

# DOING BUSINESS 2019

## Training for Reform

Regional Profile  
Arab World



## Region Profile of Arab World

### Doing Business 2019 Indicators (in order of appearance in the document)

<b>Starting a business</b>	Procedures, time, cost and paid-in minimum capital to start a limited liability company
<b>Dealing with construction permits</b>	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
<b>Getting electricity</b>	Procedures, time and cost to get connected to the electrical grid, the reliability of the electricity supply and the transparency of tariffs
<b>Registering property</b>	Procedures, time and cost to transfer a property and the quality of the land administration system
<b>Getting credit</b>	Movable collateral laws and credit information systems
<b>Protecting minority investors</b>	Minority shareholders' rights in related-party transactions and in corporate governance
<b>Paying taxes</b>	Payments, time and total tax rate for a firm to comply with all tax regulations as well as post-filing processes
<b>Trading across borders</b>	Time and cost to export the product of comparative advantage and import auto parts
<b>Enforcing contracts</b>	Time and cost to resolve a commercial dispute and the quality of judicial processes
<b>Resolving insolvency</b>	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency

## About Doing Business

The Doing Business project provides objective measures of business regulations and their enforcement across 190 economies and selected cities at the subnational and regional level.

The Doing Business project, launched in 2002, looks at domestic small and medium-size companies and measures the regulations applying to them through their life cycle.

Doing Business captures several important dimensions of the regulatory environment as it applies to local firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. Doing Business also measures features of labor market regulation. Although Doing Business does not present rankings of economies on the labor market regulation indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business, it does present the data for these indicators.

By gathering and analyzing comprehensive quantitative data to compare business regulation environments across economies and over time, Doing Business encourages economies to compete towards more efficient regulation; offers measurable benchmarks for reform; and serves as a resource for academics, journalists, private sector researchers and others interested in the business climate of each economy.

In addition, Doing Business offers detailed [subnational reports](#), which exhaustively cover business regulation and reform in different cities and regions within a nation. These reports provide data on the ease of doing business, rank each location, and recommend reforms to improve performance in each of the indicator areas. Selected cities can compare their business regulations with other cities in the economy or region and with the 190 economies that Doing Business has ranked.

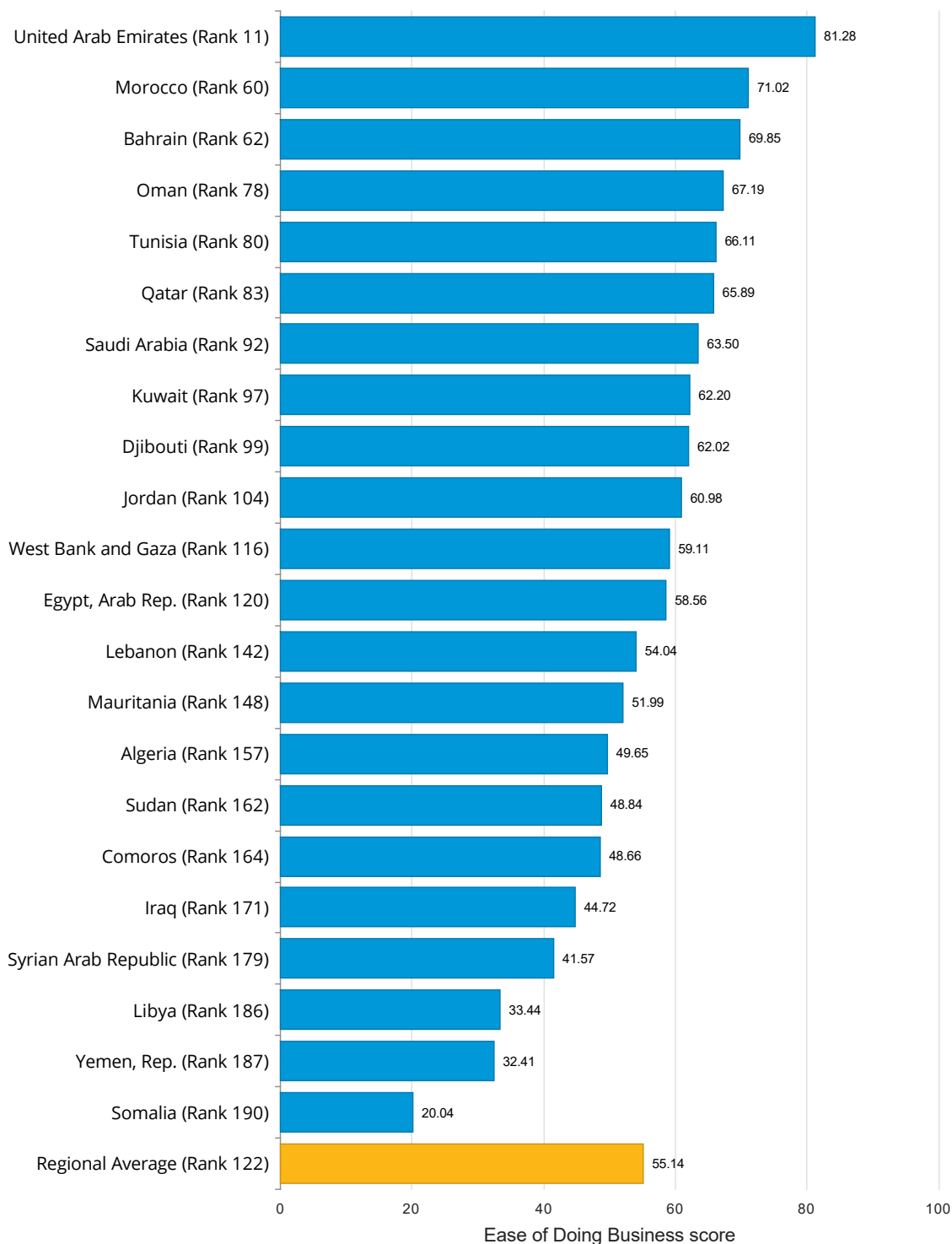
The first Doing Business report, published in 2003, covered 5 indicator sets and 133 economies. This year's report covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more than 100 million as of 2013 (Bangladesh, Brazil, China, India, Indonesia, Japan, Mexico, Nigeria, Pakistan, the Russian Federation and the United States) where Doing Business also collected data for the second largest business city. The data for these 11 economies are a population-weighted average for the 2 largest business cities. The project has benefited from feedback from governments, academics, practitioners and reviewers. The initial goal remains: to provide an objective basis for understanding and improving the regulatory environment for business around the world.

More about [Doing Business](#)

### The Business Environment

For policy makers, knowing where their economy stands in the aggregate ranking on the ease of doing business is useful. Also useful is to know how it ranks compared with other economies in the region and compared with the regional average. Another perspective is provided by the regional average rankings on the topics included in the ease of doing business ranking and the ease of doing business score.

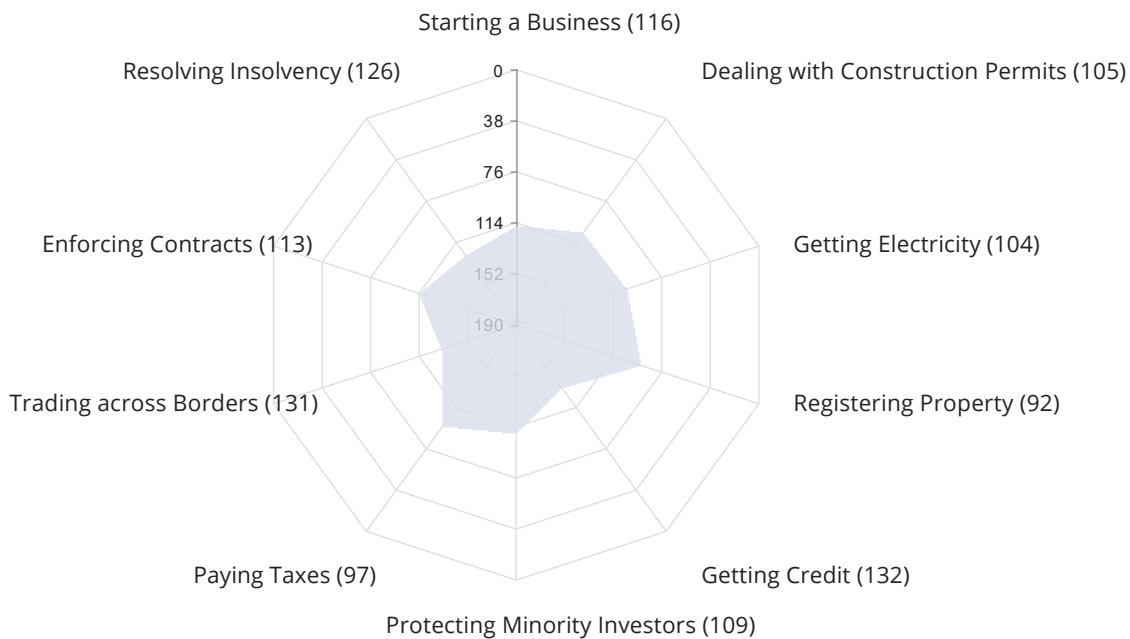
#### How economies in Arab World rank on the ease of doing business



Note: The ease of doing business score captures the gap of each economy from the best regulatory performance observed on each of the indicators across all economies in the Doing Business sample since 2005. An economy's ease of doing business score is reflected on a scale from 0 to 100, where 0 represents the lowest and 100 represents the best performance. The ease of doing business ranking ranges from 1 to 190.

Source: Doing Business database

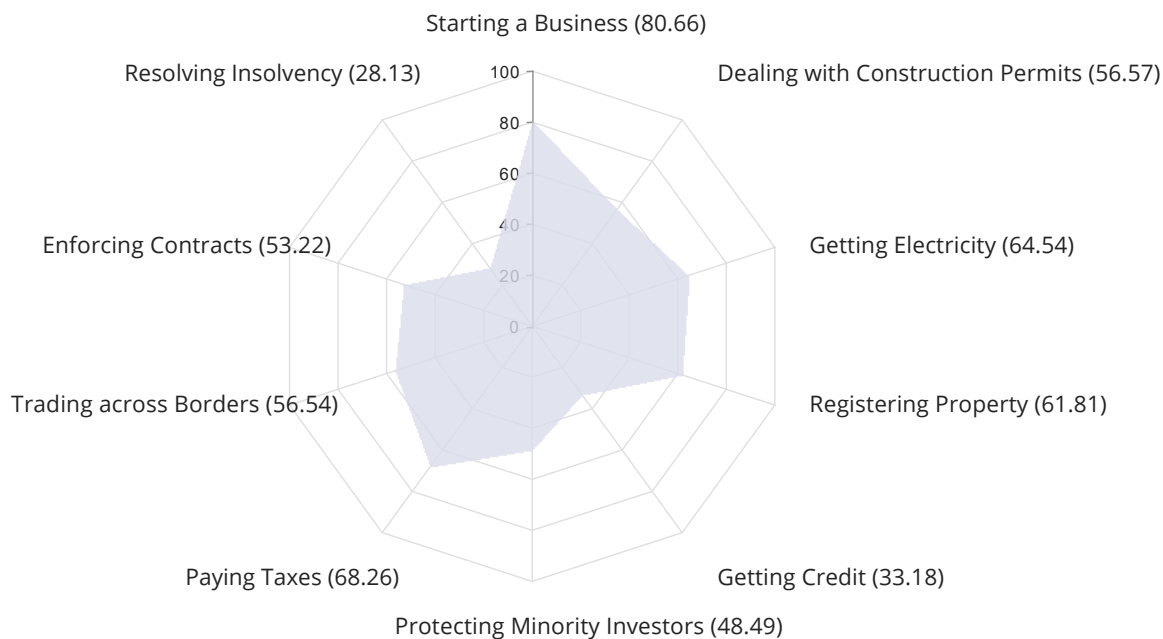
Rankings on Doing Business topics - Arab World



Regional average ranking (Scale: Rank 190 center, Rank 1 outer edge)

Source: Doing Business database.

Ease of Doing Business scores on Doing Business topics - Arab World



(Scale: Score 0 center, Score 100 outer edge)

Note: The ease of doing business score captures the gap of each economy from the best regulatory performance observed on each of the indicators across all economies in the Doing Business sample since 2005. An economy's ease of doing business score is reflected on a scale from 0 to 100, where 0 represents the lowest and 100 represents the best performance. The ease of doing business ranking ranges from 1 to 190. Source: Doing Business database

## Starting a Business

This topic measures the number of procedures, time, cost and paid-in minimum capital requirement for a small- to medium-sized limited liability company to start up and formally operate in economy's largest business city.

To make the data comparable across 190 economies, Doing Business uses a standardized business that is 100% domestically owned, has start-up capital equivalent to 10 times income per capita, engages in general industrial or commercial activities and employs between 10 and 50 people one month after the commencement of operations, all of whom are domestic nationals. Starting a Business considers two types of local limited liability companies that are identical in all aspects, except that one company is owned by 5 married women and the other by 5 married men. The doing business score for each indicator is the average of the scores obtained for each of the component indicators.

The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Procedures to legally start and formally operate a company (number)

- Preregistration (for example, name verification or reservation, notarization)
- Registration in the economy's largest business city
- Postregistration (for example, social security registration, company seal)
- Obtaining approval from spouse to start a business or to leave the home to register the company
- Obtaining any gender specific document for company registration and operation or national identification card

#### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day (2 procedures cannot start on the same day)
- Procedures fully completed online are recorded as ½ day
- Procedure is considered completed once final document is received
- No prior contact with officials

#### Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- No professional fees unless services required by law or commonly used in practice

#### Paid-in minimum capital (% of income per capita)

- Funds deposited in a bank or with third party before registration or up to 3 months after incorporation

### Case study assumptions

To make the data comparable across economies, several assumptions about the business and the procedures are used. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes.

#### The business:

- Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office.
- Operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The entire office space is approximately 929 square meters (10,000 square feet).
- Is 100% domestically owned and has five owners, none of whom is a legal entity; has a start-up capital of 10 times income per capita and has a turnover of at least 100 times income per capita.
- Performs general industrial or commercial activities, such as the production or sale of goods or services to the public. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It does not use heavily polluting production processes.
- Leases the commercial plant or offices and is not a proprietor of real estate and the amount of the annual lease for the office space is equivalent to the income per capita.
- Does not qualify for investment incentives or any special benefits.
- Has at least 10 and up to 50 employees one month after the commencement of operations, all of whom are domestic nationals.
- Has a company deed that is 10 pages long.

#### The owners:

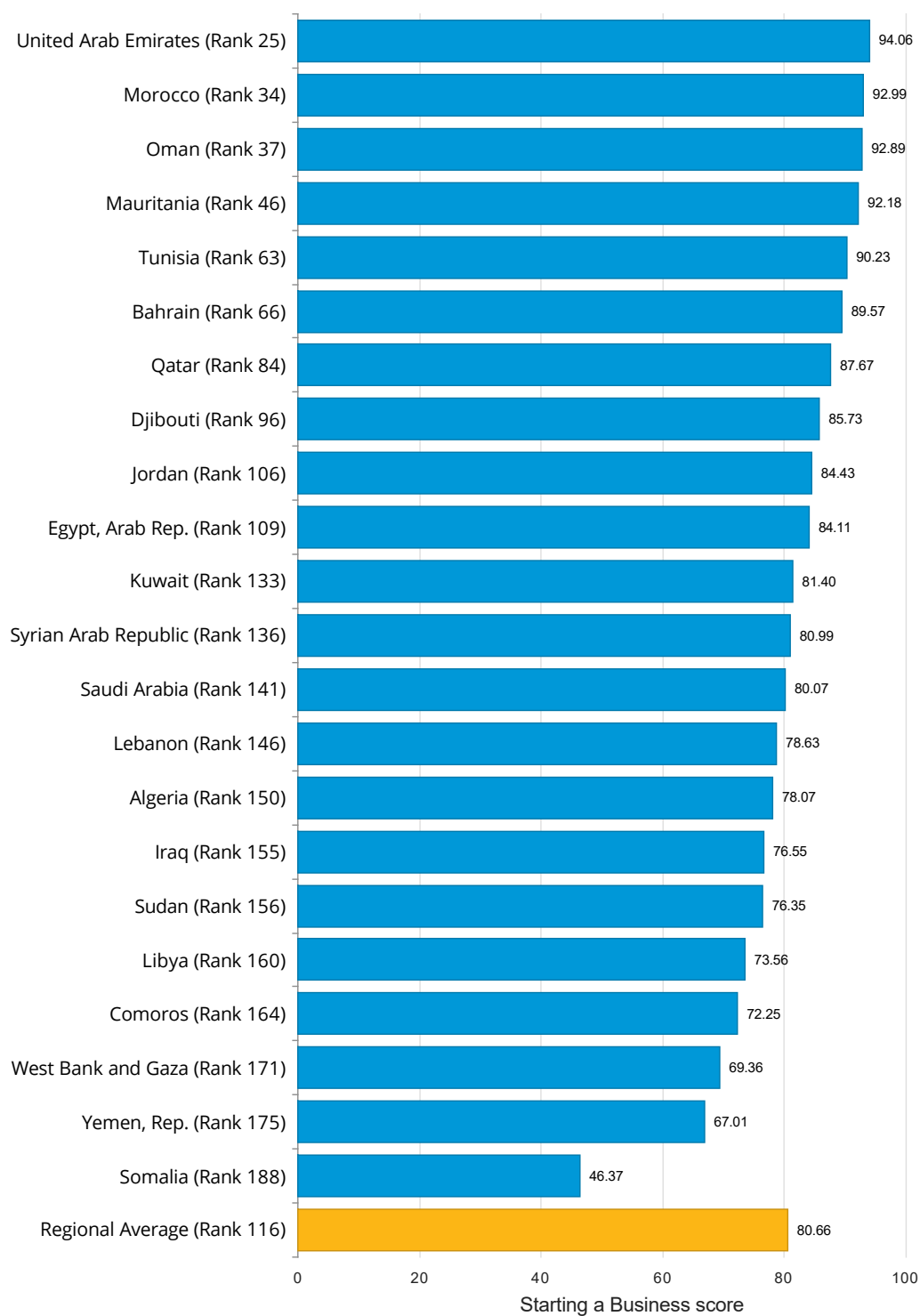
- Have reached the legal age of majority. If there is no legal age of majority, they are assumed to be 30 years old.
- Are sane, competent, in good health and have no criminal record.
- Are married and the marriage is monogamous and registered with the authorities.
- Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.

## Starting a Business

Where do the region's economies stand today?

How easy is it for entrepreneurs in economies in Arab World to start a business? The global rankings of these economies on the ease of starting a business suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of starting a business



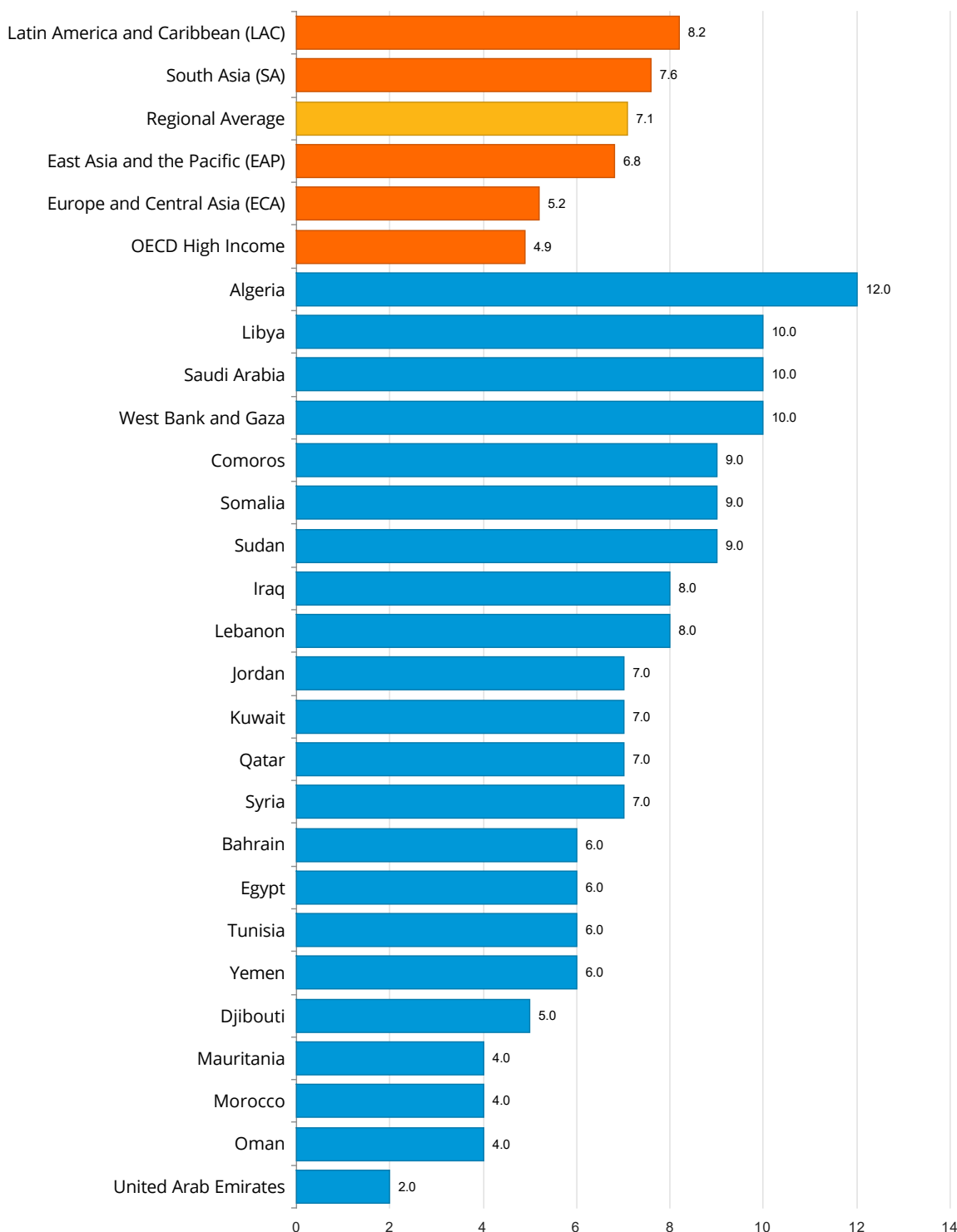
Source: Doing Business database.

## Starting a Business

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show what it takes to start a business in each economy in the region: the number of procedures, the time, the cost and the paid-in minimum capital requirement. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### What it takes to start a business in economies in Arab World

#### Procedure - Men (number)

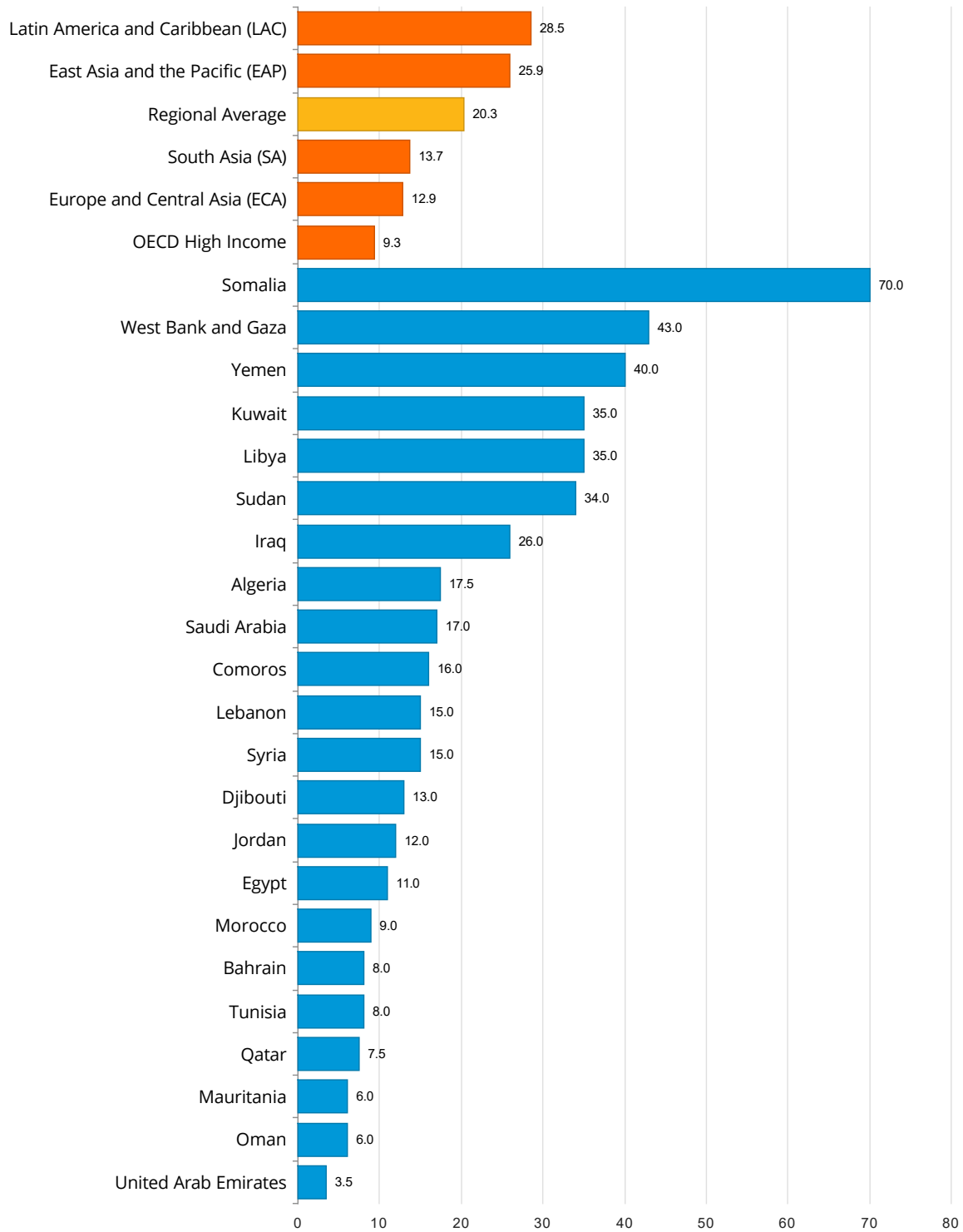


Source: Doing Business database.



Starting a Business

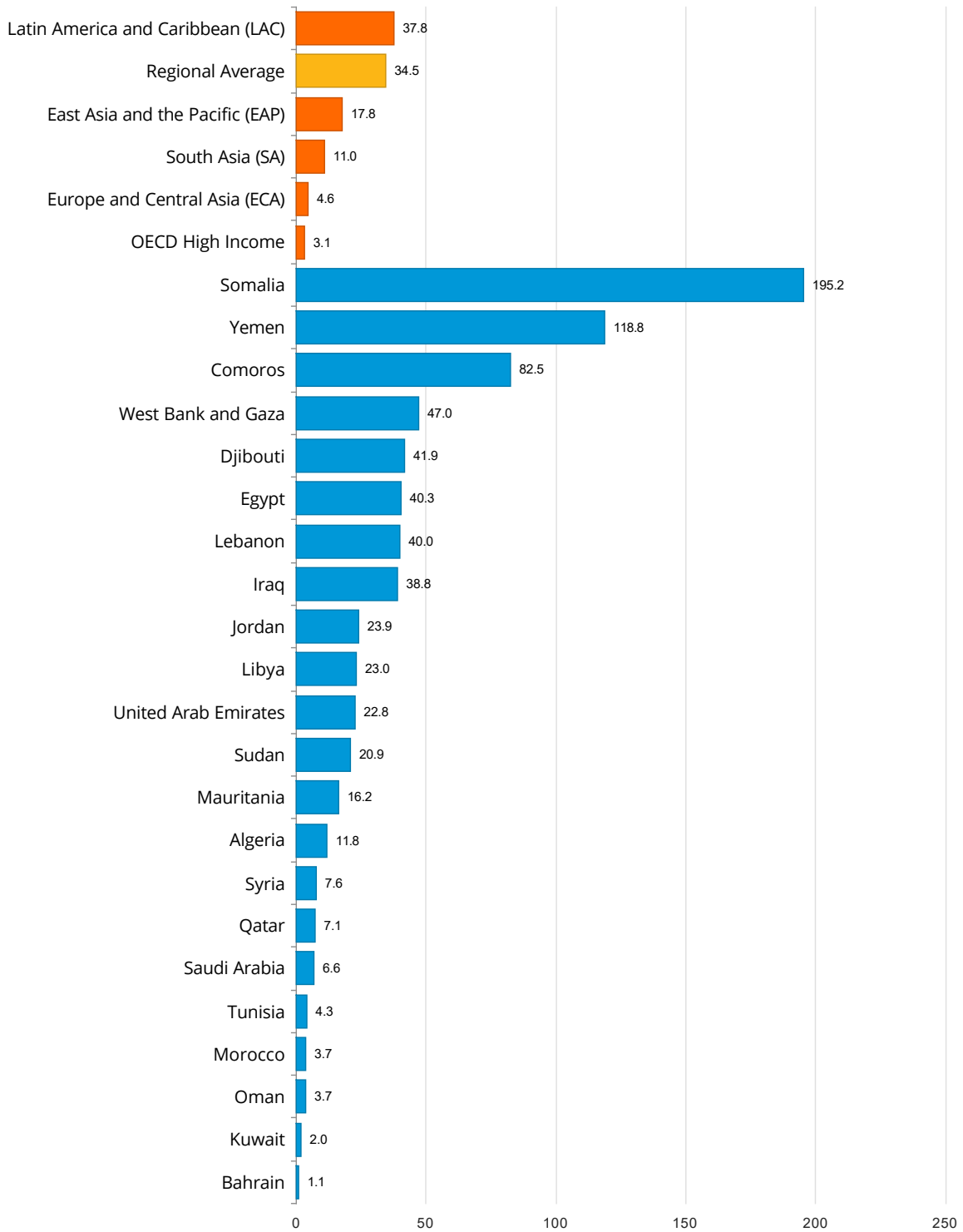
Time - Men (days)



Source: Doing Business database.

Starting a Business

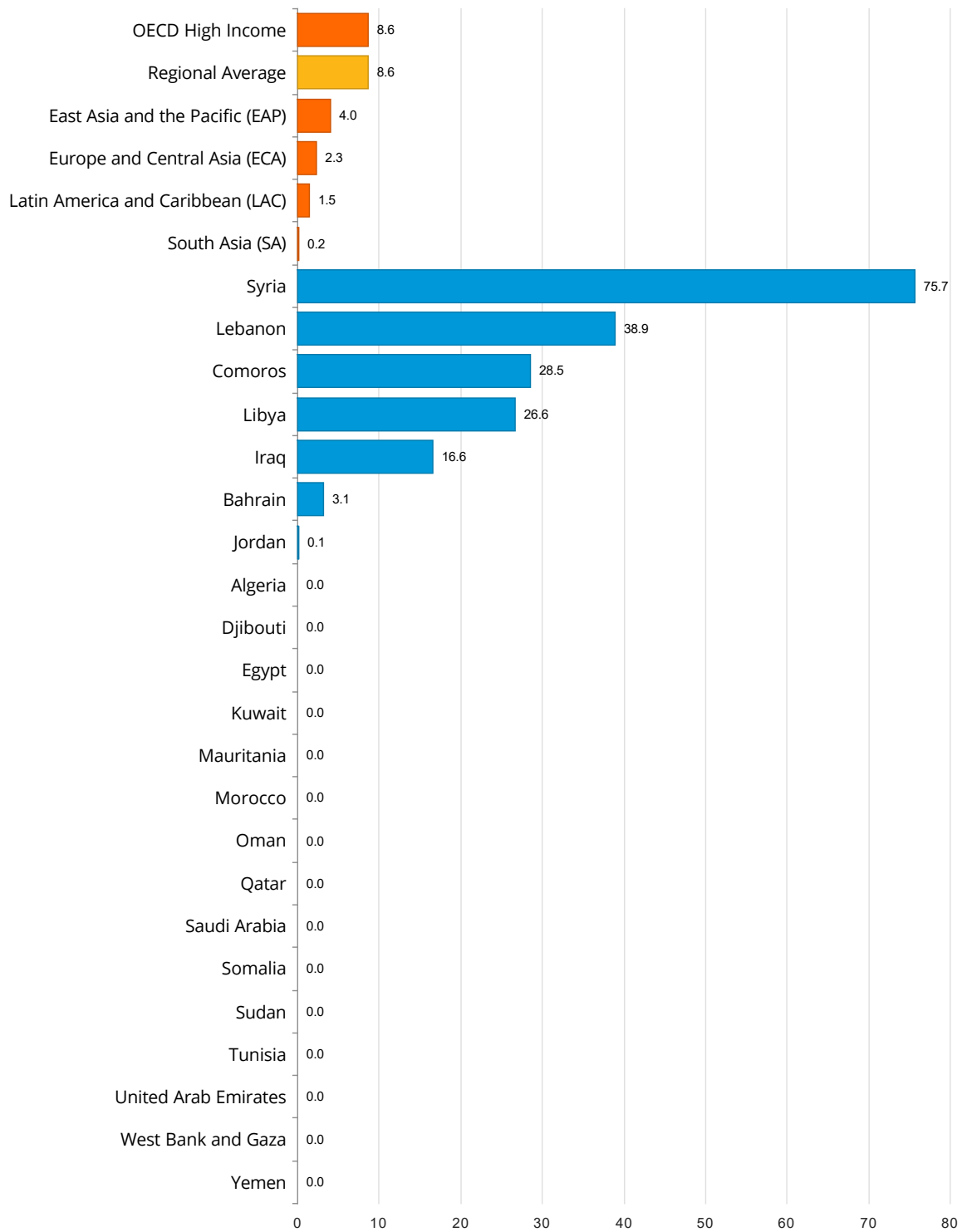
Cost – Men (% of income per capita)



Source: Doing Business database.

Starting a Business

Paid-in min. capital (% of income per capita)



Source: Doing Business database.

## Dealing with Construction Permits

This topic tracks the procedures, time and cost to build a warehouse—including obtaining necessary the licenses and permits, submitting all required notifications, requesting and receiving all necessary inspections and obtaining utility connections. In addition, the Dealing with Construction Permits indicator measures the building quality control index, evaluating the quality of building regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. The most recent round of data collection was completed in May 2018. [See the methodology for more information](#)

### What the indicators measure

#### Procedures to legally build a warehouse (number)

- Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates
- Submitting all required notifications and receiving all necessary inspections
- Obtaining utility connections for water and sewerage
- Registering and selling the warehouse after its completion

#### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

#### Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes

#### Building quality control index (0-15)

- Quality of building regulations (0-2)
- Quality control before construction (0-1)
- Quality control during construction (0-3)
- Quality control after construction (0-3)
- Liability and insurance regimes (0-2)
- Professional certifications (0-4)

### Case study assumptions

To make the data comparable across economies, several assumptions about the construction company, the warehouse project and the utility connections are used.

#### The construction company (BuildCo):

- Is a limited liability company (or its legal equivalent) and operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is 100% domestically and privately owned; has five owners, none of whom is a legal entity. Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers. BuildCo is not assumed to have any other employees who are technical or licensed experts, such as geological or topographical experts.
- Owns the land on which the warehouse will be built and will sell the warehouse upon its completion.

#### The warehouse:

- Will be used for general storage activities, such as storage of books or stationery.
- Will have two stories, both above ground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high and will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo, and the warehouse is valued at 50 times income per capita.
- Will have complete architectural and technical plans prepared by a licensed architect. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these are counted as procedures.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

#### The water and sewerage connections:

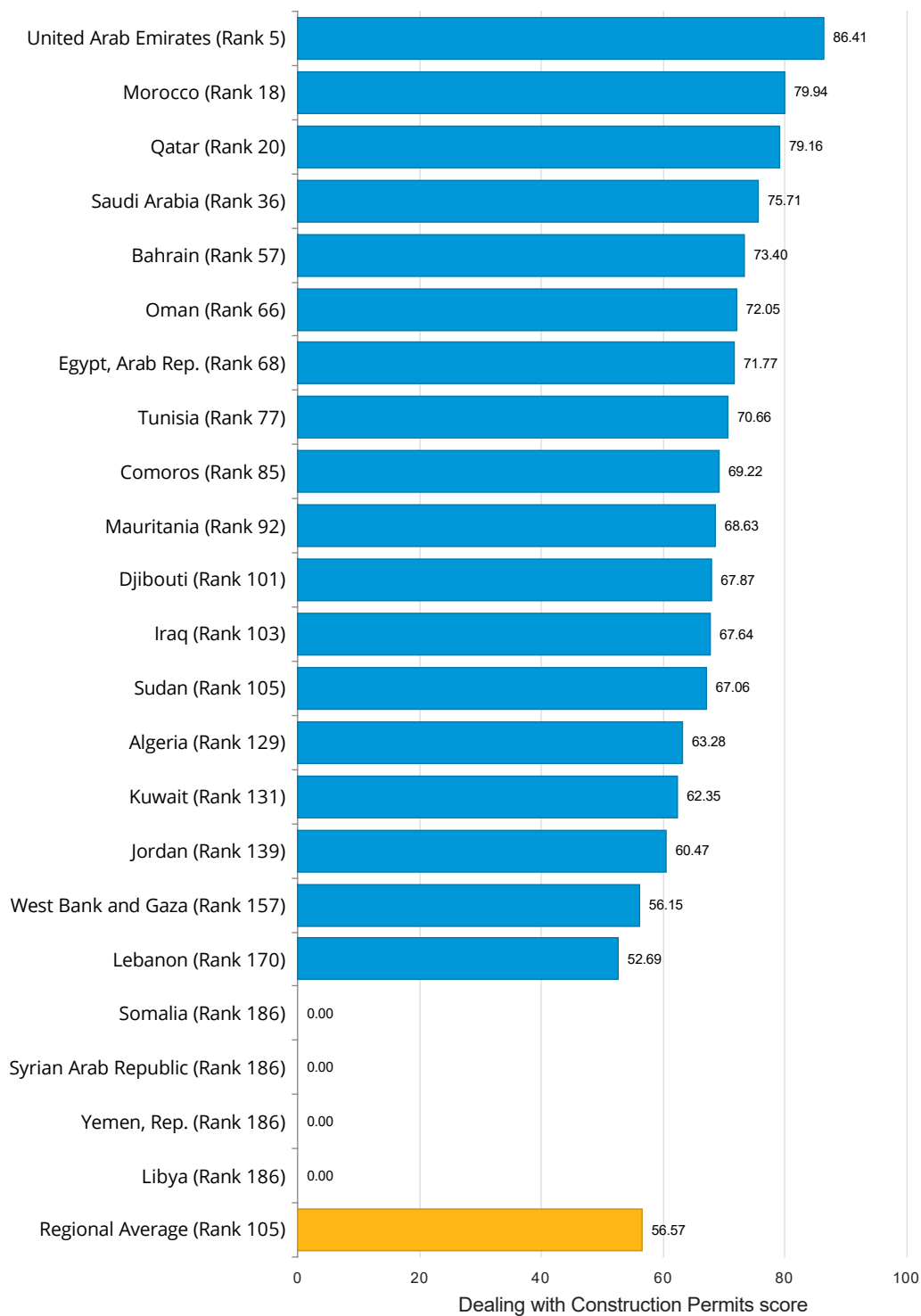
- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day.
- Will have a constant level of water demand and wastewater flow throughout the year; will be 1 inch in diameter for the water connection and 4 inches in diameter for the sewerage connection.

## Dealing with Construction Permits

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Arab World to legally build a warehouse? The global rankings of these economies on the ease of dealing with construction permits suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of dealing with construction permits



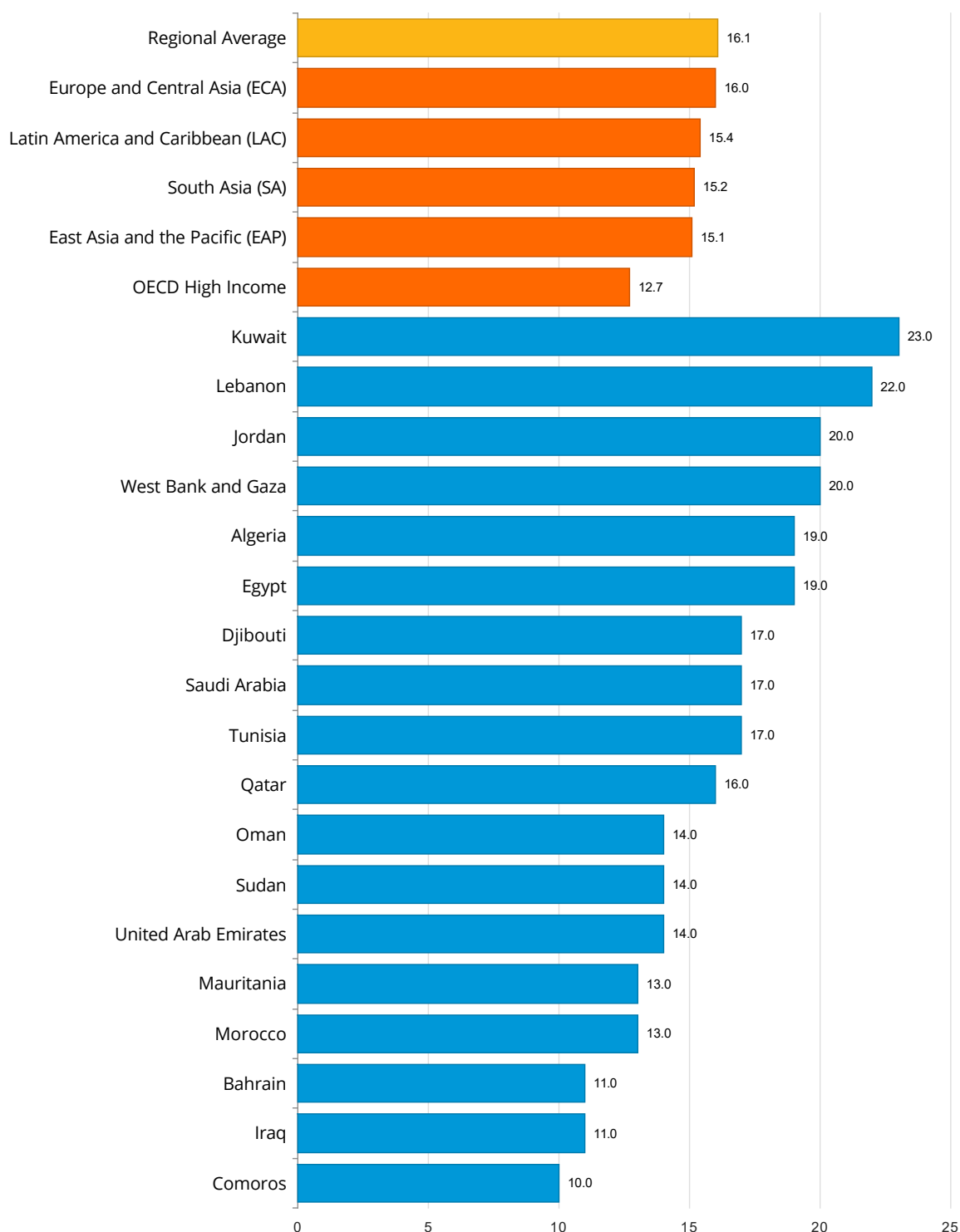
Source: Doing Business database.

## Dealing with Construction Permits

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show what it takes to comply with formalities to build a warehouse in each economy in the region: the number of procedures, the time and the cost. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### What it takes to comply with formalities to build a warehouse in economies in Arab World

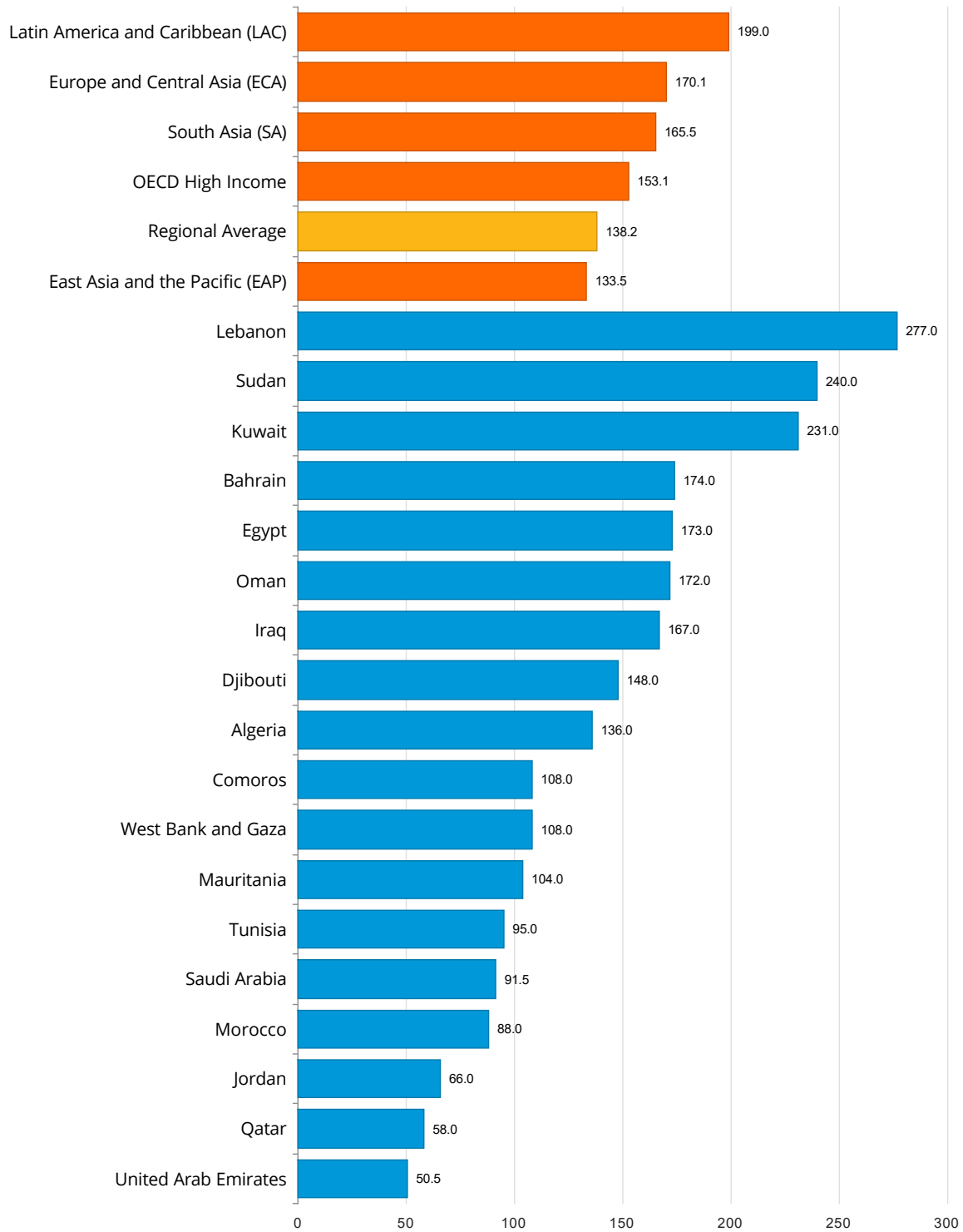
#### Procedures (number)



Source: Doing Business database.

### Dealing with Construction Permits

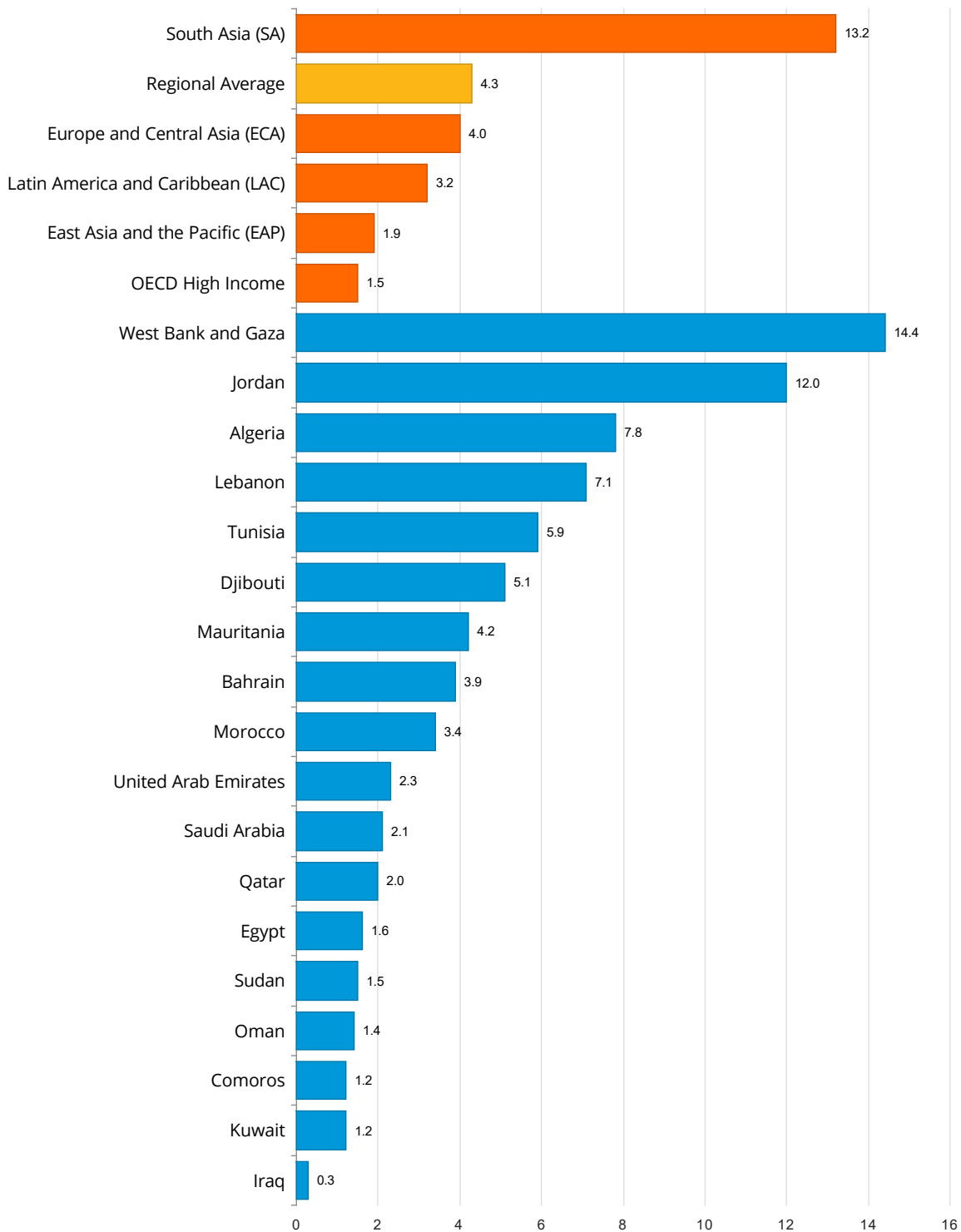
Time (days)



Source: Doing Business database.

### Dealing with Construction Permits

Cost (% of warehouse value)

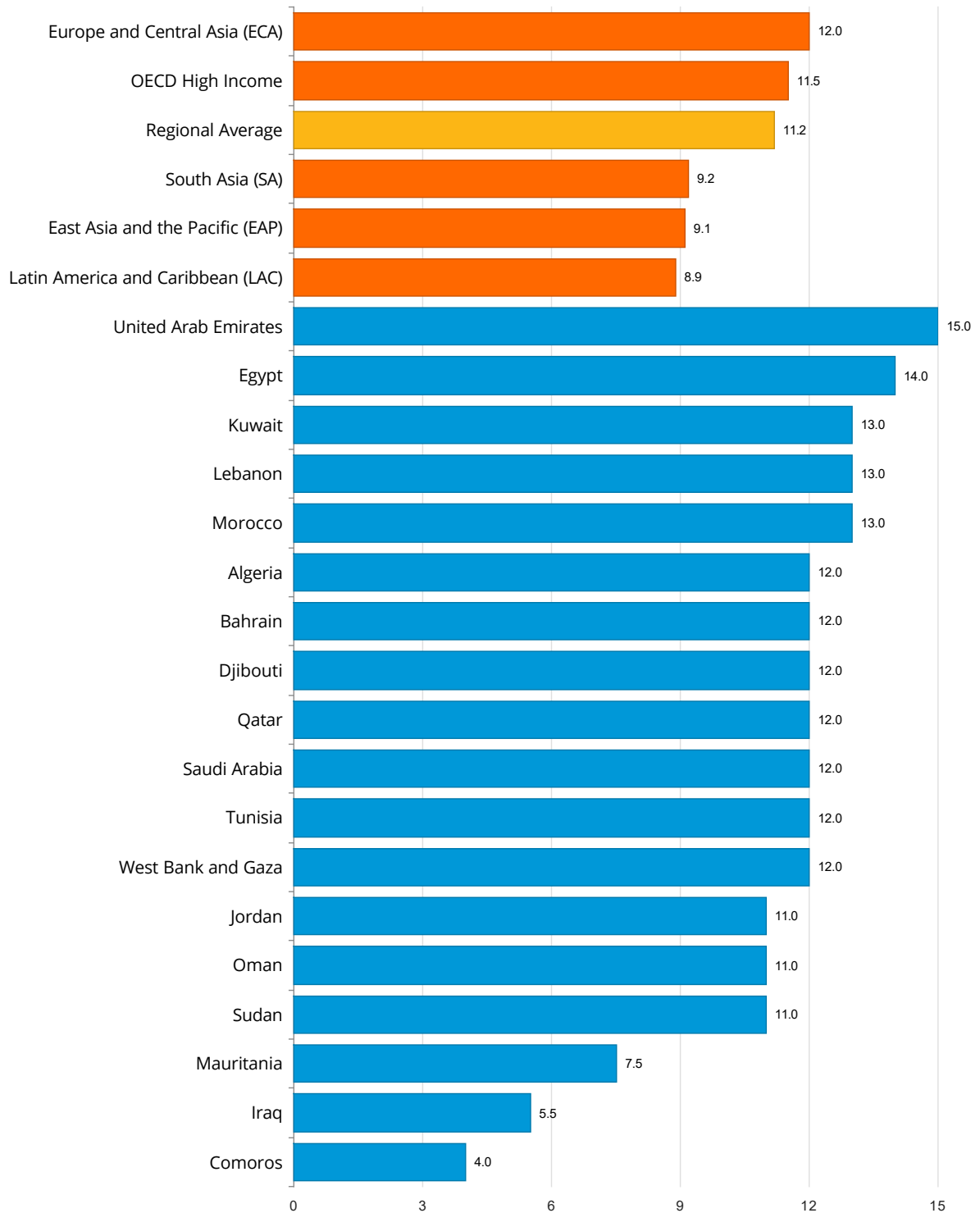


Source: Doing Business database.



## Dealing with Construction Permits

### Building quality control index (0-15)



Source: Doing Business database.

## ⚡ Getting Electricity

This topic tracks the procedures, time and cost required for a business to obtain a permanent electricity connection for a newly constructed warehouse. In addition to assessing efficiency of connection process, Reliability of supply and transparency of tariff index measures reliability of power supply and transparency of tariffs and the price of electricity. The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Procedures to obtain an electricity connection (number)

- Submitting all relevant documents and obtaining all necessary clearances and permits
- Completing all required notifications and receiving all necessary inspections
- Obtaining external installation works and possibly purchasing material for these works
- Concluding any necessary supply contract and obtaining final supply

#### Time required to complete each procedure (calendar days)

- Is at least 1 calendar day
- Each procedure starts on a separate day
- Does not include time spent gathering information

#### Reflects the time spent in practice, with little follow-up and no prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- Value added tax excluded

#### The reliability of supply and transparency of tariffs index (0-8)

- Duration and frequency of power outages (0-3)
- Tools to monitor power outages (0-1)
- Tools to restore power supply (0-1)
- Regulatory monitoring of utilities' performance (0-1)
- Financial deterrents limiting outages (0-1)
- Transparency and accessibility of tariffs (0-1)

#### Price of electricity (cents per kilowatt-hour)\*

- Price based on monthly bill for commercial warehouse in case study

\*Note: Doing Business measures the price of electricity, but it is not included in the ease of doing business score nor the ranking on the ease of getting electricity.

### Case study assumptions

To make the data comparable across economies, several assumptions about the warehouse, the electricity connection and the monthly consumption are used.

#### The warehouse:

- Is owned by a local entrepreneur and is used for storage of goods.
- Is located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is located in an area where similar warehouses are typically located and is in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.

- Has two stories with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).

#### The electricity connection:

- Is a permanent one with a three-phase, four-wire Y connection with a subscribed capacity of 140-kilo-volt-ampere (kVA) with a power factor of 1, when 1 kVA = 1 kilowatt (kW).
- Has a length of 150 meters. The connection is to either the low- or medium-voltage distribution network and is either overhead or underground, whichever is more common in the area where the warehouse is located and requires works that involve the crossing of a 10-meter road (such as by excavation or overhead lines) but are all carried out on public land. There is no crossing of other owners' private property because the warehouse has access to a road.
- Does not require work to install the internal wiring of the warehouse. This has already been completed up to and including the customer's service panel or switchboard and the meter base.

#### The monthly consumption:

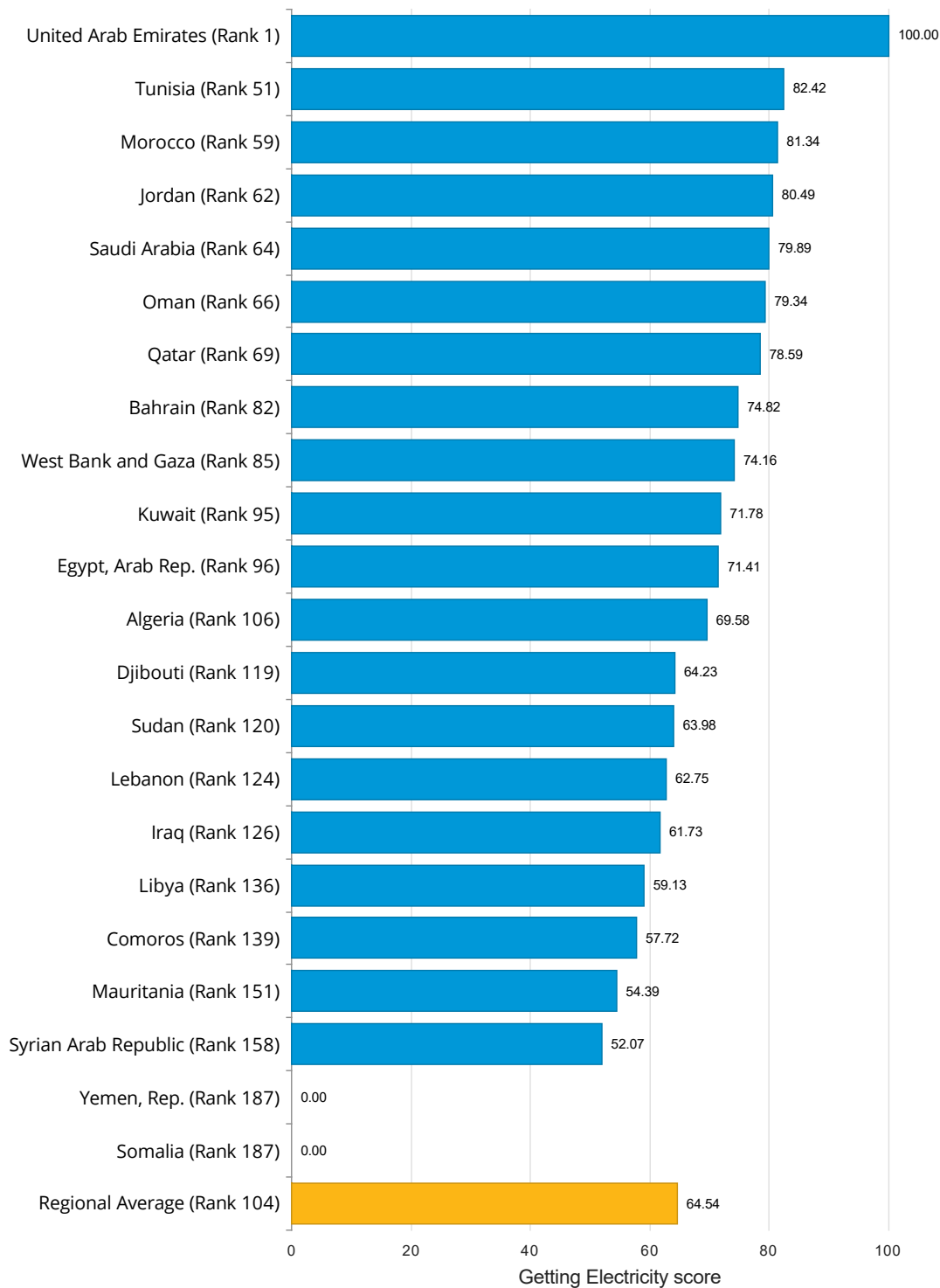
- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons) and the monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly consumption is 112 kWh.
- If multiple electricity suppliers exist, the warehouse is served by the cheapest supplier.
- Tariffs effective in January of the current year are used for calculation of the price of electricity for the warehouse. Although January has 31 days, for calculation purposes only 30 days are used.

## Getting Electricity

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Arab World to connect a warehouse to electricity? The global rankings of these economies on the ease of getting electricity suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of getting electricity



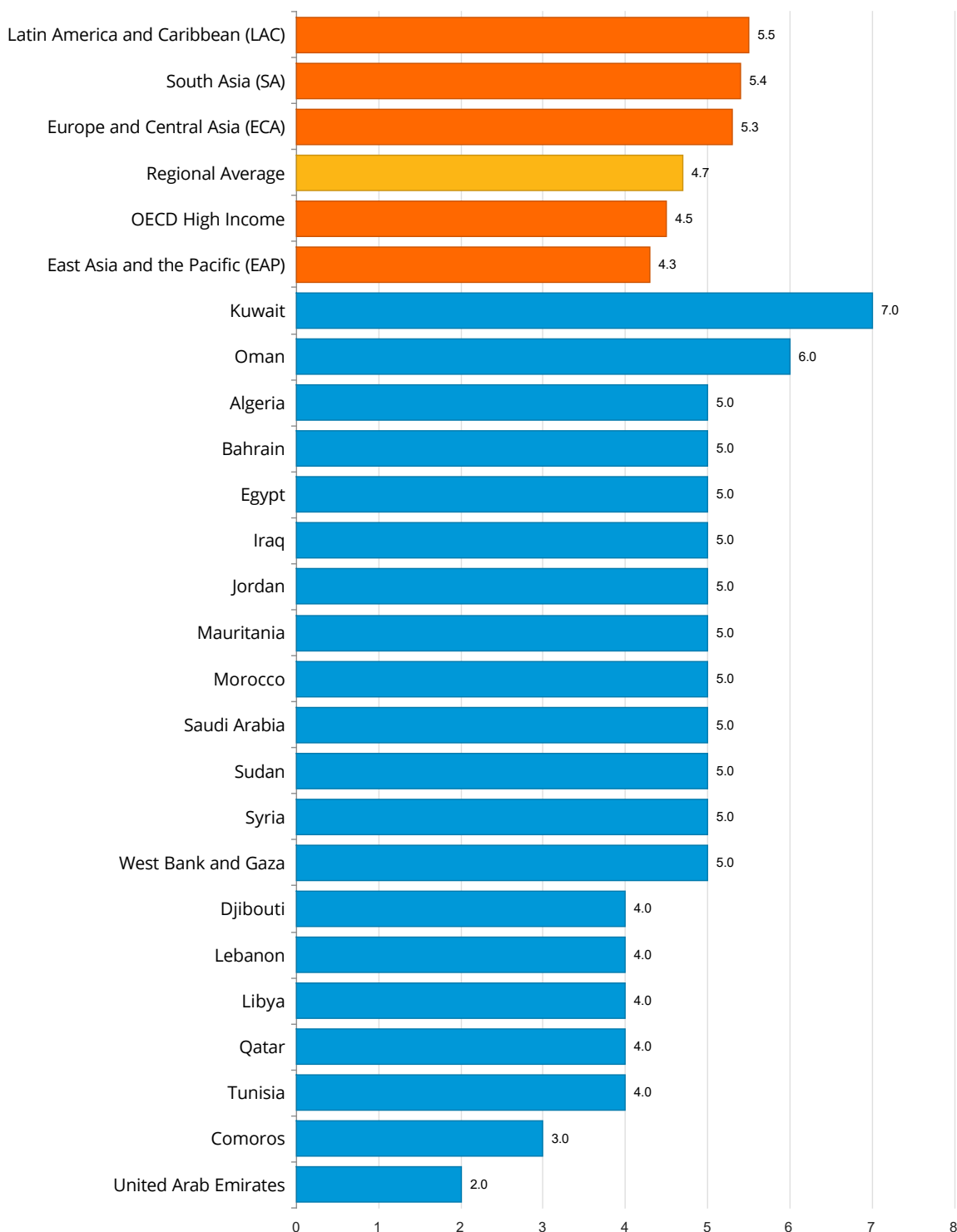
Source: Doing Business database.

## Getting Electricity

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show what it takes to get a new electricity connection in each economy in the region: the number of procedures, the time and the cost. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### What it takes to get an electricity connection in economies in Arab World

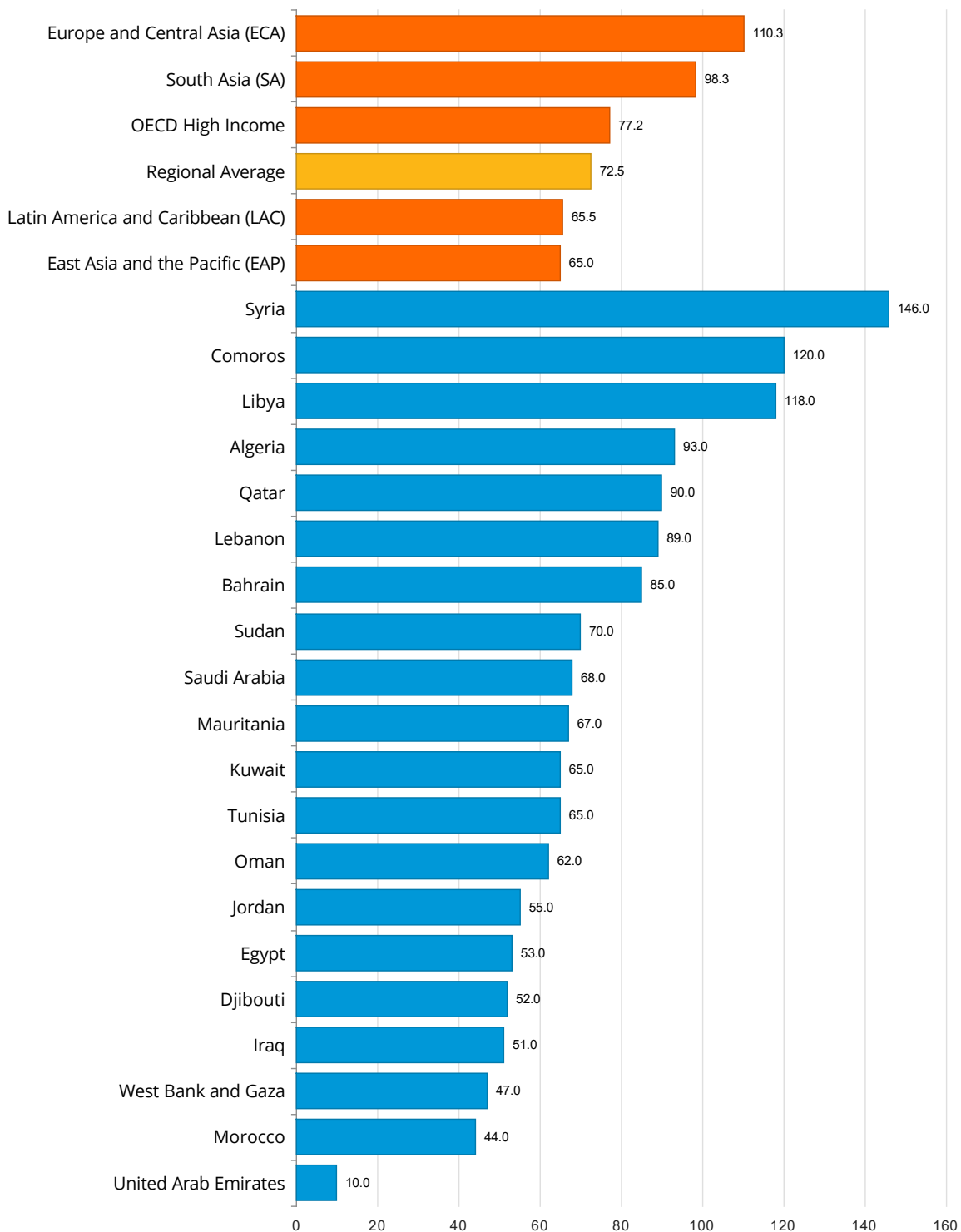
#### Procedures (number)



Source: Doing Business database.

### Getting Electricity

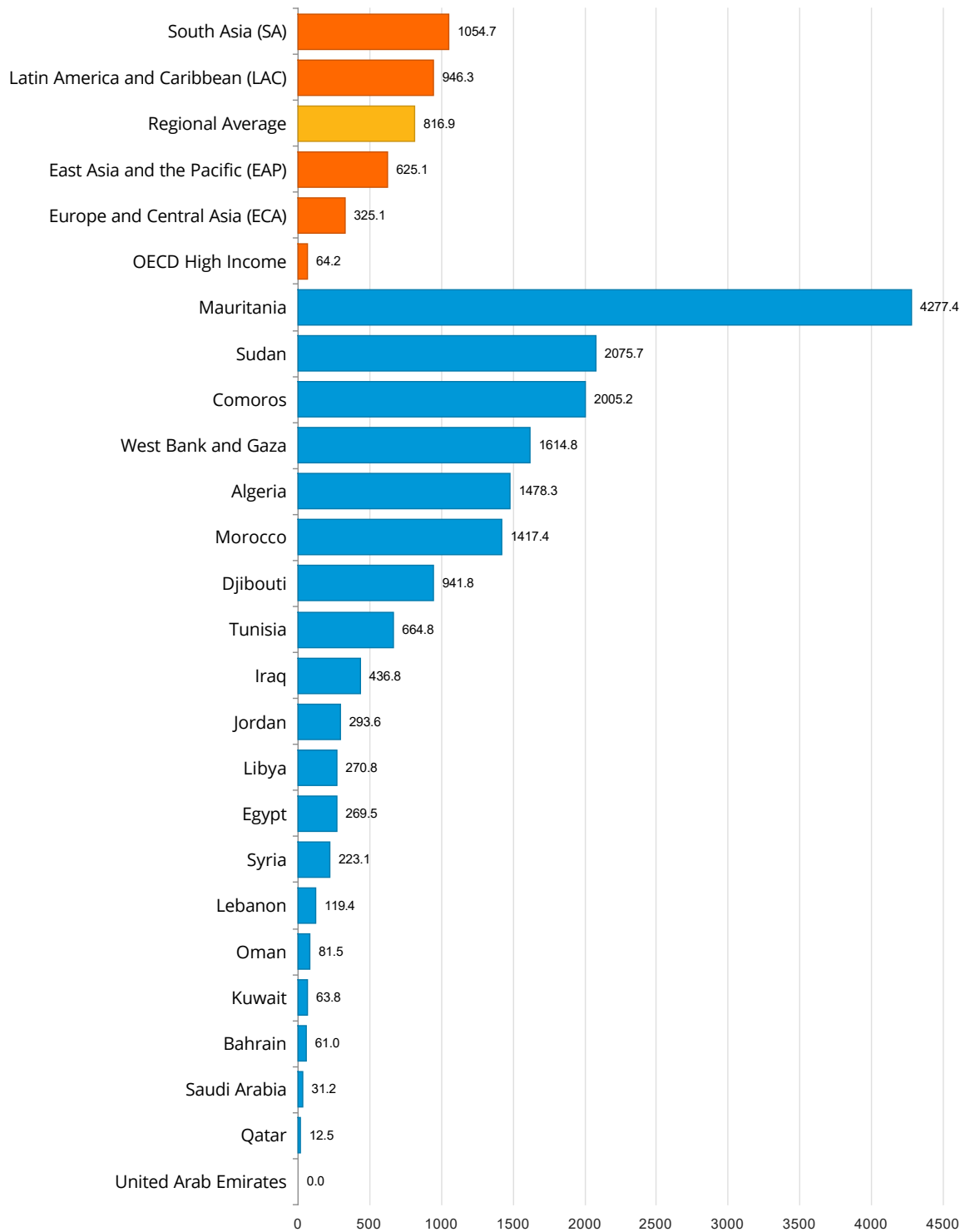
Time (days)



Source: Doing Business database.

## Getting Electricity

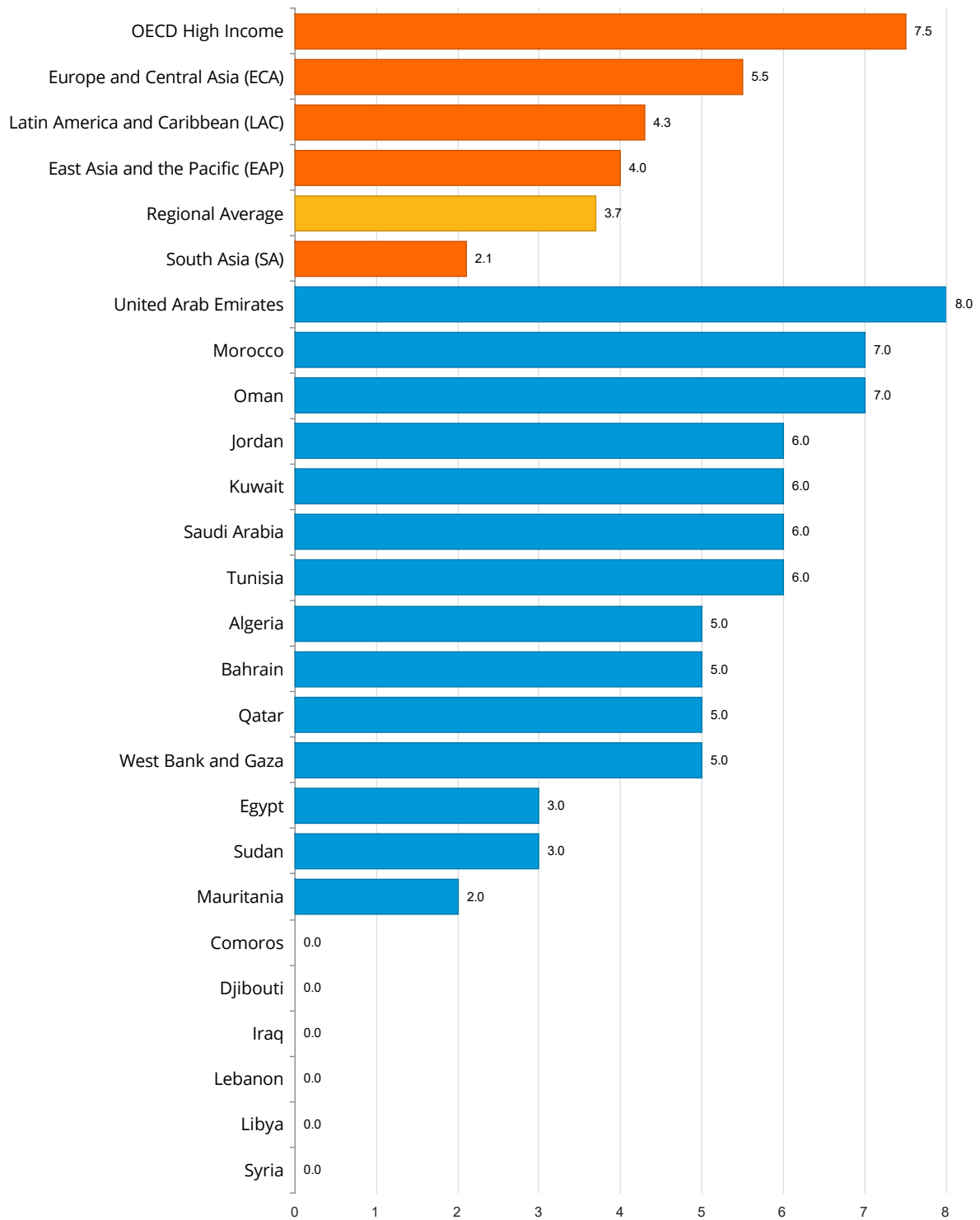
### Cost (% of income per capita)



Source: Doing Business database.

## Getting Electricity

### Reliability of supply and transparency of tariff index (0-8)



Source: Doing Business database.

## Registering Property

This topic examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system in each economy. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights. The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Procedures to legally transfer title on immovable property (number)

- Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
- Registration procedures in the economy's largest business city.
- Postregistration procedures (for example, filling title with municipality)

#### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day - though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

#### Cost required to complete each procedure (% of property value)

- Official costs only (such as administrative fees, duties and taxes).
- Value Added Tax, Capital Gains Tax and illicit payments are excluded

#### Quality of land administration index (0-30)

- Reliability of infrastructure index (0-8)
- Transparency of information index (0-6)
- Geographic coverage index (0-8)
- Land dispute resolution index (0-8)
- Equal access to property rights index (-2-0)

### Case study assumptions

To make the data comparable across economies, several assumptions about the parties to the transaction, the property and the procedures are used.

#### The parties (buyer and seller):

- Are limited liability companies (or the legal equivalent).
- Are located in the periurban area of the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Are 100% domestically and privately owned.
- Have 50 employees each, all of whom are nationals.
- Perform general commercial activities.

#### The property (fully owned by the seller):

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone, and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and legal requirements. The property, consisting of land and building, will be transferred in its entirety.
- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.

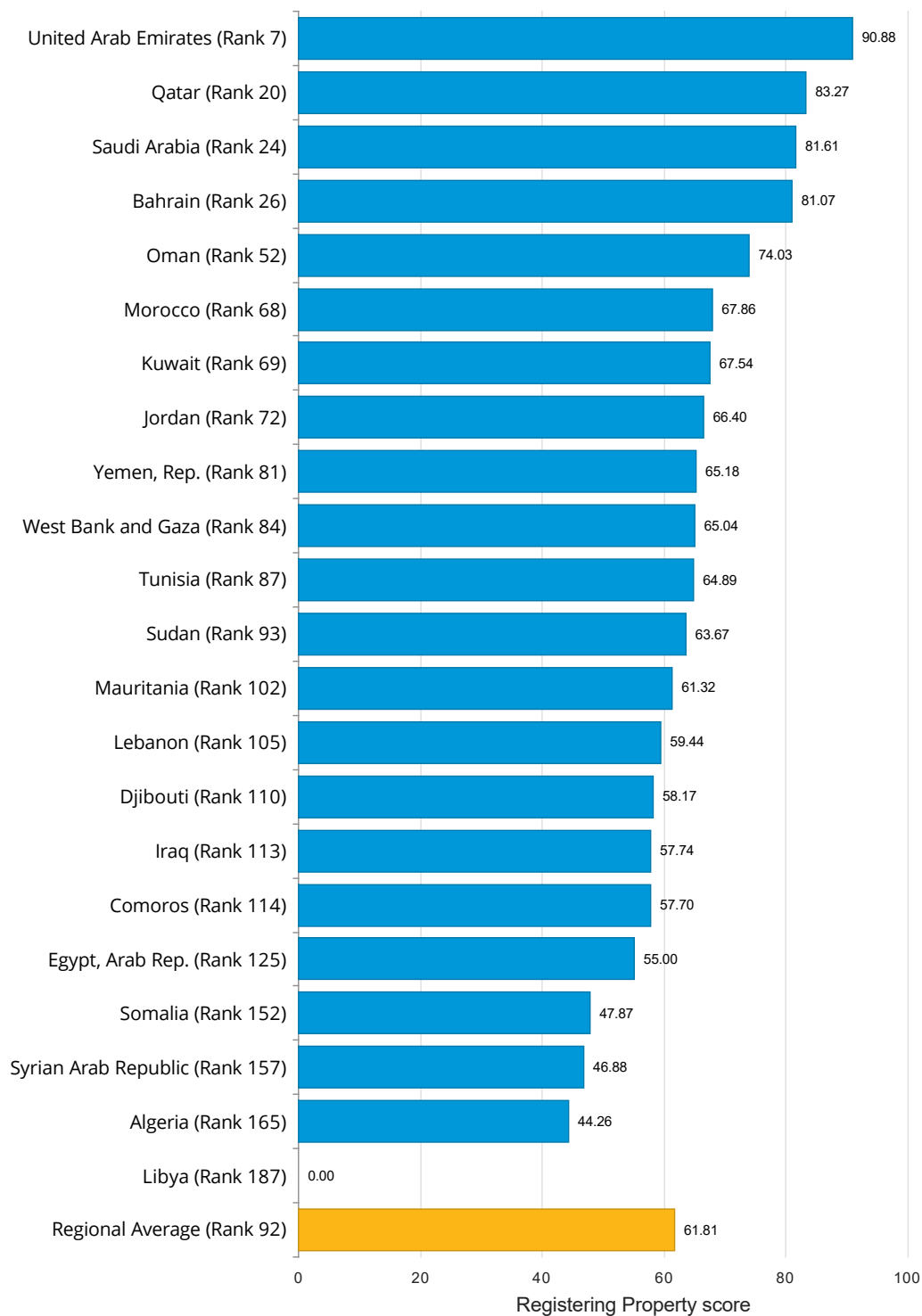


## Registering Property

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Arab World to transfer property? The global rankings of these economies on the ease of registering property suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of registering property



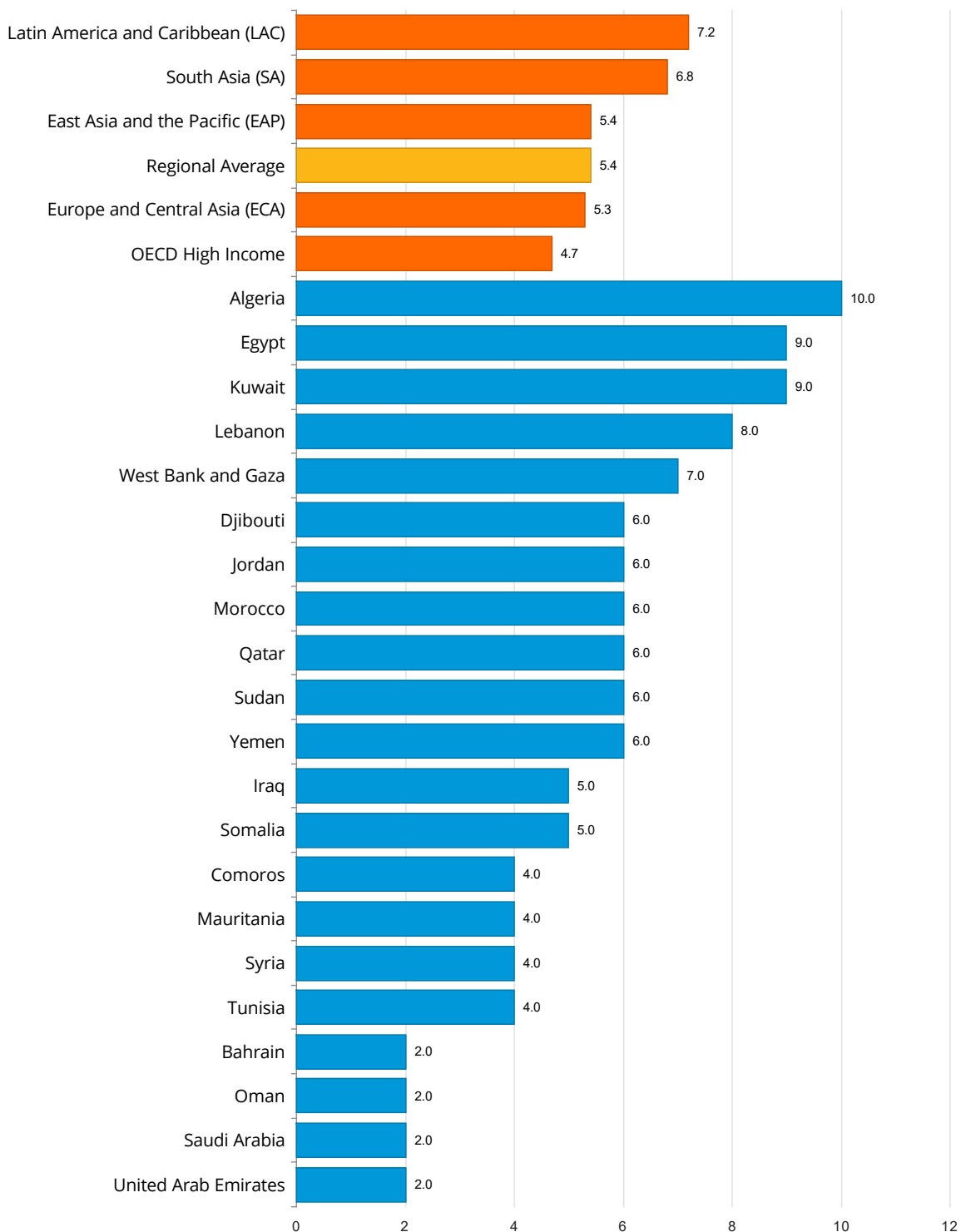
Source: Doing Business database.

## Registering Property

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show what it takes to complete a property transfer in each economy in the region: the number of procedures, the time and the cost. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### What it takes to register property in economies in Arab World

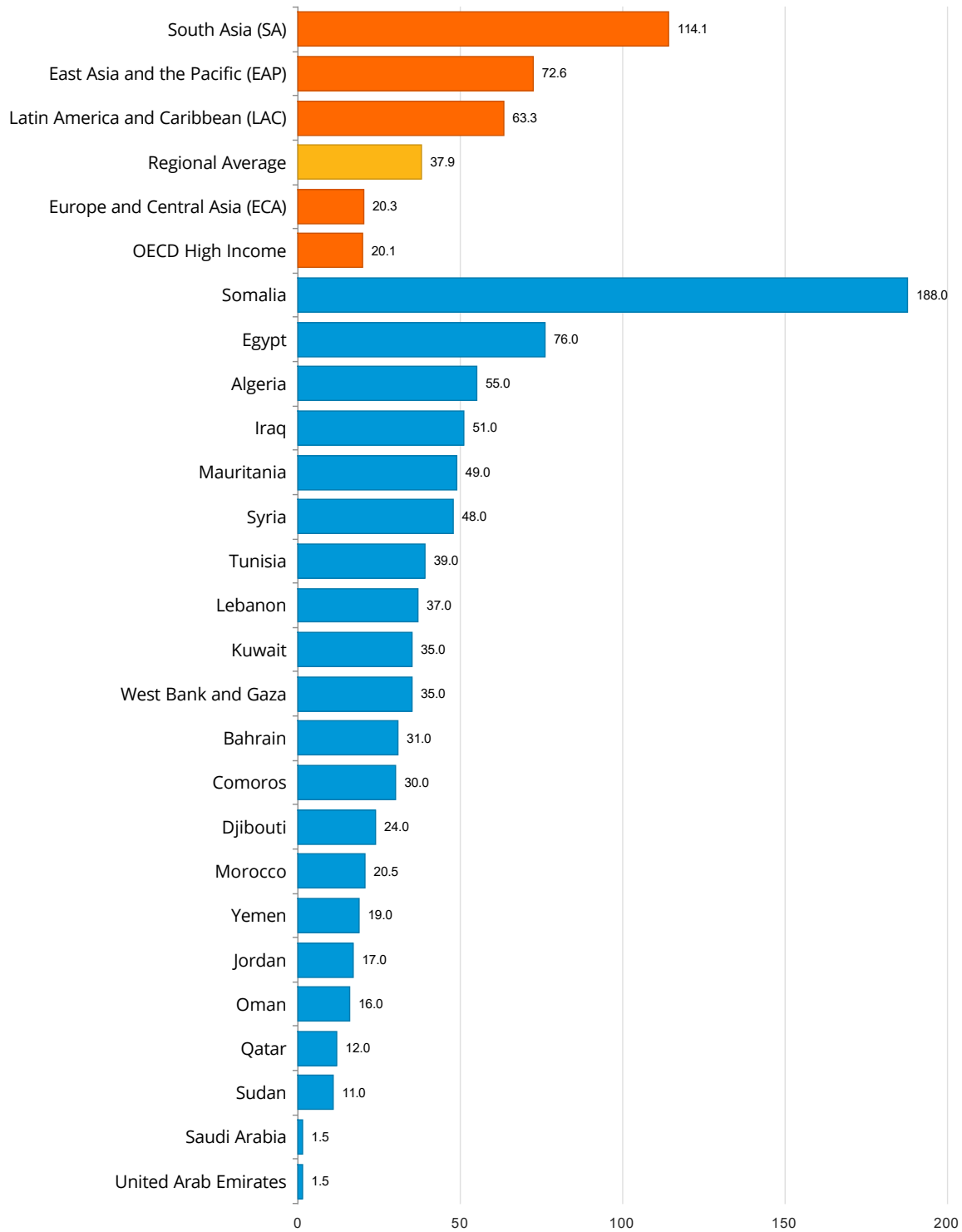
#### Procedures (number)



Source: Doing Business database.

## Registering Property

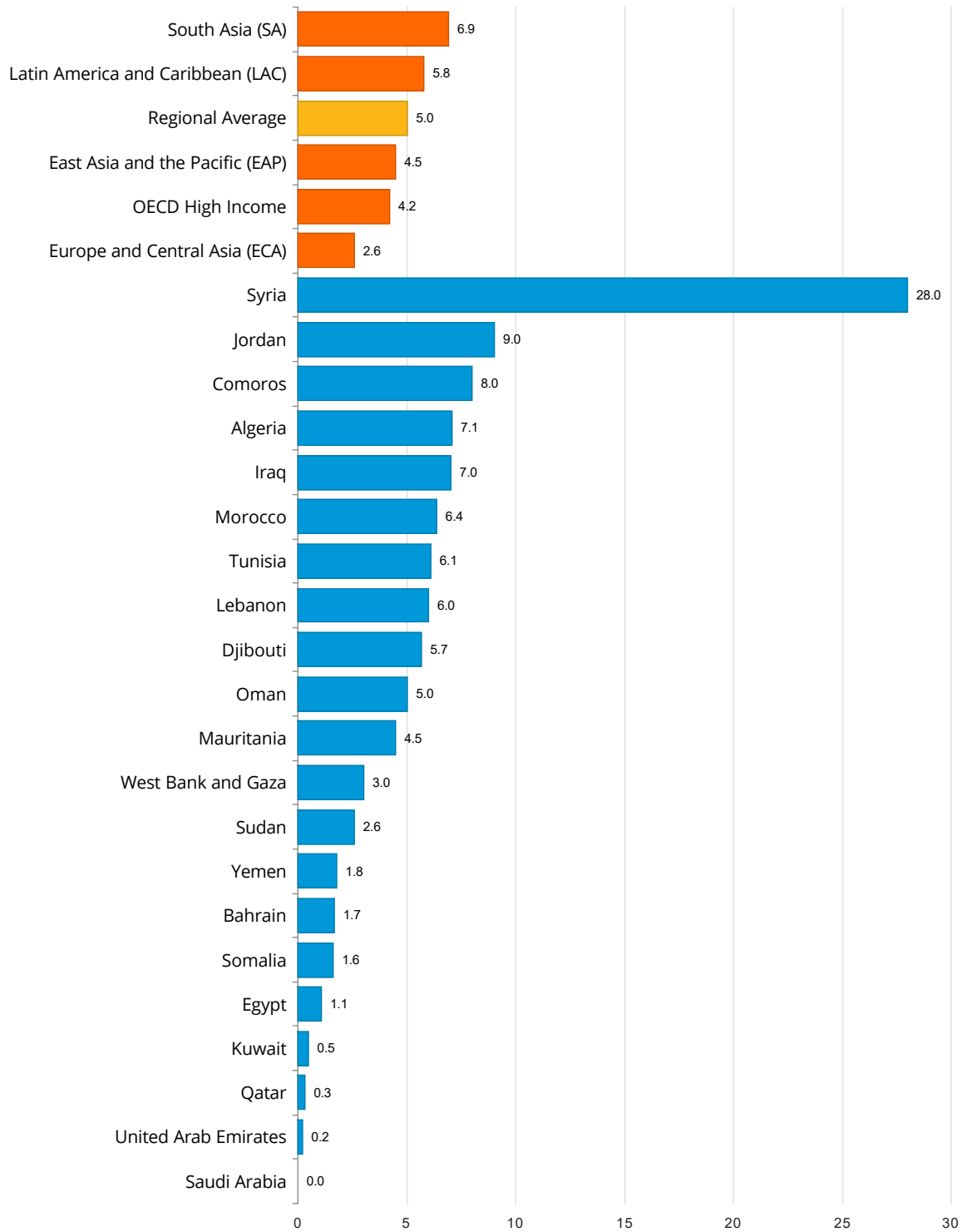
Time (days)



Source: Doing Business database.

## Registering Property

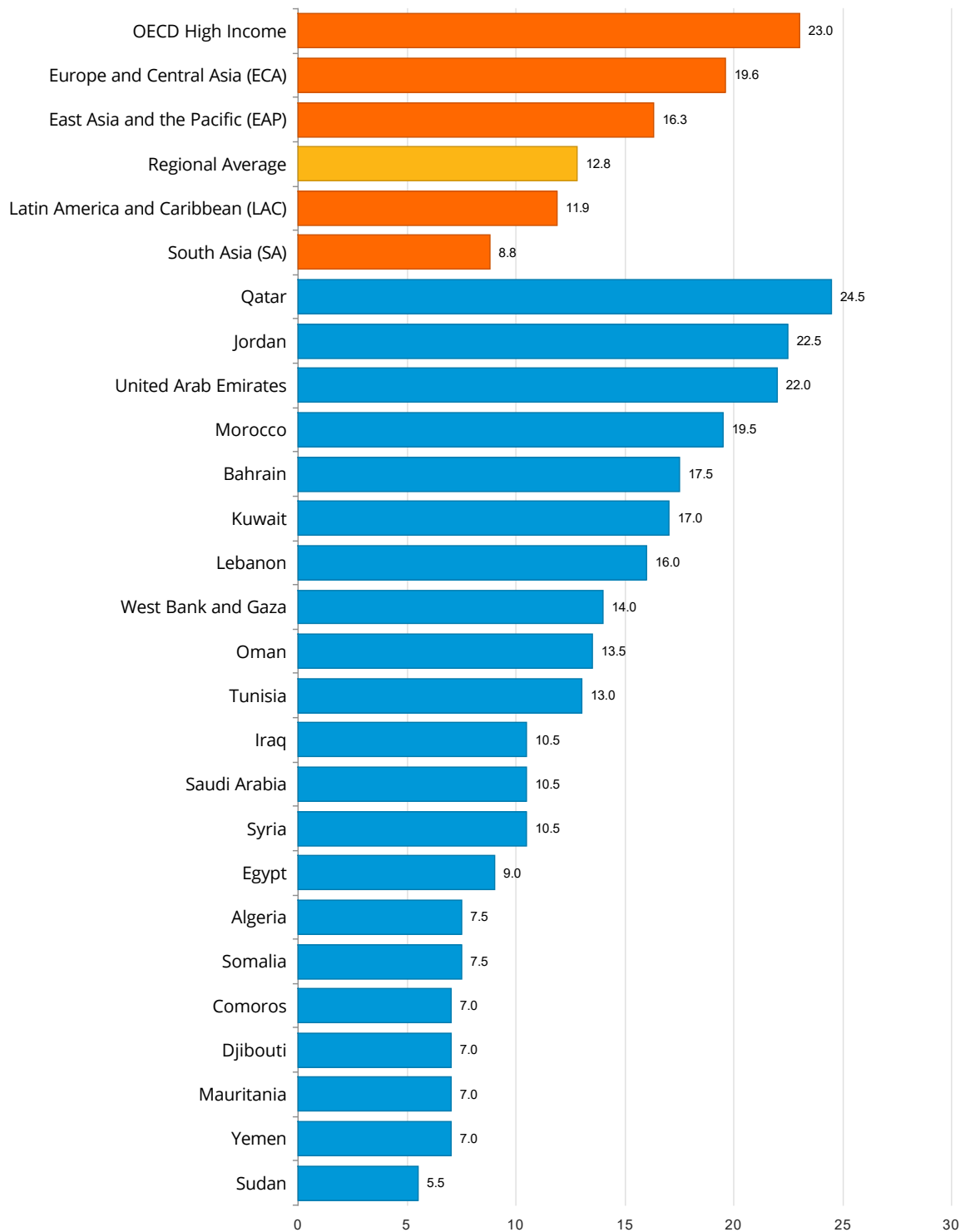
### Cost (% of property value)



Source: Doing Business database.

## Registering Property

### Quality of the land administration index (0-30)



Source: Doing Business database.

## Getting Credit

This topic explores two sets of issues—the strength of credit reporting systems and the effectiveness of collateral and bankruptcy laws in facilitating lending. The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Strength of legal rights index (0–12)

- Rights of borrowers and lenders through collateral laws (0-10)
- Protection of secured creditors' rights through bankruptcy laws (0-2)

#### Depth of credit information index (0–8)

- Scope and accessibility of credit information distributed by credit bureaus and credit registries (0-8)

#### Credit bureau coverage (% of adults)

- Number of individuals and firms listed in largest credit bureau as a percentage of adult population

#### Credit registry coverage (% of adults)

- Number of individuals and firms listed in credit registry as a percentage of adult population

### Case study assumptions

Doing Business assesses the sharing of credit information and the legal rights of borrowers and lenders with respect to secured transactions through 2 sets of indicators. The depth of credit information index measures rules and practices affecting the coverage, scope and accessibility of credit information available through a credit registry or a credit bureau. The strength of legal rights index measures the degree to which collateral and bankruptcy laws protect the rights of borrowers and lenders and thus facilitate lending. For each economy it is first determined whether a unitary secured transactions system exists. Then two case scenarios, case A and case B, are used to determine how a nonpossessory security interest is created, publicized and enforced according to the law. Special emphasis is given to how the collateral registry operates (if registration of security interests is possible). The case scenarios involve a secured borrower, company ABC, and a secured lender, BizBank. In some economies the legal framework for secured transactions will allow only case A or case B (not both) to apply. Both cases examine the same set of legal provisions relating to the use of movable collateral.

#### Several assumptions about the secured borrower (ABC) and lender (BizBank) are used:

- ABC is a domestic limited liability company (or its legal equivalent).
- ABC has up to 50 employees.
- ABC has its headquarters and only base of operations in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Both ABC and BizBank are 100% domestically owned.

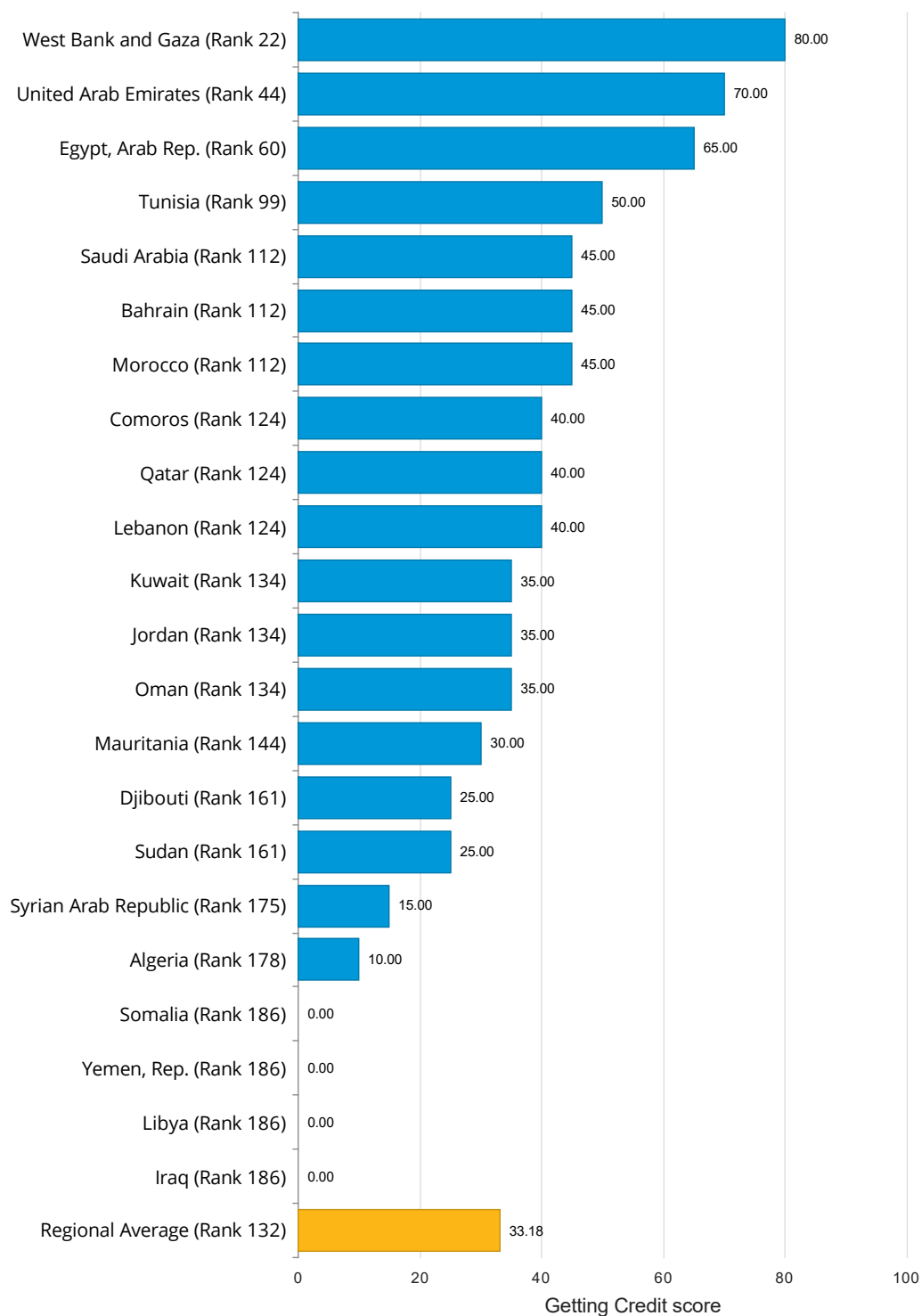
The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where the law does not allow nonpossessory security interests in movable property, ABC and BizBank use a fiduciary transfer-of-title arrangement (or a similar substitute for nonpossessory security interests). In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

## Getting Credit

Where do the region's economies stand today?

How well do the credit information systems and collateral and bankruptcy laws in economies in Arab World facilitate access to credit? The global rankings of these economies on the ease of getting credit suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of getting credit



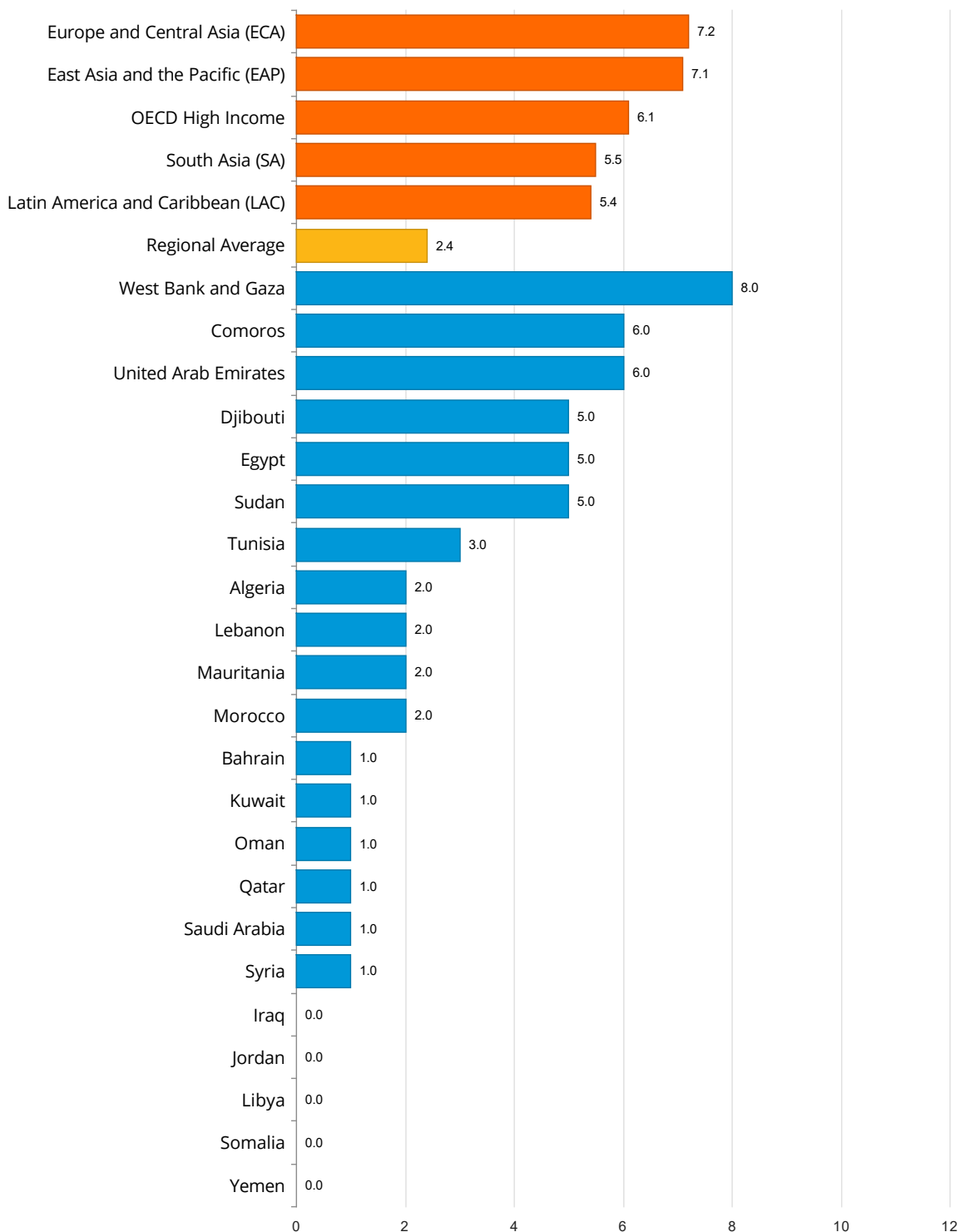
Source: Doing Business database.

## Getting Credit

Another way to assess how well regulations and institutions support lending and borrowing in the region is to see where the region stands in the distribution of scores across regions. The first figure highlights the score on the strength of legal rights index in Arab World and comparator regions. The second figure shows the same thing for the depth of credit information index.

### How strong are legal rights for borrowers and lenders

#### Strength of legal rights index (0-12)

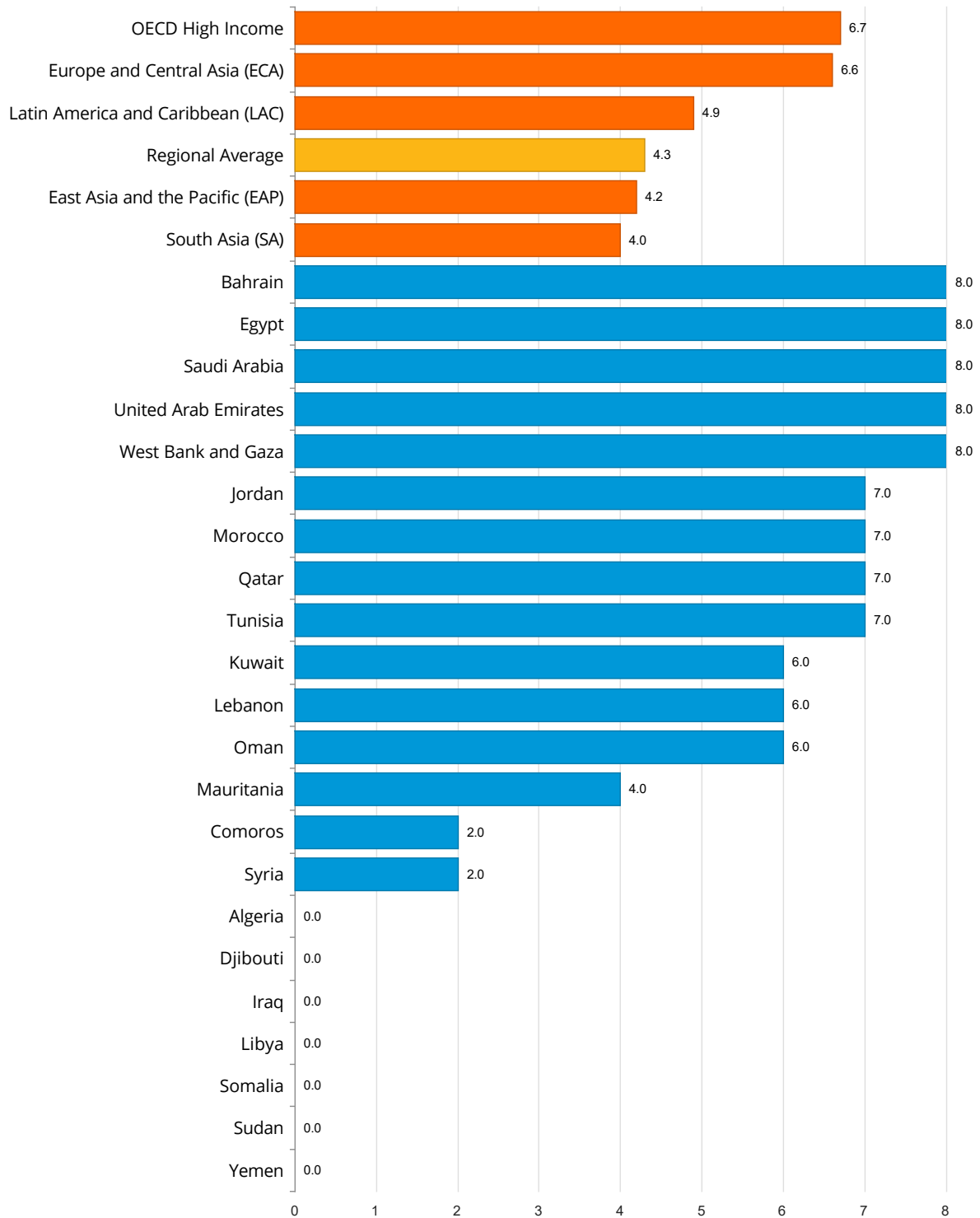


Source: Doing Business database.



## Getting Credit

### Depth of credit information index (0-8)



Source: Doing Business database.

## Protecting Minority Investors

This topic measures the strength of minority shareholder protections against misuse of corporate assets by directors for their personal gain as well as shareholder rights, governance safeguards and corporate transparency requirements that reduce the risk of abuse. The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

**Extent of disclosure index (0–10):** Review and approval requirements for related-party transactions; Disclosure requirements for related-party transactions

**Extent of director liability index (0–10):** Ability of minority shareholders to sue and hold interested directors liable for prejudicial related-party transactions; Available legal remedies (damages, disgorgement of profits, fines, imprisonment, rescission of the transaction)

**Ease of shareholder suits index (0–10):** Access to internal corporate documents; Evidence obtainable during trial and allocation of legal expenses

**Extent of conflict of interest regulation index (0–10):** Simple average of the extent of disclosure, extent of director liability and ease of shareholder indices

**Extent of shareholder rights index (0–10):** Shareholders' rights and role in major corporate decisions

**Extent of ownership and control index (0–10):** Governance safeguards protecting shareholders from undue board control and entrenchment

**Extent of corporate transparency index (0–10):** Corporate transparency on ownership stakes, compensation, audits and financial prospects

**Extent of shareholder governance index (0–10):** Simple average of the extent of shareholders rights, extent of ownership and control and extent of corporate transparency indices

**Strength of minority investor protection index (0–10):** Simple average of the extent of conflict of interest regulation and extent of shareholder governance indices

### Case study assumptions

To make the data comparable across economies, a case study uses several assumptions about the business and the transaction.

#### The business (Buyer):

- Is a publicly traded corporation listed on the economy's most important stock exchange. If there are fewer than ten listed companies or if there is no stock exchange in the economy, it is assumed that Buyer is a large private company with multiple shareholders.

- Has a board of directors and a chief executive officer (CEO) who may legally act on behalf of Buyer where permitted, even if this is not specifically required by law.

- Has a supervisory board in economies with a two-tier board system on which Mr. James appointed 60% of the shareholder-elected members.

- Has not adopted bylaws or articles of association that go beyond the minimum requirements. Does not follow codes, principles, recommendations or guidelines that are not mandatory.

- Is a manufacturing company with its own distribution network.

#### The transaction involves the following details:

- Mr. James owns 60% of Buyer, sits on Buyer's board of directors and elected two directors to Buyer's five-member board.

- Mr. James also owns 90% of Seller, a company that operates a chain of retail hardware stores. Seller recently closed a large number of its stores.

- Mr. James proposes that Buyer purchase Seller's unused fleet of trucks to expand Buyer's distribution of its food products, a proposal to which Buyer agrees. The price is equal to 10% of Buyer's assets and is higher than the market value.

- The proposed transaction is part of the company's principal activity and is not outside the authority of the company.

- Buyer enters into the transaction. All required approvals are obtained, and all required disclosures made—that is, the transaction was not entered into fraudulently.

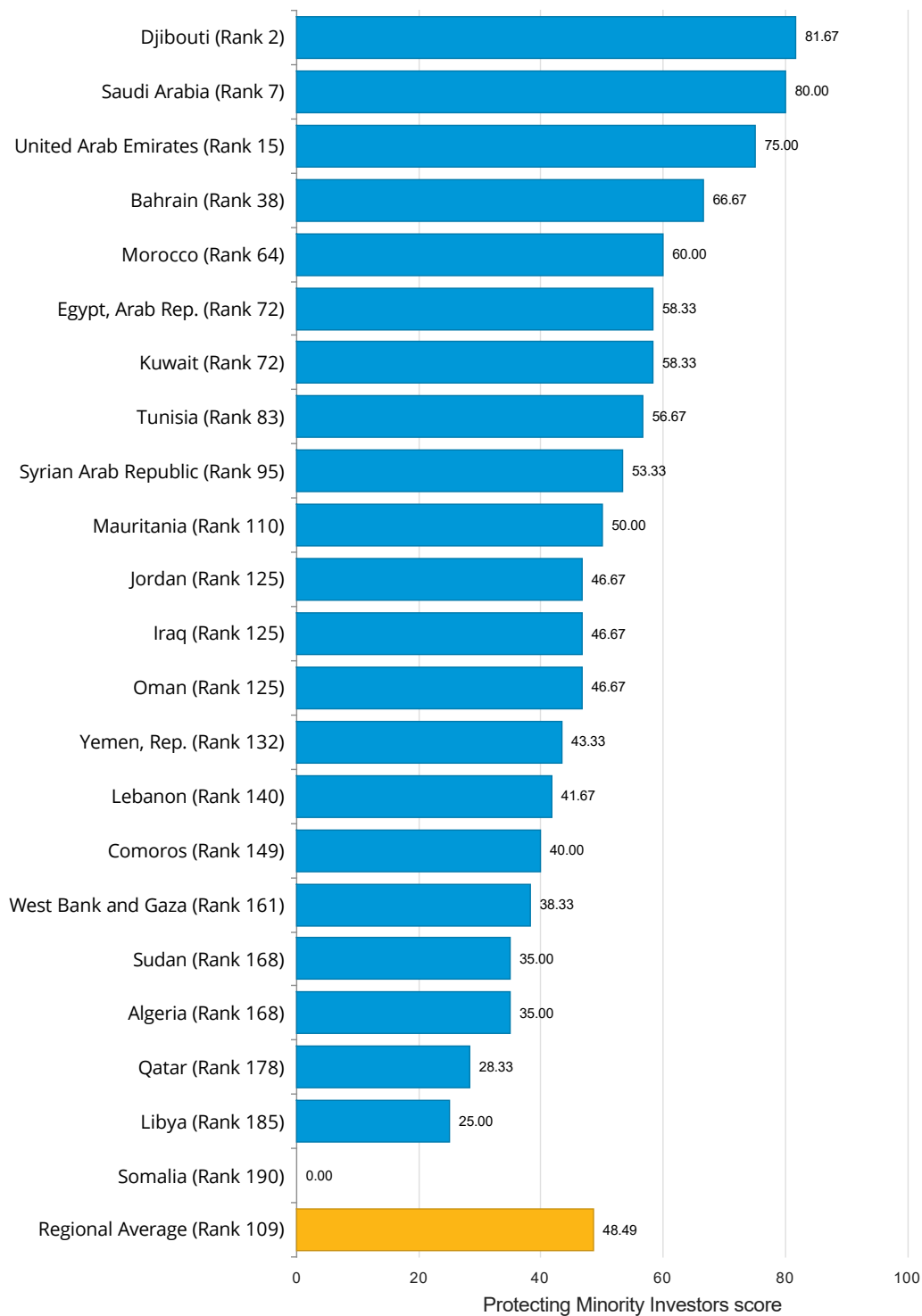
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the executives and directors that approved the transaction.

### Protecting Minority Investors

Where do the region's economies stand today?

How strong are investor protections against self-dealing in economies in Arab World? The global rankings of these economies on the strength of investor protection index suggest an answer. While the indicator does not measure all aspects related to the protection of minority investors, a higher ranking does indicate that an economy's regulations offer stronger investor protections against self-dealing in the areas measured.

#### How economies in Arab World rank on the ease of protecting minority investors



Source: Doing Business database.

## Paying Taxes

This topic records the taxes and mandatory contributions that a medium-size company must pay or withhold in a given year, as well as measures the administrative burden in paying taxes and contributions. The most recent round of data collection for the project was completed in May 2018 covering for the Paying Taxes indicator calendar year 2017 (January 1, 2017 – December 31, 2017).

[See the methodology for more information.](#)

### What the indicators measure

#### **Tax payments for a manufacturing company in 2017 (number per year adjusted for electronic and joint filing and payment)**

Total number of taxes and contributions paid, including consumption taxes (value added tax, sales tax or goods and service tax)

Method and frequency of filing and payment

#### **Time required to comply with 3 major taxes (hours per year)**

Collecting information, computing tax payable

Completing tax return, filing with agencies

Arranging payment or withholding

Preparing separate tax accounting books, if required

#### **Total tax and contribution rate (% of profit before all taxes)**

Profit or corporate income tax

Social contributions, labor taxes paid by employer

Property and property transfer taxes

Dividend, capital gains, financial transactions taxes

Waste collection, vehicle, road and other taxes

#### **Postfiling Index**

Time to comply with a VAT refund

Time to receive a VAT refund

Time to comply with a corporate income tax audit

Time to complete a corporate income tax audit

### Case study assumptions

Using a case scenario, Doing Business records taxes and mandatory contributions a medium size company must pay in a year, and measures the administrative burden of paying taxes, contributions and dealing with postfiling processes. Information is also compiled on frequency of filing and payments, time taken to comply with tax laws, time taken to comply with the requirements of postfiling processes and time waiting.

To make data comparable across economies, several assumptions are used:

- TaxpayerCo. is a medium-size business that started operations on January 1, 2016. It produces ceramic flowerpots and sells them at retail. All taxes and contributions recorded are paid in the second year of operation (calendar year 2017). Taxes and mandatory contributions are measured at all levels of government.

#### **The VAT refund process:**

- In June 2017, TaxpayerCo. makes a large capital purchase: the value of the machine is 65 times income per capita of the economy. Sales are equally spread per month (1,050 times income per capita divided by 12) and cost of goods sold are equally expensed per month (875 times income per capita divided by 12). The machinery seller is registered for VAT and excess input VAT incurred in June will be fully recovered after four consecutive months if the VAT rate is the same for inputs, sales and the machine and the tax reporting period is every month. Input VAT will exceed Output VAT in June 2017.

#### **The corporate income tax audit process:**

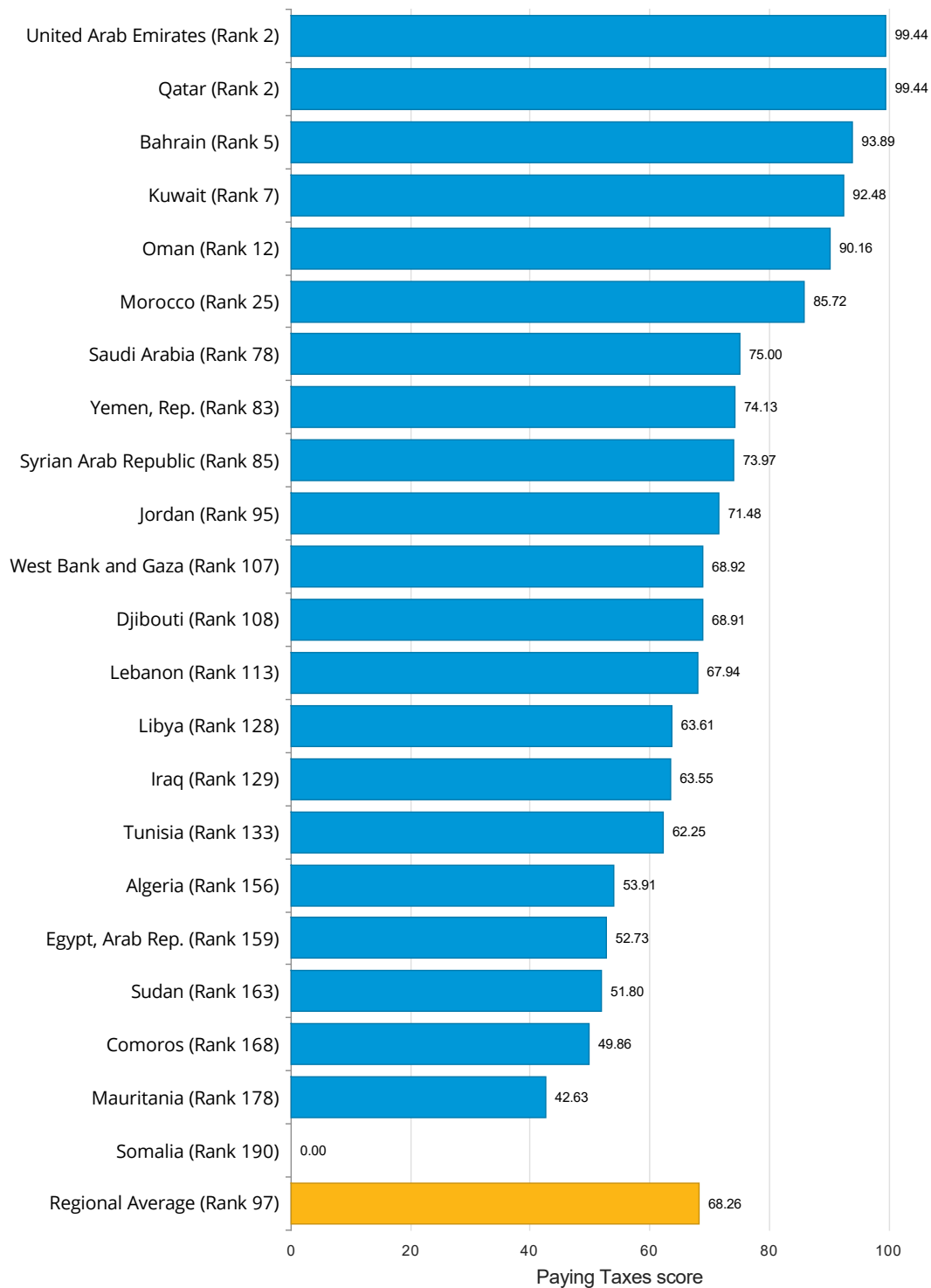
- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the tax authority. The value of the underpaid income tax liability is 5% of the corporate income tax liability due. TaxpayerCo. submits corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

## Paying Taxes

Where do the region's economies stand today?

What is the administrative burden of complying with taxes in economies in Arab World —and how much do firms pay in taxes? The global rankings of these economies on the ease of paying taxes offer useful information for assessing the tax compliance burden for businesses. The average ranking of the region provides a useful benchmark.

### How economies in Arab World rank on the ease of paying taxes



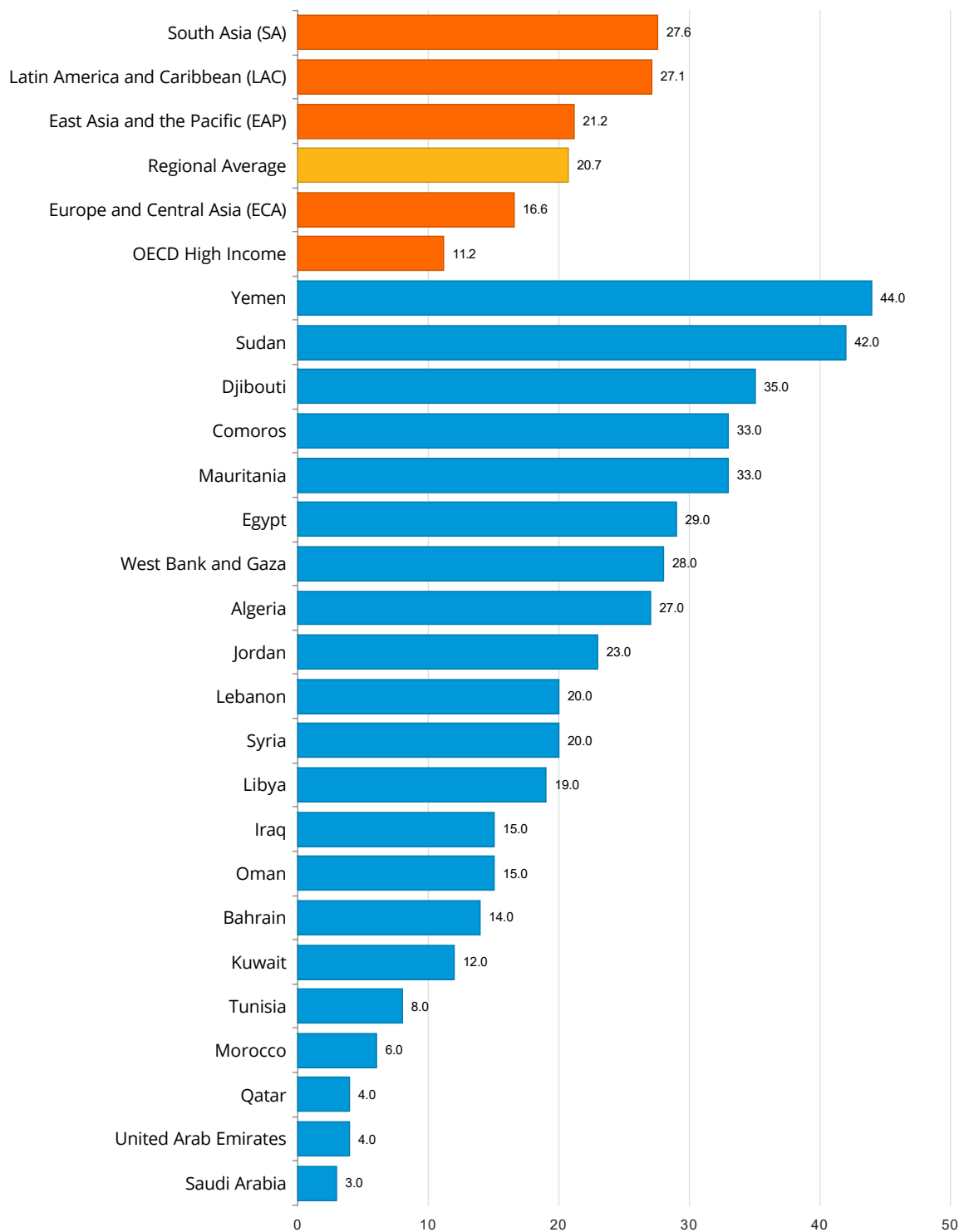
Source: Doing Business database.

## Paying Taxes

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show what it takes to comply with tax regulations in each economy in the region—the number of payments per year, the time required to prepare, and file and pay taxes the 3 major taxes (corporate income tax, VAT or sales tax and labor taxes and mandatory contributions), the total tax and contribution rate—as well as a postfiling index that measures the compliance with and efficiency of completing two processes: VAT cash refund and tax audit. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### How easy is it to pay taxes in economies in Arab World - and what are the total tax rates

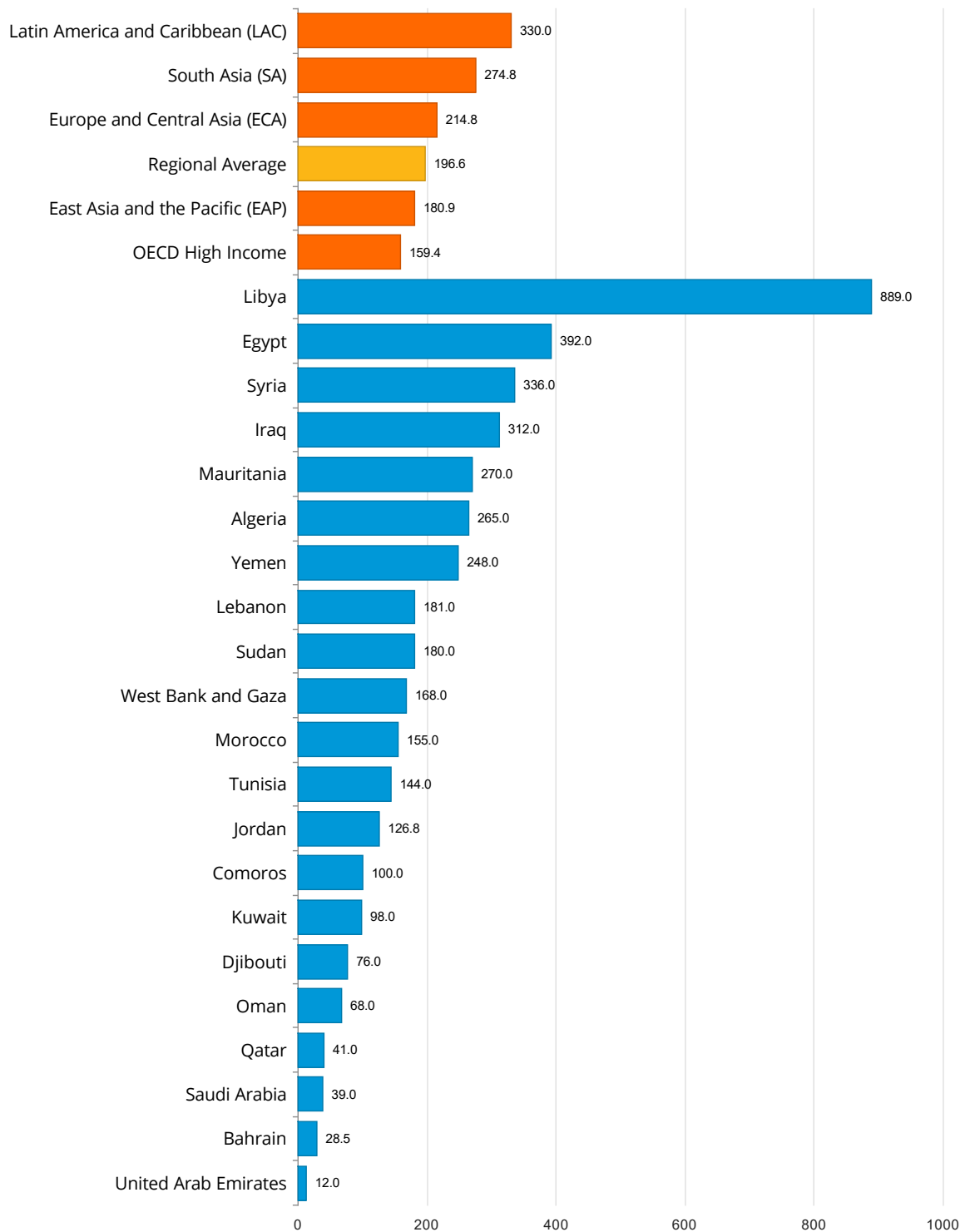
#### Payments (number per year)



Source: Doing Business database.

## Paying Taxes

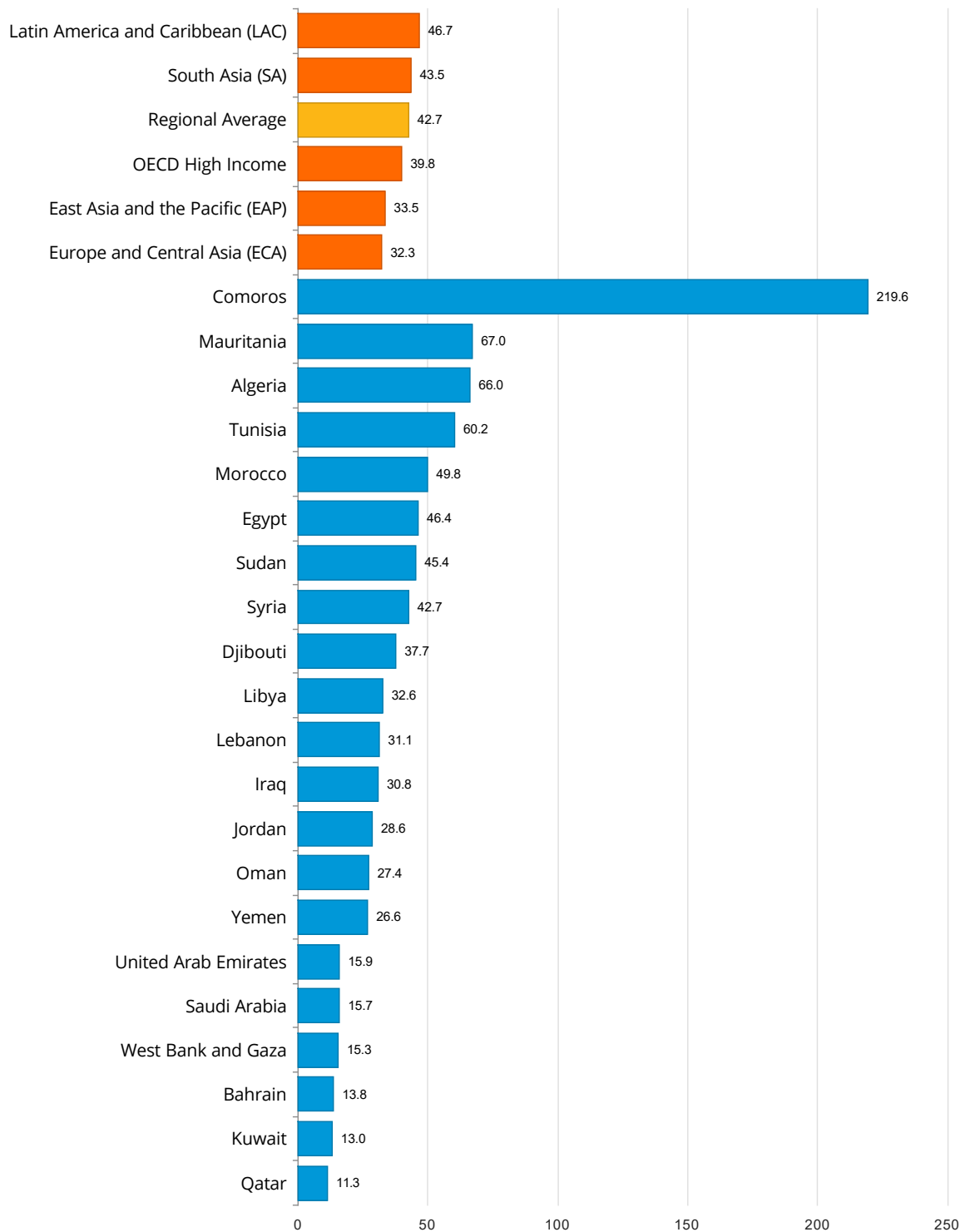
Time (hours per year)



Source: Doing Business database.

## Paying Taxes

### Total tax and contribution rate (% of profit)

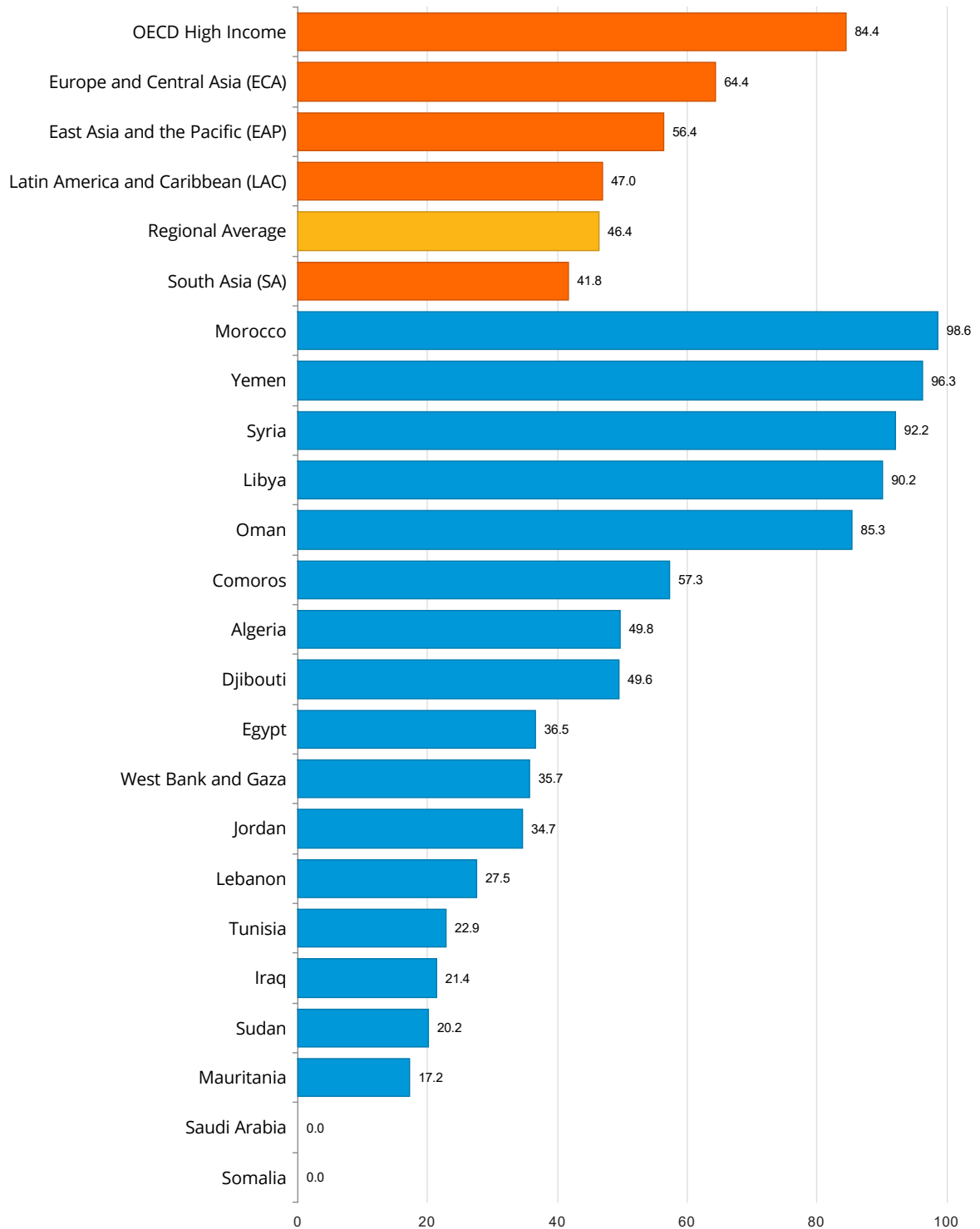


Source: Doing Business database.



## Paying Taxes

### Postfiling index (0-100)



Source: Doing Business database.

## Trading across Borders

Doing Business records the time and cost associated with the logistical process of exporting and importing goods. Doing Business measures the time and cost (excluding tariffs) associated with three sets of procedures—documentary compliance, border compliance and domestic transport—within the overall process of exporting or importing a shipment of goods. The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Documentary compliance

- Obtaining, preparing and submitting documents during transport, clearance, inspections and port or border handling in origin economy
- Obtaining, preparing and submitting documents required by destination economy and any transit economies
- Covers all documents required by law and in practice, including electronic submissions of information

#### Border compliance

- Customs clearance and inspections
- Inspections by other agencies (if applied to more than 20% of shipments)
- Handling and inspections that take place at the economy's port or border

#### Domestic transport

- Loading or unloading of the shipment at the warehouse or port/border
- Transport between warehouse and port/border
- Traffic delays and road police checks while shipment is en route

### Case study assumptions

To make the data comparable across economies, a few assumptions are made about the traded goods and the transactions:

**Time:** Time is measured in hours, and 1 day is 24 hours (for example, 22 days are recorded as  $22 \times 24 = 528$  hours). If customs clearance takes 7.5 hours, the data are recorded as is. Alternatively, suppose documents are submitted to a customs agency at 8:00a.m., are processed overnight and can be picked up at 8:00a.m. the next day. The time for customs clearance would be recorded as 24 hours because the actual procedure took 24 hours.

**Cost:** Insurance cost and informal payments for which no receipt is issued are excluded from the costs recorded. Costs are reported in U.S. dollars. Contributors are asked to convert local currency into U.S. dollars based on the exchange rate prevailing on the day they answer the questionnaire. Contributors are private sector experts in international trade logistics and are informed about exchange rates.

#### Assumptions of the case study:

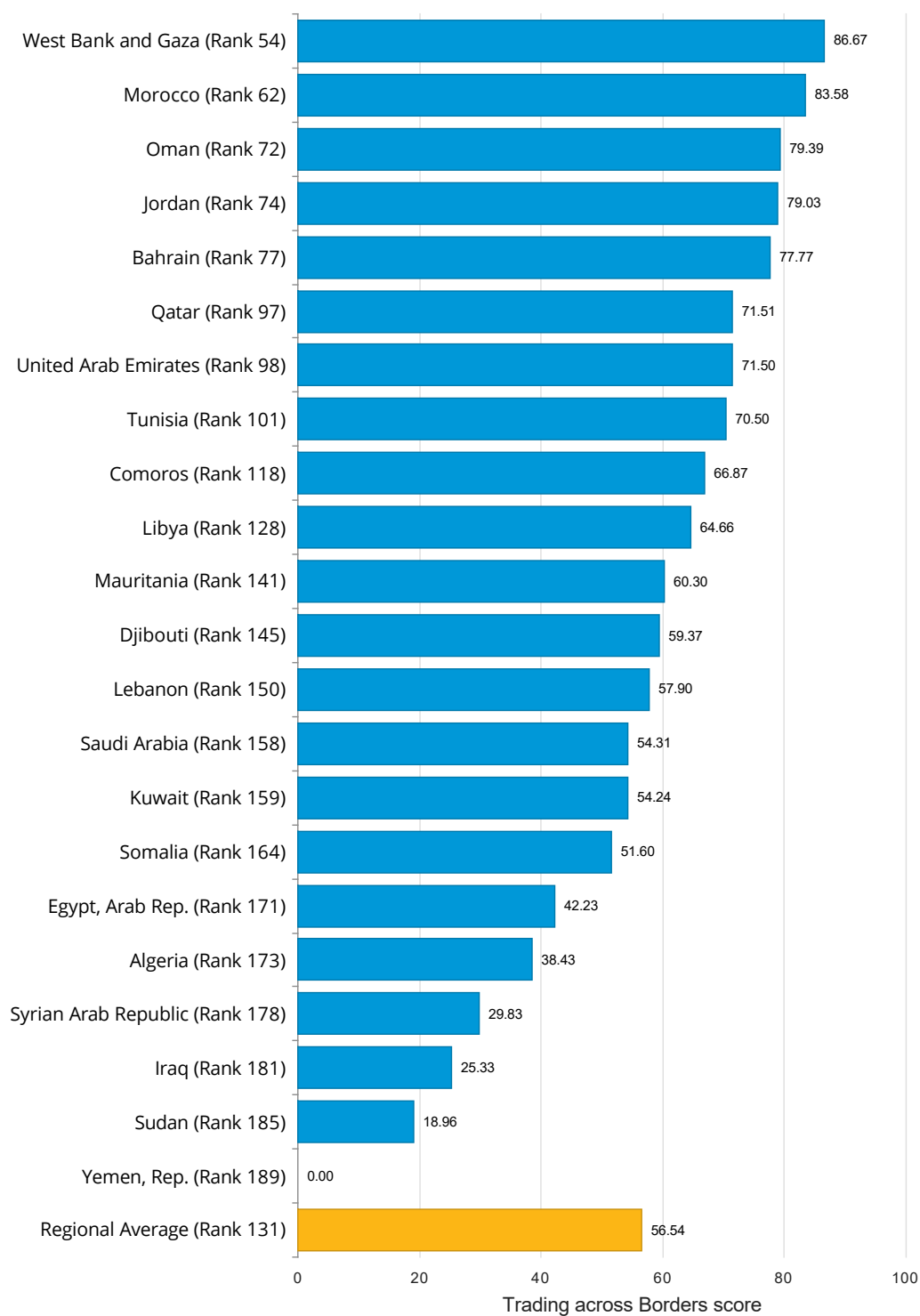
- For all 190 economies covered by Doing Business, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy.
- It is assumed each economy imports 15 metric tons of containerized auto parts (HS 8708) from its natural import partner—the economy from which it imports the largest value (price times quantity) of auto parts. It is assumed each economy exports the product of its comparative advantage (defined by the largest export value) to its natural export partner—the economy that is the largest purchaser of this product. Shipment value is assumed to be \$50,000.
- The mode of transport is the one most widely used for the chosen export or import product and the trading partner, as is the seaport or land border crossing.
- All electronic information submissions requested by any government agency in connection with the shipment are considered to be documents obtained, prepared and submitted during the export or import process.
- A port or border is a place (seaport or land border crossing) where merchandise can enter or leave an economy.
- Relevant government agencies include customs, port authorities, road police, border guards, standardization agencies, ministries or departments of agriculture or industry, national security agencies and any other government authorities.

## Trading across Borders

Where do the region's economies stand today?

How easy it is for businesses in economies in Arab World to export and import goods? The global rankings of these economies on the ease of trading across borders suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of trading across borders



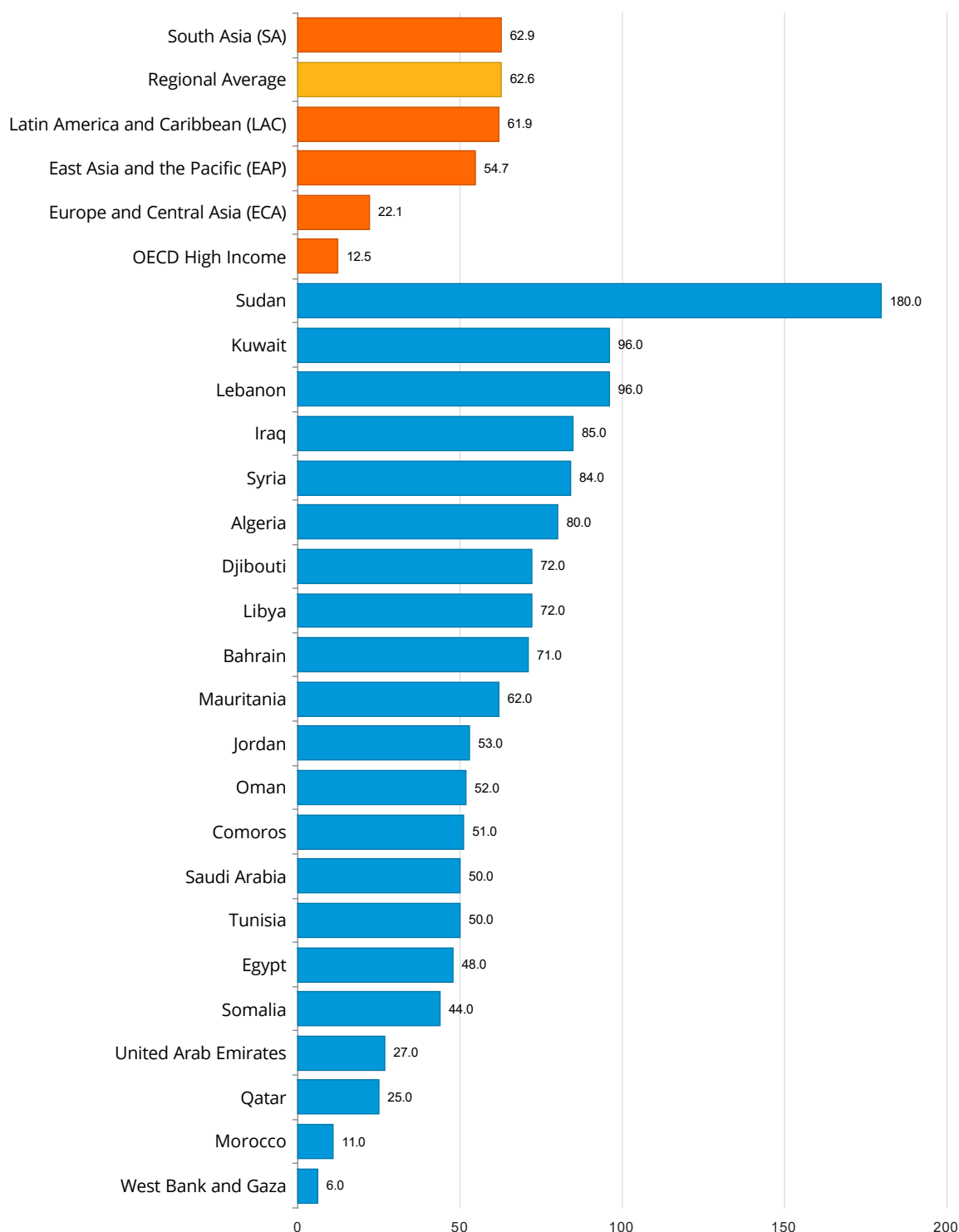
Source: Doing Business database.

## Trading across Borders

The indicators reported here are for trading a shipment of goods by the most widely used mode of transport (whether sea or land or some combination of these). The information on the time and cost to complete export and import is collected from local freight forwarders, customs brokers and traders. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### What it takes to trade across borders in economies in Arab World

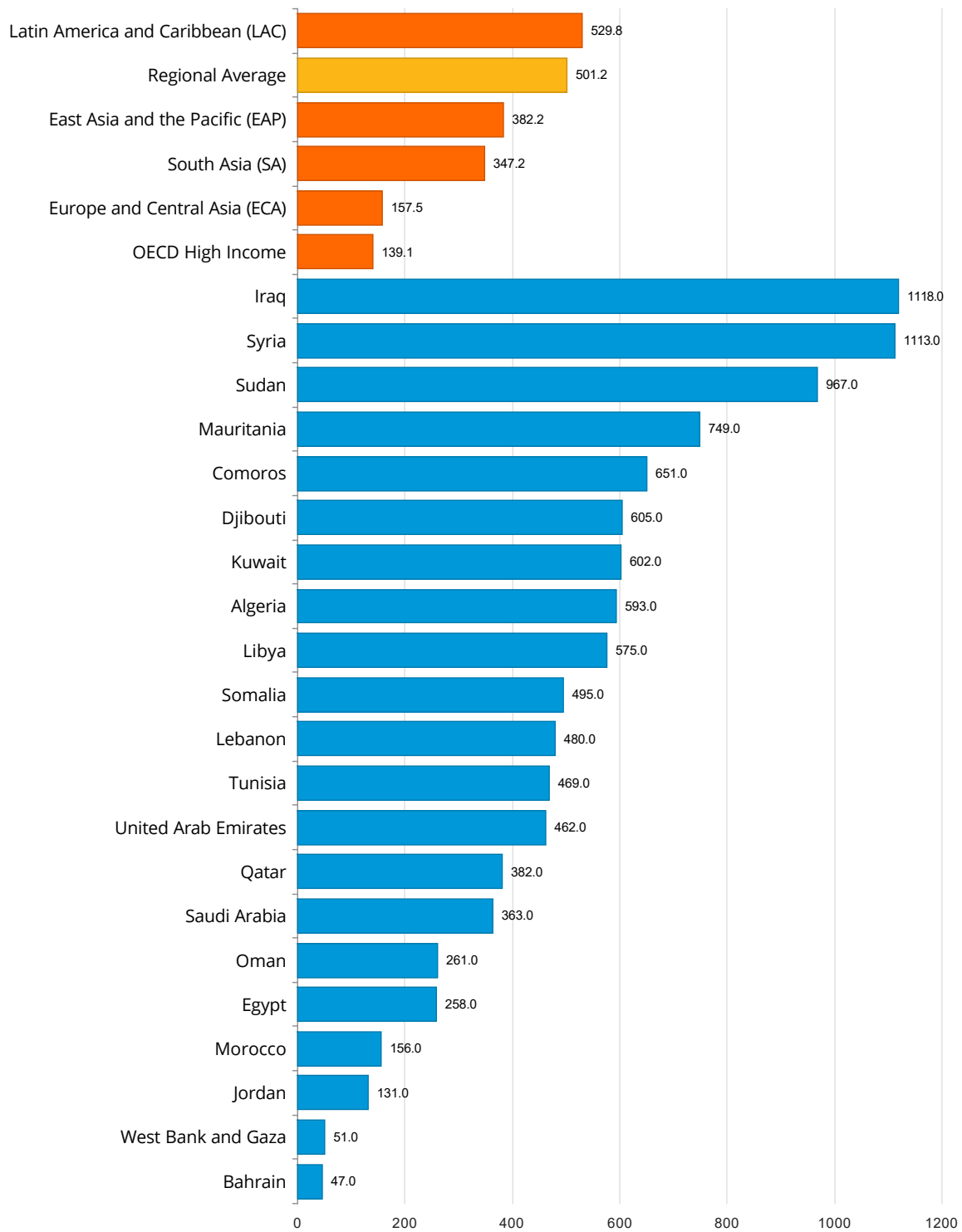
#### Time to export: Border compliance (hours)



Source: Doing Business database.

## Trading across Borders

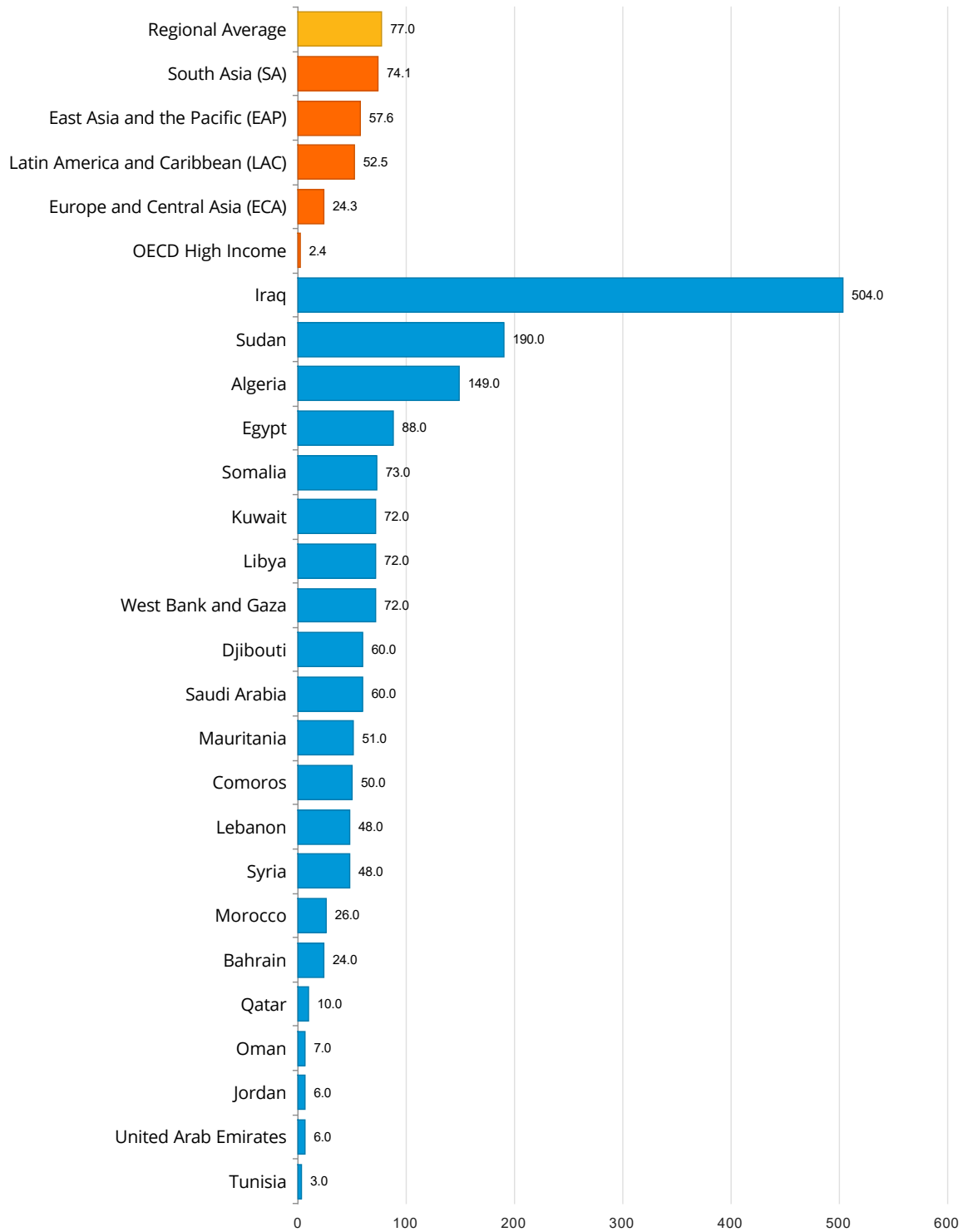
### Cost to export: Border compliance (USD)



Source: Doing Business database.

## Trading across Borders

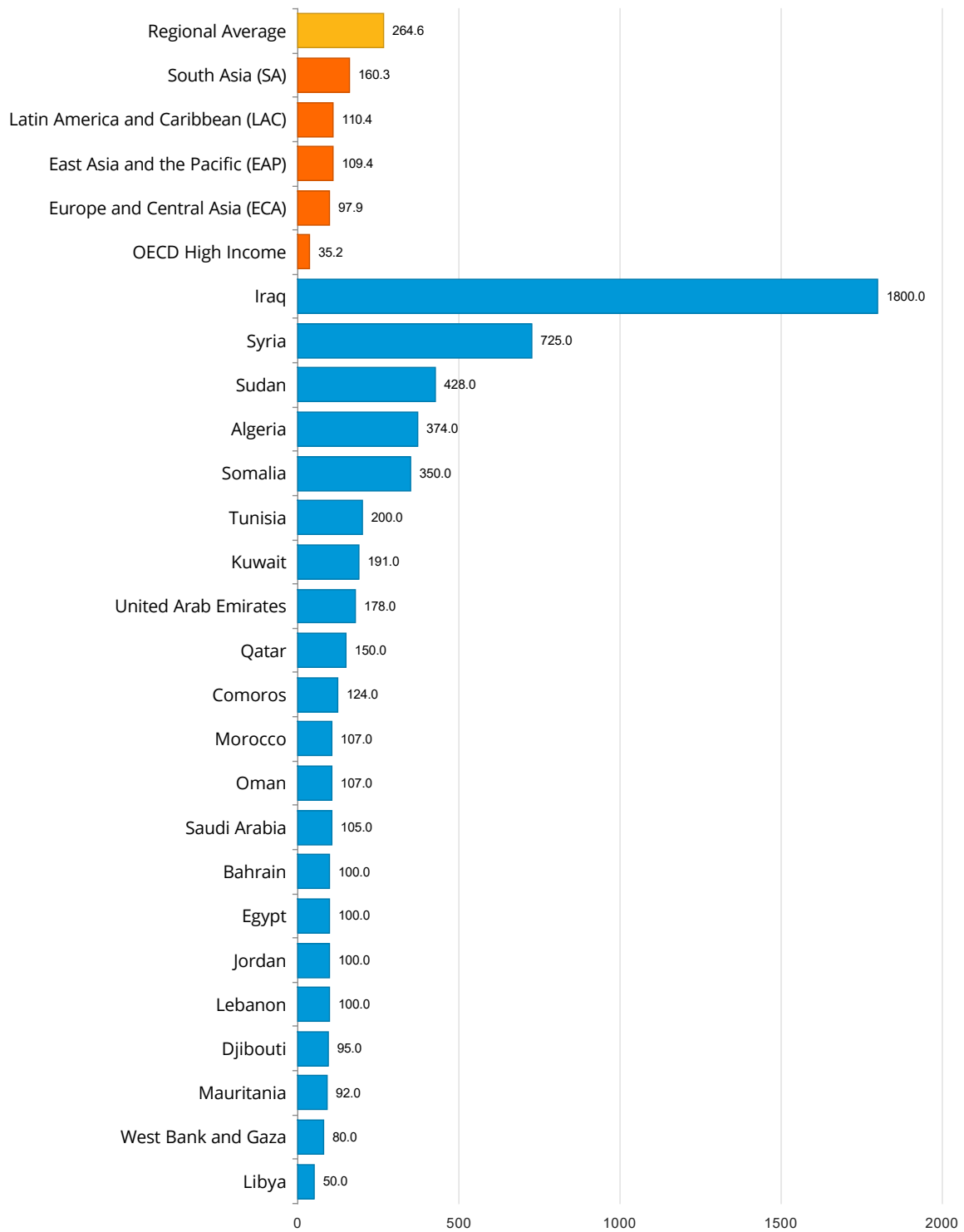
### Time to export: Documentary compliance (hours)



Source: Doing Business database.

### Trading across Borders

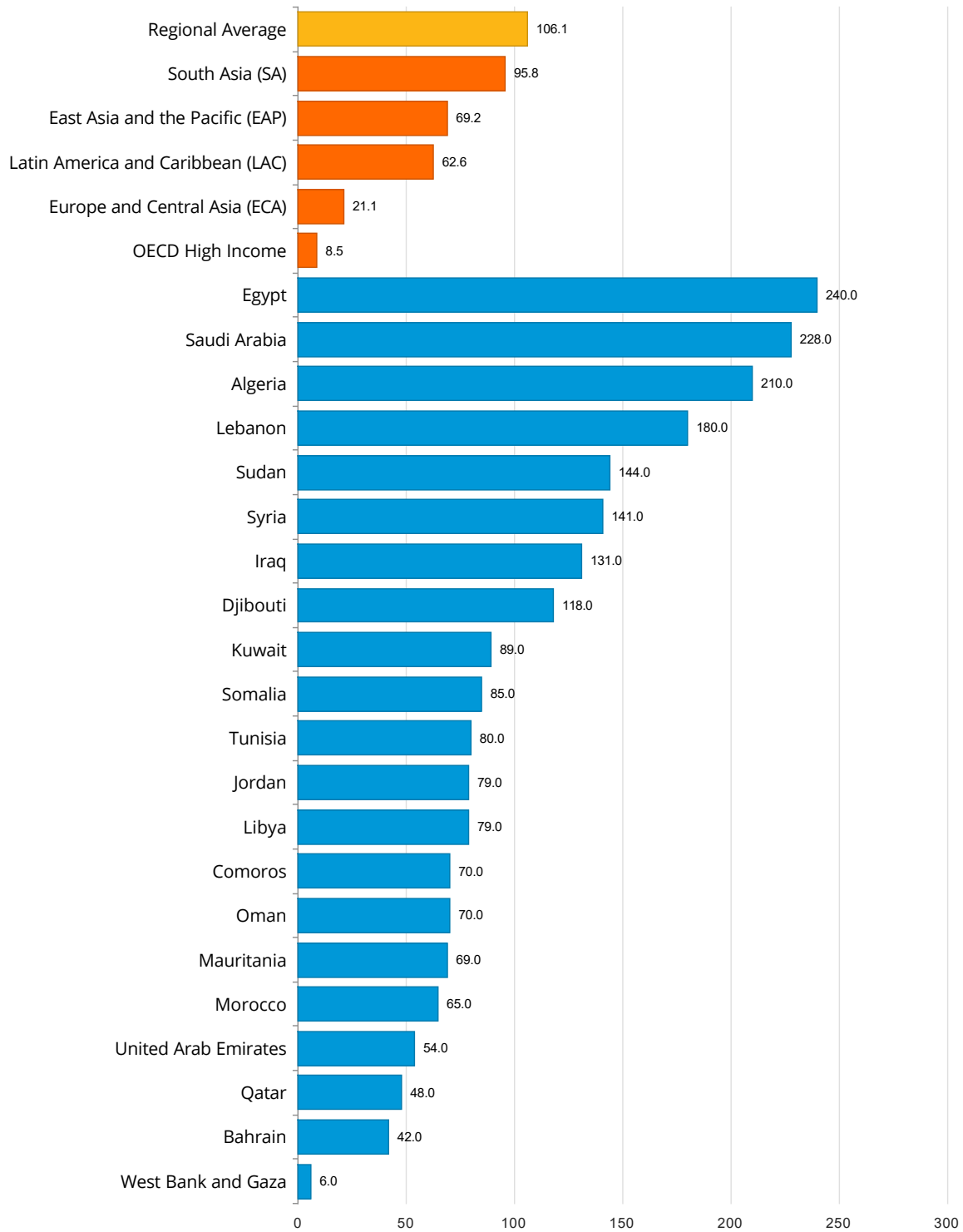
#### Cost to export: Documentary compliance (USD)



Source: Doing Business database.

## Trading across Borders

### Time to import: Border compliance (hours)

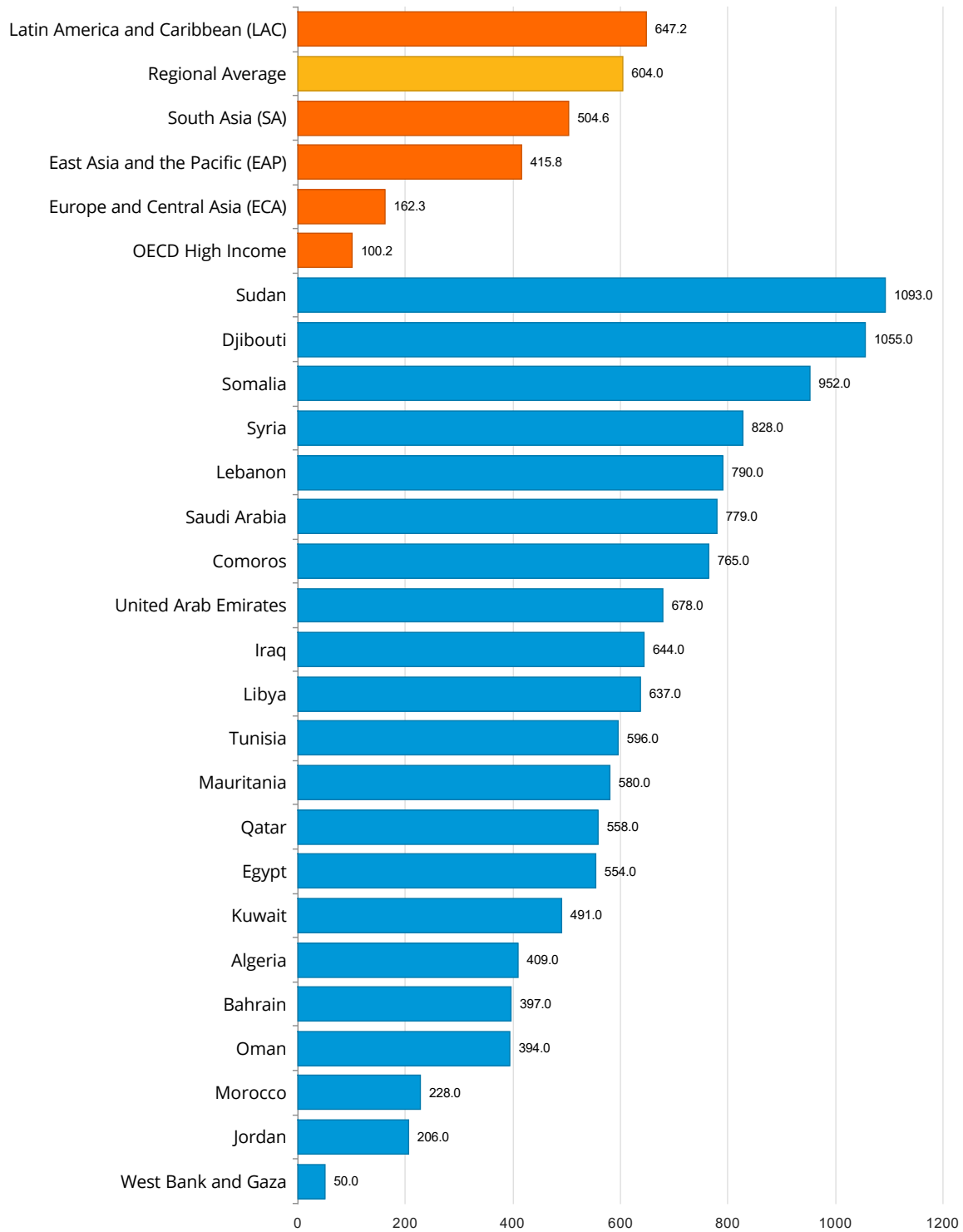


Source: Doing Business database.



## Trading across Borders

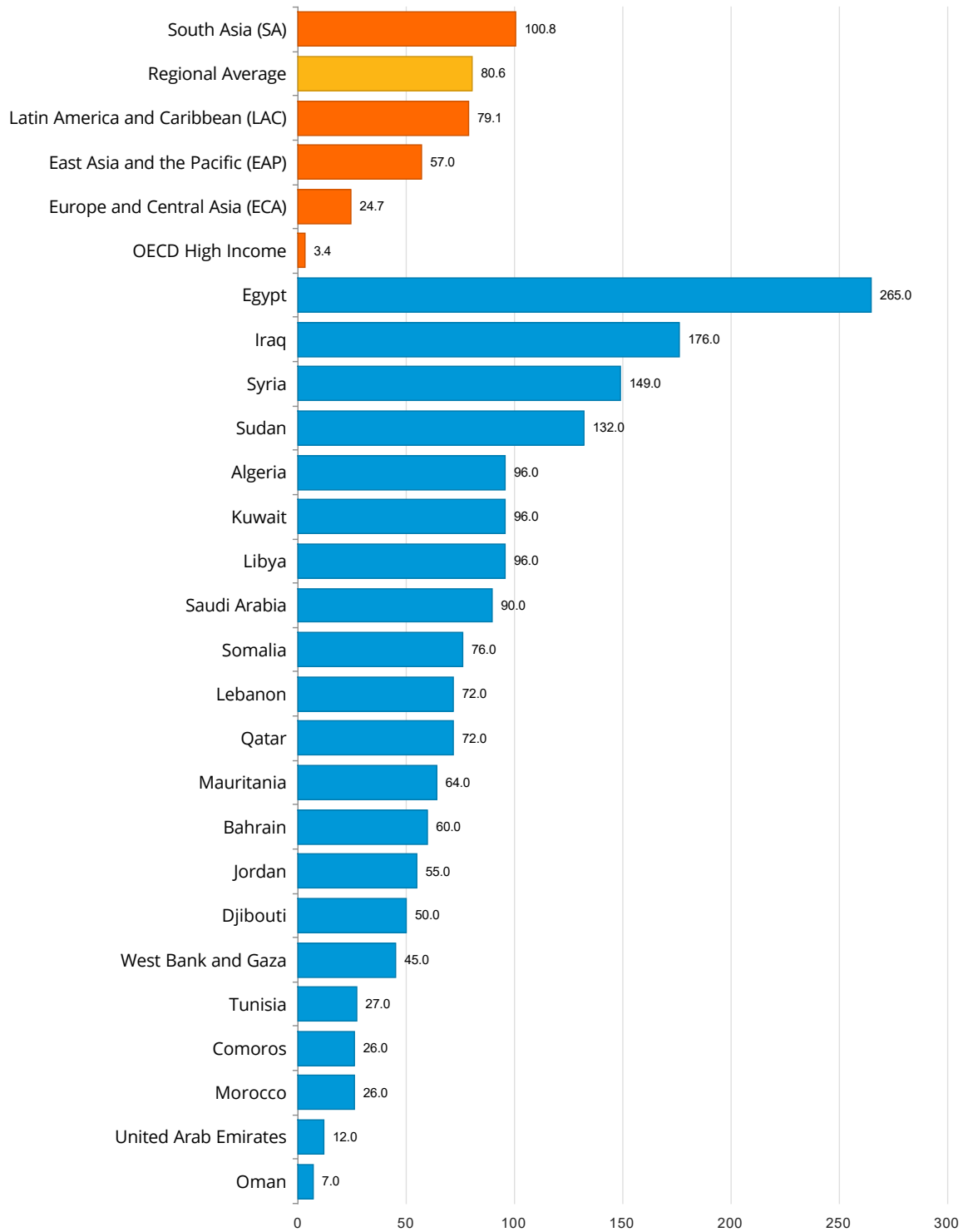
### Cost to import: Border compliance (USD)



Source: Doing Business database.

## Trading across Borders

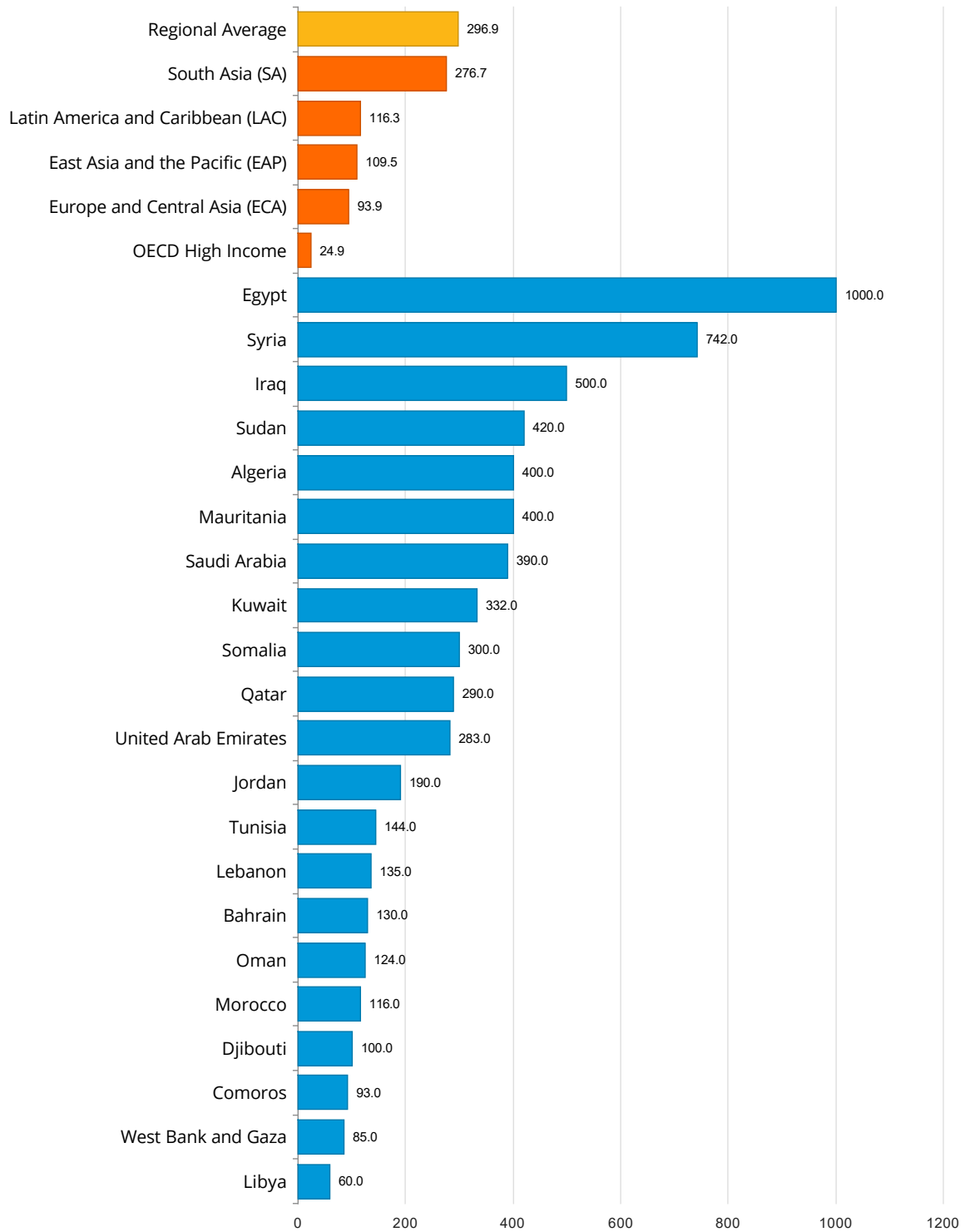
### Time to import: Documentary compliance (hours)



Source: Doing Business database.

### Trading across Borders

#### Cost to import: Documentary compliance (USD)



Source: Doing Business database.

## Enforcing Contracts

The enforcing contracts indicator measures the time and cost for resolving a commercial dispute through a local first-instance court, and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The most recent round of data collection was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Time required to enforce a contract through the courts (calendar days)

- Time to file and serve the case
- Time for trial and to obtain the judgment
- Time to enforce the judgment

#### Cost required to enforce a contract through the courts (% of claim)

- Attorney fees
- Court fees
- Enforcement fees

#### Quality of judicial processes index (0-18)

- Court structure and proceedings (-1-5)
- Case management (0-6)
- Court automation (0-4)
- Alternative dispute resolution (0-3)

### Case study assumptions

The dispute in the case study involves the breach of a sales contract between 2 domestic businesses. The case study assumes that the court hears an expert on the quality of the goods in dispute. This distinguishes the case from simple debt enforcement.

To make the data comparable across economies, Doing Business uses several assumptions about the case:

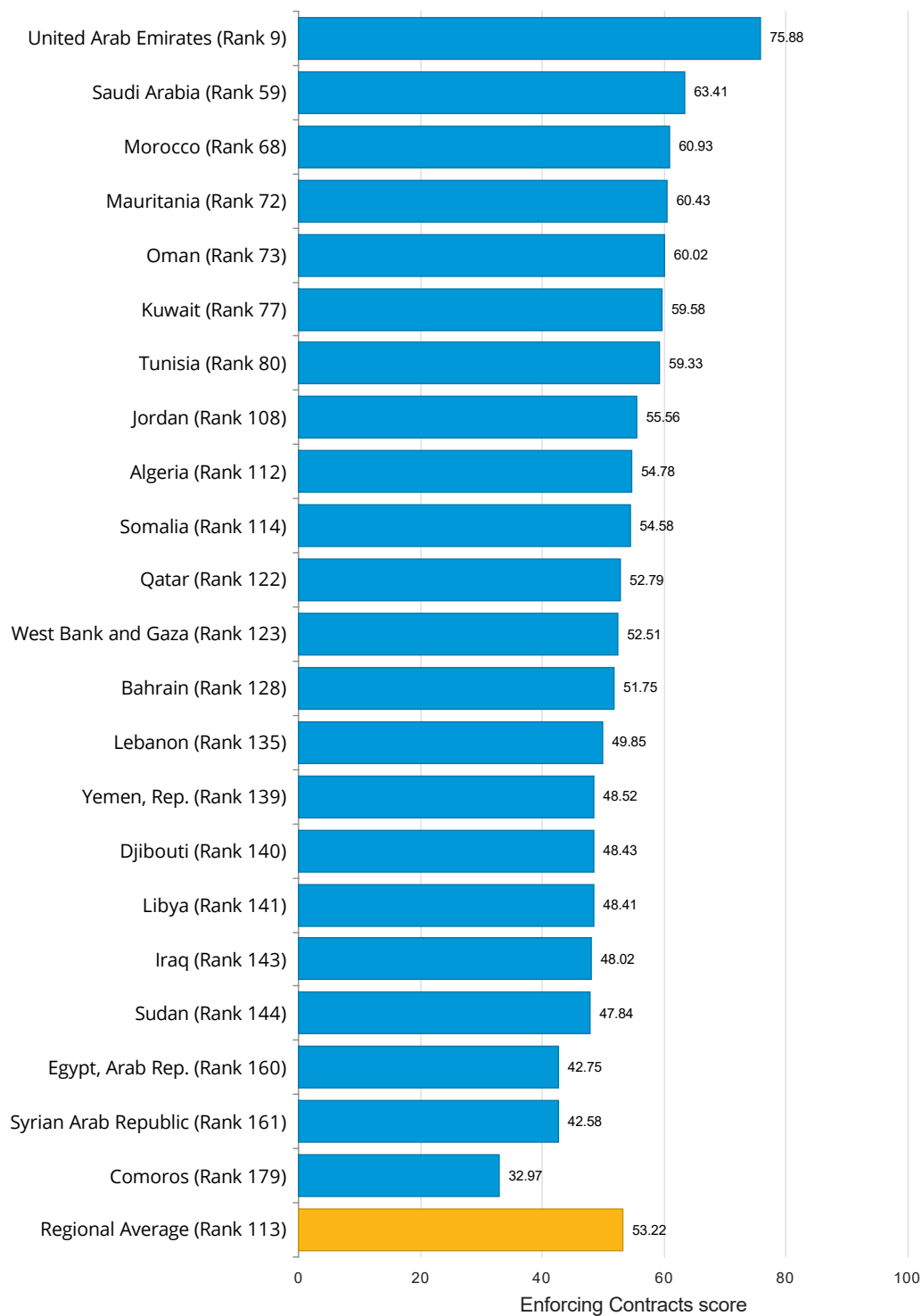
- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The buyer orders custom-made goods, then fails to pay alleging that the goods are not of adequate quality.
- The value of the dispute is 200% of the income per capita or the equivalent in local currency of USD 5,000, whichever is greater.
- The seller sues the buyer before the court with jurisdiction over commercial cases worth 200% of income per capita or \$5,000.
- The seller requests the pretrial attachment of the defendant's movable assets to secure the claim.
- The dispute on the quality of the goods requires an expert opinion.
- The judge decides in favor of the seller; there is no appeal.
- The seller enforces the judgment through a public sale of the buyer's movable assets.

## Enforcing Contracts

Where do the region's economies stand today?

How efficient is the process of resolving a commercial dispute through the courts in economies in Arab World? The global rankings of these economies on the ease of enforcing contracts suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark.

### How economies in Arab World rank on the ease of enforcing contracts



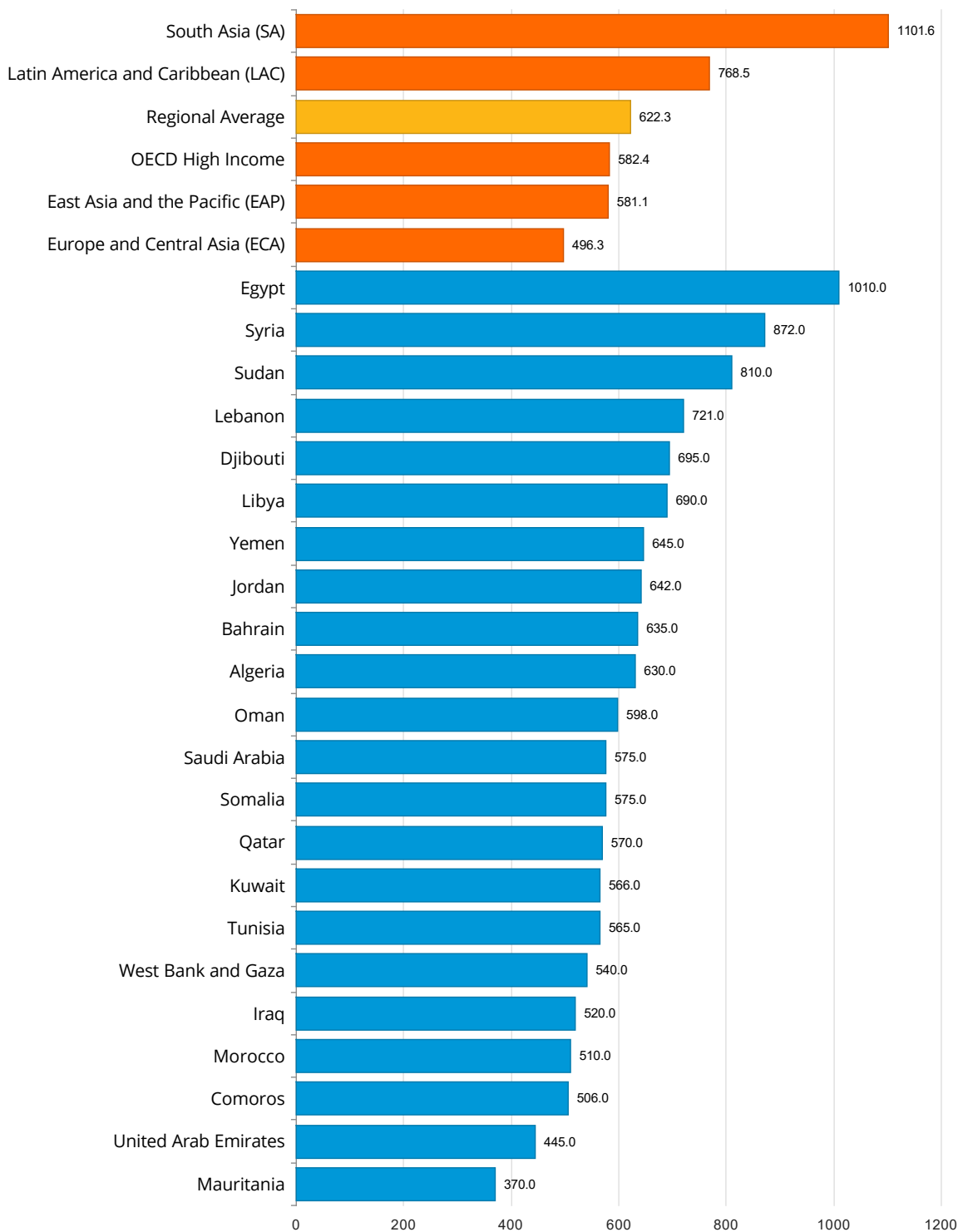
Source: Doing Business database.

### Enforcing Contracts

The indicators underlying the rankings may also be revealing. Data collected by Doing Business show what it takes to enforce a contract through the courts in each economy in the region: the time, the cost and quality of judicial processes index. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

#### What it takes to enforce a contract through the courts in economies in Arab World

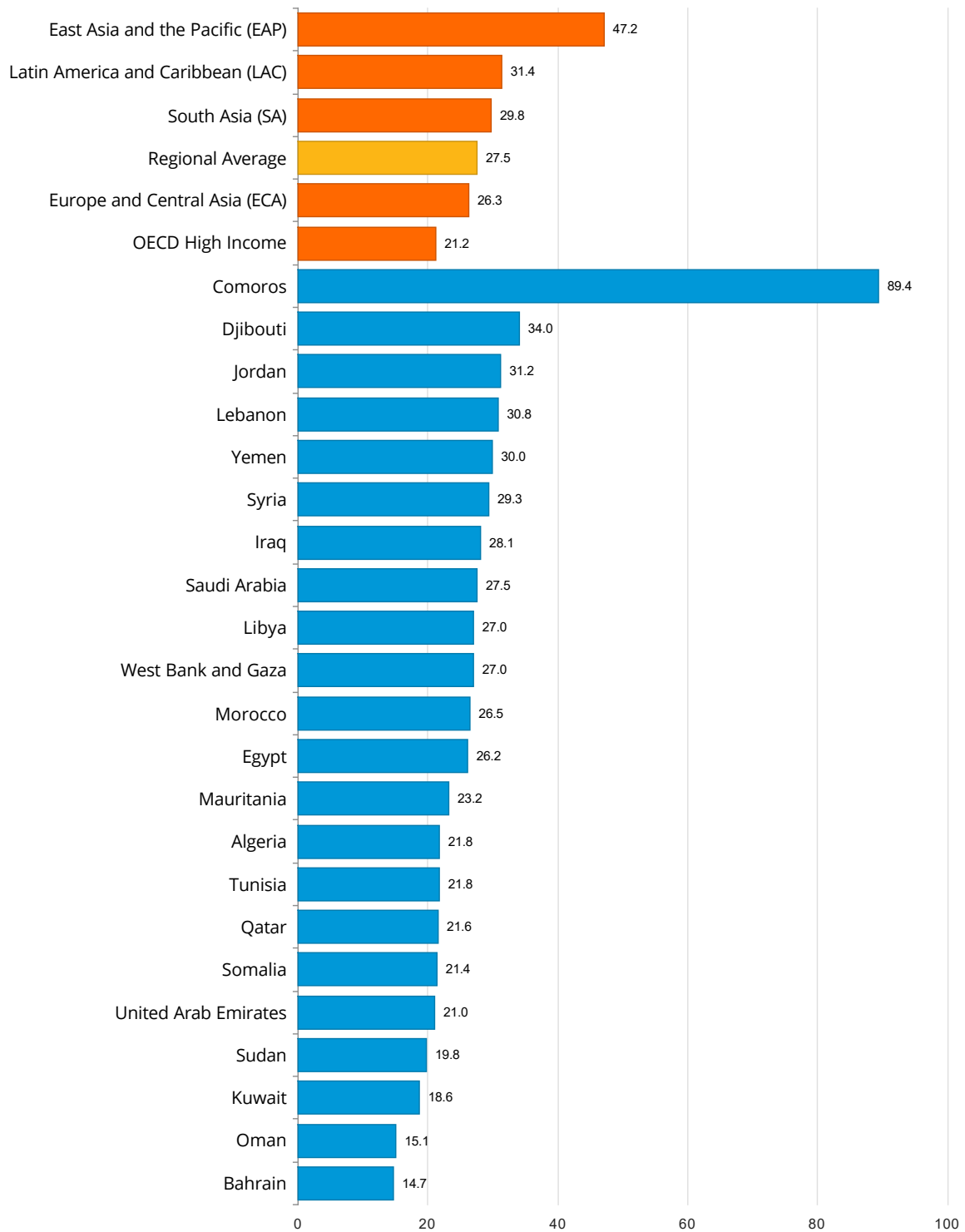
##### Time (days)



Source: Doing Business database.

## Enforcing Contracts

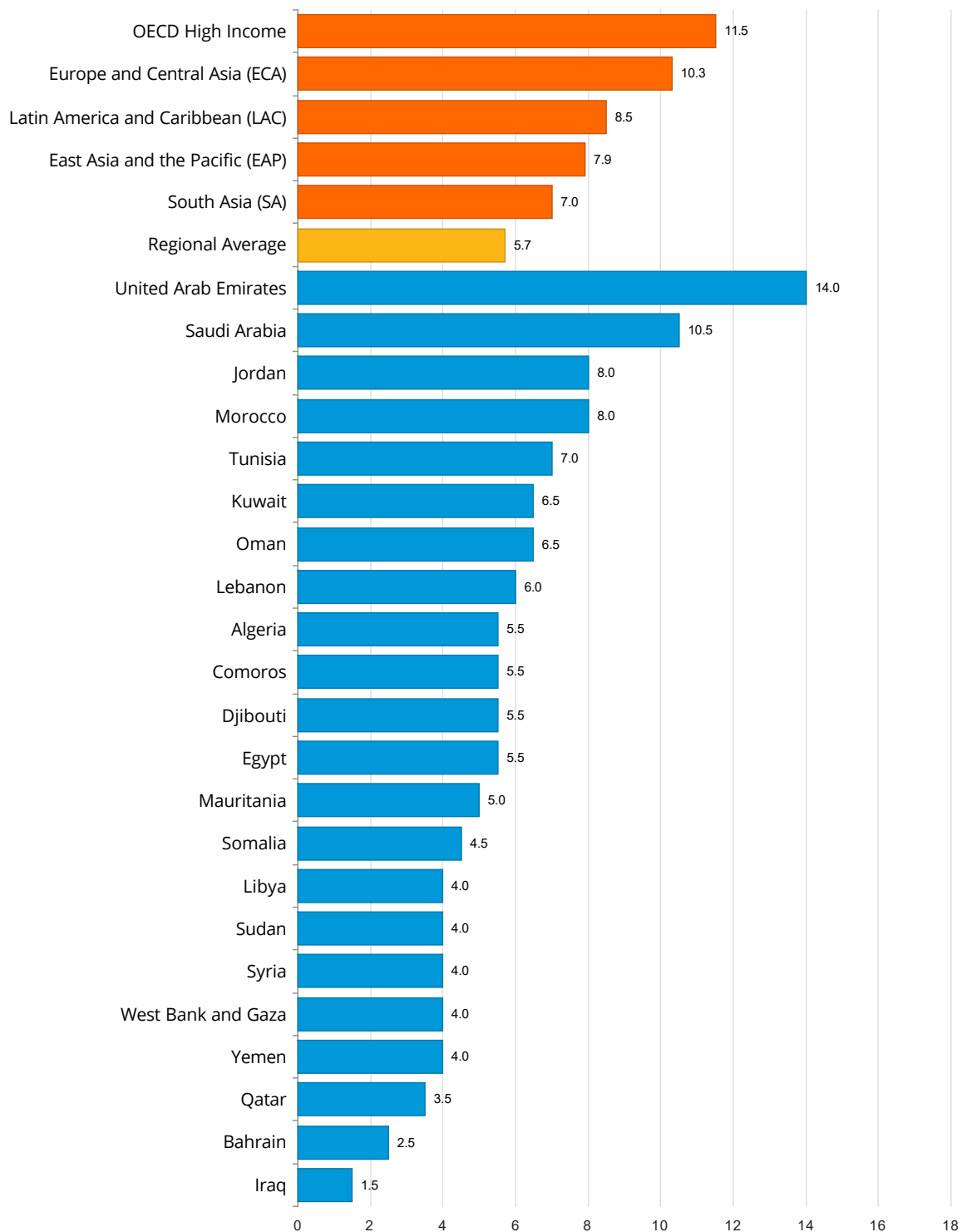
### Cost (% of claim value)



Source: Doing Business database.

## Enforcing Contracts

### Quality of judicial processes index (0-18)



Source: Doing Business database.



## Resolving Insolvency

Doing Business studies the time, cost and outcome of insolvency proceedings involving domestic legal entities. These variables are used to calculate the recovery rate, which is recorded as cents on the dollar recovered by secured creditors through reorganization, liquidation or debt enforcement (foreclosure or receivership) proceedings. To determine the present value of the amount recovered by creditors, Doing Business uses the lending rates from the International Monetary Fund, supplemented with data from central banks and the Economist Intelligence Unit.

The most recent round of data collection for the project was completed in May 2018. [See the methodology for more information.](#)

### What the indicators measure

#### Time required to recover debt (years)

- Measured in calendar years
- Appeals and requests for extension are included

#### Cost required to recover debt (% of debtor's estate)

- Measured as percentage of estate value
- Court fees
- Fees of insolvency administrators
- Lawyers' fees
- Assessors' and auctioneers' fees
- Other related fees

#### Outcome

- Whether business continues operating as a going concern or business assets are sold piecemeal

#### Recovery rate for creditors

- Measures the cents on the dollar recovered by secured creditors
- Outcome for the business (survival or not) determines the maximum value that can be recovered
- Official costs of the insolvency proceedings are deducted
- Depreciation of furniture is taken into account
- Present value of debt recovered

#### Strength of insolvency framework index (0- 16)

- Sum of the scores of four component indices:
- Commencement of proceedings index (0-3)
- Management of debtor's assets index (0-6)
- Reorganization proceedings index (0-3)
- Creditor participation index (0-4)

### Case study assumptions

To make the data on the time, cost and outcome comparable across economies, several assumptions about the business and the case are used:

- A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties.
- The value of the hotel is 100% of the income per capita or the equivalent in local currency of USD 200,000, whichever is greater.
- The hotel has a loan from a domestic bank, secured by a mortgage over the hotel's real estate. The hotel cannot pay back the loan, but makes enough money to operate otherwise.

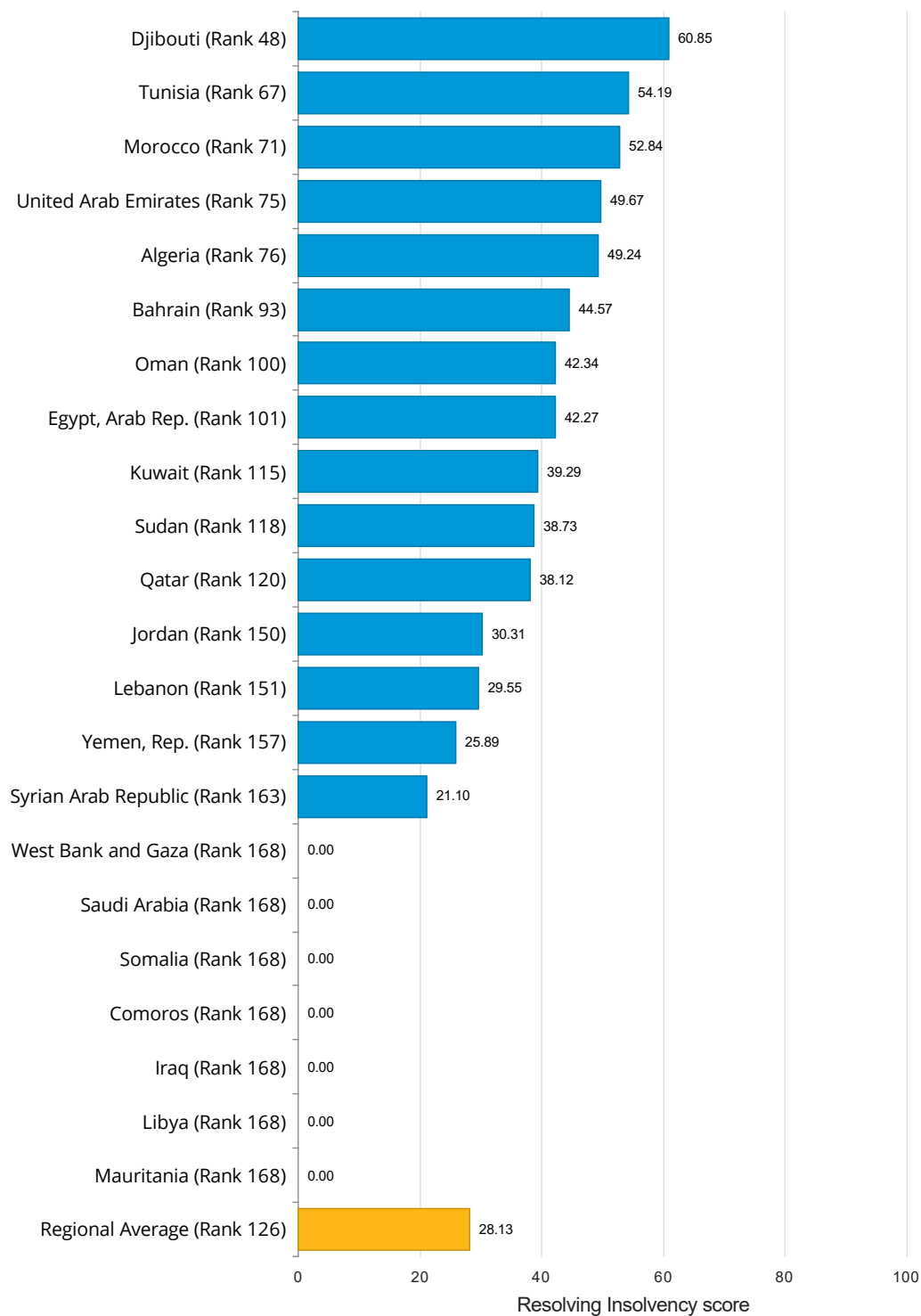
In addition, Doing Business evaluates the quality of legal framework applicable to judicial liquidation and reorganization proceedings and the extent to which best insolvency practices have been implemented in each economy covered.

## Resolving Insolvency

Where do the region's economies stand today?

How efficient are insolvency proceedings in economies in Arab World? The global rankings of these economies on the ease of resolving insolvency suggest an answer. The average ranking of the region and comparator regions provide a useful benchmark for assessing the efficiency of insolvency proceedings. Speed, low costs and continuation of viable businesses characterize the top performing economies.

### How economies in Arab World rank on the ease of resolving insolvency



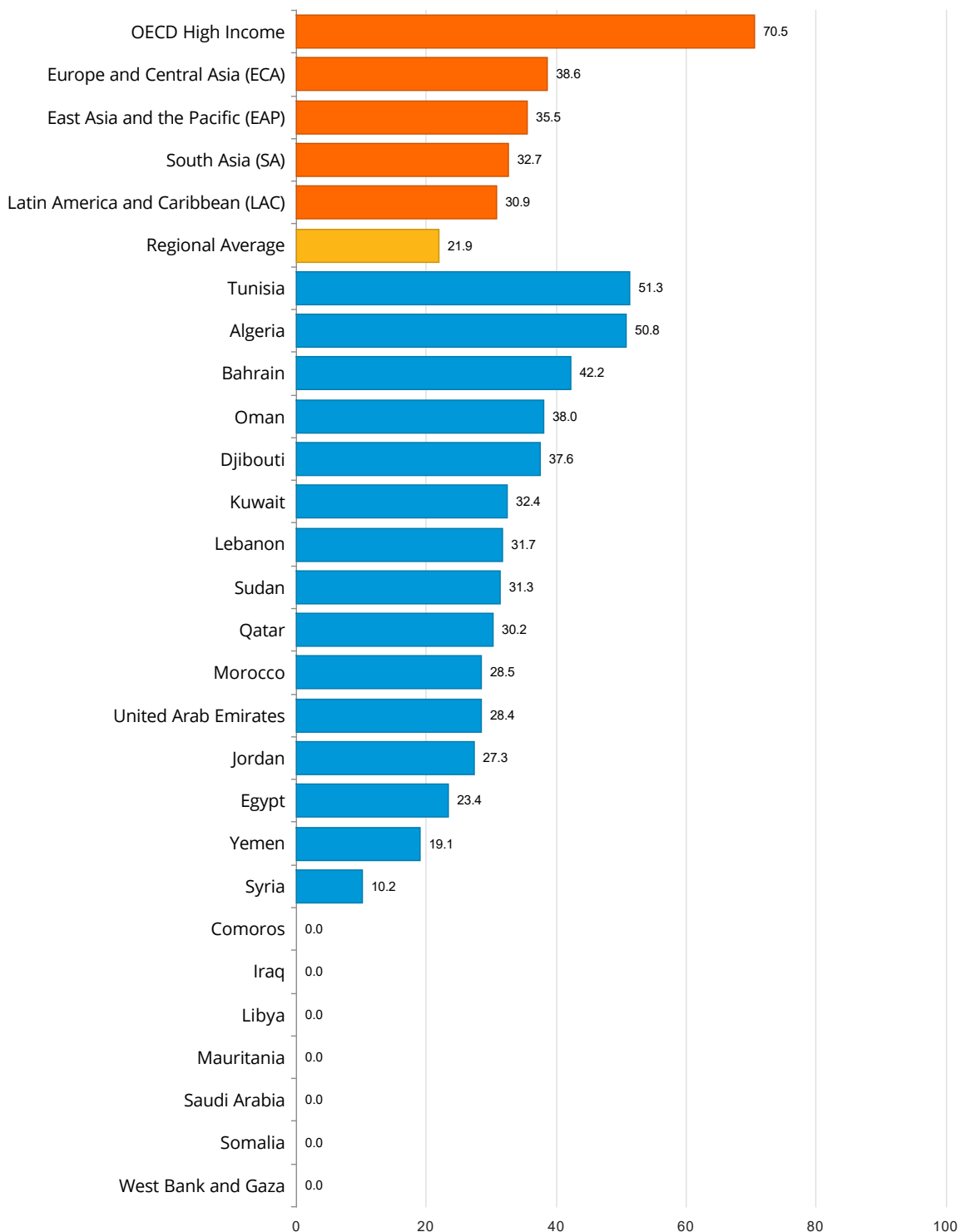
Source: Doing Business database.

## Resolving Insolvency

The indicators underlying the rankings may be more revealing. Data collected by Doing Business show the average recovery rate and the average strength of insolvency framework index. Comparing these indicators across the region and with averages both for the region and for comparator regions can provide useful insights.

### How efficient is the insolvency process in economies in Arab World

#### Recovery rate (cents on the dollar)



Source: Doing Business database.

## Business Reforms

In the past year, Doing Business observed a peaking of reform activity worldwide. From June 2, 2017, to May 1, 2018, 128 economies implemented a record 314 regulatory reforms improving the business climate. Reforms inspired by Doing Business have been implemented by economies in all regions. The following are the reforms implemented in Arab World since Doing Business 2011.

### Starting a Business

DB Year	Economy	Reform
DB2019	Djibouti	Djibouti made starting a business easier by creating a one-stop shop for business start-up.
DB2019	Egypt, Arab Rep.	Egypt made starting a business easier by removing the requirement to obtain a bank certificate and establishing a one-stop shop.
DB2019	Kuwait	Kuwait made starting a business easier by eliminating the paid-in minimum capital requirement.
DB2019	Mauritania	Mauritania made starting a business less costly by eliminating the company deed registration fees.
DB2019	Morocco	Morocco made starting a business less costly by abolishing the deed registration fee and stamp duties.
DB2019	Qatar	Qatar made starting a business easier by removing the requirement to open a bank account to deposit the minimum capital.
DB2019	Sudan	Sudan made starting a business easier by removing the requirement to have a site inspection to obtain the certificate of incorporation.
DB2019	Tunisia	Tunisia made starting a business easier by combining different registrations at the one-stop shop.
DB2019	United Arab Emirates	The United Arab Emirates made starting a business easier by improving online registration.
DB2018	Saudi Arabia	Saudi Arabia made starting a business easier through the use of an online system that merges the name reservation and submission of the articles of association into one procedure. Saudi Arabia also improved the online payment system, removing the need to pay fees in person.
DB2018	Morocco	Morocco made starting a business easier by combining the stamp duty payment with the application for business incorporation.
DB2018	Mauritania	Mauritania made starting a business easier by combining multiple registration procedures.
DB2018	Kuwait	Kuwait made starting a business easier by establishing a one-stop shop and improving online registration.
DB2018	Iraq	Iraq made starting a business easier by combining multiple registration procedures and reducing the time to register a company.
DB2018	Djibouti	Djibouti made starting a business less costly by exempting new companies from professional license fees and reducing fees to register a business and publish the notice of commencement.

<b>DB2017</b>	Algeria	Algeria made starting a business easier by eliminating the minimum capital requirement for business incorporation.
<b>DB2017</b>	Bahrain	Bahrain made starting a business easier by reducing the minimum capital requirement.
<b>DB2017</b>	Egypt, Arab Rep.	The Arab Republic of Egypt made starting a business easier by merging procedures at the one-stop shop by introducing a follow-up unit in charge of liaising with the tax and labor authority on behalf of the company.
<b>DB2017</b>	Kuwait	Kuwait made starting a business more difficult by increasing the time required to register by requiring companies to submit the original documents online and in person.
<b>DB2017</b>	Morocco	Morocco made the process of starting a business easier by introducing an online platform to reserve the company name and reducing registration fees.
<b>DB2017</b>	Oman	Oman made starting a business easier by removing the requirement to pay the minimum capital within three months of incorporation and streamlining the registration of employees.
<b>DB2017</b>	Qatar	Qatar made starting a business easier by abolishing the paid-in minimum capital requirement for limited liability companies.
<b>DB2017</b>	Saudi Arabia	Saudi Arabia made starting a business easier by reducing the time to notarize a company's article of association.
<b>DB2017</b>	Sudan	Sudan made starting a business more difficult by increasing the cost of a company seal.
<b>DB2017</b>	Syrian Arab Republic	Syria made starting a business more difficult by increasing the time for company registration and more costly by increasing fees for post-registration procedures.
<b>DB2017</b>	United Arab Emirates	The United Arab Emirates made it easier to start a business by streamlining name reservation and articles of association notarization and merging registration procedures with the Ministry of Human Resources and General Pensions and Social Security Authority.
<b>DB2016</b>	Morocco	Morocco made starting a business easier by eliminating the need to file a declaration of business incorporation with the Ministry of Labor.
<b>DB2016</b>	Mauritania	Mauritania made starting a business easier by eliminating the minimum capital requirement.
<b>DB2016</b>	Kuwait	Kuwait made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Comoros	The Comoros made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Algeria	Algeria made starting a business easier by eliminating the requirement to obtain managers' criminal records.
<b>DB2015</b>	Kuwait	Kuwait made starting a business more difficult by increasing the commercial license fee.

<b>DB2015</b>	Mauritania	Mauritania made starting a business easier by creating a one-stop shop and eliminating the publication requirement and the fee to obtain a tax identification number.
<b>DB2014</b>	West Bank and Gaza	West Bank and Gaza made starting a business less costly by eliminating the paid-in minimum capital requirement.
<b>DB2014</b>	Tunisia	Tunisia made starting a business more difficult by increasing the cost of company registration.
<b>DB2014</b>	Morocco	Morocco made starting a business easier by reducing the company registration fees.
<b>DB2014</b>	Kuwait	Kuwait made starting a business more difficult by increasing the minimum capital requirement.
<b>DB2014</b>	Djibouti	Djibouti made starting a business easier by simplifying the company name search and by eliminating the minimum capital requirement as well as the requirement to publish a notice of commencement of activities.
<b>DB2014</b>	Comoros	The Comoros made starting a business easier by eliminating the requirement to deposit the minimum capital in a bank before incorporation.
<b>DB2014</b>	Bahrain	Bahrain made starting a business more expensive by increasing the cost of the business registration certificate.
<b>DB2013</b>	Comoros	The Comoros made starting a business easier and less costly by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration and by reducing the fees to incorporate a company.
<b>DB2013</b>	Morocco	Morocco made starting a business easier by eliminating the minimum capital requirement for limited liability companies.
<b>DB2013</b>	United Arab Emirates	The United Arab Emirates made starting a business easier by eliminating the requirement for a company to prepare a name board in English and Arabic after having received clearance on the use of office premises.
<b>DB2012</b>	Yemen, Rep.	Yemen made starting a business more difficult due to the suspension of registration services at the one-stop shop.
<b>DB2012</b>	United Arab Emirates	The United Arab Emirates made starting a business easier by merging the requirements to file company documents with the Department for Economic Development, to obtain a trade license and to register with the Dubai Chamber of Commerce and Industry.
<b>DB2012</b>	Saudi Arabia	Saudi Arabia made starting a business easier by bringing together representatives from the Department of Zakat and Income Tax and the General Organization of Social Insurance at the Unified Center to register new companies with their agencies.
<b>DB2012</b>	Qatar	Qatar made starting a business easier by combining commercial registration and registration with the Chamber of Commerce and Industry at the one-stop shop.

<b>DB2012</b>	Oman	The one-stop shop in Oman introduced online company registration and sped up the process to register a business from 7 days to 3 days.
<b>DB2012</b>	Jordan	Jordan made starting a business easier by reducing the minimum capital requirement from 1,000 Jordanian dinars to 1 dinar, of which only half must be deposited before company registration.
<b>DB2012</b>	Iraq	In Iraq starting a business became more expensive because of an increase in the cost to obtain a name reservation certificate and in the cost for lawyers to draft articles of association.
<b>DB2012</b>	Comoros	Comoros made the process of starting a business more difficult by increasing the minimum capital requirement.
<b>DB2011</b>	Egypt, Arab Rep.	Egypt reduced the cost to start a business.
<b>DB2011</b>	Lebanon	Lebanon increased the cost of starting a business.
<b>DB2011</b>	Qatar	Qatar made starting a business more difficult by adding a procedure to register for taxes and obtain a company seal.
<b>DB2011</b>	Syrian Arab Republic	Syria eased business start-up by reducing the minimum capital requirement for limited liability companies by two-thirds. It also decentralized approval of the company memorandum.
<b>DB2011</b>	West Bank and Gaza	West Bank and Gaza made starting a business more difficult by increasing the lawyers' fees that must be paid for incorporation.

### Dealing with Construction Permits

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Mauritania	Mauritania increased the transparency of dealing with construction permits by publishing regulations related to construction online, free of charge.
<b>DB2018</b>	United Arab Emirates	The United Arab Emirates strengthened construction quality control by imposing stricter qualification requirements for professionals reviewing drawings. It also reduced the time and cost to obtain a building permit by eliminating a procedure.
<b>DB2018</b>	Djibouti	Djibouti made obtaining a construction permit easier by reducing the cost of concrete inspections and by implementing decennial liability for all professionals involved in construction projects.
<b>DB2017</b>	Algeria	Algeria made dealing with construction permits indicator faster by reducing the time to obtain a construction permit.
<b>DB2017</b>	Iraq	Iraq made dealing with construction permits easier by allowing the simultaneous processing of utility clearances and building permit applications.
<b>DB2017</b>	United Arab Emirates	The United Arab Emirates made dealing with construction permits easier by implementing risk-based inspections and merging the final inspection into the process of obtaining a completion certificate.
<b>DB2016</b>	West Bank and Gaza	West Bank and Gaza made dealing with construction permits easier by streamlining the process for obtaining the civil defense permit and for submitting the stamped concrete casting permit to the municipality.

<b>DB2016</b>	United Arab Emirates	The United Arab Emirates made dealing with construction permits easier by streamlining the process for obtaining the civil defense approval.
<b>DB2016</b>	Morocco	Morocco made dealing with construction permits more difficult by requiring architects to submit the building permit request online, along with supporting documents, and to follow up with a hard-copy submission. On the other hand, Morocco reduced the time required to obtain an urban certificate.
<b>DB2016</b>	Algeria	Algeria made dealing with construction permits easier by eliminating the legal requirement to provide a certified copy of a property title when applying for a building permit.
<b>DB2015</b>	Djibouti	Djibouti made dealing with construction permits less time-consuming by streamlining the review process for building permits.
<b>DB2012</b>	Qatar	Qatar made dealing with construction permits more difficult by increasing the time and cost to process building permits.
<b>DB2012</b>	Morocco	Morocco made dealing with construction permits easier by opening a one-stop shop.
<b>DB2012</b>	Mauritania	Mauritania made dealing with construction permits easier by opening a one-stop shop.
<b>DB2012</b>	Djibouti	Djibouti made dealing with construction permits costlier by increasing the fees for inspections and the building permit and adding a new inspection in the preconstruction phase.
<b>DB2011</b>	Saudi Arabia	Saudi Arabia made dealing with construction permits easier for the second year in a row by introducing a new, streamlined process.

### Getting Electricity

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Algeria	Algeria made the process for getting an electricity connection easier by streamlining internal administrative processes and by granting new licenses to vendors selling pre-built substations.
<b>DB2019</b>	Saudi Arabia	Saudi Arabia improved the reliability of electricity supply by imposing a new compensation scheme to incentivize the utility to improve service reliability.
<b>DB2019</b>	United Arab Emirates	The United Arab Emirates made getting electricity easier by eliminating all costs for commercial and industrial connections of up to 150 kilo-Volt-Amperes (kVA).
<b>DB2018</b>	United Arab Emirates	The United Arab Emirates made getting electricity easier by streamlining the connection process and eliminating interactions between the customer and the utility to obtain external works. Getting electricity was also made less costly by the elimination of the security deposit for connections under 150 kVA.
<b>DB2017</b>	Algeria	Algeria made getting electricity more transparent by publishing electricity tariffs on the websites of the utility and the energy regulator.
<b>DB2017</b>	Iraq	The Ministry of Electricity made getting electricity faster by enforcing tighter deadlines on electricity connections.



<b>DB2017</b>	United Arab Emirates	The United Arab Emirates reduced the time required to obtain a new electricity connection by implementing a new program with strict deadlines for reviewing applications, carrying out inspections and meter installations. The United Arab Emirates also introduced compensation for power outages.
<b>DB2016</b>	United Arab Emirates	The United Arab Emirates made getting electricity easier by reducing the time needed to provide a connection cost estimate.
<b>DB2016</b>	Oman	Oman improved the regulation of outages by beginning to record data for the annual system average interruption duration index (SAIDI) and system average interruption frequency index (SAIFI).
<b>DB2016</b>	Morocco	The utility in Morocco reduced the time required for getting an electricity connection by providing fee estimates more quickly.
<b>DB2014</b>	United Arab Emirates	The United Arab Emirates made getting electricity easier by eliminating the requirement for site inspections and reducing the time required to provide new connections.
<b>DB2013</b>	Saudi Arabia	Saudi Arabia made getting electricity more expensive by increasing the connection fees.
<b>DB2013</b>	United Arab Emirates	In the United Arab Emirates the Dubai Electricity and Water Authority made getting electricity easier by introducing an electronic "one window, one step" application process allowing customers to submit and track their applications online and reducing the time for processing the applications.
<b>DB2012</b>	Lebanon	Lebanon made getting electricity less costly by reducing the application fees and security deposit for a new connection.

### Registering Property

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Djibouti	Djibouti made property transfer easier and more transparent by reducing registration fees, implementing strict deadlines to register the sale agreement with the tax authority, scanning the majority of land titles for Djibouti-Ville and by requiring by law that all property sales transactions be registered at the land registry to become opposable to third parties.
<b>DB2019</b>	Morocco	Morocco made registering property easier by increasing the transparency of the land registry and cadaster and by streamlining administrative procedures.
<b>DB2019</b>	Tunisia	Tunisia made registering property easier by increasing the transparency of the cadaster.
<b>DB2019</b>	United Arab Emirates	The United Arab Emirates made registering property easier by increasing the transparency of the land administration system.
<b>DB2019</b>	West Bank and Gaza	West Bank and Gaza made property registration easier by removing the mandatory requirement to obtain a security check when issuing a purchase permit and publishing official statistics on property transactions at the land registry.

<b>DB2018</b>	Saudi Arabia	Saudi Arabia improved the efficiency of its land administration system by implementing an online platform to check for ownership and encumbrances and by streamlining the property registration process. Additionally, Saudi Arabia made registering property easier by improving the land administration system's dispute resolution mechanisms.
<b>DB2018</b>	Morocco	Morocco made registering property more expensive by increasing registration fees.
<b>DB2018</b>	Mauritania	Mauritania made registering property easier by increasing the transparency of the land registry.
<b>DB2018</b>	Kuwait	Kuwait made registering property easier by lowering the number of days necessary to register property and by improving the transparency of the land administration system.
<b>DB2018</b>	Egypt, Arab Rep.	The Arab Republic of Egypt made it more difficult to register property by raising the cost to verify and ratify a sales contract.
<b>DB2018</b>	Djibouti	Djibouti made registering property easier by increasing the transparency of the land administration system.
<b>DB2017</b>	Comoros	Comoros made transferring a property less expensive by reducing transfer costs.
<b>DB2017</b>	Morocco	Morocco made registering property easier by streamlining the property registration process.
<b>DB2017</b>	Qatar	Qatar made registering property easier by increasing the transparency at its land registry.
<b>DB2017</b>	Syrian Arab Republic	Syria made registering property more complex by requiring a security clearance prior to transferring the property.
<b>DB2017</b>	United Arab Emirates	The United Arab Emirates made registering property easier by increasing the transparency at its land registry.
<b>DB2016</b>	Saudi Arabia	Saudi Arabia made property transfers faster by introducing a new computerized system at the land registry.
<b>DB2016</b>	Morocco	Morocco made property transfers faster by establishing electronic communication links between different tax authorities.
<b>DB2016</b>	Lebanon	Lebanon made transferring property more complex by increasing the time required for property registration.
<b>DB2015</b>	Bahrain	Bahrain made registering property easier by reducing the registration fee.
<b>DB2015</b>	United Arab Emirates	The United Arab Emirates made transferring property easier by introducing new service centers and a standard contract for property transactions.
<b>DB2014</b>	United Arab Emirates	The United Arab Emirates made transferring property easier by increasing the operating hours of the land registry and reducing transfer fees.
<b>DB2014</b>	Morocco	Morocco made transferring property easier by reducing the time required to register a deed of transfer at the tax authority.

<b>DB2013</b>	Comoros	The Comoros made it easier to transfer property by reducing the property transfer tax.
<b>DB2013</b>	Morocco	Morocco made registering property more costly by increasing property registration fees.
<b>DB2013</b>	West Bank and Gaza	West Bank and Gaza made transferring property more costly by increasing the property transfer fee.
<b>DB2011</b>	Bahrain	Bahrain made registering property more burdensome by increasing the fees at the Survey and Land Registration Bureau.

### Getting Credit

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Djibouti	Djibouti strengthened access to credit by introducing the possibility of granting a nonpossessory security right in a single category of movable assets without requiring a specific description of the collateral. Future assets can now be used to secure a loan and security interests automatically extend to the products, proceeds and replacements of the original assets. All debts and obligations can be secured between parties and described in general. Secured creditors are now given absolute priority over other claims, such as labor and tax, outside of bankruptcy proceedings.
<b>DB2019</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened access to credit by introducing the possibility of granting a nonpossessory security right in a single category of movable assets without requiring a specific description of the collateral. Secured creditors are now given absolute priority over other claims, such as labor and tax, both outside and within bankruptcy proceedings.
<b>DB2019</b>	Jordan	Jordan improved access to credit information by reporting data on credit payments from a retailer.
<b>DB2019</b>	Mauritania	Mauritania improved its credit information system by guaranteeing by law borrowers' right to inspect their personal data.
<b>DB2019</b>	Qatar	Qatar improved access to credit information by guaranteeing borrowers the legal right to inspect their credit data from the credit registry.
<b>DB2019</b>	Sudan	Sudan strengthened access to credit by amending its companies act. An automatic stay is now imposed on secured creditors for a period of 30 days and the law provides for reliefs from such stay when the assets are perishable or are not needed for the reorganization of the company. Secured creditors are now given absolute priority over other claims, such as labor and tax, within bankruptcy proceedings.
<b>DB2019</b>	United Arab Emirates	The United Arab Emirates strengthened access to credit by introducing the possibility of granting a nonpossessory security right in a single category of movable assets without requiring a specific description of the collateral, by allowing out of court enforcement of the security interest, and by establishing a unified and modern collateral registry.

<b>DB2018</b>	West Bank and Gaza	West Bank and Gaza strengthened access to credit by introducing a new Secured Transactions Law and by setting up a new collateral registry. The new law implemented a functional secured transactions system. It allowed general description of single categories of assets, and allowed a general description of debts and obligations. The collateral registry is operational, unified geographically, searchable by a debtor's unique identifier, modern, and notice based. The new law gave priority to secured creditors outside insolvency procedures and allowed out of court enforcement.
<b>DB2018</b>	United Arab Emirates	The United Arab Emirates improved access to credit information by starting to provide consumer credit scores to banks and financial institutions.
<b>DB2018</b>	Qatar	Qatar improved access to credit information by starting to provide consumer credit scores to banks, financial institutions and borrowers.
<b>DB2018</b>	Jordan	Jordan improved access to credit information by establishing a new credit bureau.
<b>DB2018</b>	Iraq	Iraq improved access to credit information by launching a new credit registry.
<b>DB2018</b>	Djibouti	Djibouti improved access to credit information by adopting a law that creates a new credit information system.
<b>DB2017</b>	Bahrain	Bahrain improved access to credit information by guaranteeing by law borrowers' right to inspect their own data.
<b>DB2017</b>	Mauritania	Mauritania improved access to credit information by providing banks and financial institutions with online access to the credit registry data.
<b>DB2017</b>	Morocco	In Morocco the credit bureau began to provide credit scores.
<b>DB2017</b>	Tunisia	Tunisia strengthened credit reporting by starting to distribute historical credit information and credit information from a telecommunications company.
<b>DB2016</b>	West Bank and Gaza	The credit registry in West Bank and Gaza began to distribute credit data from retailers and utility companies.
<b>DB2016</b>	Mauritania	Mauritania improved access to credit information by lowering the threshold for the minimum size of loans to be included in the credit registry's database and by expanding borrower coverage.
<b>DB2016</b>	Comoros	The Comoros improved access to credit information by establishing a new credit registry.
<b>DB2015</b>	Bahrain	Bahrain improved access to credit information by approving the credit bureau's collection of data on firms.
<b>DB2015</b>	Mauritania	Mauritania improved its credit information system by lowering the minimum threshold for loans to be included in the registry's database.
<b>DB2015</b>	United Arab Emirates	In the United Arab Emirates the credit bureau improved access to credit information by starting to exchange credit information with a utility.

<b>DB2014</b>	Djibouti	Djibouti strengthened its secured transactions system by adopting a new commercial code, which broadens the range of movable assets that can be used as collateral.
<b>DB2014</b>	Bahrain	Bahrain improved access to credit information by starting to collect payment information from retailers.
<b>DB2013</b>	Algeria	Algeria improved access to credit information by eliminating the minimum threshold for loans to be included in the database.
<b>DB2013</b>	Oman	Oman improved access to credit information by guaranteeing borrowers' right to inspect their personal data.
<b>DB2013</b>	Sudan	Sudan improved access to credit information by establishing a private credit bureau.
<b>DB2013</b>	Syrian Arab Republic	Syria improved access to credit information by establishing an online system for data exchange between all banks and microfinance institutions and the central bank's credit registry.
<b>DB2013</b>	West Bank and Gaza	West Bank and Gaza improved access to credit information by guaranteeing borrowers' right to inspect their personal data.
<b>DB2012</b>	United Arab Emirates	The United Arab Emirates improved its credit information system through a new law allowing the establishment of a federal credit bureau under the supervision of the central bank.
<b>DB2012</b>	Qatar	Qatar improved its credit information system by starting to distribute historical data and eliminating the minimum threshold for loans included in the database.
<b>DB2012</b>	Oman	Oman improved its credit information system by launching the Bank Credit and Statistical Bureau System, which collects historical information on performing and nonperforming loans for both firms and individuals.
<b>DB2012</b>	Comoros	Access to credit in Comoros was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Algeria	Algeria improved its credit information system by guaranteeing by law the right of borrowers to inspect their personal data.
<b>DB2011</b>	Jordan	Jordan improved its credit information system by setting up a regulatory framework for establishing a private credit bureau as well as lowering the threshold for loans to be reported to the public credit registry.
<b>DB2011</b>	Lebanon	Lebanon improved its credit information system by allowing banks online access to the public credit registry's reports.
<b>DB2011</b>	Saudi Arabia	An amendment to Saudi Arabia's commercial lien law enhanced access to credit by allowing out-of-court enforcement in case of default.

<b>DB2011</b>	Syrian Arab Republic	Syria enhanced access to credit by eliminating the minimum threshold for loans included in the database, which expanded the coverage of individuals and firms to 2.8% of the adult population.
---------------	----------------------	--

<b>DB2011</b>	United Arab Emirates	The United Arab Emirates enhanced access to credit by setting up a legal framework for the operation of the private credit bureau and requiring that financial institutions share credit information.
---------------	----------------------	---

### Protecting Minority Investors

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
----------------	----------------	---------------

<b>DB2019</b>	Bahrain	Bahrain strengthened minority investor protections by increasing shareholders' right and role in major decisions, clarifying ownership and control structures and requiring greater corporate transparency.
---------------	---------	---

<b>DB2019</b>	Djibouti	Djibouti strengthened minority investor protections by requiring greater disclosure of transactions with interested parties, strengthening remedies against interested directors, extending access to corporate information before trial, increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures and requiring greater corporate transparency.
---------------	----------	--

<b>DB2019</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investors protections by increasing corporate transparency.
---------------	------------------	--

<b>DB2019</b>	Jordan	Jordan strengthened minority investor protections by extending access to evidence before trial, increasing shareholders' rights and role in major corporate decisions, clarifying ownership and control structures and requiring greater corporate transparency.
---------------	--------	--

<b>DB2019</b>	Kuwait	Kuwait strengthened minority investor protections by requiring an independent review of related-party transactions and clarifying ownership and control structures.
---------------	--------	---

<b>DB2019</b>	Saudi Arabia	Saudi Arabia strengthened minority investor protections by providing clear rules for the liability of directors and increasing the role of shareholders in major decisions.
---------------	--------------	---

<b>DB2019</b>	Sudan	Sudan strengthened minority investor protections by easing access to evidence in shareholder litigation and increasing the rights and role of shareholders in private companies.
---------------	-------	--

<b>DB2019</b>	Tunisia	Tunisia strengthened minority investor protections by improving disclosure requirements of related-party transactions to the public and by requiring disclosure of directorships and primary employment.
---------------	---------	--

<b>DB2018</b>	Saudi Arabia	Saudi Arabia strengthened minority investor protections by increasing shareholder rights and role in major decisions, clarifying ownership and control structures, requiring greater corporate transparency and regulating the disclosure of transactions with interested parties.
---------------	--------------	--

<b>DB2018</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions.
---------------	------------------	---

<b>DB2018</b>	Djibouti	Djibouti strengthened minority investor protections by requiring greater disclosure of transactions with interested parties, strengthening remedies against interested directors, extending access to corporate information before trial, increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures and requiring greater corporate transparency.
<b>DB2017</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions and by clarifying ownership and control structures.
<b>DB2017</b>	Mauritania	Mauritania strengthened minority investor protections by requiring prior external review of related-party transactions, by increasing director liability and by expanding shareholders' role in major transactions.
<b>DB2017</b>	Morocco	Morocco strengthened minority investor protections by clarifying ownership and control structures and by requiring greater corporate transparency.
<b>DB2017</b>	Qatar	Qatar weakened minority investor protections by decreasing the rights of shareholders in major decisions, by diminishing ownership and control structures, by reducing requirements for approval of related-party transactions and their disclosure to the board of directors, and by limiting the liability of interested directors and board of directors in the event of prejudicial related-party transactions.
<b>DB2017</b>	Saudi Arabia	Saudi Arabia strengthened minority investor protections by strengthening ownership and control structures of companies and by increasing corporate transparency requirements.
<b>DB2017</b>	Sudan	Sudan strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors, and granting shareholders preemption rights in limited liability companies. However, Sudan weakened minority investor protections by making it more difficult to sue directors in case of prejudicial related-party transactions, decreasing shareholder rights and role in major corporate decisions, and undermining ownership and control structures.
<b>DB2017</b>	United Arab Emirates	The United Arab Emirates strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures, and requiring greater corporate transparency.
<b>DB2016</b>	United Arab Emirates	The United Arab Emirates strengthened minority investor protections by barring a subsidiary from acquiring shares in its parent company and by requiring that a potential acquirer, upon reaching 50% or more of the capital of a company, make a purchase offer to all shareholders.
<b>DB2016</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by barring subsidiaries from acquiring shares issued by their parent company.
<b>DB2015</b>	Comoros	The Comoros strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.

<b>DB2015</b>	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by introducing additional requirements for approval of related-party transactions and greater requirements for disclosure of such transactions to the stock exchange.
<b>DB2015</b>	United Arab Emirates	The United Arab Emirates strengthened minority investor protections by introducing additional approval requirements for related-party transactions and greater requirements for disclosure of such transactions to the stock exchange; by introducing a requirement that interested directors be held liable in a related-party transaction that is unfair or constitutes a conflict of interest; and by making it possible for shareholders to inspect the documents pertaining to a related-party transaction, appoint auditors to inspect the transaction and request a rescission of the transaction if it should prove to be unfair.
<b>DB2014</b>	United Arab Emirates	The United Arab Emirates strengthened investor protections by introducing greater disclosure requirements for related-party transactions in the annual report and to the stock exchange and by making it possible to sue directors when such transactions harm the company.
<b>DB2014</b>	Kuwait	Kuwait strengthened investor protections by making it possible for minority shareholders to request the appointment of an auditor to review the company's activities.
<b>DB2012</b>	Morocco	Morocco strengthened investor protections by allowing minority shareholders to obtain any nonconfidential corporate document during trial.
<b>DB2011</b>	Morocco	Morocco strengthened investor protections by requiring greater disclosure in companies' annual reports.

### Paying Taxes

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Egypt, Arab Rep.	Egypt made paying taxes easier by extending value added tax cash refunds to manufacturers in case of a capital investment.
<b>DB2019</b>	Jordan	Jordan made paying taxes easier by implementing an online system for filing and payment of general sales tax
<b>DB2019</b>	Oman	Oman made paying taxes more costly by increasing the corporate income tax rate and by eliminating the tax exemption on the first 30,000 Omani rials (\$78,000) of taxable profits.
<b>DB2019</b>	Tunisia	Tunisia made paying taxes easier by not extending the exceptional corporate income tax contribution introduced in 2016.
<b>DB2018</b>	Tunisia	Tunisia made paying taxes costlier by introducing a new exceptional corporate income tax contribution.
<b>DB2018</b>	Saudi Arabia	Saudi Arabia made paying taxes by improving its online platforms used by taxpayers for filing and paying taxes.
<b>DB2018</b>	Morocco	Morocco made paying taxes easier by improving the online system for filing and paying taxes.



<b>DB2018</b>	Mauritania	Mauritania made paying taxes easier by allowing for quarterly filing and payment of social security (CNSS) contributions.
<b>DB2018</b>	Bahrain	Bahrain made paying taxes more complicated by introducing a new health care contribution borne by the employer.
<b>DB2017</b>	Algeria	Algeria made paying taxes less costly by decreasing the tax on professional activities rate. The introduction of advanced accounting systems also made paying taxes easier.
<b>DB2017</b>	Jordan	Jordan made paying taxes less costly by increasing the depreciation rates for some fixed assets.
<b>DB2017</b>	Mauritania	Mauritania made paying taxes easier by reducing the frequency of both tax filing and payment of social security contributions.
<b>DB2017</b>	Saudi Arabia	Saudi Arabia made paying taxes more difficult by introducing a more complex income tax return.
<b>DB2016</b>	Tunisia	Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2016</b>	Morocco	Morocco made paying taxes easier for companies by improving the electronic platform for filing and paying corporate income tax, VAT and labor taxes. On the other hand, Morocco increased the rate of the social charge paid by employers.
<b>DB2015</b>	Tunisia	Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2015</b>	West Bank and Gaza	West Bank and Gaza made paying taxes easier for companies by introducing the option to make either 1 or 4 advance payments of corporate income tax.
<b>DB2014</b>	Qatar	Qatar made paying taxes easier for companies by eliminating certain requirements associated with the corporate income tax return.
<b>DB2014</b>	Morocco	Morocco made paying taxes easier for companies by increasing the use of the electronic filing and payment system for social security contributions.
<b>DB2014</b>	Mauritania	Mauritania made paying taxes more costly for companies by introducing a new health insurance contribution for employers that is levied on gross salaries.
<b>DB2014</b>	Egypt, Arab Rep.	Egypt made paying taxes more costly for companies by increasing the corporate income tax rate.
<b>DB2013</b>	Saudi Arabia	Saudi Arabia made paying taxes easier for companies by introducing online filing and payment systems for social security contributions.
<b>DB2013</b>	United Arab Emirates	The United Arab Emirates made paying taxes easier for companies by establishing an online filing and payment system for social security contributions.
<b>DB2012</b>	Yemen, Rep.	The Republic of Yemen enacted a new tax law that reduced the general corporate tax rate from 35% to 20% and abolished all tax exemptions except those granted under the investment law for investment projects.
<b>DB2012</b>	Oman	Oman enacted a new income tax law that redefined the scope of taxation.

<b>DB2012</b>	Morocco	Morocco eased the administrative burden of paying taxes for firms by enhancing electronic filing and payment of the corporate income tax and value added tax.
<b>DB2011</b>	Jordan	Jordan abolished certain taxes and made it possible to file income and sales tax returns electronically.
<b>DB2011</b>	Tunisia	Tunisia introduced the use of electronic systems for payment of corporate income tax and value added tax.

### Trading across Borders

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Algeria	Algeria made importing easier by implementing joint inspections between control agencies.
<b>DB2019</b>	Bahrain	Bahrain reduced the time needed to import by deploying portal scanners and upgrading the single window system.
<b>DB2019</b>	Morocco	Morocco made exporting and importing easier by implementing a paperless customs clearance system and improving infrastructure at the port of Tangier.
<b>DB2019</b>	Saudi Arabia	Saudi Arabia made exporting and importing easier by launching a new electronic single window and extending the hours of operation of customs at the Jeddah port.
<b>DB2018</b>	Saudi Arabia	Saudi Arabia reduced the time for documentary compliance for exports and imports by reducing the number of documents required for customs clearance.
<b>DB2018</b>	Qatar	Qatar made exporting and importing easier by inaugurating the new Hamad Port.
<b>DB2018</b>	Oman	Oman made exporting and importing easier by enhancing its online single window system for exports and imports, reducing the time required for documentary compliance.
<b>DB2018</b>	Mauritania	Mauritania made trading across border easier through a series of initiatives at the Port of Nouakchott, such as eliminating the requirement to weigh all import containers, investing in infrastructure, streamlining the movement of cargo and consolidating the payment of fees.
<b>DB2018</b>	Comoros	The Comoros made trading across borders easier by implementing an automated customs data management system, SYDONIA++, which reduced the time for the preparation and submission of documents for both exports and imports.
<b>DB2017</b>	Bahrain	Bahrain made exporting easier by improving infrastructure and streamlining procedures at the King Fahad Causeway.
<b>DB2017</b>	Egypt, Arab Rep.	The Arab Republic of Egypt made trading across borders more difficult by making the process of obtaining and processing documents more complex and by imposing a cap on foreign exchange deposits and withdrawals for imports.
<b>DB2017</b>	Jordan	Jordan made exporting and importing easier by streamlining customs clearance processes, advancing the use of a single window and improving infrastructure at the Aqaba customs and port.

<b>DB2017</b>	Kuwait	Kuwait made exporting and importing easier by introducing customs e-links and electronic exchange of information among various agencies.
<b>DB2017</b>	Mauritania	Mauritania made trading across borders easier by upgrading SYDONIA World electronic system, which reduced the time for preparation and submission of customs declarations for both exports and imports.
<b>DB2017</b>	Morocco	Morocco made trading across borders easier by further developing its single window system and thus reducing border compliance time for importing.
<b>DB2017</b>	Oman	Oman reduced the time for border and documentary compliance by introducing a new online single window/one-stop service that allows for fast electronic clearance of goods.
<b>DB2016</b>	Tunisia	Tunisia reduced border compliance time for both exporting and importing by improving the efficiency of its state-owned port handling company and investing in port infrastructure at the port of Rades.
<b>DB2016</b>	Qatar	Qatar reduced the time for border compliance for importing by reducing the number of days of free storage at the port and thus the time required for port handling.
<b>DB2016</b>	Oman	Oman reduced the time for border compliance for both exporting and importing by transferring cargo operations from Sultan Qaboos Port to Sohar Port.
<b>DB2016</b>	Mauritania	Mauritania reduced the documentary and border compliance time for importing by eliminating the preimport declaration and value attestation and making the manifest electronic.
<b>DB2015</b>	Algeria	Algeria made trading across borders easier by upgrading infrastructure at the port of Algiers.
<b>DB2015</b>	Jordan	Jordan made trading across borders easier by improving infrastructure at the port of Aqaba.
<b>DB2015</b>	Morocco	Morocco made trading across borders easier by reducing the number of export documents required.
<b>DB2015</b>	Tunisia	In Tunisia trading across borders became more difficult because of a deterioration in port infrastructure (for example, in loading and unloading equipment) and inadequate terminal space.
<b>DB2015</b>	Yemen, Rep.	In the Republic of Yemen trading across borders became more difficult as a result of inefficient port operation.
<b>DB2014</b>	Saudi Arabia	
<b>DB2014</b>	Mauritania	Mauritania made trading across borders easier by introducing a new riskbased inspection system with scanners.
<b>DB2013</b>	Qatar	Qatar reduced the time to export and import by introducing a new online portal allowing electronic submission of customs declarations for clearance at the Doha seaport.

<b>DB2012</b>	Jordan	Jordan made trading across borders faster by introducing X-ray scanners for risk management systems.
<b>DB2012</b>	Djibouti	Djibouti made trading across borders faster by developing a new container terminal.
<b>DB2011</b>	Bahrain	Bahrain made it easier to trade by building a modern new port, improving the electronic data interchange system and introducing risk-based inspections.
<b>DB2011</b>	Egypt, Arab Rep.	Egypt made trading easier by introducing an electronic system for submitting export and import documents.
<b>DB2011</b>	Saudi Arabia	Saudi Arabia reduced the time to import by launching a new container terminal at the Jeddah Islamic Port.
<b>DB2011</b>	Tunisia	Tunisia upgraded its electronic data interchange system for imports and exports, speeding up the assembly of import documents.
<b>DB2011</b>	United Arab Emirates	The United Arab Emirates streamlined document preparation and reduced the time to trade with the launch of Dubai Customs' comprehensive new customs system, Mirsal 2.
<b>DB2011</b>	West Bank and Gaza	More efficient processes at Palestinian customs made trading easier in the West Bank.

### Enforcing Contracts

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Comoros	The Comoros made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Djibouti	Djibouti made enforcing contracts easier by establishing a dedicated division within the court of first instance to resolve commercial cases and by adopting a new Code of Civil Procedure that regulates voluntary conciliation and mediation proceedings, as well as time standards for key court events.
<b>DB2019</b>	Jordan	Jordan made enforcing contracts easier by introducing a system that allows users to pay court fees electronically.
<b>DB2019</b>	Saudi Arabia	Saudi Arabia made enforcing contracts easier by introducing an e-system that allows plaintiffs to file the initial complaint electronically and amending the civil procedure rules to introduce time standards for key court events.
<b>DB2019</b>	Sudan	Sudan made enforcing contracts easier by recognizing voluntary conciliation and mediation as ways of resolving commercial disputes.
<b>DB2018</b>	Saudi Arabia	Saudi Arabia made enforcing contracts easier by introducing an electronic case management system for the use of judges and lawyers.
<b>DB2018</b>	Mauritania	Mauritania made enforcing contracts easier by making judgements rendered at all levels in commercial cases available to the general public on the courts' websites.
<b>DB2017</b>	Syrian Arab Republic	Syria made enforcing contracts easier by adopting a new code of civil procedure.

<b>DB2016</b>	United Arab Emirates	The United Arab Emirates made enforcing contracts easier by implementing electronic service of process, by introducing a new case management office within the competent court and by further developing the “Smart Petitions” service allowing litigants to file and track motions online.
---------------	----------------------	---

<b>DB2013</b>	Saudi Arabia	Saudi Arabia made enforcing contracts easier by expanding the computerization of its courts and introducing an electronic filing system.
---------------	--------------	--

### Resolving Insolvency

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Djibouti	Djibouti made resolving insolvency easier by making insolvency proceedings more accessible for creditors and granting them greater participation in the proceedings.
<b>DB2019</b>	Egypt, Arab Rep.	Egypt made resolving insolvency easier by introducing the reorganization procedure, allowing debtors to initiate the reorganization procedure and granting creditors greater participation in the proceedings.
<b>DB2019</b>	Morocco	Morocco made resolving insolvency easier by facilitating the commencement of proceedings, encouraging the continuation of the debtor’s business during insolvency proceedings and by making insolvency proceedings more accessible for creditors and granting them greater participation in the proceedings.
<b>DB2019</b>	Sudan	Sudan made resolving insolvency easier by facilitating the continuation of the debtor’s business during insolvency proceedings, providing for the rejection of undervalued transactions and overly burdensome contracts and granting creditors greater participation in the proceedings.
<b>DB2018</b>	United Arab Emirates	The United Arab Emirates made resolving insolvency easier by adopting an insolvency law that introduces a reorganization procedure and facilitates continuation of the debtor’s business during insolvency proceedings.
<b>DB2017</b>	Comoros	The Comoros made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2014</b>	Djibouti	Djibouti made resolving insolvency easier through its new commercial code, which allows an insolvent debtor to file for preventive settlement, legal redress or liquidation and sets out clear rules on the steps and procedures for each of the alternatives available.
<b>DB2011</b>	Saudi Arabia	Saudi Arabia speeded up the insolvency process by providing earlier access to amicable settlements and putting time limits on the settlements to encourage creditors to participate.

*Doing Business 2019* is the 16th in a series of annual reports investigating the regulations that enhance business activity and those that constrain it. The report provides quantitative indicators covering 11 areas of the business environment in 190 economies. The goal of the *Doing Business* series is to provide objective data for use by governments in designing sound business regulatory policies and to encourage research on the important dimensions of the regulatory environment for firms.

ISBN 978-1-4648-1146-3



SKU 211146