

A World Bank Group Flagship Report



Doing Business 2018

Reforming to Create Jobs



Comparing Business Regulation
for Domestic Firms in **190** Economies

Region Profile of Middle East and North Africa (MENA)

Doing Business 2018 Indicators
(in order of appearance in the document)

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

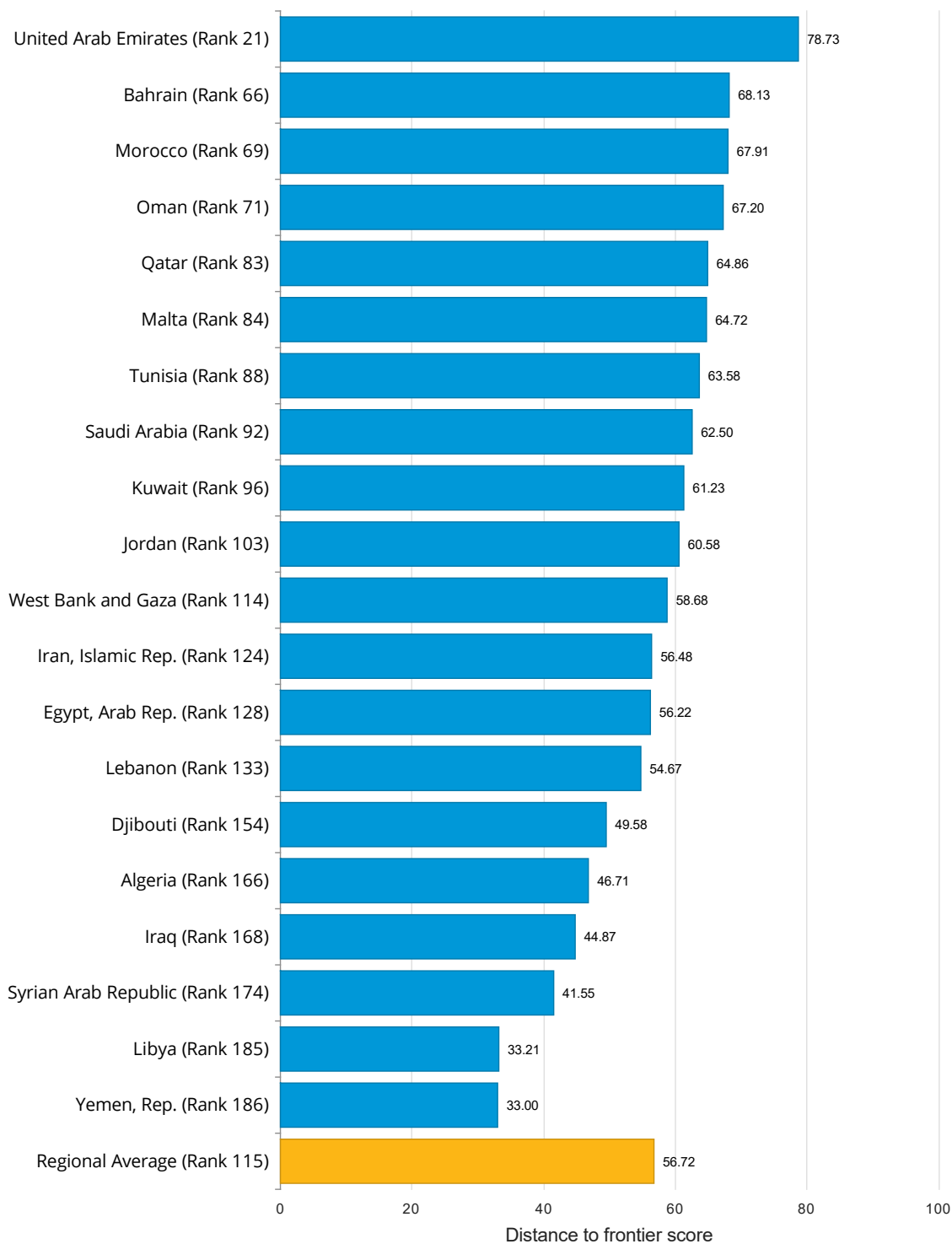
The first Doing Business report, published in 2003, covered 5 indicator sets and 133 economies. This year's report covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more 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](#) (PDF, 5MB)

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 distance to frontier scores.

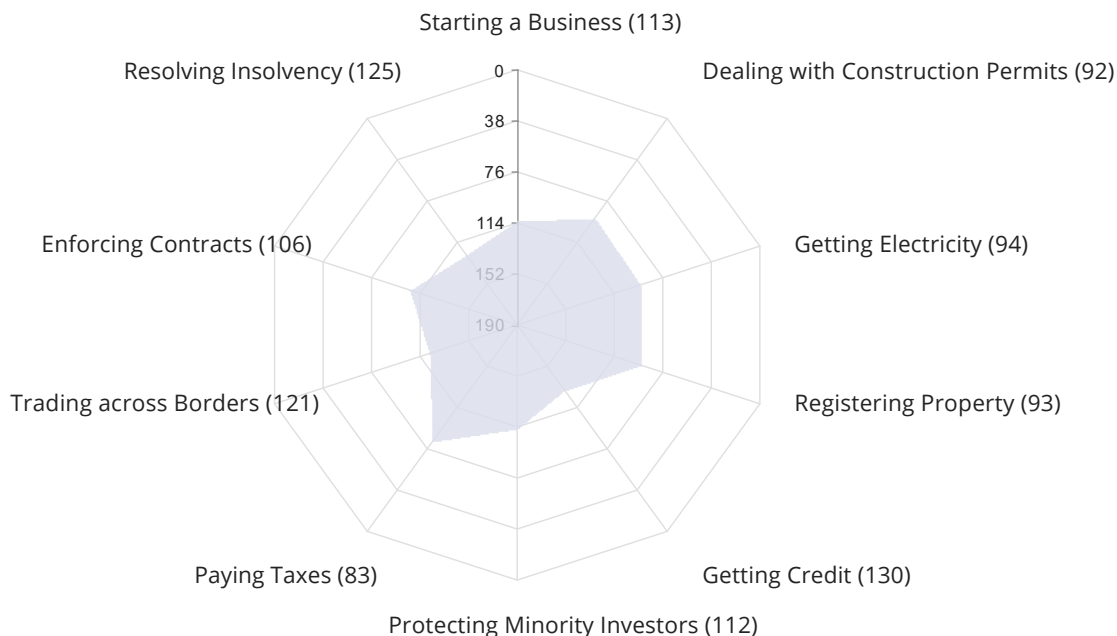
How economies in Middle East and North Africa (MENA) rank on the ease of doing business



Note: Economies are ranked on their ease of doing business, from 1–190. The rankings are determined by sorting the aggregate distance to frontier scores on 10 topics, each consisting of several indicators, giving equal weight to each topic. The rankings for all economies are benchmarked to June 2017. The distance to frontier (DTF) measure shows the distance of each economy to the “frontier,” which represents the best performance observed on each of the indicators across all economies in the Doing Business sample since 2005. An economy’s distance to frontier is reflected on a scale from 0 to 100, where 0 represents the lowest performance and 100 represents the frontier.

Source: Doing Business database

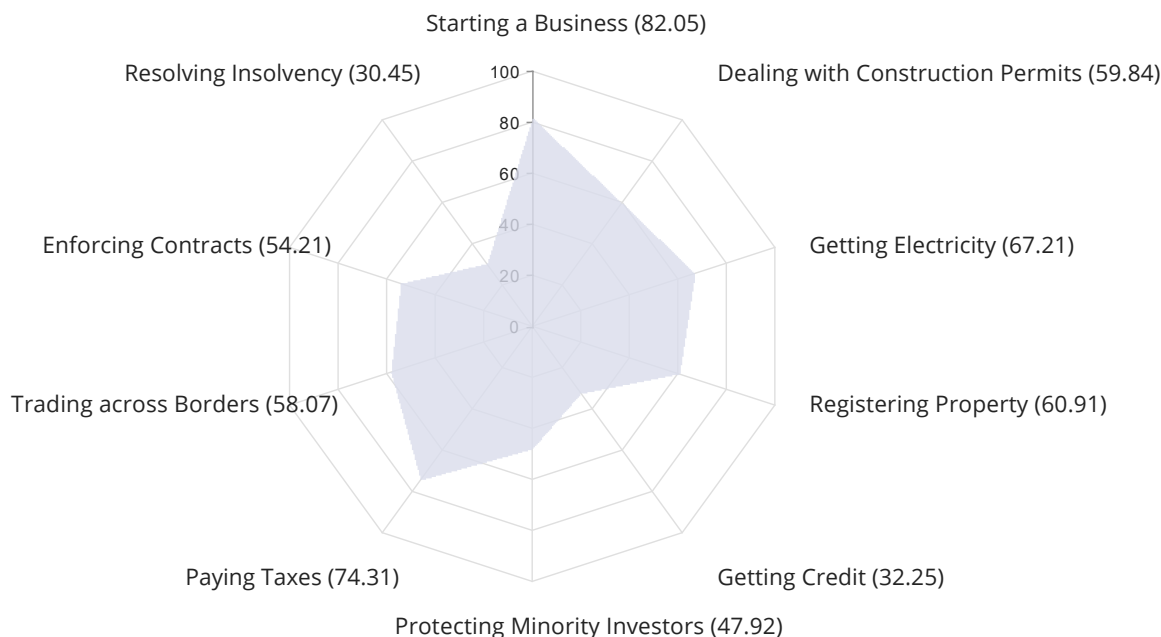
Rankings on Doing Business topics - Middle East and North Africa (MENA)



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

Source: Doing Business database.

Distance to frontier scores on Doing Business topics - Middle East and North Africa (MENA)



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

Note: Economies are ranked on their ease of doing business, from 1-190. The rankings are determined by sorting the aggregate distance to frontier scores on 10 topics, each consisting of several indicators, giving equal weight to each topic. The rankings for all economies are benchmarked to June 2017. The distance to frontier (DTF) measure shows the distance of each economy to the "frontier," which represents the best performance observed on each of the indicators across all economies in the Doing Business sample since 2005. An economy's distance to frontier is reflected on a scale from 0 to 100, where 0 represents the lowest performance and 100 represents the frontier. Source: Doing Business database

Starting a Business

This topic measures the paid-in minimum capital requirement, number of procedures, time and cost 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 distance to frontier 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 June 2017. [See the methodology for more information.](#)

What the indicators measure

Procedures to legally start and operate a company (number)

Pre-registration (for example, name verification or reservation, notarization)

Registration in economy's largest business city

Post-registration (for example, social security registration, company seal)

Obtaining approval from spouse to start business or leave home to register company

Obtaining any gender-specific permission that can impact company registration, company operations and process of getting national identity 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 and the entire office space is approximately 929 square meters (10,000 square feet). For 11 economies the data are also collected for the second largest business city.

- Is 100% domestically owned and has five owners, none of whom is a legal entity; and 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 1 times 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 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.

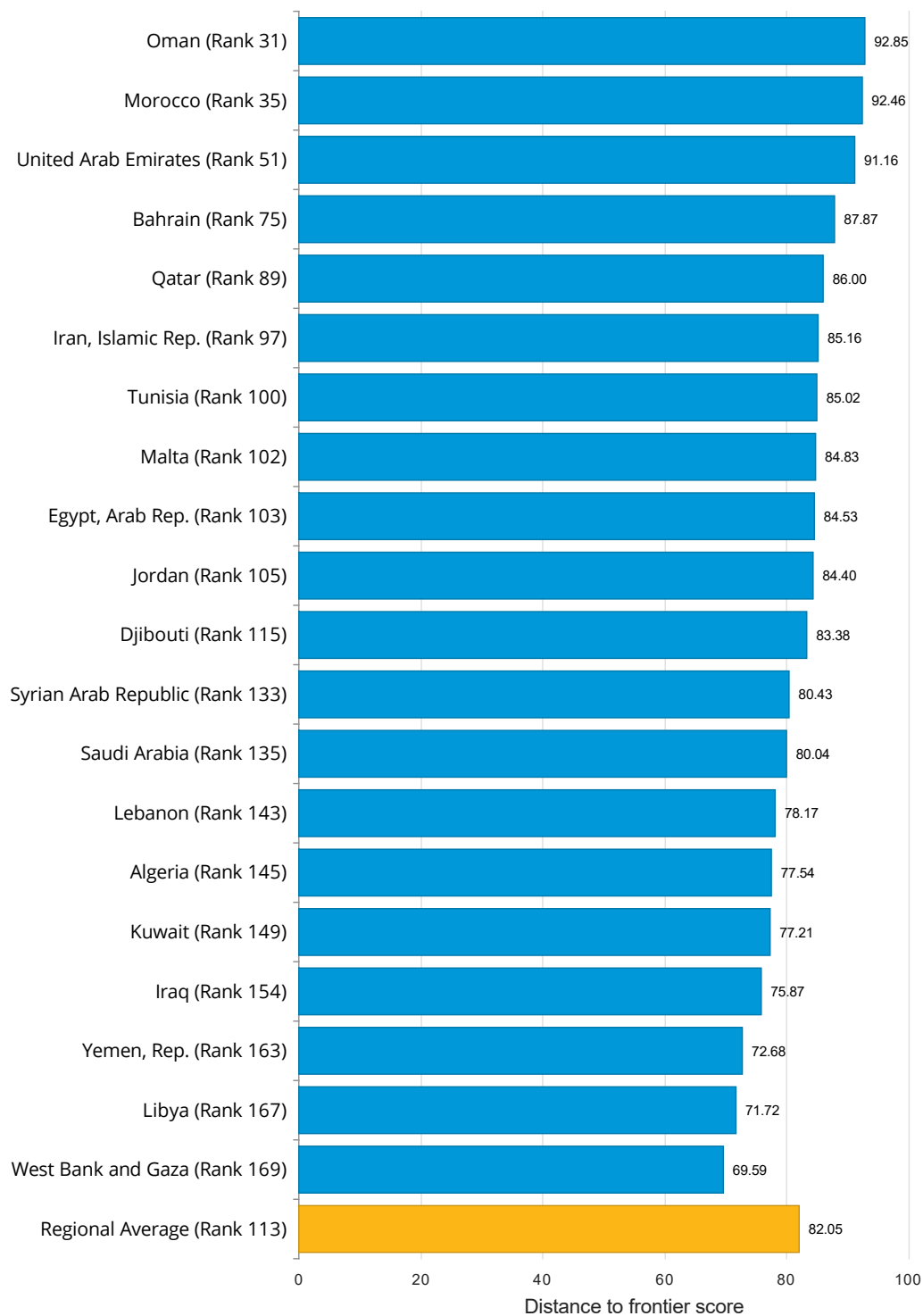
- Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.

Starting a Business

Where do the region's economies stand today?

How easy is it for entrepreneurs in economies in Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of starting a business



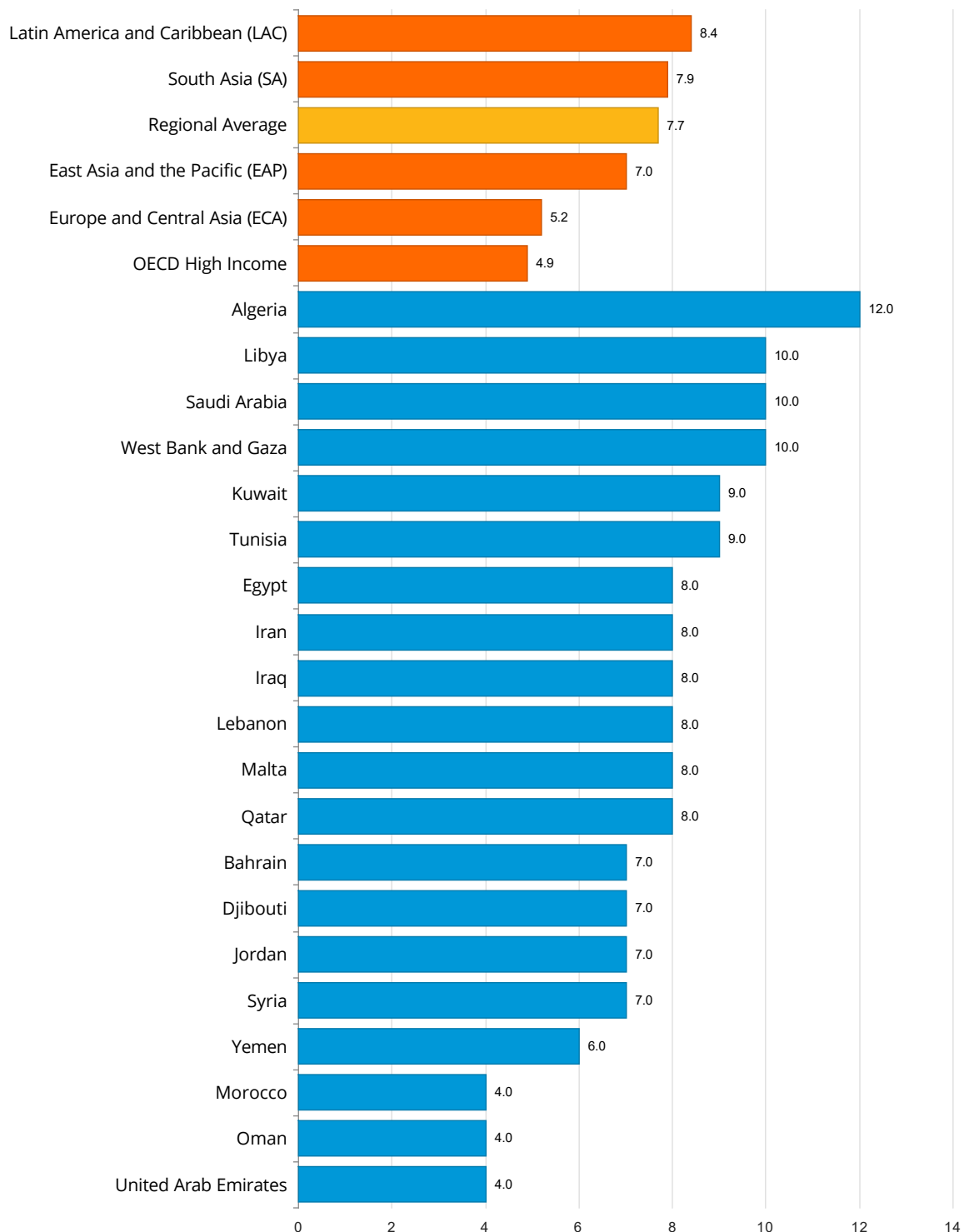
Source: Doing Business database.

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 Middle East and North Africa (MENA)

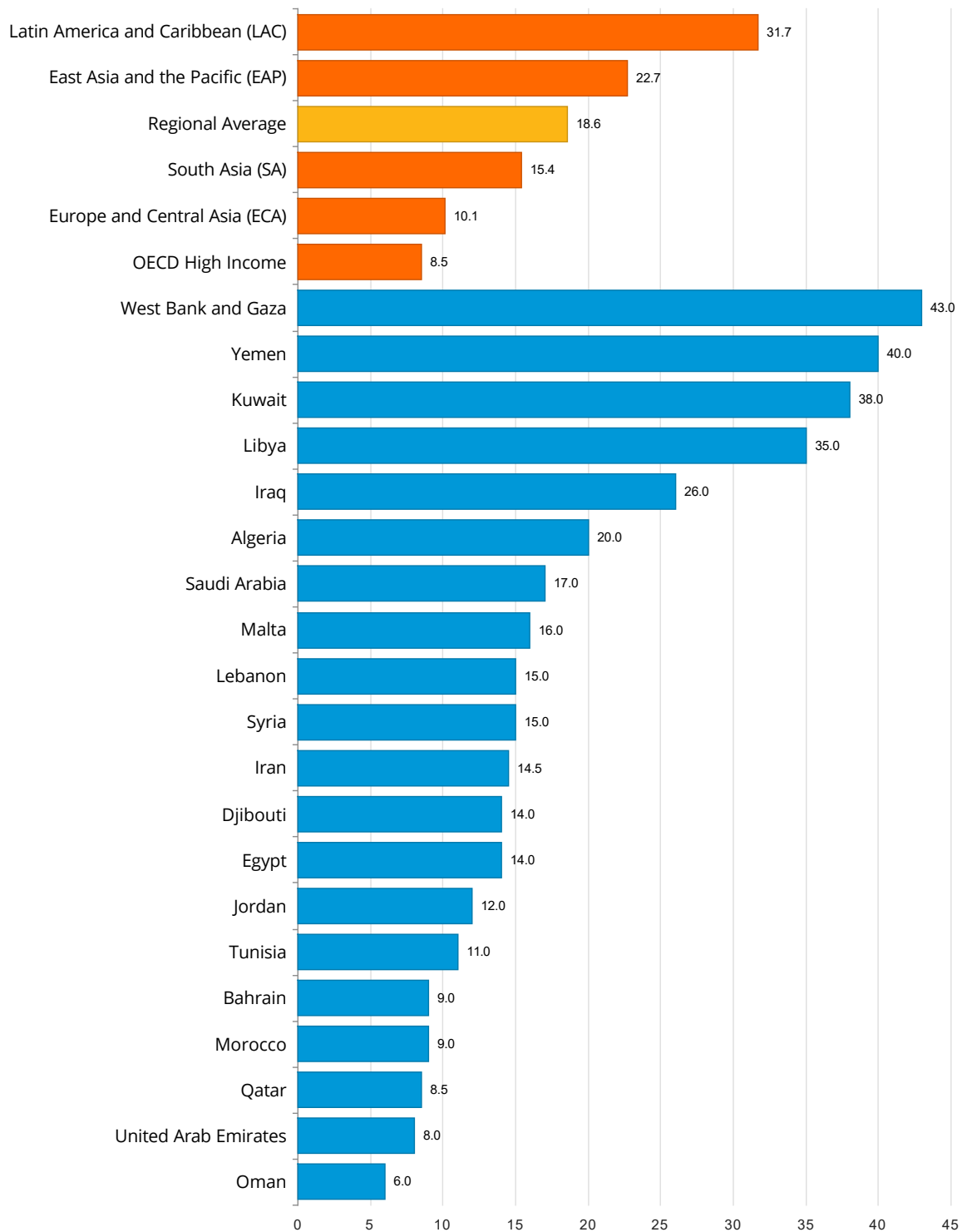
Procedure - Men (number)



Source: Doing Business database.

Starting a Business

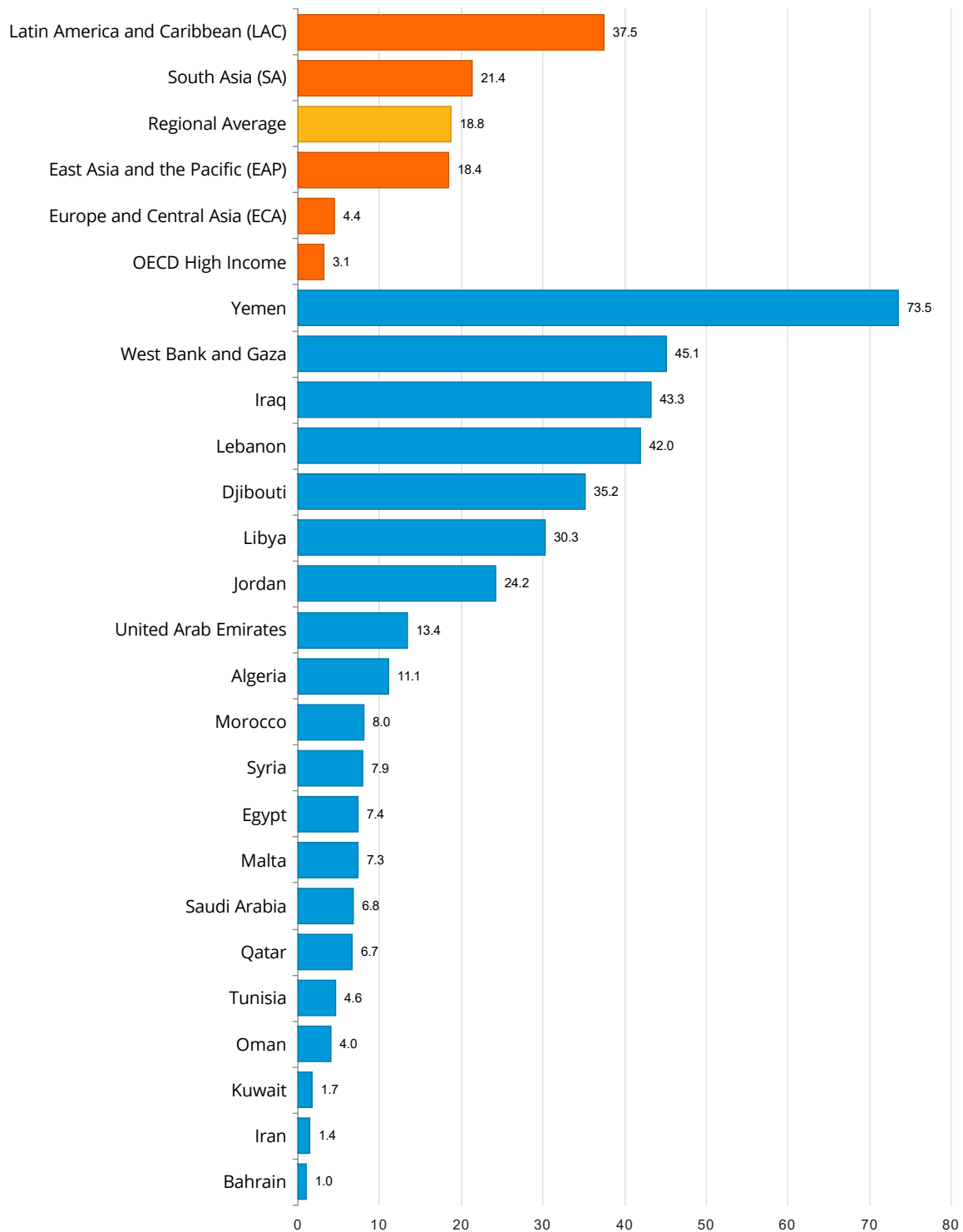
Time - Men (days)



Source: Doing Business database.

Starting a Business

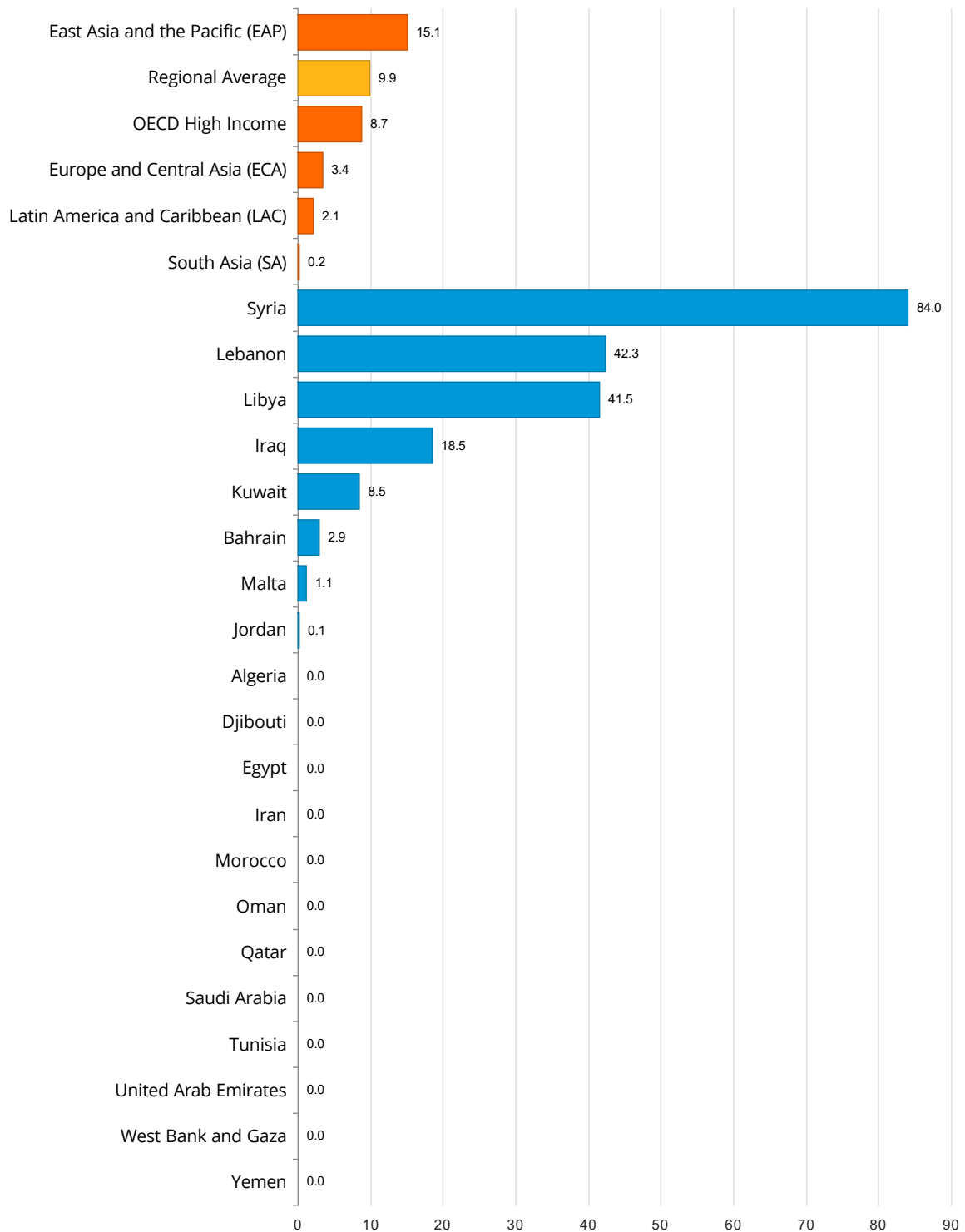
Cost – Men (% of income per capita)



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 June 2017. [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 warehouse value)

Official costs only, no bribes

Building quality control index (0-15)

Sum of the scores of six component indices:

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.

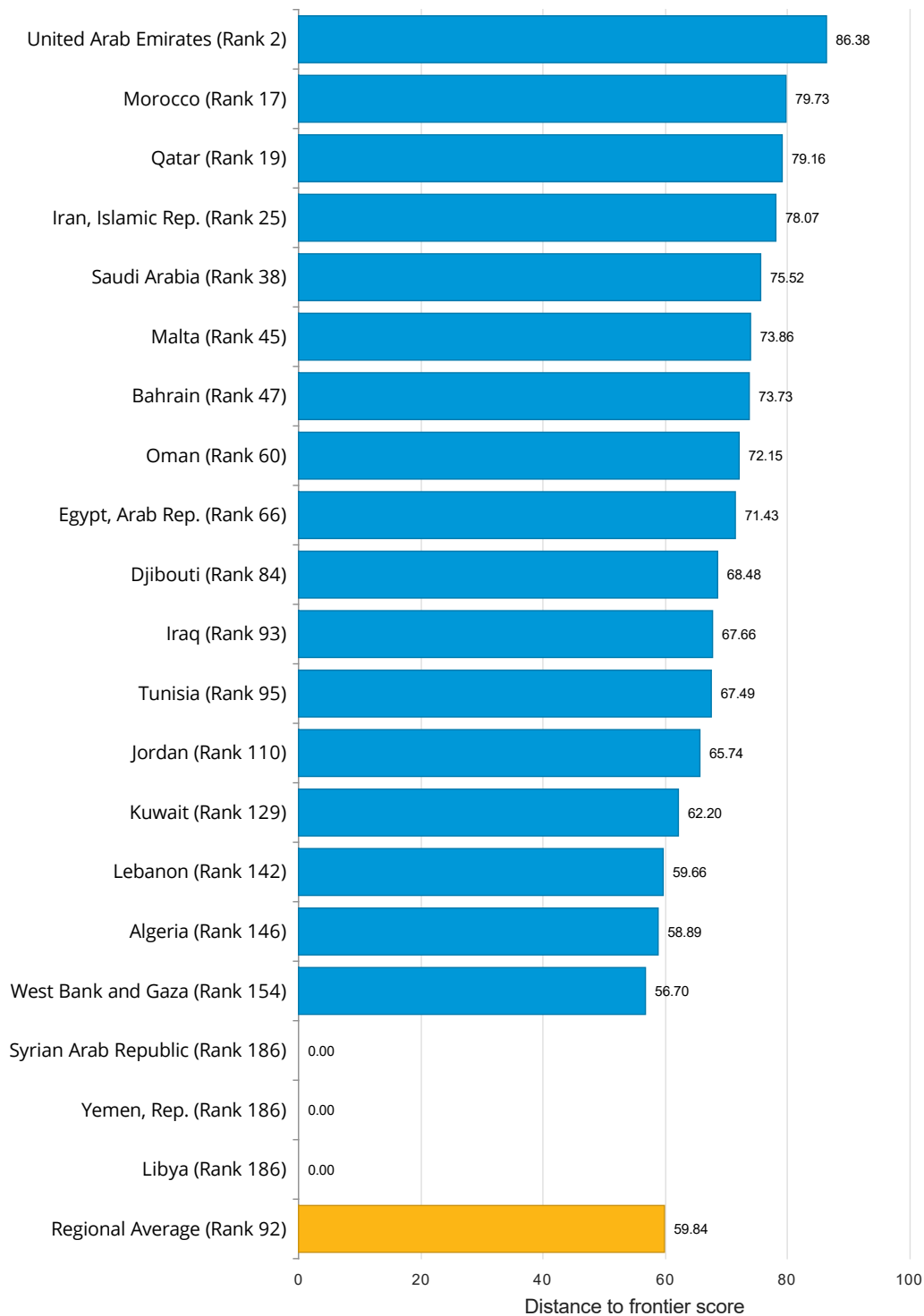
- Will have a constant level of water demand and wastewater flow throughout the year; will be 1 inch in diameter for the water connection and 4 inches in diameter for the sewerage connection.

Dealing with Construction Permits

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of dealing with construction permits



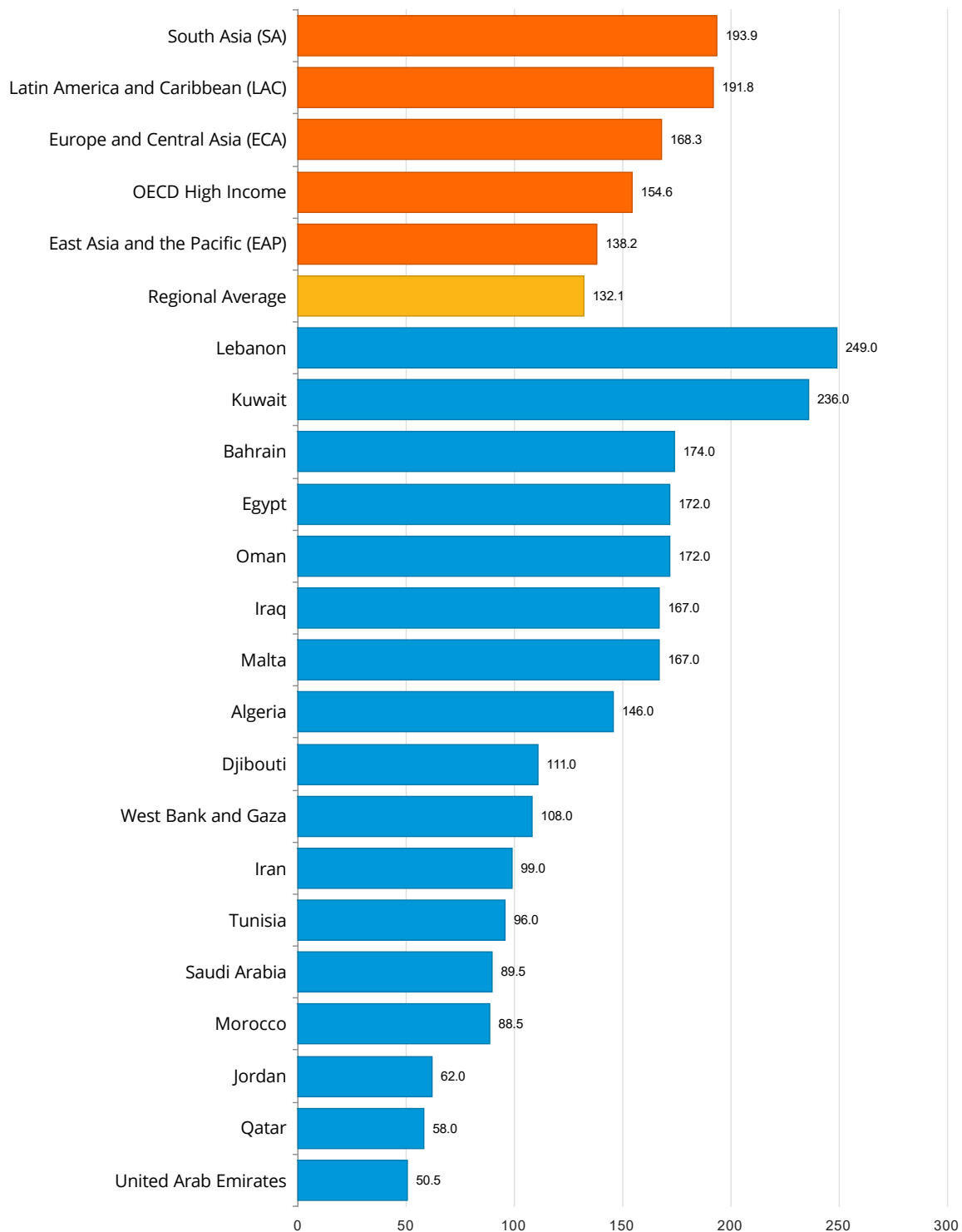
Source: Doing Business database.

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 Middle East and North Africa (MENA)

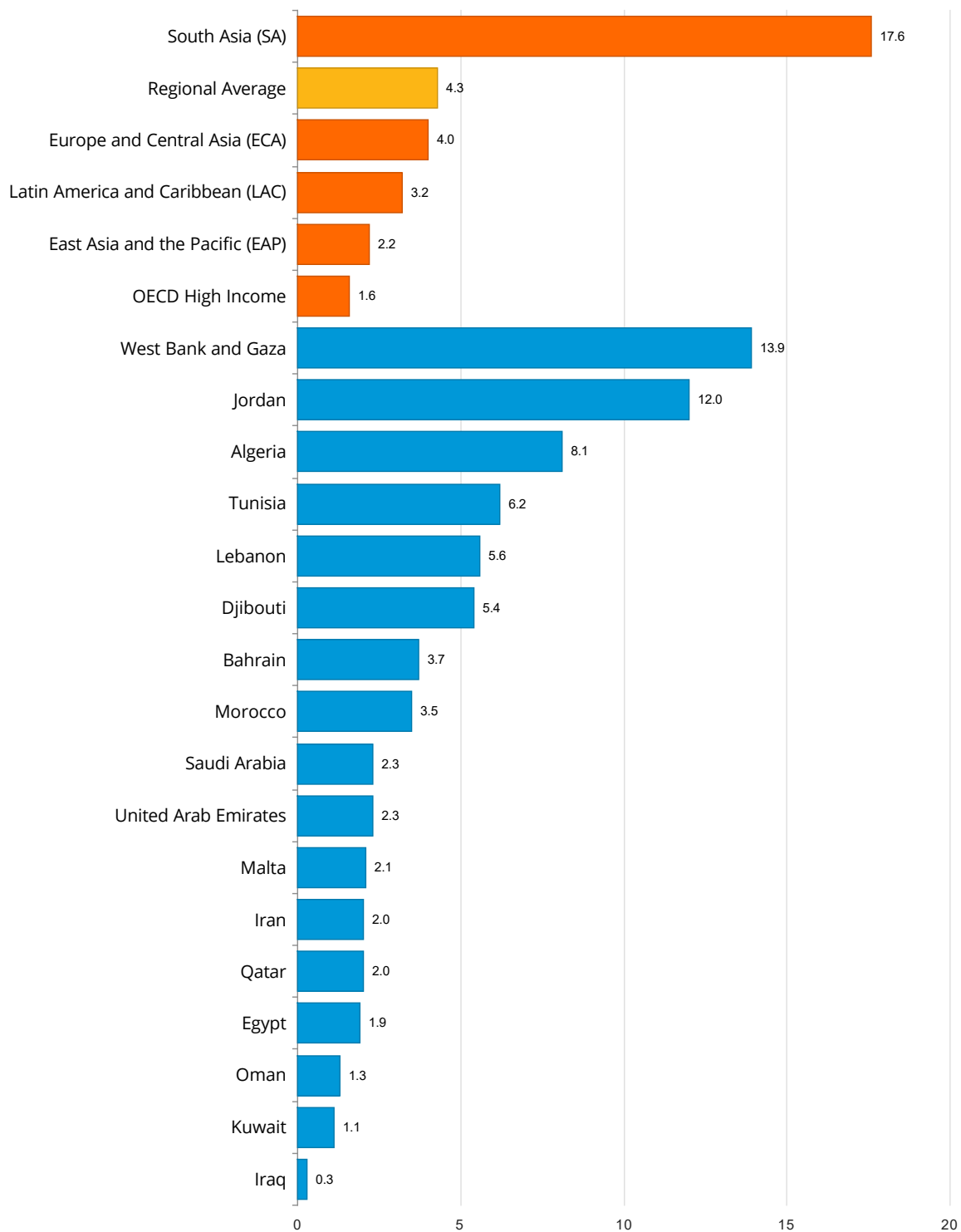
Time (days)



Source: Doing Business database.

Dealing with Construction Permits

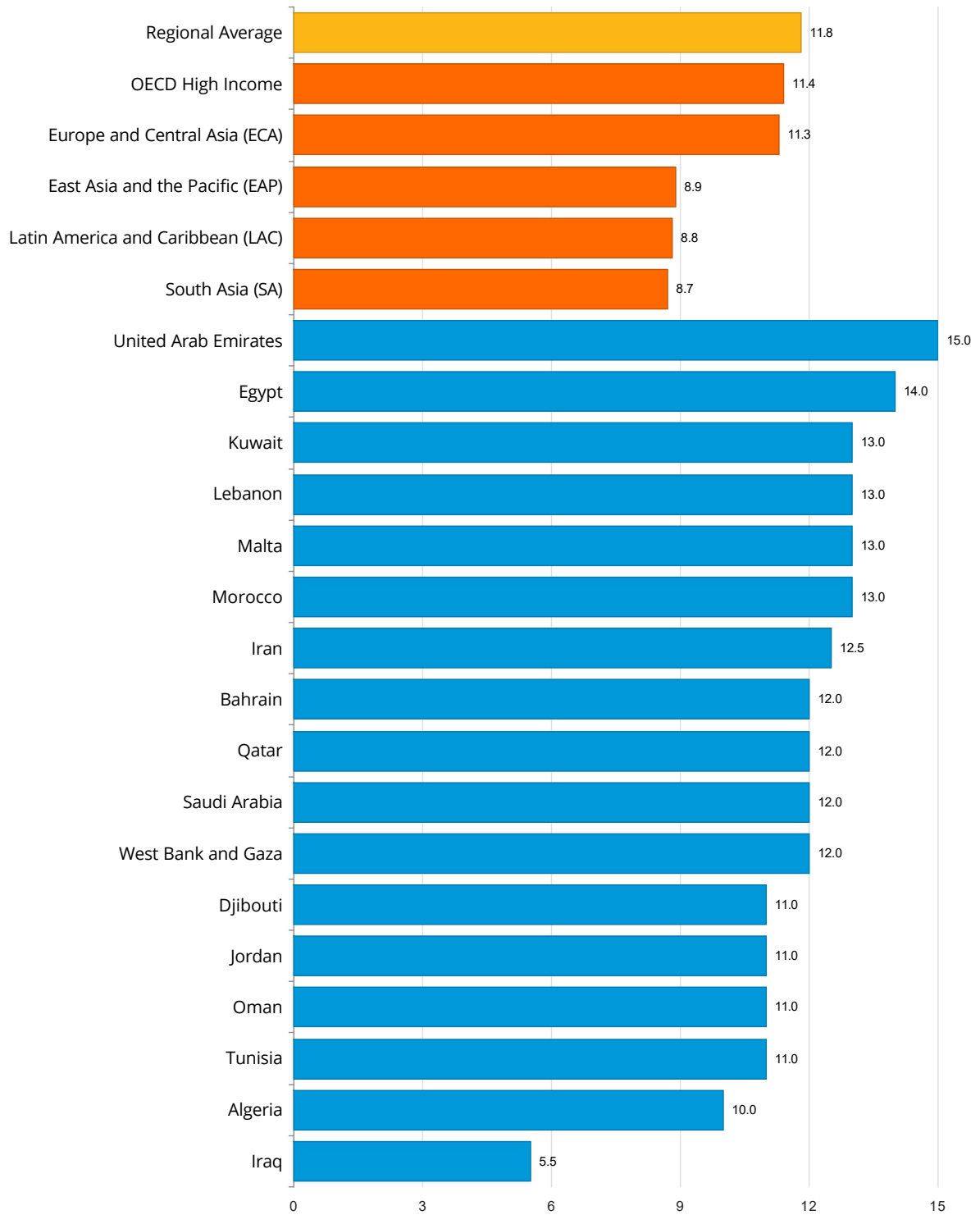
Cost (% of warehouse value)



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 June 2017. [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 distance to frontier score nor the ranking on the ease of getting electricity.

Case study assumptions

To make the data comparable across economies, several assumptions 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.

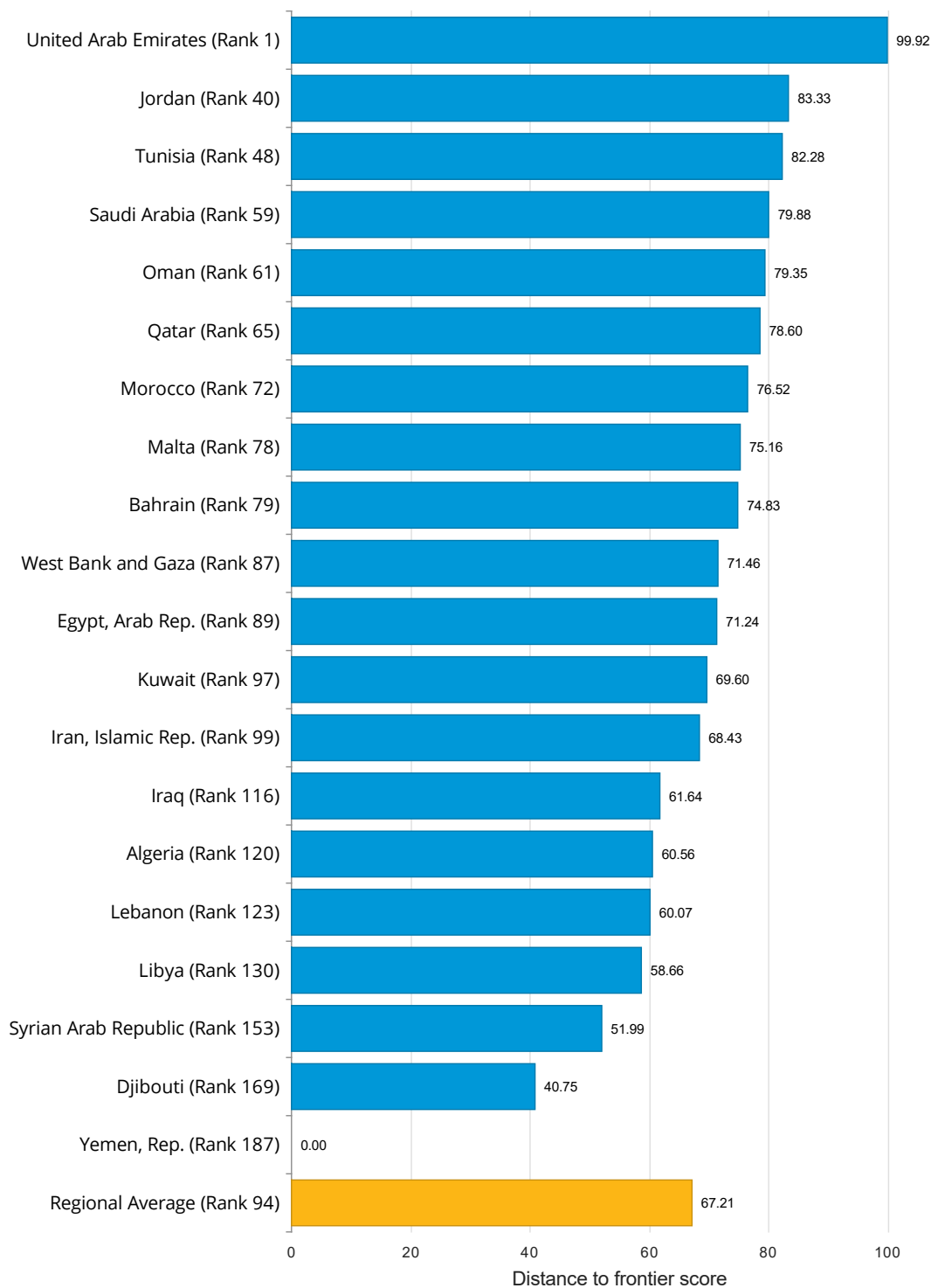
- Tariffs effective in March of the current year are used for calculation of the price of electricity for the warehouse. Although March has 31 days, for calculation purposes only 30 days are used.

Getting Electricity

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of getting electricity



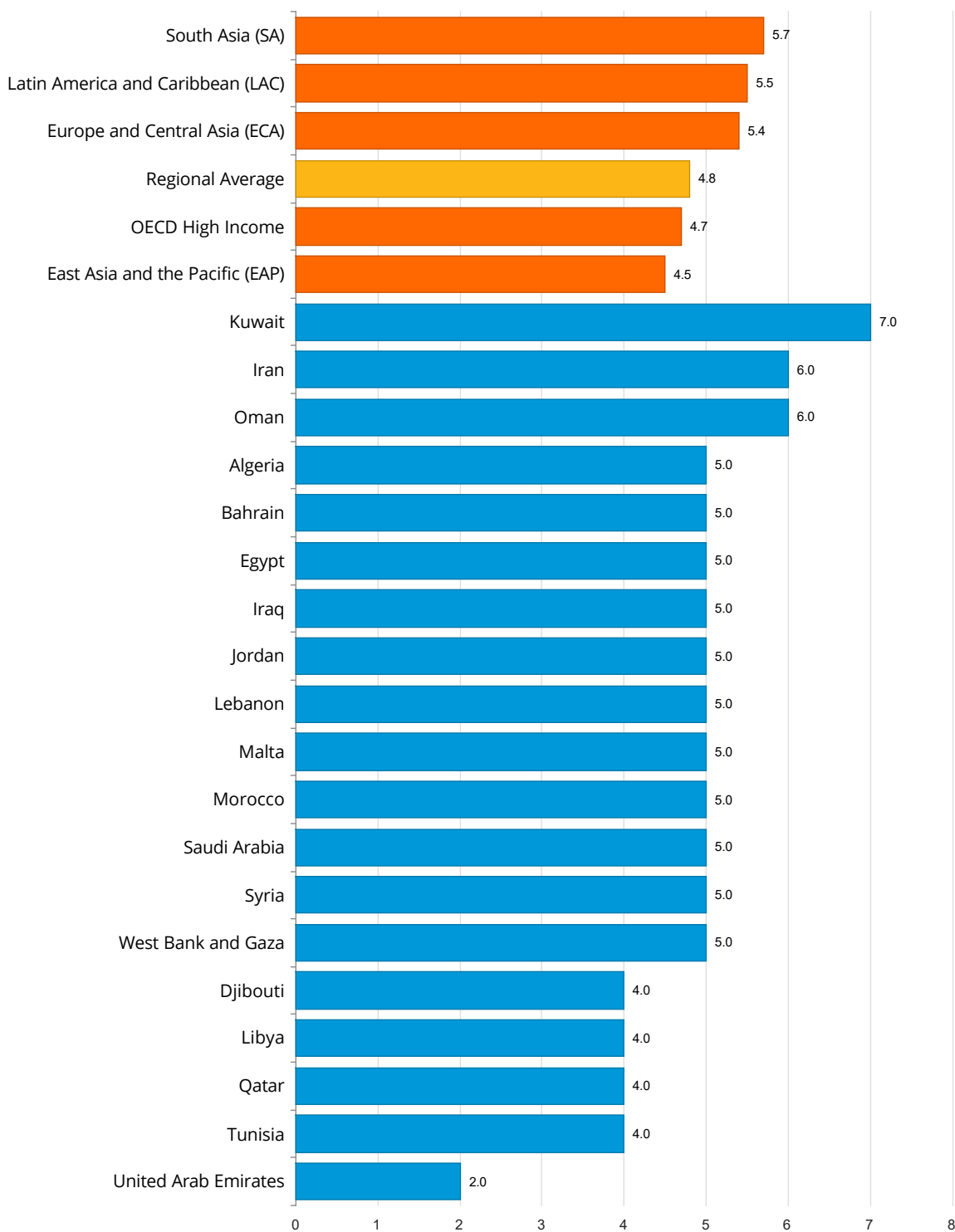
Source: Doing Business database.

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 Middle East and North Africa (MENA)

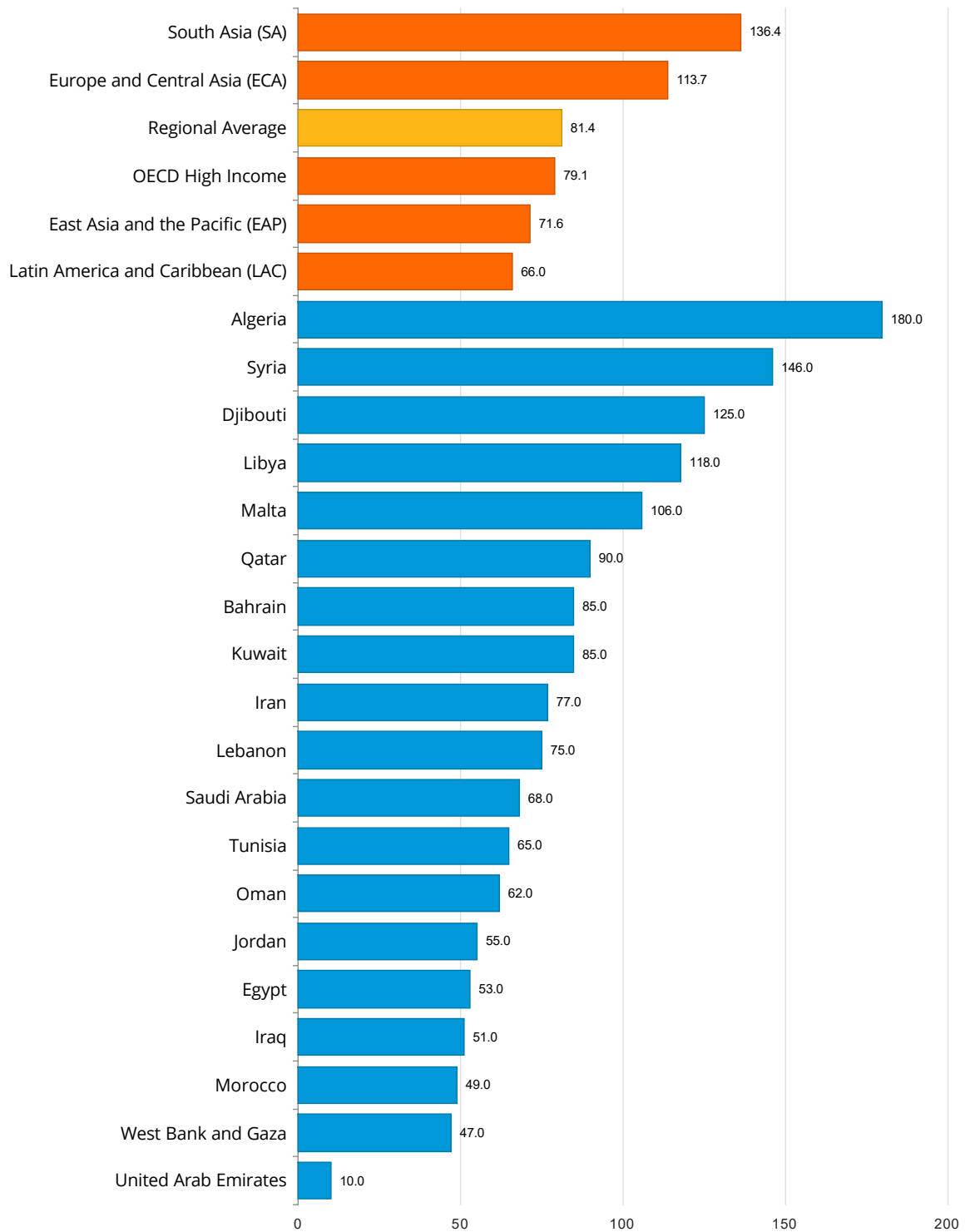
Procedures (number)



Source: Doing Business database.

Getting Electricity

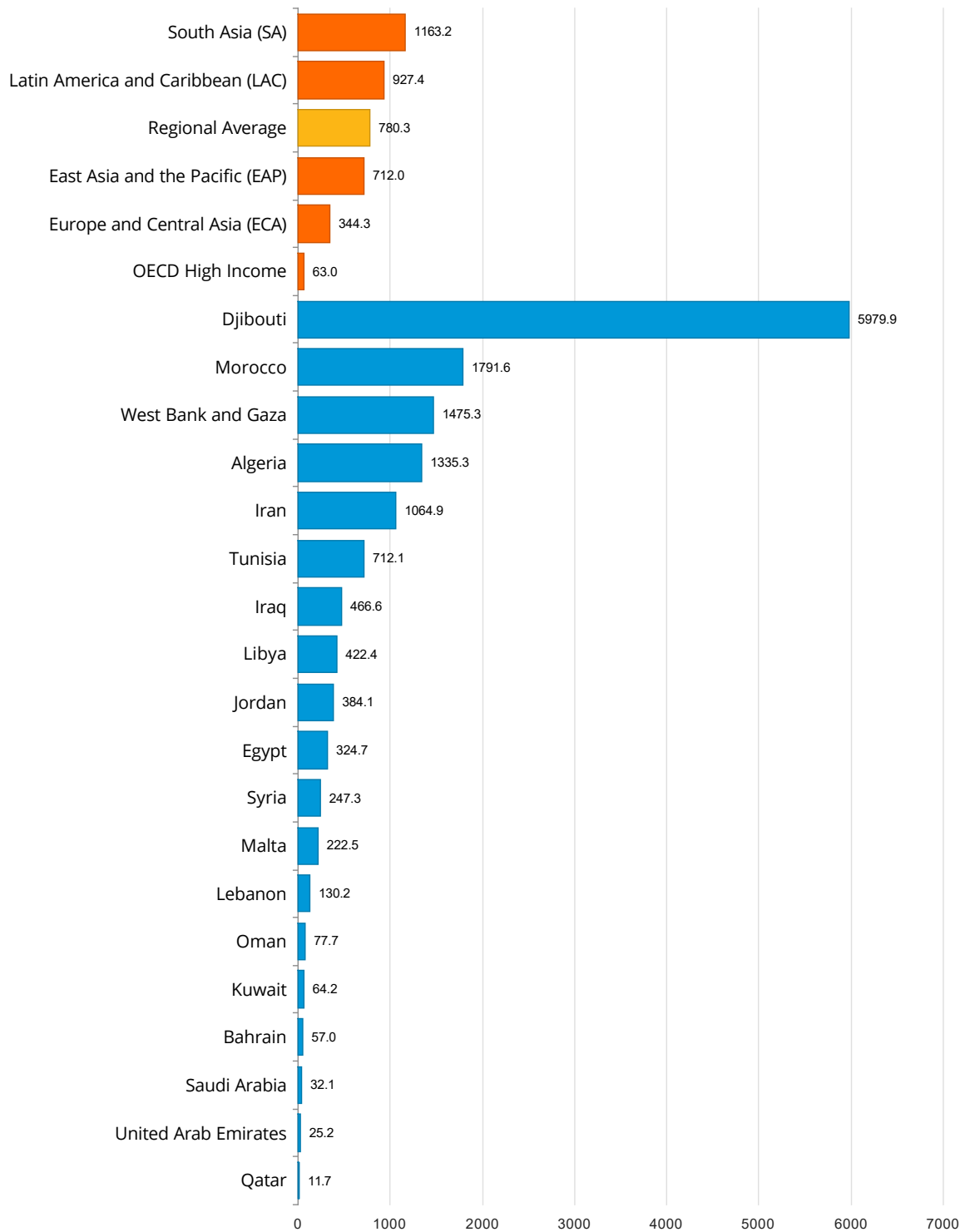
Time (days)



Source: Doing Business database.

Getting Electricity

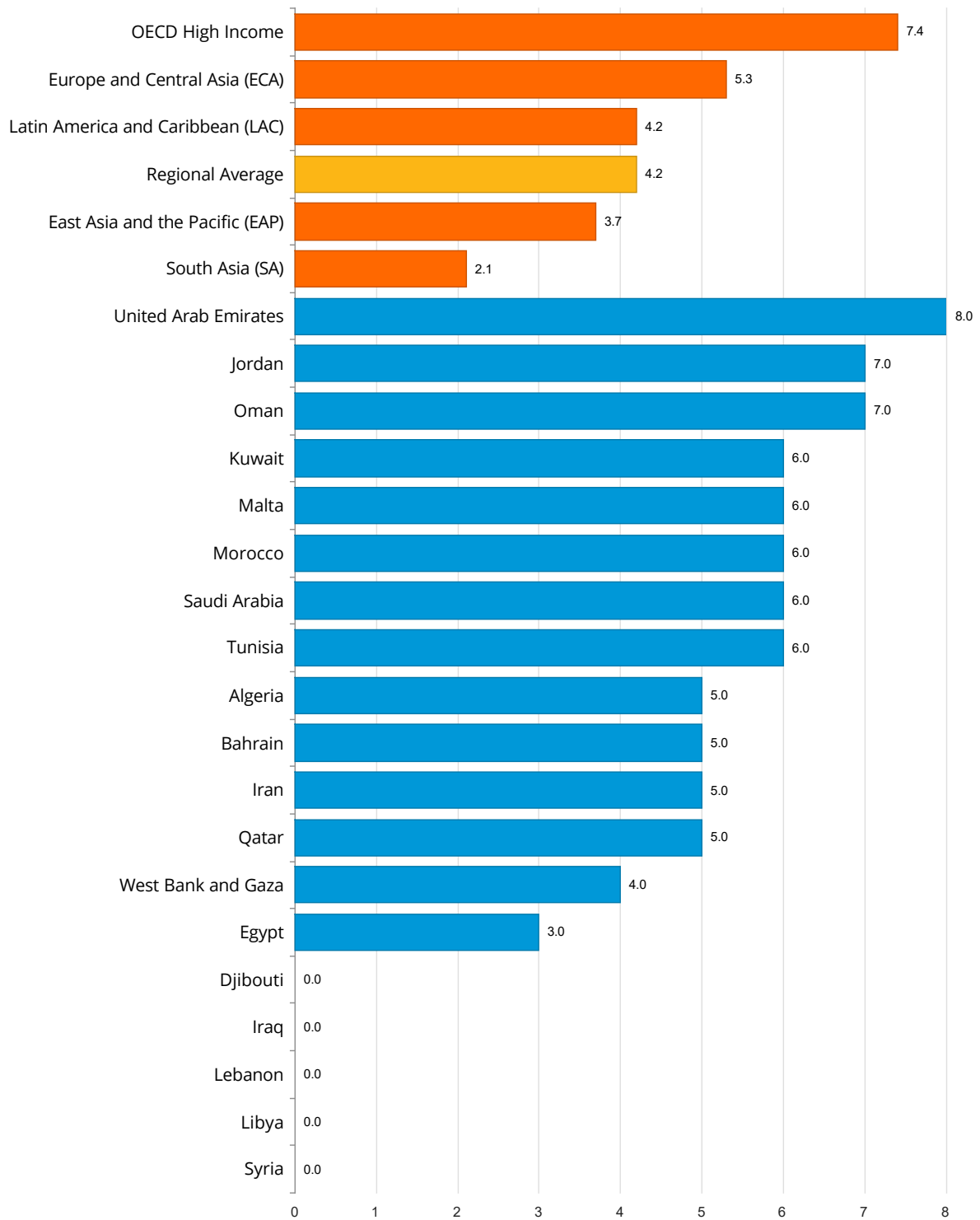
Cost (% of income per capita)



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 June 2017. [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 citya.

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):

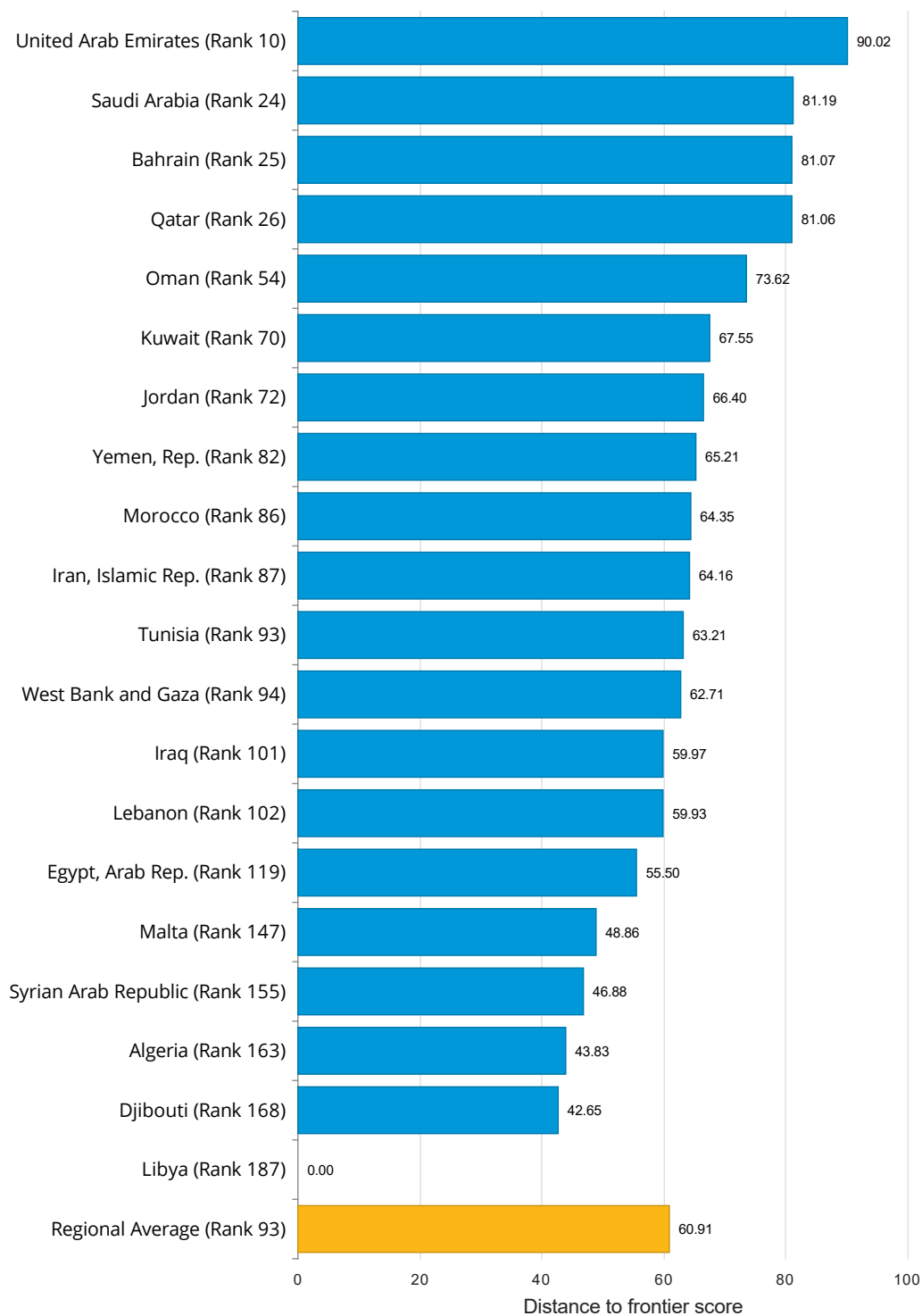
- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in 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 Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of registering property



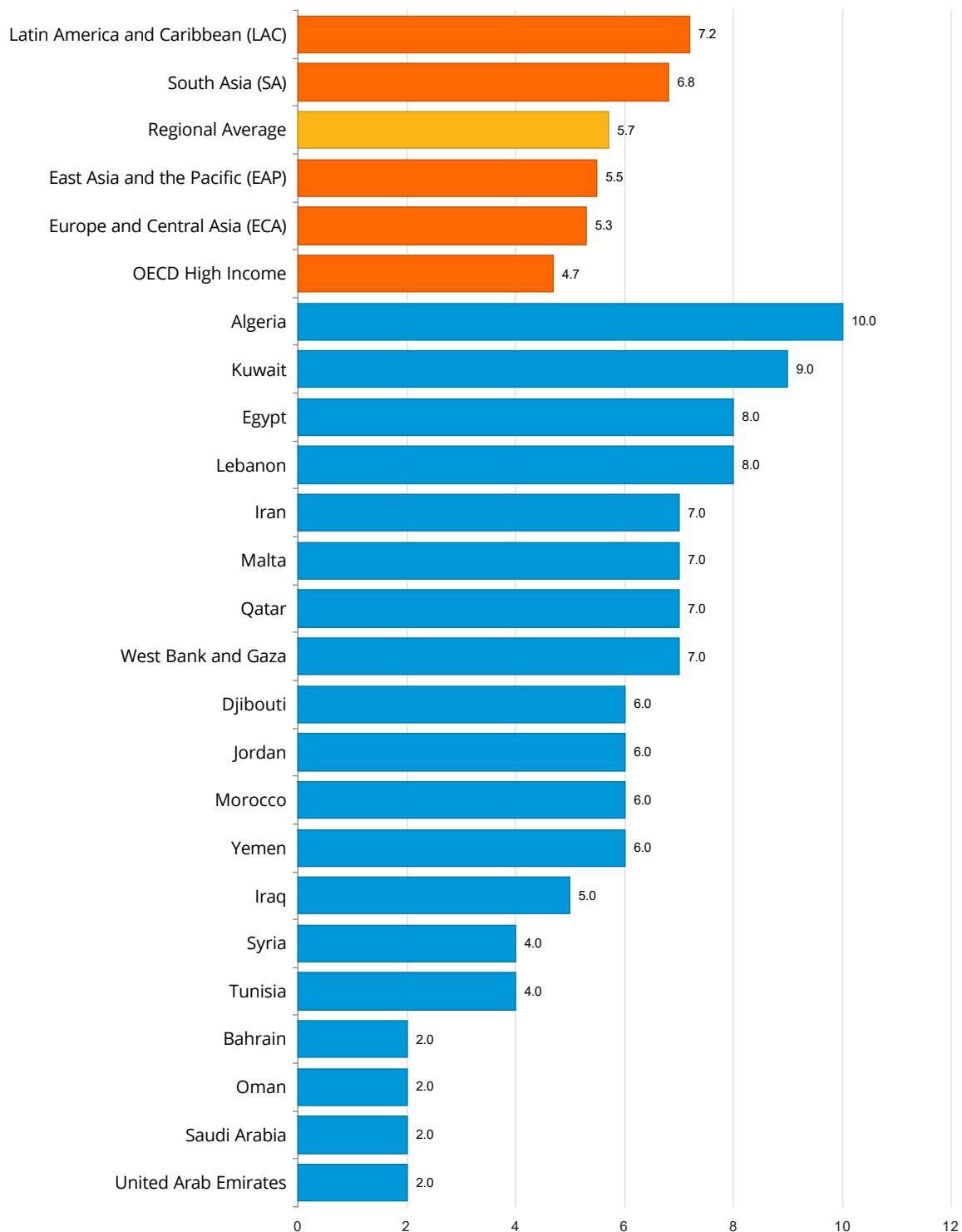
Source: Doing Business database.

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 Middle East and North Africa (MENA)

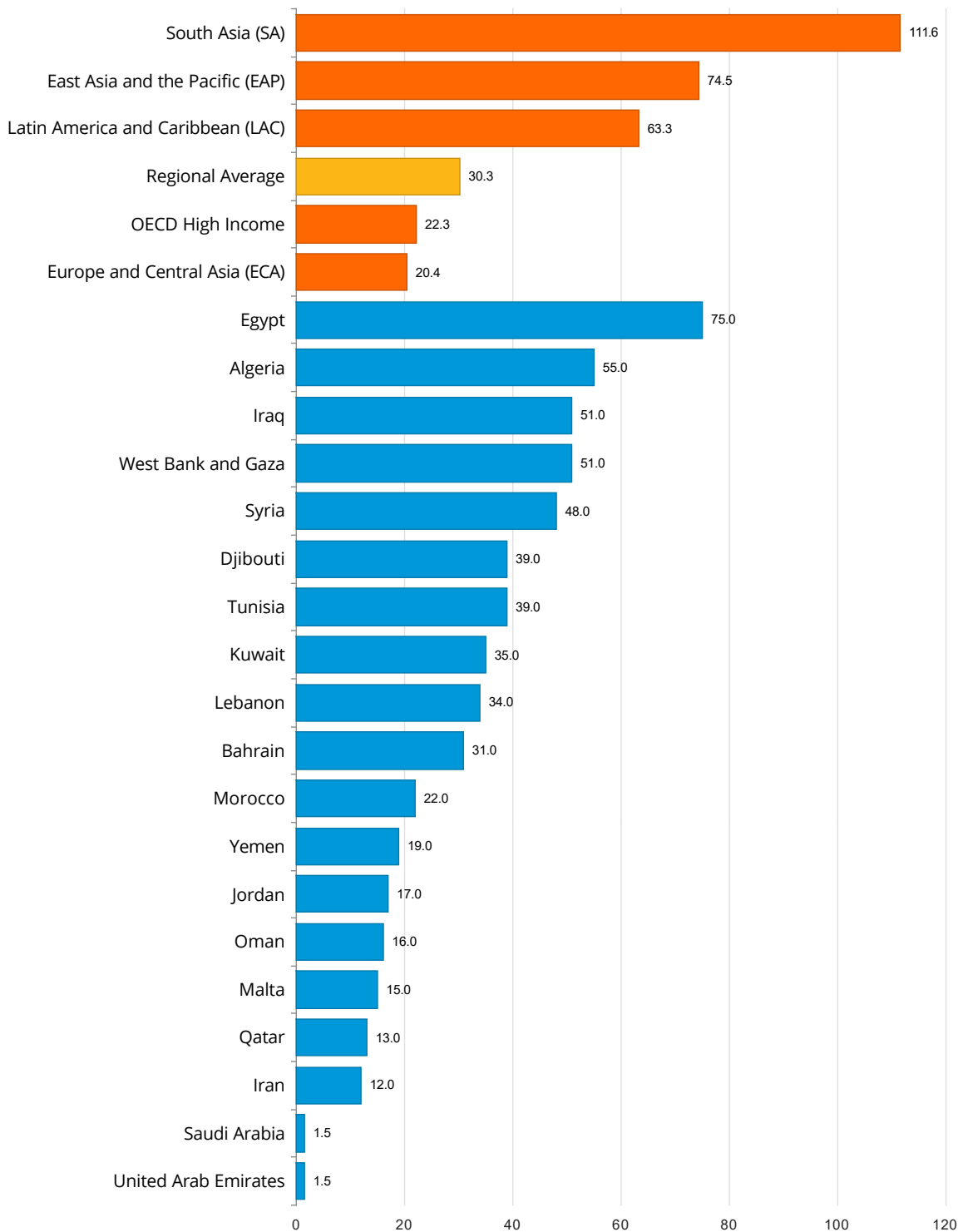
Procedures (number)



Source: Doing Business database.

Registering Property

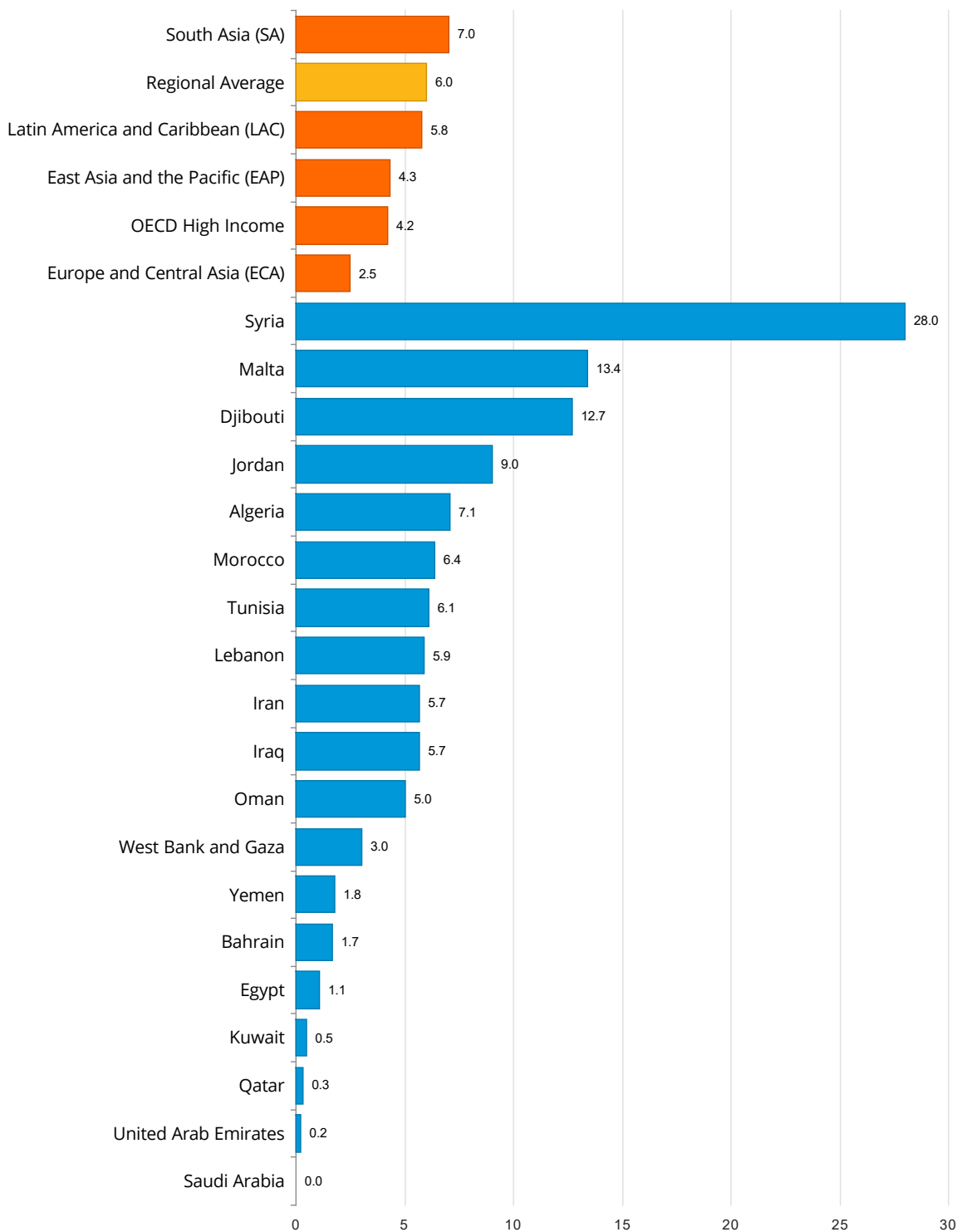
Time (days)



Source: Doing Business database.

Registering Property

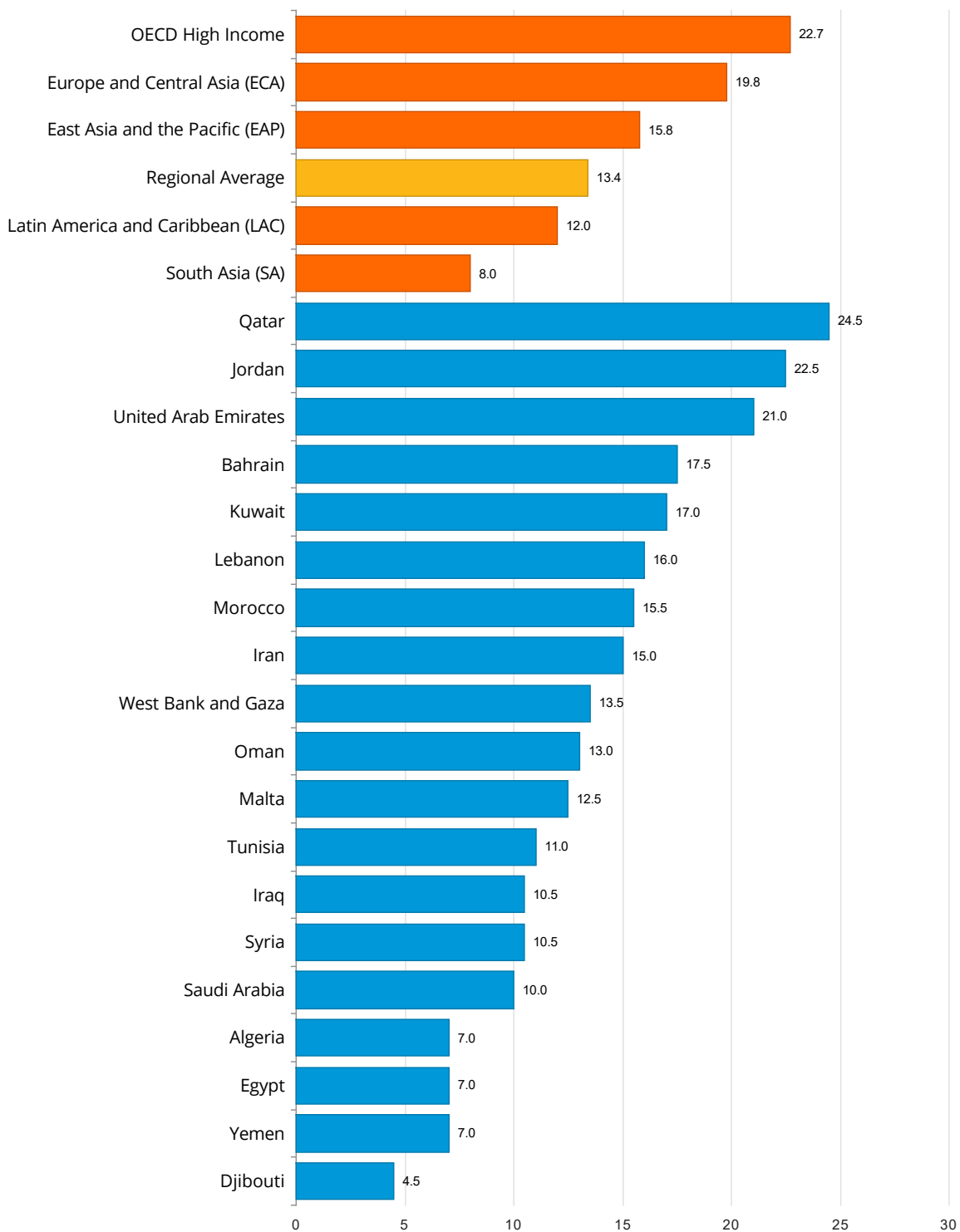
Cost (% of property value)



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 June 2017. [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).

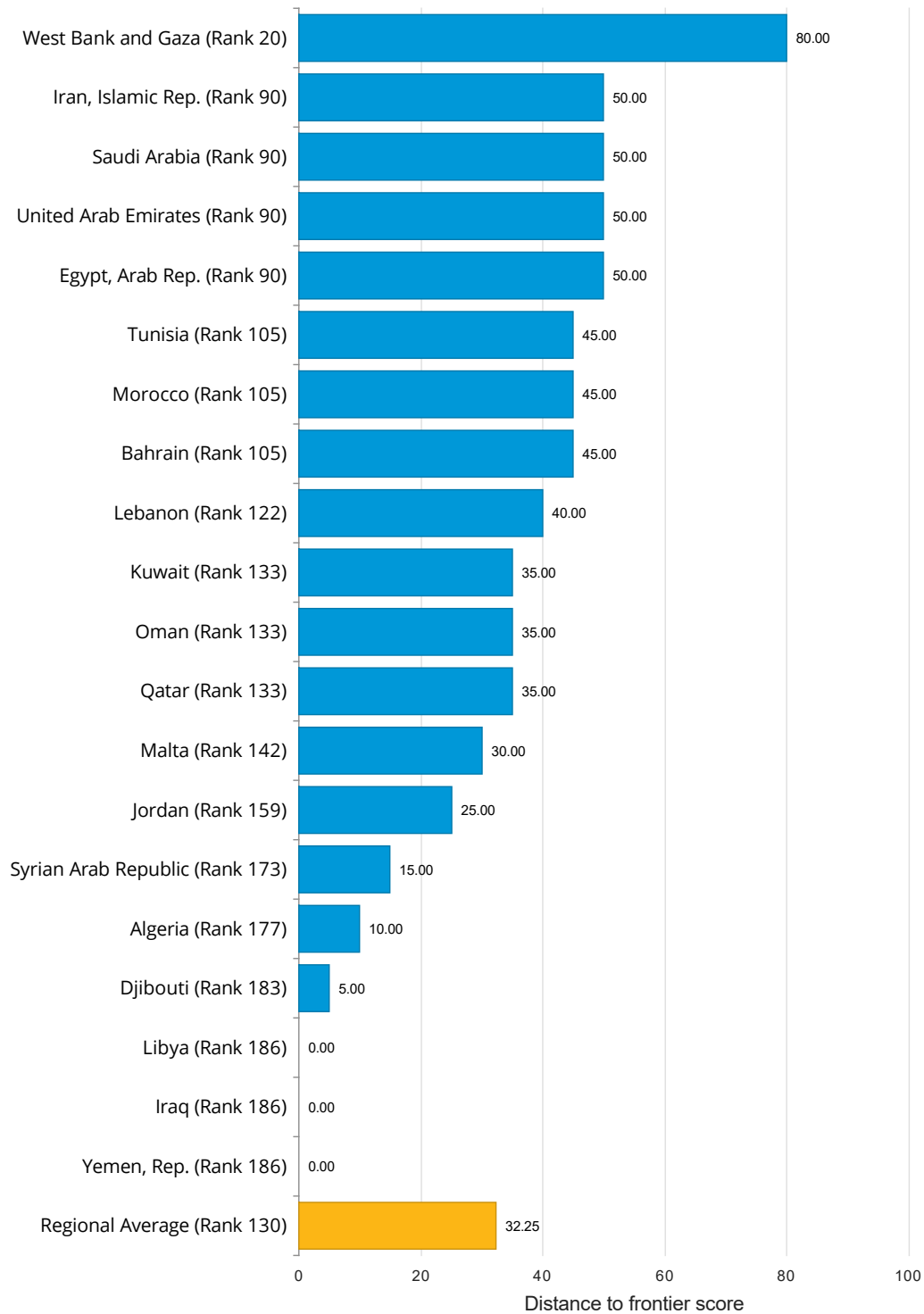
In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

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 Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of getting credit



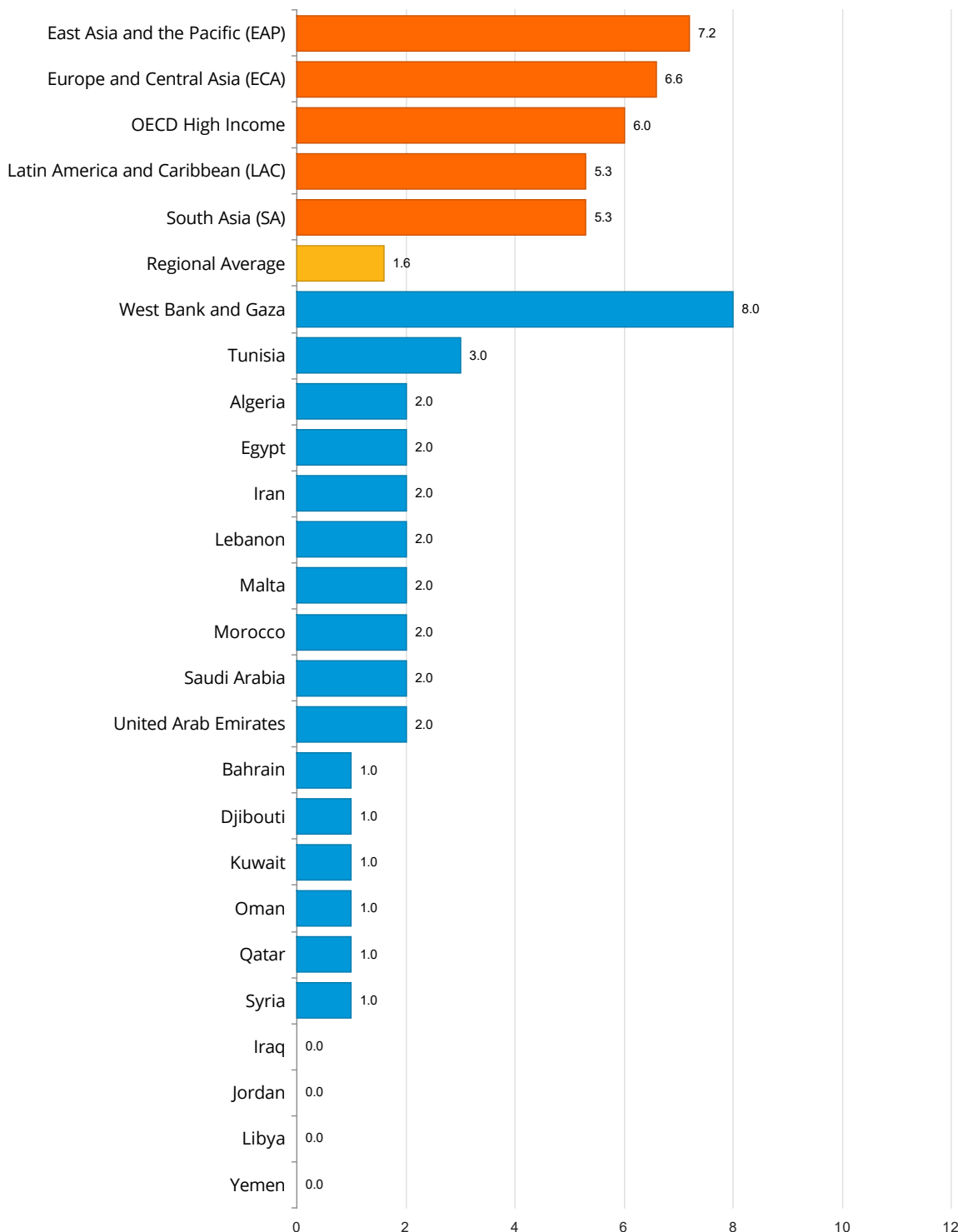
Source: Doing Business database.

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 Middle East and North Africa (MENA) 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

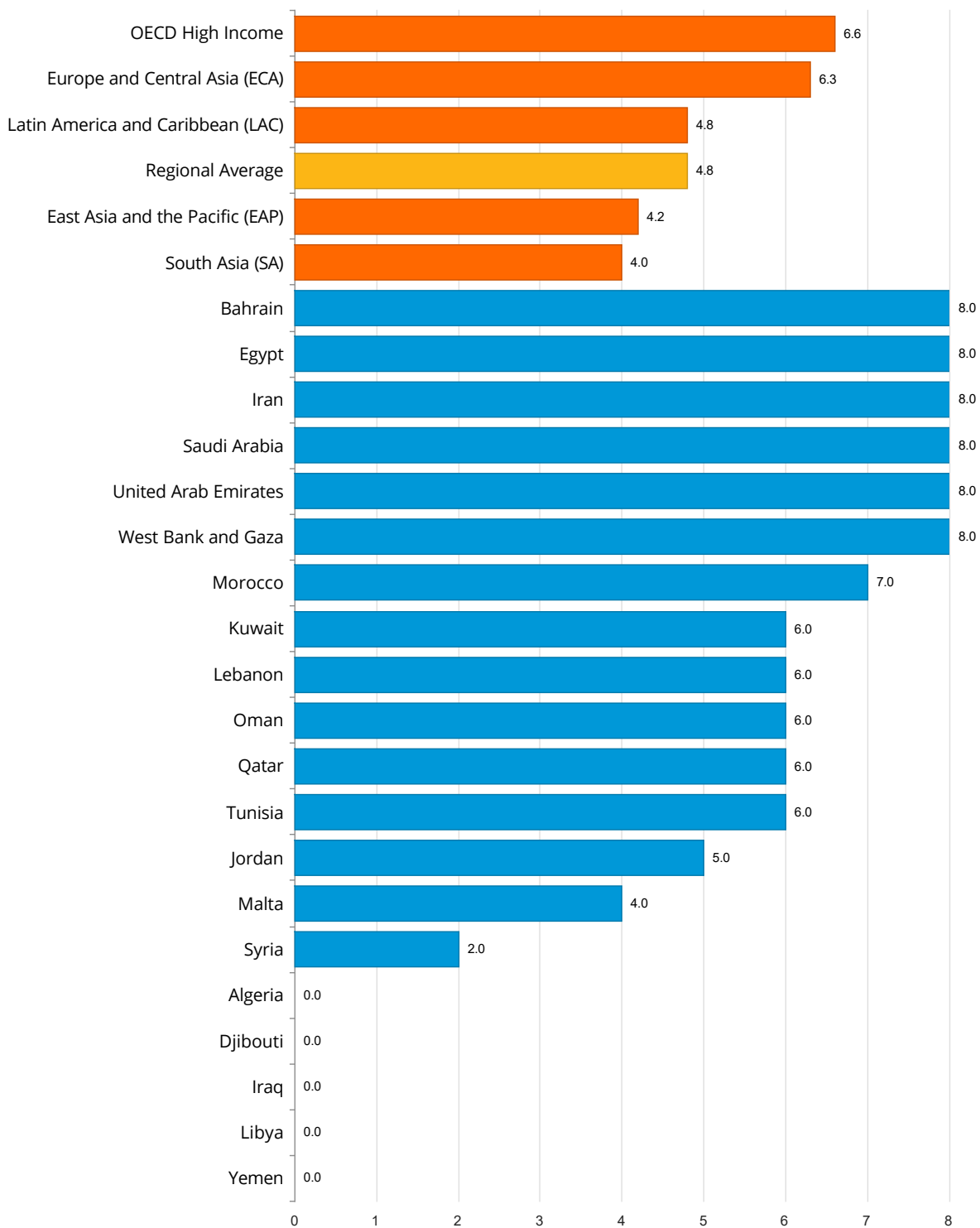
Strength of legal rights index (0-12)



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 June 2017. [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 the number of publicly traded companies listed on that exchange is less than 10, 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 (applicable to economies with a two-tier board system) on which 60% of the shareholder-elected members have been appointed by Mr. James, who is Buyer's controlling shareholder and a member of Buyer's board of directors.

- Has not adopted any bylaws or articles of association that differ from default minimum standards and does not follow any nonmandatory codes, principles, recommendations or guidelines relating to corporate governance.

- Is a manufacturing company with its own distribution network.

The transaction involves the following details:

- Mr. James owns 60% of Buyer 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 ordinary course of business 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 is not fraudulent).

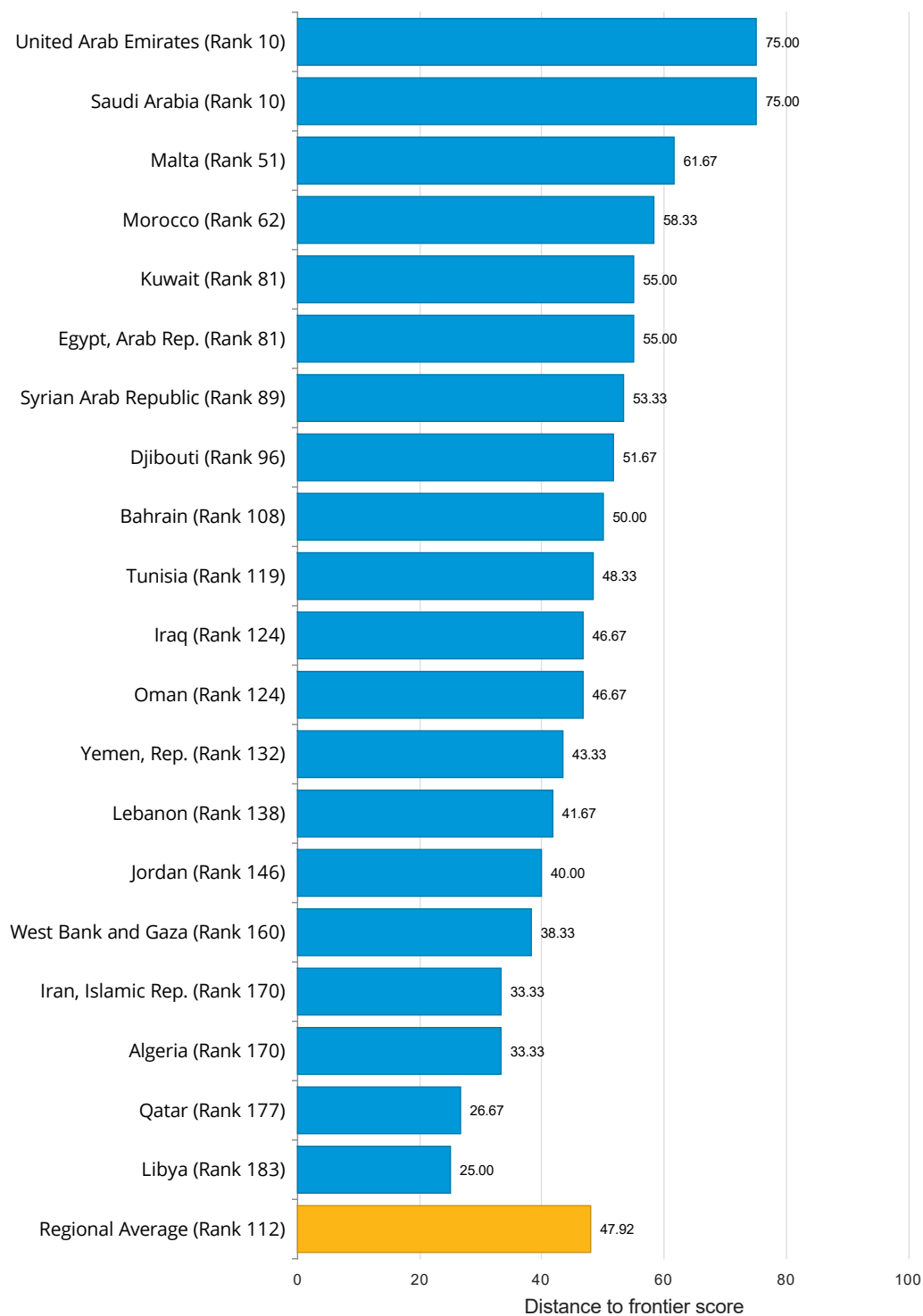
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the other parties that approved the transaction.

Protecting Minority Investors

Where do the region's economies stand today?

How strong are investor protections against self-dealing in economies in Middle East and North Africa (MENA)? 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 Middle East and North Africa (MENA) rank on the ease of protecting minority investors



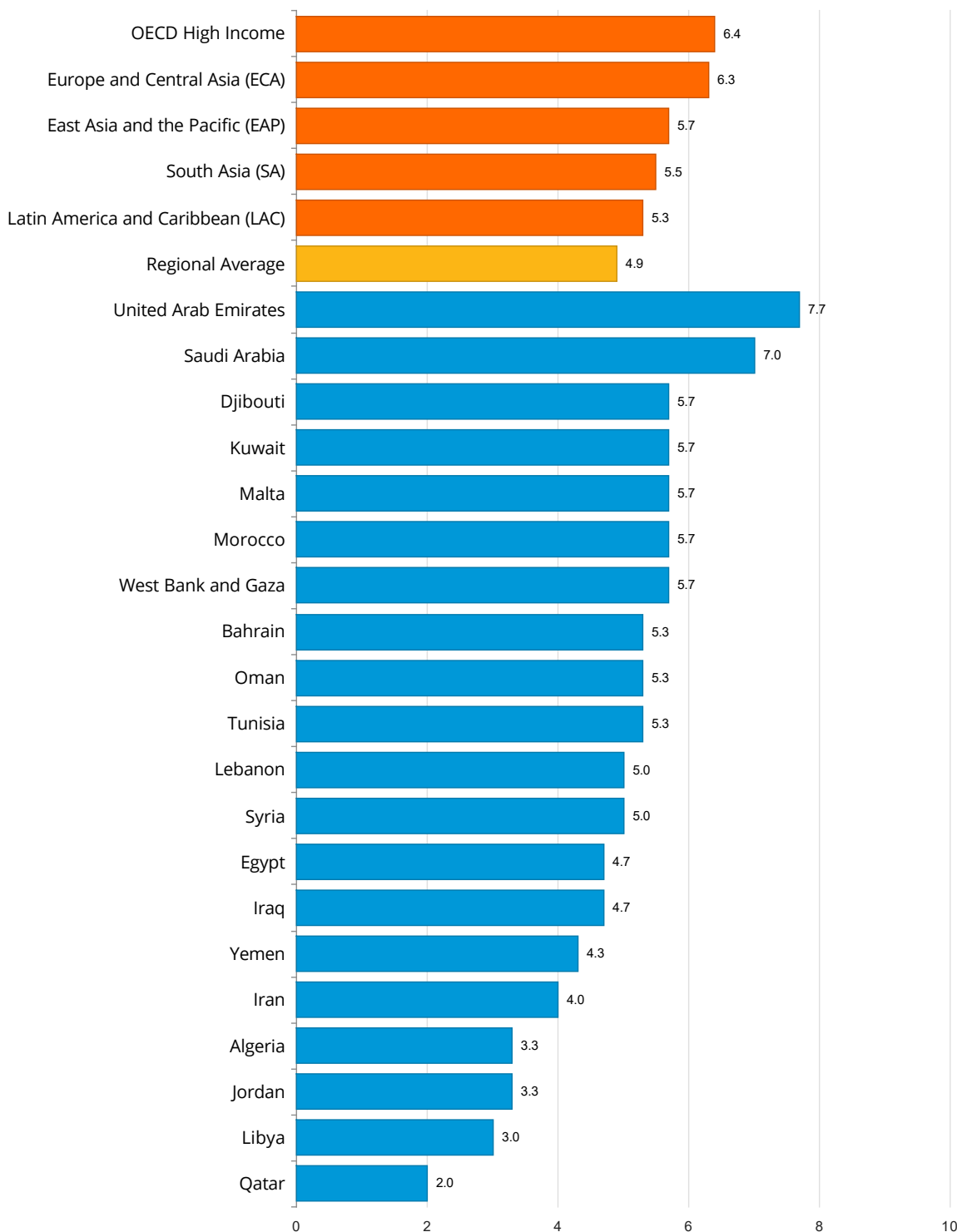
Source: Doing Business database.

Protecting Minority Investors

The strength of minority investor protection index is the average of the extent of conflict of interest regulation index and the extent of shareholder governance index. The index ranges from 0 to 10, rounded to the nearest decimal place, with higher values indicating stronger minority investor protections. The following two figures highlight the scores on the various minority investor protection indices in Middle East and North Africa (MENA). Comparing the scores across the region and with averages both for the region and for comparator regions can provide useful insights.

How extensive are conflict of interest regulations

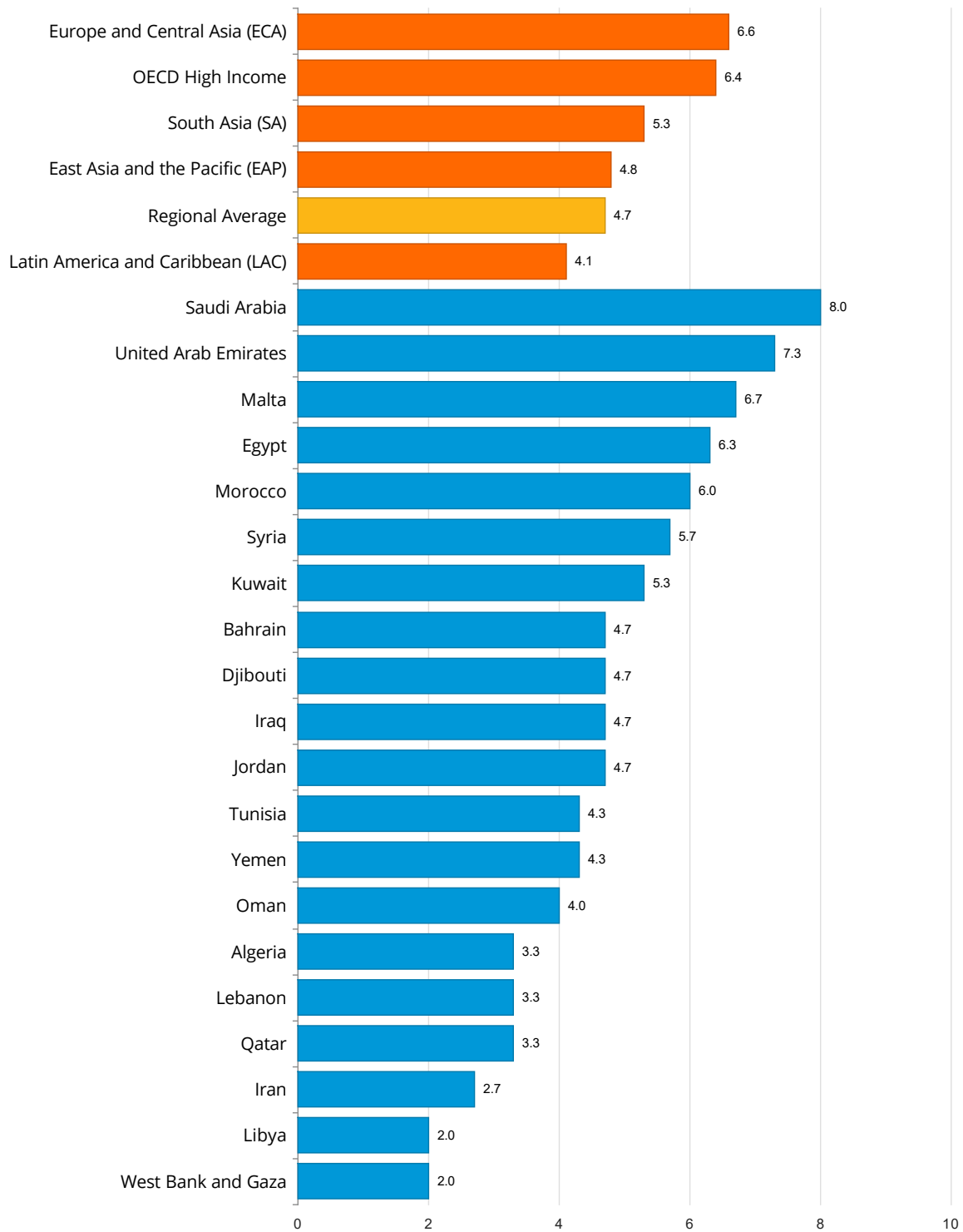
Extent of conflict of interest regulation index (0-10)



Source: Doing Business database.

Protecting Minority Investors

Extent of shareholder governance index (0-10)



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 on June 30, 2017 covering for the Paying Taxes indicator calendar year 2016 (January 1, 2016 – December 31, 2016).

Last year (Doing Business 2017) the scope of data collection was expanded to better understand the overall tax environment in an economy. The questionnaire was expanded to include new questions on post-filing processes: VAT refund and tax audit. The data shows where post-filing processes and practices work efficiently and what drives the differences in the overall tax compliance cost

across economies. The new section covers both the legal framework and the administrative burden on businesses to comply with post-filing processes. [See the methodology for more information.](#)

What the indicators measure

Tax payments for a manufacturing company in 2016 (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, 2015. It produces ceramic flowerpots and sells them at retail. All taxes and contributions recorded are paid in the second year of operation (calendar year 2016). Taxes and mandatory contributions are measured at all levels of government.

The VAT refund process:

- In June 2016, 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 2016.

The corporate income tax audit process:

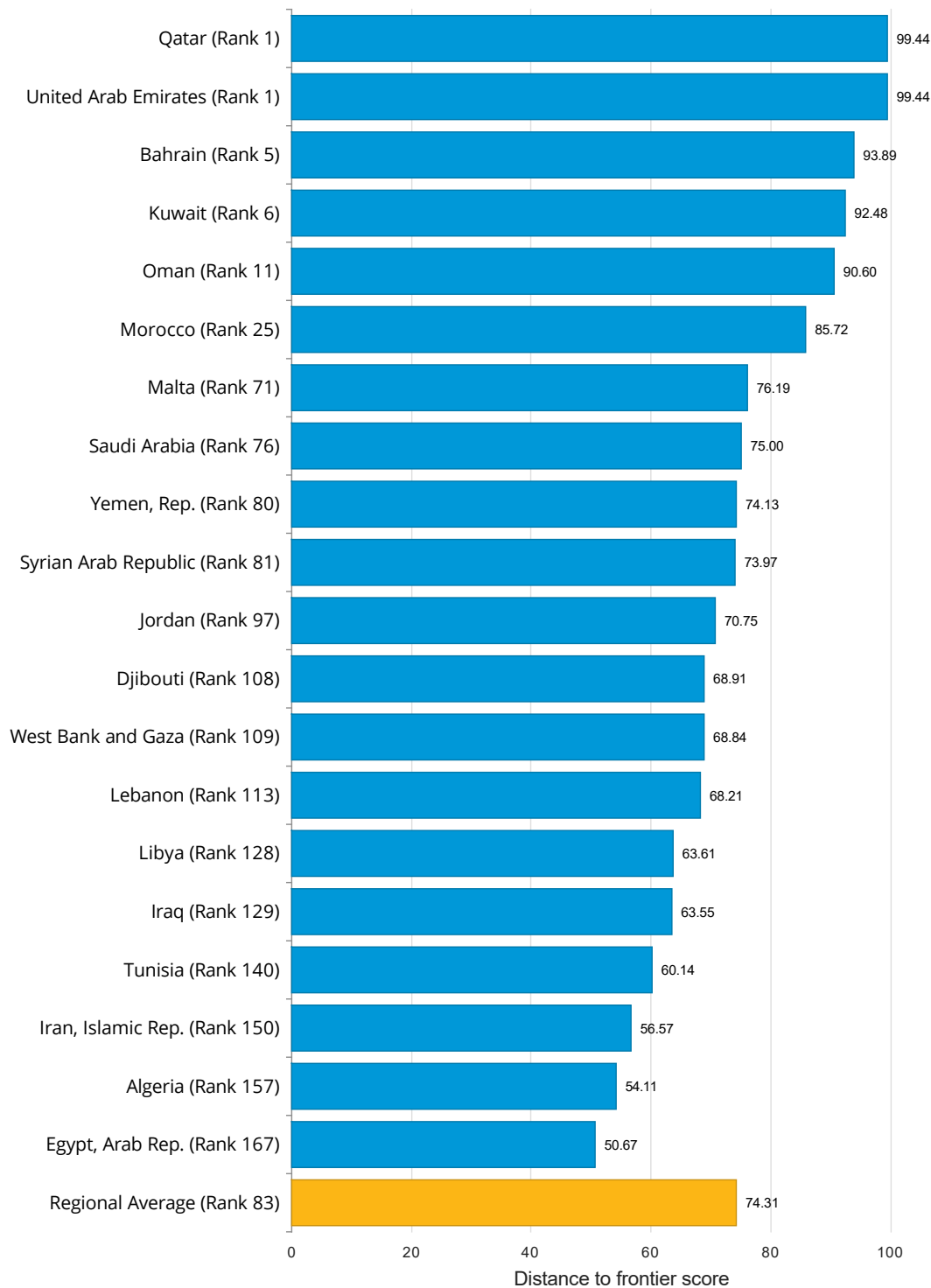
- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the 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 Middle East and North Africa (MENA) —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 Middle East and North Africa (MENA) rank on the ease of paying taxes



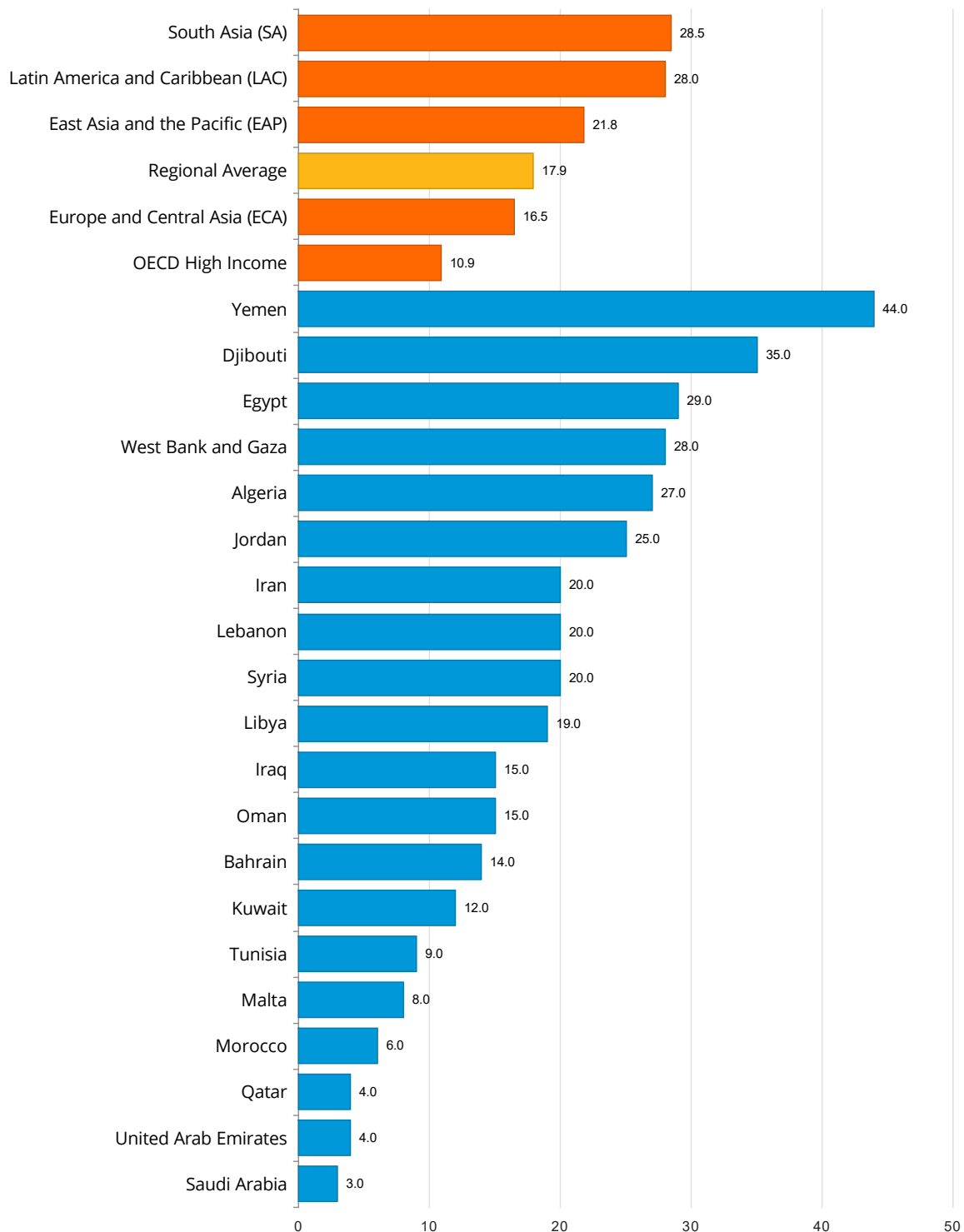
Source: Doing Business database.

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 and 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)—as well as the total tax rate. 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 Middle East and North Africa (MENA) - and what are the total tax rates

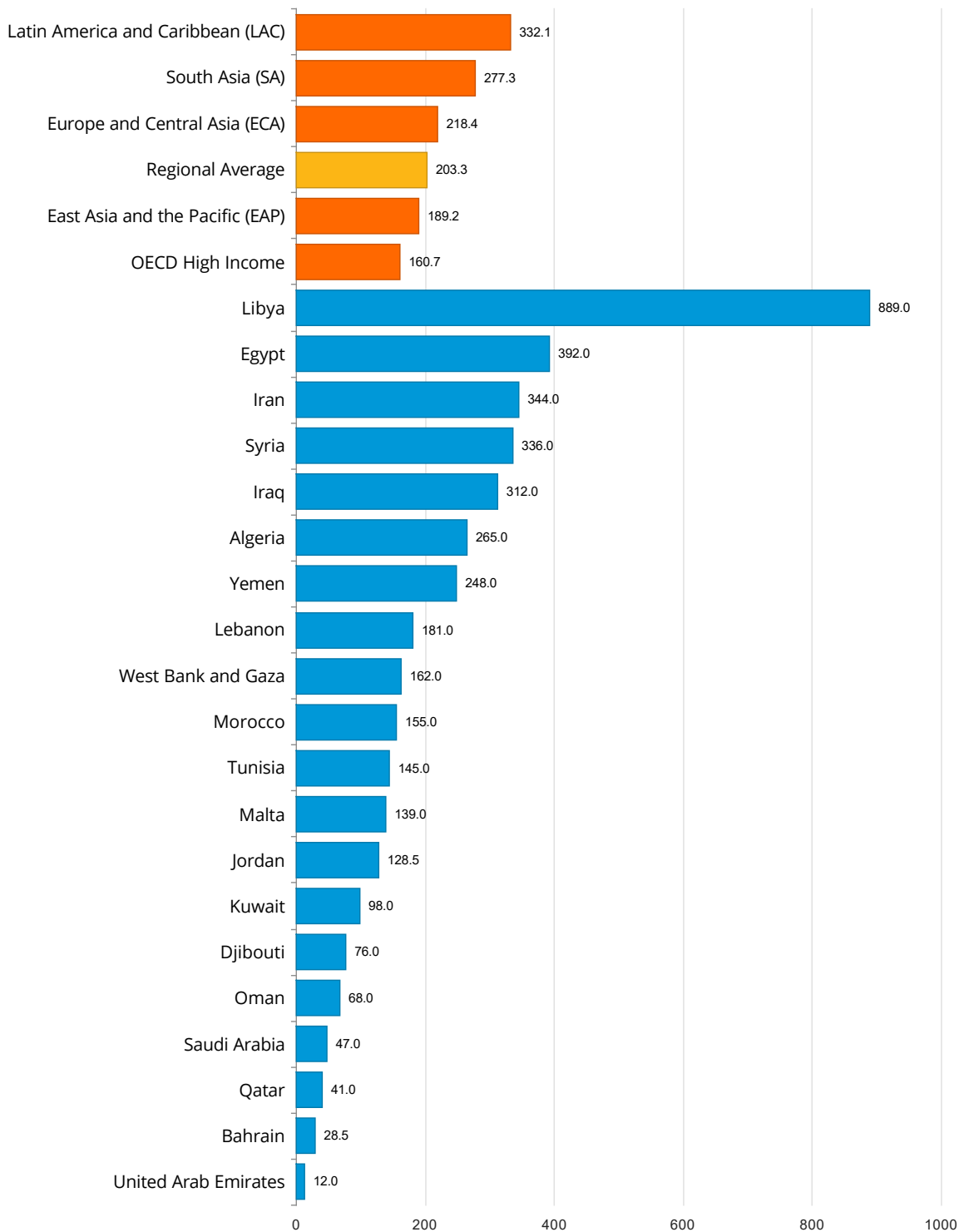
Payments (number per year)



Source: Doing Business database.

Paying Taxes

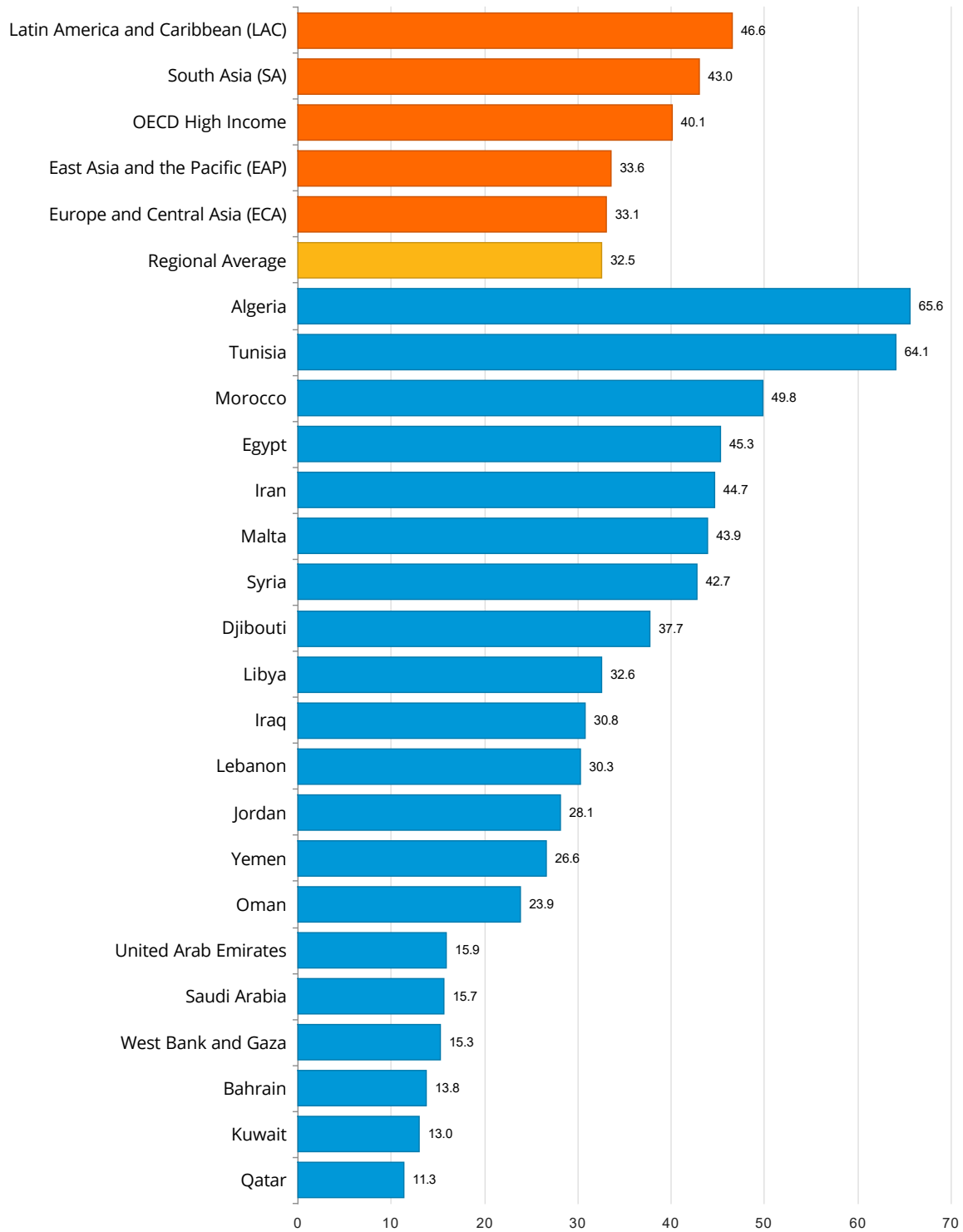
Time (hours per year)



Source: Doing Business database.

Paying Taxes

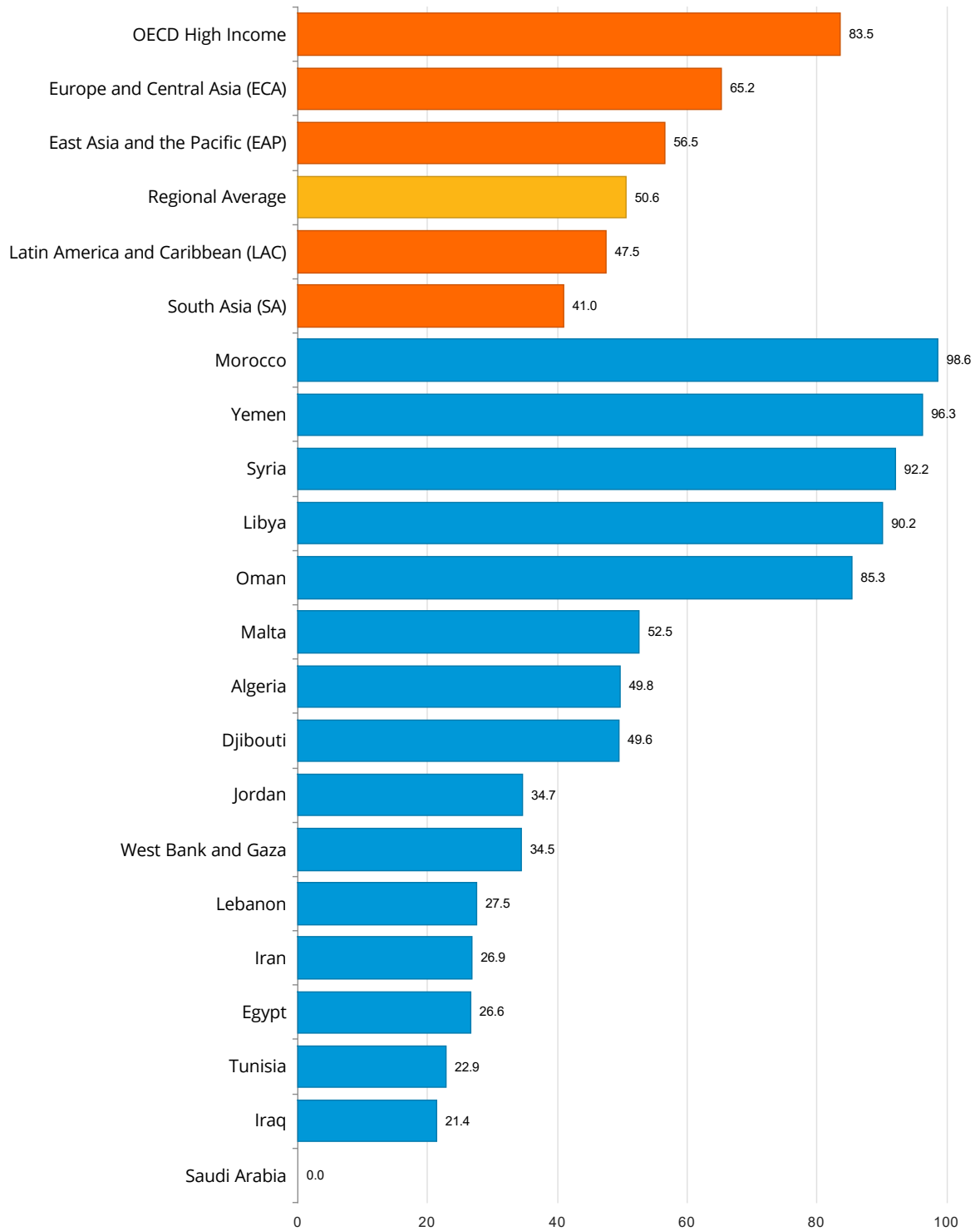
Total tax and contribution rate (% of profit)



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 June 2017. [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 as well as non-shipment-specific documents necessary to complete the trade

Border compliance

Customs clearance and inspections

Inspections by other agencies (if applied to more than 10% of shipments)

Port or border handling

Processing of documents during clearance, inspections and port or border handling.

Domestic transport

Loading and unloading of shipment at warehouse, dry port or border

Transport by most widely used mode between warehouse and terminal or dry port

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.

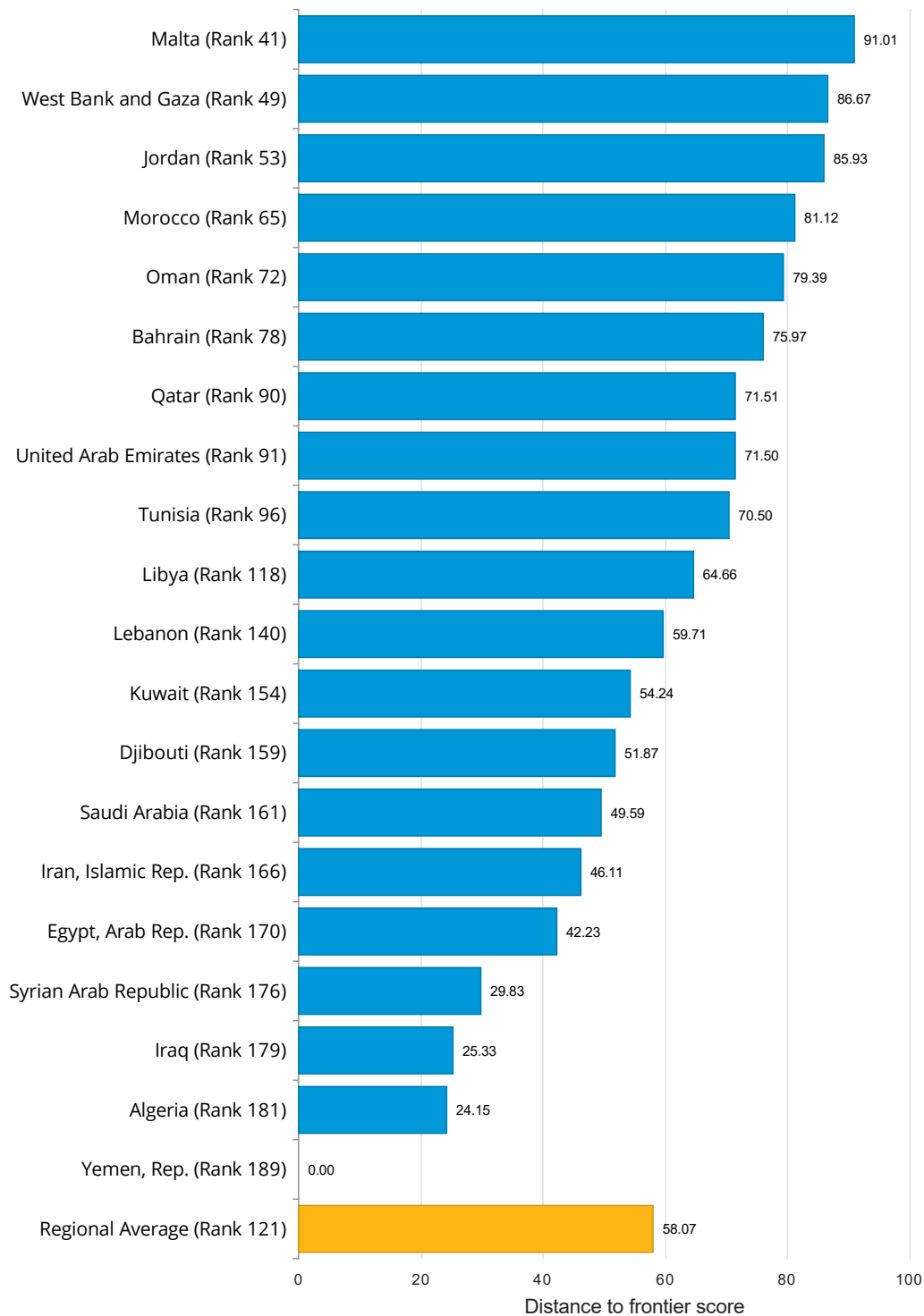
Assumptions of the case study: - For all 190 economies covered by Doing Business, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy. - It is assumed each economy imports 15 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, airport 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 Middle East and North Africa (MENA) 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 Middle East and North Africa (MENA) rank on the ease of trading across borders



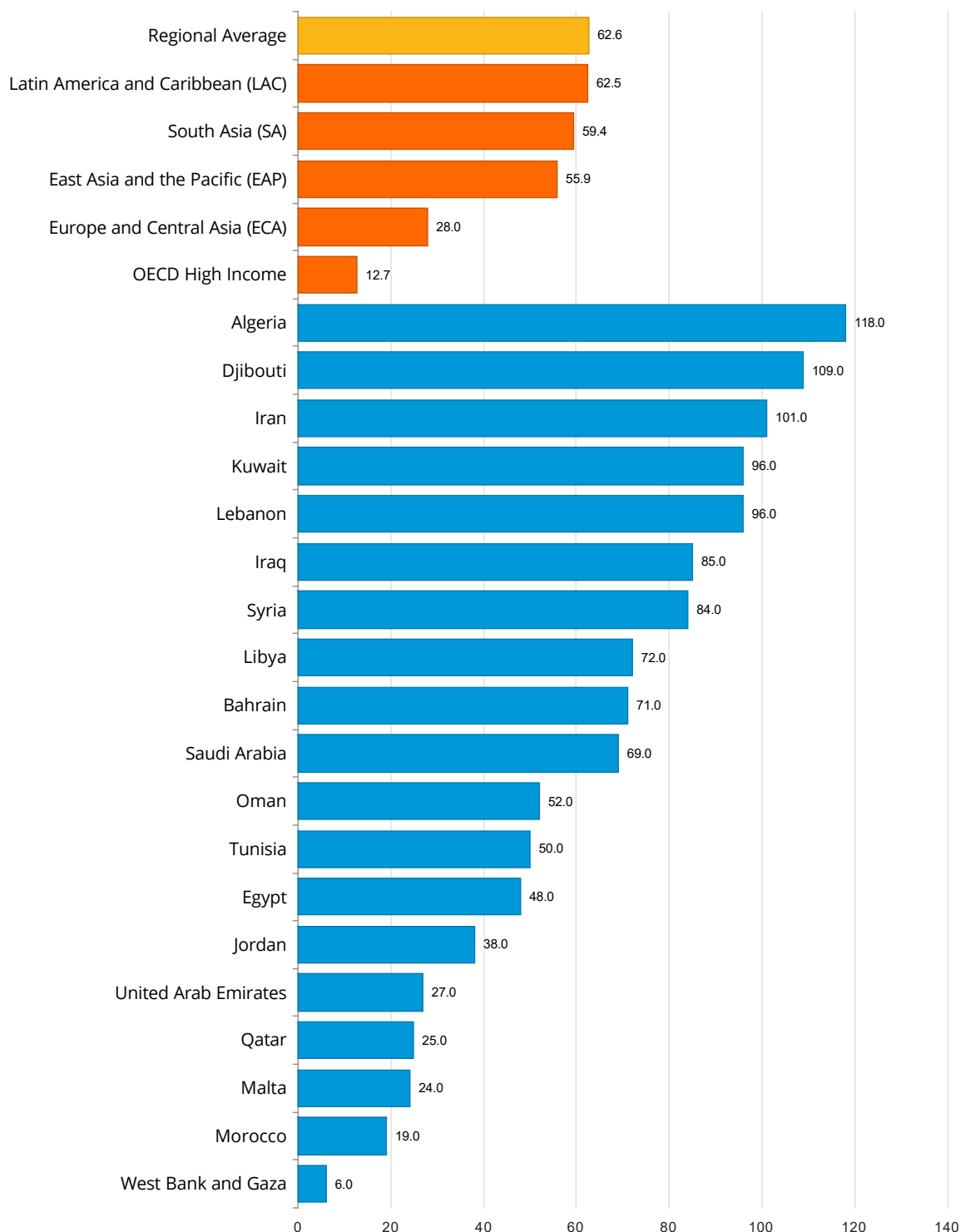
Source: Doing Business database.

Trading across Borders

The indicators reported here are for trading a shipment of goods by the most widely used mode of transport (whether sea, land, air 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 Middle East and North Africa (MENA)

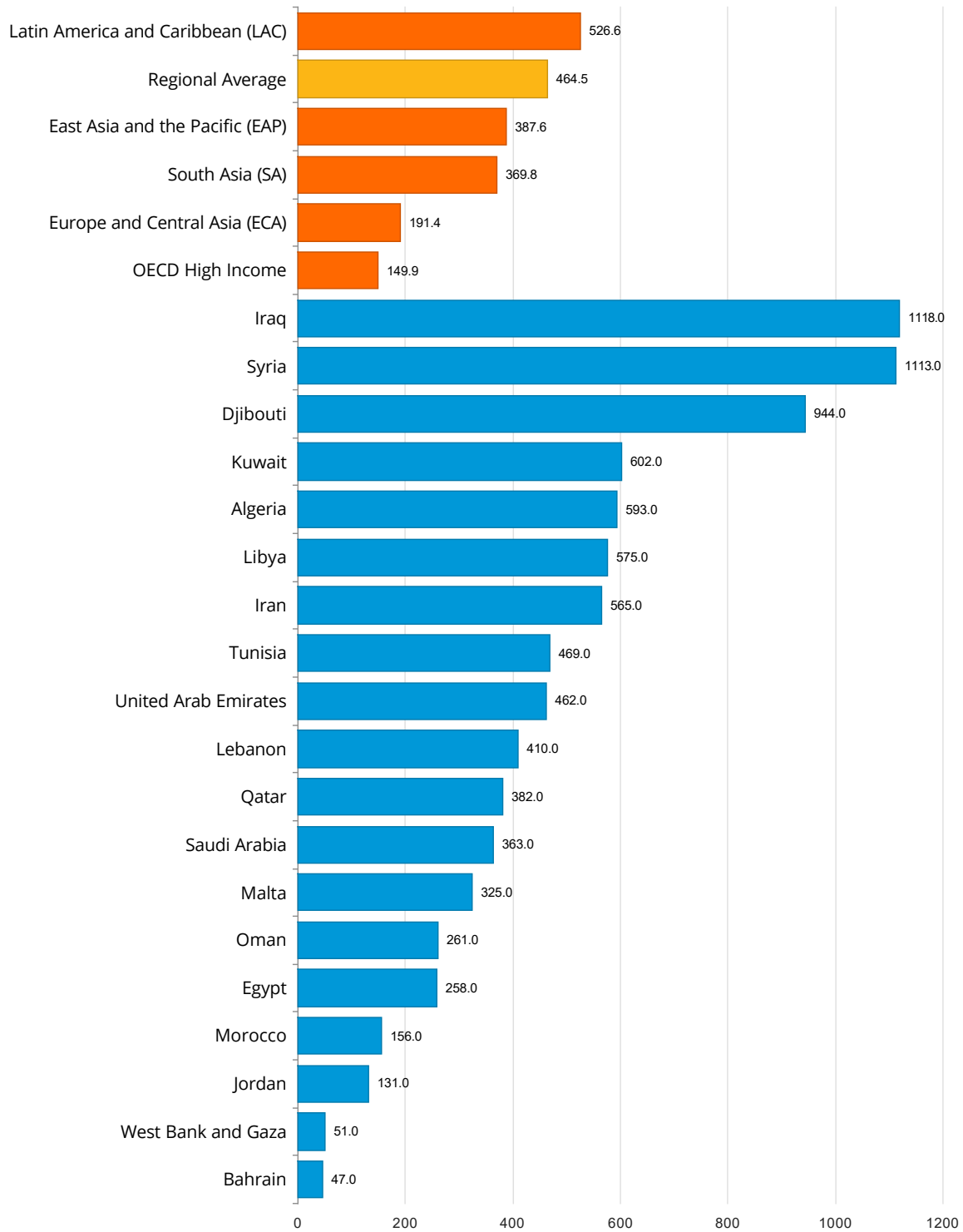
Time to export: Border compliance (hours)



Source: Doing Business database.

Trading across Borders

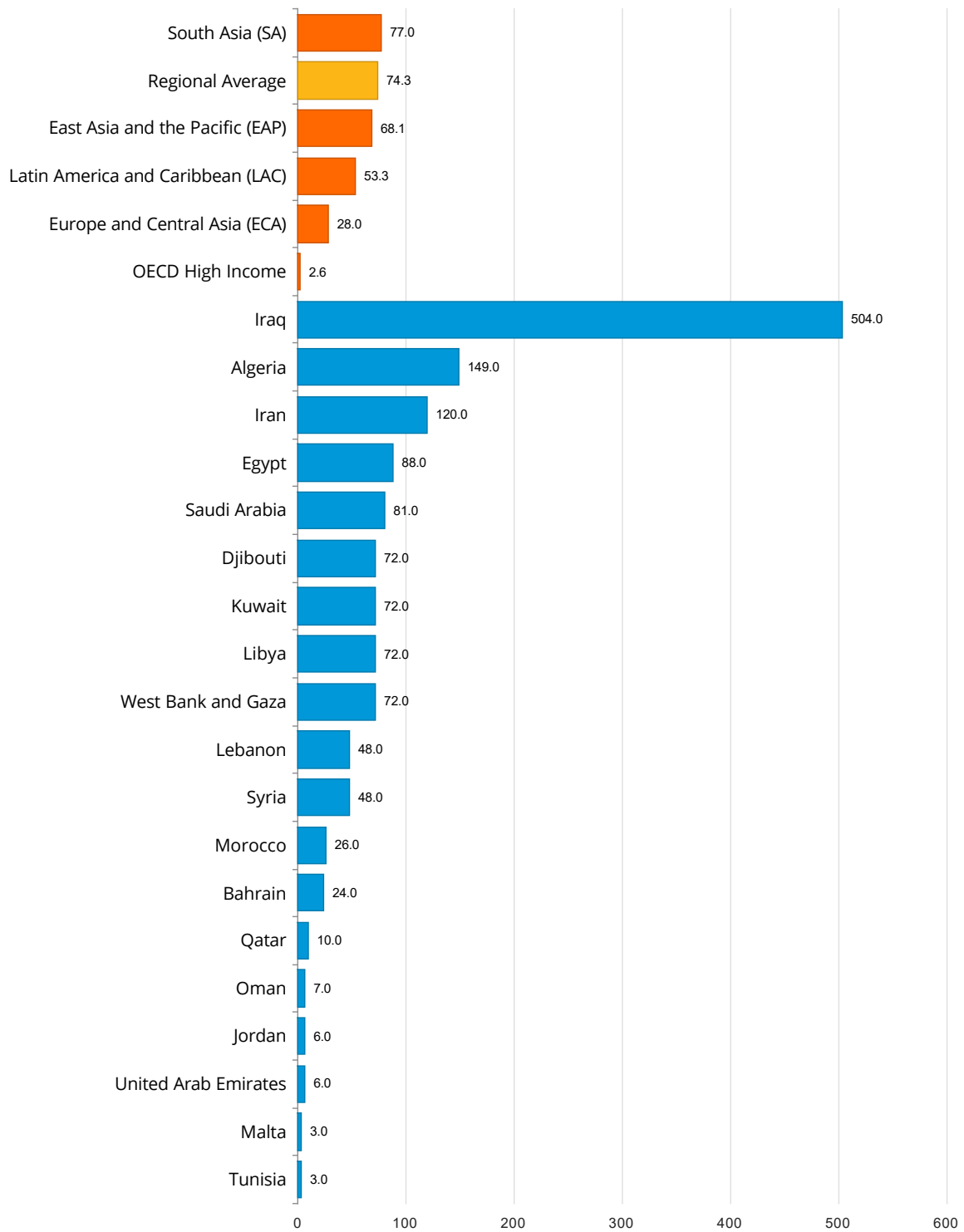
Cost to export: Border compliance (USD)



Source: Doing Business database.

Trading across Borders

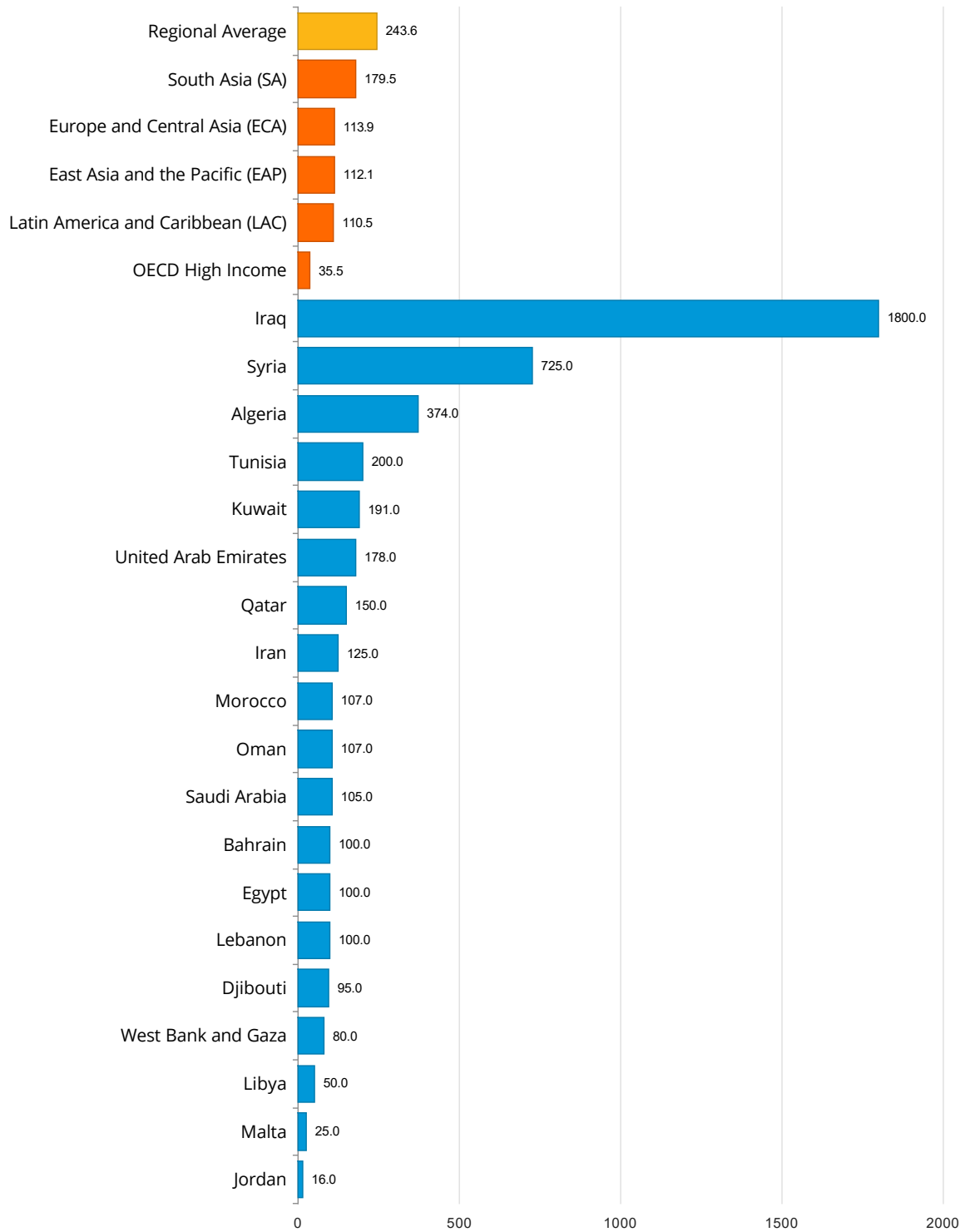
Time to export: Documentary compliance (hours)



Source: Doing Business database.

Trading across Borders

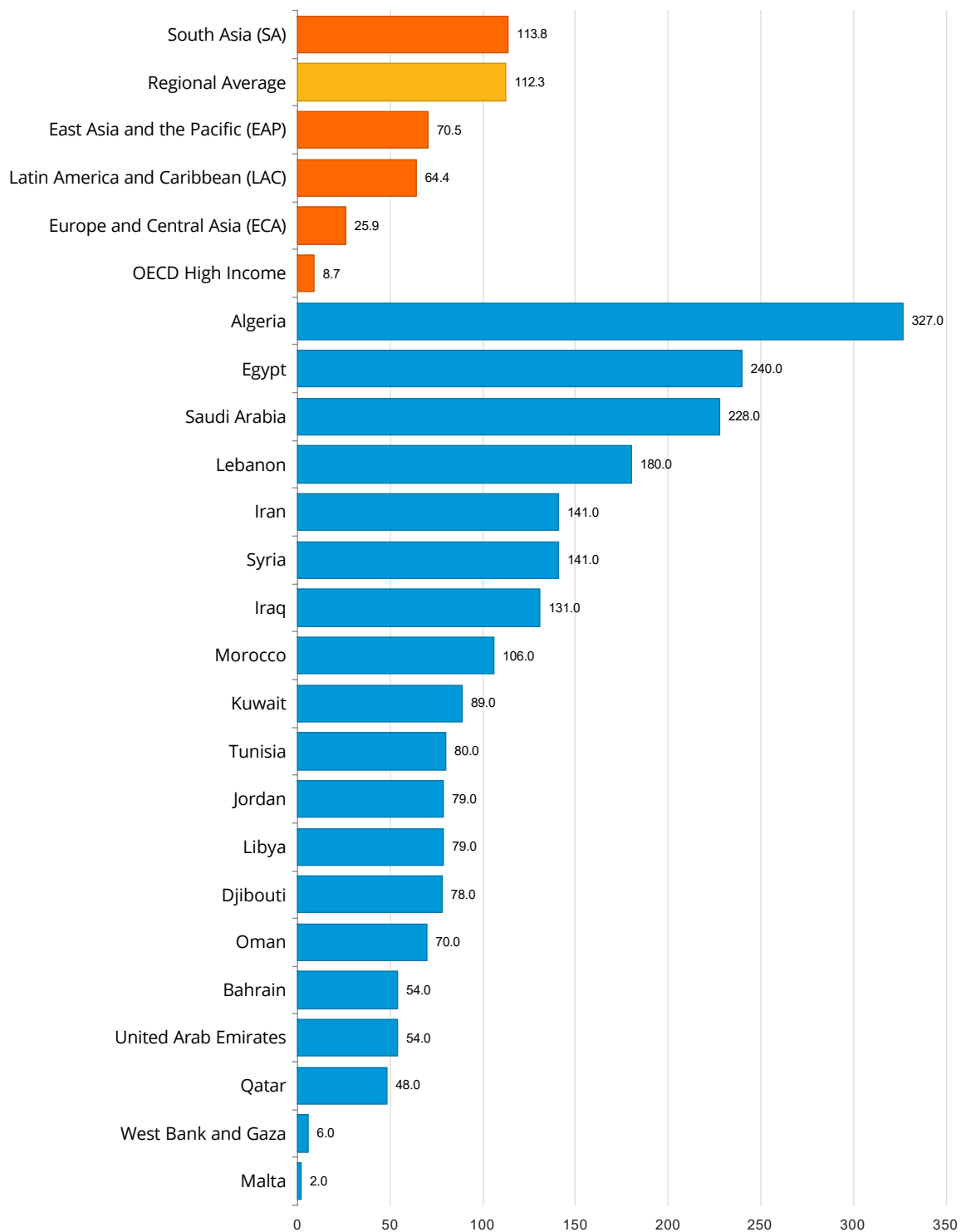
Cost to export: Documentary compliance (USD)



Source: Doing Business database.

Trading across Borders

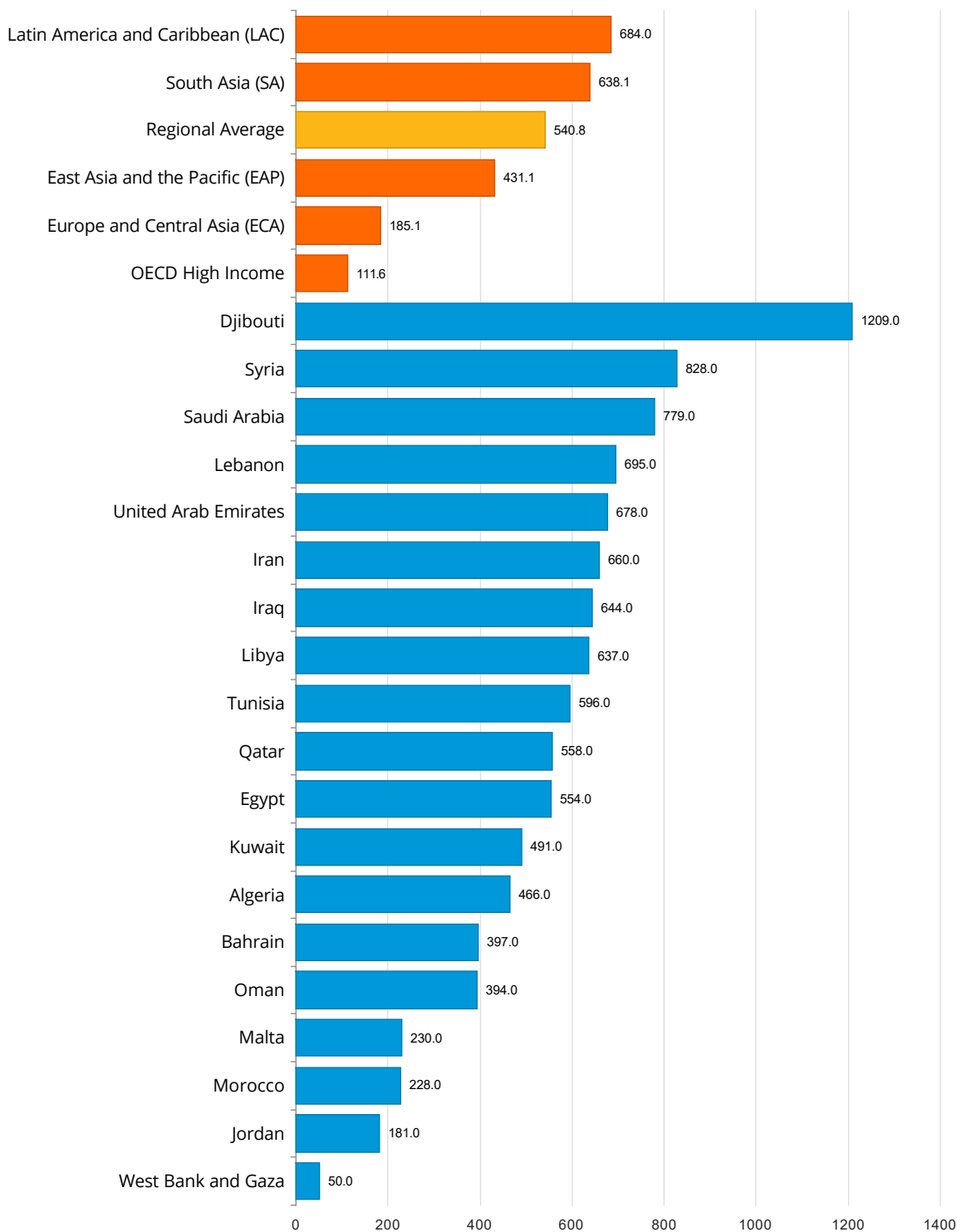
Time to import: Border compliance (hours)



Source: Doing Business database.

Trading across Borders

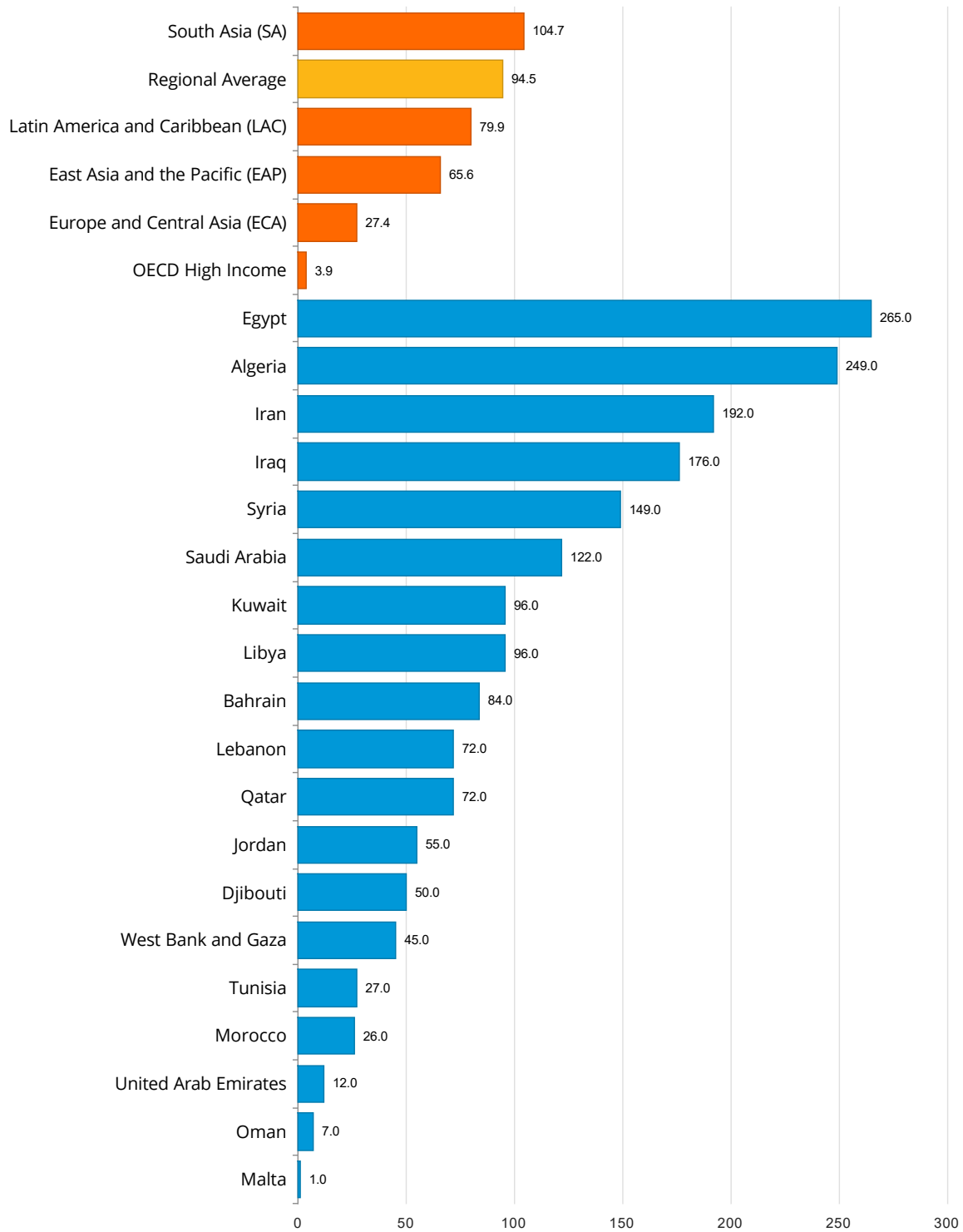
Cost to import: Border compliance (USD)



Source: Doing Business database.

Trading across Borders

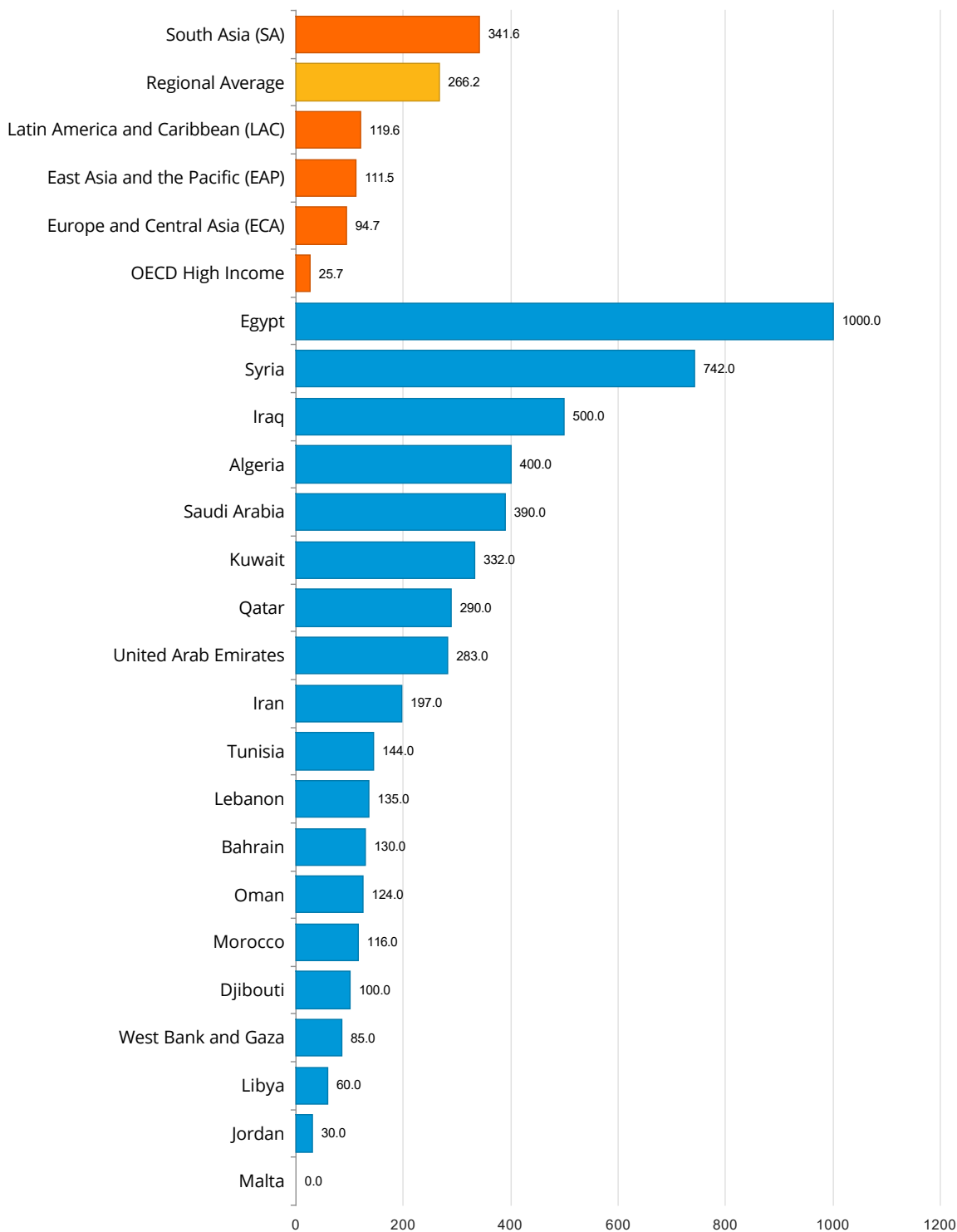
Time to import: Documentary compliance (hours)



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 June 2017. [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:

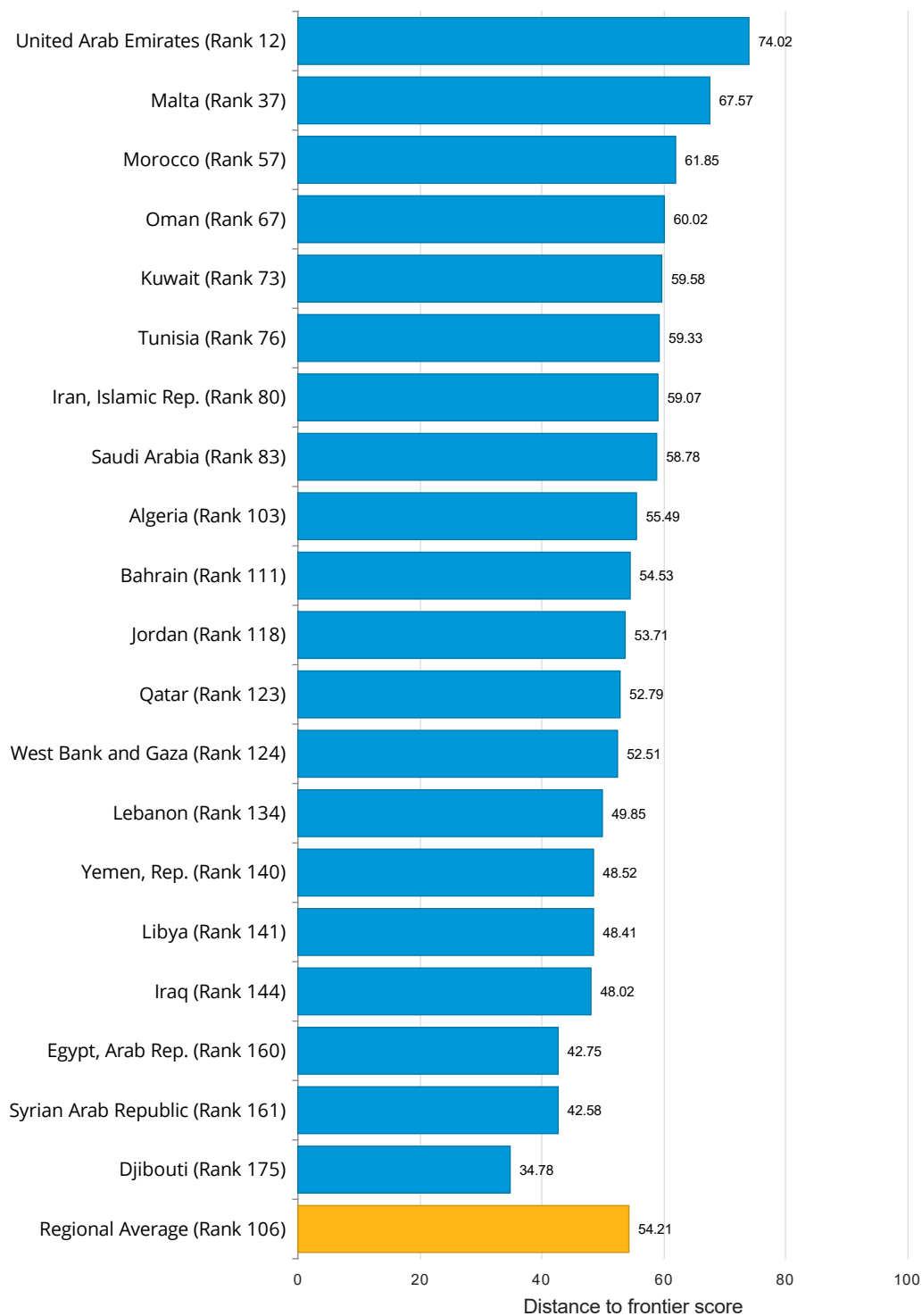
- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The buyer orders custom-made goods, then fails to pay.
- The value of the dispute 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 a pretrial attachment 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 Middle East and North Africa (MENA)? 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 Middle East and North Africa (MENA) rank on the ease of enforcing contracts



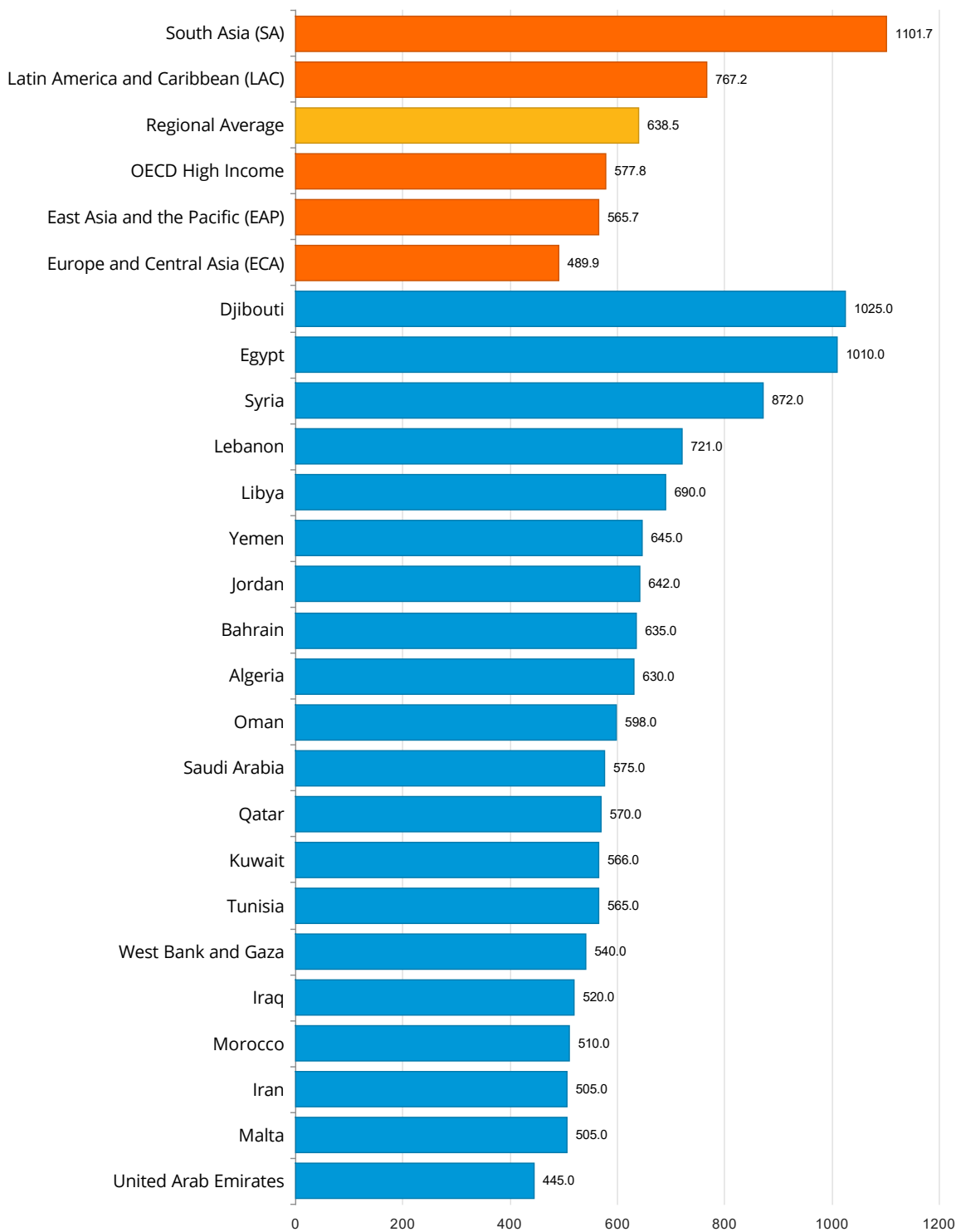
Source: Doing Business database.

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 Middle East and North Africa (MENA)

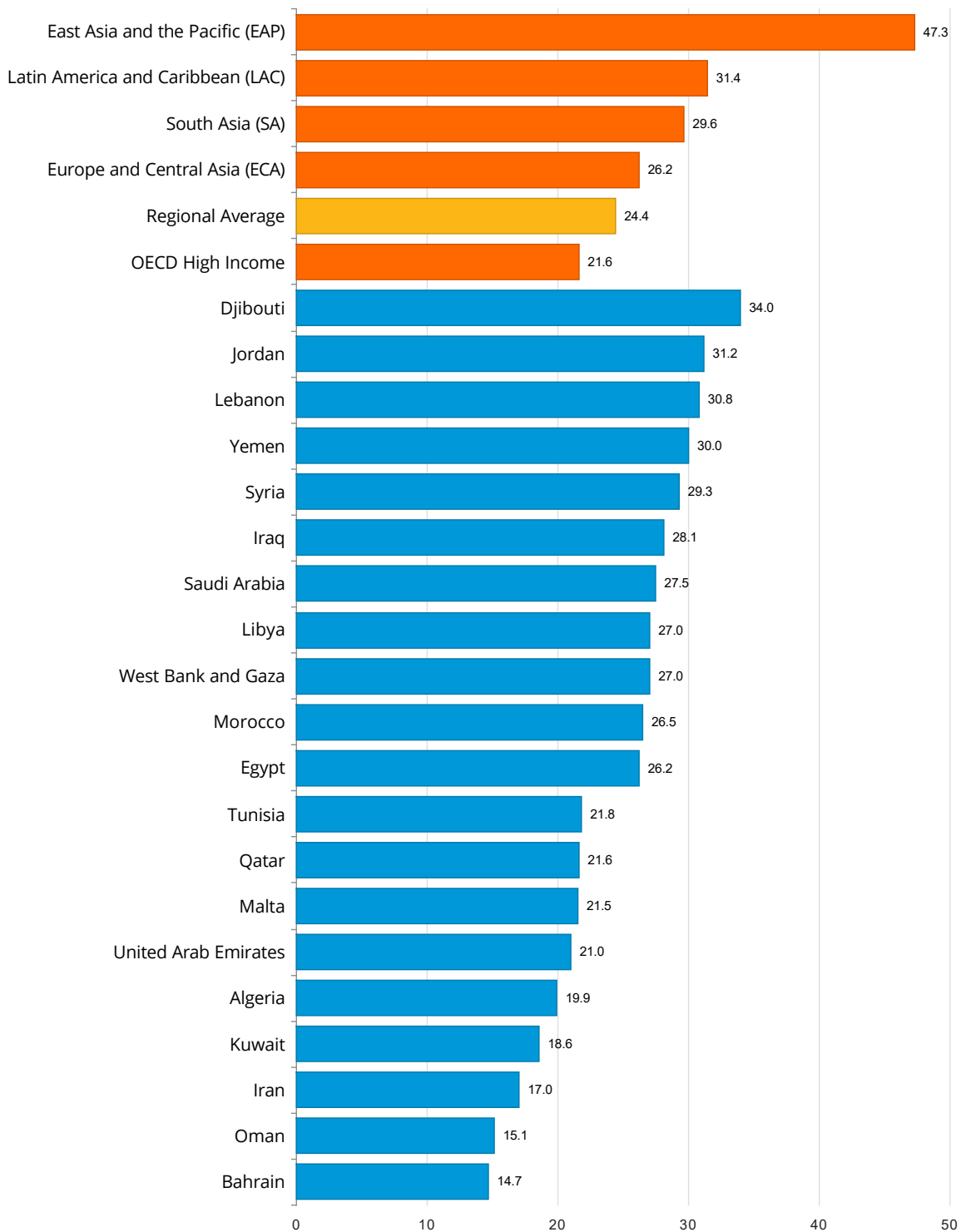
Time (days)



Source: Doing Business database.

Enforcing Contracts

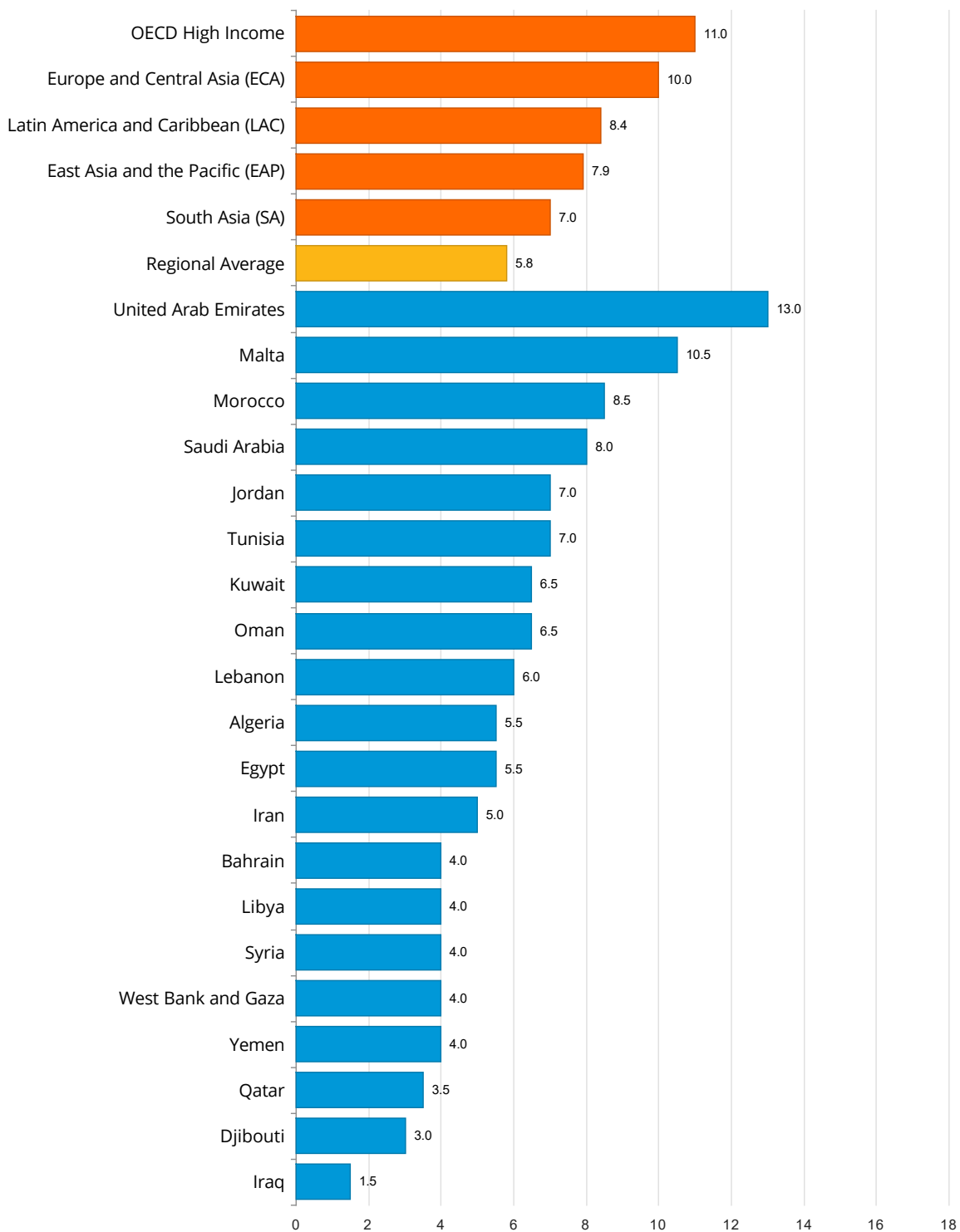
Cost (% of claim value)



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 June 2017. [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.

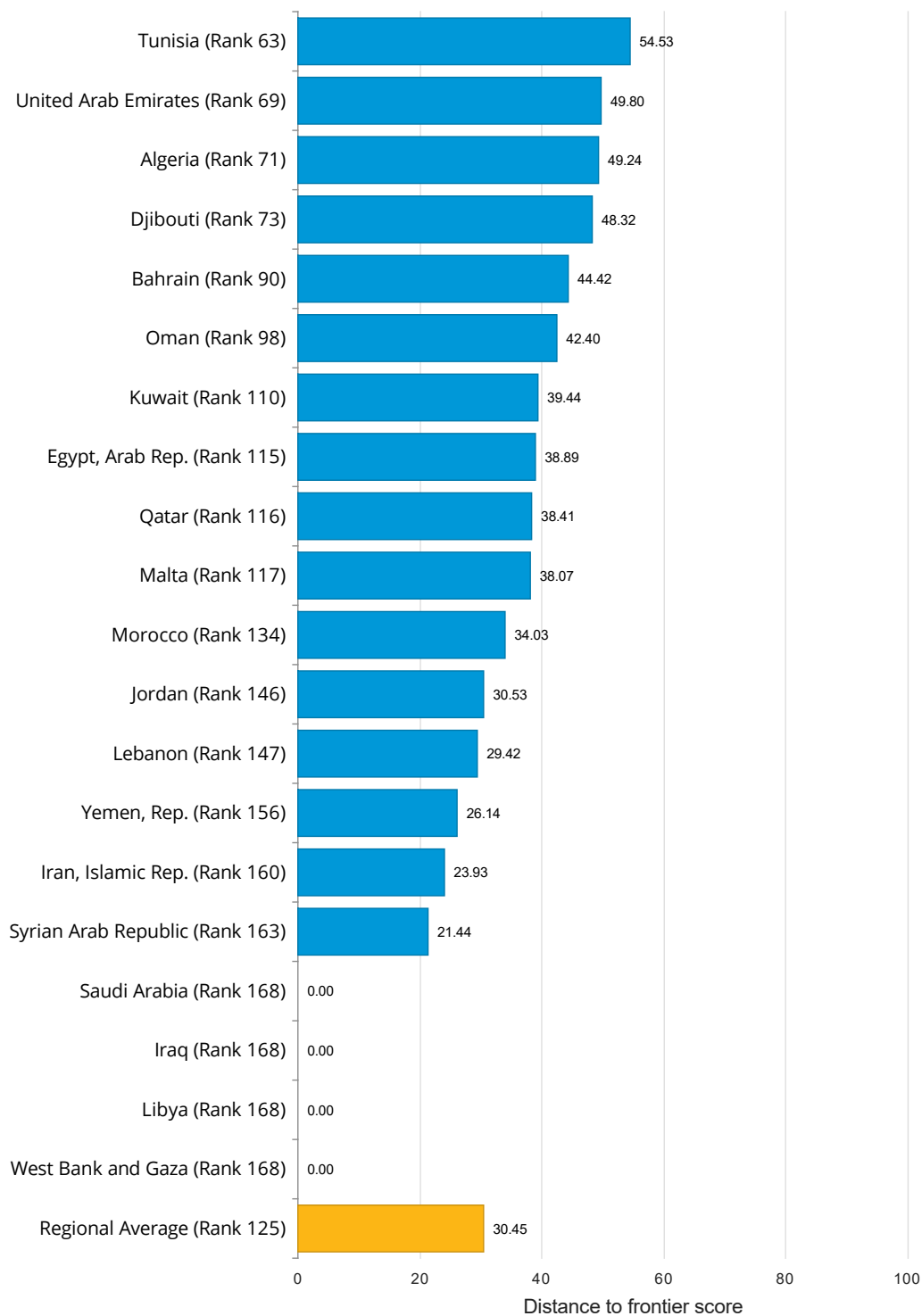
In addition, Doing Business evaluates the adequacy and integrity of the existing legal framework applicable to liquidation and reorganization proceedings through the strength of insolvency framework index. The index tests whether economies adopted internationally accepted good practices in four areas: commencement of proceedings, management of debtor's assets, reorganization proceedings and creditor participation.

Resolving Insolvency

Where do the region's economies stand today?

How efficient are insolvency proceedings in economies in Middle East and North Africa (MENA)? 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 Middle East and North Africa (MENA) rank on the ease of resolving insolvency



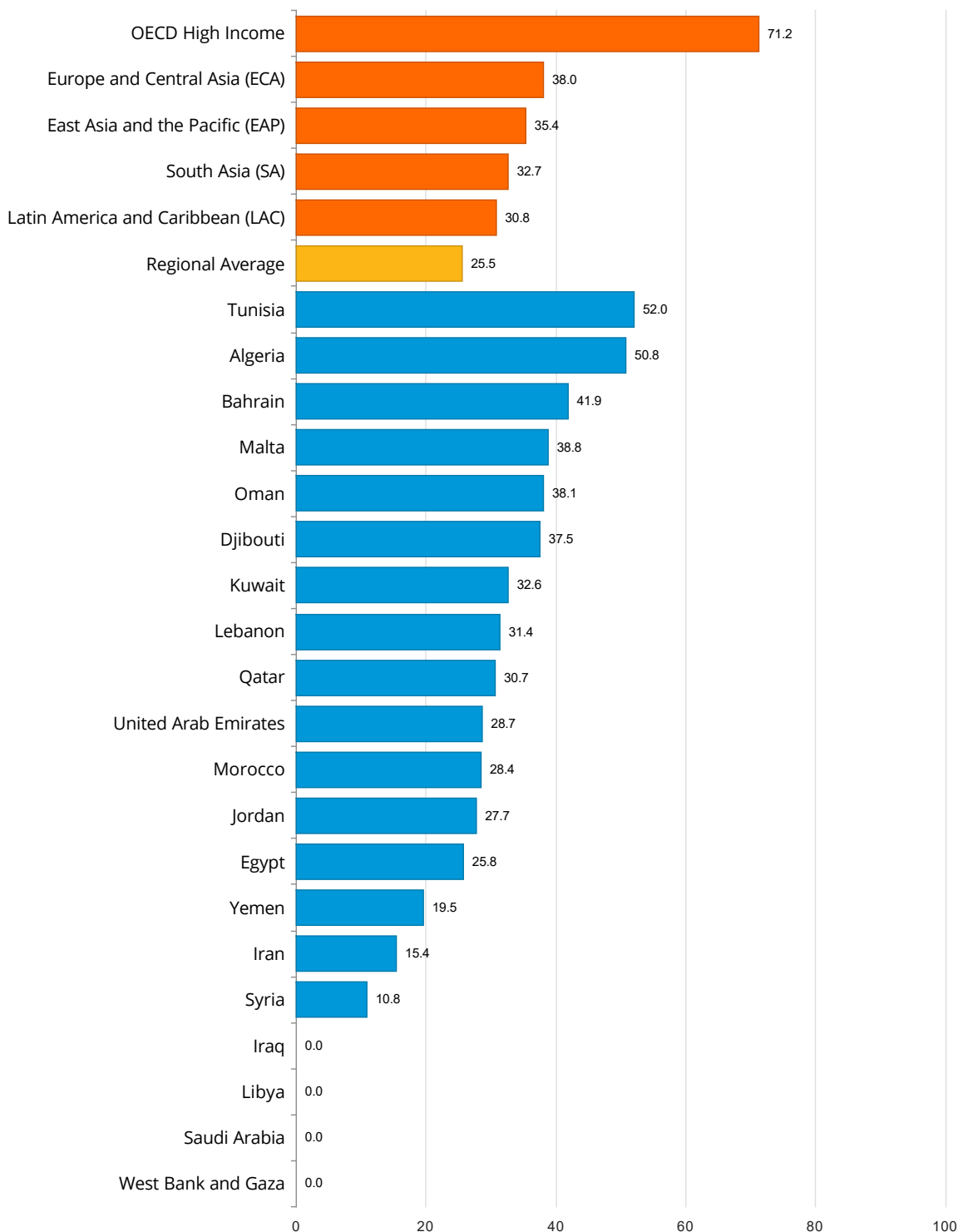
Source: Doing Business database.

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 Middle East and North Africa (MENA)

Recovery rate (cents on the dollar)



Source: Doing Business database.

Business Reforms

Starting a Business

In the year ending June 1, 2017, 137 economies implemented 283 total reforms across the different areas measured by Doing Business, an increase of over 20% from last year. Doing Business has recorded more than 2,900 regulatory reforms making it easier to do business since 2004. Reforms inspired by Doing Business have been implemented by economies in all regions. The following are the reforms implemented in Middle East and North Africa (MENA) since Doing Business 2008.

DB Year	Economy	Reform
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.
DB2018	Iraq	Iraq made starting a business easier by combining multiple registration procedures and reducing the time to register a company.
DB2018	Kuwait	Kuwait made starting a business easier by establishing a one-stop shop and improving online registration.
DB2018	Morocco	Morocco made starting a business easier by combining the stamp duty payment with the application for business incorporation.
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	Malta	Malta made starting a business easier by removing the requirement for a trading license for general commercial activities.
DB2017	Malta	Malta simplified the process of starting a business by reducing the time needed to register a company.
DB2017	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.
DB2017	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.
DB2017	Saudi Arabia	Saudi Arabia made starting a business easier by reducing the time to notarize a company's article of association.
DB2017	Qatar	Qatar made starting a business easier by abolishing the paid-in minimum capital requirement for limited liability companies.
DB2017	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.
DB2017	Morocco	Morocco made the process of starting a business easier by introducing an online platform to reserve the company name and reducing registration fees.

DB2017	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.
DB2017	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.
DB2017	Bahrain	Bahrain made starting a business easier by reducing the minimum capital requirement.
DB2017	Algeria	Algeria made starting a business easier by eliminating the minimum capital requirement for business incorporation.
DB2016	Algeria	Algeria made starting a business easier by eliminating the requirement to obtain managers' criminal records.
DB2016	Kuwait	Kuwait made starting a business easier by reducing the minimum capital requirement.
DB2016	Morocco	Morocco made starting a business easier by eliminating the need to file a declaration of business incorporation with the Ministry of Labor.
DB2015	Malta	Malta made starting a business easier by creating an electronic link between the Registrar of Companies and the Inland Revenue Department to facilitate issuance of a tax identification number.
DB2015	Kuwait	Kuwait made starting a business more difficult by increasing the commercial license fee.
DB2015	Iran, Islamic Rep.	The Islamic Republic of Iran made starting a business easier by streamlining the name reservation and company registration procedures.
DB2014	Bahrain	Bahrain made starting a business more expensive by increasing the cost of the business registration certificate.
DB2014	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.
DB2014	Kuwait	Kuwait made starting a business more difficult by increasing the minimum capital requirement.
DB2014	Morocco	Morocco made starting a business easier by reducing the company registration fees.
DB2014	Tunisia	Tunisia made starting a business more difficult by increasing the cost of company registration.
DB2014	West Bank and Gaza	West Bank and Gaza made starting a business less costly by eliminating the paid-in minimum capital requirement.
DB2013	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.

DB2013	Morocco	Morocco made starting a business easier by eliminating the minimum capital requirement for limited liability companies.
DB2013	Iran, Islamic Rep.	The Islamic Republic of Iran made starting a business more difficult by requiring company founders to obtain a criminal record clearance to register a new company.
DB2012	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.
DB2012	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.
DB2012	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.
DB2012	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.
DB2012	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.
DB2012	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.
DB2012	Yemen, Rep.	Yemen made starting a business more difficult due to the suspension of registration services at the one-stop shop.
DB2011	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.
DB2011	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.
DB2011	Qatar	Qatar made starting a business more difficult by adding a procedure to register for taxes and obtain a company seal.
DB2011	Lebanon	Lebanon increased the cost of starting a business.
DB2011	Iran, Islamic Rep.	The Islamic Republic of Iran eased business start-up by installing a web portal allowing entrepreneurs to search for and reserve a unique company name.
DB2011	Egypt, Arab Rep.	Egypt reduced the cost to start a business.

Dealing with Construction Permits

DB Year	Economy	Reform
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DB2018	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.
DB2018	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.
DB2017	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.
DB2017	Iraq	Iraq made dealing with construction permits easier by allowing the simultaneous processing of utility clearances and building permit applications.
DB2017	Algeria	Algeria made dealing with construction permits indicator faster by reducing the time to obtain a construction permit.
DB2016	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.
DB2016	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.
DB2016	United Arab Emirates	The United Arab Emirates made dealing with construction permits easier by streamlining the process for obtaining the civil defense approval.
DB2016	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.
DB2015	Djibouti	Djibouti made dealing with construction permits less time-consuming by streamlining the review process for building permits.
DB2014	Malta	Malta made dealing with construction permits less costly by significantly reducing the building permit fees.
DB2012	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.
DB2012	Morocco	Morocco made dealing with construction permits easier by opening a one-stop shop.
DB2012	Qatar	Qatar made dealing with construction permits more difficult by increasing the time and cost to process building permits.
DB2011	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

DB Year	Economy	Reform
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DB2018	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.
DB2017	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.
DB2017	Iraq	The Ministry of Electricity made getting electricity faster by enforcing tighter deadlines on electricity connections.
DB2017	Algeria	Algeria made getting electricity more transparent by publishing electricity tariffs on the websites of the utility and the energy regulator.
DB2016	Morocco	The utility in Morocco reduced the time required for getting an electricity connection by providing fee estimates more quickly.
DB2016	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).
DB2016	United Arab Emirates	The United Arab Emirates made getting electricity easier by reducing the time needed to provide a connection cost estimate.
DB2016	Malta	The utility in Malta reduced the time required for getting an electricity connection by improving its supervision of trenching works.
DB2015	Iran, Islamic Rep.	The Islamic Republic of Iran made getting electricity easier by eliminating the need for customers to obtain an excavation permit for electricity connection works.
DB2014	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.
DB2013	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.
DB2013	Saudi Arabia	Saudi Arabia made getting electricity more expensive by increasing the connection fees.
DB2012	Lebanon	Lebanon made getting electricity less costly by reducing the application fees and security deposit for a new connection.

Registering Property

DB Year	Economy	Reform
DB2018	Djibouti	Djibouti made registering property easier by increasing the transparency of the land administration system.
DB2018	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.

DB2018	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.
DB2018	Morocco	Morocco made registering property more expensive by increasing registration fees.
DB2018	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.
DB2017	United Arab Emirates	The United Arab Emirates made registering property easier by increasing the transparency at its land registry.
DB2017	Syrian Arab Republic	Syria made registering property more complex by requiring a security clearance prior to transferring the property.
DB2017	Qatar	Qatar made registering property easier by increasing the transparency at its land registry.
DB2017	Morocco	Morocco made registering property easier by streamlining the property registration process.
DB2016	Lebanon	Lebanon made transferring property more complex by increasing the time required for property registration.
DB2016	Morocco	Morocco made property transfers faster by establishing electronic communication links between different tax authorities.
DB2016	Saudi Arabia	Saudi Arabia made property transfers faster by introducing a new computerized system at the land registry.
DB2016	Malta	Malta made the transfer of a property more expensive by introducing the new property transfer tax.
DB2015	United Arab Emirates	The United Arab Emirates made transferring property easier by introducing new service centers and a standard contract for property transactions.
DB2015	Bahrain	Bahrain made registering property easier by reducing the registration fee.
DB2014	Morocco	Morocco made transferring property easier by reducing the time required to register a deed of transfer at the tax authority.
DB2014	United Arab Emirates	The United Arab Emirates made transferring property easier by increasing the operating hours of the land registry and reducing transfer fees.
DB2013	West Bank and Gaza	West Bank and Gaza made transferring property more costly by increasing the property transfer fee.
DB2013	Morocco	Morocco made registering property more costly by increasing property registration fees.
DB2011	Bahrain	Bahrain made registering property more burdensome by increasing the fees at the Survey and Land Registration Bureau.

Getting Credit

DB Year	Economy	Reform
DB2018	Djibouti	Djibouti improved access to credit information by adopting a law that creates a new credit information system.
DB2018	Iraq	Iraq improved access to credit information by launching a new credit registry.
DB2018	Iran, Islamic Rep.	The Islamic Republic of Iran improved access to credit information by reporting data on credit payments from an automobile retailer.
DB2018	Jordan	Jordan improved access to credit information by establishing a new credit bureau.
DB2018	Qatar	Qatar improved access to credit information by starting to provide consumer credit scores to banks, financial institutions and borrowers.
DB2018	United Arab Emirates	The United Arab Emirates improved access to credit information by starting to provide consumer credit scores to banks and financial institutions.
DB2018	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.
DB2017	Malta	Malta improved access to credit information by launching a new credit registry.
DB2017	Tunisia	Tunisia strengthened credit reporting by starting to distribute historical credit information and credit information from a telecommunications company.
DB2017	Morocco	In Morocco the credit bureau began to provide credit scores.
DB2017	Bahrain	Bahrain improved access to credit information by guaranteeing by law borrowers' right to inspect their own data.
DB2016	West Bank and Gaza	The credit registry in West Bank and Gaza began to distribute credit data from retailers and utility companies.
DB2015	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.
DB2015	Bahrain	Bahrain improved access to credit information by approving the credit bureau's collection of data on firms.
DB2014	Bahrain	Bahrain improved access to credit information by starting to collect payment information from retailers.
DB2014	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.
DB2013	West Bank and Gaza	West Bank and Gaza improved access to credit information by guaranteeing borrowers' right to inspect their personal data.

DB2013	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.
DB2013	Oman	Oman improved access to credit information by guaranteeing borrowers' right to inspect their personal data.
DB2013	Algeria	Algeria improved access to credit information by eliminating the minimum threshold for loans to be included in the database.
DB2012	Algeria	Algeria improved its credit information system by guaranteeing by law the right of borrowers to inspect their personal data.
DB2012	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.
DB2012	Qatar	Qatar improved its credit information system by starting to distribute historical data and eliminating the minimum threshold for loans included in the database.
DB2012	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.
DB2011	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.
DB2011	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.
DB2011	Saudi Arabia	An amendment to Saudi Arabia's commercial lien law enhanced access to credit by making secured lending more flexible and allowing out-of-court enforcement in case of default.
DB2011	Lebanon	Lebanon improved its credit information system by allowing banks online access to the public credit registry's reports.
DB2011	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.
DB2011	Iran, Islamic Rep.	The establishment of a new private credit bureau improved access to credit information.

Protecting Minority Investors

DB Year	Economy	Reform
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DB2018	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.
DB2018	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions.
DB2018	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.
DB2017	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.
DB2017	Saudi Arabia	Saudi Arabia strengthened minority investor protections by strengthening ownership and control structures of companies and by increasing corporate transparency requirements.
DB2017	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.
DB2017	Morocco	Morocco strengthened minority investor protections by clarifying ownership and control structures and by requiring greater corporate transparency.
DB2017	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.
DB2016	Egypt, Arab Rep.	The Arab Republic of Egypt strengthened minority investor protections by barring subsidiaries from acquiring shares issued by their parent company.
DB2016	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.
DB2015	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.

DB2015	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.
DB2014	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.
DB2014	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.
DB2013	Iran, Islamic Rep.	The Islamic Republic of Iran strengthened investor protections by requiring greater immediate disclosure of related-party transactions.
DB2012	Morocco	Morocco strengthened investor protections by allowing minority shareholders to obtain any nonconfidential corporate document during trial.
DB2011	Morocco	Morocco strengthened investor protections by requiring greater disclosure in companies' annual reports.

Paying Taxes

DB Year	Economy	Reform
DB2018	Bahrain	Bahrain made paying taxes more complicated by introducing a new health care contribution borne by the employer.
DB2018	Morocco	Morocco made paying taxes easier by improving the online system for filing and paying taxes.
DB2018	Saudi Arabia	Saudi Arabia made paying taxes by improving its online platforms used by taxpayers for filing and paying taxes.
DB2018	Tunisia	Tunisia made paying taxes costlier by introducing a new exceptional corporate income tax contribution.
DB2017	Malta	Malta made paying taxes more costly by replacing the capital gains tax with a property transfer tax, increasing the maximum social security contribution paid by employers.
DB2017	Saudi Arabia	Saudi Arabia made paying taxes more difficult by introducing a more complex income tax return.
DB2017	Jordan	Jordan made paying taxes less costly by increasing the depreciation rates for some fixed assets.
DB2017	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.
DB2016	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.

DB2016	Tunisia	Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
DB2015	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.
DB2015	Tunisia	Tunisia made paying taxes less costly for companies by reducing the corporate income tax rate.
DB2014	Egypt, Arab Rep.	Egypt made paying taxes more costly for companies by increasing the corporate income tax rate.
DB2014	Morocco	Morocco made paying taxes easier for companies by increasing the use of the electronic filing and payment system for social security contributions.
DB2014	Qatar	Qatar made paying taxes easier for companies by eliminating certain requirements associated with the corporate income tax return.
DB2013	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.
DB2013	Saudi Arabia	Saudi Arabia made paying taxes easier for companies by introducing online filing and payment systems for social security contributions.
DB2012	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.
DB2012	Oman	Oman enacted a new income tax law that redefined the scope of taxation.
DB2012	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.
DB2011	Tunisia	Tunisia introduced the use of electronic systems for payment of corporate income tax and value added tax.
DB2011	Jordan	Jordan abolished certain taxes and made it possible to file income and sales tax returns electronically.

Trading across Borders

DB Year	Economy	Reform
DB2018	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.
DB2018	Qatar	Qatar made exporting and importing easier by inaugurating the new Hamad Port.
DB2018	Saudi Arabia	Saudi Arabia reduced the time for documentary compliance for exports and imports by reducing the number of documents required for customs clearance.
DB2017	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.

DB2017	Morocco	Morocco made trading across borders easier by further developing its single window system and thus reducing border compliance time for importing.
DB2017	Kuwait	Kuwait made exporting and importing easier by introducing customs e-links and electronic exchange of information among various agencies.
DB2017	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.
DB2017	Iran, Islamic Rep.	The Islamic Republic of Iran made exporting and importing easier by improving and expanding the services offered by the national single window.
DB2017	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.
DB2017	Bahrain	Bahrain made exporting easier by improving infrastructure and streamlining procedures at the King Fahad Causeway.
DB2016	Oman	Oman reduced the time for border compliance for both exporting and importing by transferring cargo operations from Sultan Qaboos Port to Sohar Port.
DB2016	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.
DB2016	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.
DB2015	Yemen, Rep.	In the Republic of Yemen trading across borders became more difficult as a result of inefficient port operation.
DB2015	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.
DB2015	Morocco	Morocco made trading across borders easier by reducing the number of export documents required.
DB2015	Jordan	Jordan made trading across borders easier by improving infrastructure at the port of Aqaba.
DB2015	Algeria	Algeria made trading across borders easier by upgrading infrastructure at the port of Algiers.
DB2014	Saudi Arabia	
DB2013	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.
DB2012	Djibouti	Djibouti made trading across borders faster by developing a new container terminal.

DB2012	Jordan	Jordan made trading across borders faster by introducing X-ray scanners for risk management systems.
DB2011	West Bank and Gaza	More efficient processes at Palestinian customs made trading easier in the West Bank.
DB2011	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.
DB2011	Tunisia	Tunisia upgraded its electronic data interchange system for imports and exports, speeding up the assembly of import documents.
DB2011	Saudi Arabia	Saudi Arabia reduced the time to import by launching a new container terminal at the Jeddah Islamic Port.
DB2011	Egypt, Arab Rep.	Egypt made trading easier by introducing an electronic system for submitting export and import documents.
DB2011	Bahrain	Bahrain made it easier to trade by building a modern new port, improving the electronic data interchange system and introducing risk-based inspections.

Enforcing Contracts

DB Year	Economy	Reform
DB2018	Saudi Arabia	Saudi Arabia made enforcing contracts easier by introducing an electronic case management system for the use of judges and lawyers.
DB2017	Syrian Arab Republic	Syria made enforcing contracts easier by adopting a new code of civil procedure.
DB2016	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.
DB2013	Saudi Arabia	Saudi Arabia made enforcing contracts easier by expanding the computerization of its courts and introducing an electronic filing system.
DB2011	Iran, Islamic Rep.	The Islamic Republic of Iran made enforcing contracts easier and faster by introducing electronic filing of some documents, text message notification and an electronic case management system.

Resolving Insolvency

DB Year	Economy	Reform
DB2018	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.
DB2014	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.

DB2011

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 2018 is the 15th 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.



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