Despite the challenges faced by governments in the Middle East and North Africa, 47 percent of economies in the region implemented regulatory reforms in the year from June 2011 to June 2012 making it easier to do business.

Since 2005, economies in the Middle East and North Africa have implemented more than 9 institutional or regulatory reforms per economy on average.

In the past year, Oman guaranteed borrowers’ right to inspect their personal credit data, while the United Arab Emirates further streamlined start-up requirements, implemented an online system for filing and paying taxes, and reduced the time to obtain an electricity connection.

With an average of 98 (out of 185) in the global ease of doing business ranking, the region still has much room to grow.

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**Distance to frontier**

*Note: The distance to frontier measure shows how far on average an economy is from the best performance achieved by any economy on each Doing Business indicator since 2005. The measure is normalized to range between 0 and 100, with 100 representing the best performance (the frontier). The data refer to the 174 economies included in Doing Business 2006 (2005). Eleven economies were added in subsequent years. Source: Doing Business database.*
Summary of 2011/12 Doing Business Reforms in the Middle East and North Africa

Algeria improved access to credit information by eliminating the minimum threshold for loans to be included in the database.  
**Areas of business regulation reform:** Getting credit (credit information)  
**Rank in Doing Business 2013:** 152

The Islamic Republic of Iran strengthened investor protections by requiring greater immediate disclosure of related-party transactions. At the same time, it made starting a business more difficult by requiring company founders to obtain a criminal record clearance to register a new company.  
**Areas of business regulation reform:** Protecting investors, Starting a business (making it more difficult)  
**Rank in Doing Business 2013:** 145

Morocco made starting a business easier by eliminating the minimum capital requirement for limited liability companies. At the same time, Morocco made registering property more costly by increasing property registration fees.  
**Areas of business regulation reform:** Starting a business, Registering property (making it more difficult)  
**Rank in Doing Business 2013:** 97

Oman improved access to credit information by guaranteeing borrowers’ right to inspect their personal data.  
**Areas of business regulation reform:** Getting credit (credit information)  
**Rank in Doing Business 2013:** 47

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.  
**Areas of business regulation reform:** Trading across borders  
**Rank in Doing Business 2013:** 40

Saudi Arabia made enforcing contracts easier by expanding the computerization of its courts and introducing an electronic filing system. In addition, it made paying taxes easier for companies by introducing online filing and payment systems for social security contributions. At the same time, Saudi Arabia made getting electricity more expensive by increasing the connection fees.  
**Areas of business regulation reform:** Enforcing contracts, Paying taxes, Getting electricity (making it more difficult)  
**Rank in Doing Business 2013:** 22

The Syrian Arab Republic 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.  
**Areas of business regulation reform:** Getting credit (credit information)  
**Rank in Doing Business 2013:** 144

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. In addition, the United Arab Emirates made paying taxes easier for companies by establishing an online filing and payment system for social security contributions. And it 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.  
**Areas of business regulation reform:** Getting electricity, Paying taxes, Starting a business  
**Rank in Doing Business 2013:** 26

West Bank and Gaza improved access to credit information by guaranteeing borrowers’ right to inspect their personal data. At the same time, West Bank and Gaza made transferring property more costly by increasing the property transfer fee.  
**Areas of business regulation reform:** Getting credit (credit information), Registering property (making it more difficult)  
**Rank in Doing Business 2013:** 135
About the Doing Business report series

Doing Business analyzes regulations that apply to an economy’s businesses during their life cycle, including start-up and operations, trading across borders, paying taxes, and protecting investors. The aggregate ease of doing business rankings are based on 10 indicators and cover 185 economies. Doing Business does not measure all aspects of the business environment that matter to firms and investors. For example, it does not measure the quality of fiscal management, other aspects of macroeconomic stability, the level of skills in the labor force, or the resilience of financial systems. Its findings have stimulated policy debates worldwide and enabled a growing body of research on how firm-level regulation relates to economic outcomes across economies. This year’s report marks the 10th edition of the global Doing Business report series. For more information about the Doing Business report series, please visit www.doingbusiness.org. Join us on Facebook.

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The World Bank Group is one of the world’s largest sources of funding and knowledge for developing countries. It comprises five closely associated institutions: the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA), which together form the World Bank; the International Finance Corporation (IFC); the Multilateral Investment Guarantee Agency (MIGA); and the International Centre for Settlement of Investment Disputes (ICSID). Each institution plays a distinct role in the mission to fight poverty and improve living standards for people in the developing world. For more information, please visit www.worldbank.org, www.miga.org, and www.ifc.org.

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