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## Baseline Study of Private Sector Organizations in Benue State

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### **Abstract:**

*This research is a baseline study of Private Sector Organizations in Benue State aimed at ascertaining the extent to which the service needs of private sector organizations in Benue state are provided in order to encourage the initiation and sustenance of private economic efforts in the State. A sample of 300 respondent organizations from the 23 Local Government areas of the state was taken. It is concluded that the private sector organizations engaged in marketing activities were most surveyed followed by agricultural and clinical organizations. Most of the organizations major needs preference was electricity, finance, water, security, government policies, information, roads and refuse collection. In the service needs of the private sector; water, finance and security are mainly provided by management and electricity is provided by both management and government. The private sector organizations are generally dissatisfied with the current provision of services by the service providers in Benue State. It is suggested that training and development is the major means of improving their capacity to seek for efficient and effective provision from the service providers. It is therefore recommended that the rural areas should be improved collectively through the provision of infrastructural facilities, police stations, private sector incubation centres, sitting of bank branches, organizing trade fairs, cultural and traditional values reorientation, needs assessment, strategic development, good governance, tax policy and school curriculum development.*

**Keywords:** Private sector, Benue state, service providers, service needs, local governments, baseline study

### **1. Introduction**

Successful small businesses are engines for economic development and income growth in much of the developing world. They have the potential for eradicating poverty through the transformation of job-seekers into job-makers while also contributing to the livelihood of families and subsequently the entire economy. The growth of this sector and its impact on the socio-economic life of the state makes it vital contributor in Benue's quest to meet the Millennium Development Goals of halving the number of people in absolute poverty, reducing child and maternal mortality, increasing access to education, health and sanitation and protecting the environment as set by world leaders in 2000.

To enable small businesses make effective social and economic contributions to the economy requires that an enabling environment be created such that optimizes the productivity and profitability of this sector. This will include among others, improving service delivery to this sector in quality and quantity, especially those services that directly or indirectly affect productivity, employment creation and profitability. Examples will include infrastructure, health, and banking and financial services as well as security. It is on this basis that the United Nations Development Programme funded this baseline survey to determine the service needs of Private Sector Organizations in Benue State.

#### *1.1. Statement of the Problem*

The research problem is, has the service providers and Ministries, Departments and Agencies created the environment that would encourage the initiation and sustenance of private economic efforts in Benue State?

#### *1.2. Research Questions*

This research was initiated and aimed at achieving the following objectives:

1. What are the service needs of private sector organizations in Benue State?
2. Who provides the service needs of private sector organizations in Benue State?
3. How satisfactory are the service needs of private sector organizations in Benue State met?
4. What are the capacity gaps inhibiting the private sector in Benue State demanding for their service needs?
5. What are the strategies that will enhance service delivery so as to trigger the development of the private sector in Benue State?

### 1.3. Research Objectives

1. Create a baseline data on the service needs of private sector organizations in Benue State.
2. Profile the kind of private sector organizations that are available in the state.
3. Identify the gaps in service provision to private sector organizations and establish alongside strategies to deal with same.
4. Determine the level of satisfaction with service delivery to private sector organizations in Benue State.
5. Inform future research and development of private sector organizations.

## 2. Review of Related Literature

A number of scholars have written widely on the subject matter-Private Sector and its positive contribution to the development of a given economy like Nigeria and Benue State in particular. The experiences of developed economies in relation to the roles played by private sector buttresses the fact that the importance of private sector cannot be overemphasised especially among the developing countries. Adem (2006) described the private sector as all economic institutions, business firms, foundations, and cooperatives etc that are not owned by the government. The private sector enterprises are often described by other names such as capitalism, free enterprise system, the voluntary exchange economy, the market system and the profit system. Hussain and Nadol(1997) described private sector in Nigeria to include any self-employed person or any employer of labour who does not belong to the government or public sector. Put differently, Sandra, Dogon-Daji and Abdullah (2006) viewed private sector as anyone who is an employer or self-employed and who does not belong to the government or public sector is believed to be operating in the private sector.

According to Akintoye(2003), he suggested that in order to highlight the significance of the privatesector in relation to the growth and development of a given economy, entrepreneurship has been variously referred to as a “source of employment generation”. This is because private sector activities have been found to be capable of making positive impacts on the economy of a nation and the quality of life of the people. In Nigeria, the concept of the private sector has been applied to analyse the economic growth and development and policy option in most states of which Benue is not an exception. A large part of the economically active population of these states find an income generating source in economic activities outside the formal or modern sector of the economy. ILO(2002) was of the view that with the restructuring and rationalisation of the public sector and the deregulation of the labour market in the private sector, the private sector phenomena have also assumed significant proportion in many developed countries.

Generally speaking, the contributions of the private sector to the development of the Nigerian economy in general and Benue State economy in particular cannot be over emphasised in terms of employment generation, capital savings and mobilisation, efficiency, strong linkages with other sectors, utilisation of local technology, training ground for entrepreneurs and self-reliance. It is an open secret that since the beginning of 1980s, the economic position of Nigeria has worsened seriously. The per capita income fall considerably and wage employment has declined, NISER Report (1993). According to Osoba(1987), the private sector constitutes a significant segment of Benue State and the Nigeria economy at Large. He went further to say that the sector thereby contributes to the Gross Domestic Product (GDP) and employment as well as the economic development of Nigeria in general.

### 2.1. The Role of the Private Sector

Historically, issues such as provision of infrastructures, job creation and poverty alleviation in general were thought to be the responsibilities of government and civil society. The private sector’s main objective is making profit and, according to traditional thinking, involvement in social issues like job creation or youth unemployment burdens a business. The involvement of the private sector in infrastructure development and job creation strategies has become critical as the private sector has the resources, expertise and capacity to generate wealth and the capacity needed to create job opportunities beyond all else. Fagge and Zubairu (2014) argued that the motivation for the private sector to engage in job creation can be classified into four frameworks.

Philanthropy: a traditional framework characterised as gift or donation free from the motivation of self-benefits.

Social responsibility: creating social norms and acceptable behaviour standards based on obligatory systems.

Corporate citizenship: this framework sees corporations as entities with rights and responsibilities. In it, corporations engage other sectors to renegotiate the social contract around specific issues.

Mutual gains: this framework emphasizes that business interaction with other organizational sectors (government, international organization and civil society) can produce benefits for all. The mutual gain framework recognizes that the challenge is to provide a rewarding exchange.

### 2.2. Private Sector in Development

The private sector plays an important role in development through its regular business operations. It contributes to the economic growth through investment-related activities, job creation, and the provision of goods and services. Through regular business operations, firms can support the local private sector by sourcing from SMEs, promoting environmental sustainability, and tackling bribery and corruption.

Nelson(2011) provided a succinct review of how different private sector actors contribute to development. In addition to capital markets and financial institutions, large domestic firms employing over 250 people are key drivers of the private sector investment in developing countries including Nigeria. Multinational corporations also contribute substantially to flows of private capital from developed to developing countries. It is widely recognised that micro firms and SMEs play crucial roles in furthering growth, innovation, and prosperity in developing countries. SMEs typically account for more than 95% of all firms outside the primary

agriculture sector and generate significant domestic and export earning, OECD (2004). They also account for the bulk of employment in developing countries, World Bank (2012).

Although, private sector actors often produce positive development results, their operations can also have negative impacts on development through, for instance, environmental degradation, corruption, tax avoidance, poor labour standards, and human rights abuses, Nelson (2011). He went further to say that in response to the actual and potential negative impacts that the private has on development, several initiative have been established at the global level for the promotion of better corporate practices. For example, the United Nations Global Compact, which is a voluntary corporate social responsibility initiative include ten principles in areas related to human rights, labour, the environment and anti-corruption. In many cases, private sector actors can improve their development impacts by changing key aspects of their business practices.

### 2.3. Constraints of the Private Sector

According to the World Investment Climate Survey (ICS) conducted by the World Bank (2012), identify some of the constraints of the private sector ranging from competition from the informal sector, access to finance and electricity to tax administration and rate.

**Access to finance:** This was a major constraint to the activities of formal sector enterprises. Firms' perceptions of access to finance as a constraint had slightly worsened since the 2002 Investment Climate Assessment (ICA) survey 42.8% as can be anticipated given the tightening in the credit environment. Access to finance was most severe in rural areas of Nigeria.

**Electricity:** Lack of electricity was seen as a major obstacle in the Nigerian private sector since most of the power cuts lasted for many hours or even days. However, the existing power shortage could not but to worsen the situation. It's obvious that almost all private firms have stated electricity as a critical obstacle as reviewed by this survey.

**Tax administration and rate:** The all locative losses involved affect smaller and younger businesses more than others. On average, businesses held back by the problem are slower to grow and their annual job creation rates are lower. Most of the small and medium scale enterprises complain of high rate of tax impose on them, which slower their rate of growth and employment in the country as government increases tax every year on their little earn profit.

**Competition from the informal sector:** This includes both unfair competition and competition from illegally-traded products including smuggled products, unregistered traders etc.

Others include government policy instability, micro-economic condition, access to land, insecurity and domination of external products in the domestic market, cultural and traditional factors.

### 2.4. Benue State of Nigeria

Benue State lies in the north central geopolitical zone of Nigeria. It was created in 1976 and lies between latitude  $61/2^{\circ}$  -  $81/2^{\circ}$  north and logitude  $71/2^{\circ}$  -  $10^{\circ}$  east. Based on the 2006 National population and housing Census, Benue State has a population of over 4 million people. The State is divided into three senatorial districts. The Benue North-East senatorial district is made up of Konshisha, Vandeikya, Kwande, Ushongo, Ukum, Katsina-Ala and Logo Local Government Areas. The Benue North-West senatorial district is made up of Gboko, Tarka, Buruku, Guma, Makurdi, Gwer-East and Gwer-West Local Government Areas. While the Benue South senatorial district comprises of Obi, Oju, Ohimini, Otukpo, Ogbadibo, Apa, Agatu, Okpokwu and Ado Local Government Areas.

## 3. Research Methodology

On this basis, a sample of 300 participants (private sector organizations) was adopted to cover all the 23 Local Governments in Benue State. The administration format was thus, 40 questionnaires for Makurdi and 30 questionnaires each for Gboko and Otukpo, while 10 questionnaires were allotted to the remaining 20 Local Governments which includes: Ado, Agatu, Apa, Buruku, Guma, Gwer-east, Gwer-west, Katsina-Ala, Konshisha, Kwande, Logo, Obi, Ogbadibo, Ohimini, Okpokwu, Oju, Ukum, Ushongo, Tarka and Vandeikya. Out of the 300 questionnaires that were dispatched to the field, 275 representing 92% were completed and returned.

### 3.1. Profile of the Respondent Organizations

The profile of the respondent organizations reveals the following:-

Classification of Organizations by Sectors		
Marketing		70
Agricultural Processing		17
Agricultural Farms		31
Construction/ Fabricating		44
Hotel/ Accommodation		35
Clinics/ Hospitals		8
Education/ Training		41
Microfinance		15
Manufacturing		14
<b>Total</b>		<b>275</b>

Table 1

<b>Classification of Organizations by Number of Employees Engaged</b>	
Number of Employees	Number
1 -5	115
6 -10	75
11 -20	51
21 and more	34
<b>Total</b>	<b>275</b>

Table 2

<b>Classification of Organizations by Ownership</b>	
Sole Proprietorship	166
Partnership	23
Company	86
<b>Total</b>	<b>275</b>

Table 3

<b>Classification of Organizations by Legal Status</b>	
Registration Bodies	Number
Corporate Affairs Commission	96
Ministries, Departments and Agencies	124
Benue Chamber of Commerce, Industries, Mines and Agric	10
National Association of Small Scale Industries	8
National Association of Small and Medium Scale Enterprise	7
Unregistered organizations	30
<b>Total</b>	<b>275</b>

Table 4

#### 4. Conclusion

Private sector organizations in Benue State are those organizations that are owned by individuals, households and non profit organizations that are engaged in economic activities with the aim of making profit. The baseline survey is undertaken with the aim of generating data (information on the needs of private sector organizations in terms of who, how and the level of satisfaction with services provided by services providers.

This research is concerned with private sector organizations that are involved in economic activities. A further distinction is that these organizations are part of the economy not under direct government control. Ownership is by households or other firms (sole proprietorship, partnerships, limited liability companies and cooperative societies) and also includes economic activities of non profit organizations and private individuals.

The results of the baseline survey indicated that the private sector organizations in Benue State as represented by the understudied organizations as captured in the responses is significant both in terms of economic development and income growth in much of Benue State and Nigeria at large. Using the broad definition of private sector organizations adopted as the basis for this study, a total of 275 respondent organizations representing 92% of the total sample of 300 were captured.

##### 4.1. Profile of the Respondent Organizations

The survey indicated that the participating private sector organizations were of varying characteristics. Some of the characteristics captured are given below:

Organizations engaged in marketing activities were the most surveyed, followed accordingly by construction/fabrication organizations, education/ training, hotel and accommodation, agricultural farms, agricultural processing, microfinance and clinical organizations.

Sole proprietorship organizations were the most surveyed organizations, followed by limited liability organizations and partnerships.

Most of the respondent organizations employed between 1 – 5 employees, followed according to ranking (in terms of number employed) by organizations that employed between 6 – 10 employees, organizations that employed between 11 – 20 employees were ranked third and lastly those that employed between 21 and above staff.

Private sector organizations registered with various institutions were surveyed. Organizations that registered with MDA came first, followed by those that registered with Corporate Affairs Commission then those that are not registered with any institutions. Fourth in ranking was organizations registered with BECCIMA, fifth NASSI and lastly NASME.

##### 4.2. Needs of Private Sector Organizations

The survey indicated that various organizations depending on sector classifications had varying needs preferences as presented below: Micro-finance organizations first need preference was finance, followed by electricity, security government policies.

Organizations engaged in agricultural farming first need preference was both finance and government policies followed secondly by roads, thirdly water and lastly, security need.

Agricultural processing organizations need preference was first, electricity second water, third information and fourth finance. Hotel/Accommodation organizations need preference was first electricity, second roads, third water, fourth finance, fifth refuse collection while the sixth was jointly security and government policies. Clinics/Hospital organizations need preference was first electricity, second, jointly refuse collection, security and information. Construction/Fabrication organizations need preference was first electricity, second water and roads, third refuse collection and lastly security. Education/Training organizations needs preference was first electricity, second finance, third water, fourth government policies and lastly roads and information. Manufacturing organizations needs preference was first water, followed by electricity, finance, while roads, security and government policies were last. Marketing organizations needs preference was first also electricity, second finance, roads third, fourth was security while information water were jointly fifth and government policies last in preference. In summary, it is concluded that all the organizations top most priority need is electricity followed by need for finance, then water, roads, government policies, security, information and refuse collection in order of descending preference.

#### *4.3. How and Who Provides for the Needs of Private Sector Organizations*

An assessment of how and who provides the service needs of the private sector organizations in Benue State is presented accordingly; The water needs of the surveyed private sector organizations in Benue state was mainly provided by the management of the organizations through wells and boreholes while government efforts were quite insignificant. Electricity needs of the surveyed organizations were mainly provided by the management of the organizations through generator plants followed by combined efforts of management and government. A very insignificant number of organizations depended on public source of electricity. Government virtually provided for the road needs of the private sector organizations by constructing trunk and feeder roads. While only a small number of the organizations provided for their road needs. Almost all the organizations surveyed source for their finance through self efforts while little assistance in of small scale enterprises loans comes from the government. Information was mainly sourced from government (public) source through television broadcasts, radio stations and local government bulletins by the private sector organizations. Just a handful of organizations source for information through newspapers, and internet facilities. An overwhelming majority of the surveyed organizations provide for their security needs through employment of security guards and outsourcing of security needs to security outfits. Just a few of the organizations depend on the Nigeria police for their security needs. Capacity development needs of the private sector organizations surveyed were provided by public efforts through workshops, conference, seminars, technical exhibitions and fairs. Only a small number of the organizations organised in-house training, workshops and send staff to schools for further training. Generally, it is concluded that most of the needs of the private sector organizations are provided by the management of the organizations with little complimentary efforts by the government (public). Only a handful of the organizations depend on public sources for their need provision as the public source is not reliable and dependable.

#### *4.4. Satisfaction Derived from the Provision of Services*

The aim is to determine the extent of satisfaction or dissatisfaction with services provided by the service providers to the private sector organizations in Benue State. The surveyed private sector organizations are dissatisfied with infrastructural facilities provided by the service providers. The surveyed private sector organizations are also dissatisfied with government policies regarding the development of private sector organizations and are also dissatisfied with the provision of information and security by service providers. In conclusion, the private sector organizations are generally dissatisfied with the current provision of services by the service providers to the private sector organizations in Benue State.

#### *4.5. Suggestion on How to improve the Capacity of Private Sector Organizations to Demand for Service Delivery*

The respondent organizations are highly in favour of training and development as the major means of improving their capacity to demand for services from service providers.

### **5. Recommendations**

This survey was undertaken to ascertain the needs of private sector organizations in Benue state. The organizations that were sampled fell in the sectors of manufacturing, marketing, Agricultural farms, Agriculture processing, hotels/accommodation, clinics/hospitals, education/training, construction/fabrication and micro-finance. It was discovered that all the sectors surveyed had the need for infrastructural facilities, banking and finance, government policies, information and security. Although each sector preferred a particular need against the others. This fact notwithstanding, the recommendations made are general and cut across all the sectors considered.

*5.1. Service Providers Should Make Conscious Efforts to Improve the State of Infrastructural Facilities, Especially in the Rural Areas*  
In the area of infrastructural facilities, it was discovered that most of the firms are based in the rural areas where there are few infrastructural facilities that are very inadequate for the private sector organizations. These organizations are compelled to make personal efforts to provide for these facilities. This to a large extent has increased the cost of operating these private organizations. It is therefore recommended that service providers should make conscious efforts to extend electricity and water facilities to the rural areas where they are unavailable. Where these facilities are inadequate, efforts should be made to improve the supply of such facilities. Additionally, more rural roads should be constructed to aid movement from rural to urban areas. Such facilities should be periodically maintained for them to be in constant good shape. An enabling environment should be created by government that will attract private investors to invest in the provisions of infrastructural facilities so as to meet the needs of private sector organizations.

*5.2. Sitting of Banks Branches in the Rural Areas and Legislation on Loan Provision to the Private Sector Organizations*  
Banking facilities should be extended to all the local government headquarters in Benue State. The Central Bank of Nigeria should make policies that encourage borrowing by the private sector such as low interest rates and friendly credit terms. Also, organizations should be encouraged to form thrifts and cooperative societies to boost their savings and borrowing capacities. Furthermore, the government should set aside special intervention funds to be made available to entrepreneurs in form of soft loans when necessary.

*5.3. Organizing of Trade Fairs in the Rural Areas to Facilitate Information Sharing and Marketing*  
The organization of rural trade fairs will give room for information sharing, discovery of new ideas and marketing. In addition, media stations to be either established in these rural areas or their frequency extended to cover such areas informed of current happenings in relation to their operations.

*5.4. Provision of More Police Stations and Encouraging of Community/ Informal Policing*  
Efforts should be made to establish police stations in rural areas to secure lives and properties. Though security is usually seen as a public concern rather than a private concern but realistically, it is everybody/ sectors responsibility to provide security. Hence, the government should encourage and increase incentives to community members to participate in community policing work to enhance security of life and property.

*5.5. Provision of Private Sector Incubation Centres and Industrial Villages*  
Like the industrial layout located at Naka road in Makurdi, industrial villages can be built in different rural areas for the sitting of specified business outfits especially those with similar needs. This will make it possible for service providers to take advantage of their location in same area to meet their needs better. Also in those sites, there could be government private sector partnership in providing for those needs.

*5.6. Positive Cultural and Traditional Values Reorientation on Private Sector*  
There should be a positive cultural and behavioural reorientation of the populace towards private sector entrepreneurship. This reorientation advocacy should encourage partnership among similar business outfits, local thrifts and savings, information sharing, investment culture, and communal development in Benue State.

*5.7. Regular Needs Assessment of The Private Sector Organizations*  
Needs of private sector organizations should be regularly assessed with the aim of providing for their current needs. This is because organizational needs do change with time and size.

*5.8. Building Capabilities*  
Building the capabilities of enterprise promoters, including development practitioners, advisers, policy-makers, programme managers and administrators. An inter-ministerial advisory and support group should be established to oversee the organization of a number of activities that can enhance the capabilities of enterprise promoters in all departments. This can also be achieved through the introduction of community extension services to the private sector by tertiary institutions in Benue State (University of Agriculture, Benue State University, College of Agriculture and Benue Polytechnic).

*5.9. Strategic Development Planning*  
It is recommended that, a simple information guide and training programme be prepared by MDA and development partners for individuals and organizations that would provide development services and support to private sector organizations in Benue State. This could practically assist these organizations in developing private sector promotion programmes that incorporate clear developmental objectives, relevant strategies and activities, identified resources, anticipated outcomes and an effective monitoring and evaluation system.

*5.10. Pilot Projects*  
The Benue State Government in collaboration with development partners should establish an agency for initiation and conducting of feasibility studies in specific industrial areas with the aim of harnessing available local resources.

### 5.11. Good Governance

There should be effectiveness and efficiency in the operations of government activities at all levels. This will reduce cost of services charge by MDAs to private sector organizations. Reduced service charge will result to reduced cost of operations and increase profitability of private sector organizations.

### 5.12. Risk Management

Private sector organizations should insure their business properties and operations in order to minimize losses. Their capacity should be enhanced in the areas of work safety, first aid management and security in order to prevent and minimize disasters like fire, burglary and work place accidents.

### 5.13. Development of School Curriculum

The government should redesign the school curriculum in collaboration with the private sector in specific skills needs of the private sector. There should also be legislation on minimum academic or skills test requirement for employment in the private sector. In addition, the capacity of private sector operators should be developed in information and communication technology.

### 5.14. Tax Policy

Government should review downward the tax rates, harmonize and streamline the various taxes levied on activities of private sector organizations in Benue State. This would avoid the high incidence of multiple taxation of private sector organizations.

### 5.15. Development of Female Entrepreneurs

Government should make policies that would encourage the development of female entrepreneurs in terms of relaxation of conditions for loans, land allocation, tax relief and subsidy to enterprises owned by females.

### 5.16. Establishment of Agricultural Marketing Boards

The government should establish agricultural marketing boards to guarantee minimum prices and market for agricultural produce of farmers in Benue State. This would encourage more production of agricultural produce by the private sector.

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**APPENDICES**

S/No	Sector Classification	Number	%
1.	Agricultural Farms	31	11.3%
2.	Agricultural Processing	17	6.2%
3.	Construction/ Fabrication	44	16%
4.	Hospitals	8	2.9%
5.	Hotels	35	12.7%
6.	Manufacturing	14	5%
7.	Marketing	70	25.5%
8.	Micro-finance	15	5.5%
9.	Schools	41	14.9%
Total		275	100%

Table 1: Organizational profile by Sector Classification

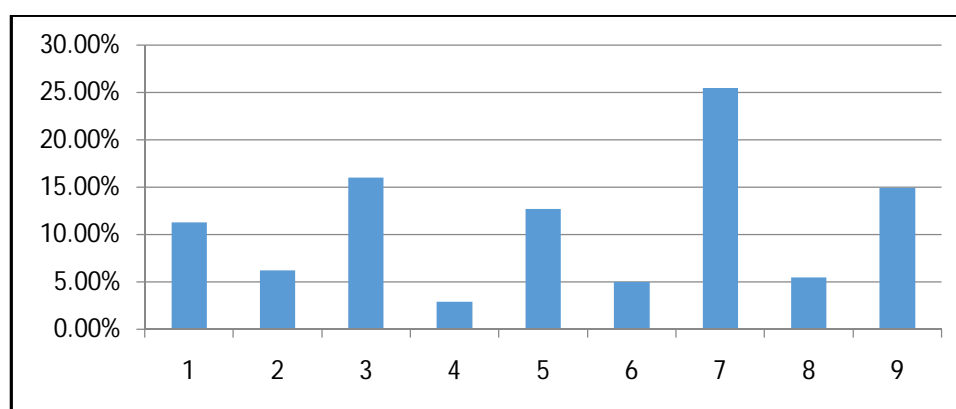


Figure 1: Graphic presentation of Organizational Profile by Sector Classification

KEY	
Column 1	Represent participant organizations that were Agricultural farms
Column 2	Represent participant organizations that were Agricultural processing
Column 3	Represent participant organizations that were Construction/ Fabrication
Column 4	Represent participant organizations that were Hospitals
Column 5	Represent participant organizations that were Hotels
Column 6	Represent participant organizations that were Manufacturing
Column 7	Represent participant organizations that were Marketing
Column 8	Represent participant organizations that were Micro-finance
Column 9	Represent participant organizations that were Schools

**Summary of the Needs of Private Sector Organizations**

This present a summary of the needs preference of private sector organizations in Benue State as derived from the survey. It summarises the preference as per need.

S/No	Needs	Number	%
1.	Water	32	11%
2.	Electricity	103	35.6%
3.	Finance	75	26%
4.	Roads	26	9%
5.	Security	15	5.2%
6.	Government policies	21	7.3%
7.	Information	9	3.1%
8.	Refuse collection	8	2.8%
Total		289	100%

Table 2: Summary of the Needs of Private Sector Organizations



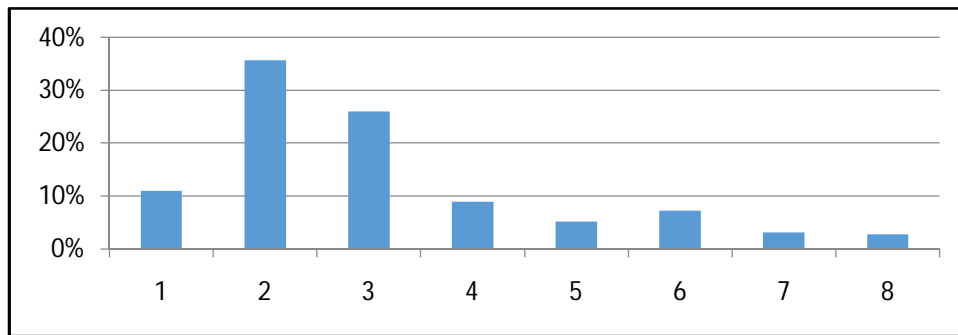


Figure 2: Graphic representation of collective summary of the Needs of Private Sector Organizations.

KEY	
Column 1	Represent water needs
Column 2	Represent electricity needs
Column 3	Represent finance needs
Column 4	Represent road needs
Column 5	Represent security needs
Column 6	Represent government policy needs
Column 7	Represent information needs
Column 8	Represent refuse collection needs

S/No	Service Provider	Number	%
1.	Self- Efforts (private provision)	1080	56.1%
2.	Government (public provision)	711	36.9%
3.	Combined Efforts (private &public)	134	7%
Total		1925	100%

Table 3: Summary of How and who provides Service Needs

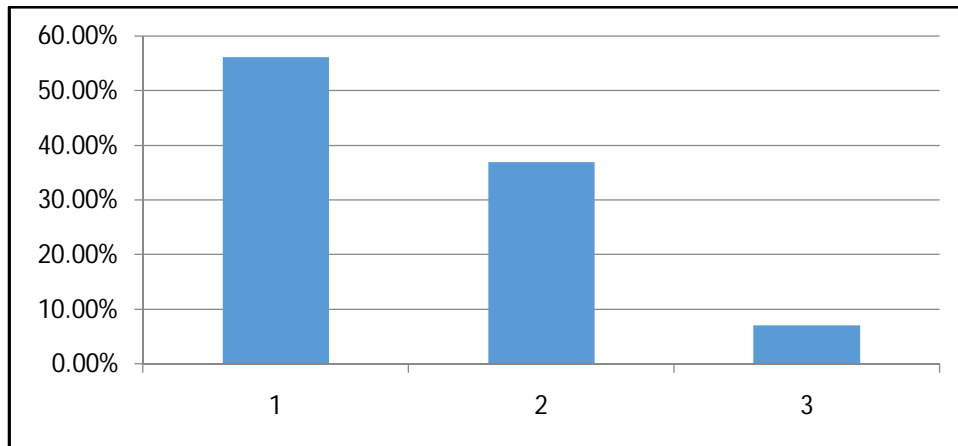


Figure 3: Graphic Presentation of the Summary of How and Who Provides Service Needs Organizations

KEY	
Column 1.	Represent meeting needs by Self-Efforts (Private)
Column 2.	Represent meeting needs by Government Provision (Public)
Column 3.	Represent meeting needs by Combined Efforts (Private &Public)

### Summary of Satisfaction Derived from Service Delivery.

This collective satisfaction derived from the five services of infrastructural facilities, banking and finance, government policies, information and security as captured in the research is summarise below.

S/No	Level of Satisfaction	Number	%
1.	Very Satisfied	40	2.9%
2.	Satisfied	166	12.1%
3.	Adequate (Average)	208	15.2%
4.	Dissatisfied	663	48.3%
5.	Very Dissatisfied	295	21.5%
Total		1372	100%

Table 4: Summary of Satisfaction Derived from the Service Needs Provided

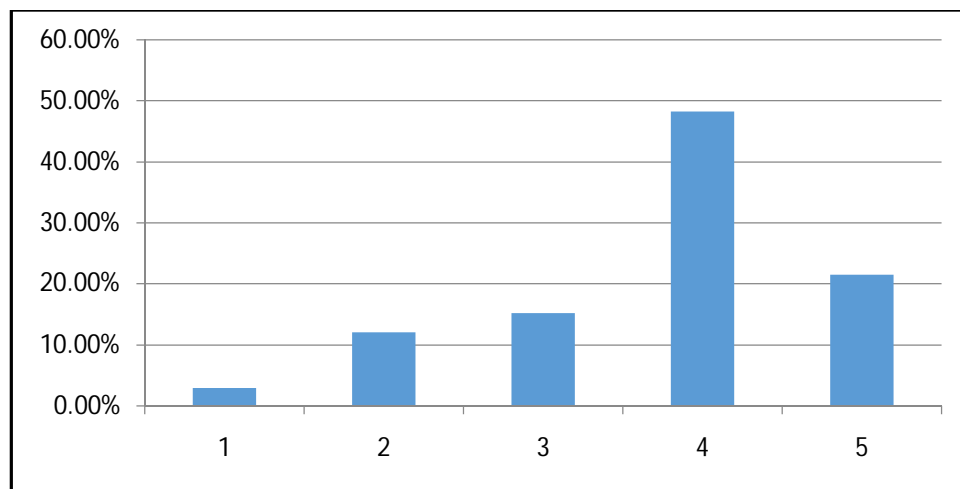


Figure 4: Graphic Presentation of the Summary of the Satisfaction Derived from the Five Service Needs.

KEY	
Column 1	Represent very satisfied responses
Column 2	Represent satisfied responses
Column 3	Adequate (Average)
Column 4	Represent dissatisfied responses
Column 5	Represent very dissatisfied responses

S/No	Suggested Strategies	Number	Percentage%
1.	Training and development	147	41.8%
2.	Formation of pressure groups	104	29.5%
3.	Encouraging favourable government policies	91	25.9%
4.	Use of legal actions	10	2.8%
Total		352	100%

Table 5: Summary of Suggestions on How to improve the Capacity to demand for Service Delivery

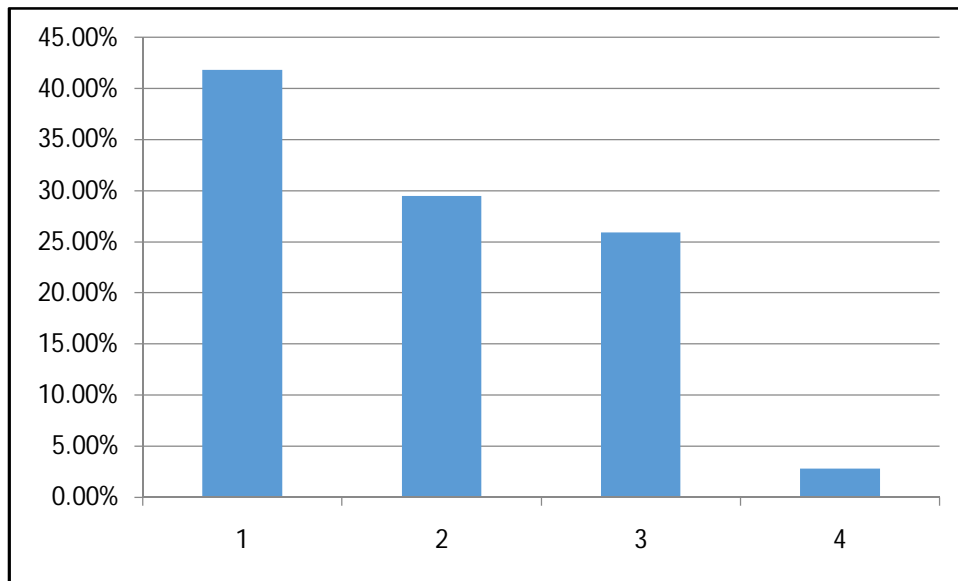


Figure 5: Graphic presentation of suggestion on how to improve capacity to demand for Service Delivery

<b>KEY</b>	
Column 1	Represent Training and Development
Column 2	Represent formation of Pressure Groups
Column 3	Represent encouraging Favourable Government Policy
Column 4	Represent use of Legal Actions