

# **BECANS BUSINESS ENVIRONMENT REPORT**

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Volume 1, Number 17, 2007

## **GOMBE STATE**



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**SYNOPSIS**

GOMBE State scores 52.5% on the business environment index. The state performs relatively better on security, and relatively low on infrastructure and utilities.

It scores 41.67% on infrastructure and utilities. Within this benchmark, it performs relatively better on transportation, water supply and social infrastructure, and relatively low on energy and access to information measure.

The score on legal and regulatory services benchmark is 49.17%. The state performs relatively better on business registration, tax administration and land registration and property rights, than commercial dispute resolution.

The state scores 48.75% on business support and investment promotion benchmark, performing relatively better on public-private partnership, entrepreneurship promotion and investment promotion services than on access to finance is relatively low.

The state scores 77.5% on the security benchmark, performing relatively better on incidence of minor crimes and police coverage.

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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**

The state is situated in the centre of the northeast part of Nigeria. It lies between latitudes 9°30 and 12°30 north and longitudes 8°45 and 11°45 east. The state consists of 11 local government areas and a population of 2,353,879 (2006 figures) with a land area of 11,100 square kilometers.

### **1.2 Economic Potentials**

The state is agrarian with extensive grasslands and fadama for crop and livestock production. Rain-fed agriculture is common and grain production including cowpea, rice, sorghum, millet, maize etc. is popular among small farmers. Cotton production is also common. Livestock production especially cattle rearing is a major occupation. Other livestock include sheep and goat and poultry. The state is also endowed with solid minerals including limestone, gypsum, mica and uranium.

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

Economic policies and programmes have priorities in agriculture, food security, industrial sector, solid mineral sector and tourism. Principal investment opportunities are in the areas of irrigated agriculture, agro-processing and packaging, fisheries and craft works and mining.

### **1.4 Budget profile**

Internally generated revenue accounted for 8.56% of the total budgeted revenue in 2005. Capital budgets for health and education were ₦582.98 and ₦963.19 per capita respectively (Table 1).

Table 1: Budget Profile, 2005

Budget Item	Amount (Nm)	Per capita value (N)
Federation Account Revenue (FAR)	17,509.38	7,450.80
Internally Generated Revenue (IGR)	1,637.06	696.62
Total budget	35,888.55	15,271.72
Capital budget for health	1,370.00	582.98
Capital budget for education	2,263.50	963.19

## 2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores 52.5% 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	Percentage score
F	Infrastructure and utilities	12.5	30.0	41.67
R	Legal and regulatory services	14.75	30.0	49.17
B	Business support and investment promotion	9.75	20.0	48.75
S	Security	15.5	20.0	77.5
	<b>Total</b>	<b>52.5</b>	<b>100.0</b>	<b>XXXXXXX</b>

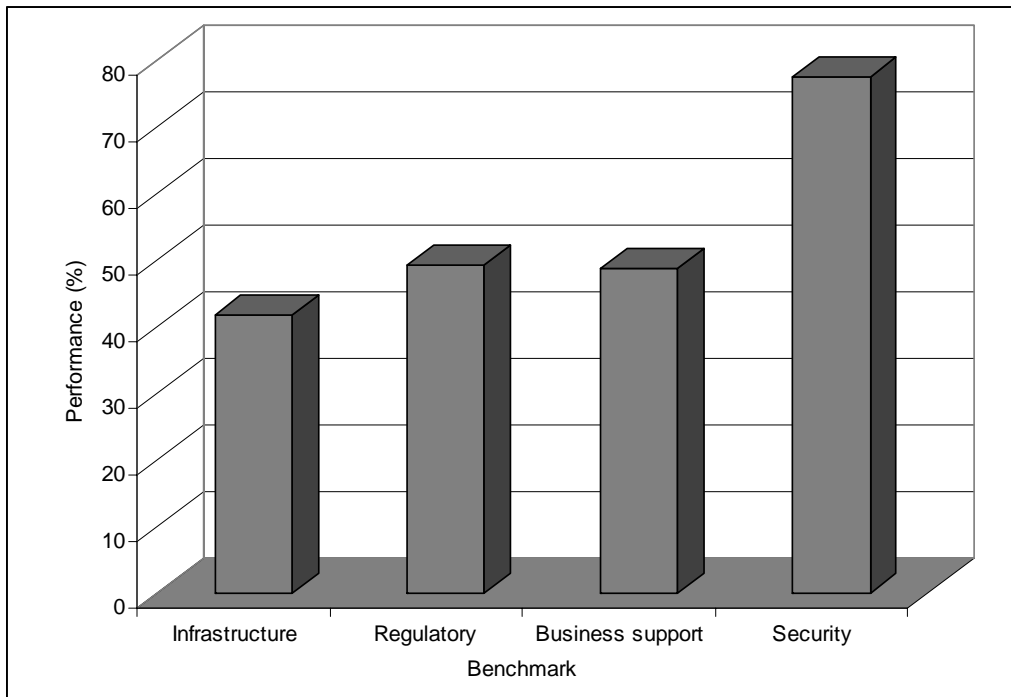


Figure 1: Performance across Benchmarks

## 2.1 Infrastructure and Utilities

The state scores 41.67% 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	2.5	8.0	31.25
F2	Water supply	2.25	5.0	55.0
F3	Access to information	1.4	5.0	28.0
F4	Transportation	3.0	5.0	60.0
F5	Social infrastructure	3.35	7.0	47.86
	<b>Total</b>	<b>12.5</b>	<b>30.0</b>	<b>XXXXXXXXXXXX</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	1.0	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	0.0	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.0	2.0
	<b>Sub total (F1)</b>	<b>2.5</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	0.75	1.0
	<b>Sub total (F2)</b>	<b>2.25</b>	<b>5.0</b>
<b>F3</b>	<b>Access to Information</b>		
F3.1	Number of post offices per 100,000 persons	0.0	1.0
F3.2	Tele-density of fixed lines	0.3	0.5
F3.3	Incidence of mobile phone ownership	0.0	0.5
F3.4	Availability of TV stations	0.7	1.0
F3.5	Availability of radio stations	0.4	1.0
F3.6	Availability of a functional website	0.0	1.0
	<b>Sub total (F3)</b>	<b>1.4</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	0.0	1.0
F5.2	Pupil-teacher ratio	0.75	1.0
F5.3	Capital budget to education as % of total capital budget	0.75	1.0
F5.4	Capital budget to health as % of total capital budget	0.5	1.0
F5.5	Private sector rating of waste management	0.1	1.0
F5.6	Frequency of waste disposal	0.75	1.0
F5.7	Average monthly waste disposal levy	0.5	1.0
	<b>Sub total (F5)</b>	<b>3.35</b>	<b>7.0</b>
	<b>Total</b>	<b>12.5</b>	<b>30.0</b>

**F 1: Energy**

**F 1.1: Monthly/annual per capita electricity supply (kilowatts per capita):** The estimated power supply for the state is 23,970.61kw for 2005 giving a per capita power supply of 0.01kw. The state scores 0.5 out of a maximum of 2.0.

**F 1.2: Average hours of energy supplied by PHCN per 24 hour day:** Average period of supply of electricity per 24 hour day is between 8 and 13 hours. The state scores 1.0 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 Petrol, kerosene and diesel is above 20%. The state scores 0.0 out of 2.0

**F 1.4: Evidence of availability of petroleum products in the last quarter:** Petrol, kerosene and diesel are available 50% of the time, giving the state a score of 1.0 out of 2.0.

**F 2: Water supply**

**F 2.1: Daily per capita public water supply:** The estimated daily per capita water supply to the state is 3.40 liters. The state scores 0.5 out of 2.0.

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

**F 2.3: Proportion of firms' total water requirement obtained from private water supply:** The proportion of firms' total daily water requirement obtained from private water supply is between 10% and 24%. This gives the state a score of 0.75 out of a maximum of 1.0.

**F 3: Access to information**

**F 3.1: Number of post offices per 100,000 persons:** The number of post offices in the state is 12 and the number per 100,000 persons is 0.51. The state scores 0.0 out of 1.0.

**F 3.2: Tele-density for allocated fixed lines (number of telephone lines per 1,000 persons):** Total number of fixed telephone lines in the state stands at 13,200 and the number per 1,000 persons is 5.61. The state scores 0.3 out of 0.5.

**F 3.3: Incidence of mobile phone ownership:** Incidence of ownership of mobile lines in the state is 6% and the state scores 0.0 out of 1.0.

**F 3.4: Availability of television stations:** The state has one federal and one state television station and scores 0.7 out of 1.0.

**F 3.5: Availability of radio stations:** There is only a state-owned radio station operating, giving the state 0.4 out of 1.0.

**F 3.6: Availability of functional website containing information:** The state does not have a website and scores 0.0 out of 1.0.

#### ***F 4: Transportation***

**F 4.1: Average cost of transportation per kilometer of intra-state road.** Average cost per kilometer of intra-state road transportation in the last quarter is between ₦5.00 and less. This gives the state the full score of 3.0.

**F 4.2: Availability of airport.** The state does not have an 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 33.9. This gives the state a score of 0.0 out of 1.0.

**F 5.2: Pupil-teacher ratio:** Pupil-teacher is 35:1, giving the state 0.75 out of a maximum of 1.0.

**F 5.3: Capital budget on education as percent of total capital budget in 2005:** The total capital budget to education as a percentage of total capital budgets for 2005 was 14.10%. This gives the state 0.75 out of 1.5.

**F 5.4: Capital budget on health as percent of total capital budget in 2005:** The total capital budget to health as a percentage of total capital budgets for 2005 was 8.54%, giving the state 0.5 out of 1.5.

**F 5.5: Private sector rating of waste management.** The survey shows that private sector rating of waste management is fair. The state scores 0.1 out of 0.5.

**F 5.6: Frequency of waste disposal service:** Frequency of waste disposal services is weekly. The state scores 0.75 out of a maximum of 1.0.

**F 5.7: Average monthly waste disposal levy:** Average monthly waste disposal levy is less than ₦200.00, giving the state the full score of 0.5.

## 2.2 Legal and Regulatory Services

The state scored a total of 52.5% on the benchmark.

### 2.2.1 Performance on the measures

Table 5: Scores and Performance on Legal and Regulatory Services

Code	Measure	Actual score	Max. score	Percent score (%)
R1	Business registration	2.0	4.0	50.0
R2	Tax administration	6.75	10.0	67.5
R3	Commercial dispute resolution	1.0	6.0	16.67
R4	Land registration and property rights	5.0	10.0	50.0
	<b>Total</b>	<b>14.75</b>	<b>30.0</b>	<b>XXXXXXXXXXXX</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	0.5	1.0
R1.2	Evidence that improperly registered business names are not given recognition	0	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 Commission	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	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.50	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:	1.50	1.50
R2.2	Evidence of publication of the tax notices and sending of tax assessment notices to registered tax payers in the last three years	0.5	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	1.0
R2.4	Evidence of a tax appeal tribunal/revenue court	0.5	1.50
R2.5	Evidence of one-stop shop for tax payment to state and local government	1	1.0
R2.6	Number of taxes paid by manufacturing firms	0.75	1.0
R2.7	Amount paid as business premises levy in the state capital per annum	1	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>6.75</b>	<b>10.0</b>
<b>R3</b>	<b>Commercial dispute resolution</b>		
R3.1	Establishment of information systems on caseload and judicial statistics	0.0	2.0
R3.2	Average time (in weeks) between filing a business dispute in court and obtaining judgment	1.0	2.0
R3.3	Evidence on availability/establishment of formal alternative dispute resolution mechanism	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	1.0
R4.2	Evidence that the state has enacted a land tenure law to effectuate the Land Use Act	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	0.75	1.0
R4.6	Time taken to search the registry for confirmation of validity of title in the case of transfer of rights of ownership	0.75	1.0
R4.7	Time taken for obtaining the governor's consent for transfer of rights of ownership of land	1.0	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	1.0
R4.10	Evidence of effective protection of private property rights	0	1.0
	<b>Sub total (R4)</b>	<b>5.0</b>	<b>10.0</b>
	<b>Total</b>	<b>14.75</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):** There is evidence of the cessation of registration of businesses. There is however no evidence that the state has transferred business registration records to the CAC and given a public notice directing businesses to the CAC. 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 improperly registered business names are not given recognition. The state scores 0.0 out of a maximum of 0.5.

**R 1.3: Evidence of existence of a task force (or regulatory actions) against the display of unregistered names by firms:** There is no evidence that the state has a task force on registration of businesses. The state scores 0.0 out of 0.5.

**R 1.4: Existence of an office of the Corporate Affairs Commissions:** The state has a CAC branch and the head of the CAC performs the function of assistant registrar general of the CAC and gets full score of 0.5.

**R 1.5: 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 publication of CAC activities. The state scores the maximum point of 0.25.

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

**R 1.7: Availability of accessible on-line service through which names can be searched for and reserved at the CAC branch office in the state:** The CAC branch is online, giving the state the full score of 0.5.

**R 1.8: Duration for obtaining certificates of registration for business names after filing all papers:** The duration of registration of businesses with the CAC branch is less than 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 computerized database of taxable persons. The state gets the full score 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 for tax payers. The state scores 0.5 out of 1.0.

**R 2.3: 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 validation of taxes paid to other tiers of government. The state scores 0.0 out of 1.0.

**R 2.4: Evidence of tax appeal tribunal in the state:** There is evidence of a tax appeal tribunal but there is no evidence it has sat in the last one year. The state scores 0.5 out of 1.5.

**R 2.5: Evidence of one-stop shop for tax payment to the state and local governments:** There is evidence of one-stop shop for tax payment. The score is a maximum of 1.0.

**R 2.6: Number of taxes paid by manufacturing firms:** The numbers of taxes paid by manufacturing firms is 15. 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 less than ₦5000.00 and the state gets the full score 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 number of days between receipt of demand notice and enforcement of penalties for non-payment of business premises is between 30 and 90 days, giving the state a score of 0.5 out of 1.0.

**R 2.9: Enforcement of penalties for non payment of business premise levy.** Penalties for non-payment of business premises levy are enforced by government officials. 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 no evidence of establishment of information systems on case load and judicial statistics. The state scores 0.0 out of 2.0.

**R 3.2: Average time (in weeks) between filing a business dispute in court and obtaining judgment:** The time taken between filing a business dispute in a court and obtaining judgment is about 12 months, giving the state 1.0 out of 2.0.

**R 3.3: Evidence of availability of alternative dispute resolution mechanism:** There is no evidence of established alternative dispute resolution mechanism. The state scores 0.0 out of 2.0.

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

**R 4.1: Availability and usability of cadastral map:** There is a cadastral map produced over 20 years ago. The state scores 0.0 out of 1.0.

**R 4.2: Evidence that the state has enacted a land tenure law to complement the Land Use Act:** There is no evidence that the state has enacted a land tenure law to complement 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:** Evidence shows that the cost of obtaining governor's consent is 3% of the price of land. The state scores 0.75 out of 1.0.

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

**R 4.5: Computerization of land transactions:** Land transactions are computerized but not online. The state scores 0.75 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:** It takes one working day to search for and confirm the validity of land titles, giving the state a score of 0.75 out 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 of land is one week. The state scores the maximum point of 1.0.

**R 4.8: Evidence of active support for and promotion of equipment leasing:** There is evidence of support for equipment leasing in agriculture, giving the state the maximum score 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. The state scores 0.0 out 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 48.75% 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 and credit	1.0	8.0	12.5
B3	Investment promotion services	3.5	5.0	70.0
B4	Support for industrial cluster/layout/park	1.0	2.0	50.0
B5	Public - private partnership	2.0	2.0	100.0
	<b>Total</b>	<b>9.75</b>	<b>20.0</b>	<b>XXXXXXX</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 benefited from SMEEIS in 2005 relative to national average	0.0	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 the period, 2002-2005	1.0	2.0
	<b>Sub total (B2)</b>	<b>1.0</b>	<b>8.0</b>
<b>B3</b>	<b>Investment promotion services</b>		
B3.1	Existence of special programmes/incentives that promote technology innovations	1.5	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	1.0	1.0
B3.3	Availability of published and up-to-date investment or business information guide	0	1.0
B3.4	Existence of up-to-date directory of business firms	1.0	1.0
	<b>Sub total (B3)</b>	<b>3.5</b>	<b>5.0</b>
<b>B4</b>	<b>Support for industrial cluster</b>		
B4.1	Presence of an industrial cluster/layout/ark	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.0	1.0
	<b>Sub total (B4)</b>	<b>1.0</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>9.75</b>	<b>20.0</b>

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

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

The state has policies and budget 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:*** Evidence shows that no company benefited from SMEEIS. The state scores 0.0 out of 1.5.

***B 2.2: Relative number of bank branches as at May 2006:*** The relative number of banks as a percentage of national average as at May 2006 is 29% and the state scores 0.0 out of 1.5.

**B 2.3: NACRDB loans as percentage of agriculture capital budget in 2005:** NACRDB loans as a percentage of capital budget to agriculture in 2005 was 7.67%. This gives the state 0.0 score out of 1.5.

**B 2.4: Volume of ACGSF loans disbursed to agro-businesses as a percentage of agriculture capital budget:** The volume of ACGSF loans disbursed to agro-businesses as a percentage of the state's capital budget on agriculture was 11.20%. This gives the state a score of 0.0 out of a maximum of 1.5.

**B 2.5: Payment of ACGSF loans:** The rate of repayment of ACGSF loans for 2002 to 2005 was 55.02%. The state scores 1.0 out of 2.0.

### ***B 3: Investment promotion services***

**B 3.1: Existence of special programmes/incentives that promote technological innovations:** There are special concessions and infrastructure facilities to promote technological innovation. The state scores 1.5 out of a maximum of 2.0.

**B 3.2: Evidence of special incentives to promote linkages between large firms and small and medium enterprises:** The state has special incentives to support linkages between small and medium enterprises through the Agency for Entrepreneurship Development. This gives that state the maximum score of 1.0.

**B 3.3: Availability of published up-to-date investment or business information guide:** There is no evidence of publication of an up-to-date investment guide. The state scores 0.0 out of 1.0.

**B 3.4: Evidence and up-to-date directory of business firms:** There is evidence of existence of updated directory of business firms and the state scores the maximum point of 1.0.

### ***B 4: Support for industrial cluster/layout/park***

**B 4.1: Presence of an industrial cluster/layout/park:** The state has an industrial layout and gets the full score of 1.0.

**B 4.2: Government's infrastructure programme to support the cluster/layout/park.** There is no evidence that the state has infrastructural support to the industrial cluster/layout/park. The state scores 0.0 out of a maximum 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, security, training & mentoring and infrastructure provisioning. This gives the state the full score of 2.0.

### 2.4 Security

The state scores a total of 77.5% on the benchmark.

#### 2.4.2 Performance on the measures

Table 9: Scores on Measures under Security

Code	Measure	Actual score	Max. score	Percent score (%)
S1	Major crimes	9.0	12.0	75.0
S2	Minor crimes	3.0	3.0	100.0
S3	Police resources	2.0	2.0	100.0
S4	Perceptions on security	1.5	3.0	50.0
	<b>Total</b>	<b>15.5</b>	<b>20.0</b>	<b>XXXXXXXXXXXX</b>

#### 2.5.3. 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	1.0	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	2.0	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
S1.6	Number of reported arson/vandalism cases in 2005 per 100,000 persons	2.0	0
	<b>Sub total (S2)</b>	<b>9.0</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>15.5</b>	<b>20.0</b>

### **S 1: Major crimes**

**S 1.1: Number of reported armed robbery cases per 100,000 persons:** The number of reported robbery cases is 51, and the number per 100,000 persons is 2.16. The state scores 1.0 out of 2.0.

**S 1.2: Number of reported murder cases per 100,000 persons:** The number of reported murder cases is 30, and the number per 100,000 persons is 1.28. The state scores the maximum point of 2.0.

**S 1.3: Number of reported rape cases per 100,000 persons:** The number of reported rape is 14. The number of cases per 100,000 persons is 0.6 and the state scores the maximum point of 2.0.

**S 1.4: Number of reported assault cases per 100,000 persons:** The number of reported assault cases is 37, and the number per 100,000 persons is 1.57. The state gets the maximum score of 2.0.

**S 1.5: Number of reported burglary and theft cases (including motor vehicle snatching) per 100,000 persons:** The number of reported burglary/theft cases is 429. The number of cases per 100,000 persons is 18.23 and the state scores 0.0 out of 2.0.

**S 1.6: Number of reported arson/vandalism cases per 100,000 persons:** The number of reported cases is 11. The number of cases per 100,000 persons is 0.47, giving the state the maximum score of 2.0.

**S 2: Minor crimes**

**S 2.1: Number of reported fraud (including forger, counterfeiting and extortion cases) per 100,000 persons:** The number of reported fraud cases is 3. The number of cases per 100,000 persons is 0.13, giving the state the full score of 3.0.

**S 3: Police coverage**

**S 3.1: Police-population ratio per 1000 persons:** The number of combatant policemen is 5242. The number per 1,000 persons is 2.22% and the state gets the full score of 2.0.

**S 4: Perceptions on security**

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