Scores on Measures under Infrastructure and Utilities.....	11
Table 4: Values on Infrastructure and Utilities Indicators .....	11
Table 5: Scores on Measures under Legal and Regulatory Services Benchmark .....	14
Table 6: Values on Legal and Regulatory Indicators.....	15
Table 7: Scores on Measures under Business Support and Investment Promotion .....	20
Table 8: Values on Business Support and Investment Promotion Indicators .....	20
Table 9: Scores on Measures under Security .....	23
Table 10: Values on Security Indicators.....	23

**List of Figures**

Figure 1: Performance across benchmarks .....	10
---	----

## 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

Bauchi state has a land area of 49,119km<sup>2</sup> and a population of 4,676,465 in 2006. It is located between latitude 9 ° 3' and 12 ° 3' N and longitude 8°50' and 11° E, and consists of 15 Local Government Areas.

### 1.2 Economic Potential

The state is predominantly agrarian. Rain fed agriculture is common and grain production including cowpea, rice, sorghum, millet, maize etc. is popular among small farmers. Tuber production especially Irish and sweet potato and yam is also common. The state also has dams mainly used for irrigation purposes. Extensive grazing land is favorable for animal production especially cattle, sheep and goat.

### 1.3 Investment Policies and Institutions

Government policies as articulated in the SEEDS document encompass poverty reduction and wealth and employment creation through modernization of agriculture and creation of a friendly environment for industrialization and tourism. The principal investment opportunity in the state is in agricultural production, processing and packaging and tourism. The Yankari Park attracts visitors world-wide. Other areas of investment include ranching and solid minerals exploitation.

### 1.4 Budget Profile

Internally generated revenue accounted for 12.4% of total budgeted revenue in 2005. Other features of the budget are shown in Table 1.

Table 1: Budget Profile, 2005

Item	Amount (Nm)	Amount per capita (N)
Federation account revenue (FAR)	23,572.85	5,037.00
Internally Generated Revenue (IGR)	3,335.00	713.00
Total budget	57,870.00	12,365.00
Capital budget for health	2,313.00	494.00
Capital budget for education	3,867.00	826.00

## 2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores 47.4% on the business environment index. The performance of the state across the benchmarks is as follows.

Table 2: Performance across the Benchmarks

Code	Benchmark	Actual score	Max. score	Percent score (%)
F	Infrastructure and utilities	14.15	30.0	47.17
R	Legal and regulatory services	11.5	30.0	38.33
B	Business support and investment promotion	9.25	20.0	46.25
S	Security	12.5	20.0	62.50
	<b>Total</b>	<b>47.4</b>	<b>100.0</b>	<b>XXXXXXX</b>

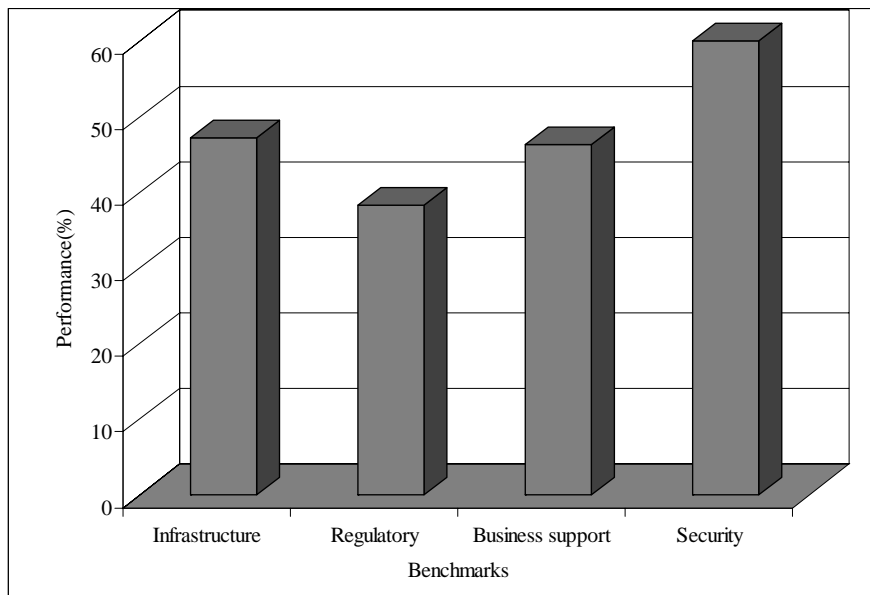


Figure 1: Performance across benchmarks

## 2.1 Infrastructure and Utilities

The state scores 47.17% on infrastructure and utilities.

### 2.1.1 Performance on the measures

Table 3: Scores on Measures under Infrastructure and Utilities

Code	Measure	Actual score	Max. score	Percent score (%)
F1	Energy	3.55	8.0	44.38
F2	Water supply	2.0	5.0	40.0
F3	Access to information	2.9	5.0	58.0
F4	Transportation	3.0	5.0	60.0
F5	Social infrastructure	2.7	7.0	38.57
	<b>Total</b>	<b>14.15</b>	<b>30.0</b>	<b>47.17</b>

### 2.1.2 Performance on the indicators

Table 4: Values on Infrastructure and Utilities Indicators

Code	Indicator	Actual score	Max. score
<b>F1</b>	<b>Energy</b>		
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	1.15	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.4	2.0
	<b>Sub total (F1)</b>	<b>3.55</b>	<b>8.0</b>
<b>F2</b>	<b>Water Supply</b>		
F2.1	Evidence of public water supply	0.5	2.0
F2.2	Average price of 20 liters of water	1.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.5	1.0
	<b>Sub total (F2)</b>	<b>2.0</b>	<b>5.0</b>
<b>F3</b>	<b>Access to Information</b>		
F3.1	Number of post offices per 100,000 of the population	0.0	1.0
F3.2	Tele-density of fixed lines (number of lines per 1000 persons)	0.5	0.5

F3.3	Incidence of mobile phone ownership	0	0.5
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.7	1.0
F3.6	Availability of a functional website	1.0	1.0
	<b>Sub total (F3)</b>	<b>2.9</b>	<b>5.0</b>
<b>F4</b>	<b>Transportation</b>		
F4.1	Average cost of per kilometer of intra-state road transportation	3.0	3.0
F4.2	Availability of airport	0.0	2.0
	<b>Sub total (F4)</b>	<b>3.0</b>	<b>5.0</b>
<b>F5</b>	<b>Social Infrastructure</b>		
F5.1	Primary school enrolment	0.5	1.0
F5.2	Pupil-teacher ratio	0.0	1.0
F5.3	Capital budget for education as % of total capital budget	0.5	1.0
F5.4	Capital budget for health as % of total capital budget	0.5	1.0
F5.5	Private sector rating of waste management	0.4	1.0
F5.6	Frequency of waste disposal	0.5	1.0
F5.7	Average monthly waste disposal levy	0.3	1.0
	<b>Sub total (F5)</b>	<b>2.7</b>	<b>7.0</b>
	<b>Total</b>	<b>14.15</b>	<b>30.0</b>

### **F 1: Energy**

**F 1.1: Monthly/annual per capita electricity supply (kilowatts per capita):** The estimated power supply is 38,652.42kw for 2005 and the per capita supply is 0.0083kw. The state scores 0.5 out of a maximum of 2.0.

**F 1.2: Average number of hours of public electricity supply per 24 hour day:** Average hourly electricity supply per 24 hour day is between 2 and 7 hours. The state scores 0.5 out of a maximum of 2.0.

**F 1.3: Difference between the actual price and the officially regulated price of petroleum products in the last quarter.** The difference between the actual price and the officially regulated price of petroleum products in the last quarter of 2006 is 11 and 20% for petrol and kerosene; and 1 to 10% for diesel. The state scores 1.15 out of 2.0.

**F 1.4: 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.

**F 2: Water supply**

**F 2.1: Daily per capita public water supply in the state:** The daily per capita water supply is 5.13 liters. The state scores 0.5 out of a maximum of 2.0.

**F 2.2: Average price of 20 liters of private water supply in the state:** Average price of 20 liters of water is between ₦ 8.00 to ₦10.00. The state scores 1.0 out of a maximum of 2.0.

**F 2.3: Proportion of daily water supply obtained from private supply:** Proportion of firms total daily water requirement obtained from private water supply is between 25% and 39%. This gives the state a score of 0.5 out of a maximum of 1.0.

**F 3: Access to information**

**F 3.1: Number of post offices in the state per 100,000 of the population:** The number of post offices is 19 and the number per 100,000 persons is 0.41. The state scores 0.0 out of a maximum of 1.0.

**F 3.2: Tele-density of allocated fixed telephone lines in the state:** Total number of fixed telephone lines is 86,200 as at Dec 2006, and the number of lines per 1,000 persons is 18.43, giving the state the full score of 0.5.

**F 3.3: Incidence of ownership of mobile lines in the state:** Incidence of ownership of mobiles lines is 9.9%. The state scores 0.0 out of a maximum of 1.0.

**F 3.4: Number of television stations in the state:** There are federal and state television stations operating. The state scores 0.7 out of 1.0.

**F 3.5: Number of radio stations in the state:** There are federal and state radio stations operating. The state scores 0.7 out of 1.0.

**F 3.6: Availability of a functional website containing information on the state:** The state has a website and it is updated within the last one year, giving the state the full score of 1.0.

**F 4: Transportation**

**F 4.1: Average cost of transportation per kilometer of intra-state roads:** The average cost per kilometer of intra-state road transportation in the last quarter is below ₦5.00. The state scores the maximum point of 3.0.

**F 4.2: Availability of an airport:** The state has no airport and scores 0.0 out of 2.0.

## **F 5: Social infrastructure**

**F 5.1 Primary school enrolment rate:** Primary school enrolment rate is 41% and the state scores 0.0 out of a maximum of 1.0.

**F 5.2: Pupil-teacher ratio:** Pupil – teacher ratio is 90:1, giving the state 0.0 out of a maximum of 1.0.

**F 5.3: State’s capital budget on education as percent of total capital budget in 2005:** The state’s capital budget for education as a percentage of total capital budgets in 2005 was 9.3%. The state scores 0.5 out of a maximum of 1.5.

**F 5.4: State’s capital budget on health as percent of total capital budget in 2005:** The state’s capital budget for health as a percentage of total capital budget in 2005 was 5.6%, giving the state 0.5 out of 1.5.

**F 5.5: Rating of waste management in the state:** Private sector rating of waste management is good. The state scores 0.4 out of 0.5.

**F 5.6: Frequency of waste disposal services in the state:** Frequency of waste disposal services is fortnightly. This gives the state a score of 0.5 out of 1.0.

**F 5.7: Average monthly waste disposal levy in the state:** 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.

## **2.2 Legal and Regulatory Services**

The state scores a total of 38.33% on the benchmark.

### **2.2.1 Performance on the measures**

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

Code	Measure	Actual score	Max. score	Percent score (%)
R1	Business registration	2.0	4.0	50.0
R2	Tax administration	4.25	10.0	42.50
R3	Commercial dispute resolution	1.0	6.0	16.67
R4	Land registration and property rights	4.25	10.0	42.50
	<b>Total</b>	<b>11.5.0</b>	<b>30.0</b>	<b>XXXXXXX</b>

## 2.2.2 Performance on the indicators

Table 6: Values on Legal and Regulatory 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	0.50	1.0
R1.2	Evidence that improperly registered business names are not given recognition by the state	0.0	0.50
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.0	0.50
R1.4	Existence of an office of the Corporate Affairs Commissions in the state	0.50	0.50
R1.5	Evidence of publication of the activities of CAC branch	0.25	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.5	0.50
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.25	0.50
	<b>Sub total (R1)</b>	<b>2.0</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	0.5	1.0
R2.3	Evidence of a mechanism for validation of taxes 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	0.0	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 per annum	0.5	1.0
R2.8	Number of days between receipt of demand notice and enforcement of penalties	0.5	1.0
R2.9	Enforcement of penalties for non payment of business premises levy	1.0	1.0
	<b>Sub total (R2)</b>	<b>4.25</b>	<b>10.0</b>
<b>R3</b>	<b>Commercial dispute resolution</b>		
R3.1	Establishment of information systems on caseload and judicial statistics	1.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	0.0	2.0
R3.3	Availability/establishment of formal alternative dispute resolution	0.0	2.0
	<b>Sub total (R3)</b>	<b>1.0</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	0.0	1.0
R4.2	Existence of land tenure law to operationalize the Land Use Act	0.0	1.0
R4.3	Official cost (charge) of obtaining governor's consent relative to the price of land in the highest profile business area in the state capital	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	0.75	1.0
R4.7	Time taken for obtaining governor's consent for transfer of rights of ownership of land	1.0	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	0.0	1.0
R4.10	Evidence of laws on protection of private property rights	0.0	1.0
	<b>Sub total (R4)</b>	<b>4.25</b>	<b>10.0</b>
	<b>Total</b>	<b>11.5</b>	<b>30.0</b>

### **R 1: Business registration**

**R 1.1: 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):** The state government has ceased registration of businesses but there is no evidence of formal notice to that effect and transfer of business registration records to the CAC by the state's Ministry of Commerce. The state scores 0.5 out of a maximum of 1.0.

**R 1.2: Evidence that improperly registered business names are not given recognition by the state:** There is no evidence that the state's internal revenue board and related agencies accept only properly registered business names and that the state's business premises registry admits only properly registered names. The state scores 0.0 out of 0.25.

**R 1.3: Evidence of existence of a task force which controls the display of unregistered business names:** There is no evidence that the state has a task force against the display of unregistered business names. This gives the state 0.0 out of a maximum of 0.5.

**R 1.4: *Existence of a branch of the CAC:*** The state has a CAC branch and the head of the CAC performs the function of assistant registrar general of the CAC. The state scores the maximum point of 0.5.

**R 1.5: *Evidence of publication of activities of CAC:*** There is evidence of publication of CAC activities. The state earns the maximum score of 0.25.

**R 1.6: *Evidence that the CAC branch in the state has a service charter:*** There is no evidence that the state CAC has a service charter and scores 0.0 out of 0.25.

**R 1.7: *Availability of online services in the CAC branch:*** The CAC branch is online, giving the state the maximum score of 0.5.

**R 1.8: *Duration of obtaining certificate of registration of business names after filing all papers:*** Time taken between filing registration papers and obtaining a certificate of business registration is 3 days. The state scores 0.25 out of 0.5.

## ***R 2: Tax administration***

**R 2.1: *Evidence of database of taxable persons and whether it is computerized:*** There is evidence of a database of taxable persons but it is manually compiled. This gives the state a score of 1.0 out of 1.5.

**R 2.2: *Evidence of publication of tax notices and sending of tax assessment notices:*** There is evidence of publication of tax notices and the state scores 0.5 out of 1.0.

**R 2.3: *Evidence of a mechanism for the validation of taxes paid to other tiers of government:*** There is no evidence of a mechanism for the validation of taxes paid to other tiers of government. The state scores 0.0 out of a maximum of 1.0.

**R 2.4: *Evidence of tax appeal tribunal:*** There is no evidence of a tax appeal tribunal and the state scores 0.0 out of 1.5.

**R 2.5: *Evidence of a one-stop shop for tax payment to the state and local governments:*** There is no evidence of one-stop shop on tax payment. The state scores 0.0 out of 1.0.

**R 2.6: *Number of taxes paid by manufacturing firm:*** There are 15 taxes paid by manufacturing firms. This gives the state a score of 0.75 out of 1.0.

**R 2.7: Amount paid as business premises levy in the state capital per annum:** Amount paid as businesses premises levy per annum is between N5000.00 and N10, 000.00. The state scores 0.5 out of 1.0.

**R 2.8: Number of days between receipt of demand notice and enforcement of penalties for non payment of business premises levy:** The state imposes penalties after 30 to 90 days of issuance of demand notice. This gives the state 0.5 out of 1.0.

**R 2.9: Enforcement of penalties for non payment of business premises:** Penalty for non-payment of business premises levy is enforced by government agents. The state gets the full score of 1.0.

### **R 3: Commercial dispute resolution**

**R 3.1: Evidence of established information system on caseload of judges and judicial statistics:** There is evidence of establishment of information systems on case load and judicial statistics but it does not contain details of time and efficiency of judges. This gives the state a score of 1.0 out of a maximum of 2.0.

**R 3.2: Average time (in weeks) between filing a business dispute in court and obtaining judgment:** There is evidence that it takes over 52 weeks on the average between filing a business dispute in a court and obtaining judgment. The state scores 0.0 out of a maximum of 2.0.

**R 3.3: Evidence of availability of alternative dispute resolution mechanism:** There is no evidence of formal alternative dispute resolution mechanism. What is available is a programme called Directorate of Citizens Rights. The state scores zero out of 2.0.

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

**R 4.1: Availability and usability of cadastral map in the state:** There is no evidence of existence of cadastral map of the state. The state scores 0.0 out of 1.0.

**R 4.2: 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, giving the state 0.0 out of 1.0.

**R 4.3: Official cost (charge) of obtaining a governor's consent relative to price of land:** The official cost of obtaining governor's consent is 3% of the cost of land. The state scores 0.75 out of a maximum of 1.0.

**R 4.4: Time taken to obtain C of O (between submission of application forms and eventual granting of consent):** Evidence shows that it takes about 6 months to obtain C of O, giving the state 0.75 out of a maximum of 1.0.

**R 4.5: Computerization of land transactions:** There is no evidence that land transactions are computerized. The state scores 0.0 out of 1.0.

**R 4.6: Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership:** Evidence shows that it takes one working day to search for the validity of land titles. This gives the state 0.75 out of a maximum of 1.0.

**R 4.7: Time taken for obtaining the governor's consent for transfer of rights of ownership of land:** The time taken to obtain Governor's Consent for transfer of rights of ownership is one week and the state scores the maximum point of 1.0.

**R 4.8 Evidence of active support for and promotion of equipment leasing in the state:** Evidence shows that the state government supports equipment leasing in agriculture, and scores the maximum point of 1.0.

**R 4.9: 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. This gives the state zero out of a maximum of 1.0.

**R 1.10: 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.

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

The state scores 46.25% on the benchmark.

### 2.3.1 Performance on the measures

Table 7: Scores on 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	2.0	8.0	25.0
B3	Business support and investment promotion services	3.0	5.0	60.0
B4	Support for industrial cluster/layout/park	0.0	2.0	0
B5	Public-private partnership	2.0	2.0	100.0
	<b>Total</b>	<b>9.25</b>	<b>20.0</b>	<b>XXXXXX</b>

### 2.3.2 Performance on the indicators

Table 8: Values on Business Support and Investment Promotion Indicators

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	2.25	3.0
	<b>Sub total (B1)</b>	<b>2.25</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	0.5	1.5
B2.2	Relative number of commercial bank branches as at May 2006	0.0	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.0	1.5
B2.4	Volume of ACGSF loans disbursed to agro-businesses as percent of agriculture capital budget in 2005	0.0	1.5
B2.5	Repayment rate of ACGSF loans for the period, 2002-2005	1.5	2.0
	<b>Sub total (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	2.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	0.0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	0.0	1.0
B3.4	Existence of up to date directory of business firms	1.0	1.0
	<b>Sub total (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	0.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.0	1.0
	<b>Sub total (B4)</b>	<b>0.0</b>	<b>2.0</b>
<b>B5</b>	<b>Public-private partnership</b>		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	2.0	2.0
	<b>Sub total (B5)</b>	<b>2.0</b>	<b>2.0</b>
	<b>Total</b>	<b>9.25</b>	<b>20.0</b>

### ***B 1: Entrepreneurship promotion***

#### ***B 1.1: Existence of specific policies and/or institutions to promote entrepreneurship:***

The state government has policies and budgets provisions for 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***

#### ***B 2.1 Number of companies that benefited from SMEEIS in 2005 relative to national average:***

The number of companies that benefited from SMEEIS facilities is 18.0% of the national average. This gives the state a score of 0.5 out of 1.5.

***B 2.2: Relative number of bank branches as at May 2006:*** The relative number of bank branches is 47% of the national average. The state scores 0.0 out of 1.5.

***B 2.3: NACRDB loans as % of agriculture capital budget in 2005:*** NACRDB loans as a percentage of capital budget for agriculture in 2005 is 3.68%. The state scores 0.0 out of 1.5.

#### ***B 2.4: Volume of ACGSF loans disbursed to agro-businesses as % agriculture capital budget:***

The volume of ACGSF loans disbursed to agro-businesses as a percentage of capital budgets to agriculture in 2005 is 3.15%. This gives the state a score of 0.0 out of 1.5.

***B 2.5: Repayment rate of ACGSF loans for the period, 2002-2005:*** The repayment rate of ACGSF loans within the period was 75.21%. The state scores 1.5 out of 2.0.

**B 3: Investment promotion services**

**B 3.1: Existence of special programmes/incentives that promote technological innovations:** Evidence available shows special programmes in infrastructure provisioning, special concessions and tax incentives to promote technological innovation. These include training for skill development, credits on micro financing as well as supply of subsidized machineries. This gives the state the full score of 2.0.

**B 3.2: Evidence of special incentives to promote linkages between large firms and small and medium enterprises:** There is no evidence of special incentives to promote linkages between large firms and small/medium enterprises. The state scores 0.0 out of 1.0.

**B 3.3: Availability of published up-to-date investment or business information guide:** There is no evidence of an up-to-date investment guide and the state scores 0 out of a maximum of 1.0.

**B 3.4: Evidence and up-to-date directory of business firms:** There is evidence of existence of a directory of business firms, which is updated. The state gets the full score of 1.0.

**B 4: Support for industrial cluster**

**B 4.1: Presence of an industrial cluster//layout/ park:** There is no evidence of existence of industrial cluster/layout/park. This gives the state 0.0 out of 1.0.

**B 4.2: Government infrastructure programme to support the cluster/layout/park:** There is no evidence of government support to industrial layouts. The state scores 0.0 out of 1.0.

**B 5: Public-private partnership**

**B 5.1: Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring:** There is public-private partnership in the areas of credit provisioning and infrastructure facilities, training & mentoring and security. This gives the state the full score of 2.0.

**2.4 Security**

The state scores a total of 62.5% on the benchmark.

### 2.4.1 Performance on the measures

Table 9: Scores on Measures under Security

Code	Measure	Actual score	Max. score	Percent score (%)
S1	Major crimes	6.0	12.0	50.0
S2	Minor crimes	3.0	3.0	100.0
S3	Police coverage	2.0	2.0	100.0
S4	Perceptions on security	1.5	3.0	50.0
	<b>Total</b>	<b>12.5</b>	<b>20.0</b>	<b>XXXXXXXXXXXX</b>

### 2.4.2. Performance on the indicators

Table 10: Values on Security Indicators

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 in 2005 per 100,000 persons	2.0	2.0
S1.3	Number of reported rape cases in 2005 per 100,000 persons	0.0	0
S1.4	Number of reported assault cases in 2005 per 100,000 persons	2.0	2.0
S1.5	Number of reported burglary and theft cases (including motor vehicle snatching) in 2005 per 100,000 persons	0.0	0
S1.6	Number of reported arson/vandalism cases in 2005 per 100,000 persons	0.0	0
	<b>Sub total (S2)</b>	<b>6.0</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 in 2005 per 100,000 persons	3.0	3.0
	<b>Sub total (S2)</b>	<b>3.0</b>	<b>3.0</b>
<b>S3</b>	<b>Police coverage</b>		
S3.1	Police : population ratio	2.0	2.0
	<b>Sub total (S3)</b>	<b>2.0</b>	<b>2.0</b>
<b>S4</b>	<b>Perceptions on security</b>		
S4.1	Assessment of the conduciveness of security to business	0.75	1.5
S4.2	Rating of police performance	0.75	1.5
	<b>Sub total (S4)</b>	<b>1.5</b>	<b>3.0</b>
	<b>Total</b>	<b>12.5</b>	<b>20.0</b>

**S 1: Major crimes**

**S 1.1: Number of reported armed robbery cases per 100,000 persons:** The state has 42 reported/recorded armed robbery cases in 2005. The number per 100,000 persons is 0.9. The state scores the maximum point of 2.0.

**S 1.2: Number of reported murder cases per 100,000 persons:** The state has 32 reported/recorded murder cases in 2005. The number per 100,000 persons is 0.68, giving the state the maximum score of 2.0.

**S 1.3: Number of reported rape cases per 100,000 persons:** The state has no data on reported/recorded rape cases in 2005 and scores 0.0 out of 2.0.

**S 1.4: Number of reported assault cases per 100,000 persons:** The state has 68 reported/recorded assault cases in 2005. The number per 100,000 persons is 1.45, and the state scores the maximum point of 2.0.

**S 1.5: Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons.** The state has 562 reported/recorded cases of burglary and theft (including motor vehicle snatching) in 2005. The number per 100,000 persons is 12.72. The state scores 0.0 out of a maximum of 2.0.

**S 1.6: Number of reported arson/vandalism cases per 100,000 persons.** The state has 548 reported/recorded cases of arson/vandalism in 2005. The number per 100,000 persons is 11.72, giving the state 0.0 out of a maximum of 2.0.

**S 2: Minor crimes**

**S 2.1: Number of reported fraud (including forger, counterfeiting and extortion cases) per 100,000 persons:** There are 82 reported cases of fraud, extortion and forgery/counterfeiting in 2005. . The number per 100,000 persons is 1.75. The state scores the maximum point of 3.0.

**S 3: Police coverage**

**S 3.1: Population of combatant policemen in 2005 per 1000 persons:** The state has 10,151 combatant policemen in 2005. The number per 1,000 persons is 2.17. This gives the state the full score of 2.0.

**S 4: Perceptions on security**

**S 4.1: Assessment of conduciveness of security to business:** Based on assessment of business and company executives, the state scores 0.75 out of a maximum of 1.5.

**S 4.2: Rating of police performance:** Based on assessment of business and company executives, the state scores 0.75 out of a maximum of 1.5.