## Chapter One

# 1.0 INTRODUCTION

As part of the Government of Nigeria's reform, to revitalize the economy, the economic and Financial Crimes Commission (EFCC) was established in 2004. The EFCC is a statutory authority that coordinates at the Federal levels the investigation and enforcement of all laws against economic and financial crimes.

Despite the great potentials and endowments of Nigeria, the country remains under developed due to long years of corruption and mismanagement. Section 2 of the corrupt practices and other related offences act 2000 defines corruption to include bribery, fraud and other related offences but in its simplest terms, it means the abuse/misuse of power or position of trust for personal or group benefit. It is believed that the way the citizens perceive and react to the Anti-corruption laws and the machineries established to operationalize them will determine the effectiveness of their implementation.

The project, Business Survey on Crimes, Corruption and Awareness of EFCC in Nigeria is designed primarily at supporting the Government in combating economic and financial crimes and assessing the perception of corruption and awareness of EFCC in Nigeria. In September 2005, Nigeria hosted a round table conference on Crime and Drugs in Africa. The outcome showed that crime and drugs were impediments to security and Development in Africa and that lack of data also compounded efforts to tackle the problem. The conduct of the surveys is aimed to principally assist Nigeria in providing indicators for monitoring and evaluation of crimes and corruption and also formulation of corruption and crime policies.

The 2007 Business survey on crime, corruption and Awareness of EFCC in Nigeria is the first and also Nigeria's formal participation in the global survey programme thereby indicating the commitment of Nigeria Government towards combating Business Crimes and Corruption in Nigeria. The Business Survey is a collaborative programme between National Bureau of Statistics (NBS) and Economic and Financial Crimes and other related offences Commission, with the United Nations office of Drugs and Crime (UNIDC) providing the technical guidance. The overriding purpose of the programme is to regularly collect data on the impact of Crime and Corruption Businesses.

# **1.1 Economic Performance of Nigeria Environment**

Table 1.1.1 revealed that the overall GDP growth rate rose sharply from 3.49 percent in 2002 to 10.23 percent in 2003 and then declined sharply too to 6.09 percent in 2004. A marginal increase (6.51 percent) was observed in 2005 which dropped slightly to 6.03 percent in 2006.

	2002	2003	2004	2005	2006	
Agriculture	4.25	6.47	6.5	7.06	7.40	
Oil & Gas	-5.71	23.9	3.3	0.50	-4.51	
Distributive Trade	6.48	5.76	9.7	13.51	15.26	
Manufacturing	10.07	5.66	10	9.61	9.39	
Others	17.67	-1.34	7.2	8.34	9.54	
GDP	3.49	10.23	6.09	6.51	6.03	
Source: NBS						

Table 1.1.1 Gross Domestic Production Growth Rate (percent) in Real Terms 2002 –2006

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*Note:* + Others include solid mineral mining, Utilities, Hotel & Restaurants, Transportation, communication. Finance & Insurance, Business Services and Government Services. It is imperative to note that three key sectors drive the Nigeria economy.

However, agriculture showed a steady increase over the period from 4.25 percent in 2002 to 7.40 percent in 2006. Distributive trade revealed a very string performance from 6.48 percent (2002) to 15.26 percent (2006). Manufacturing required a boost to grow between 20 and 30 percent annually in order to make impressive contribution to growth of GDP.

Figure 1.1.1 showed the trend figures of Gross Domestic Production Growth rate (percent) in real terms 2002 -2006.



Table 1.1.2 and figure 1.1.2 depicted trend figures of percentage distribution of sectoral contribution to GDP in real terms 2001 to 2006.

Sectors	2001	2002	2003	2004	2005	2006
Agriculture	29.66	29.85	28.85	31.46	41.19	41.72
Oil and Gas	32.65	29.75	33.44	32.56	24.26	21.85
Distributive Trade	12.85	13.22	12.68	13.12	13.75	14.95
Manufacturing	4.33	4.62	4.41	4.59	3.79	3.91
Others +	20.51	22.56	20.49	18.27	17.00	17.56
Total	100	100	100	100	100	100
Source: NBS						

Table 1.1.2: Percentage Distribution of Sectoral Contribution toGDP in Real terms 2001-2006

**Note**: Other include Solid mineral mining, Utilities, Hotel & Restaurant Transportation, Communication, Finance & Insurance, Business Services and Government Services, since 2003, there has been decline Contribution of these sectors to real GDP.



Oil and gas had the highest contribution of about one-third each year through the period followed closely by Agriculture. The combination of oil and gas and Agriculture accounted for almost two-third of the contribution each year. Manufacturing contributed less as shown in table 1.1.2 which further highlighted the need to boost manufacturing sector. The distributive trade only contributed slightly above 10.0 percent in each year.

Table 1.1.3 revealed the inflation figures over the years (2002 to 2006). The 12-month average showed a steady increase from 12.2 percent in 2002 to 17.9 percent in 2005 but dropped drastically to 8.2 percent in 2006. This is very impressive because the target of the government policy is to achieve one digit inflation rate.

## Table 1.1.3 Inflation Rate

Inflation rate	2002	2003	2004	2005	2006
- 12 month average	12.2	14.0	15.0	17.9	8.2
- Year on year	12.9	23.8	10.0	11.6	8.5

#### Source: NBS

The year on year showed a fluctuating trend but also fell to one-digit in 2006. In general, the economy had to grow at a faster pace in order to boost the economy, thereby discouraging, sharp practices in the economy.

# 1.2 Social Performance

Table 1.2.1 below indicated the social indicators for Nigeria during the period specified based on survey findings by National Bureau of Statistics and National Population Commission. The table showed that indicators of social performance were not impressive for Nigeria. The under five and infant mortality rates although showed a decline but the figures were still considered high. The under-five mortality rate was 201/100 in 2003 but declined to 138/1000 in 2007. The same declining trend was observable for infant mortality rate from 113/1000 in 2003 to 86/1000 in 2007. However, a marked difference was observed on sectoral disaggregation for the under five mortality rate. The rural rates were almost one and half times more than that of the urban rates.

The nutritional indices only showed marginal decline for some indices while others stagnated. The Nutritional indices were equally high. The stunting (34.2 percent), wasting (10.8 percent) and underweight (35.3 percent) were high. The Maternal Mortality rates were equally not impressive. In general, the array of figures on social performance in Nigeria gave a gloomy picture which had to be tackled to address poverty and also the negative spiral effects on crime and corruption.

Table 1.2.2 to 1.2.4 depicted poverty figures for Nigeria. The national poverty rates showed some fluctuations over the years. The poverty incidence increase between 1980 and 1985 and between 1992 and 1996 and dropped appreciable in 2004. The national rates were 28.1 percent (1980), 46.3 percent (1985), 42.7 percent (1992), 65.6 percent (1969) and 54.4 percent (2004). Despite the drop in poverty rates, the population in poverty maintained a steady rise from 18.3 million in 1980 to 68.7 million in 2004.

S/N	Indicators	MICS 1999	NDHS 2003	CWIQ 2006	MICS 2007
1.	Under-five mortality rate	178/1000	201/1000		138/1000
2.	Urban	129/1000	153/1000		96/1000
3.	Rural	192/1000	243/1000		152/1000
4.	Infant mortality rate	105/1000	113/1000		86/1000
5.i	Stunting prevalence	34.0 percent	38.3 percent		34.3 percent
5.ii	Wasting prevalence	16.0 percent	9.2 percent		10.8 percent
5.iii	Under weight	31.0 percent	28.7percent		25.3 percent
6.	Access to safe water	54.2 percent	42.0percent	51.4 percent	49.1 percent
7.i.	Adult Literacy rate	52.7 percent	60.4 percent	65.7 percent	
7. ii.	Youth literacy rate (Male)			85.0 percent	
7.iii	Youth literacy rate (Female)			75.3 percent	56.3 percent
8.	Contraception Prevalence	8.6 percent	13.0 percent		14.6 percent
9.	Net primary school enrolment rate	56.8 percent	60.1 percent	61.5 percent	60.5 percent
10.	Maternal mortality rate	704/100,000			
10.i.	North east	1,549/100,000			
10.ii	North west	286/100,000			
10.iii	South east	286/100,000			
10.iv	South west	165/100,000			
10.v	Urban	351/100,000			
10.vi	Rural	828/100,000			
11.	Total fertility rate	5.2	5.7		
12.	Prevalence of family planning	8.6	13.0		14.6

Table 1.2.1 Social Indicators for Nigeria

**Source**: Combination of NDHS 2003 (National Population Commission), MICS 1999, 2007 and CWIQ 2006 (National Bureau of Statistics)

Year	Poverty Incidence (percent)	Est. Pop (Million)	Pop. In Poverty (Million)
1980	28.1	65	18.3
1985	46.3	75	34.7
1992	42.7	91.5	39.1
1996	65.6	102.3	68.7
2004	54.4	126.3	68.7

 Table 1.2.2: Poverty Head Count by Year:

*Source*: NBS Poverty profile in Nigeria, 2004.

Table 1.2.3 revealed further disaggregation of the poor into moderate and core poor. The table showed increasing trend of poverty for both levels from 1980 to 1996 but dropped a little in 2004.

Year	Non Poor	Mod. Poor	Core Poor
	(percent)	(percent)	(percent)
1980	71.9	21.0	7.1
1985	53.7	34.2	12.1
1992	57.3	28.9	13.8
1996	34.4	36.3	29.3
2004	45.6	32.4	22.0

Table 1.2.3: The Poor and the Core Poor by Year

Source: NBS Poverty profile in Nigeria, 2004.

The sectoral disaggregation (Table 1.2.4) revealed higher rates for the rural sector compared with urban sector throughout the period which showed the ruralization of poverty. As at 2004 the rural population had a poverty rate of 63.3 percent compared with 43.2 percent of urban population

overty Trend by Sector	e 1.2.4:	Table
overty Trend by Secto	ə 1.2.4:	Table

Year	Urban	Rural
	(percent)	(percent)
1980	17.2	28.3
1985	37.8	51.4
1992	37.5	46.0
1996	58.2	69.8
2004	43.2	63.3

Source: NBS Poverty Profile in Nigeria, 2004.

Despite all government efforts at reducing poverty through a number of intervention programmes, Nigeria still remain poor based on the poverty figures and other indices of socio-economic performances. These situations can influence harsh business environment and hence encourage sharp practices in the conduct of businesses and fertile environment for crimes and corruption to thrive.

However, the Democratic dispensation of the present government is making efforts to reverse all the negative trends through the socioeconomic reform programme of the government the National Economic empowerment and Development Strategy (NEEDS) which stared in 2004 and the new 7-point

agenda (revised NEEDS) of the present government (2007-2011). The NEEDS is a home-grown poverty reduction strategy and is premised on wealth creation, employment generation value re-orientation and poverty reduction. In conclusion, the marginal impact of the recent government anti-poverty reforms must be sustained and also accelerated to really be felt by the populace generally. This will greatly help combat economic and financial crimes at all levels.

### 1.2 Description of Justice System

Justice system can be described as an-establishment and organizations of courts, judicial personnel and legal practitioner, machinery for law enforcement as well as a concise procedure whereby individuals could lay their disputes, conflicts or controversies before the courts of law or administrative body for settlement and resolution. In Nigeria, we have the hierarchy of courts, having the Supreme Court at the apex, tribunals and arbitration for the administration of justice and these are described as follows:

**The Tribunal**: It is saddled with the responsibilities of administering justice; it can try both civil and criminal cases and can impose fines and terms of imprisonment on offenders found guilty. Appeal lies from tribunals to Court of Appeal.

**Arbitration**: This is an Alternative Dispute Resolution concept. It is a reconciliation or mediation between parties in dispute. It doesn't impose punishment, but where arbitration fails, parties are referred to the regular court.

**Area Court**: These are courts of first instance, empowered to hear all land cases or disputes a raising from the areas where the court is located, also matters relating to ownership and acquisition of property under the Native Law and Custom. It hears and determines disputes in respect of marriage and its dissolution, guardianship and paternity of children under Native Law and Custom. So also are criminal cases. Appeal lies to the Upper Area Court.

**Upper Area Court**: This court has the same jurisdictions like that of the Area Court and also hears and determines appeals from Area Court. Its appeal lies to the Magistrate Court.

**Magistrate Court**: It is presided over by a legal practitioner of at least 5years post call to the Bar. It hears both civil and criminal cases, its appeal lies to the high court.

**Customary Court of Appeal of a State**: Is an appellate court conferred with the jurisdiction to hear appeals from the upper area court of a state in matters relating to customary law.

**Sharia Court of Appeal of a State:** This has jurisdiction to hear and determine matters involving people of Islamic faith in respect of guardianship of infants, marriage and inheritance. It also hears appeals from Upper Area Court of a state in Islamic matters.

The High Court of a State: It is headed by a Chief Judge. It hears and determines any civil proceedings in which the existence or extent of a legal right, power, duty, liability, privilege, interest, obligation or claim is

in issue or any criminal proceedings involving or relating to any penalty, forfeiture, punishment or other liability in respect of an offence committed by any person. It hears and determines appeals from magistrate court.

**Customary Court of Appeal of Federal Capital Territory:** Its jurisdiction are conferred on it by an Act of the National Assembly, in addition, it hears and determines any civil proceedings involving question of customary law. Its appeal goes to the Court of Appeal.

Sharia Court of Appeal of the Federal Capital Territory: It exercises appellate jurisdiction in addition to other jurisdictions that the National Assembly shall confer on it in matters:

- i. Questions of Islamic personal law regarding marriage.
- ii. " relating to wake, gift, will, or succession where the donor is a Muslim.
- iii. Questions relating to infants who are a Muslim, who is of unsound mind or mentally infirmed.
- iv. Where all the parties to the proceedings, being Muslims have requested the court that hears the case in the first instance to determine that case in accordance with Islamic personal law.

**The Federal High Court:** This court has jurisdictions on the following matters to the exclusion of other courts in civil causes and matters:

- i. Revenue of the Federal Government.
- ii Taxation of companies.
- iii Customs and excise and export duties.
- iv Banking, banks and other financial institutions.
- v. Operation of the Companies and Allied Matters Act.
- vi Federal enactment in relation to copyright, patent, designs, trademarks and passing off, industrial designs etc.
- vii Admiralty: shipping and navigation etc.
- viii Diplomatic, consular and trade representations.
- Ix Citizenship etc.

The Court of Appeal: this court has 2 jurisdictions, namely:

(a) **Original Jurisdiction** to the exclusion of other courts on matters of:

i. Election of the President or Vice President under the Constitution.

ii. Terms of Office of the President or Vice President have been vacant.

#### (b) **Appellate Jurisdiction** to appeals on matters from:

- i. The Federal High Court.
- ii. The High Courts of both FCT and the States.
- iii. Customary Court of States.
- iv. Sharia Court of Appeal of FCT.
- v. The High Court of States.
- vi. Decisions of Court Martial.

vii. Other Tribunals as maybe prescribed by an Act of National Assembly.

**The Supreme Court:** This is the apex court in the hierarchy of courts. It has original jurisdiction on disputes between Federal Government and State Government or between a State Government and another.

It also has appellate jurisdiction to hear and determines appeals in both civil and criminal cases from the Court of Appeal.

#### Commercial Laws in Nigeria

Commercial laws are laws that govern the relationship between two parties or more in business transactions; this covers a wide range of commercial transactions and areas such as:

#### Law of Contract:

This law binds parties in a contractual agreement. This law is enforceable on parties, both during the enforcement and breach of terms of such agreement.

#### Law of Agency:

This is the relationship which subsists between one person called "the principal" and another called "the agent" by which the latter is by law invested with legal authority to affect the relationship of the former with a third party. Any contract entered into by the agent on behalf of his principal will have the same effect as if the principal personally entered into the contract with the third party. In the event of any breach as regards the relationship, this law provides for penalty (ies).

#### Sale of Goods:

This is also defined as contract of sale which is "a contract whereby the sellers transfers or agree to transfer the property in goods to the buyer for a money consideration called the price". There are provisions in this law that takes care of breaches of the contract etc.

#### Law of partnership:

This is the relationship which subsists between persons carrying on business in common with a view of profit. Business includes every trade, occupation or profession and the business must be carried by or on behalf of the partners. Provisions are also stated in cases of breaches of such relationships.

#### Hire Purchase:

Is a transaction involving hiring with an option to purchase under which the owner of the chattel undertakes to sell it to or that it shall become the property of the hirer conditionally on his making a certain number of payments. Until the making of the last payment, however, no property in the chattel is owned by the hirer. In the event of any breach, this law also provides for penalties as regards this transaction.

#### Law of Insurance:

Law of Insurance is applicable whereby a person called "the Insurer" in consideration of the payment of money undertakes to pay a certain sum of money to another person called "the Insured" upon the happening of uncertain event (a risk apprehended by the Insured). The money paid in consideration for the insurance is called the "premium" while the document containing the term of the insurance is called the "policy" of the insurance. This law also takes care of breach of such transactions by parties involved.

## 2.0 SURVEY METHODOLOGY

#### 2.1 Introduction:

It has been established that the citizens attitude to a particular law would affect the implementation of such law, hence the citizen perception and to reaction to the anti-corruption laws and the machineries established to operationalise them would determine the effectiveness of their implementation.

The project titled "business survey on crime, corruption and Awareness of EFCC in Nigeria" aimed principally at supporting the government in combating economic and financial crimes and assessing the perception of corruption and awareness of EFCC in Nigeria.

This Crime and Corruption Business Survey (CCBS) was carried out by the EFCC and NBS, under the technical guidance of UNODC, and was part of a larger international CCBS programme which aims at regularly collecting data on and generating a set of indicators on the impact of crime and corruption on businesses for the purpose of obtaining crime/corruption indicators as an accompanying tool in implementation of the UN convention against corruption and to provide a baseline for the promotion of joint prevention measures against corruption in industry/businesses.

Finally, the importance of data collection on crime issues was acknowledged during a round table conference hosted in Abuja by the Government in Nigeria in September 2005. The rational for collecting data on crime and corruption was that Crimes and Drugs were two phenomena that hindered security and development, but lack of data on these issues made it difficult to adequately tackle the problems.

### 2.2 Objectives of the Survey

The objectives of the survey included the followings:

(i) To obtain baseline data on the prevalence and nature of corruption in

- Nigeria's business and industry.
- (ii) To provide information on the experience, perception and reaction of
  - Nigeria's business community to crime and corruption
- (iii) To obtain data for the promotion of joint prevention measures against

corruption in business/industry

- (iv) To support the Government in combating economic and financial crime
  - in Nigeria
  - (v) To provide crime/corruption indicators as an accompanying tool in

the

implementation in Nigeria of UN convention against corruption.

(vi) To assess the level of awareness of the work of EFCC by the business

community.

# 2.3 Coverage and Scope

The survey was carried out in all the states in the federation including Federal Capital Territory (FCT), on the Business community. A total of 2,775 establishments/Agencies/ Parastatals at federal, state and local government levels which were in accordance with UNIDO ISIC classification were covered. Information were collected from fourteen sectors (14)economic which covered the following areas: Establishment/Business Characteristics; Crimes; Bribery and Corruption; Intimidation/Extortion; Access to Justice system; Crime prevention; Awareness of EFCC.

# 2.4 Sample Design

# 2.4.1 Sample frame

The establishments frame used for selection were:

- (i) Frame of Establishments from Economic Survey and Census Division of NBS
- (ii) Frame of Establishments from National Quick Employment Generation survey (NQEGS) conducted by NBS in 2006.
- (iii) Frame of Establishments from NBS/CBN/NCC Collaborative Economic Survey conducted by NBS in 2006.

# 2.4.2 Selection Procedure

In order to select the require number of establishments, some parameters were considered which included;

- (i) Employment size, that is strata of 10 and above
- (ii) Contribution of the sector to GDP
- (iii) Purposive or prior knowledge of performance of sectors in the economy

# 2.4.3 Estimation Procedure

The weight for each sector was equal to the reciprocal of the probabilities of selection of the sample establishments in that sector multiplied by an adjustment/correction factor. These weights were used to multiply sample values to obtain the population totals.

The calculation and formulae for the survey estimation (total and rations) and variance estimations are contained in (Appendix 2.1).

# 2.4.4 Sample size and Allocation

The economic sectors that were studied based on the United Nations International standard of industrial classification (ISIC-Rev3) including their sartorial allocation were as follows:

(i) Agriculture (163), (ii) Fishing (10), (iii) Mining and Quarrying (75), (iv) Manufacturing (474), (v) Electricity, Gas and Water (66), (vi) Building and Construction(137), (vii) Wholesale and Retail Trade (450), (viii) Hotels, Restaurants and Tourism (155), (ix) Transport

(200), (x) Communication (92), (xi) Financial Intermediation (233), (xii) Real Estate, Renting and Business Activities (480), (xiii) Public Administration (Government)(77), (xiv) Education(163) and (xv) others. A total of 2,775 establishments were canvassed which were distributed to all the fourteen (14) sectors.

The states covered for the survey including number of establishments are contained in (Table 2.4.4.1).

### 2.5 Survey instruments

Two types of survey instruments were used for this survey. There included Questionnaires and Manual of Instructions for field work/editing specification. The questionnaire was jointly develop and harmonized by NBS and EFCC to meet stated survey objectives while instruction manual acted as reference material for interviewers and supervisors.

## 2.6 Training

Two levels of training were conducted for the business survey.

## 2.6.1 First Level Training

This is the training of trainers (TOT) which involved the headquarters staff of both NBS and EFCC. About fifty-one (51) trainees were trained which comprised of six (6) coordinators, twelve (12) trainers/monitors and thirty- three (33) monitors.

The training was conducted at the EFCC training centre at Karu, Abuja and it lasted for two (2) days.

At the end of training twelve (12) officers were selected to train at the six (6) NBS zonal offices.

## 2.6.2 Second Level Training

The training were conducted at the six (6) NBS zonal headquarters (Ibadan, Calabar, Enugu, Jos, Kaduna, and Maiduguri).

An average of seven (7) officers was trained per state while a total of 250 officers were trained in all. The trained lasted for three (3) days. The training at both levels covered discussion on:

- (i) Rights and obligations of interviewers by ensuring respondent anonymity.
- (ii) Overview of the CCBS sample and the implementation of the sampling plan
- (iii) Overview of the structure CCBS of the questionnaire: main sections, the logical structure of each section, approaches to be used in establishing the contact with the respondent.
- (iv) Definitions of the different groups of crimes included in the CCBS questionnaire.
- (v) Working with per-coded and open ended questions
- (vi) Skip patterns
- (vii) e.t.c

The training techniques adopted included:

- (i) Presentation and discussion on all sections of the questionnaire
- (ii) Practical sessions
- (iii) Questions and answers and
- (iv) Tests

## 2.7 Data Collection

National Bureau of Statistics (NBS) permanent field staff and some outsourced personnel were used for data collection. The workload included lodgment and retrieval of questionnaires. The number of staff per state varied in line with the total establishments studied. (See Table 2.7.1). The duration for the fieldwork was fifteen (15) days.

## 2.7.1 Data Collection Problems

Some of the problems encountered during the data collection exercise are highlighted below;

- (i) The fund allocated for the survey particularly the fieldwork was not adequate.
- (ii) Some establishments located outside the state capitals and its environment was not easily contacted because of high cost of transportation.
- (iii) Communication with the remote areas was very difficult because of poor telephone network.
- (iv) There was a lot of wrong classification of establishments into sectors.
- (v) Some top government officials and traditional rulers refused to accept and completed the questionnaires.
- (vi) There was lack of adequate publicity.

### 2.8 Monitoring and coordination

This was a programme designed to control the quality of records from the field. A high level monitoring and coordination teams were constituted at NBS headquarters (Abuja) to coordinate, monitor, spot-check and cross check for completeness, accuracy and reliability of data collected from the selected establishments all over the federation.

As part of the quality assurance measures, field supervisors also edited completed questionnaires before sending them for processing. In the end, a team of manual editors was set up to edit and scrutinize the questionnaires before computer data entry. The coordination and monitoring exercise lasted for ten (10) days.

## 2.8.1 Retrieval of Records

The completed records were retrieved by the monitoring officers who brought them to NBS headquarters, Abuja after the monitoring exercise. Records were batched by economic sectors. The retrieval position is as shown in table 2.8.1.1.Out of 2,775 establishments selected for study, only 2,215 establishments were successfully canvassed. This represents 79.8 percent of total establishments studied. Returns of 2,110 establishments were analyzable (95.3 percent). While 560 establishments, account for 20.2 percent of total refusal.

## 2.9 Data Processing and Analysis

The data processing and analysis for this survey involved four main stages: development of data entry program; data entry and; computer editing, and table generation.

Integrated Microcomputer processing systems (IMPS) was one of the specialized statistical packages used to develop the data entry program.

The indicators on establishments covered were obtained using MS-ACCESS and MS-EXCEL. The tabulation and analysis of the survey was implemented by diligent and capable staff of NBS.

## 2.10 Report Writing

A core team of NBS seniors officers from Censuses and Surveys Department (CSD), Information, Communication and Technology (ICT) and Field Services and Methodology (FSM) departments worked together to produce the draft report for finalization. There were different commentaries on each sector and the survey reports were based on State and National domains.

### 2.11 Work Plan

A joint Time-line detailing the scheduling of the activities was developed (Table 2.11.1). The Time-line served as a monitoring guide for the survey. It also helped in programme discipline at each level of activity and was flexible enough to accommodate delays in the retrieval of completed records in the field. The survey was well managed by the two collaborating agencies in order to ensure effective statistical delivery.

## 3.0 GENERAL DESCRIPTION OF SAMPLE CHARACTERISTICS

**3.1** Samples studied, were selected based on fifteen economic sectors as classified or described by the United Nations International Standard of Industrial classification (ISIC) revision 3(ISIC-Rev 3) which included

Agriculture; Fishing; Minning and Quarrying; Manufacturing; Electricity; Gas and Water; Building and Construction; Wholesale and Retail trade; Hotels and Restaurants; Transport and Communication; Financial Intermediation; Public Administration (Govt); Education; Real Estate Renting and Business Activity; Health and Social work and other Community and Social work.

A total of 2,775 establishments were selected and distributed among the economic sectors in each state of the Federation and Federal Capital Territory (FCT). The distribution by sector and state is as shown in table 3.1.1

## 3.2 Status Report by Sector at National Level

About eighty-one percent response rate was achieved in the survey nationwide. It was also observed that Public Administration and Defence sector had hundred percent response, followed by Electricity, Gas and Water sector with 98.5percent. While Mining and Quarrying sector had the lowest response rate of 66.7 percent.

## 3.3 Sample Achieved by Sector

About ninety-eight percent of the questionnaires retrieved nationwide were analyzable. Fishing, Building and Construction, Hotel and Restaurants, and Other Community Social and personal services sectors were hundred percent analyzable, followed by Agriculture and Forestry sector with 99.2 percent analyzable. Financial Intermediation sector recorded the lowest of 94.6 percent analyzable. The analyzable rate achieved was generally above average in each sector.

About nineteen percent of refusal was recorded nationwide. When compared sector by sector, Mining and Quarrying sector had the highest refusal rate of one-third (33.3 percent), followed by Wholesale and Retail Trade sector with 32.0 percent. The lowest Refusal rate of 1.5 percent was recorded in Electricity, Gas and Water sector. See Table 3.1.1

	NO	NO	NO ACHIEVED
SECTOR	EXPECTED	RETRIEVED	(ANALYSABLE)
Agriculture & Forestry	163	125	124
Fishing	10	9	9
Mining & Quarrying	75	50	49
Manufacturing	474	346	340
Electricity, Gas and Water	66	65	63
Building and Construction	137	108	108
Wholesale and Retail Trade	450	304	298
Hotel and Restaurants	155	138	138
Transport, Storage and Communication	292	248	245
Financial Intermediation	233	167	158
Real Estate, Renting and Business Activity	85	63	62
Public Administration and Defence	77	77	74
Education	163	158	156
Health and Social Work	235	231	228
Other Community Social and Personal Service	160	151	151
TOTAL	2775	2240	2203



Figure 3.1.1.0

#### 3.4 Sample Achieved by Zone

South West Zone achieved the highest response rate of 32.2 percent nationwide, while the lowest of 9.9 percent was recorded in North East Zone. When compared zone by zone, North East Zone had the highest retrieval rate of 96.0percent, followed by North Central Zone with 87.0 percent. The lowest Zonal retrieval of 75.6 percent was recorded in South West Zone.

South West Zone recorded the highest refusal rate of 24.4 percent, followed by North Central Zone with about 23 percent. The lowest refusal rate of 4.0 percent was recorded in North East Zone. See Table 3.1.2

	NO	NO	NO
ZONE	EXPECTED	RETRIEVED	ANALYSABLE
North Central	361	314	312
North East	226	217	217
North West	503	388	383
South East	351	302	295
South South	371	291	287
South West	963	728	709
TOTAL	2775	2240	2203

TABLE 3.1.2.0 STATUS REPORT BY ZONE



Figure 3.1.2.0

### 3.5 Status Report by State

About ninety-eight percent of the questionnaires retrieved nationwide were analysable. When compared State by State, it was seen that Kebbi, Nasarawa, Niger, Sokoto, Taraba and Yobe States achieved one hundred percent response, followed by Abia State with 97.7 percent. The lowest response rate of 57.2 percent was recorded in Katsina State. Lagos State led nationwide with 22.1percent in the overall retrieval, next to it was Kano State with 4.8 percent. The lowest contributor was Kebbi State with 0.9 percent. Table 3.1.3

#### 4.0 SECTION A: IDENTIFICATION

### 4.1 Introduction

This section deals with the Identification of Establishment including Type of Ownership and Year of Commencement.

The report was on the analyzable questionnaires i.e. Out of 2239 questionnaires retrieved 2203 were analyzable.

# 4.1.2 Percentage Distribution of Establishment by Type of Ownership National

About thirty-six percent, 794 of the establishments in the country were owned by Cooperative Venture followed by Sole Proprietorship which was about 28 percent (615). The least Ownership of Establishments was Public Limited Company which was 0.8 percent (18). See Table 4.1.2.0

Table 4.1.2.0	Percentage	Distribution of	f Type	of Ownership
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TYPE OF OWNERSHIP	Number	Percent
Sole Proprietorship	615	27.9
Private Limited Company	121	5.5
Cooperative	794	36.0
Government Owned	204	9.3
Partnership	41	1.9
Public Limited Company	18	0.8
Statutory Corporation	375	17.0
Other	35	1.6
Total	2,203	100.0



Figure 4.1.2.0

Out of the six geopolitical zones in Nigeria, South West had the highest percentage of about 39.3 percent of establishments that were owned by Cooperation Ventures followed by Government Owned

Enterprises with 39.2 percent (80) in the same zone, these were due to the fact that South West Zone had the highest number of establishment compared to other zones. While the least came from North East about (5 percent) from Partnership Ownership of establishment. However, North West records 0.0 percent (0) for Public Limited Company. See Table 4.1.2.1

In Niger State about 37 percent of Establishment in the state were owned by Partnership followed by Lagos State which was 32 percent owned by Cooperative Venture. The establishment in Kebbi State had the least ownership of Sole Proprietorship with 0.3 percent See Table 4.1.2.2

# Percentage Distribution of Type of Ownership of Establishment by Sector (National)

Building and Construction sector had the highest of about 66 percent of establishments that are owned by cooperative venture next to it was Manufacturing sector (about 55 percent) which was also owned by cooperative venture. Only 0.3 percent of Wholesale and Retail trade were under statutory corporation. See table 4.1.2.0.1

### 4.1.3 Percentage Distribution of Longevity of Business

Less than two-third (61.0 percent) of establishment in Nigeria were established between 1976 - 2000, next to it was 2001 - 2025 which about 22 percent. Only 1percent of establishments were established between 1900 - 1925. See Table 4.1.3.0

The highest number of establishment was established mostly in North East Zone and North Central Zone with about 68 percent of the establishments established between 1976 – 2000. Also it was recorded that about 64 percent in North Central & North West Zone were established between 1976 – 2000. See Table 4.1.3.1

Kebbi State had the highest percentage of 80 percent reported for longevity in business (1996 – 2000) followed by Ogun State which recorded 77 percent between the same period. About 1 percent of establishments in Abia, Katsina, Edo, were established between 1900 – 1925 & 1926 - 1950. See Table 4.1.3.2

# 4.2 SECTION B: SPECIFIC INFORMATION

# 4.2.1 Introduction

This section gave the summary information about respondent decision to participate and cooperate in completing the questionnaire.

## 4.2.2 Percentage Distribution of Cooperation of Respondents to the Establishment Questionnaire

The level of cooperation of respondent to the questionnaire in the country was very good with 70 percent while only 1 percent of the respondents' cooperation was bad. See Table 4.2.2.0

RESPONSE	Percent	
Very good	70.0	
Good	29.0	
Bad	1.0	
Total	100.0	

 Table 4.2.2.0
 Percentage Distribution of Cooperation of Respondents



FIGURE 4.2.2.0

In South West Zone there was about 34 percent good cooperation by the respondents, that was the highest in that category. North West and South West recorded about 32 percent of bad cooperation.

Also, the level of cooperation by the respondent in Lagos State had the highest of 20 percent very good and about 27 percent good, however, it was recorded the highest bad cooperation which was 27.3 percent. See Table 4.2.2.2

# Percentage Distribution of Level Cooperation of Respondents to the Establishment Questionnaires by Sector (National)

The respondents in Fishing sector had the highest level of cooperation of about 89 percent Very good followed by Electricity, Gas and Water with 81 percent Very good. Generally the level of cooperation in all the sectors "Very good" were above average while "Bad" was below 5 percent in all the sectors. See table 4.2.2.0.1

4.2.4 Percentage Distribution of Position of Respondents in the Establishments

Out of 2203 analysable questionnaire, 772 respondents to the questionnaire are Managing Director, Chief Executive and Owner which was 35 percent next to the above was Trade/Market Director,





Figure 4.2.4.0

In North West Zone about 67 percent of the respondents to the questionnaire were Surveyor (Estate and Quantity) which was the highest in all the six geopolitical zones in Nigeria, the next was about 54 percent in which the respondents were Researcher (Consultant, Research Officer etc) from South East Zone, while the least was about 3 percent from North East Zone. About fifty-six percent (56 percent) of the establishment did not report for the position of the respondent in the establishment from North West Zones. See Table 4.2.4.1

In Lagos State about 38 percent of the respondents that reported for their position in their establishment were Legal Practitioner, followed by Surveyor (Estate and Quantity) which was 33 percent in Ebonyi, Kano and Zamfara State.

In Kano States about 44 percent of the respondent did not give their position in the establishments while about 11 percent of the respondents in Lagos State did not state their position too. See Table 4.2.4.2

#### Percentage Distribution of Gender of Respondents

About Eighty-Nine percent, 89 percent (1957) of the respondents to the questionnaire were male while about 11 percent were female (246). See Table 4.2.5.0

Respondents		
	Frequency	Percent
Male	1,957	88.8
Female	246	11.2
Total	2,203	100.0

Table 4.2.5.0:	Percentage	Distribution	of	Gender	of
	_	-			



Figure 4.2.5.0

Among the Zones, South West Zone had the highest male respondent 30 percent while the least respondents (male) was about 10 percent from North East. Also, South West Zone recorded about 48 percent of female respondents, while the least female respondents were about 5 percent from North West. See Table 4.2.5.1

In Lagos State about 20 percent of male respondents to the interview which was the highest among the state of the federation followed by Kano State which was about 50 percent while the least respondent male was 0.9 percent from Yobe State. Lagos State recorded the highest female respondents which were about 36 percent followed by Abia State about 6 percent while No respondents female in Gombe & Sokoto State.

Lagos State gave the highest respondents to gender which was 22 percent, however; Kebbi State recorded the least respondents about 1 percent. See Table 4.2.5.2.

# 4.3 SECTION C

# 4.3.1 General Information

This section was to get information about the main activity, number of staff employed, foreign capital participation and subscription of companies to insurance.

# Percentage Distribution of Main Activity of Establishment

In all the 36 states and FCT about 15 percent were Manufacturing Companies which was the highest compared to other sectors, the next to it was Wholesale/Retail Trade which was about 13 percent, while Fishing Sector recorded less than 1 percent (0.4 percent). See Table 4.3.1.0

Table 4.5.1.0 Percentag	e Distribution of Ob	bstacles for Business	(National)
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SECTOR	Number	Percent
Agriculture	124	5.6
Fishing	9	0.4
Mining and Quarrying	49	2.2
Manufacturing	340	15.4
Electricity, Gas and Water	63	2.9
Building and Construction	108	4.9
Wholesale and Retail Trade	298	13.5
Hotels and Restaurants	138	6.3
Transport, Storage and Communication	245	11.1
Financial Intermediation	158	7.2
Real Estate, Renting and Business Activities	62	2.8
Public Administration and Defence	74	3.4
Education	156	7.1
Health and Social Work	228	10.3
Other Community, Social and Personal Services	151	6.9
TOTAL	2,203	100.0



Figure 4.3.1.0

South West Zone recorded the highest percentage of establishment that are Manufacturing Companies i.e. about 50 percent. South South Zone had about 7percent which was the least compared to other zones in the same sector. Forty-four percent of companies were into fishing in South South zone while North Central and North East Zone where not engaged in Fishing activities at all (0 percent) See Table 4.3.1.1

Lagos State had the highest Manufacturing Activity which was about 40 percent followed by other community, social and personal services

(about 36 percent), Real Estate, Renting and Business Activities and Health and, Social Work were about 36 percent and 25 percent respectively.

Out of 36 states and FCT in Nigeria only 9 states were recorded been engaged in Fishing activity and it was about 11 percent. The state are: Akwa-Ibom, Bayelsa, Delta, Imo, Lagos, Ogun, Ondo, Rivers and Zamfara State. See Table 4.3.1.2

#### Percentage Distribution of Category of Employees

Majority of the establishments in Nigeria employed less than 50 persons which was about 63 percent. About 15 percent of the establishments employed over 250 persons under category 50 - 100 and 100 - 250; establishments employed about 11 percent of employees. See Table 4.3.2.0

Table 4.3.2.0Percentage Distribution of Category of Employees

Category of Employment	Frequency	Percent
Less than 50	1,393	63.2
50 – 100	240	10.9
100 – 250	236	10.7
Over 250	334	15.2
Total	2,203	100.0



Figure 4.3.2.0

South West Zones employed the highest percentage of about 39 percent on 100 - 250 category of employment. The zone also recorded about 36 percent of employment under 50 - 100 category. North East Zone employed about 9 percent employee under 50 - 100. Table 4.3.2.1

In Lagos State, establishments employed about 28 percent under 50 – 100 persons, followed by 100 – 250 category which was 25 percent.

The establishments in Bayelsa State did not have employees under 100 – 250 category. Table 4.3.2.2

# Percentage Distribution Of Category Of Employees By Sector (National)

Real Estate, Renting and Business Activities sector employed about 90 percent under less than 50 persons followed by Education sector which employed 66 percent of employees under employment size of over 250 persons. In Fishing sector no employment was made under categories 50-100 and 100-250 persons. See table 4.3.2.0.1

# Percentage Distribution of Foreign Capital Participation in Establishments

Eighty-seven percent of establishments in Nigeria did not have Foreign Capital Participation while only 13 percent had. See Table 4.3.3.0

# Table 4.3.3.0Percentage Distribution of Foreign Capital<br/>Participation in Establishments

Response	Frequency	Percent
Yes	291	13.2
No	1,912	86.8
Total	2,203	100.0



Figure 4.3.3.0

In South West Zone 44 percent of establishments had foreign capital participation in their businesses followed by North West which was about 17 percent. About thirty percent of establishments did not have foreign capital participation in South West Zone compared to other zones in the six geopolitical zones in Nigeria. See Table 4.3.3.1

Establishments in Lagos State compared to other states in the federation had the highest percentage of less than forty percent (36.8 percent) foreign capital participation and about 20 percent did not

have. In Adamawa State and FCT (Abuja) only 3 percent of establishments had foreign capital participation. See Table 4.3.3.2

# Percentage Distribution of Approximate Percentage of Foreign Capital Participation in Establishments

Thirty percent of establishments in Nigeria had foreign capital participation of more than 50 percent, while about 25 percent had less than 25percent foreign capital participation. About 27 percent did not know. See Table 4.3.4.0

Table 4.3.4.0 Percentage Distribution of approximate percentage o	f
Foreign Capital participation in Establishments	

Approximate Percentage of Foreign		
Capital Participation	Frequency	Percent
Less than 25 percent	72	24.6
More than 25 percent, less than 50 percent	55	18.8
More than 50percent	88	30.0
Don't Know, no answer	78	26.6
TOTAL	293	100.0



Figure 4.3.4.0

In South West, establishment that had more than 25 percent, less than 50 percent foreign capital participation was about 51 percent which was the highest in the six geopolitical zone in Nigeria, the next to it was about 40 percent under less than 25 percent in the same zone. In North East Zone 3 percent of establishments was recorded to have more than 50 percent foreign capital participation. See Table 4.3.4.1 Establishment in Lagos State had the highest percentage of about 47 percent under establishment that had more than 25 percent, less than 50 percent foreign capital participation in their businesses. Also, in the same state about 42 percent was recorded under more than 50 percent category. Next to Lagos State was Plateau State, about 6 percent was recorded under more than 25 percent, less than 50 percent category of foreign capital participate.

Establishments in Adamawa State did not have any foreign capital participation in their businesses. Lagos State had the highest percentage of Don't know, No answer (about 27 percent) followed by Kaduna state and FCT (Abuja) 7.7 percent respectively. See Table 4.3.4.2

# Percentage Distribution of Company Subscribe to any Kind of Insurance

In Nigeria, over 50 percent of the establishments reported that they are subscribing to any kind of Insurance. Only about 39 percent did not subscribe to any kind of insurance at all, while about 6 percent reported don't know. See Table 4.3.5.0

any kind of Insurance			
Response	Frequency	Percent	
Yes	1,205	54.7	
No	856	38.9	
Don't Know, no answer	142	6.4	
TOTAL	2,203	100.0	





Figure 4.3.5.0

In South West Zone, about 39 percent of establishments were subscribing to any kind of Insurance followed by North West Zone that had about 17 percent. North East Zone had the lowest percentage of about 8 percent of company subscription to any kind of Insurance.

South West Zone still had the highest percentage of Don't Know, no answer about 32 percent. See Table 4.3.5.1

Lagos State had the highest percentage of company subscribe to any kind of Insurance (26 percent) next to it was Kano State, only about 6 percent of establishments were subscribe to any kind of Insurance. Less than one percent of establishments in Bayelsa, Ebonyi, Jigawa and Sokoto, Yobe and Zamfara State subscribed to any kind of insurance. Also in Lagos State about one quarter (25 percent) of the establishment don't know if there companies are subscribe to any kind of Insurance. See Table 4.3.5.2

#### Percentage Distribution of Reasons why Company was not Insured.

About 18 percent of establishment in Nigeria had the opinion that to insure their establishment was too expensive and cannot afford it. Also, about 15 percent did not think property is at risk. Only 0.5 percent of establishment reported that the process was in progress and that they have too many bottlenecks. See Table 4.3.6.0

# Table 4.3.6.0 Percentage Distribution of Reasons why Company was not Insured

Reasons why company was not insured	Frequency	Percent
Too expensive to insure/can't afford it	180	17.9
Don't think property is at risk	151	15.1
Refused insurance by insurance company	7	0.7
Don't have anything worth insuring	77	7.7
Haven't got time to arrange/renew the insurance	52	5.2
Can't be bothered	117	11.7
Don't Believe, Unreliable, Fraud, etc	62	6.2
What I met on ground	3	0.3
Yet to take decision	10	1.0
No insurance Company nearby	6	0.6
Gov't Owned Establishment	35	3.5
In Progress	5	0.5
Religious Belief	13	1.3
Ignorant, No Enlightenment	14	1.4
Too many bottlenecks	5	0.5
Not Stated	266	26.5
TOTAL	1,003	100.0



Figure 4.3.6.0

In South West Zone, about 67 percent of establishments responded that they were not insured due to what they meet on ground. Also about 67 percent of establishment in North Central did not have insurance company nearby. In North West Zone about 54 percent did not insured their establishments due to their religion's belief.

In North East and North West Zones, 40 percent of establishment recorded that the process for their companies to be insured were in progress. About 44 percent of establishment in North Central Zone were not insured due to don't believe, unreliable, fraud etc. About twenty-six percent (26 percent) of the respondent establishments in South West did not state the reasons why they are not insured, followed by North West (about 19 percent) & North East about 18 percent. See Table 4.3.6.1

About 67 percent of establishments in Lagos State were not insured due to what they met on ground in their establishments. Also in the same state about 43 percent of establishment did not insure their company's due to "refused insured insurance by insurance company". Twenty-one percent of establishment in Abia and Gombe State were ignorant/no enlightenment on insurance. See Table 4.3.6.2.

#### Percentage Distribution of Establishment Using Security Service

In Nigeria about 49 percent of the establishments are using private security company for their security while about 34 percent are organized by paid employees. Only 2.1 percent of establishments were using Civil Defence as securities while 0.9 percent reported don't know, no answer. See Table 4.3.7.0.

Table 4.3.7.0 Percentage Distribution	of Establishment using Security Service

Security service	Frequency	Percent
Yes, Private security company	880	39.9
Yes, MOPOL (Mobile Police)	190	8.6
No, but security is organized by paid employees	740	33.6
No, no security company or personnel	239	10.8
Vigilante, Local Security	88	4.0
Civil Defence	47	2.1
Don't Know, No answer	19	0.9
TOTAL	2,203	100.0



Figure 4.3.7.0

In South West Zone about 53 percent of the establishments used Civil Defence as security and 42.0 percent and 38 percent used Vigilantes, Local Security and Private Security Company respectively. About thirty-two percent of the establishment did not state the type of security been used. About 24 percent of establishments in South East did not use any security services. About 32 percent & 26 percent of establishments in North West and South West respectively reported Don't Know, no answer. See Table 4.3.7.1.

In Lagos State about 45 percent of the establishments used Civil Defence as their security followed by Private Security Company (about 28 percent) and about 25 percent reported "No, no Security Company or Personnel". In Kaduna State about 6 percent of the establishments use Private Security Company. In Osun State about 21 percent respondents don't know, no answer, No answer. See Table 4.3.7.2.

### 4.4 SECTION D

### Percentage Distribution of Prevalence of Crime

Burglary accounted for the highest percentage and theft of vehicles. The lowest

7.4 percent and 29.6 percent of the crime among establishments in 2006. See Table 4.4.1.0.1

					Don't know/		
	Yes		No		No answer		Total
Crime	Freq	Freq Percent Freq		Percent	Freq	Percent	Freq
Burglary	652	29.6	1,549	70.3	2	0.1	2,203
Vandalism	352	16.0	1,771	80.4	80	3.6	2,203
Theft of Vehicle	163	7.4	1,958	88.9	82	3.7	2,203
Theft from Vehicle	232	10.5	1,852	84.1	119	5.4	2,203
Robbery	258	11.7	1,861	84.5	84	3.8	2,203

 Table 4.4.4.0.1
 Percentage Distribution of Prevalence of Crime

Assault	301	13.7	1,811	82.2	91	4.1	2,203
Theft/fraud by employees	476	21.6	1,612	73.2	115	5.2	2,203
Theft/fraud by outsiders	369	16.7	1,696	77.0	138	6.3	2,203



Figure 4.4.4.0.1

In the zonal Distribution South West Zone had the highest percentage of burglary 29.6 Percentage while North East Zone recorded the lowest of 9.2 percent. Table 4.4.1.1.1

Among the state, Lagos state recorded the highest cases of burglary of 21.0 percent. While Kebbi state recorded the lowest of 0.6 percent. Table 4.4.1.2.1

### Percentage Distribution of Prevalence of Use of Guns/Weapons

The use of gun and other weapons were mostly used in Burglary (28.6 percent and 26.0 percent). The least use of gun and other weapons were from crime involving theft from vehicles 6.4 percent and 4.7 percent respectively. Table 4.4.2.0.1

							Don't l	know/
	A Gun		Other Weapon		No Gun/Weapon		No answer	
CRIME	Number	percent	Number	percent	Number	percent	Number	percent
Burglary	193	28.6	99	26.0	239	38.7	123	42.4
Vandalism	108	16.0	98	25.7	86	13.9	60	20.7
Theft of Vehicle	97	14.3	18	4.7	28	4.5	23	7.9
Theft from								
Vehicle	43	6.4	32	8.4	103	16.7	54	18.6
Robbery	143	21.2	63	16.5	35	5.7	18	6.2

 Table 4.4.2.0.1
 Percentage Distribution of Prevalence of Use of Guns/Weapons



Figure 4.4.2.0.1

South West Zone recorded the highest percentage use of guns and other weapons in all the different types of crime. Table 4.4.2.1.1

Lagos state from the South West Zone recorded the highest percentages across all the different types of crime. Table 4.4.2.2.1

#### Percentage Distribution of Crime Reported to the Police

Burglary reported the highest percentage of crime reported, not reported and Don't know, No answer with 32.9, 33.5 and 40.9 percent respectively while theft from vehicle accounted for the lowest percentage (9.1 percent) of crime reported, to the police.

Theft of vehicle had the highest percentage of crime not reported and Don't know, No answer with 2.3 and 4.5 percent respectively. Table 4.4.3.0.1

					Don't know/		
	Yes			Νο	No answer		
Crime	No.	Percent	No.	No. Percent		Percent	
Burglary	467	32.9	160	33.5	27	40.9	
Vandalism	256	18.0	86	18.0	10	15.2	
Theft of Vehicle	151	10.6	11	2.3	3	4.5	
Theft from Vehicle	130	9.1	93	19.5	10	15.2	
Robbery	218	15.3	32	6.7	10	15.2	

 Table 4.4.3.0.1
 Percentage Distribution of Crime Reported to the Police
Assault	199	14.0	96	20.1	6	9.1
TOTAL	1,421	100.0	478	100.0	66	100.0



Figure 4.4.3.0.1

South West recorded the highest percentage of crime reported to the police far all categories of crime except assault while North East recorded the lowest percentage of crime reported to the police except assault. Table 4.4.3.1.1

Looking at the state table, Lagos state had the highest percentage for all the different types of crime. Table 4.4.3.2.1

## Percentage Distribution of Reasons for Reporting Crime to the Police

To recover property as reason for reporting to the Police recorded the highest percentage of 24.5 the second place went to stop it happening again with 17.5 percent. Other reasons not stated recorded the lowest of 2.2 percent (Table 4.4.4.0.1). While the next to it was "to stop it happening again" with 17.5 percent. Other reasons not stated recorded 2.2 percent. See Table 4.4.4.0.1

CRIME	No.	percent
To recover property	102	24.5
For insurance purposes	40	9.6
Crime should be reported	72	17.3
Wanted offender to be caught	58	13.9
To stop it happening again	73	17.5
To get compensation	15	3.6
Others	9	2.2
No/Answer / Not stated	47	11.3

 
 Table 4.4.4.0.1
 Percentage Distribution of Reasons for Reporting Crime to the Police



Figure 4.4.4.0.1

South West zone accounted for the highest percentage of all types of reasons given for reporting Crime to Police. See Table 4.4.4.1.1

Lagos State recorded the highest percentages for all the reasons for reporting Crime to the Police. See Table 4.4.4.2.1

# Percentage Distribution of Reasons for not Reporting Crime to the Police

The dominant reasons given for not reporting crime to the police on National level was that the crime was not worth reporting, not serious enough/Not significant amount of damage. This reason accounted for 21.1 percent followed by Don't know, No answer with 18.8 percent and police wouldn't have been able to do anything/slight chance of success with 13.0 percent.

The least reason given for not reporting the police was "Didn't bother because no Insurance was involved/Insurance deductible greater than the loss" with 2.2 percent. See Table 4.4.5.0.1.

# Table 4.4.5.0.1Percentage Distribution of Reasons for not reporting<br/>Crime to the Police

CRIME	Freq	percent
Not worth reporting, not serious enough/not significant amount of damage	76	21.1
Police wouldn't have done anything/ wouldn't have been interested	40	11.1
Police wouldn't have been able to do anything/slight chance of success	47	13.0
Involving the police was not appropriate / it was an internal matter / not sure it was theft, items could have been misplaced	36	10.0
Fear of reprisals	14	3.9
Fear of negative publicity	24	6.6
Didn't bother because no insurance claim was involved /insurance deductible greater than the loss	8	2.2
Lack of time / too much trouble	19	5.3
Not company policy	9	2.5
Lack of proof / evidence / witnesses	15	4.2
Religious belief	13	3.6
Don't know, no answer	68	18.8
TOTAL	361	100.0



Figure 4.4.5.0.1

On the Zonal level, South West, South East, North West recorded the highest percentages of 34.2, 25.0,29.8 for 'Not worth reporting' "Police wouldn't have been able to do anything and "Police wouldn't have done anything" respectively. See Table 4.4.5.1.1

At the state level, Lagos state recorded the highest percentages for all the options given for all reasons for not reporting to the police. See Table 4.4.5.2.1.

## 4.5 SECTION E

### 4.5.1 Percentage Distribution of Obstacles to Business

In the national table, tax regulations recorded the highest percentage of 34.5 as no obstacle to business while changes in laws and regulations accounted for 38.5 percent as moderate obstacles to business.

In the case of very strong obstacles to business, crime and insecurity top the table with 75.6 percent and was closely followed by corruption which recorded 71.0 percent. See Table 4.5.1.0

Obstacles	No O	bstacle	Moderate		Very Strong		Don'	t Know,		
			Obst	acle	Obstac	Obstacle		nswer	Total	
Issues	NO.	percent	NO.	percent	NO.	percent	NO.	percent	NO.	percent
Tax regulations	761	34.5	811	36.8	425	19.3	206	9.4	2,203	100.0
Inflation	145	6.6	585	26.6	1,320	59.9	153	6.9	2,203	100.0
Political instability	287	13.0	550	25.0	1,192	54.1	174	7.9	2,203	100.0
Changes in laws and regulations	393	17.8	854	38.8	715	32.5	241	10.9	2,203	100.0
Crime and insecurity	153	6.9	265	12.0	1,665	75.6	120	5.4	2,203	100.0
Corruption	166	7.5	318	14.4	1,565	71.0	154	7.0	2,203	100.0
Complicated business registration	489	22.2	825	37.4	567	25.7	322	14.6	2,203	100.0
Unclear laws	398	18.1	690	31.3	621	28.2	494	22.4	2,203	100.0



The zonal table shows that south west zone reported that crime and insecurity as very strong obstacle to doing business at 31.4 percent. (Table 4.5.1.1.1)

At the state level, Lagos state recorded the highest percentages for all the obstacles on all issues relating to business transaction in the country Table 4.5.1.2.1

# Percentage Distribution of Perception of Advantage of Informal Over Formal Business

Looking at the national table most of the establishments reported don't know, no answer (31.0per cent) as their opinion on whether establishment doing business in the informal ways had advantages over the ones doing it the formal way. This is followed by the option that business done in the informal way had significant advantages in relation to costs/risks with 20.2 percent over the one done in the formal way. Table 4.5.2.0.1

Table 4.5.2.0	Percentage Distribution of Advantage of Informal over
	Informal Business

Item	NO.	percent
Highly Significant Advantages in relation to costs/risks	409	18.6
Significant advantages in relation to costs/risks	444	20.2
Rather insignificant advantages in relation to costs/risks	390	17.7
Irrelevant advantages in relation to costs/risks	277	12.6
Don,t know, No answer	683	31.0
TOTAL	2,203	100.0



Highly significant advantages in relation to costs/risks =

- В Significant advantages in relation to costs/risks = С Rather insignificant advantages in relation to costs/risks =
  - Irrelevant advantages in relation to costs/risks =
  - Don't know/no answer =

D

Е

South west zone recorded the highest percentage of 30.3 and north east zone the lowest 11.1 for don't know, no answer in respect of the advantages establishments doing business in the formal way had over the ones doing it in the informal way

South west also had the highest of 38.7 per cent recorded for significant advantages in relation to costs/risks for informal business over the formal one. See Table 4.5.2.1.1

Lagos state recorded the highest percentages for categories of (Highly significant, significant, Insignificant and Irrelevant) all the advantages and was also responsible for the highest response of don't know, no answer at 22.1 per cent. See Table 4.5.2.0.1

## Percentage Distribution of Attitude towards Business Offering Bribe to a Public Official

The national table shows that 38.9 per cent of the companies reported that the practice of offering bribe never occurred in their establishments while only 11.7 percent of them claimed that the practice was very frequent.

In the same vein, about 43.5 percent establishments reported that the practice of public officials asking for bribe from them never happens while only 8.0 per cent reported that the practice was very frequent in their establishments. See Table 4.5.3.0.1

## Table 4.5.3.0Percentage Distribution of Attitude towards Business offeringBribe

Scenario	Very Fairly Frequent Frequen		irly juent	Not very frequent but not unusual		Never Happens		Never Do Happens know ans		Total		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Α.	258	11.7	279	12.7	481	21.8	858	38.9	327	14.8	2,203	100.0
В	177	8.0	300	13.6	414	18.8	958	43.5	354	16.1	2,203	100.0
С	118	5.4	188	8.5	359	16.3	1,041	47.3	497	22.6	2,203	100.0
D	70	3.2	146	6.6	228	10.3	1,178	53.5	581	26.4	2,203	100.0
E	43	2.0	119	5.4	197	8.9	1,212	55.0	632	28.7	2,203	100.0
F	125	5.7	166	7.5	193	8.8	964	43.8	755	34.3	2,203	100.0
G	109	4.9	163	7.4	205	9.3	931	42.3	795	36.1	2,203	100.0
H	101	4.6	163	7.4	210	9.5	925	42.0	804	36.5	2,203	100.0

## to a Public Official



#### Where:

- A = A company offers gifts or money to a public official, directly or indirectly,
  - in order that the official, in the exercise of his/her official duties, behave in a way to facilitate the obtaining of what the company desire
- B = A public official asks a company for gifts, money or career advantages for

him/her relatives, in order to depart from his/her normal behaviour in the exercise of his/her official duties

C = A company in your line of business knows in advance how much extra

money they should pay to public officials to get things done.

- D = A company offers gifts or money to foreign public official, directly or indirectly, in order that the official, in the exercise of his/her duties, behave in a way to facilitate the obtaining of what the company desires
- E = A foreign public officials asks a company for gifts, money or career advantages for him/her or his/her relatives, in order to depart from his/her normal behaviour in the exercise of his her official duties.
- F = A foreign/multi-national company gets involved in bribery with politicians
- G = A foreign/multi-national company gets involved in bribery with the public Administration.

Н	=	Α	foreign/multi-national	company	gets	involved	in	bribery	with
natio	nal								
		со	mpanies (private and st	tate owned	local	companies	;)		

AA	=	very frequent
BB	=	fairly frequent
CC	=	Not very frequent but not unusual
DD	=	Never Happens
EE	=	Don't know, No answer

In the zonal table, South west reported highest percentage of 33.7 per cent for the offering of bribe to as fairly frequent while the asking for bribe by public officials was reported equally at 32.8 per cent each for very frequent and never happens.(Table 4.5.3.1.1)

At the state level, Lagos state reported highest percentage of 26.4 for very frequent but not unusual for the offering of bribe and 26.0 percent for very frequent for public officials asking for bribe (Table 4.5.3.2.1)

**Percentage Distribution of Corruption by Type of Business Scenario** The issue of corruption in business scenario was reported to be very frequent with very low percentages ranging from clearing goods with customs 9.2 per cent to 2.6 percent for Arbitration/Litigation (Table 4.5.4.0.1)

	Very Frequent		Fairly ent Frequent		Not very frequent but		Nev Hapr	/er bens	Don't know, No		Total No. by Scenario	
Scenario	,			0900.0	not	unusual			ans	wer	••••	
		Per-		Per-		Per-		Per-		Per-		Per-
	NO.	cent	NO	cent	NO.	cent	NO.	cent	NO.	cent	NO.	cent
А	202	9.2	14 9	6.8	24 3	11.0	1,021	46.3	588	26.7	2,203	100.0
В	154	7.0	20 0	9.1	29 8	13.5	1,084	49.2	467	21.2	2,203	100.0
С	139	6.3	19 7	8.9	27 0	12.3	1,071	48.6	526	23.9	2,203	100.0
D	150	6.8	21 6	9.8	30 1	13.7	1,027	46.6	509	23.1	2,203	100.0
E	191	8.7	24 8	11.3	32 1	14.6	1,006	45.7	437	19.8	2,203	100.0
F	107	4.9	16 9	7.7	27 2	12.3	1,093	49.6	562	25.5	2,203	100.0
G	161	7.3	20 2	9.2	33 2	15.1	1,048	47.6	460	20.9	2,203	100.0
н	165	7.5	20 3	9.2	30 5	13.8	1,072	48.7	458	20.8	2,203	100.0
I	125	5.7	17 1	7.8	24 9	11.3	1,149	52.2	509	23.1	2,203	100.0
J	58	2.6	12 6	5.7	22 2	10.1	1,131	51.3	666	30.2	2,203	100.0
К	126	5.7	16 7	7.6	21 9	9.9	1,112	50.5	579	26.3	2,203	100.0
L	138	6.3	15 0	6.8	22 7	10.3	1,093	49.6	595	27.0	2,203	100.0
М	113	5.1	14 9	6.8	18 1	8.2	1,099	49.9	661	30.0	2,203	100.0
N	67	3.0	15 2	6.9	23 1	10.5	1,167	53.0	586	26.6	2,203	100.0

 Table 4.5.4.0.1
 Percentage Distribution of Corruption by type of Business

 Scenario



Where:

D=Obtaining authorizations from municipalities and districtcouncilsE=Obtaining business licenses and permitsF=Procurement of goods and services from private companiesG=Environmental regulations and complianceH=Sanitary regulations complianceI=Work safety regulations complianceJ=Arbitration/litigationK=Obtaining residence and work permitsL=Public procurements (Obtaining contracts with stateinstitutions)	A B C	= = =	Clearing goods with customs Obtaining a vehicle fitness certificate Procurement of goods and services from government							
councils E = Obtaining business licenses and permits F = Procurement of goods and services from private companies G = Environmental regulations and compliance H = Sanitary regulations compliance I = Work safety regulations compliance J = Arbitration/litigation K = Obtaining residence and work permits L = Public procurements (Obtaining contracts with state institutions)	D	=	Obtaining authorizations from municipalities and district							
<ul> <li>E = Obtaining business licenses and permits</li> <li>F = Procurement of goods and services from private companies</li> <li>G = Environmental regulations and compliance</li> <li>H = Sanitary regulations compliance</li> <li>I = Work safety regulations compliance</li> <li>J = Arbitration/litigation</li> <li>K = Obtaining residence and work permits</li> <li>L = Public procurements (Obtaining contracts with state institutions)</li> </ul>	councils									
<ul> <li>F = Procurement of goods and services from private companies</li> <li>G = Environmental regulations and compliance</li> <li>H = Sanitary regulations compliance</li> <li>I = Work safety regulations compliance</li> <li>J = Arbitration/litigation</li> <li>K = Obtaining residence and work permits</li> <li>L = Public procurements (Obtaining contracts with state institutions)</li> </ul>	E	=	Obtaining business licenses and permits							
G=Environmental regulations and complianceH=Sanitary regulations complianceI=Work safety regulations complianceJ=Arbitration/litigationK=Obtaining residence and work permitsL=Public procurements (Obtaining contracts with stateinstitutions)	F	=	Procurement of goods and services from private companies							
<ul> <li>H = Sanitary regulations compliance</li> <li>I = Work safety regulations compliance</li> <li>J = Arbitration/litigation</li> <li>K = Obtaining residence and work permits</li> <li>L = Public procurements (Obtaining contracts with state institutions)</li> </ul>	G	=	Environmental regulations and compliance							
I = Work safety regulations compliance J = Arbitration/litigation K = Obtaining residence and work permits L = Public procurements (Obtaining contracts with state institutions)	Н	=	Sanitary regulations compliance							
J = Arbitration/litigation K = Obtaining residence and work permits L = Public procurements (Obtaining contracts with state institutions)	I	=	Work safety regulations compliance							
K=Obtaining residence and work permitsL=Public procurements (Obtaining contracts with stateinstitutions)	J	=	Arbitration/litigation							
L = Public procurements (Obtaining contracts with state institutions)	К	=	Obtaining residence and work permits							
institutions)	L	=	Public procurements (Obtaining contracts with state							
	institutions)									
M = Obtaining import and export permits and licenses	М	=	Obtaining import and export permits and licenses							
N = Dealing with the courts (justice system)	Ν	=	Dealing with the courts (justice system)							

Most of the establishments reported that the issue of corruption never happens in business scenario with percentages ranging from 53.0 per cent in dealing with courts (justice system) to 45.7 per cent for obtaining business licensees and permits.

At the zonal level, South west recorded the highest percentages for all the categories of frequency of corruption (very frequent, fairly frequent, etc) by type of business scenario (Table 4.5.5.1.1)

The state table (Table 4.5.4.2.1) shows that Lagos state from south west zone reported higher percentages like that of the south west zone

## Percentage Distribution of Making of Investment Because of Corruption

In line with what was reported in Table 4.5.4.0.1 that the issue of corruption was not much of a problem in business scenario, table 4.5.5.0.1 further confirmed this assertion with 74.6 per cent of the establishments reporting that issue of corruption did not prevent them from making. Only 7.7 percent reported that they did not make investment because of corruption (See Table 4.5.5.0.1)

Response	No.	Percent
А	169	7.7
В	1,644	74.6
С	390	17.7
Total	2,203	100.0

### Table 4.5.5.0.1 Percentage Distribution of Investment Because of Corruption

## PERCENTAGE DISTRIBUTION OF INVESMENT BECAUSE OF CORRUPTION



Where: A	=	Yes the company did not make an investment
В	=	No, the company did make an investment
С	=	Don't know, no answer

In the zonal table south west recorded the highest percentage of 32.1 for the option that corruption did not prevent them from making investment. Out of the establishments that reported that they did not make investment because of corruption South west zone also topped the list with 33.1 percent (See Table 4.5.5.1.1)

In the state table, Lagos state recorded the highest percentage of 21.9 for corruption did not prevent investment and 20.7 percent for 'Yes, the company did not make an investment because of corruption (See table 4.5.5.2.1)

## Percentage Distribution of Experience of Corruption

Looking at the table 4.5.6.0.1, it could be observed that 76.4 percent of the establishments reported that they did not experience corruption

while only 9.4 per cent claimed that they experienced corruption in 2006.

In the zonal table, South west reported the highest percentage of 43.3 and 36.4 for "Don't know, no answer" and 'Yes' respectively for the experience of corruption (See table 4.5.6.1.1)

In the same vein, Lagos recorded the highest percentage of 43.3 and 36.4 for 'Don't know, no answer' and "yes" respectively for the experience of corruption. See Table (4.5.6.2.1)

### Percentage Distribution of Operation Performed by Companies

In the table on the distribution of operations performed by companies vehicle registrations recorded the highest percentage of 16.0 and contact with the court lowest of 6.2 per cent (See table 4.5.7.0.1)

	Yes		No		Don't know / No Answer	
Operation	NO.	perc ent	NO.	perce nt	NO.	percent
Clearing goods through customs	166	6.8	1,672	9.3	365	9.6
Obtaining road worthy certificates	285	11.7	1,596	8.9	322	8.5
Procurement of goods and services for government	151	6.2	1,661	9.2	391	10.3
Obtaining business licenses and permits	294	12.1	1,583	8.8	326	8.6
Procurement of goods and services for private companies	157	6.5	1,662	9.2	384	10.1
Getting clearance for environmental or sanitary regulations	250	10.3	1,603	8.9	350	9.2
Residence and work permits	181	7.5	1,646	9.1	376	9.9
Vehicle registrations	353	14.6	1,569	8.7	281	7.4
Police investigations	225	9.3	1,660	9.2	318	8.4
Traffic offences	227	9.4	1,644	9.1	332	8.7
Contact with the court	137	5.6	1,706	9.5	360	9.5

South west zone had the highest percentages of 33.7 and 24.8 for vehicle registrations and contact with the courts respectively in terms of operations performed by companies. (See table 4.5.7.1.1)

Lagos state recorded the highest percentages for all the different types of operations performed by companies. (See table 4.5.7.2.1)

## Percentage Distribution of Company Experience in Corruption in Specific Business Operation

At the national level, traffic offences recorded the highest percentage of 62.7 as the business operation that companies paid bribe for procurement goods and services for private companies had the lowest of 15.7 per cent. For the businesses that did not pay bribe in carrying out their operations vehicle registration had the highest percentage of 22.3 while clearing goods through the customs had the lowest of 5.4 percent (see Table 4.5.8.0.1)

At zonal level, the payment of bribe was highest in Traffic offences in south west with 34.6 percent and lowest in North West with 5.0 percent. South west zone equally recorded the highest percent of 41.0 for not paying bribe and south west the lowest with 2.6 percent in the procurement of goods and services for private companies (See table 4.5.8.1.1)

The state table shows that Lagos had the highest percentages for paying bribe and not paying bribe for all the business operations. See table 4.5.8.2.1

The National table showed that, the percentage distribution of officials involved in the collection of bribe proved that, police personnel who scored 12.2 percent of involvement recorded the highest in the ranking. Government officials recorded 9.3percent whereas, the least officials involved in the collection of bribe indicated EFCC official with 0.3 percent. (See table 4.5.9.0.1) which showed the percentage distribution of involvement of officials in the collection of bribe in the collection of bribe in the collection of bribe in the percentage distribution of involvement of officials in the collection of bribe in the collection of

Category	Yes	Percent
Elected officials	36	3.1
Government officials	1	0.1
NEPA/PHCN/Water board	98	8.6
Police personnel	154	13.4
Customs officials	64	5.6
Court officials	44	3.8
Tax/revenue officials	68	5.9
EFCC officials	4	0.3
Doctors/Nurses	11	1.0
Bank officials	18	1.6
Teachers/professors	21	1.8
Security guards	27	2.4
Traditional authorities	20	1.7
Private sector officials	20	1.7
Others	18	1.6
Not stated	541	47.2

 Table 4.5.9.0.1 Percentage Distribution of Involvement of Public Officials in Bribery



Where	:	
А	=	Elected officials
В	=	Government Officials
С	=	NEPA/PHCN/Water Board
D	=	Police Personnel
E	=	Customs Officials
F	=	Court Officials
G	=	Tax/Revenue Officials
Н	=	EFCC Officials
I	=	Doctors/Nurses
J	=	Bank Officials
К	=	Teachers/Professors
L	=	Security Guards
Μ	=	Traditional Authorities
Ν	=	Private Sector Officials
0	=	Others

The zonal report showed that, elected officials in the South-West accounted for 30.6percent bribe that the company paid. North West recorded 19.4percent.The least was North East with 8.3percent. Government officials in the South–West recorded 33.3percent, North West and South – South zone recorded 17.1 percent respectively.

The least was North East with 2.6 percent NEPA/PHCN/Water Board, in the south west recorded 36.6percent, south east recorded 20.4percent and the lowest came from North East with 1.0percent. Police personnel recorded 29.2percent from South–West 25.3percent from South East and the least from North East with 3.9percent.

Customs officials in the South West accounted for 35.9percent, South- East 20.3percent and the lowest came from North-East with 4.7percent Court officials in the South East recorded 29.5percent, South-South 20.55 and the least from North East zone. Tax/Revenue officials the south – west recorded 36.8percent, North– West 19.1percent, south East and South–South 16.2percent respectively.

EFCC officials in the North Central recorded the highest bribe collected by businesses with 75.0percent, followed by South East with 25.0percent. Other zones like North East, North West, South- South and south west recorded zero percent involvement. (See table 4.5.9.1.1)

In the state report, tax/Revenue officials recorded 33.3percent involvement in the collection of bribe at the state level mostly in Lagos state. Customs officials 31.3percent and NEPA/PHCN/Water recorded 30.6 percent. (See table 4.5.9.2.1).

On the purpose for which bribes were asked nationally, it was to have a better treatment which accounted for 10.0percent, to access some information 4.6percent and, for nothing, it was impossible to avoid paying bribe recorded 4.0percent (See table 4.5.10.0.1)

PURPOSE OF BRIBE	NO.	Percent
To speed up the proceeding	82	4.0
To access some information	93	4.6
To have a better treatment	204	10.0
To win the case	7	0.3
For nothing, it was impossible to avoid paving a bride	82	4.0
Other	7	0.3
Don't Know, no answer	1 568	76.7
TOTAL	2,043	100.0

Table 4.5.10.0.1Percentage Distribution of Purpose of Bribe



Α	=	To speed up the proceeding
В	=	To access some information
С	=	To have a better treatment
D	=	To win the case
Е	=	For nothing, it was impossible to avoid paying a bride
F	=	Other
G	=	Don't Know, no answer

The surveys result should that, 58.8percent was recorded to south – west zone for the purpose to have a better treatment. To win the case was the purpose of asking for bribe with 42.9percent from North West. (See table 4.5.10.1.1)

On the state level, to have a better treatment with 58.3percent was the purpose of asking for a bribe in Lagos state. (Table 4.5.10.2.1).

The last time bribe was paid on the national average was N5, 666.00 (Table 4.5.11.0.1)

On the zonal average was \$18,820.00 from North East and the least was from North Central with \$1, 417.00 (Table 4.5.11.1.1)

The average state level bribe paid stood at N81, 095.00 from Gombe state, Adamawa recorded N25, 143.00 as the average amount paid as bribe. (Table 4.5.11.2.1.).

The reported case of any incident of corruption to the police or an anti- corruption body was 8.4percent in the nation. (Table 4.5.12.0.1).

The zonal report showed that, south west had incident of corruption reported to police or an anti- corruption body with 81.4percent. North Central recorded 7.0percent (Table 4.5.12.1.1).

In the states, Lagos state recorded 79.7 percent, Anambra 2.9 percent. (Table 4.5.12.2.1).

The place of reporting of incidence of corruption in the national report was to the court according to the report of the survey as 50.0percent. Reporting of incidence of corruption to the police on the second ranking with 44.2percent Table 4.5.13.0.1)

On the geo-political zones, south –west recorded 95.3percent as reporting the incidence of corruption to the court. North Central reported incidence of corruption to his/her superior which accounted for 66.7percent. (Table 4.5.13.1.1)

The state level report on incidence of corruption was Lagos state with 72.4percent which reported the case to the police, Niger state reported to Economic and Financial Crimes Commission which accounted for 66.7percent. (Table 4.5.13.2.1)

The Company or anyone in the company suffer reprisal in connection with reporting the corruption incident in the Country which accounted for 80.0percent (Table 4.5.14.0.1)

On suffering reprisal in connection with reporting the corruption incident, South-West recorded 90.6percent, North Central 3.1percent (Table 4.5.14.1.1.)

Suffering reprisal in the state level in connection with reporting the corruption incident was Lagos state with 89.1 percent, Abia state 1.6percent (Table 4.5.14.2.1)

The main reason for not reporting corruption practices in the nation indicated that, No action wouldn't have taken /slight chances of success as one of the reasons which recorded 8.1percent. Not worth reporting, not serious enough accounted for 5.1percent as reason for not reporting corruption practices. (Table 4.5.15.0.1)

On the zonal report, it is observed that the main reason for not reporting corruption incident to the police or an Anti- corruption body should in the south west the highest with 69.7percent on complain that, no action wouldn't have been taken/slight chances of success would have been the result.

North Central with 25.0percent recorded that, it was an internal matter as the main reason for not reporting incident of corruption. North East as fear of reprisals was the reason of not reporting incident of corruption (Table 4.5.15.1.1).

The State level report showed that in Lagos state, the reason for not reporting incident of corruption which accounted for 80.0percent was, it wasn't company policy. Abia state 20.0percent on the same reason. (Table 4.5.15.2.1)

### **Obstacles for Business by Sector**

Levels of Crime are high throughout the country and across all business sectors. Therefore obstacle for doing good business in the sectors indicated that, Tax regulations which recorded 24.5 per cent was very strong obstacle to do good business in Minning and Quarrying Sector while, Hotels and Restaurants recorded 23.9 per cent.

Inflation was very strong obstacle for doing good business in the following sectors, fishing 66.7 per cent Hotels and Restaurants 65.2 per cent, Manufacturing 60.0 per cent.

Political instability with 60.8 per cent showed very strong obstacle for a good Public Administration and Defence.

Changes in Laws and Regulations was very strong obstacle for doing good business in financial Intermediation sector with 38.6 per cent. Crime and insecurity with 88.5 per cent was very strong obstacle in education sector.

Corruption was highly noticed as very strong obstacle in fishing sector with 88.9 per cent, education 79.5 per cent, Electricity Gas and water recorded 79.4 per cent. (See Table 4.5.1.0.2 for more details)

**Company Experience in Corruption in Specific Operation by Sector** Company paid a bribe on clearing goods through customs with 6.6 per cent and manufacturing sector, wholesale and Retail Trade with 5.2 per cent and the least bribe paid was in Agriculture sector with 0.8 per cent.

Building and Construction paid a bribe for obtaining Road Worthy Certificates of 6.5 per cent. The least paid bribe was in Education sector for obtaining road worthy certificates.

For procurement of Goods and services for Private Companies, Wholesale and Retail Trade recorded 4.2 per cent. (See Table 4.5.8.0.2)

#### Involvement of Public Officials in Bribery by Sector

Elected officials were involved in bribery and Building and Constructions sector with 4.6 per cent, Manufacturing Sector 3.0 per cent, Education 2.6 per cent involvement.

Government Officials with 10.5 per cent involved in bribery in Manufacturing sector, Building and construction 11. 1 per cent.

Custom officials recorded 7.4 per cent involvement on bribery in Building and Construction, Manufacturing 6.8 per cent and the least involvement was in Financial Intermediation.

Tax/Revenue officials involved and bribery in Building and Construction sector with 9.3 per cent, manufacturing 7.2 per cent.

EFCC officials involvement on bribery was in Electricity Gas and water sector with 1.6 per cent (See Table 4.5.9.0.2 for more details)

#### 4.6 SECTION F: INTIMIDATION/EXTORTION AND PROTECTION MONEY

On the aspect of intimidation/extortion and protection money which included actual incidents or attempts to extort money from company, threatening and intimidating managers and/or employees, threatening product contamination and, anyone requesting money in exchange for his/her services to protect establishment from robbery, further extortion, acts of vandalism or further request of bribe.

Such practices were not common at all as the report accounted for 1078 times with 48.9 percent from the National survey report. Not very common but not unusual occurrence on cases of intimidation/extortion and protection money occurred 460 times with 20.9 percent on different instances. See table 4.6.1.0.1

#### Table 4.6.1.0.1 Percentage Distribution of Intimidation/Extortion Money (National)

Perception of Intimidation/ Extortion Money	Frequency	Percent
Very Common	123	5.6
Fairly Common	224	10.2



A = Very CommonD = Not Common at allB = Fairly CommonE = Don't Know/No answerC = Not Very common but not unusual

PERCEPTION

0

On the Zonal occurrence, very common and fairly common recorded 30.1 and 36.2 percent respectively from South – West geo-political zone. The least occurrence with very common and fairly common with 9.8 and 5.8 percent respectively occurred in the North West geo – Political zone. See table 4.6.1.1.1

At the State level, Lagos recorded the highest very and fairly common with 24.4 and 29.9 percent respectively in occurrence of intimidation / extortion and protection money on establishments. See table 4.6.1.2.1

On trying to intimidate managers and or employees by asking for bribe, the National report recorded no experience of intimidation/ extortion money with 83.6 percent. See table 4.6.2.0.1

Experience of Intimidation/ Extortion Money	Frequency	Percent
Yes	172	7.8
No	1,842	83.6
Don't know, No answer	189	8.6
TOTAL	2,203	100.0

Table 4.6.2.0.1	Percentage Distribution of Experience of Intimidation/Extortion
	money (national)

The zonal report on this aspect was very much experience in South west zone which reported 27.9percent occurrence. The least experience on this was from South East zone which recorded 11.6 percent. See table 4.6.2.1.1

On the State level, Lagos had the highest experienced of intimidation / extortion and protection money which recorded 25.6 percent. See table 4.6.2.2.1.

The frequent practice of intimidation/ extortion and protection money which occurred at the National level could be noted that extorting money from establishment recorded 25.6percent and that of threatening and intimidating managers and / or employees recorded 22.7 percent. See table 4 .6.3 .0.1

Table 4.6.3.0.1	Percentage Distribution of Practice of Intimidation/
	Extortion Money (National)

Intimidation / Extortion	Frequency	Percent
Extorting money from your establishment	107	25.6
Threatening and intimidating managers and/or employees	95	22.7
Threatening product contamination	21	5.0
Requesting protection money	61	14.6
Others	25	6.0
Not Stated	109	26.1
TOTAL	418	100



= Threatening and Intimidating Managers and/or employees

2 =	Threatening protection money
-----	------------------------------

- Requesting protection money =
- Others =
- Not stated =

В

D

Е

F

South west zone recorded the highest practice of intimidation/extortion money with 32.7, 29.5 and 33.3percents on different practices. The second highest came from South East with 19.6percent on extorting money; South-South with 18.9percent on threatening and intimidating managers/ employees. 28.6percent

60

practice was experienced in North East on threatening product contamination and requesting protection money practice experience came from South East with 24.6 percent. See table 4.6.3.1.1

On the state report, Lagos recorded the highest practice experience with 30.8percent on extortening money, threatening and intimidating, product contamination and requesting protection money respectively. See table 4.6.3.2.1

	Α	В	С	D
Zone	percent	percent	Percent	percent
NC	8.4	9.5	4.8	4.9.
NE	12.1	15.8	28.6	11.5
NW	10.3	10.8	9.5	11.5
SE	19.6	15.8	14.3	24.6
SS	16.8	18.9	9.5	18.0
SW	32.7	29.5	33.3	29.5

### Intimidation/Extortion and Protection Money

- A = Extorting money from establishment.
- B = Threatening and intimidating managers and /employees.
- C = Threatening product contamination.
- D = Requesting protection money.

The National report on practice of methods used for intimidation/extortion money reported that walk –in into the premises was more frequent which recorded 27.6percent whereas; E-mails or other written communication recorded least practice method with 6.8percent. See table 4.6.4.0.1

 
 Table 4.6.4.0.1
 Percentage Distribution of Practice of Methods used for Intimidation /Extortion Money (National)

Offence Committed	Frequency	Percent
Walk-in into the premises	98	27.6
Face-to-fact contact in some other location	75	21.1
Telephone calls	36	10.1
E-mails or other written communications	24	6.8
Others	13	3.7
Not Stated	109	30.7
TOTAL	355	100.0

On the zonal report for the offence committed, South -West recorded 29.6percent on walk –in into the premises and other practices. Other zones like South–East and South-South 20.4, 21.3 and 16.0 percent respectively on face to face contact. South –South recorded 25.0percent on committing the offence by E-mail or other written communication. See Table 4.6.4.1.1

Lagos state recorded the highest on frequency of methods used with 26.5percent. See Table 4.6.4.2.1

	Α	В	С	D
ZONE	percent	Percent	Percent	percent
NC	7.1	6.7	11.1	8.3
NE	11.2	14.7	8.3	4.2.
NW	11.2	16.0	13.9	8.3
SE	20.4	21.3	13.9	8.3
SS	20.4	16.0	22,2	25.0
SW	29.6	25.3	30.6	45.8

## **Offence Committed**

A = Walk-in into the premises

= Face- to – face contact in some other location

C = Telephone calls

В

D = E-mail or other written communications.

The frequency of use of weapons for business intimidation recorded 19.9percent on the Nation's experience. See Table 4.6.5.0.1

Table 4.6.5.0.1	Percentage Distribution of Use of Weapons for Business
	Intimidation (National)

Use of Weapons for business intimidation	Frequency	Percent
Yes	34	19.9
No	124	72.5
Don't know, No answer	13	7.6
TOTAL	171	100.0

The zonal report on the use of weapons for business intimidation was from South–West with 26.5percent, while South-South recorded 23.5percent and the least came from North Central with 8.8 percent. See table 4.6.5.1.1

Lagos State recorded 26.5percent on the use of weapons for business intimidation as the highest in the states. See table 4.6.5.2.1

The National report on the type of weapons used for business intimidation showed that the use of guns scored 56.8percent as the highest, seconded by the use of knives/ cutlass. See table 4.6.6.0.1

### Table 4.6.6.0.1 Percentage Distribution of Type of Weapons Used for Business Intimidation (National)

Type of Weapons used for Frequency Percent
--

	business intimidation		
	Guns	21	56.8
	Expolsives	1	2.7
	Knives/Cutlass	9	24.3
	Other Weapons	6	16.2
	Total	37	100.0
50 40 30 20 10		Guns Expo Kniv Othe	s olsives es / Cutlass r Weapons

**TYPE OF WEAPON** 

On the Zonal report on the type of weapons used for business intimidation, South-East and South –South recorded 23.8percent respectively on the use of guns as; North East and South-West recorded 19.0percent respectively on the use of guns as the second largest.

The use of knives/ cutlass came from South-East which recorded 44.4percent.These weapons were mostly used in the zones for business intimidations. See table 4.6.6.1.1

The use of guns for business intimidation mostly occurred in Lagos state with19.0percent.Abia state followed with 22.2percent with the use of knives/ cutlass on business intimidation. See Table 4.6.6.2.1

	Α	В	С	D
ZONE	percent	percent	percent	percent
NC	9.5	0	11.1	16.7
NE	19.0	0	11.1	0.0
NW	4.8	0	11.1	33.3
SE	23.8	1	44.4	0.0
SS	23.8	0	11.1	33.3

#### Weapons Used

0-



On the type of offenders with use of weapons on committing crime at the National level, organized crime, cults, Area Boys, militant youths recorded 30.0percent whereas; Security agents recorded 26.0percent of the offenders involved on intimidation with the use of weapons. See table 4.6.7.0.1

The zonal reports showed that, organized crime, cults, area boys, militant youths from south–South contributed 33.35, while South-East recorded 26.7percent as the highest on the type of offenders. The security agents from North Central, North East and North West recorded 15.4percent respectively as type of offenders involved on intimidation with use of weapons. The least came from South East with 7.7 percent. See table 4.6.7.1.1

In the States, Abia, Akwa-Ibom and Bayelsa recorded 23.3 percent respectively on the use on weapons by organized crime, cults, area boys and militant youths to intimidate businesses.

Security agents from Lagos state recorded 23.1percent, while Akwalbom and Enugu states recorded 15.4percent respectively as type of offenders involved intimidation with weapons. The least came from South East with 7.7 percent.

In the states, Abia, Akwa –Ibom and Bayelsa recorded 13.3 percent respectively on the use of weapons by organized crime, cults, area boys and militant youths to intimidate business.

Security agents from Lagos recorded 23.1 percent, Akwa-Ibom and Enugu States recorded 15.4percent respectively in committing the offence.( See table 4.6.7.2.1)

	Α	В	С
ZONE	percent	percent	percent
NC	13.3	0	15.4
NE	13.3	0	15.4
NW	6.7	1	15.4
SE	26.7	0	7.7
SS	33.3	0	23.1
SW	6.7	0	23.1



The National level frequency of reporting all incidents to the police showed that 15.2 percent most incidents were reported to police. Only some incidents were reported which scored 18.7 percent.

No incident had been reported which recorded 43.9percent with reasons whereas; all incident were reported to with record of 9.4 percent. See Table 4.6.8.0.1

The geo- political zonal report showed that, in the North East, 37.5percent was reported as; all incidents were reported to the police. Most incidents were reported the police which accounted for 42.3percent in the South West zone, as well as only some incidents were reported with 34.4 percent. See table 4.6.8.1.1

In Lagos, Kaduna and Taraba states, all incidents were reported to the police which recorded 12.5percent for Lagos and Kaduna; and 18.8percent for Taraba state. See table 4.6.8.2.1

On satisfaction with the way police dealt with the report, 27.4percent was recorded as satisfaction while dissatisfaction experienced 67.1percent on the National level. See table 4.6.8.0.1

At the zonal level, satisfaction with the way police dealt with the report recorded 30.0percent from South-South. The least satisfaction came from North East, North West and South East with 10percent recorded respectively.

Dissatisfaction with the way police dealt with report came from South West with 36.7percent as the highest and the least from North central with 4.1 percent. See table 4.6.8.1.1

On the state levels, satisfaction mostly came from Lagos with 15.0percent highest and dissatisfaction with 36.7percent with the way police dealt with reports. See table 4.6.8.2.1

Reasons for dissatisfaction with the way police dealt with report on the National level showed that didn't find or apprehend the offender recorded 12.6percent as the most reasons. Another aspect of dissatisfaction was that police didn't do enough which recorded 12.1percent. Police were slow to arrived recorded 3.9percent as one of the reasons for dissatisfaction. See table 4.6.9.0.1

The experience on the zones showed that South West with 24.0 percent, North West and South East with 20.0 percent respectively were not satisfied because police didn't do enough when the crime cases were reported to them.

Police were not interested recorded 30.8 percent from North-East, Didn't find or apprehend the offender with 23.1 percent from North West and didn't keep us properly informed from South East which recorded 29.4 percent were reasons for dissatisfaction. See 4.6.9.1.1

Reasons for dissatisfaction on the way police dealt with the report recorded highest in Lagos State with 24.0 percent. See table 4.6.9.2.1

	Α	В	С	D	Е	F	G	Н	
ZONE	percent								

Dissatisfaction with the way	Police Dealt	with the Repor	rt
------------------------------	--------------	----------------	----

NC	4	7.7	7.7	5.6	11.8	4.8	5.3	7.7	5.6
NE	16	30.8	15.4	27.8	5.9	14.3	15.8	7.7	16.7
NW	20	7.7	23.1	11.1	23.5	19.0	15.8	23.1	16.7
SE	20	23.1	19.2	27.8	29.4	28.6	26.3	23.1	22.2
SS	16	7.7	11.5	11.1	17.6	14.3	10.5	23.1	5.6
SW	24	23.1	23.1	16.7	11.8	19.0	26.3	15.4	33.3

Reasons for not reporting incident to police on the National level showed that, Police wouldn't have done anything/wouldn't have been interested recorded 15.6percent as the highest, Not worth reporting, not serious enough recorded the second highest with 12.3percent whereas, lack of time/too much trouble recorded 3.6percent as the least of reasons for not reporting incident to police. See table 4.6.10.0.1

The Zonal report showed that, not worth reporting, not serious enough scored 36.6percent from South West. Police wouldn't have done anything/wouldn't have been interested recorded 26.9percent from South-East. Fear of reprisal with 19.2percent from South-East and lack of proof/evidence/witnesses from South-South 33.3percentof reasons for not reporting to the police. See table 4.6.10.1.1

On the State level report, Lagos State recorded 31.7percent for not worth reporting, not serious enough as one of the reasons for not reporting incident to police, followed by Kano, Imo and Akwa-Ibom states with 7.3percent.

Ebonyi, Abia and Rivers States recorded 5.8percent to indicate that, Police wouldn't have anything/ wouldn't have been interested. For fear of reprisals, Bauchi and Taraba States recorded 11.5percent respectively as reasons for not reporting incident to the police. See table 4.6.10.2.1

#### Type of Weapons used for Business Intimidation by Sector

On the average, each business sector experienced one or more forms of crime that weapons were used for business information. The use of guns experienced by these sectors included, Real Estate, Renting and Business activities 100 per cent , transport, storage and communication 72.7 per cent, Manufacturing 66.7 per cent . Explosives recorded 33.3 per cent from Health and Social work. The use of knives/cutlass occurred in Health and social work and manufacturing with 33.3 per cent respectively. 50 per cent was recorded in Real Estate, Renting and Business Activities. The use of other weapons occurred in Building and Construction sector which recorded 100 per cent. (See table 4.6.6.6.0.2) for more information.

## Offenders Involves in Committing Crime by Sector

Real Estate, Renting and Business Activities, Other Community, Social and Personal Service sector recorded 50 per cent which the offenders involved in committing crime were organized crime, cults, Area boys, Militant Youths.

Rival Business occurred only in Transport, storage and communication with 6.3 per cent. Security Agents involved in committing crime in Hotel and Restaurants sector which recorded 36.4 per cent, financial intermediation recorded 31.3 per cent and the least were Health and Social work and other community, social and personal services with 25.0 per cent respectively. (See Table 4.6.7.0.2)

## 4.7 SECTION G: ACCESS TO THE JUSTICE SYSTEM

**4.7.1** Percentage distribution of establishments experience with the courts Table 4.7.1.0 Indicate that in 2006 about 75.7percent of the respondents nationwide did not have experience with the court which constituted the highest, those who had experienced with the courts were next with 19.8percent while respondents with No answer recorded the lowest of 4.5percent.

At zonal level, South West recorded the highest rate (31.8 percent) of respondents that did not have experience with the courts compared with North East (10.1 percent) that recorded the least. See Table 4.7.1.1 on state basis, only 0.7 percent in Sokoto state reported that their establishment did not have experience with the courts compared with Lagos state which was 21.8 percent. See table 4.7.1.2

Opinion	Frequency	Percent	
Yes	436	19.8	
No	1668	75.7	
Don't	99	4.5	
know			
TOTAL	2203	100.0	

## Table 4.7.1.0Percentage Distribution of EstablishmentsExperience with the Courts (National)



FIGURE 4.7.1.0

## Percentage Distribution of Establishments Using Courts again after First Experience

From the Table 4.7.2.0 Across the country those establishments who want to use the courts again to solve future disputes or problems formed the largest with 83 .5percent while only 3.7percent indicate they don't know.

As shown in table 4.7.2.1 Respondents from south west had the highest percentage (33.0percent) of those establishments who want to use the courts again to solve future disputes or problems, the lowest percentage emerging from North East (9.1 percent).

Table 4.7.2.2 Indicates that the highest percentage of establishments that want to use the courts again to solve future disputes or problems were from Lagos State (21.7 percent), with the least from Bayelsa State (0.3 percent)

## Percentage Distribution of Reasons for not Using Courts Again

From the Table 4.7.3.0: 50.7percent of the respondents who used the courts in 2006 nationwide agreed that 'the courts were too slow' while 4.1percent believed that the courts are too expensive and not accessible.

At zonal level, 66.7 percent of the respondents who used the courts in 2006 in South west agreed that "the courts were not accessible" see table 4.7.3.1

On state basis in Lagos state (33.3 percent) of the respondent who used the courts in 2006 reported that the courts are too expensive.

## Percentage Distribution of Outcome of Case Resolved

As shown in Table 4.7.4.0 the respondent using the courts in 2006 whose case is still pending constituted the highest (50.0percent) nationwide while "don't know" recorded the lowest of 7.3 percent.

By geo-political zone table 4.7.4.1 showed that "the company who won" in south west had the highest percentage (31.4percent) while north east reported the lowest (11.1 percent)

Across the states, Lagos state reported the highest percentage of companies whose cases were won (19.0percent). See table 4.7.4.2

#### Percentage Distribution of Outcome of Case Resolved by Sector

Table 4.7.4.0.1 shows the distribution of sector on how cases were resolved. Real Estate, Renting and Business activities had the highest percentage of companies who won cases with 84.2 percent. The table also revealed that Mining and Quarrying also recorded the highest percentage of the company who lost with 25.0 percent. However wholesale and retails recorded 63.6 percent whose case is still pending.

#### Percentage Distribution of Time Necessary for Case Conclusion

Table 4.7.5 .0 Indicates that the respondents who had a court case resolved in 2006 between 6 and 12 month to conclude it had the highest percentage 30.9percent followed by 'less than 6 month while don't know No answer 'recorded the lowest of 8.5percent

At the zonal level, south west recorded the highest percentage of respondents (34.5 percent) whose cases to be resolved "between 6 and 12month" while South South reported the least (6.9 percent). See table 4.7.5.1

At state level, Lagos state had the highest percentage (20.7 percent) whose cases to be resolved "between 6 and 12 month. See Table 4.7.5.2

#### Percentage Distribution of Time Case Pending

In table 4.7.6.0 about 38.5percent of the respondents did not know how many month ago the case was filed while 'less than 6 month 'recorded the lowest percentage (8.3percent) of the months the case is still pending.

At zonal level table 4.7.6.1 showed that respondents in south west recorded the highest percentage (22.2 percent) of "less than 6 months" which the case is still pending while North East recorded the least of 8.3 percent.

At the state level, the highest comes from Lagos state (19.4 percent) Whose cases still pending for the period of less than 6 months. See Table 4.7.6.2

# Percentage Distribution of how Difficult to Obtain Information from the Courts

As shown in Table 4.7.7.0 "neither difficult nor easy" formed the highest percentage (22.9percent) of obtain information from courts, "very easy" was next with 20.9percent while very difficult recorded the lowest percentage 8.7percent.

Respondents from south west had the highest percentage (32.0percent) of establishments "neither difficult nor easy" to get information from the courts while the lowest percentage emerging from north east (10.0 percent). See table 4.7.7.1

Across the states, Lagos state had the highest (26.3 percent) of establishments that obtain information from the courts very difficult. See Table 4.7.7.2.

## Percentage Distribution of Acceptance to Pay a Bribe in Courts Case

78.2percent of the respondent "never " accept to pay a bribe in relate to courts case "usually and always" to pay bribe for courts recorded the lowest of O'7percent. See Table 4.7.8.0

As shown in table 4.7.8.1.at the zonal level, the highest percentage of respondents that always pay bribe for courts comes from North central (66.7 percent).

At the state level, Lagos had the highest percentage (18.2 percent) of respondent that never pay bribe for courts. See Table 4.7.8.2

### Percentage Distribution of Not Using the Court

Looking at Table 4.7.9.0 Indicate that no problem to be solved by the courts was much popular with 70.5 percent don't know followed it with 24.5percent while decided not to use the courts system recorded 4.8percent across the country

At zonal level, south west recorded the highest rate (30.2 percent) of establishments that have no problem to solved by the courts compared with north east (10.2 percent) that recorded the least. See Table 4.7.9.1.

On state basis, only 0.8 percent in both Sokoto and Kebbi states reported that their establishments don't have problems to be solved by the courts compared with Lagos state which was 20.5 percent. See Table 4.7.9.2

#### Table 4.7.9.0 Percentage Distribution of not Using Court (National)

Reasons for not using the court	Frequency	Percent
No problem to be solved by the courts	1554	70.5

	-	
Should have used the court system,	109	4.9
but decided not		
Don't know	540	24.5
TOTAL	2203	100.0



FIGURE 4.7.9.0

**Percentage Distribution of Reasons for Deciding not to Use the Courts** No Answer constituted the main reason for not using the court with 42.1percent the courts are to expensive followed it with 16.7 percent while the courts are too not competent recorded the lowest percentage of 1.8percent. See Table 4.7.10.

As shown in table 4.7.10.1 Respondents from south west had the highest percentage (62.5percent) of those establishments who believed that the courts are too far.

Table 4.7.10.2: Indicates that the highest percentage of establishments which reported the courts are too expensive were from Lagos with 52.6 percent.

## Percentage Distribution of Efficiency of Justice System

Majority of respondent nationwide have No Answer 35.8percent for ability of the courts to punish criminals and protect company while "Much worse" constituted the least percentage 1.9percent of perception on justice system in Nigeria. See Table 4.7.11.0

At zonal level, 50.6percent of the respondents reported that ability of the courts to punish criminals and protects company is worse while South South reported the least of 6.2 percent. See table 4.7.11.1
On state basis, in Lagos state (33.3 percent) of respondents reported that the ability of courts to punish criminals and protect companies is much worse. See table 4.7.11.2

Table 4.7.11.0	Percentage Distribution of Efficiency of Justice
	System (National)

Opinion	Frequency	Percent
Much worse	42	1.9
Worse	81	3.7
The same	314	14.3
Better	669	30.4
Much better	308	14.0
Don"t know	789	35.8
TOTAL	2203	100.0



Figure 4.7.3

## 4.8 SECTION H:

Table 4.8.1.0The study revealed that the government hadsufficient power and law to control and eradicate the corruption inNigeria with 72.2 percent. The least was 8.7 with "don't know".

The South West Zone recorded the highest response with 32.3 percent acknowledging capacity of the Nigerian with the necessary laws to combat corruption. The state table also revealed that 21.8

from Lagos say yes in support and the least one come from Kebbi with 0.9 percent.

ltem	Frequency	Percent
Yes	1704	77.4
No	313	14.2
Don't know, no answer	186	8.4
Total	2203	100.0

 
 Table 4.8.1.0: Percentage Distribution of Opinion on the Existence of Corruption Laws



Figure 4.8.1.0

Table 4.8.2.0 The percentage distribution of Opinion on the existence of necessary capacity to fight corruption. National, 69.9 was recorded as yes, 19.2 for No and 10.9 percent for don't know. From the zone level, it revealed that the South –West recorded the highest with 31.1 percent.

Federal Republic of Nigeria is equipped with the necessary capacity to implement the existing anti-corruption law. From the zone, the South West had the highest figure with 30.4 percent by saying 'yes' and the lowest from North East with 10.6 percent. The state report also revealed Lagos state recorded 20.4 percent.

Table 4.8.3.0: The table showed that 98.5 percent were aware about EFCC nationally, and from the zone, South West recorded the highest with 32.0 percent and the least came from North East with 9.9 percent. Ninety eight (98) percent at the state level acknowledged the existence of EFCC as a tool to fight corruption in Nigeria.

Table 4.8.4.0: Showed nationally that newspaper was the major source of information on the work of EFCC with 42 0 percent, followed by television with 26.9percent. The zonal level also revealed that 37.8 percent was from the newspaper. South West recorded 31.9 percent as the leading zone and the least comes from the North East with 9.9 percent. The major sources of awareness of EFCC came from the Nigerian News Paper with 42 percent following by Television by 27 percent.

Table 4.8.5 O: The table revealed the performance of the EFCC, with 47.7 and 43.2 percent respectively giving fairly well and very good result about the perception of being informed about EFCC. The zone, recorded 50 percent appreciated the work of EFCC to fight corruption in the country. It could also be said that 50 percent of the population were aware of the work done by the EFCC.

OPERATION OF EFCC		RY DLY	FAIRLY BADLY		FAIRLY WELL		VERY WELL		HAVEN'T HEARD ENOUGH	
	No	%	No.	%	No	%	No	%	No	%
Investigation of advance free fraud (419) fraudsters	32	1.5	65	3	858	38.9	1014	46	205	9.3
Unsolicited Business fraud	49	2.2	105	4.8	720	41.8	736	33.4	364	16.5
Contrast scam										
B anti frauds (Forgery of	40	1.8	138	6.3	793	36	853	38.7	350	15.9
financial instruments issuance										
of dud cheques										
Illegal Money charging	88	4	195	8.9	738	33.5	671	30.5	482	21.9
Money Laundering from corrupt	63	2.9	119	5.4	723	32.8	1092	49.6	177	8
proceeds										
Misappropriation of funds	95	4.3	164	7.4	770	35	959	43.5	186	8.4
Investigation of the privatization	175	7.9	323	14.7	694	31.5	485	22	497	22.6
process										
Investigation on the major 333 1		15.1	293	13.3	543	24.6	427	19.4	578	26.2
contrasts awarded by the										
previous military regimes										
Asset/Funds recovery	127	5.8	186	8.4	799	36.3	759	34.5	303	13.8

Table 4.8.6.0.1	Percentage Distribution of Perception of EFCC Performance (Na	ational)
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Table 4.8.6.0: The sample population revealed that  $\frac{1}{2}$  or 50 percent applaud the work of EFCC in handling different sectors of the economy with very well or fairly well. The EFCC performance can also be noticed under money laundering from corrupt proceeds with 49.6 percent very well and 31.1 from the zone level.

Another notable area is in the field of misappropriation of funds and unsolicited business fraud with 43.3and 41.8percent respectively from the national figure.

Table 4.8.6.0:	Percentage Distribution on Investigation of Advance Fee
	Fraud (National)

Item	Frequency	Percent
Very badly	32	1.5
Fairly badly	65	3.0
Fairly well	858	38.9
Very well	1014	48.3
Haven't heard enough/don't know	205	9.3
TOTAL	2,174	100.0



Figure 4.8.6.0

Table 4.8.7.0: The table revealed how institution performed their job during 2006.The institution can be group into two. Group A comprise (ICPC), EFCC, Code of conduct bureau, Media, Non government organisation and courts performed averagely with 44.5 and 50.3 percent nationally with very good and fairly good.

ltem	Frequency	Percent
Very good	1,09855	49.8
Fairly good	865	39.3
Fairly poor	69	3.1
Very poor	54	2.5
Haven't heard enough, don't know	87	3.9
TOTAL	2,080	100.0

Table 4.8.7.0:	Percentage Distribution of how Institutions Perform
	their job by EFCC



Figure 4.8.7.0

#### Table 4.8.7.0.1 Percentage Distribution of Performance of institutions (National)

GOVERNMENT ORGANISATION	Very good		Fa Go	irly od	Fairly Poor		Very Poor		Haven't heard enough	
Independent Corrupt Practices										
Commission (ICPC)	375	17	973	44.2	281	12.8	176	8	388	16.7
Economic and Financial Crime Commission (EFCC)	1098	49.8	865	39.3	69	3.1	54	2.5	87	3.9
Code of Conduct Bureau	306	13.9	902	40.9	389	17.7	169	7.7	407	18.5
Police Force	154	7	738	33.5	582	26.4	635	18.8	64	2.9
Traffic Police	223	10.1	857	38.9	567	25.7	436	19.8	90	4.1
Media	917	41.6	1006	45.7	116	5.3	62	2.8	72	3.3
Non-Government										
ORGANIZATION	605	27.5	1106	50.2	161	7.3	55	2.5	246	11.2
Courts	541	24.6	1181	53.6	204	9.3	125	5.7	122	5.5
NITEL	68	4	405	18.4	566	25.7	970	44	144	6.5
NEPA (PHCN)	51	2.3	353	16	485	22	1221	55.4	63	2.9
Political Parties	77	3.5	552	25.1	566	25.7	816	37	162	7.4

Table 4.8.8.0.1 It showed how honest and dishonest the institution handling their performance during the particular year. We could appreciate the institutions such as ICPC, EFCC, Code of conduct, Media and non Government organization as somewhat honest.

Other institution such as NITEL PHCH, police force were rated as very dishonest with 20.6 and 37.6 percent. It also showed the integrity of how dishonest the institution during the particular year.

ltem	Frequency	Percent
Very Dishonest	674	32.4
Somewhat dishonest	439	21.1
Neither honest nor dishonest	390	18.8
Somewhat honest	401	19.3
Very Honest	89	4.3
Haven't heard enough/Don't know	87	4.2

# Table 4.8.8.0:Percentage Distribution of Integrity by<br/>Police Force (National)



Figure 4.8.8.0

GOVERNMENT ORGANISATION	Very Dishonest		Very Some what Dishonest dishonest		Neither Honest Non Dishonest		Some What Honest		Very Honest		Haven't heard enough/Dont Know	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Independent Corrupt Practices Commission (ICPC)	46	2.1	129	5.9	345	15.7	820	37.2	405	18.4	428	19.4
Economic and Financial Crime Commission (EFCC)	42	1.9	111	5	194	8.8	902	40.9	819	37.2	105	4.8
Code of Conduct Bureau	64	2.9	109	4.9	403	18.3	801	36.4	327	14.8	469	21.3
Police Force	700	31.8	465	21.1	403	18.3	418	19	91	4.1	96	4.4
Traffic Police	437	19.8	481	21.8	428	19.3	572	25.9	141	6.4	116	5.2
Media	55	2.4	127	5.7	360	16.3	983	44.6	549	24.8	100	4.5
Non-Government Organization	50	2.2	109	4.9	276	12.5	924	41.9	538	24.4	276	12.5
Courts	74	3.3	173	7.8	300	13.6	1026	46.5	441	20	159	7.2
NITEL	454	20.6	452	20.5	447	20.2	418	18.9	126	5.7	276	12.5
NEPA (PHCN)	830	37.6	495	22.4	352	15.9	317	14.3	73	3.3	106	4.8
Political Parties	743	33.7	459	20.8	389	17.6	341	15.4	80	3.6	161	7.3

#### Table 4.8.8.0.1 Percentage Distribution of Rating of Integrity of Institutions (National)

Table 4.8.9.0.1 It revealed how corruption could be reduced through two major weapons such as improvement on education with 29.0 percent and job security with 25.1 percent The least measure was on improvement on social amenities with 1.0 percent.

North west also recorded highest with 33.6 percent on improvement on education and lowest comes from the North East with 1 percent.

Reduce Corruption (National)						

 Table 4.8.9.0.1
 Percentage Distribution of Suggestions to

MEASURES	No.	%
Improve Education	639	29
Increase Salaries	179	8.1
Issues Additional or tougher laws	188	8.5
More Police in the street	8	0.4
More Foreign Aid	9	0.4
More Jobs Security	553	25.1
More Power to EFCC	347	15.1
More Political Will	159	7.2
Don't know no answer	55	2.5
Improved Agriculture	22	1
Not Been selfish	7	0.3
Have fear of God (Religious Belief)	7	0.3
Improved Social Amenities	29	1.3
Others	1	0
TOTAL	2203	100

#### 4.9 SECTION I: CRIME PREVENTION

# Percentage Distribution of Business Cooperative Action Against Crime/Corruption

Table 4.9.1.0Those establishments that have not taken any kind of cooperation action against crime and corruption or extortion form the largest percentage (42 percent) Nationwide, while those establishments which recorded "Don't Know" answer has the least (21 percent).

At the Zonal level, establishments that had taken cooperation action against crime and corruption the highest (33.8percent) was from South West, with the lowest establishments that had taken cooperation action against crime and corruption emanating from North East 8.0percent. See Table 4.9.1.1.

Across the state the highest percentage of establishments that had taken cooperation action against crime and corruption was from Lagos state (22.4 percent) and the least percentage from Borno state (0.2 percent).see Table 4.9.1.2

Response	Frequency	Percent
Yes	814	36.9
No	926	42.0
Don:t know	463	21.0
TOTAL	2203	100.0

	Against Crin	ne/Corruption	(National)	
Г				

 Table 4.9.1.0
 Percentage Distribution of Business Cooperative Action



Figure 4.9.1.0

#### Percentage Distribution of Contact with Police/Law Enforcement

More than three quarter (77 percent) of the establishment Nationwide reported that they had no contact with the police or any other authority about crime while 14.4 percent indicated that they had contact with the police and 8.4percent have No answer. See Table 4.9.2.0.

As shown in table 4.9.2.1 respondents from South West had the highest percentage (32.1percent) of those establishment that have no contact with police or any other authority, the lowest percentage emerging from North East (10.2 percent).

The percentage varied from state to state, with the highest (23.0percent) of those respondents that had contact with police or any other authority emanating from Lagos, while the lowest (0.3 percent) was from Bayelsa state. See Table 4.9.2.2

**Police/Law Enforcement** 

Response	Frequency	Percent		
Yes	317	14.4		
No	1696	77.0		
Don"t know	190	8.6		
TOTAL	2203	100.0		

 Table 4.9.2.0 Percentage Distribution of Contact with



Figure 4.9.2.0

#### Percentage Distribution of Operating Policies

Table 4.9.4.0.1 Indicated that 56.3percent of the establishments in the country operate policies on interaction with public official, 50.4percent of the establishments in Nigeria operate policies on

interaction with the representatives of other businesses, 28.5 percent of the respondents operate policies with guideline on bribery while 24.3 percent of the establishment use servicom as operating policies.

By geo-political zone Table 4.9.4.1.1 showed that respondents in South west recorded the highest percentage (31.5 percent) of establishment who operate policies on interaction with public officials while north East recorded the least of 12.7 percent.

The highest percentage was from Lagos state (20.9 percent) of establishments that operate policies on interaction with public officials while Zamfara state recorded the lowest of 0.6 percent. See Table 4.9.4.2.1

 Table 4.9.4.0.1:
 Percentage Distribution of Operating Policies

Operating Policies	Freq.	Percent Yes	Freq.	Percent No	Freq.	Percent Don't know	Freq.	Percent Total
Interaction with Public Officials	1240	56.3	569	25.8	394	17.9	2203	100
Interaction with the representative of other business	1111	50.4	628	28.5	464	21.1	2203	100
Guidelines on bribery	628	28.5	938	42.6	637	28.9	2203	100
Servicom	535	24.3	899	40.8	769	34.9	2203	100



Figure 4.9.4.0.1

Percentage Distribution of Measures taken to Familiarize Employees with Policy

As shown in table 4.9.5.0.1, 45 percent of the establishment in the country used distribution of code to familiarize their employee with policies, 17.5percent of the respondent familiarize their employee with copy of code available on internet ,40percent of the respondent familiarize their employee with special workshop organized, 19.6percent of the establishment use meeting to familiarize their employee, while 13.7 percent of the respondent familiarize their employee with memorandum, circular.

At zonal level, in South West zone (34 percent) establishment familiarize employees

with distribution of code while 8.3 percent recorded the least from North East. See table 4.9.5.1.1

At the state level, Lagos state reported the highest (23.2 percent) of the establishments that familiarize their employees with distribution of code, while both Benue and Niger recorded the lowest percentage of 0.9. See table 4.9.5.2.1

Measures taken to Familiarize Employees	Freq.	Yes Percent	Freq.	No Percent	Freq.	Don't know Percent	Freq.	Total Percent
Distribution of code	991	45.0	689	31.3	523	23.7	2203	100
Copy available on internet	386	17.5	1128	51.2	689	31.3	2203	100
Special workshop	881	40.0	738	33.5	584	26.5	2203	100
Meeting	432	19.6	327	14.8	1444	65.5	2203	100
Memorandum, Circular	302	13.7	276	12.5	1625	73.8	2203	100

Table 4.9.5.0.1Percentage Distribution of Measures taken to<br/>Familiarize Employees with Policies



Figure 4.9.5.0.1

#### 4.10.1. SECTION J: CLOSURE

#### Percentage Distribution of Interviewing the Respondents Again

Table 4.10.1.0 Showed that 83.6 percent of all respondents Nationwide agreed to be interviewed again to ask for additional things. Those who did not agree to be interviewed again followed it, with 13.0 percent while "don't know" recorded the least of 3.4 percent.

At zonal level, Respondents from South West had the highest percentage (30.7per cent) of those establishments that agreed to be interviewed again while the lowest percentage emerging from North east (10.6 percent).

The percentage varied from state to state, with the highest (19.9 percent) from Lagos of those respondents that agreed to be interview again.

nespondents Ayam						
Response	Frequency	Percent				
Yes	1842	83.6				
No	286	13.0				
Don"t	75	3.4				
know						
Total	2203	100.0				

 
 Table 4.10.1.0
 Percentage Distribution of Interviewing the Respondents Again



Figure 4.10.1.0

#### 5.0 CONCLUSIONS/RECOMMENDATIONS

#### 5.1 Conclusions

The NBS/EFCC/UNODC 2007 Business Survey on Awareness/Attitudes towards EFCC and Corruption in Nigeria was the first of its kind in the history of this country. The study, through the statistical report made some revelations in corruption assessment at national level, across Zones, States and Economic Sectors in Nigeria.

The synergy achieved through the cooperation of the stakeholders was highly commendable which led to production of good survey instruments, acceptable survey methodology and effective implementation of survey strategy for the survey work. The advantage of availability of survey infrastructure of National Bureau of Statistics, the National Integrated Survey of Establishments (NISE) was utilized to implement the survey.

The different layers of quality training organized and the strong monitoring arrangement for data collection coupled with efficient data collection ensured collection of high quality data with high response rate. A high response rate of 80.6 percent was achieved.

Clients changes or non-conformity with time-line of activities constituted hindrances to delay in execution of the survey operations, thereby leading to shifting of time-line.

Release of funds was not timely and also not compliant with the overlapping nature of survey activities thereby slowed down survey operations.

The survey work revealed the need to regularly update the frame of establishments for Business Survey taking in Nigeria in order to ensure quality, currency and completeness of the frame for a good survey taking.

### 5.2 Recommendations

- There is need for greater synergy among stakeholders such as NBS, EFCC, UNODC, Security agencies, etc in providing regular adequate information/data in the crusade against corruption, one of the cardinal objectives of NEEDS and MDG in Nigeria.
- Experiences and findings in this survey showed that there was a need to institutionalize this survey at the National Bureau of Statistics (NBS) with the support of EFCC/UNODC. We recommend that the next survey should take place in the year 2008 as a follow-up to the previous round.

- Capacity buildings on trainings in statistical work on crime and corruption should be instituted, especially for NBS staff and provision of some survey infrastructures required to strengthen the existing ones.
- Adequate budgetary provision, it was observed were not made for publicity of the survey. In future, enough funds should be set aside for publicity in the print and electronic media etc. In addition, timely release of funds should be ensured.
- Timely release of funds, apart from ensuring realistic budget for a national survey must be factored into future survey work.
- Funding support for immediate-review and updating of National frame of Establishments updating of National frame of Establishments is highly recommended.
- The massive set of data provided from the survey should be explored for further studies to come up with sector policy.
- Adequate dissemination of the findings of the survey should be embarked upon to stimulate action programmes, policy and combation of crimes and corruption in Nigeria.
- An effective advocacy programme is required to further improve awareness of EFCC and the detrimental developmental effects of crime, drugs and corruption.

## STATISTICAL TABLES

S/N	State	Establishment No.				
1	Abia	88				
2.	Adamawa	36				
3.	Akwa-Ibom	52				
4	Anambra	75				
5	Bauchi	61				
6	Bayelsa	31				
7	Benue	41				
8	Borno	37				
9	Cross River	46				
10	Delta	84				
11	Ebonyi	48				
12	Edo	89				
13	Ekiti	30				
14	Enugu	57				
15	FCT (Abuja)	94				
16	Gombe	40				
17	Imo	83				
18	Jigawa	34				
19	Kaduna	112				
20	Kano	144				
21	Katsina	138				
22	Kebbi	20				
23	Kogi	32				
24	Kwara	47				
25	Lagos	681				
26	Nasarawa	37				
27	Niger	46				
28	Ogun	58				
29	Ondo	56				
30	Osun	51				
31	Оуо	87				
32	Plateau	64				
33	Rivers	69				
34	Sokoto	22				
35	Taraba	31				
36	Yobe	21				
37	Zamfara	33				
	TOTAL	2,775				

 TABLE 2.4.4.1 Distribution of Establishments by State

		No of	No of	Total Field	No of
S/N	State (s)	interviewers	Supervisors	Staff	Monitors
1	Abia	7	1	8	1
2	Adamawa	3	1	4	1
3	Akwa-Ibom	4	1	5	1
4	Anambra	6	1	7	1
5	Bauchi	5	1	6	1
6	Bayelsa	2	1	3	1
7	Benue	3	1	4	1
8	Borno	3	1	4	1
9	Cross River	3	1	4	1
10	Delta	6	1	7	1
11	Ebonyi	4	1	5	1
12	Edo	7	1	8	1
13	Ekiti	2	1	3	1
14	Enugu	4	1	5	1
15	FCT (Abuja)	7	1	8	1
16	Gombe	3	1	4	1
17	Imo	6	1	7	1
18	Jigawa	3	1	4	1
19	Kaduna	8	1	9	1
20	Kano	11	1	12	2
21	Katsina	10	1	11	2
22	Kebbi	2	1	3	1
23	Kogi	2	1	3	1
24	Kwara	3	1	4	1
25	Lagos	51	4	55	7
26	Nasarawa	3	1	4	1
27	Niger	4	1	5	1
28	Ogun	4	1	5	1
29	Ondo	4	1	5	1
30	Osun	4	1	5	1
31	Оуо	7	1	8	1
32	Plateau	5	1	6	1
33	Rivers	5	1	6	1
34	Sokoto	2	1	3	1
35	Taraba	2	1	3	1
36	Yobe	2	1	3	1
37	Zamfara	3	1	4	1
	Total	210	40	250	45

 TABLE 2.7.1
 Distribution of Field Staff by State

TABLE 2.11.1

### Work Plan On Business Survey on Crimes, Corruption and Awareness of EFCC

S/N	ACTIVITIES	TIME FRAME
1.1	Planning and Preparation	
	(i) Composition of CTC	Jan/Feb 2007.
	(ii) Meetings of CTC	Jan/Feb 2007
	(iii) Sample Design	Jan/Feb 2007
	(iv) Finalization of Survey Instruments	Jan/Feb/2007
	(v) Printing of Questionnaires	Jan/Feb 2007
	(vi) Production of Project Document	Jan/Feb 2007
1.2	Pretest	
	1st Level Training	21st – 22nd Feb, 2007.
	2nd Level Training and Field Work	20th – 27th July, 2007
2.0	Training for the Main Survey	
	(i) Training of Trainers – TOT HQs	Aug 23rd – 24th 2007
	(ii) Zonal Level Training (Field Personnels)	Aug. 27th – 28th 2007
3.0	Main Survey	
	(i) Data Collection	Aug. 30th - Sept. 13, 2007
	(ii) Monitoring	Aug. 30th - Sept 15, 2007
	(iii) Retrieval of Records	Sept 17th – 21st 2007
4.0	Data Processing	
	(i) System Development	Aug. 23rd – 30th 2007
	(ii) Training of Data Entry	Sept 24th – 25th 2007
	Operators/Editors	Sept 27th – Oct. 12th 2007
	(iii) Data Entry	Oct 15th - 19th 2007
	(iv) Data Cleaning	Oct 22nd - 31st 2007
	(v) Analysis	
5.0	Report Writing	Nov 5th - Dec. 3rd 2007
6.0	Dissemination Workshop	2/3 Week December 2007

TABLE	TABLE 3.1.1 STATUS REPORT BY SECTOR										
S/NO	SECTOR	NO EXPECTED	NO RETRIEVED	NO ANALYSA BLE	NO NOT ANALY SABLE	NO OF *REFUSAL	PERCENT RETRIEVED	PERCENT ANALY SABLE	PERCENT OF *REFUSAL		
1	Agriculture & Forestry	163	125	124	1	38	76.7	99.2	23.3		
2	Fishing	10	9	9	0	1	90.0	100.0	10.0		
3	Mining & Quarrying	75	50	49	1	25	66.7	98.0	33.3		
4	Manufacturing	474	346	340	6	128	73.0	98.3	27.0		
5	Electricity, Gas and Water	66	65	63	2	1	98.5	96.9	1.5		
6	Building and Construction	137	108	108	0	29	78.8	100.0	21.2		
7	Wholesale and Retail Trade	450	304	298	6	146	67.6	98.0	32.4		
8	Hotel and Restaurants	155	138	138	0	17	89.0	100.0	11.0		
9	Transport, Storage and Communication	292	248	245	3	44	84.9	98.8	15.1		
10	Financial Intermediation	233	167	158	9	66	71.7	94.6	28.3		
11	Real Estate, Renting and Business Activity	85	63	62	1	22	74.1	98.4	25.9		
12	Public Administration and Defence	77	77	74	3	0	100.0	96.1	0.0		
13	Education	163	158	156	2	5	96.9	98.7	3.1		
14	Health and Social Work	235	231	228	3	4	98.3	98.7	1.7		
15	Other Community Social and Personal Service	160	151	151	0	9	94.4	100.0	5.6		
	TOTAL	2775	2240	2203	37	535	80.7	98.3	19.3		

\*REFUSAL includes closed down, moved away, not located e.t.c

S/N	ZONE	NO EXPECTED	NO RETRIEVED	NO ANALY SABLE	NO NOT ANALY SABLE	NO OF *REFUSAL	percent OF OVERALL RETRIEVAL	percent OF ZONAL RETRIEVAL	percent OF *REFUSAL
1	NORTH CENTRAL	361	314	312	2	47	11.3	87.0	13.0
2	NORTH EAST	226	217	217	0	9	7.8	96.0	4.0
3	NORTH WEST	503	388	383	5	115	14.0	77.1	22.9
4	SOUTH EAST	351	302	295	7	49	10.9	86.0	14.0
5	SOUTH SOUTH	371	291	287	4	80	10.5	78.4	21.6
6	SOUTH WEST	963	728	709	19	235	26.2	75.6	24.4
	TOTAL	2775	2240	2203	37	535	80.7	80.7	19.3

#### TABLE 3.1.2STATUS REPORT BY ZONE

#### TABLE 3.1.3 STATUS REPORT BY STATE

S/NO	STATE	NO EXPECTED	NO RETRIEVED	NO ANALYS- ABLE	NO NOT ANALYS- ABLE	NO OF REFUSAL	percent RETRIEVED	percent OF OVERALL RETRIEVAL	percent ANALY- SABLE	percent OF REFUSAL
1	ABIA	88	86	85	1	2	97.7	3.1	98.8	2.3
2	ADAMAWA	36	35	35	0	1	97.2	1.3	100.0	2.8
3	AKWA IBOM	52	50	47	3	2	96.2	1.8	94.0	3.8
4	ANAMBRA	75	65	61	4	10	86.7	2.3	93.8	13.3
5	BAUCHI	61	59	59	0	2	96.7	2.1	100.0	3.3
6	BAYELSA	31	29	28	1	2	93.5	1.0	96.6	6.5
7	BENUE	41	33	33	0	8	80.5	1.2	100.0	19.5
8	BORNO	37	34	34	0	3	91.9	1.2	100.0	8.1
9	CROSS RIVER	46	31	31	0	15	67.4	1.1	100.0	32.6
10	DELTA	84	68	68	0	16	81.0	2.5	100.0	19.0
11	EBONYI	48	45	44	1	3	93.8	1.6	97.8	6.3
12	EDO	89	70	70	0	19	78.7	2.5	100.0	21.3
13	EKITI	30	29	29	0	1	96.7	1.0	100.0	3.3
14	ENUGU	57	44	43	1	13	77.2	1.6	97.7	22.8
15	FCT(ABUJA)	94	67	67	0	27	71.3	2.4	100.0	28.7
16	GOMBE	40	37	37	0	3	92.5	1.3	100.0	7.5
17	IMO	83	62	62	0	21	74.7	2.2	100.0	25.3
18	JIGAWA	34	28	28	0	6	82.4	1.0	100.0	17.6
19	KADUNA	112	96	96	0	16	85.7	3.5	100.0	14.3
20	KANO	144	110	105	5	34	76.4	4.0	95.5	23.6
21	KATSINA	138	79	79	0	59	57.2	2.8	100.0	42.8
22	KEBBI	20	20	20	0	0	100.0	0.7	100.0	0.0
23	KOGI	32	29	29	0	3	90.6	1.0	100.0	9.4
24	KWARA	47	40	40	0	7	85.1	1.4	100.0	14.9
25	LAGOS	681	494	486	8	187	72.5	17.8	98.4	27.5
26	NASARAWA	37	37	37	0	0	100.0	1.3	100.0	0.0
27	NIGER	46	46	45	1	0	100.0	1.7	97.8	0.0
28	OGUN	58	52	52	0	6	89.7	1.9	100.0	10.3
29	ONDO	56	39	39	0	17	69.6	1.4	100.0	30.4
30	OSUN	51	43	43	0	8	84.3	1.5	100.0	15.7
31	0Y0	87	72	61	11	15	82.8	2.6	84.7	17.2
32	PLATEAU	64	62	61	1	2	96.9	2.2	98.4	3.1
33	RIVERS	69	43	43	0	26	62.3	1.5	100.0	37.7
34	SOKOTO	22	22	22	0	0	100.0	0.8	100.0	0.0
35	TARABA	31	31	31	0	0	100.0	1.1	100.0	0.0
36	YOBE	21	21	21	0	0	100.0	0.8	100.0	0.0

37	ZAMFARA	33	32	32	0	1	97.0	1.2	100.0	3.0
	TOTAL	2775	2240	2203	37	535	80.7	80.7	98.3	19.3

	1	TABLE 3.1.4				5A Agric	MPLED	ACHIEVE	ישב	r SECT	OR AN	D ZONI	<u>E</u>					Meo		
S/N	STATE	ZONE	F	R	/	RF	% R	%Δ	F	R	Δ	RF	% R	%Δ	F	R	Δ		% R	%Δ
1	Ekiti	SW	1	1	1		100	100	-	IN I	~		70 IX	// 1	-				70 1	<i>/</i> // A
2	Lagos	SW	4	4	4		100	100							4	1	1	3	25	25
3	Ogun	SW	6	6	6		100	100	2	1	1	1	50	50	-	-	-	-		
4	Ondo	SW	2	2	2		100	100	1	1	1		100	100	4	2	2	2	50	50
5	Osun	SW	2	2	2		100	100												
6	Oyo	SW	6	6	6		100	100							2	2	2		100	100
Total	, ,		21	21	21				3	2	2	1			10	5	5	5		
1	Abia	SE	11	11	11		100	100							4	3	3	1	75	75
2	Anambra	SE	1	1	1		100	100							2	1	1	1	50	50
3	Ebonyi	SE	2	2	2		100	100							15	14	14	1	93	93
4	Enugu	SE	3	2	2	1	67	67							4			4		
5	Imo	SE	2	2	2		100	100	1	1	1		100	100						
Total			19	18	18	1			1	1	1				25	18	18	7		
1	A/Ibom	SS	3	3	3		100	100	1	1	1		100	100						
2	Bayelsa	SS	6	6	6		100	100	1	1	1		100	100						
3	C/River	SS	5	2	2	3	40	40	1	1	1		100	100	1			1		
4	Delta	SS	7	2	2	5	29	29	1	1	1		100	100	3	1	1	2	33.3	33.3
5	Edo	SS	2	2	2		100	100							12	5	5	7	42	42
6	Rivers	SS	2			2			1	1	1		100	100	1	1	1		100	100
Iotal			25	15	15	10			5	5	5				1/	- 1	1	10		
1	Kadupa	NIW	2	2	2		100	100							2	1	1	1	50	50
2	Kano		5	2 A	2 1	1	80	80							2	2	2		100	100
2	Katsina		18	4 21	4 21	27	44	44							2	2	2		100	100
3	Kabhi			21	21	21														
5	Sokoto	NW	2	2	2		100	100												
6	Zamfara	NW	2	2	2		100	100	1	1	1		100	100	4	3	3	1		
Total	Zamara		59	31	31	28	100	100	1	1	1		100	100		0	0	-		
Total				•	•••				•	•	•									
1	Adamawa	NE	3	3	3		100	100												
2	Bauchi	NE	3	3	3		100	100							2	2	2		100	100
3	Borno	NE	2	2	2		100	100							1	1	1		100	100
4	Gombe	NE	1	1	1		100	100							6	6	6		100	100
5	Jigawa	NE	4	2	2	2	50	50												
6	Taraba	NE	2	2	2		100	100												
7	Yobe	NE	1	1	1		100	100												
Total			16	14	14	2									9	9	9			
1	Benue	NC	1	1	1		100	100												
2	FCT	NC	2	2	2	ļ	100	100												
3	Kogi	NC	2	2	2	ļ	100	100							4	2	2	2	50	50
4	Kwara	NC	2	2	2		100	100											4.00	400
5	Nassarawa	NC	15	15	15		100	100							4	4	4		100	100
7	Plateau	NC	10	10	10		100	100							1	1	1		100	100
1	NIGERIA		23	23	23		100	100							10	8	8	2	100	100

TAE	3LE 3.1.4 (Contd)	1	SAMPLE	D ACHII	EVED B	Y SECT	OR AND	ZONE	1						1					
				1	Manuf	acturing	g	· · · · · ·		·	Elect.,	Water 8	Gas	· · · · ·		В	uilding	& Const	ruction	
S/N	SIAIE	ZONE	E	R	A	RE	% R	% A	E	R	A	RE	% R	% A	E	R	A	RE	% R	% A
1	Ekiti	SW	6	6	6	440	100	100	2	2	2		100	100	1	1	1		100	100
2	Lagos	500	250	137	137	113	55	55	/	1	1		100	100	24	24	24		100	100
3	Ogun	SW	9		9	-	100	100	2	2	2		100	100	1	1	1		100	100
4	Ondo	SW	5	3	3	2	60	60	2	2	2		100	100	2	1	1	1	50	50
5	Osun	SW	8	7	7	1	88	88	1	1	1		100	100	1	1	1		100	100
6	Оуо	SW	11	7	7	4	64	64	7	7	7		100	100	3	3	3		100	100
	Total		289	169	169	120			21	21	21				32	31	31	1		
1	Abia	SE	7	7	7		100	100	2	2	2		100	100	3	2	2	1	67	67
2	Anambra	SE	8	8	8		100	100	4	4	4		100	100	1	1	1		100	100
3	Ebonyi	SE	3	3	3		100	100							1	1	1		100	100
4	Enugu	SE	3	3	3		100	100	1	1	1		100	100	6	1	1	5	17	17
5	Imo	SE	5	5	5		100	100	2	2	2		100	100	4	3	3	1	75	75
	Total	·	26	26	26				9	9	9				15	8	8	7		
1	A/Ibom	SS	3	3	3		100	100	1	1	1		100	100	2	1	1	1	50	50
2	Bayelsa	SS	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100
3	C/River	SS	3	2	2	1	67	67	1	1	1		100	100	3	2	2	1	67	67
4	Delta	SS	7	7	7		100	100	4	4	4		100	100	12	12	12		100	100
5	Edo	SS	8	8	8		100	100	1	1	1		100	100	5	3	3	2	60	60
6	Rivers	SS	4			4			8	8	8				7	5	5	2	71	71
	Total	1	28	23	23	5			-						31	25	25	6		
						-									•••			-		
1	Kaduna	NW	11	11	11		100	100	2	2	2		100	100	12	10	10	2	83	83
2	Kano	NW	29	28	28	1	97	97	6	6	6		100	100	9	6	6	3	67	67
3	Katsina	NW	19	14	14	5	74	74	-	-	-				5	2	2	3	40	40
4	Kebbi	NW	3	3	3		100	100	1	1	1		100	100	1	1	1	•	100	100
5	Sakota	NW	3	3	3		100	100	· · ·						2	2	2		100	100
6	Zamfara		3	3	3		100	100							1	1	1		100	100
0	Total		69	62	62	6	100	100	0	0	0				20	22	- 22	0	100	100
	TOLAI	i -	00	02	02	0			3	3	3				30	22	22	0		
1	Adamawa	NE	2	2	2		100	100	5	5	5		100	100						
2	Bauchi	NE	11	11	11		100	100	1	1	1		100	100	1	1	1		100	100
2	Barno		1	1	1		100	100	1	1	1		100	100	1	1	1		100	100
3	Combo		4	4	4		100	100	1	1	1		100	100	1	1	1		100	100
4	Gombe		4	4	4		100	100	1	1	1		100	100	1	1	1	4	100	100
5	Jigawa	INE NE	6	6	6		100	100		1	1		100	100	2	1	1	1	50	50
6	Taraba	NE	3	1	1	2	33	33	1	1	1		100	100	1	1	1		100	100
1	YODE	NE	3	3	3		100	100	1	1	1		100	100	1	1	1	L .	100	100
	lotal		33	31	31	2			11	11	11				7	6	6	1		
4	Denue	NC					07	07					100	100		4	4		100	100
1	Benue	NC	<u>১</u>	2	2	1	6/ 100	6/ 100	1	1	1		100	100	12	1	1	11	100	100
2	Kogi	NC	2	2	2		100	100		1			100	100	1	1	1		0 100	0
4	Kwara	NC	5	5	5		100	100	1	1	1		100	100	2	1	1	1	50	50
5	Nassarawa	NC	5	5	5		100	100	1	1	1		100	100		<u> </u>		<u> </u>		
6	Niger	NC	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100
7	Plateau	NC	6	6	6		100	100	3	3	3		100	100	3	3	3		100	100
	NIGERIA		30	29	29	1			8	8	8				22	9	9	13		

<b>TABLE 3.1.4</b>	(Contd)			SAM	PLED A	CHIEVE	D BY SEC	TOR AN	D ZONE											
				١	Nholesa	ale & Re	etail			Hot	els & Re	estauran	its				Trans	port		
S/N	STATE	ZONE	E	R	A	RE	% R	% A	E	R	Α	RE	% R	% A	E	R	A	RE	% R	% A
1	Ekiti	SW	5	5	5		100	100	2	1	1	1	50	50	2	2	2		100	100
2	Lagos	SW	99	59	59	40	60	60	25	25	25		100	100	60	50	50	10	83	83
3	Ogun	SW	10	5	5	5	50	50	3	3	3		100	100	4	4	4		100	100
4	Ondo	SW	10	6	6	4	60	60	3	2	2	1	67	67	7	6	6	1	86	86
5	Osun	SW	11	9	9	2	82	82	3	3	3		100	100	3	2	2	1	67	67
6	Оуо	SW	16	11	11	5	69	69	5	5	5		100	100	8	7	7	1	88	88
Total			151	95	95	56			41	39	39	2			84	71	71	13		
			10										100	100					100	100
1	Abia	SE	18	15	15	3	83	83	4	4	4		100	100	9	9	9		100	100
2	Anambra	SE	8	3	3	5	38	38	4	4	4		100	100	9	9	9		100	100
3	Ebonyi	SE	6	3	3	3	50	50	2	2	2		100	100	4	4	4		100	100
4	Enugu	SE	8	5	5	3	63	63	4	3	3	1	75	75	6	5	5	1	83	83
5	Imo	SE	11	8	8	3	72	72	4	4	4		100	100	7	2	2	5	29	29
Total			51	34	34	17			18	17	17	1			35	29	29	6		
1	A/lbom	88	10	0	0	2	80	80	F	4	4	1	80	80	4	4	4		100	100
	AVIDOITI	33	10	ð	ð	2	80	80	5	4	4	1	80	80	4	4	4		100	100
2	Bayelsa	55	4	4	4		100	100	2	2	2		100	100	2	2	2		100	100
3	C/River	55	/	3	3	4	42	42	3	3	3		100	100	3	3	3		100	100
4	Delta	SS	9	8	8	ā	100	100	9	9	9		100	100	6	5	5	1	83	83
5	Edo	SS	11	9	9	2	81	81	6	6	6		100	100	17	15	15	2	88	88
6	Rivers	SS	16	9	9	7	56	56	4	2	2	2	50	50	11	6	6	5	55	55
Iotal			57	41	41	15			29	26	26	3			43	35	35	8		
1	Kaduna	NW	19	16	16	3	84	84	7	7	7		100	100	8	6	6	2	75	75
2	Kano	NW	34	10	10	15	55	55	9	8	8	1	89	89	9	q	q	2	100	100
3	Katsina		15	8	8	7	53	53	3	2	2	1	67	67	32	20	20	12	63	63
	Kabbi		3	3	3	,	100	100	2	2	2		100	100	1	1	1	12	100	100
	Sekete		3	3	3		100	100	2	2	2		100	100	2	1	2		100	100
5	Zamfara		4	4	4		100	100	2	2	2		100	100	2	2	Z		100	100
Tatal	Zalliala	INVV	97	62	12	25	100	100	2	2	2	· ·	100	100	4 50	4	4	14	100	100
Total			0/	02	02	23			20	23	23	2			- 30	42	42	14		
1	Adamawa	NE	5	3	3	2	60	60	2	2	2		100	100	3	3	3		100	100
2	Bauchi	NE	9	6	6	3	67	67	2	2	2		100	100	18	18	18		100	100
- 3	Borno	NE	9	2	2	7	22	22	2	2	2		100	100	1	1	1	<u> </u>	100	100
4	Gombe	NE	9	3	3	6	33	33	2	2	2		100	100	6	6	6	<u> </u>	100	100
5	Jigawa	NF	4	1	1	3	25	25	2	2	2		100	100	5	4	4	1	80	80
6	Taraba	NE	4	3	3	1	75	75	2	2	2		100	100	5	5	5	<u>  '</u>	100	100
7	Vohe	NE	4	3	3	1	75	75	2	2	2		100	100	1	1	1		100	100
Total			44	21	21	23	10	,,,	14	14	14		100	100	30	38	28	1	100	100
Total			44	21	21	23			14	14	14				39	30	30			
1	Benue	NC	5	3	3	2	60	60	3	1	1	2	33	33	6	6	6		100	100
2	FCT	NC	14	11	11	3	79	79	12	6	6	6	50	50	10	7	7	3	70	70
3	Kogi	NC	4	4	4		100	100	3	3	3		100	100	2	2	2		100	100
4	Kwara	NC	10	9	9	1	90	90	3	3	3		100	100	4	3	3	1	75	75
5	Nassarawa	NC	6	4	4	2	67	67	2	2	2	4	100	100	6	6	6		100	100
<u>б</u> 7	Plateau	NC	15	3 11	3 11	3	5U 73	5U 73	2	2	2	1	50 100	5U 100	<u>∠</u>	<u> </u>	<u> </u>	1	80	80
NIGERIA			60	45	45	15	10	10	28	19	19	9	100	100	35	30	30	5	00	

	TABLE 3.1.4	(Contd)				SAMP	LED ACHI	EVED BY \$	SECTOR	AND Z	ONE									
			1				SAMP	LED ACH	IEVED I	BY SEC	TOR A	ND ZONE								
C/N	STATE	ZONE			Financia	I Intermed	diation	0/ 4	-	Real	Estate	, Rent & E	Bus. (PPS)	0/ 8	-	Pub	lic Admin	&Defen		0/ 4
3/1	SIAIE	SW	<b>E</b>	<b>R</b>	A 2	RE	% K	% A	E	ĸ	A	RE	% R	% A	<b>E</b>	<b>R</b>	A 2	RE	% R	% A
2		SW	61	31	31	30	50	50	17	16	16	1	94	94	2	2	2		100	100
3		SW	7	7	7		100	100	3	2	2	1	67	67	2	2	2	-	100	100
4	Ondo	SW	8	7	7	1	88	88	2	1	1	1	50	50	2	2	2		100	100
5	Osun	SW	7	3	3	4	42	42			-				2	2	2		100	100
6	Оуо	SW	11	7	7	4	64	64	1			1			2	2	2		100	100
Total			97	58	58	39			23	19	19	4			12	12	12			
1	Abia	SE	7	7	7		100	100							2	2	2		100	100
2	Anambra	SE	10	6	6	4	60	60							2	2	2		100	100
3	Ebonyi	SE	2	2	2		100	100							2	2	2		100	100
4	Enugu	SE	4	4	4		100	100							2	2	2		50	50
5	Imo	SE	6	2	2	4	33	33	10	4	4	6	40	40	2	2	2		100	100
Total			29	21	21	8			10	4	4	6			10	10	10			
	A (1)			4			400	400					400	400					100	100
1	A/Ibom	SS	4	4	4		100	100	4	4	4		100	100	2	2	2		100	100
2	Bayelsa	SS	2	1	1	1	50	50							2	2	2		100	100
3	C/River	SS	4	3	3	1	75	75	2	2	2		100	100	2	2	2		100	100
4	Delta	SS	5	4	4	1	80	80	7	2	2	5	28	28	2	2	2		100	100
5	Edo	SS	7	4	4	3	57	57	2	2	2		100	100	2	2	2		100	100
6	Rivers	SS	4	3	3	1	75	75	5	5	5		100	100	2	2	2		100	100
Total			26	19	19	7			20	15	15	5			12	12	12			
	Kadura	NIVA/	10	0	6	4	60	<u> </u>	0	0	0		100	100	0	1	1		50	50
1	Kaduna		10	6	6	4	60	60	8	8	8	1	100	100	2	1	1	1	50	50
2	Kataina		12	່ງ 2	5 2	1	41	41	0	2	2	I	00	00	2	2	2		100	100
3	Kalsilla		5	3	3	2	100	100	2	2	2		100	100	2	2	2	2	100	100
4	Rebbi		2	2	2		100	100							2	2	2	2	100	100
5	Zomforo		2	4	2	4	100	100							2	2	2		100	100
0 Total	Zamiara	INVV	2	10	1	14	50	50	40	47	47	4				2	2	2	100	100
Total			33	19	19	14			18	17	17	1	_		12	9	9	3		
1	Adamawa	NE	2	1	1	1	50	50	2	2	2		100	100	2	2	2		100	100
1	Auamawa		2	1	1	I	100	100	3	3	3		100	100	2	2	2		100	100
2	Bauchi		4	4	4		100	100							2	2	2		100	100
3	Duillu		4	4	4		100	100							2	2	2		100	100
4	Gombe		2	2	2		100	100							2	2	2		100	100
5	Jigawa	NE	3	3	3		100	100							2	2	2		100	100
6	Taraba	NE	2	2	2		100	100							2	2	2		100	100
/ Total	robe	NE	2	2	2	4	100	100	2	2	2				2	2	2		100	100
Iotal			19	18	18	1			3	3	3				14	14	14			
1	Bonuo	NC	2	1	1	2	22	22							2	2	2		100	100
1	Denue	NC	3	7	1	2	33	33	7	2	2	F	20	20	Z 5	Z 5	Z 5		100	100
2	FCI	NC	9	1	1	2	11	11	1	2	2	5	28	28	5	5	5		100	100
3	Kogi	NC	4	4	4		100	100							2	2	2		100	100
4	Kwara	NC	3	2	2	1	66	66					400	400	2	2	2		100	100
5	Nassarawa	NC	2	2	2		100	100	1	1	1		100	100	2	2	2		100	100
6	Niger	NC	4	3	3	1	75	75	1	1	1		100	100	2	2	2		100	100
7	Plateau	NC	4	4	4	•	100	100	2			2			2	2	2		100	100
	NIGERIA		29	23	23	6			11	4	4	7			17	17	17			

	TABLE 3.1.4	4 (Contd)				SAMPL	ED ACH	IEVED BY	SECTO	DR AN	D ZONE									
						SAMI	PLED AC	HIEVED	BY SEC	STOR	AND Z	ONE								
S/N	STATE	ZONE	Othe	r Comm	unity, Serv	ices	and Pers	sonal			Ed	ucation	1			Hea	alth and	l social	work	
			E	R	Α	RE	% R	% A	Е	R	Α	RE	% R	% A	E	R	Α	RE	% R	% A
1	Ekiti	SW	2	1	1	1	50	50	3	3	3		100	100	1	1	1		100	100
2	Lagos	SW	55	54	54	1	98	98	15	15	15		100	100	58	55	55	3	92	92
3	Ogun	SW							5	5	5		100	100	4	3	3	1	75	75
4	Ondo	SW	1	1	1		100	100	3	3	3		100	100	4	4	4		100	100
5	Osun	SW	6	6	6		100	100	3	3	3		100	100	4	4	4		100	100
6	Оуо	SW	4	4	4		100	100	7	6	6	1	86	86	4	4	4		100	100
	Total		68	66	66	2			36	35	35	1			75	71	71	4		
1	Abia	SE	3	3	3		100	100	5	5	5		100	100	13	13	13		100	100
2	Anambra	SE	4	4	4		100	100	6	6	6		100	100	16	16	16		100	100
3	Ebonyi	SE	3	2	2	1	100	100	3	3	3		100	100	3	3	3		100	100
4	Enugu	SE	4	4	4		100	100	7	4	4	3	57	57	6	6	6		100	100
5	Imo	SE	17	17	17		100	100	7	6	6	1	86	86	5	5	5		100	100
	Total		31	30	30	1			28	24	24	4			43	43	43			
1	A/Ibom	SS	2	2	2		100	100	5	5	5		100	100	5	5	5		100	100
2	Bayelsa	SS	5	5	5		100	100	1	1	1		100	100	<u> </u>	-	-	4	00	00
3	C/River Dolto	55	2	2	2		100	100	5	5 4	5		100	100	6	5	5	1	83	100
4	Della	33	2	2	2		100	100	4	4	4	4	100	100	10	10	10		100	100
5	Edo	55	0	4	4	4	50	50	6	5	5	1	83	83	10	10	10	4	100	100
0	Rivers	55	2	1	1	1	50	50	3	3	3		100	100	7	6	6	1	80	08
	Iotai		11	10	10	1			24	23	23	1			34	32	32	2		
1	Kadupa	NIVA/	0	7	7	1	00	00	0	0	0		100	100	10	11	11	1	02	02
2	Kano		0	/	1	2	00	00	9	9	9		100	100	12	11	11	1	92	92
3	Katsina	NW	1	1	1	2	100	100	3	3	3		100	100	3	3	3		100	100
4	Kebbi	NW	1	1	1		100	100	3	3	3		100	100	1	1	1		100	100
5	Sokoto	NW							2	2	2		100	100	1	1	1		100	100
6	Zamfara	NW							3	3	3		100	100	1	1	1		100	100
	Total		12	9	9	3			25	25	25				30	28	28	2		
1	Adamawa	NE					100	100	7	7	7		100	100	2	2	2		100	100
2	Bauchi	NE	5	5	5		100	100	3	3	3		100	100					$ \longrightarrow $	
3	Borno	NE	6	6	6		100	100	4	4	4		100	100	0	0	0		100	400
4	Gombe	NE	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100
5	Jiyawa Taraba	NE	1	1	1		100	100	2	2	2		100	100	7	7	7		100	100
7	Yobe	NE							3	3	3		100	100	1	1	1		100	100
-	Total	_ ··=	15	15	15				22	22	22				14	14	14			
1	Benue	NC	5	5	5		100	100	4	4	4		100	100	6	6	6		100	100
2	FCT	NC	12	11	11	1	92	92	4	4	4		100	100	2			2		
3	Kogi	NC							4	4	4		100	100	3	3	3		100	100
4	Kwara	NC	2	2	2		100	100	5	4	4	1	80	80	8	8	8		100	100
5	Nassarawa	NC	1	1	1		100	100	3	3	3		100	100	4	4	4		100	100
6	Niger	NC					07	07	3	3	3		100	100	4	4	4		100	100
1	Plateau	NC	3	2	2	1	67	67	5	5	5	4	100	100	11	11	11	0	100	100
	NIGERIA		23	21	21	2			28	27	27	1			38	36	36	2		

#### **TABLE 3.1.5**

				Ag	ric					Fis	hing					Μ	&Q		
S/N	STATE	Е	R	Α	RE	% R	% A	Ε	R	Α	RE	% R	% A	Е	R	Α	RE	% R	% A
1	Abia	11	11	11		100	100							4	3	3	1	75	75
2	Adamawa	3	3	3		100	100								0				
3	A/Ibom	3	3	3		100	100	1	1	1		100	100						
4	Anambra	1	1	1		100	100							2	1	1	1	50	50
5	Bauchi	3	3	3		100	100							2	2	2		100	100
6	Bayelsa	6	6	6		100	100	1	1	1		100	100						
7	Benue	1	1	1		100	100												
8	Borno	2	2	2		100	100							1	1	1		100	100
9	C/River	5	2	2	3	40	40	1	1	1		100	100	1			1		
10	Delta	7	2	2	5	29	29	1	1	1		100	100	3	1	1	2	33.3	33.3
11	Ebonyi	2	2	2		100	100							15	14	14	1	93	93
12	Edo	2	2	2		100	100							12	5	5	7	42	42
13	Ekiti	1	1	1		100	100												
14	Enugu	3	2	2	1	67	67							4			4		
15	FCT	2	2	2		100	100												
16	Gombe	1	1	1		100	100							6	6	6		100	100
17	Imo	2	2	2		100	100	1	1	1		100	100						
18	Jigawa	4	2	2	2	50	50												
19	Kaduna	2	2	2		100	100							2	1	1	1	50	50
20	Kano	5	4	4	1	80	80							2	2	2		100	100
21	Katsina	48	21	21	27	44	44												
22	Kebbi																		
23	Kogi	2	2	2		100	100							4	2	2	2	50	50
24	Kwara	2	2	2		100	100												
25	Lagos	4	4	4		100	100							4	1	1	3	25	25
26	Nassarawa													4	4	4		100	100
27	Niger	15	15	15		100	100							1	1	1		100	100
28	Ogun	6	6	6		100	100	2	1	1	1	50	50						
29	Ondo	2	2	2		100	100	1	1	1		100	100	4	2	2	2	50	50
30	Osun	2	2	2		100	100												
31	Оуо	6	6	6		100	100							2	2	2		100	100
32	Plateau	1	1	1		100	100							1	1	1		100	100
33	Rivers	2	2	2				1	1	1		100	100	1	1	1		100	100
34	Sokoto	2	2	2		100	100												
35	Taraba	2	2	2		100	100												
36	Yobe	1	1	1		100	100												
37	Zamfara	2	2	2		100	100	1	1	1		100	100						
N	IGERIA	163	124	124	39			10	9	9	1			75	50	50	25		

<b>TABLE 3.1.5</b>	(Contd)
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			Manufad	cturing				El	ect., Wa	ater &G	ias			Buil	ding & C	Construc	tion	
STATE	E	R	Α	RE	% R	% A	Е	R	A	RE	% R	% A	Е	R	A	RE	% R	% A
Abia	7	7	7		100	100	2	2	2		100	100	3	2	2	1	67	67
Adamawa	2	2	2		100	100	5	5	5		100	100						
A/lbom	3	3	3		100	100	1	1	1		100	100	2	1	1	1	50	50
Anambra	8	8	8		100	100	4	4	4		100	100	1	1	1		100	100
Bauchi	11	11	11		100	100	1	1	1		100	100	1	1	1		100	100
Bayelsa	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100
Benue	3	2	2	1	67	67	1	1	1		100	100	2	1	1	1	100	100
Borno	4	4	4		100	100	1	1	1		100	100	1	1	1		100	100
C/River	3	2	2	1	67	67	1	1	1		100	100	3	2	2	1	67	67
Delta	7	7	7		100	100	4	4	4		100	100	12	12	12		100	100
Ebonyi	3	3	3		100	100							1	1	1		100	100
Edo	8	8	8		100	100	1	1	1		100	100	5	3	3	2	60	60
Ekiti	6	6	6		100	100	2	2	2		100	100	1	1	1		100	100
Enugu	3	3	3		100	100	1	1	1		100	100	6	1	1	5	17	17
FCT	5	5	5		100	100	1	1	1		100	100	12	1	1	11	8	8
Gombe	4	4	4		100	100	1	1	1		100	100	1	1	1		100	100
Imo	5	5	5		100	100	2	2	2		100	100	4	3	3	1	75	75
Jigawa	6	6	6		100	100	1	1	1		100	100	2	1	1	1	50	50
Kaduna	11	11	11		100	100	2	2	2		100	100	12	10	10	2	83	83
Kano	29	28	28	1	97	97	6	6	6		100	100	9	6	6	3	67	67
Katsina	19	14	14	5	74	74							5	2	2	3	40	40
Kebbi	3	3	3		100	100	1	1	1		100	100	1	1	1		100	100
Kogi	3	3	3		100	100							1	1	1		100	100
Kwara	5	5	5		100	100	1	1	1		100	100	2	1	1	1	50	50
Lagos	250	137	137	113	55	55	7	7	7		100	100	24	24	24		100	100
Nassarawa	5	5	5		100	100	1	1	1		100	100						
Niger	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100
Ogun	9	9	9		100	100	2	2	2		100	100	1	1	1		100	100
Ondo	5	3	3	2	60	60	2	2	2		100	100	2	1	1	1	50	50
Osun	8	7	7	1	88	88	1	1	1		100	100	1	1	1		100	100
Оуо	11	7	7	4	64	64	7	7	7		100	100	3	3	3		100	100
Plateau	6	6	6		100	100	3	3	3		100	100	3	3	3		100	100
Rivers	4			4									7	5	5	2	71	71
Sokoto	3	3	3		100	100							2	2	2		100	100
Taraba	3	1	1	2	33	33	1	1	1		100	100	1	1	1		100	100
Yobe	3	3	3		100	100	1	1	1		100	100	1	1	1		100	100
Zamfara	3	3	3		100	100							1	1	1		100	100
JTAL	474	340	340	134			66	66	66				137	101	101	36		

TABLE 3.1.5. (Contd)

			Wh	olesale			Hote	ls & R	estau	rants				Trans	port				
S/N	STATE	E	R	Α	RE	% R	% A	E	R	Α	RE	% R	% A	E	R	Α	RE	% R	% A
1	Abia	18	15	15	3	83	83	4	4	4		100	100	9	9	9		100	100
2	Adamawa	5	3	3	2	60	60	2	2	2		100	100	3	3	3		100	100
3	A/Ibom	10	8	8	2	80	80	5	4	4	1	80	80	4	4	4		100	100
4	Anambra	8	3	3	5	38	38	4	4	4		100	100	9	9	9		100	100
5	Bauchi	9	6	6	3	67	67	2	2	2		100	100	18	18	18		100	100
6	Bayelsa	4	4	4		100	100	2	2	2		100	100	2	2	2		100	100
7	Benue	5	3	3	2	60	60	3	1	1	2	33	33	6	6	6		100	100
8	Borno	9	2	2	7	22	22	2	2	2		100	100	1	1	1		100	100
9	C/River	7	3	3	4	42	42	3	3	3		100	100	3	3	3		100	100
10	Delta	9	8	8		100	100	9	9	9		100	100	6	5	5	1	83	83
11	Ebonyi	6	3	3	3	50	50	2	2	2		100	100	4	4	4		100	100
12	Edo	11	9	9	2	81	81	6	6	6		100	100	17	15	15	2	88	88
13	Ekiti	5	5	5		100	100	2	1	1	1	50	50	2	2	2		100	100
14	Enugu	8	5	5	3	63	63	4	3	3	1	75	75	6	5	5	1	83	83
15	FCT	14	11	11	3	79	79	12	6	6	6	50	50	10	7	7	3	70	70
16	Gombe	9	3	3	6	33	33	2	2	2		100	100	6	6	6		100	100
17	Imo	11	8	8	3	72	72	4	4	4		100	100	7	2	2	5	29	29
18	Jigawa	4	1	1	3	25	25	2	2	2		100	100	5	4	4	1	80	80
19	Kaduna	19	16	16	3	84	84	7	7	7		100	100	8	6	6	2	75	75
20	Kano	34	19	19	15	55	55	9	8	8	1	89	89	9	9	9		100	100
21	Katsina	15	8	8	7	53	53	3	2	2	1	67	67	32	20	20	12	63	63
22	Kebbi	3	3	3		100	100	2	2	2		100	100	1	1	1		100	100
23	Kogi	4	4	4		100	100	3	3	3		100	100	2	2	2		100	100
24	Kwara	10	9	9	1	90	90	3	3	3		100	100	4	3	3	1	75	75
25	Lagos	99	59	59	40	60	60	25	25	25		100	100	60	50	50	10	83	83
26	Nassarawa	6	4	4	2	67	67	2	2	2		100	100	6	6	6		100	100
27	Niger	6	3	3	3	50	50	2	1	1	1	50	50	2	2	2		100	100
28	Ogun	10	5	5	5	50	50	3	3	3		100	100	4	4	4		100	100
29	Ondo	10	6	6	4	60	60	3	2	2	1	67	67	7	6	6	1	86	86
30	Osun	11	9	9	2	82	82	3	3	3		100	100	3	2	2	1	67	67
31	Оуо	16	11	11	5	69	69	5	5	5		100	100	8	7	7	1	88	88
32	Plateau	15	11	11	4	73	73	3	3	3		100	100	5	4	4	1	80	80
33	Rivers	16	9	9	7	56	56	4	2	2	2	50	50	11	6	6	5	55	55
34	Sokoto	4	4	4		100	100	2	2	2		100	100	2	2	2		100	100
35	Taraba	4	3	3	1	75	75	2	2	2		100	100	5	5	5		100	100
36	Yobe	4	3	3	1	75	75	2	2	2		100	100	1	1	1		100	100
37	Zamfara	12	12	12		100	100	2	2	2		100	100	4	4	4		100	100
	TOTAL	450	298	298	152			155	138	138	17			292	245	245	47		

 TABLE 3.1.5 (Contd)

S/N	STATE	Financial Intermediation Real Estate, Rent & Bus. (PPS)				Public Admin. & Defence													
		Е	R	Α	RE	% R	% A	Е	R	Α	RE	% R	% A	Е	R	Α	RE	% R	% A
1	Abia	7	7	7		100	100							2	2	2		100	100
2	Adamawa	2	1	1	1	50	50	3	3	3		100	100	2	2	2		100	100
3	A/Ibom	4	4	4		100	100	4	4	4		100	100	2	2	2		100	100
4	Anambra	10	6	6	4	60	60							2	2	2		100	100
5	Bauchi	4	4	4		100	100							2	2	2		100	100
6	Bayelsa	2	1	1	1	50	50							2	2	2		100	100
7	Benue	3	1	1	2	33	33							2	2	2		100	100
8	Borno	4	4	4		100	100							2	2	2		100	100
9	C/River	4	3	3	1	75	75	2	2	2		100	100	2	2	2		100	100
10	Delta	5	4	4	1	80	80	7	2	2	5	28	28	2	2	2		100	100
11	Ebonyi	2	2	2		100	100							2	2	2		100	100
12	Edo	7	4	4	3	57	57	2	2	2		100	100	2	2	2		100	100
13	Ekiti	3	3	3		100	100							2	2	2		100	100
14	Enugu	4	4	4		100	100							2	2	2		50	50
15	FCT	9	7	7	2	77	77	7	2	2	5	28	28	5	5	5		100	100
16	Gombe	2	2	2		100	100							2	2	2		100	100
17	Imo	6	2	2	4	33	33	10	4	4	6	40	40	2	2	2		100	100
18	Jigawa	3	3	3		100	100							2	2	2		100	100
19	Kaduna	10	6	6	4	60	60	8	8	8		100	100	2	1	1	1	50	50
20	Kano	12	5	5	7	41	41	8	7	7	1	88	88	2	2	2		100	100
21	Katsina	5	3	3	2	60	60	2	2	2		100	100	2	2	2		100	100
22	Kebbi	2	2	2		100	100							2			2		
23	Kogi	4	4	4		100	100							2	2	2		100	100
24	Kwara	3	2	2	1	66	66							2	2	2		100	100
25	Lagos	61	31	31	30	50	50	17	16	16	1	94	94	2	2	2		100	100
26	Nassarawa	2	2	2		100	100	1	1	1		100	100	2	2	2		100	100
27	Niger	4	3	3	1	75	75	1	1	1		100	100	2	2	2		100	100
28	Ogun	7	7	7		100	100	3	2	2	1	67	67	2	2	2		100	100
29	Ondo	8	7	7	1	88	88	2	1	1	1	50	50	2	2	2		100	100
30	Osun	7	3	3	4	42	42							2	2	2		100	100
31	Оуо	11	7	7	4	64	64	1			1			2	2	2		100	100
32	Plateau	4	4	4		100	100	2			2			2	2	2		100	100
33	Rivers	4	3	3	1	75	75	5	5	5		100	100	2	2	2		100	100
34	Sokoto	2	2	2		100	100							2	2	2		100	100
35	Taraba	2	2	2		100	100							2	2	2		100	100
36	Yobe	2	2	2		100	100							2	2	2		100	100
37	Zamfara	2	1	1	1	50	50							2	2	2		100	100
-	TOTAL	233	158	158	75			85	62	62	23			77	74	74	3		

# TABLE 3.1.5 (Contd)SAMPLED ACHIEVED BY SECTOR AND STATE

S/N	STATE	Other	Comm	unity, S Serv	Social ices	and Pe	rsonal		Education				Health and social work							
		E	R	Α	RE	% R	% A	Ε	R	Α	RE	% R	% A	Е	R	Α	RE	% R	% A	
1	Abia	3	3	3		100	100	5	5	5		100	100	13	13	13		100	100	
2	Adamawa					100	100	7	7	7		100	100	2	2	2		100	100	
3	A/Ibom	2	2	2		100	100	5	5	5		100	100	5	5	5		100	100	
4	Anambra	4	4	4		100	100	6	6	6		100	100	16	16	16		100	100	
5	Bauchi	5	5	5		100	100	3	3	3		100	100							
6	Bayelsa	5	5	5		100	100	1	1	1		100	100							
7	Benue	5	5	5		100	100	4	4	4		100	100	6	6	6		100	100	
8	Borno	6	6	6		100	100	4	4	4		100	100							
9	C/River							5	5	5		100	100	6	5	5	1	83	83	
10	Delta	2	2	2		100	100	4	4	4		100	100	6	6	6		100	100	
11	Ebonyi	3	2	2	1	100	100	3	3	3		100	100	3	3	3		100	100	
12	Edo							6	5	5	1	83	83	10	10	10		100	100	
13	Ekiti	2	1	1	1	50	50	3	3	3		100	100	1	1	1		100	100	
14	Enugu	4	4	4		100	100	7	4	4	3	57	57	6	6	6		100	100	
15	FCT	12	11	11	1	92	92	4	4	4		100	100	2			2			
16	Gombe	3	3	3		100	100	1	1	1		100	100	2	2	2		100	100	
17	Imo	17	17	17		100	100	7	6	6	1	86	86	5	5	5		100	100	
18	Jigawa	1	1	1		100	100	2	2	2		100	100	2	2	2		100	100	
19	Kaduna	8	7	7	1	88	88	9	9	9		100	100	12	11	11	1	92	92	
20	Kano	2			2			5	5	5		100	100	12	11	11	1	92	92	
21	Katsina	1	1	1		100	100	3	3	3		100	100	3	3	3		100	100	
22	Kebbi	1	1	1		100	100	3	3	3		100	100	1	1	1		100	100	
23	Kogi							4	4	4		100	100	3	3	3		100	100	
24	Kwara	2	2	2		100	100	5	4	4	1	80	80	8	8	8		100	100	
25	Lagos	55	54	54	1	98	98	15	15	15		100	100	59	57	57	3	92	92	
26	Nassarawa	1	1	1		100	100	3	3	3		100	100	4	4	4		100	100	
27	Niger							3	3	3		100	100	4	4	4		100	100	
28	Ogun							5	5	5		100	100	4	3	3	1	75	75	
29	Ondo	1	1	1		100	100	3	3	3		100	100	4	4	4		100	100	
30	Osun	6	6	6		100	100	3	3	3		100	100	4	4	4		100	100	
31	Оуо	4	4	4		100	100	7	6	6	1	86	86	4	4	4		100	100	
32	Plateau	3	2	2	1	67	67	5	5	5		100	100	11	11	11		100	100	
33	Rivers	2	1	1	1	50	50	3	3	3		100	100	7	6	6	1	86	86	
34	Sokoto							2	2	2		100	100	1	1	1		100	100	
35	Taraba							2	2	2		100	100	7	7	7		100	100	
36	Yobe							3	3	3		100	100	1	1	1		100	100	
37	Zamfara							3	3	3		100	100	1	1	1		100	100	
	TOTAL	160	151	151	9			163	156	156	7			235	225	225	10			

#### TABLE 4.1.1.0 SAMPLE SIZE BY REGION

Zone	State	Gross Sample	Completed Interview	Refusal	% Completed Interview
NORTH CENTRAL	Zonal Total	361	312	49	11.2
	Benue	41	33	8	1.2
	FCT	94	67	27	2.4
	Kogi	32	29	3	1.0
	Kwara	47	40	7	1.4
	Nasarawa	37	37	0	1.3
	Niger	46	45	1	1.6
	Plateau	64	61	3	2.2
NORTH EAST	Zonal Total	226	217	9	7.8
	Adamawa	36	35	1	1.3
	Bauchi	61	59	2	2.1
	Borno	37	34	3	1.2
	Gombe	40	37	3	1.3
	Taraba	31	31	0	1.1
	Yobe	21	21	0	0.8
NORTH WEST	Zonal Total	503	383	120	13.8
	Jigawa	34	28	6	1.0
	Kaduna	112	96	16	3.5
	Kano	144	105	39	3.8
	Katsina	138	79	59	2.8
	Kebbi	20	20	0	0.7
	Sokoto	22	22	0	0.8
	Zamfara	33	32	1	1.2
SOUTH EAST	Zonal Total	351	295	56	10.6
	Abia	88	85	3	3.1
	Anambra	75	61	14	2.2
	Ebonyi	48	44	4	1.6
	Enugu	57	43	14	1.5
	Imo	83	62	21	2.2
SOUTH SOUTH	Zonal Total	371	287	84	10.3
	Akwa Ibom	52	47	5	1.7
	Bayelsa	31	28	3	1.0
	Cross River	46	31	15	1.1
	Delta	84	68	16	2.5
	Edo	89	70	19	2.5
	Rivers	69	43	26	1.5
SOUTH WEST	Zonal Total	963	709	254	25.5
	Ekiti	30	29	1	1.0
	Lagos	681	486	195	17.5
	Ogun	58	52	6	1.9
	Ondo	56	39	17	1.4
	Osun	51	43	8	1.5
	Оуо	87	61	26	2.2
National	Total	2,775	2,203	572	79.4

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#### TABLE 4.1.1.0 PERCENTAGE DISTRIBUTION OF COMPLETED INTERVIEW BY SECTOR

SECTOR	COMPLETED INTERVIEW	% COMPLETED INTERVIEW
Agriculture	124	5.6
Fishing	9	0.4
Mining and Quarrying	49	2.2
Manufacturing	340	15.4
Electricity, Gas and Water	63	2.9
Building and Construction	108	4.9
Wholesale and Retail Trade	298	13.5
Hotels and Restaurants	138	6.3
Transport, Storage and Communication	245	11.1
Financial Intermediation	158	7.2
Real Estate, Renting and Business Activities	62	2.8
Public Administration and Defence	74	3.4
Education	156	7.1
Health and Social Work	228	10.3
Other Community, Social and Personal Services	151	6.9
Total	2,203	100.0

ZONE	COMPLETED INTERVIEW	% COMPLETED INTERVIEW
NORTH CENTRAL	312	14.2
NORTH EAST	217	9.9
NORTH WEST	383	17.4
SOUTH EAST	295	13.4
SOUTH SOUTH	287	13.0
SOUTH WEST	709	32.2
TOTAL	2,203	100.0

# TABLE 4.1.1.1 PERCENTAGE DISTRIBUTION OF COMPLETED INTERVIEW BY ZONE

#### TABLE 4.1.1.2 PERCENTAGE DISTRIBUTION OF COMPLETED INTERVIEW BY STATE

STATE	NO.	PERCENT
Abia	85	3.9
Adamawa	35	1.6
Akwa Ibom	47	2.1
Anambra	61	2.8
Bauchi	59	2.7
Bayelsa	28	1.3
Benue	33	1.5
Borno	34	1.5
Cross River	31	1.4
Delta	68	3.1
Ebonyi	44	2.0
Edo	70	3.2
Ekiti	29	1.3
Enugu	43	2.0
Gombe	37	1.7
Imo	62	2.8
Jigawa	28	1.3
Kaduna	96	4.4
Kano	105	4.8
Katsina	79	3.6
Kebbi	20	0.9
Kogi	29	1.3
Kwara	40	1.8
Lagos	486	22.1
Nasarawa	37	1.7
Niger	45	2.0
Ogun	52	2.4
Ondo	39	1.8
Osun	43	2.0
Оуо	61	2.8
Plateau	61	2.8
Rivers	43	2.0
Sokoto	22	1.0
Taraba	31	1.4
Yobe	21	1.0
Zamfara	32	1.5
FCT Abuja	67	3.0
TOTAL	2,203	100.0