

BECANS BUSINESS ENVIRONMENT REPORT

Volume 1, Number 38, 2007

ZAMFARA STATE

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SYNOPSIS

ZAMFARA STATE scores 37.95% on the business environment index. Among the four benchmarks, it performs better on security followed by business support and investment promotion. The least performance is on legal and regulatory services benchmark.

The state scores 29.17% on infrastructure and utilities. It performs relatively better on access to information and lower on water supply, transportation, social infrastructure and energy.

It scores relatively low (25%) on legal and regulatory services. Under this benchmark, the score on contract enforcement/commercial dispute resolution is the lowest.

The state's score on business support and investment promotion is 31%. She performs relatively better on support for industrial clusters and low on access to finance and credit.

The score on security is 77.50%. She performed relatively better on minor crimes and low on police coverage and public perception of the security status of the state.

TABLE OF CONTENTS

SYNOPSIS.....	5
TABLE OF CONTENTS	6
List of Tables	7
List of Figures.....	7
ACRONYMS AND ABBREVIATIONS	8
1.0 BACKGROUND INFORMATION	9
1.1 Geopolitical Profile.....	9
1.2 Economic Potential	9
1.3 Investment Climate, 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.....	15
2.3 Business Support and Investment Promotion.....	20
2.4 Security.....	24

List of Tables

Table 1: Budget Profile, 2005.....	10
Table 2: Performance across the Benchmarks	10
Table 3: Scores on the measures under Infrastructure and Utilities.....	11
Table 4: Values on Infrastructure and Utilities Indicators	12
Table 5: Scores on the measures under Legal and Regulatory Services.....	15
Table 6: Performance on the Benchmark Indicators	16
Table 7: Scores on the Measures of Business Support and Investment Promotion.....	21
Table 8: Values on the Business Support and Investment Benchmark.....	21
Table 9: Performance on Security Measures	24
Table 10: Performance on the Indicators	24

List of Figures

Figure 1: Performance on the Benchmarks.....	11
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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

Zamfara has a population of 3,259,846 according to the 2006 census. It occupies a land area of 3, 8418 square kilometers. It has 14 local government areas.

1.2 Economic Potential

The state's economy is anchored on agriculture, including crop and livestock farming as well fisheries. Some of the major crop commodities include guinea corn, maize, millet, cowpeas, cotton, locust beans, groundnut, tobacco, rice, sugar cane, calabash, spices, tomatoes, beans, onions, sweet potatoes, cassava and gum Arabic. Livestock farming and fishing are prominent. Apart from agriculture, the state is richly endowed with mineral and tourist resources. Some of the key minerals include alluvial gold, chromate, chamovite, granite, clay, mica, silica, gold, feldspar, limestone, gypsum, phosphate, quartz, pegmatite and kaolin. Some of the attractive tourists' sites are Kalale Hippopotami Pond, Kuyambana Game Reserve, Kwatarkwashi Rock/Natural Spring, Kanoma Hills, Dashi Natural Tunnels, Kiyawa City Walls, Queen 'Yargoje's Court and Bakolori Dam

1.3 Investment Climate, Policies and Institutions

The key policy is aimed at promoting the state's investment climate that would promote private sector investment in the state through the provision of infrastructure, suitable legal and regulatory framework and reduction of government direct involvement in running enterprises. Some of the investment opportunities are in the areas of large-scale farming (crop and livestock), agro-processing and packaging as well as mining of solid and liquid minerals.

1.4 Budget Profile

Internally generated revenue accounted for 5.51% of the total budgeted revenue in 2005. The health capital budget and education capital budgets were N210.12 and N896.01 on per capita basis respectively as shown in table 1.

Table 1: Budget Profile, 2005

Budget Indicator	Amount (N'm)	Amount per capita (N)
Federation Account Revenue (FAR)	20,585.09	7,957.00
Internally Generated Revenue (IGR)	1,200.69	368.31
Total Budget	43,144.08	13,234.38
Capital Budget on Health	685.00	210.12
Capital Budget on Education	2,921.00	896.01

2.0 BUSINESS ENVIRONMENT SCORECARD

The state scores 37.95% 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	Maximum score	Percentage score
F	Infrastructure and utilities	8.75	30.0	29.17
R	Legal and regulatory services	7.5	30.0	25.0
B	Business support and investment promotion	6.2	20.0	31.0
S	Security	15.5	20.0	77.5
	Total	37.95	100.0	XXXXXXX

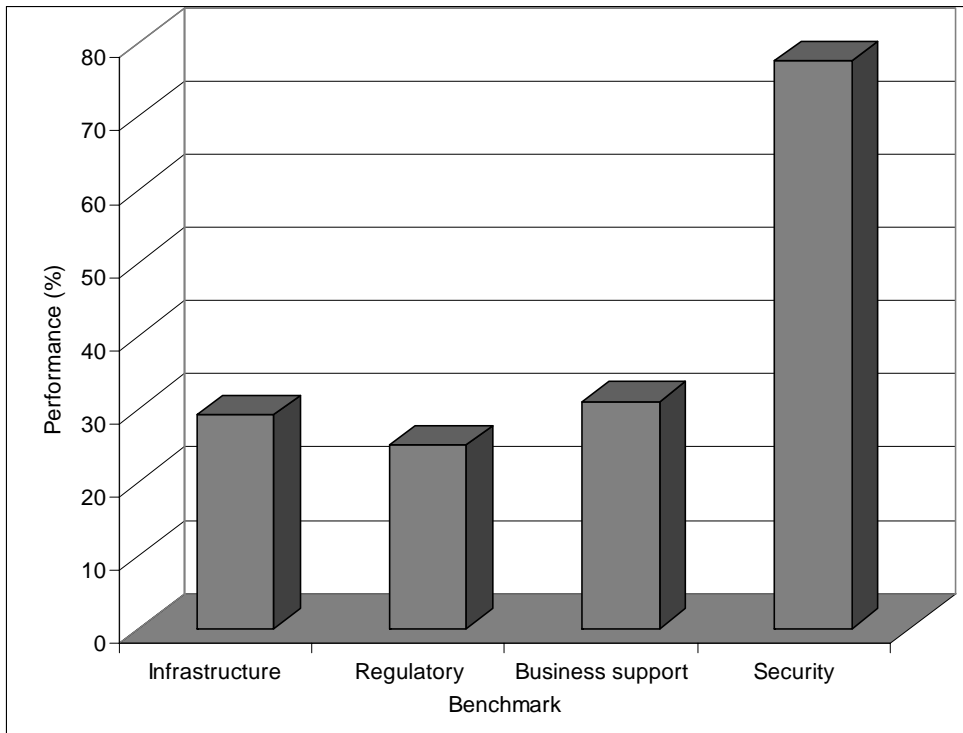


Figure 1: Performance on the Benchmarks

2.1 Infrastructure and Utilities

The state scores 29.17% on infrastructure and utilities.

2.1.1 Performance on the measures

The performance of the state across the measures is shown in table 3.

Table 3: Scores on the measures under Infrastructure and Utilities

Code	Measure	Actual Score	Maximum score	Percentage score
F1	Energy	3.0	8.0	37.5
F2	Water supply	0.5	5.0	10.0
F3	Access to information	2.6	5.0	52.0
F4	Transportation	1.0	5.0	20.0
F5	Social infrastructure	1.65	7.0	23.57
	Total	8.75	30.0	XXXXXXXXXXXX

2.1.2 Performance on the indicators:

The state's performance on the indicators is shown in table 4.

Table 4: Values on Infrastructure and Utilities Indicators

Code	Indicators	Actual score	Maximum score
F1:	Energy		
F1.1	Annual per capita electricity supply (kilowatts per capita)	0.5	2.0
F1.2	Average hours of public electricity supply per 24 hour day	0.5	2.0
F1.3	Difference between actual and officially regulated price of petroleum products in the last quarter of 2006	1.0	2.0
F1.4	Evidence of availability of petroleum products in the last quarter of 2006	1.0	2.0
	Sub total (F1)	3.0	8.0
F2	Water supply		
F2.1	Evidence of public water supply	0.0	2.0
F2.2	Average price of 20 liters of water	0.0	2.0
F2.3	Proportion of firms' total water requirement obtained from private water supply	0.5	1.0
	Sub total (F2)	0.5	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 fixed lines	0.2	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	0.7	1.0
F3.6	Availability of a functional website	1.0	1.0
	Sub total (F3)	2.6	5.0
F4	Transportation		
F4.1	Average cost of per kilometer of intra-state road transportation in the last quarter of 2006	1.0	3.0
F4.2	Availability of airport	0.0	2.0
	Sub total (F4)	1.0	5.0
F5	Social infrastructure		
F5.1	Primary school enrolment rate	0.0	1.0
F5.2	Pupil-teacher ratio	0.0	1.0
F5.3	Capital budget to education as % of total capital budget	0.75	1.5
F5.4	Capital budget to health as % of total capital budget	0.0	1.5

F5.5	Private sector rating of waste management	0.1	0.5
F5.6	Frequency of waste disposal	0.5	1.0
F5.7	Average monthly waste disposal levy	0.3	0.5
	Sub total (F5)	1.65	7.0
	Grand Total	8.75	30.0

F1. Energy indicators

F1.1 Annual per capita electricity supply: With an estimated annual power/electricity supply of 39,006.30kw, the per capita power supply is 0.012Kw and this gives the state a score of 0.5 out of 2.0.

F1.2 Average hours of public electricity supply per 24 hour day: The average hours of public power supply per 24 hour period is between 2 and 7 hours. The state scores 0.5 out of 2.0.

F1.3 Difference between Actual Price and officially regulated price of petroleum products in the last quarter of 2006: There is 11 to 20% price difference between the official prices of petrol, kerosene and diesel, and what the people pay. This gives the state a score of 1.0 out of 2.0.

F1.4 Evidence of availability of petroleum products in the last quarter of 2006: The survey shows that petrol, kerosene and diesel are available 50% of the time. The state scores 1.0 out of 2.0.

F2 Water supply indicators

F2.1 Daily per capita litres of water supply: Available evidence indicates that there is no functional public water supply in Gusau, the state capital. The state scores zero out of 2.0.

F2.2 Average Price of 20 litres of private water supply: The average price of 20 litres gallon of water from private source is ₦30.00. This gives the state zero out of 2.0.

F2.3 Proportion of Firm's daily water requirement obtained from private supply:

Business firms 25 to 39% of their daily water requirement through private supply. The state scores 0.5 out of 1.0.

F3 Access to information indicators

F3.1 Number of post offices per 100,000 of the population: There are ten post offices, and this represents 0.31 post offices per 100,000 persons. The state scores zero out of 1.0.

F3.2 Tele-density of fixed lines: There are 13,500 fixed telephone lines. The number of fixed lines per 1,000 persons is 4.14. The state scores 0.2 out of 0.5.

F3.3 Incidence of mobile phone ownership: The incidence of mobile phone ownership is 5.5%. The state scores zero out of 0.5.

F3.4 Availability of television stations: There are federal and state owned television stations. The state scores 0.7 out of 1.0.

F3.5 Availability Radio Stations: There are federal and state owned radio stations. The state scores 0.7 out of a maximum of 1.0.

F3.6 Availability of functional website: Zamfara state has a website which has been updated in the last one year. This gives the state the maximum score of 1.0.

F4. Transportation

F4.1 Average cost per kilometer of intra state road transportation in the last quarter: Intra state road travels costs between ₦11.00 and ₦15.00 per kilometer, giving the state 1.0 out of 3.0.

F4.2 Availability of Airport: The state has no airport and scores zero out of 2.0.

F5 Social infrastructure indicators

F5.1 Primary school enrolment rate: The net primary school enrolment rate is 27.1%. The state scores 0.0 out of 1.0.

F5.2 Pupil teacher Ratio: The pupil-teacher ratio in 2006 is 58:1. This gives the state 0.0 out of 1.0.

F5.3 Capital budget for education as % of total capital budget in 2005: Capital budget for education in 2005 was 13.28% of the total capital budget. This gives the state 0.75 out of 1.5.

F5.4 Capital budget for health as % of total capital budget in 2005: Capital budget for health in 2005 was 3.11% of the total capital budget, giving the state 0.0 out of 1.5.

F5.5 Private Sector rating of waste management: The survey shows waste management is rated as fair. The state scores 0.1 out of 0.5.

F5.6 Frequency of waste disposal: The survey shows that waste disposal is done fortnightly and the state scores 0.5 out of 1.0.

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

2.2 Legal and Regulatory Services

The state scored a total of 25% on the benchmark.

2.2.1 Performance on the Measures:

The state's performance on the measures is shown in table 5 as follows

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

Code	Measures	Actual Score	Maximum Score	Percentage
R1	Business registration	1.0	4.0	25.0
R2	Tax administration	5.0	10.0	50.0
R3	Commercial dispute resolution	0.0	6.0	0.0
R4	Land registration and property rights	1.5	10.0	15.0
	Total	7.5	30.0	XXXXXXX

2.2.2 Performance on the Indicators

The state's performance on the indicators is shown in table 6.

Table 6: Performance on the Benchmark Indicators

Code	Indicator	Actual score	Maximum 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	0.5	1.0
R1.2	Evidence that improperly registered business names are not given recognition.	0.0	0.5
R1.3	Evidence of existence of a task force against the display of unregistered names by firms	0.0	0.5
R1.4	Existence of an office of the Corporate Affairs Commissions.	0.5	0.5
R1.5	Evidence of publication of the activities of CAC branch :	0.0	0.25
R1.6	Evidence that the CAC office branch has a service charter	0.0	0.25
R1.7	Availability of accessible on-line real-time service at the CAC branch office	0.0	0.5
R1.8	Duration for obtaining certificates of registration for business names after filing all papers	0.0	0.5
	Sub total (R1)	1.0	4.0
R2	Tax administration		
R2.1	Evidence of database of taxable persons:	1.0	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 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	Penalty for non payment of bus premises levy(Amount paid as business premises levy per annum)	1.0	1.0
	Sub total (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	0.0	2.0

R3.3	Evidence on availability/establishment of formal alternative dispute resolution	0.0	2.0
	Sub total (R3)	0.0	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 effectuate 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	0.0	1.0
R4.4	Time taken to obtain C of O (between submission of application forms and eventual granting of consent)	0.0	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	0.5	1.0
R4.7	Time taken for obtaining the governor's consent for transfer of rights of ownership of land	0.0	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	0.0	1.0
R4.10	Evidence of effective protection of private property rights	0.0	1.0
	Sub total (R4)	1.5	10.0
	Grand Total	7.5	30.0

R1 Business registration

R1.1 Cessation of registration of business names since the setting up of CAC. There is evidence that only corporate affairs commission registers businesses. But there is no evidence to show that records of registration have been transferred to CAC. The state scores 0.5 out of 1.0

R1.2 Evidence that improperly registered business names are not given recognition: There is no evidence to show that improperly registered business names are not recognized. The state scores 0.0 out of 0.5.

R1.3 Existence of a taskforce or regulatory action against the display of unregistered business names: There is no task force against the display of unregistered business names. This gives the state zero out of 0.5.

R1.4 Existence of CAC office: There is a CAC office, with a prescribed register maintained at the branch. The branch office is manned by a deputy registrar. The state scores the maximum point of 0.5.

R1.5 Evidence of publication activities of CAC branch: There is no evidence of publication of CAC activities such as booklets and flyers. The state scores zero out of 0.25.

R1.6 Evidence that the CAC branch has a service charter: There is no evidence of a service charter for the CAC branch office and their operations. The state scores zero out of 0.25.

R1.7 Availability of accessible on-line services: Available evidence show that there is no On- line services in the CAC branch office. The state scores zero out of 0.5.

R1.8 Duration for obtaining certificate of registration after filling all forms: It takes more than five working days to obtain certificate of registration after completing the necessary forms, and the state scores of 0.0 out of 0.5.

R2 Tax administration

R2.1 Evidence of database of taxable persons: There is evidence of manually compiled lists of taxable persons and companies. The state scores 1.0 out of 1.5.

R2.2 Evidence of publication of tax notices and sending tax assessment notices: Tax payers are notified of their tax obligations through letters which are sent to individuals and companies. There is no evidence of press release of these notices to tax payers. The state scores 0.75 out of 1.0.

R2.3 Evidence of mechanism for validation of tax paid to other tiers of government: There is no mechanism for validation of tax paid to other tiers of government. This gives the state zero out of 1.0.

R2.4 Evidence of a tax appeal tribunal/revenue court: There is a tax appeal tribunal/revenue court. But there is no information on the last date the court held its session. The state scores 0.5 out of 1.5.

R2.5 Evidence of one stop shop for tax payment to state and LGA: There is no evidence of existence of one stop shop for tax payment. The state scores zero out of 1.0.

R2.6 Number of taxes paid by manufacturing firms: Manufacturing firms/enterprises in pay 14 different types of taxes. The state scores 0.75 out of 1.0.

R2.7 Amount paid as business premises levy per annum: Businesses firms pay between N5000.00 to ₦10,000.00 per annum as business premises levy. The state scores 0.5 out a maximum of 1.0.

R2.8 Number of days between the receipt of demand notice and enforcement of penalties for non payment of business premises levy: It takes between 30 and 90 days after receipt of demand notice to enforce the penalty for non payment of business premises levy. The state scores 0.5 out of 1.0.

R2.9 Penalty for non payment of business premises is enforced: The survey shows that penalties are enforced by government officials. The state scores the maximum point of 1.0.

R3 Commercial dispute resolution indicators

R3.1 Establishment of information system on caseload and judicial statistics: There is no evidence on establishment of information on case load of judges and judicial statistics. The state scores zero out of 2.0.

R3.2 Estimate in weeks of the time lag between filing a business dispute and obtaining judgment: It takes more than 52 weeks to obtain judgment after filing a business dispute. The state scores zero out of 2.0.

R3.3 Evidence of availability/establishment of alternative dispute resolution mechanism: There is no evidence of establishment of an alternative dispute resolution mechanism. The state scores zero out of 2.0.

R4 Land registration and property rights

R4.1 Availability of cadastral map: There is no cadastral map of the state and this gives the state a score of zero out of 1.0.

R4.2: Evidence that the state has enacted a land law to complements the land use act: There is no evidence of land tenure law that complements the land use act. The state scores zero out 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: There was no information on the official costs of obtaining governor's consent in the highest profile business area. The state scores 0.0 out 1.0.

R4.4 Time taken to obtain C of O between (submission of application and eventual granting of consent): There was no information on the time taken to obtain C of O after submission of application form and granting of consent. The state scores 0.0. out of 1.0.

R4.5 Computerization of land transactions: Available evidence shows that land transactions are manually operated. The state scores 0.0 out 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 of land. The survey shows that it takes between one and two months to search the registry for confirmation of validity of title in case of transfer of rights. The state scores 0.5 out of 1.0.

R4.7 Time taken to obtain governor's consent for transfer of right of ownership of land: The survey shows that it takes above two months to obtain governor's consent for transfer of right of ownership of land. The state scores zero out of 1.0.

R4.8 Evidence of active support for equipment leasing: There is evidence of active support for equipment leasing. The state scores the maximum point of 1.0.

R4.9 Evidence of law that requires mandatory subscription to insurance and mortgage contributors: There is no evidence of law that requires mandatory subscription to mortgage insurance. The state scores zero out of 1.0.

R4.10 Evidence of effective protection of private property rights: There is no evidence of a state law or policy on effective protection of private property rights. The state scores zero out of 1.0.

2.3 Business Support and Investment Promotion

The state scored 31% on this benchmark.

2.3.1 Performance on the measures

The state's performance on the measures is contained in table7.

Table 7: Scores on the Measures of Business Support and Investment Promotion

Code	Measure	Actual Score	Maximum Score	Percentage
B1	Entrepreneurship promotion	1.5	3.0	50.0
B2	Access to finance	1.5	8.0	18.75
B3	Investment promotion services	1.5	5.0	30.0
B4	Support for Industrial Clusters	1.2	2.0	60.0
B5	Public private partnership	0.5	2.0	25.0
	Total	6.2	20.0	XXXXXXX

2.3.2 Performance on the Indicators

Table 8: Values on the Business Support and Investment Benchmark

Code	Indicator	Actual score	Maximum score
B1	Entrepreneurship promotion		
B1.1	Existence of specific policies and/or institutions to promote entrepreneurship	1.5	3.0
	Sub total (B1)	1.5	3.0
B2	Access to finance and credit		
B2.1	Number of companies that benefited from SMEEIS in 2005 relative to national average	0.5	1.5
B2.2	Relative number of bank branches as at May 2006	0.0	1.5
B2.3	Volume of NACRDB loans disbursed to agro-businesses as 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 -2002-2005	1.0	2.0
	Sub total (B2)	1.5	8.0
B3	Investment promotion services		
B3.1	Existence of special programmes/incentives that promote technology innovations	1.0	2.0
B3.2	Evidence of special incentives to promote linkages between large firms and SMEs	0.0	1.0

B3.3	Availability of published and up-to-date investment or business information guide	0.5	1.0
B3.4	Existence of up to date directory of business firms.	0.0	1.0
	Sub total (B3)	1.5	5.0
B4	Support for industrial cluster/layout/park		
B4.1	Presence of an industrial cluster/layout/park	1.0	1.0
B4.2	Government's infrastructure programmes to support the cluster	0.2	1.0
	Sub total (B4)	1.2	2.0
B5	Public private partnership		
B5.1	Public private partnership in security, infrastructure and utilities, credit provision, training and mentoring	0.5	2.0
	Sub total (B5)	0.5	2.0
	Total	6.2	20.0

B1 Entrepreneurship promotions indicators

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

There was evidence of deliberate government effort to promote entrepreneurship development. The state scores 1.5 out of 3.0.

B2 Access to finance and credit indicators

B2.1 Number of companies that have benefited from SMEEIS: Available evidence shows that 17.45% of companies have had access to SMEEIS fund relative to the national average. The state scores 0.5 out of 1.5.

B2.2 Relative number of bank branches as at May 2006: There are 22 bank branches representing 25% of the national average. The state scores 0.0 out of 1.5.

B2.3 NACRDB loan as a percentage of budget in 2005. Total NACRDB loan to the state in 2005 was 1.05% of total agriculture capital budget. The state scores zero out of 1.5.

B2.4 Volume of ACGSF loan disbursed to Agribusinesses as a percentage of the state's capital budget on Agriculture in 2005. The volume of ACGSF loan disbursed to Agribusinesses in 2005 was 0.33 % of agriculture capital budget. The state scores 0.0 out of 1.5.

B2.5 Percent Repayment of ACGSF loan (2002-2006): Repayment of ACGSF loan between 2002 and 2005 was 42.63%. The state scores 1.0 out of 2.0.

B3 Investment Promotion Services indicators**B3.1 Existence of special programme/incentives that promote technology innovation:**

Evidence shows infrastructure provisioning. There was no evidence of tax incentives and special concessions to businesses that promote technology innovation. The state scores of 1.0 out 2.0

B3.2 Evidence of special incentives to promote linkages between large firms and small and medium enterprises:

There was no evidence of incentives to promote linkages of small/medium and large firms. The state scores zero out of 1.0.

B3.3 Availability of published and up-to-date investment or business information guide:

There is evidence of published investment guide, and this attracts a score of 0.5 out of 1.0.

B3.4 Existence of published and up to date directory of business firms:

There is no evidence of published and up to date directory of business firms. The state scores zero out of 1.0.

B4 Support for industrial clusters/layouts/parks**B4.1 Existence of an industrial cluster/layout/park:**

Evidence shows existence of industrial cluster/layout/park in Gusau, the state capital and this gives the state the maximum score of 1.0.

B4.2 Government infrastructure programme to support cluster:

There is evidence of construction of roads at the industrial and technology sites. The state scores 0.2 out of 1.0.

B.5. Public-private partnerships indicators**B5.1 Public private partnership in security, infrastructure and utilities, credit and mentorship:**

There is evidence of public-private collaborations in the provision facilities especially infrastructure. The state scores 0.5 out of 2.0.

2.4 Security

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

2.4.1 Performance on the Measures

The state's performance on the security measures is shown in table 9.

Table 9: Performance on Security Measures

Code	Measure	Actual Score	Maximum Score	Percentage
S1	Major crimes	10	12.0	83.33
S2	Minor crimes	3.0	3.0	100
S3	Police coverage	1.0	2.0	50.0
S4	Perceptions of security	1.5	3.0	50.0
	Total	15.5	20.0	XXXXXXX

2.4.2 Performance on the Indicators

Table 10: Performance on the Indicators

Code	Indicators	Actual score	Maximum score
S1	Major crimes		
S1.1	Number of reported armed robbery cases in 2005 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	2.0	2.0
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	2.0
S1.6	Number of reported arson/vandalism cases in 2005 per 100,000 persons	2.0	2.0
	Sub total (S1)	10.0	12.0
S2	Minor crimes		
S2.1	Number of reported fraud (including forgery and counterfeiting and extortion) cases in 2005 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		
S4.1	Assessment of the conduciveness of security to business	0.75	1.5
S4.2	Rating of police performance	0.75	1.5
	Sub total (S4)	1.5	3.0
	Total	15.5	20.0

S1. Major Crimes

S1.1 Number of reported armed robbery cases in 2005 per 100,000 persons: There are 32 reported armed robbery cases in 2005. This represents 0.98 cases per 100,000 persons. The state scores the maximum point of 2.0.

S1.2 Number of reported murder cases in 2005: There are 37 reported murder cases. The number of cases per 100,000 persons is 1.14. The state scores the maximum point of 2.0.

S1.3 Number of reported rape cases in 2005: There are 6 rape cases, giving 1.18 cases per 100,000 persons. The state scores the maximum point of 2.0.

S1.4 number of reported assault cases in 2005: There are 35 reported assault cases 2005. This gives 1.07 cases per 100,000 persons. The state scores zero out of 2.0.

S1.5 Number of reported burglary and theft cases (including motor vehicle snatching): There are 212 reported burglary and theft cases in 2005. The number of cases per 100,000 persons is 6.50, giving the state zero out of 2.0.

S1.6 Number of arson/vandalism cases reported in the state in 2005: There are 13 reported arson cases in 2005. This gives 0.40 cases per 100,000 persons and the state scores the maximum point of 2.0.

S2 Minor Crimes

S2.1 Number of reported fraud (including forgery, counterfeiting, and extortion) in 2005: There were 10 reported fraud cases in 2005, representing 0.31 cases per 100,000 persons. The state scores the maximum point of 3.0

S3 Police coverage

S3.1 Police population per 1000 persons in 2005: There were 3,929 combatant policemen in 2005. The number of policemen per 1,000 persons is 1.21. The state scores 1.0 out of 2.0.

S4 Perceptions on Security

S4.1: Assessment of the security: Based on assessment by business and company executives, the state scores 0.75 out of 1.5.

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