



# Summaries

## of *Doing Business* Reforms in 2016/17

*Doing Business* reforms affecting all sets of indicators included in this year's report, implemented from June 2016 to June 2017.

- ✓ Reform making it easier to do business
- ✗ Change making it more difficult to do business

### Afghanistan

#### ✗ Starting a business

Afghanistan made starting a business more costly by requiring that entrepreneurs pay the business license fee for three years at the time of incorporation.

### Albania

#### ✓ Getting credit

Albania strengthened access to credit by introducing amendments to the Civil Code and the Law on Securing Charges and by adopting a new insolvency law. A security interest can now be granted over any type of movable property—including tangible and intangible assets—and secured creditors are given absolute priority within insolvency proceedings.

#### Labor market regulation

Albania amended legislation to reduce the maximum number of hours (including overtime) allowed in a workweek and to mandate that women and men be given equal remuneration for work of equal value.

### Angola

#### ✓ Dealing with construction permits

Angola made dealing with construction permits easier and less time-consuming by improving its system for building permit applications.

#### ✓ Getting electricity

Angola made getting electricity easier by upgrading Luanda's electrical grid, thereby reducing the time it takes for the utility to complete feasibility studies for new connections.

#### ✓ Trading across borders

Angola made trading across borders easier by improving infrastructure at the Port of Luanda.

### Antigua and Barbuda

#### ✓ Registering property

Antigua and Barbuda made property registration faster by eliminating an application backlog caused by a fire at the land registry.

### Argentina

#### ✗ Dealing with construction permits

Argentina made obtaining a building permit more costly by adopting a new tax law for the city of Buenos Aires.

Reforms affecting the labor market regulation indicators are included here but do not affect the ranking on the ease of doing business.

## Armenia

### ✓ Getting electricity

Armenia made getting electricity easier by imposing new deadlines for connection procedures and introducing a new geographic information system at the utility.

### ✓ Registering property

Armenia made registering property easier by improving the land administration system's dispute resolution mechanisms.

## Azerbaijan

### ✓ Getting credit

Azerbaijan improved access to credit information by adopting a law allowing the establishment of credit bureaus.

### ✓ Protecting minority investors

Azerbaijan strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures and requiring greater corporate transparency.

### ✓ Enforcing contracts

Azerbaijan made enforcing contracts easier by introducing a system that allows users to pay court fees electronically.

### ✓ Resolving insolvency

Azerbaijan made resolving insolvency easier by making insolvency proceedings more accessible for creditors and granting them greater participation in the proceedings, improving provisions on the treatment of contracts during insolvency and introducing the possibility to obtain post-commencement financing.

## Bahamas, The

### ✓ Starting a business

The Bahamas made starting a business easier by merging the processes of registering for a business license and registering for value added tax.

### ✓ Paying taxes

The Bahamas made paying taxes less costly by decreasing the stamp duty on the sale of land.

## Labor market regulation

The Bahamas amended its legislation to introduce priority rules that apply to reemployment.

## Bahrain

### x Paying taxes

Bahrain made paying taxes more complicated by introducing a new health care contribution borne by the employer.

## Bangladesh

### x Starting a business

Bangladesh made starting a business more expensive by increasing the cost of business registration at the Registrar of Joint Stock Companies and Firms. This reform applies to both Chittagong and Dhaka.

## Barbados

### x Paying taxes

Barbados made paying taxes more difficult by introducing a new national social responsibility levy of 2% on the value of products before VAT.

## Belarus

### ✓ Getting credit

Belarus strengthened access to credit by adopting two new decrees that establish a unified collateral registry.

## Belgium

### ✓ Paying taxes

Belgium made paying taxes less costly by reducing the social security contribution rate paid by employers.

## Benin

### ✓ Dealing with construction permits

Benin increased the transparency of dealing with construction permits by publishing regulations related to construction online free of charge.

### ✓ Registering property

Benin made registering a property less costly by eliminating the registration

tax and making the schedule of fees and list of documents required for property registration available publicly.

### ✓ Getting credit

Benin improved its credit reporting system by introducing regulations that govern the licensing and functioning of credit bureaus in the member states of the West African Economic and Monetary Union (UEMOA).

## Bhutan

### ✓ Starting a business

Bhutan made starting a business easier by reducing the time for obtaining a Security Clearance Certificate, registering at the Office of the Registrar and registering for taxes.

### ✓ Getting credit

Bhutan improved access to credit information by beginning to distribute payment data from two utility companies.

### ✓ Protecting minority investors

Bhutan strengthened minority investor protections by clarifying ownership and control structures but weakened minority investor protections by reducing shareholder rights.

### ✓ Enforcing contracts

Bhutan made enforcing contracts easier by creating a dedicated bench to resolve commercial cases.

## Bolivia

### ✓ Trading across borders

Bolivia made exporting and importing easier by implementing the *Sistema Único de Modernización Aduanera* (SUMA), an automated customs data management system.

## Bosnia and Herzegovina

### Labor market regulation

Bosnia and Herzegovina adopted legislation that decreased wage premiums for overtime, weekly holiday and night work.

## Botswana

### x Registering property

Botswana made registering property more difficult by reducing the efficiency of its Registrar of Deeds as it implements the computerization of manual records.

### ✓ Paying taxes

Botswana made paying taxes easier by establishing an online system for filing and paying taxes.

### ✓ Trading across borders

Botswana made trading across borders easier by implementing a new automated customs data management system.

## Brazil

### ✓ Trading across borders

Brazil reduced the time for documentary compliance for both exporting and importing by enhancing its electronic data interchange system. This reform applies to both Rio de Janeiro and São Paulo.

## Brunei Darussalam

### ✓ Starting a business

Brunei Darussalam made starting a business faster by removing post-incorporation procedures.

### ✓ Dealing with construction permits

Brunei Darussalam made dealing with construction permits less cumbersome by streamlining the process of obtaining a building permit.

### x Getting electricity

Brunei Darussalam made getting electricity more difficult by increasing the number of procedures needed to obtain a new connection. At the same time, a new compensation scheme was introduced to incentivize the utility to improve reliability.

### ✓ Registering property

Brunei Darussalam made registering property easier by increasing the transparency of its land administration system and by improving the

land administration system's dispute resolution mechanisms.

### ✓ Getting credit

Brunei Darussalam strengthened access to credit by adopting a new law on secured transactions that establishes a unified legal framework for movable assets and creates a modern, notice-based collateral registry. The law also establishes priority rules for secured creditors inside and outside of insolvency proceedings and allows for out-of-court enforcement.

### ✓ Protecting minority investors

Brunei Darussalam strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures and requiring greater corporate transparency.

### ✓ Paying taxes

Brunei Darussalam made paying taxes easier by introducing an online system for filing and paying labor contributions.

### ✓ Trading across borders

Brunei Darussalam made exporting and importing easier by enhancing the Brunei Darussalam National Single Window and the customs clearance process.

### ✓ Enforcing contracts

Brunei Darussalam made enforcing contracts easier by introducing an electronic case management system for the use of judges and lawyers.

## Burkina Faso

### ✓ Getting credit

Burkina Faso improved access to credit information by launching a new credit bureau.

## Burundi

### x Starting a business

Burundi made starting a business more expensive by increasing the cost of registering a business.

## Cabo Verde

### ✓ Dealing with construction permits

Cabo Verde made dealing with construction permits easier by publishing all regulations related to construction online free of charge.

### ✓ Trading across borders

Cabo Verde made exporting and importing easier by implementing an automated customs data management system, ASYCUDA World.

### ✓ Resolving insolvency

Cabo Verde made resolving insolvency easier by adopting a law that introduces a reorganization procedure and facilitates continuation of the debtor's business during insolvency proceedings. The law also allows creditors greater participation in important decisions during insolvency proceedings.

## Cameroon

### ✓ Starting a business

Cameroon made starting a business easier by reducing the minimum capital requirement.

### ✓ Getting credit

Cameroon improved access to credit information by launching a new credit registry.

## Canada

### x Dealing with construction permits

Canada made dealing with construction permits more expensive by increasing fees for site plan approval and building permits.

## China

### ✓ Starting a business

China made starting a business easier by streamlining registration procedures. This reform applies to both Beijing and Shanghai.

### ✓ Paying taxes

China made paying taxes easier by introducing several measures to ease compliance. This reform applies to both Beijing and Shanghai.

## Colombia

### Labor market regulation

Colombia increased the mandatory length of paid maternity leave.

## Comoros

### ✓ Trading across borders

The Comoros made trading across borders easier by implementing an automated customs data management system, SYDONIA++, which reduced the time for the preparation and submission of documents for both exports and imports.

## Congo, Dem. Rep.

### ✓ Starting a business

The Democratic Republic of Congo made starting a business easier by eliminating the requirement that a woman obtain her husband's permission to start a business and by combining multiple business registration procedures.

### x Dealing with construction permits

The Democratic Republic of Congo made dealing with construction permits more expensive by revising the formula to assess building permit fees. At the same time, the Democratic Republic of Congo made dealing with construction permits more transparent by publishing all regulations related to construction online free of charge.

### Labor market regulation

The Democratic Republic of Congo introduced regulation pertaining to working hours.

## Congo, Rep.

### ✓ Starting a business

The Republic of Congo made starting a business easier by reducing the minimum capital requirement for business incorporation and by replacing the requirement for the managers' criminal records with a sworn declaration at the time of the company's registration.

## Costa Rica

### ✓ Registering property

Costa Rica decreased the time needed to transfer a property through several measures, including the introduction of effective time limits.

### ✓ Protecting minority investors

Costa Rica strengthened minority investor protections by allowing greater access to corporate information before and during trial and enhancing disclosure requirements, but weakened shareholder rights in certain major transactions.

## Côte d'Ivoire

### ✓ Dealing with construction permits

Côte d'Ivoire made dealing with construction permits easier by streamlining processes at its one-stop shop.

## Croatia

### x Dealing with construction permits

Croatia made dealing with construction permits more costly by increasing the administrative fees for building and occupancy permits.

### ✓ Registering property

Croatia made it less costly to transfer property by lowering the real estate transfer tax.

## Cyprus

### x Paying taxes

Cyprus made paying taxes more difficult by increasing the frequency and number of VAT audits, including in cases of VAT cash refund requests. At the same time, paying taxes was made less costly following the introduction of notional interest tax-deductible expenses and an increase in the discount rate on immovable property.

## Czech Republic

### ✓ Starting a business

The Czech Republic made starting a business less expensive by introducing lower fees for simple limited liability companies.

### x Paying taxes

The Czech Republic made paying taxes more complicated by introducing new requirements for filing VAT control statements.

## Denmark

### x Dealing with construction permits

Denmark made dealing with construction permits more expensive by raising the cost of building permits and the cost of obtaining a water and sewage connection.

## Djibouti

### ✓ Starting a business

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.

### ✓ Dealing with construction permits

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.

### ✓ Registering property

Djibouti made registering property easier by increasing the transparency of the land administration system.

### ✓ Getting credit

Djibouti improved access to credit information by adopting a law that creates a new credit information system.

### ✓ Protecting minority investors

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.

## Dominican Republic

### ✓ Starting a business

The Dominican Republic reduced the time needed to register a company by streamlining processes at the chamber of commerce.

### ✓ Getting electricity

The Dominican Republic improved the reliability of electricity by investing in grid expansion, redesigning network zoning and setting up a power restoration squad to respond to outages.

### x Paying taxes

The Dominican Republic made paying taxes costlier by decreasing the inflation rate.

### ✓ Resolving insolvency

The Dominican Republic made resolving insolvency easier by adopting a law that introduces a reorganization procedure and facilitates continuation of the debtor's business during insolvency proceedings. The new law allows creditors greater participation in important decisions during insolvency proceedings.

### Labor market regulation

The Dominican Republic increased the mandatory length of paid maternity leave.

## Ecuador

### x Registering property

Ecuador made registering property more burdensome by requiring a valuation certificate to register a property transfer.

### x Paying taxes

Ecuador made paying taxes more costly by introducing a "solidarity tax" paid by employers and employees through withheld salary contributions.

## Egypt, Arab Rep.

### x Registering property

The Arab Republic of Egypt made it more difficult to register property by raising the cost to verify and ratify a sales contract.

### ✓ Protecting minority investors

Egypt strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions.

## El Salvador

### ✓ Dealing with construction permits

The municipal authorities in San Salvador introduced legislation requiring phased inspections during construction as well as experience requirements for professionals in charge of inspections. Furthermore, an online system was implemented for the payment of preliminary construction fees.

### ✓ Getting electricity

El Salvador improved the reliability of electricity by introducing new software programs allowing better outage management and maintenance planning.

### ✓ Paying taxes

El Salvador made paying taxes easier by implementing an online platform for filing and paying taxes and by moving to a risk-based audit assessment selection system focusing on larger companies.

### ✓ Trading across borders

El Salvador made exporting and importing easier by increasing the number of customs officers at the Anguiatú land border.

## Equatorial Guinea

### ✓ Starting a business

Equatorial Guinea made starting a business easier by eliminating the need to obtain an authorization of establishment from the Office of the Prime Minister to start a business.

## Ethiopia

### ✓ Starting a business

Ethiopia made starting a business easier by eliminating the requirement to open a bank account prior to company registration.

### ✓ Trading across borders

Ethiopia made trading across borders easier through a series of initiatives including the implementation of a risk-based inspection system, the streamlining of documents for importers and the strengthening of the customs authority.

## Finland

### Labor market regulation

Finland increased the length of the maximum probationary period for permanent employees.

## France

### ✓ Protecting minority investors

France strengthened minority investor protections by increasing corporate transparency.

### ✓ Paying taxes

France made paying taxes less costly by lowering rates for social security and training contributions.

## Gabon

### ✓ Starting a business

Gabon made starting a business easier by reducing the minimum capital requirement and by making the notarization of incorporation documents optional.

### ✓ Dealing with construction permits

Gabon made dealing with construction permits faster by streamlining the process and increased transparency by publishing regulations related to construction online free of charge.

## Georgia

### ✓ Getting electricity

Georgia made getting electricity more affordable by reducing connection costs for new customers.

### ✓ Protecting minority investors

Georgia strengthened minority investor protections by making it easier to sue directors in cases of prejudicial transactions between interested parties, by increasing shareholder rights and role in

major corporate decisions and clarifying ownership and control structures.

#### ✓ Resolving insolvency

Georgia made resolving insolvency easier by making insolvency proceedings more accessible for debtors and creditors, improving provisions on treatment of contracts during insolvency and granting creditors greater participation in important decisions during the proceedings.

### Ghana

#### ✓ Dealing with construction permits

Ghana increased the transparency of dealing with construction permits by publishing regulations related to construction online free of charge.

### Greece

#### ✓ Starting a business

Greece made starting a business easier by creating a unified social security institution.

### Grenada

#### x Paying taxes

Grenada made paying taxes more costly by increasing stamp tax rates.

#### ✓ Resolving insolvency

Grenada made resolving insolvency easier by introducing a reorganization procedure for corporate entities. Grenada also introduced provisions facilitating the continuation of the debtor's business during insolvency proceedings and allowing creditors greater participation in important decisions during the proceedings. Grenada also established a public office responsible for the general administration of insolvency cases.

### Guatemala

#### x Dealing with construction permits

Guatemala made dealing with construction permits more complicated and expensive by expanding the classification of projects requiring an environmental impact assessment.

### Guinea

#### x Dealing with construction permits

Guinea made dealing with construction permits more expensive by increasing the cost of building permits. At the same time, Guinea increased transparency by publishing laws and regulations on a regularly updated website.

### Guinea-Bissau

#### ✓ Getting credit

Guinea-Bissau improved its credit reporting system by introducing regulations that govern the licensing and functioning of credit bureaus in the member states of the West African Economic and Monetary Union (UEMOA) and by launching a new credit bureau.

### Guyana

#### ✓ Registering property

Guyana decreased the time to transfer property by allocating higher resources to infrastructure and personnel.

#### ✓ Enforcing contracts

Guyana made enforcing contracts easier by adopting a new code of civil procedure regulating time standards for key court events.

### Haiti

#### x Paying taxes

Haiti made paying taxes more costly by increasing the rate for the business license tax.

### Honduras

#### x Registering property

Honduras made property registration more difficult by reducing the number of employees at the land registry.

### Hong Kong SAR, China

#### x Starting a business

Hong Kong SAR, China, made starting a business more expensive by reintroducing the business registration fee.

#### ✓ Registering property

Hong Kong SAR, China, improved the quality of its land administration system by enhancing its reliability and establishing a complaints mechanism.

### Hungary

#### ✓ Enforcing contracts

Hungary made enforcing contracts easier by introducing a system that allows users to pay court fees electronically.

### India

#### ✓ Starting a business

India made starting a business faster by merging the applications for the Permanent Account Number (PAN) and the Tax Account Number (TAN) and by improving the online application system. This reform applies to both Delhi and Mumbai. Mumbai also made starting a business faster by merging the applications for value added tax and the Profession Tax (PT).

#### ✓ Dealing with construction permits

India reduced the number of procedures and time required to obtain a building permit by implementing an online system that has streamlined the process at the Municipality of New Delhi and Municipality of Greater Mumbai.

#### ✓ Getting credit

India strengthened access to credit by amending the rules on priority of secured creditors outside reorganization proceedings and by adopting a new law on insolvency that provides a time limit and clear grounds for relief to the automatic stay for secured creditors during reorganization proceedings. This reform applies to both Delhi and Mumbai.

#### ✓ Protecting minority investors

India strengthened minority investor protections by increasing the remedies available in cases of prejudicial transactions between interested

parties. This reform applies to both Delhi and Mumbai.

#### ✓ **Paying taxes**

India made paying taxes easier by requiring that payments be made electronically to the Employees Provident Fund and introducing a set of administrative measures easing compliance with corporate income tax. This reform applies to both Delhi and Mumbai.

#### ✓ **Trading across borders**

India reduced import border compliance time in Mumbai by improving infrastructure at the Nhava Sheva Port. Export and import border compliance costs were also reduced in both Delhi and Mumbai by eliminating merchant overtime fees and through the increased use of electronic and mobile platforms.

#### ✓ **Enforcing contracts**

India made enforcing contracts easier by introducing the National Judicial Data Grid, which makes it possible to generate case management reports on local courts. This reform applies to both Delhi and Mumbai.

#### ✓ **Resolving insolvency**

India made resolving insolvency easier by adopting a new insolvency and bankruptcy code that introduced a reorganization procedure for corporate debtors and facilitated continuation of the debtor's business during insolvency proceedings. This reform applies to both Delhi and Mumbai.

#### **Labor market regulation**

India increased the mandatory length of paid maternity leave. This reform applies to both Delhi and Mumbai.

### **Indonesia**

#### ✓ **Starting a business**

Indonesia made starting a business less costly by reducing start-up fees for limited liability companies. This reform applies to both Jakarta and Surabaya.

#### ✓ **Getting electricity**

Indonesia made getting electricity less costly by reducing connection and internal wiring certification fees.

In Jakarta, getting electricity was also made easier after the utility streamlined the processing of new connection applications.

#### ✓ **Registering property**

Indonesia made registering property easier by reducing the transfer tax. This reform applies to both Jakarta and Surabaya.

#### ✓ **Getting credit**

Indonesia improved access to credit information by launching a new credit bureau. This reform applies to both Jakarta and Surabaya.

#### ✓ **Protecting minority investors**

Indonesia strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions and requiring greater corporate transparency. This reform applies to both Jakarta and Surabaya.

#### ✓ **Paying taxes**

Indonesia made paying taxes easier by promoting the online filing of taxes and by lowering the rate for capital gains tax. These reforms apply to both Jakarta and Surabaya.

#### ✓ **Trading across borders**

Indonesia made importing faster by introducing an electronic single billing system. This reform applies to both Jakarta and Surabaya.

### **Iran, Islamic Rep.**

#### ✓ **Getting credit**

The Islamic Republic of Iran improved access to credit information by reporting data on credit payments from an automobile retailer.

### **Iraq**

#### ✓ **Starting a business**

Iraq made starting a business easier by combining multiple registration procedures and reducing the time to register a company.

#### ✓ **Getting credit**

Iraq improved access to credit information by launching a new credit registry.

### **Italy**

#### ✓ **Getting electricity**

Italy made getting electricity easier by streamlining the application process and reducing the time for the external works and meter installation.

#### ✓ **Paying taxes**

Italy made paying taxes less costly by temporarily exempting employers from social security contributions. Italy also made paying taxes easier by abolishing the *Comunicazione dati IVA* (value added tax communication form).

### **Jamaica**

#### ✓ **Starting a business**

Jamaica made starting a business faster by reinstating next-day service for company incorporation.

#### ✓ **Getting electricity**

Jamaica improved the reliability of the electricity supply in Kingston by investing in the distribution network through several initiatives, including the installation of smart meters and distribution automation switches.

#### ✓ **Trading across borders**

Jamaica reduced the time for documentary compliance for importing by implementing a web-based customs data management platform, ASYCUDA World.

### **Japan**

#### ✓ **Paying taxes**

Japan made paying taxes less costly by reducing the statutory rate for corporate income tax and rates for other taxes including mandatory labor contributions. This reform applies to both Osaka and Tokyo.

### **Jordan**

#### ✓ **Getting credit**

Jordan improved access to credit information by establishing a new credit bureau.

## Kazakhstan

### ✓ Registering property

Kazakhstan made it easier to transfer a property by improving transparency and the land administration system's dispute resolution mechanisms.

### ✓ Protecting minority investors

Kazakhstan strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions, clarifying ownership and control structures, requiring greater corporate transparency and allowing greater access to corporate information during trial.

### ✓ Enforcing contracts

Kazakhstan made enforcing contracts easier by introducing additional time standards for key court events that are respected in the majority of cases.

## Kenya

### ✓ Starting a business

Kenya made starting a business easier by merging the procedures required to operate formally.

### ✓ Dealing with construction permits

Kenya made dealing with construction permits less expensive by eliminating fees for clearances from the National Environment Management Authority (NEMA) and the National Construction Authority.

### ✓ Getting electricity

Kenya improved the reliability of electricity by investing in its distribution lines and transformers and by setting up a specialized squad to restore power when outages occur.

### ✓ Getting credit

Kenya improved access to credit information by starting to distribute data from two utility companies.

### ✓ Paying taxes

Kenya made paying taxes easier by implementing an online platform, iTax, for filing and paying corporate income tax and the standards levy.

### ✓ Trading across borders

Kenya reduced the time for import documentary compliance by implementing its single window system, which allows for electronic submission of customs entries.

## Kiribati

### Labor market regulation

Kiribati introduced a mandatory minimum wage, provided specific rules on working hours, introduced annual paid leave and streamlined redundancy rules.

## Kosovo

### ✓ Starting a business

Kosovo made starting a business easier by simplifying the process of registering employees.

### ✓ Getting credit

Kosovo strengthened access to credit by adopting a new law that establishes clear priority rules inside bankruptcy for secured creditors and clear grounds for relief from a stay for secured creditors in reorganization procedures.

### ✓ Resolving insolvency

Kosovo made resolving insolvency easier by introducing a legal framework for corporate insolvency, making liquidation and reorganization procedures available to debtors and creditors.

## Kuwait

### ✓ Starting a business

Kuwait made starting a business easier by establishing a one-stop shop and improving online registration.

### ✓ Registering property

Kuwait made registering property easier by reducing the number of days needed to register property and by improving the transparency of the land administration system.

## Kyrgyz Republic

### x Registering property

The Kyrgyz Republic made property registration less transparent by no longer making official statistics

on property transfers available to the public.

### ✓ Getting credit

The Kyrgyz Republic strengthened access to credit by adopting two new decrees that establish a unified and modern collateral registry. The Kyrgyz Republic also improved its credit reporting system by adopting a new law on exchanging credit information.

## Latvia

### Labor market regulation

Latvia amended its legislation to extend the duration of the contribution period that is required before an employee can become eligible for unemployment protection.

## Liberia

### ✓ Resolving insolvency

Liberia made resolving insolvency easier by introducing a legal framework for corporate insolvency, making liquidation and reorganization procedures available to debtors and creditors.

## Lithuania

### ✓ Dealing with construction permits

Lithuania made dealing with construction permits easier by reducing the time needed to obtain technical conditions and the building permit.

### ✓ Getting electricity

Lithuania made getting electricity easier by streamlining procedures and imposing deadlines for issuing internal wiring inspection certificates.

### ✓ Protecting minority investors

Lithuania strengthened minority investor protections by increasing corporate transparency.

### ✓ Paying taxes

Lithuania made paying taxes easier by introducing an electronic system for filing and paying value added tax, corporate income tax and social security contributions. On the other hand, the environmental tax was increased.



## Luxembourg

### ✓ Protecting minority investors

Luxembourg strengthened minority investor protections by making it easier to sue directors in case of prejudicial related-party transactions and increasing access to corporate information.

## Madagascar

### ✓ Starting a business

Madagascar made starting a business easier by publishing the notice of company incorporation online free of charge and by allowing the payment of registration fees directly at the one-stop shop.

### ✓ Getting credit

Madagascar improved access to credit information by increasing the coverage of the credit registry.

## Malawi

### x Starting a business

Malawi made starting a business more expensive by increasing the cost of registering a business with the Registrar General.

### ✓ Dealing with construction permits

Malawi made dealing with construction permits cheaper by halving the fees charged by the city council to process building plan approvals.

### ✓ Getting credit

Malawi improved access to credit information by establishing a new credit bureau. Malawi also strengthened access to credit by adopting a new law that establishes clear priority rules inside and outside bankruptcy procedures.

### ✓ Trading across borders

Malawi made exporting and importing easier by upgrading to a web-based customs data management platform, ASYCUDA World.

### ✓ Resolving insolvency

Malawi made resolving insolvency easier by introducing a reorganization procedure, facilitating continuation of the debtor's business during insolvency

proceedings and introducing regulations for insolvency practitioners.

## Malaysia

### ✓ Getting credit

Malaysia strengthened access to credit by adopting a new law that establishes a modern collateral registry.

### ✓ Protecting minority investors

Malaysia strengthened minority investor protections by requiring greater corporate transparency.

### ✓ Trading across borders

Malaysia made importing and exporting easier by improving the infrastructure, equipment and facilities at Port Klang.

## Maldives

### ✓ Paying taxes

Maldives made paying taxes easier by introducing an online system for filing and paying taxes.

## Malta

### ✓ Starting a business

Malta made starting a business easier by removing the requirement for a trading license for general commercial activities.

## Mauritania

### ✓ Starting a business

Mauritania made starting a business easier by combining multiple registration procedures.

### ✓ Registering property

Mauritania made registering property easier by increasing the transparency of the land registry.

### ✓ Paying taxes

Mauritania made paying taxes easier by allowing for quarterly filing and payment of social security contributions.

### ✓ Trading across borders

Mauritania made trading across borders easier through a series of initiatives at the Port of Nouakchott, such as eliminating the requirement to weigh all import

containers, investing in infrastructure, streamlining the movement of cargo and consolidating the payment of fees.

### ✓ Enforcing contracts

Mauritania made enforcing contracts easier by making judgments rendered at all levels in commercial cases available to the general public on the courts' websites.

## Mauritius

### ✓ Starting a business

Mauritius made starting a business easier by exempting trade fees for licenses below MUR 5,000 and introducing the electronic certificate of incorporation.

### ✓ Dealing with construction permits

Mauritius made dealing with construction permits faster by outsourcing the design and construction of sewerage connection works.

### ✓ Registering property

Mauritius made it easier to transfer property by eliminating the transfer tax and registration duty, implementing a complaint mechanism and publishing service standards.

### ✓ Trading across borders

Mauritius made trading across borders easier by improving the Cargo Community System, introducing advanced electronic document submission and updating the risk-based inspection system.

## Mexico

### x Dealing with construction permits

Mexico made dealing with construction permits more costly by raising several fees. This reform applies to both Mexico City and Monterrey.

### ✓ Getting electricity

Mexico (Mexico City) improved the reliability of electricity supply by installing smart meters, extending the medium-voltage network and implementing a new system to remotely restore power service.

**x Registering property**

Mexico (Monterrey) made registering property more expensive by raising the municipal property transfer tax.

**Moldova****✓ Starting a business**

Moldova made starting a business easier by removing the requirement to register with the Social Security Fund.

**Mongolia****✓ Getting credit**

Mongolia strengthened access to credit by introducing a new Law on Movable and Intangible Property Pledges and by setting up a new collateral registry. The new law implemented a functional secured transactions system. The collateral registry is operational, unified geographically, searchable by a debtor's unique identifier, modern and notice-based.

**x Paying taxes**

Mongolia made paying taxes more burdensome by not allowing input VAT incurred on a business capital expenditure to be deducted as input credit.

**Labor market regulation**

Mongolia amended its legislation to reduce the maximum length of the employee probationary period.

**Montenegro****✓ Getting electricity**

Montenegro improved the reliability of electricity supply by implementing the Supervisory Control and Data Acquisition (SCADA) automatic energy management system and by beginning to record data for the annual system average interruption duration index (SAIDI) and system average interruption frequency index (SAIFI).

**Morocco****✓ Starting a business**

Morocco made starting a business easier by combining the stamp duty

payment with the application for business incorporation.

**x Registering property**

Morocco made registering property more expensive by increasing registration fees.

**✓ Paying taxes**

Morocco made paying taxes easier by improving the online system for filing and paying taxes.

**Mozambique****✓ Getting electricity**

Mozambique reduced the time to get an electricity connection by streamlining procedures through the utility instead of different agencies. It also reduced costs by eliminating the security deposit for large commercial clients.

**✓ Trading across borders**

Mozambique made exporting easier by improving infrastructure at the Maputo-Matola port complex.

**Myanmar****✓ Registering property**

Myanmar made registering property less costly by reducing the stamp duty.

**✓ Getting credit**

Myanmar improved access to credit information by adopting a regulation allowing the establishment of credit bureaus.

**Namibia****✓ Enforcing contracts**

Namibia made enforcing contracts easier by introducing an electronic filing system and an electronic case management system for the use of judges and lawyers.

**Nepal****✓ Getting credit**

Nepal strengthened access to credit by operationalizing the existing law on secured transactions that implements a functional secured transactions system

and establishes a centralized, notice-based, modern collateral registry.

**✓ Protecting minority investors**

Nepal strengthened minority investor protections by requiring greater corporate transparency.

**Netherlands****✓ Getting credit**

The Netherlands improved access to credit information by lowering the minimum loan amount to be included in the credit bureau's database.

**New Zealand****✓ Paying taxes**

New Zealand made paying taxes easier by improving the online portal for filing and paying general sales tax.

**x Enforcing contracts**

New Zealand temporarily made enforcing contracts more difficult by suspending the filing of new commercial cases before the Commercial List of the High Court of New Zealand during the establishment of a new Commercial Panel.

**Nicaragua****✓ Enforcing contracts**

Nicaragua made enforcing contracts easier by adopting a new code of civil procedure that introduces stricter case management rules.

**Niger****✓ Starting a business**

Niger made starting a business easier by reducing the minimum capital requirement for business incorporation, by reducing the time needed to register a company and by publishing the notice of company incorporation online free of charge.

**✓ Dealing with construction permits**

Niger increased the transparency of dealing with construction permits by publishing regulations related to construction online free of charge. Niger

also reduced the time and cost to obtain a building permit and the time to obtain a water connection.

✓ **Getting electricity**

Niger reduced the time to get an electricity connection by implementing a single window.

✓ **Registering property**

Niger made registering property easier by lowering the cost of transferring property.

## Nigeria

✓ **Starting a business**

Nigeria made starting a business faster by allowing electronic stamping of registration documents. This reform applies to both Kano and Lagos.

✓ **Dealing with construction permits**

Nigeria (Kano) increased transparency by publishing all relevant regulations, fee schedules and pre-application requirements online. Nigeria (Lagos) made it easier to obtain construction permits by streamlining the permitting process and increased transparency by publishing all relevant regulations, fee schedules and pre-application requirements online.

✓ **Registering property**

Nigeria (Kano) made transferring property more transparent by publishing the list of documents, fee schedules and service standards for property transactions. Nigeria (Lagos) made transferring property easier and more transparent by removing the sworn affidavit for certified copies of land ownership records, introducing a specific and independent complaint mechanism and by publishing statistics on land transfers.

✓ **Getting credit**

Nigeria improved access to credit information by guaranteeing borrowers the legal right to inspect their credit data from the credit bureau and by starting to provide credit scores to banks, financial institutions and borrowers. Nigeria also strengthened access to credit by adopting a new law on secured transactions

and establishing a modern collateral registry. These changes apply to both Kano and Lagos.

✓ **Paying taxes**

Nigeria made paying taxes easier by introducing new channels for payment of taxes and mandating taxpayers to file tax returns at the nearest Federal Inland Revenue Service (FIRS) office. This reform applies to both Kano and Lagos.

## Norway

✓ **Paying taxes**

Norway made paying taxes less costly by reducing the statutory corporate income tax rate.

## Oman

✓ **Trading across borders**

Oman made exporting and importing easier by enhancing its online single window system for exports and imports, reducing the time required for documentary compliance.

## Pakistan

✓ **Starting a business**

Pakistan made starting a business easier by replacing the need to obtain a digital signature for company incorporation with a less costly personal identification number. This change applies to both Karachi and Lahore.

✓ **Registering property**

Pakistan (Karachi) improved the transparency of the land registration process by making the fee schedule and list of documents to submit for property registration available online.

✓ **Protecting minority investors**

Pakistan increased minority investor protections by making it easier to sue directors in case of prejudicial transactions with interested parties. This reform applies to both Karachi and Lahore.

✓ **Trading across borders**

Pakistan made importing and exporting easier by developing a new container

terminal and enhancing its customs platform for electronic document submission. These changes apply to both Karachi and Lahore.

## Palau

✓ **Paying taxes**

Palau made paying taxes easier by introducing editable and populated gross revenue tax forms and a system of barcoded payments.

## Panama

✓ **Resolving insolvency**

Panama made resolving insolvency easier by adopting a new insolvency law that introduces a reorganization procedure and facilitates continuation of the debtor's business during insolvency proceedings. The new law also allows creditors greater participation in important decisions during insolvency proceedings and regulates insolvency practitioners.

## Paraguay

**Labor market regulation**

Paraguay increased the mandatory length of paid maternity leave.

## Philippines

✓ **Getting electricity**

The Philippines reduced the time to get an electricity connection by implementing a new asset management system and by creating a new scheduling and planning office.

✓ **Paying taxes**

The Philippines made paying taxes easier by introducing a new electronic system for payment and collection of housing development fund contributions.

## Puerto Rico (U.S.)

**Labor market regulation**

Puerto Rico (U.S.) increased the length of the maximum probationary period for permanent employees, decreased the wage premium for overtime and weekly holiday work, decreased the

mandatory paid annual leave and established severance payments for all employees wrongfully made redundant.

## Qatar

- ✓ **Getting credit**  
Qatar improved access to credit information by starting to provide consumer credit scores to banks, financial institutions and borrowers.
- ✓ **Trading across borders**  
Qatar made exporting and importing easier by inaugurating the new Hamad Port.

## Romania

- ✓ **Registering property**  
Romania improved the quality of land administration by digitizing ownership and land records.

## Russian Federation

- ✓ **Registering property**  
The Russian Federation made it easier to transfer property by reducing the time needed to apply for state registration of title transfer. This reform applies to both Moscow and St. Petersburg.
- ✓ **Getting credit**  
Russia improved access to credit by adopting a new law that establishes a modern collateral registry. This reform applies to both Moscow and St. Petersburg.
- ✓ **Trading across borders**  
Russia made exporting and importing easier by opening a new deep water port on the coast of the Gulf of Finland, increasing competition and reducing the cost of border compliance at the Port of St. Petersburg. This reform applies to both Moscow and St. Petersburg.

## Rwanda

- ✓ **Dealing with construction permits**  
Rwanda increased quality control during construction by introducing risk-based inspections.

- ✓ **Registering property**  
Rwanda made registering property easier by implementing online services to facilitate the registration of property transfers.
- ✓ **Protecting minority investors**  
Rwanda strengthened minority investor protections by making it easier to sue directors, clarifying ownership and control structures and requiring greater corporate transparency.

- ✓ **Paying taxes**  
Rwanda made paying taxes easier by establishing an online system for filing and paying taxes.
- ✓ **Enforcing contracts**  
Rwanda made enforcing contracts easier by making judgments rendered at all levels in commercial cases available to the general public on the judiciary's website.

## Samoa

- ✓ **Getting credit**  
Samoa strengthened access to credit with the implementation of the Personal Property Securities Act and by establishing a modern, notice-based collateral registry to register all types of charges and functional equivalents.

## São Tomé and Príncipe

- ✓ **Trading across borders**  
São Tomé and Príncipe made exporting and importing easier by implementing a one-stop shop.

## Saudi Arabia

- ✓ **Starting a business**  
Saudi Arabia made starting a business easier through the use of an online system that merges name reservation and the 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.

- ✓ **Registering property**  
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.

- ✓ **Protecting minority investors**  
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.

- ✓ **Paying taxes**  
Saudi Arabia made paying taxes easier by improving its online platform for filing and paying taxes.

- ✓ **Trading across borders**  
Saudi Arabia reduced the time for documentary compliance for exports and imports by reducing the number of documents required for customs clearance.

- ✓ **Enforcing contracts**  
Saudi Arabia made enforcing contracts easier by introducing an electronic case management system for the use of judges and lawyers.

## Senegal

- ✓ **Starting a business**  
Senegal made starting a business more affordable by reducing the notary fees for company incorporation.
- ✓ **Getting electricity**  
Senegal improved the monitoring and regulation of power outages by beginning to record data for the annual system average interruption duration index (SAIDI) and system average interruption frequency index (SAIFI).

### ✓ Registering property

Senegal made registering property easier by lowering the costs of transferring property and by reducing the time to transfer and register property.

### ✓ Paying taxes

Senegal made paying taxes easier by introducing time limits to the General Tax Code for processing value added tax cash refunds and applying these time limits in practice.

### ✓ Enforcing contracts

Senegal made enforcing contracts easier by introducing stricter pre-trial hearing rules that led to a reduction of the time necessary to resolve a commercial dispute.

## Serbia

### ✓ Starting a business

Serbia made starting a business easier by reducing the signature certification fee and increasing the efficiency of the registry, reducing the time for business registration.

### ✓ Registering property

Serbia improved the reliability of its land administration system by implementing a geographic information system.

### ✓ Enforcing contracts

Serbia made enforcing contracts easier by adopting a new enforcement law that broadens and clarifies the responsibilities of enforcement agents as well as the powers of the courts during the enforcement process.

## Seychelles

### ✓ Dealing with construction permits

The Seychelles increased the transparency of dealing with construction permits by publishing construction industry regulations online free of charge.

### ✓ Registering property

The Seychelles improved the quality of its land administration system by digitizing its maps and introducing a complaint mechanism.

## Sierra Leone

### ✓ Starting a business

Sierra Leone made starting a business easier by combining multiple registration procedures.

### ✓ Trading across borders

Sierra Leone made trading across borders easier through a series of initiatives, including the elimination of export permits and the implementation of pre-arrival processing.

## Singapore

### ✓ Trading across borders

Singapore made exporting and importing easier by improving infrastructure and electronic equipment at the port.

### ✓ Resolving insolvency

Singapore made resolving insolvency easier by establishing a new scheme of arrangement procedure with features of the debtor-in-possession reorganization regime and introducing provisions applicable to prepackaged restructurings.

### Labor market regulation

Singapore adopted legislation that requires employers with more than 10 employees to notify the Ministry of Manpower if five or more employees are retrenched within any six-month period.

## Slovak Republic

### ✓ Enforcing contracts

The Slovak Republic made enforcing contracts easier by adopting a new code of civil procedure that introduces pre-trial conference as part of the case management techniques used in court.

## Slovenia

### ✓ Getting credit

Slovenia improved access to credit information by reporting both positive and negative data on consumers and commercial borrowers.

## South Sudan

### ✗ Starting a business

South Sudan made starting a business more expensive by increasing business registration fees.

## Spain

### ✓ Enforcing contracts

Spain made enforcing contracts easier by reducing court fees for filing a claim.

## Sri Lanka

### ✓ Trading across borders

Sri Lanka made exporting and importing easier by developing a customs single window.

## St. Kitts and Nevis

### ✓ Trading across borders

St. Kitts and Nevis made trading across borders easier by updating its website and implementing ASYCUDA, an automated customs data management system, reducing documentary compliance time for exports and imports.

## Suriname

### ✓ Registering property

Suriname made transferring property more transparent by publishing the fee schedule and list of documents for property registration online.

## Swaziland

### ✗ Dealing with construction permits

Swaziland made dealing with construction permits more difficult by introducing a requirement that all new construction projects be registered with the Construction Industry Council and that a levy payment be made.

### ✓ Getting credit

Swaziland improved access to credit information by adopting a law that guarantees borrowers' right to access their own data.

### ✓ Trading across borders

Swaziland made exporting and importing easier by implementing a web-based customs data management platform, ASYCUDA World.

## Switzerland

### ✓ Enforcing contracts

Switzerland made enforcing contracts easier by introducing an electronic filing system.

## Taiwan, China

### ✓ Trading across borders

Taiwan, China, made exporting easier by allowing different organizations to electronically issue certificates of origin.

### ✓ Enforcing contracts

Taiwan, China, made enforcing contracts easier by introducing an electronic filing system.

### Labor market regulation

Taiwan, China, adopted legislation that increased the number of mandatory paid annual leave days and the number of weekly rest days.

## Tajikistan

### ✓ Starting a business

Tajikistan made starting a business easier by raising the revenue threshold for mandatory value added tax registration.

### ✓ Registering property

Tajikistan made it easier and less costly to register property by eliminating the need to register the sale-purchase agreement at the municipal office. Tajikistan also made transferring property more costly by increasing fees.

### Labor market regulation

Tajikistan adopted legislation that changes the rules of severance payments. It also abolished restrictions on night work by non-pregnant women and non-nursing mothers.

## Tanzania

### ✓ Dealing with construction permits

Tanzania made dealing with construction permits easier by implementing a one-stop shop and streamlining the building permit process.

### ✗ Registering property

Tanzania made registering property more expensive by increasing the land and property registration fee.

## Thailand

### ✓ Starting a business

Thailand made starting a business easier by abolishing the requirement to obtain a company's seal and eliminating the need for approval from the Labor Department of company work regulations.

### ✓ Getting electricity

Thailand made getting electricity easier by streamlining procedures through the implementation of a geographic information system, eliminating the external site inspection.

### ✓ Registering property

Thailand improved the reliability of its land administration system by implementing a geographic information system and by scanning maps for most of Bangkok.

### ✓ Getting credit

Thailand strengthened access to credit by adopting new legislation that broadens the scope of assets that can be used as collateral. Thailand now allows a general description of assets granted as collateral and allows the security interest to automatically attach to the proceeds of the original asset. It also establishes clear grounds for relief from a stay for secured creditors during reorganization procedures and allows out-of-court enforcement of collateral.

### ✓ Protecting minority investors

Thailand strengthened minority investor protections by making it easier to sue directors in case of

prejudicial related-party transactions, increasing shareholder rights and role in major corporate decisions and clarifying ownership and control structures.

### ✓ Paying taxes

Thailand made paying taxes easier by introducing an automatic risk-based system for selecting companies for a tax audit. It also made paying taxes less costly by reducing the property transfer tax rate.

### ✓ Enforcing contracts

Thailand made enforcing contracts easier by introducing a system that allows users to pay court fees electronically. Thailand also reduced enforcement times by increasing the automation and efficiency of enforcement processes.

### ✓ Resolving insolvency

Thailand made resolving insolvency easier by changing the voting procedures for reorganization plans.

## Togo

### ✓ Getting credit

Togo improved access to credit information by launching a new credit bureau.

## Trinidad and Tobago

### ✗ Paying taxes

Trinidad and Tobago made paying taxes more costly by increasing the rates for the environmental tax and social security contributions paid by employers.

## Tunisia

### ✗ Paying taxes

Tunisia made paying taxes more costly by introducing a new exceptional corporate income tax contribution.

## Turkey

### ✓ Registering property

Turkey made registering property easier by lowering the costs of transferring property.

### ✓ Getting credit

Turkey strengthened access to credit by adopting a new law on secured transactions that establishes a unified collateral registry and allows out-of-court enforcement of collateral. Turkey also improved its credit reporting system by adopting a new law on personal data protection.

### x Resolving insolvency

Turkey made resolving insolvency more difficult by suspending applications for postponement of bankruptcy procedures introduced both before and during the state of emergency.

## Uganda

### ✓ Trading across borders

Uganda reduced the time for export documentary compliance and border compliance by allowing for electronic document submission and processing of certificates of origin and by further developing the Malaba One-Stop Border Post.

## Ukraine

### ✓ Dealing with construction permits

Ukraine made dealing with construction permits easier by reducing fees.

### ✓ Protecting minority investors

Ukraine strengthened minority investors protections by requiring detailed immediate public disclosure of related-party transactions.

### ✓ Paying taxes

Ukraine made paying taxes easier by reducing the rate for the unified social contribution tax.

## United Arab Emirates

### ✓ Dealing with construction permits

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.

### ✓ Getting electricity

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.

### ✓ Getting credit

The United Arab Emirates improved access to credit information by starting to provide consumer credit scores to banks and financial institutions.

### ✓ Resolving insolvency

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.

## United States

### Labor market regulation

The United States (Los Angeles) increased the maximum days of paid sick leave per year.

## Uruguay

### x Starting a business

Uruguay made starting a business more costly by increasing the value of the official fiscal unit used for the payment of government fees and by increasing business incorporation fees. The cost increased in nominal terms but not in real terms.

### ✓ Paying taxes

Uruguay made paying taxes easier by enhancing the online portal used for filing and paying taxes and making electronic payments compulsory.

## Uzbekistan

### ✓ Starting a business

Uzbekistan made starting a business easier by rolling out a new platform for business registration, starting with name verification as the first step.

### ✓ Dealing with construction permits

Uzbekistan made dealing with construction permits easier by streamlining the process of obtaining approvals of land plot allocations from various agencies.

### ✓ Getting electricity

Uzbekistan streamlined the process of obtaining an electricity connection by introducing a turnkey service at the utility that fulfills all connection-related services, including the design and completion of the external connection.

### ✓ Protecting minority investors

Uzbekistan strengthened minority investor protections by increasing corporate transparency requirements.

### ✓ Paying taxes

Uzbekistan made paying taxes easier and less costly by introducing an electronic system for filing and paying value added tax, land tax, unified social payments, corporate income tax, infrastructure development tax, environmental tax, personal pension fund contributions and cumulative pension contributions. However, increases in land tax rates made paying taxes more costly.

## Venezuela, RB

### x Starting a business

República Bolivariana de Venezuela made starting a business more expensive by raising several fees charged during the business registration process. Lawyer fees and publication costs were also increased.

## Vietnam

### ✓ Getting electricity

Vietnam increased the reliability of power supply by rolling out a Supervisory Control and Data Acquisition (SCADA) automatic energy management system for the monitoring of outages and the restoration of service.

### ✓ Getting credit

Vietnam strengthened access to credit by adopting a new civil code that

broadens the scope of assets that can be used as collateral.

✓ **Paying taxes**

Vietnam made paying taxes easier by abolishing the 12-month mandatory carry forward period for VAT credit and by introducing an online platform for filing social security contributions.

✓ **Trading across borders**

Vietnam made exporting and importing easier by upgrading the automated cargo clearance system and extending the operating hours of the customs department.

✓ **Enforcing contracts**

Vietnam made enforcing contracts easier by adopting a new code of civil procedure and by introducing a consolidated law on voluntary mediation.

## West Bank and Gaza

✓ **Getting credit**

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.

## Zambia

✓ **Getting credit**

Zambia strengthened access to credit by adopting a new Movable Property Act and by setting up a new collateral registry. The new law implemented a functional secured transactions system. The collateral registry is operational, unified geographically, searchable by a debtor's unique identifier, modern and notice-based.

✓ **Paying taxes**

Zambia made paying taxes easier by introducing an online platform for filing and paying taxes. Paying taxes was also made less costly through a reduction of the property transfer tax rate.

✓ **Trading across borders**

Zambia made exporting and importing easier by implementing a web-based customs data management platform, ASYCUDA World.

## Zimbabwe

✓ **Starting a business**

Zimbabwe made starting a business easier by eliminating the requirement to advertise applications for a business license.

x **Getting credit**

Zimbabwe improved access to credit information by launching a new credit registry. However, credit scoring was discontinued, reducing access to credit information.