

# DOING BUSINESS 2019

## Training for Reform

Regional Profile  
Sub-Saharan Africa (SSA)



## Region Profile of Sub-Saharan Africa (SSA)

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

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

## About Doing Business

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

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

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

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

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

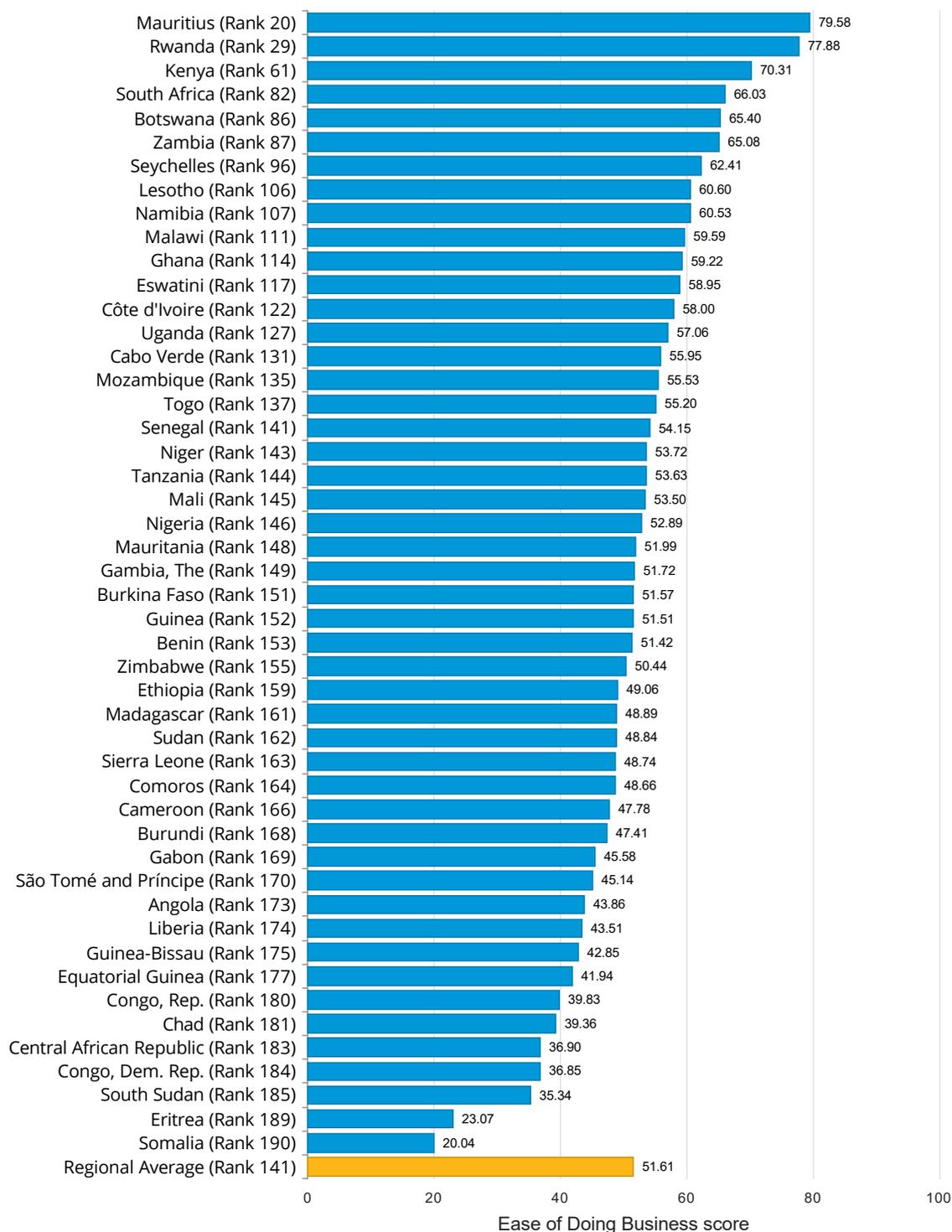
The first Doing Business report, published in 2003, covered 5 indicator sets and 133 economies. This year's report covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more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

More about [Doing Business](#)

## The Business Environment

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

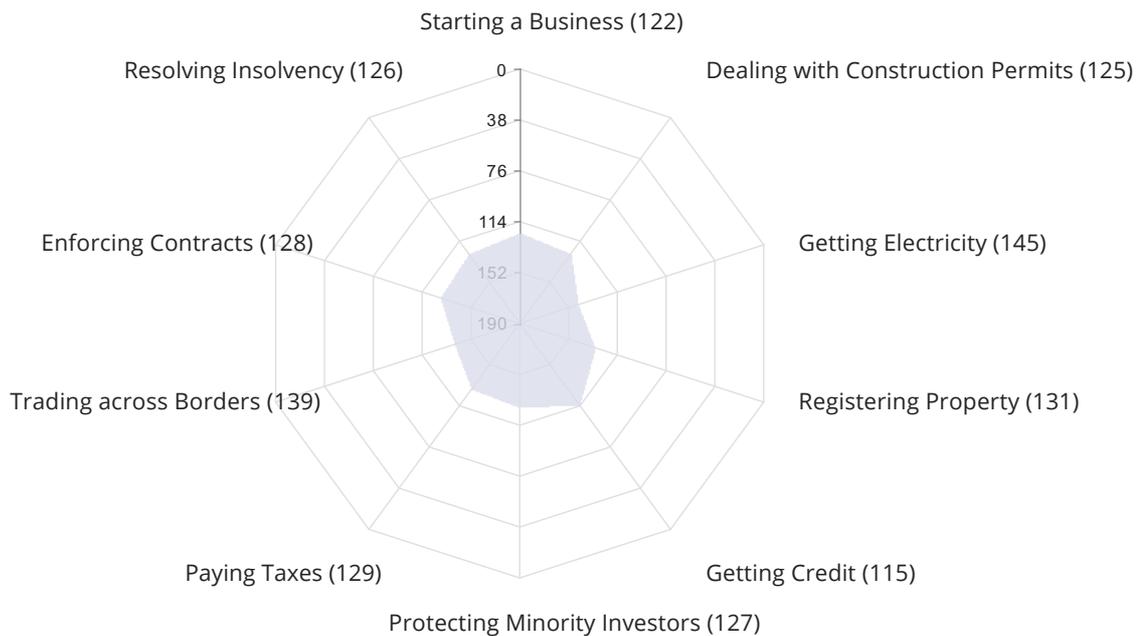
### How economies in Sub-Saharan Africa (SSA) rank on the ease of doing business



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

Source: Doing Business database

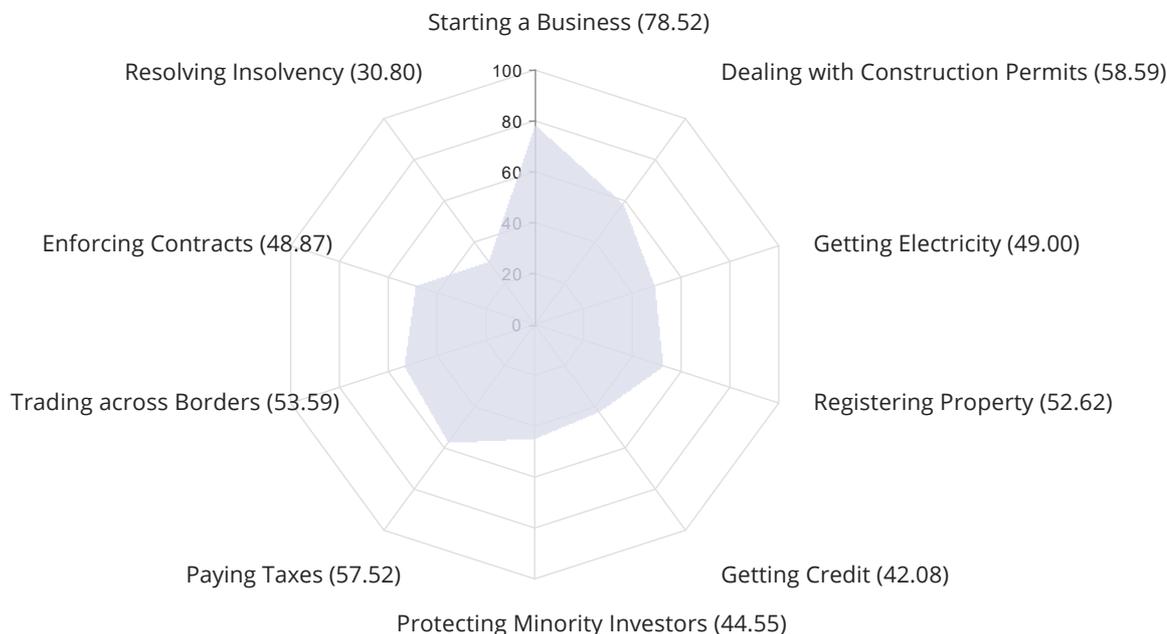
Rankings on Doing Business topics - Sub-Saharan Africa (SSA)



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

Source: Doing Business database.

Ease of Doing Business scores on Doing Business topics - Sub-Saharan Africa (SSA)



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

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

## Starting a Business

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

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

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

### What the indicators measure

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

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

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

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

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

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

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

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

### Case study assumptions

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

#### The business:

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

#### The owners:

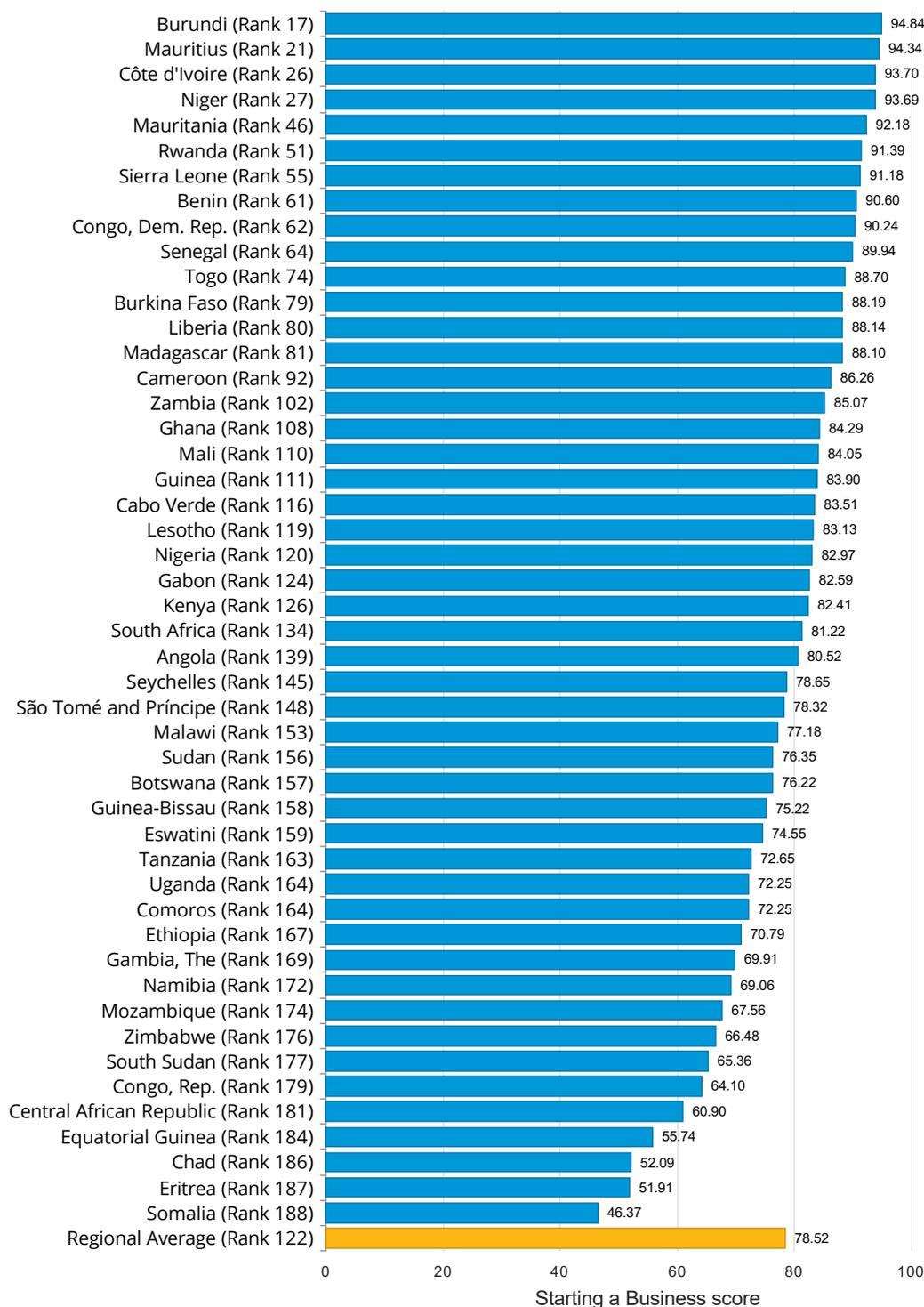
- Have reached the legal age of majority. If there is no legal age of majority, they are assumed to be 30 years old.
- Are sane, competent, in good health and have no criminal record.
- Are married and the marriage is monogamous and registered with the authorities.
- Where the answer differs according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

## Starting a Business

Where do the region's economies stand today?

How easy is it for entrepreneurs in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of starting a business



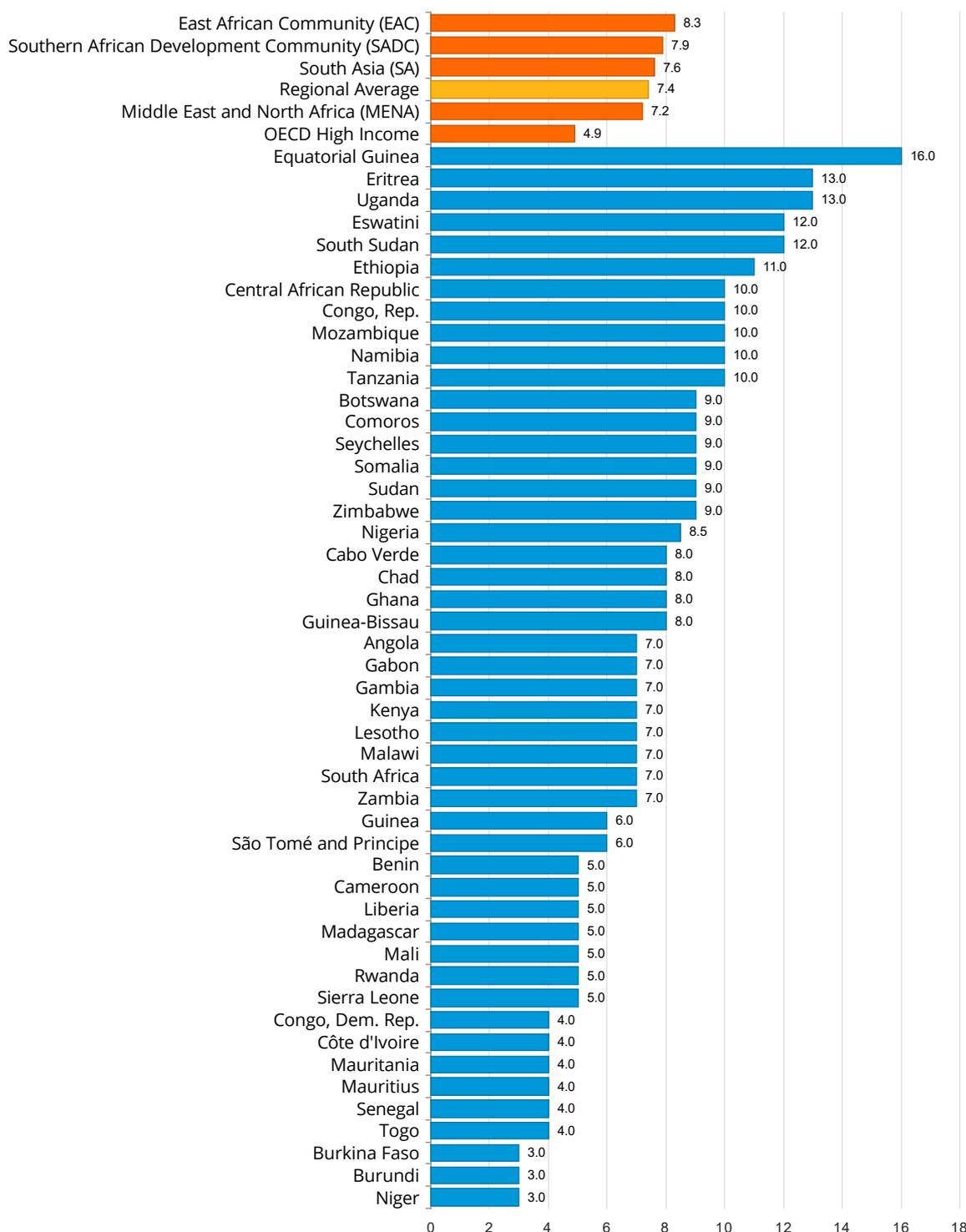
Source: Doing Business database.

### 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 Sub-Saharan Africa (SSA)

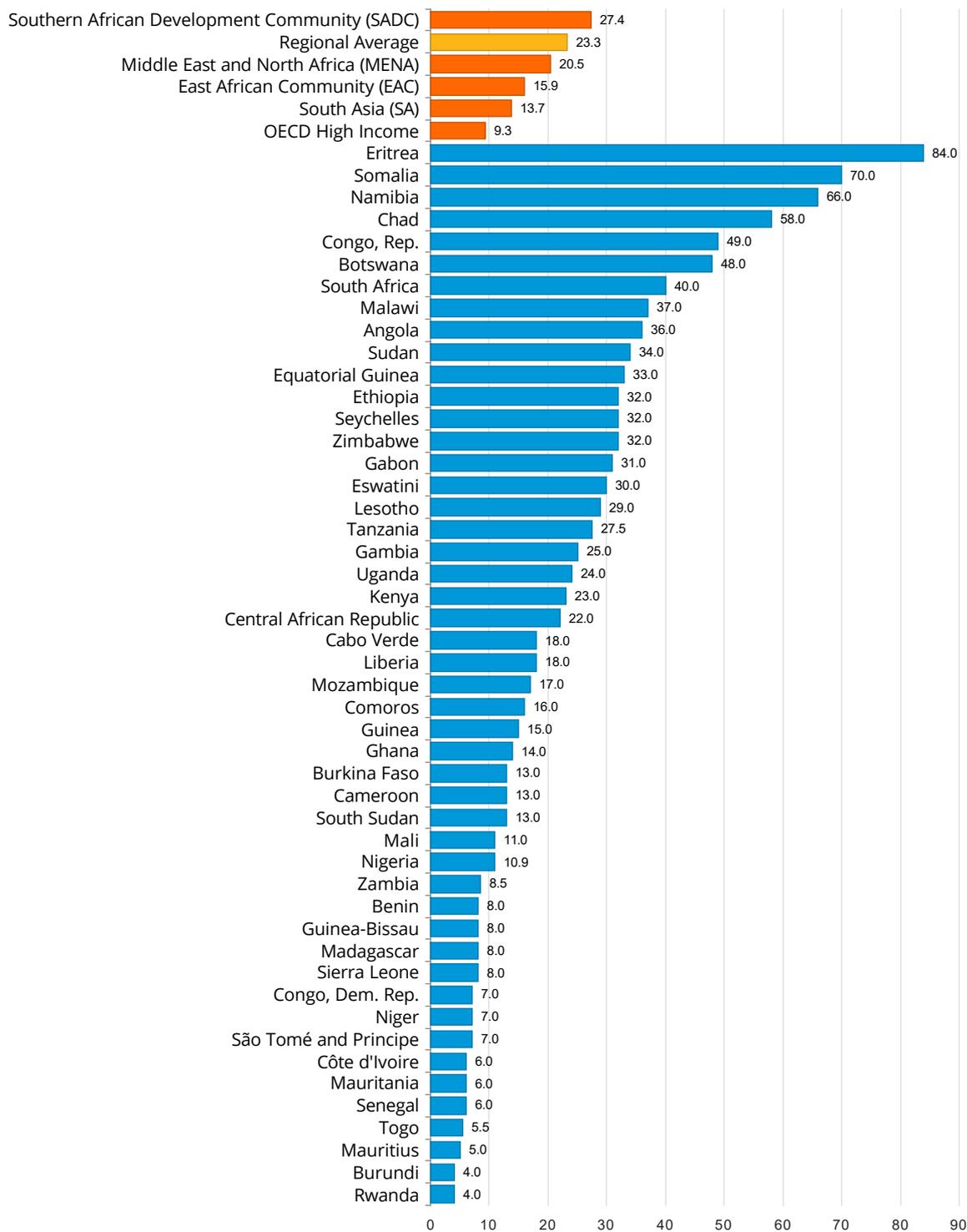
##### Procedure – Men (number)



Source: Doing Business database.

Starting a Business

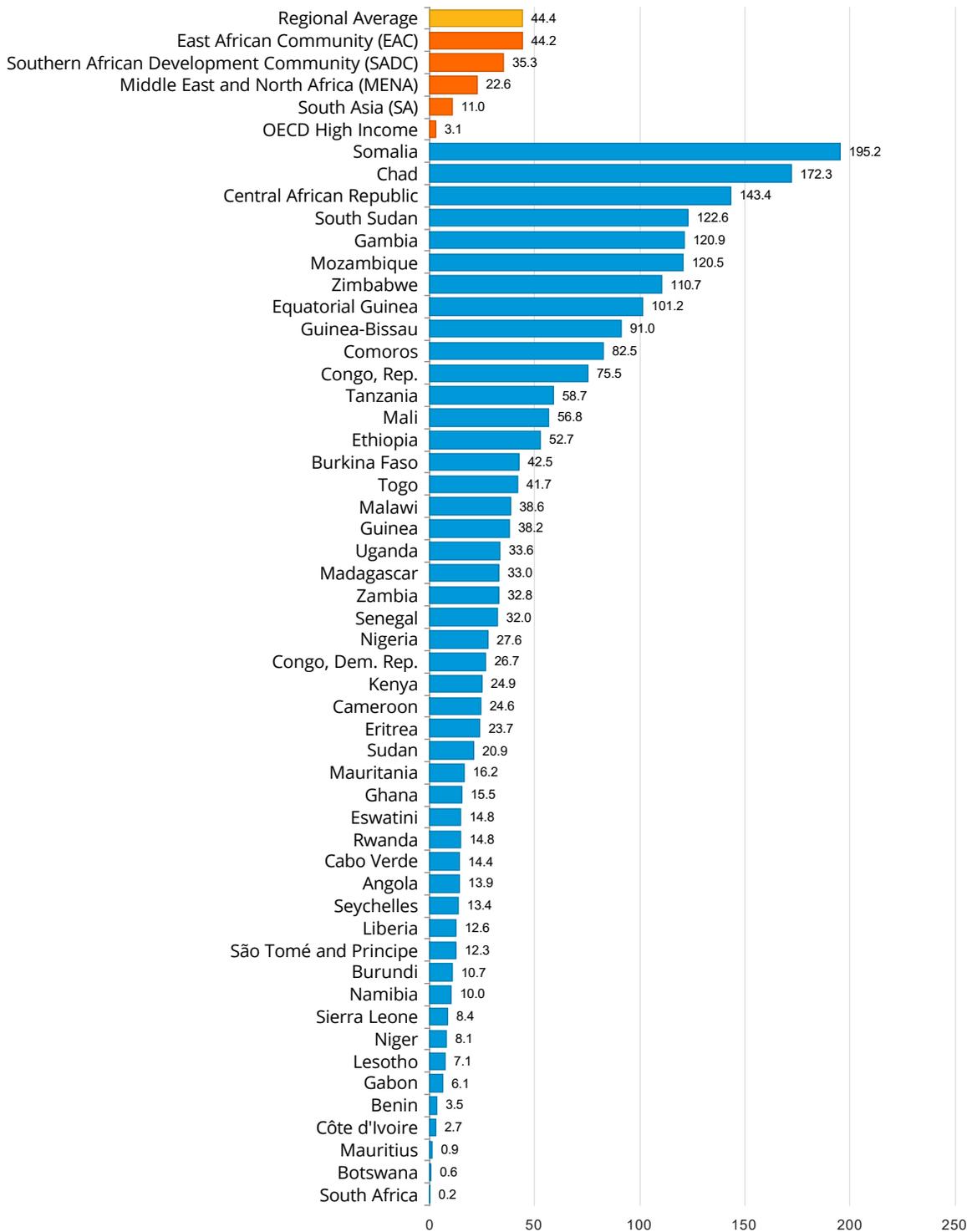
Time - Men (days)



Source: Doing Business database.

Starting a Business

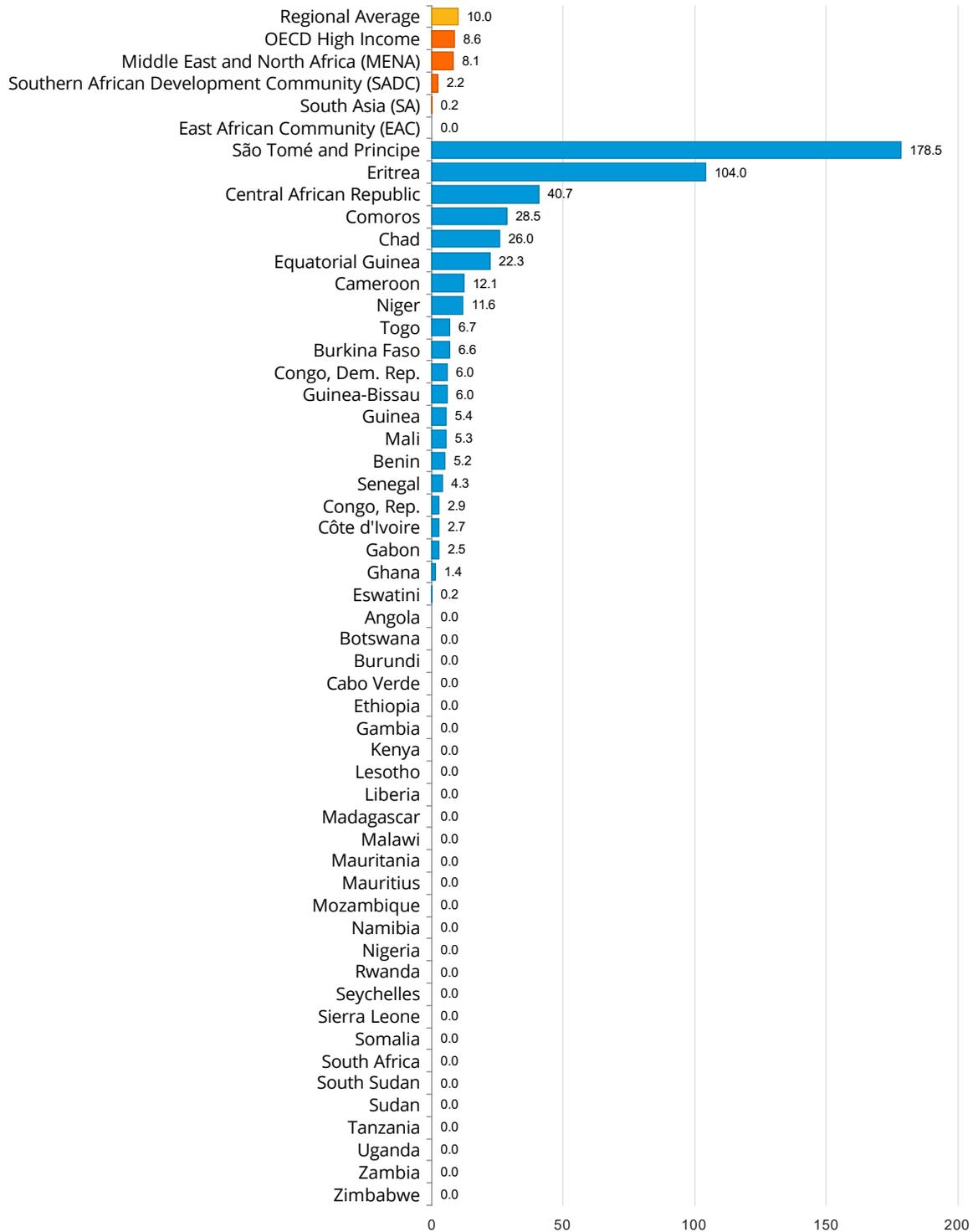
Cost – Men (% of income per capita)



Source: Doing Business database.

Starting a Business

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



Source: Doing Business database.

## Dealing with Construction Permits

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

### What the indicators measure

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

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

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

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

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

- Official costs only, no bribes

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

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

### Case study assumptions

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

#### The construction company (BuildCo):

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

#### The warehouse:

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

#### The water and sewerage connections:

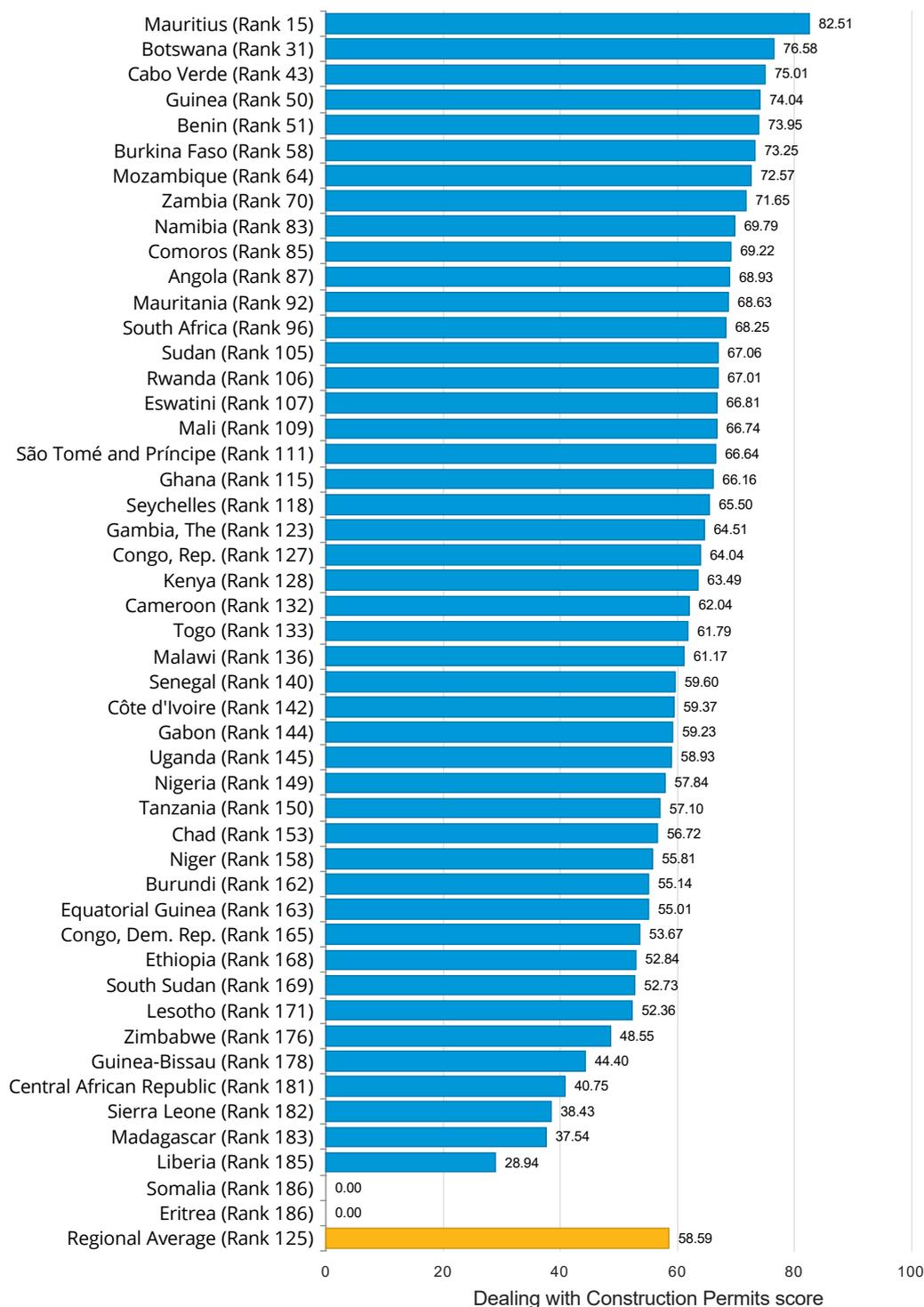
- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will have an average water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

## Dealing with Construction Permits

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of dealing with construction permits



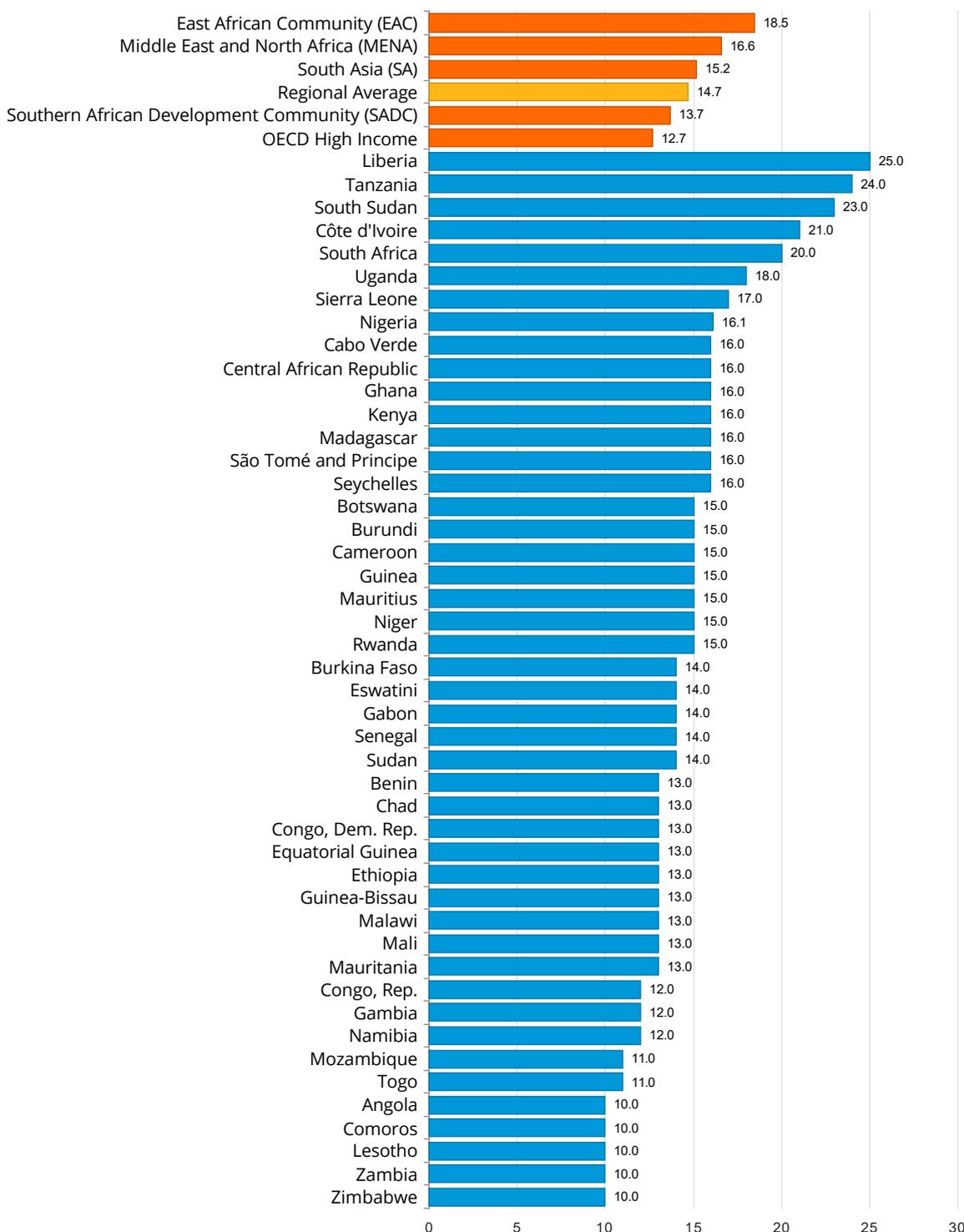
Source: Doing Business database.

### 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 Sub-Saharan Africa (SSA)

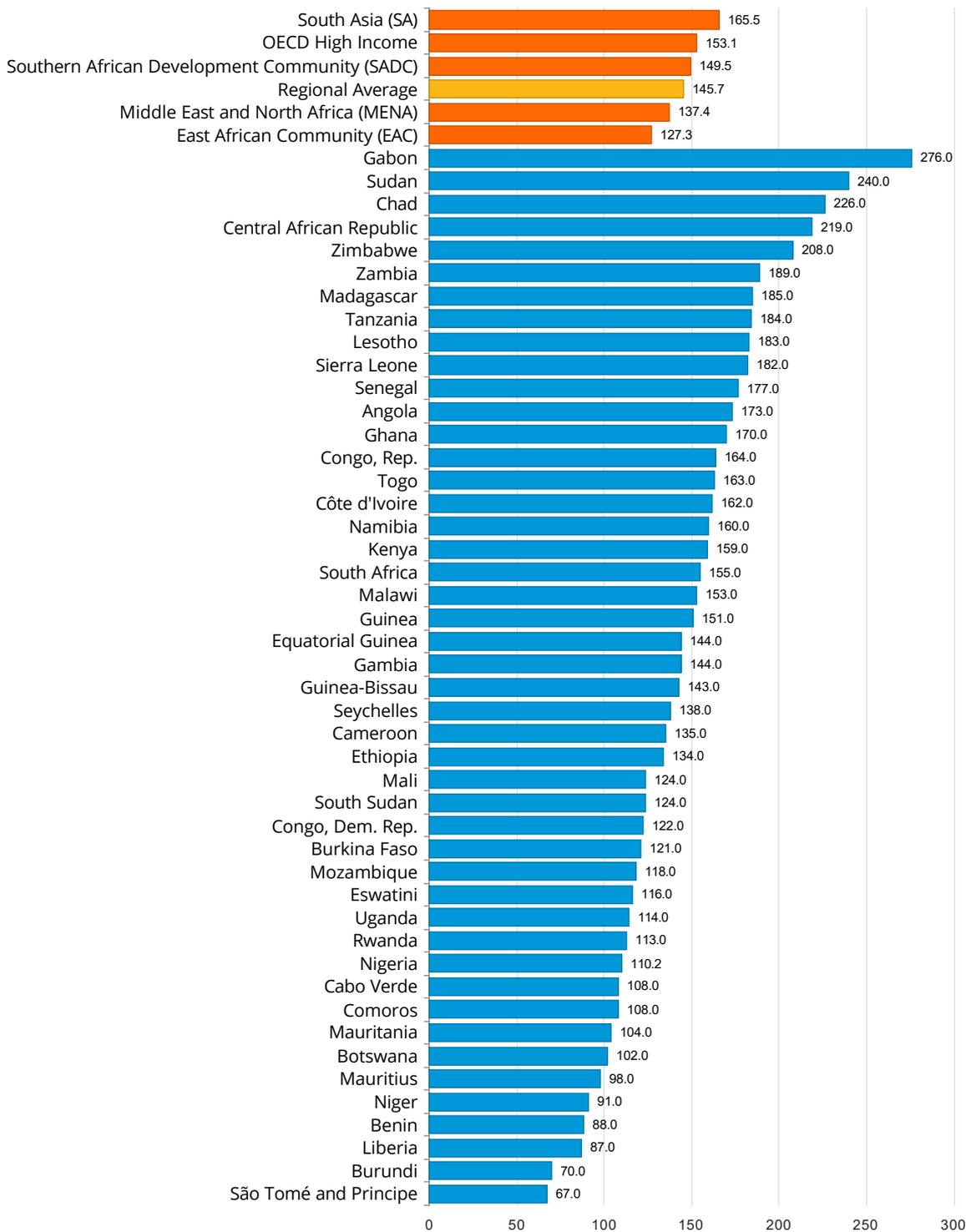
##### Procedures (number)



Source: Doing Business database.

### Dealing with Construction Permits

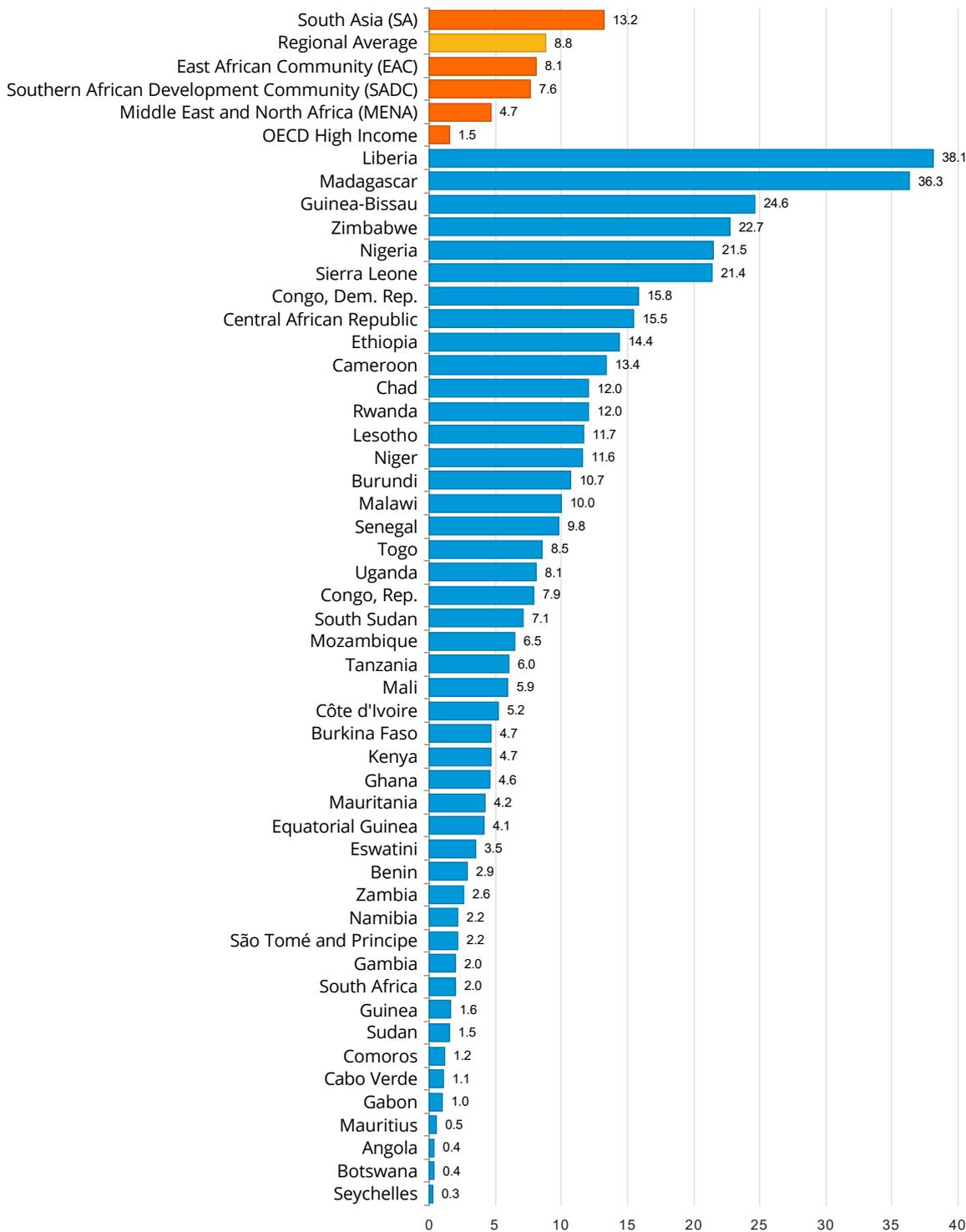
Time (days)



Source: Doing Business database.

Dealing with Construction Permits

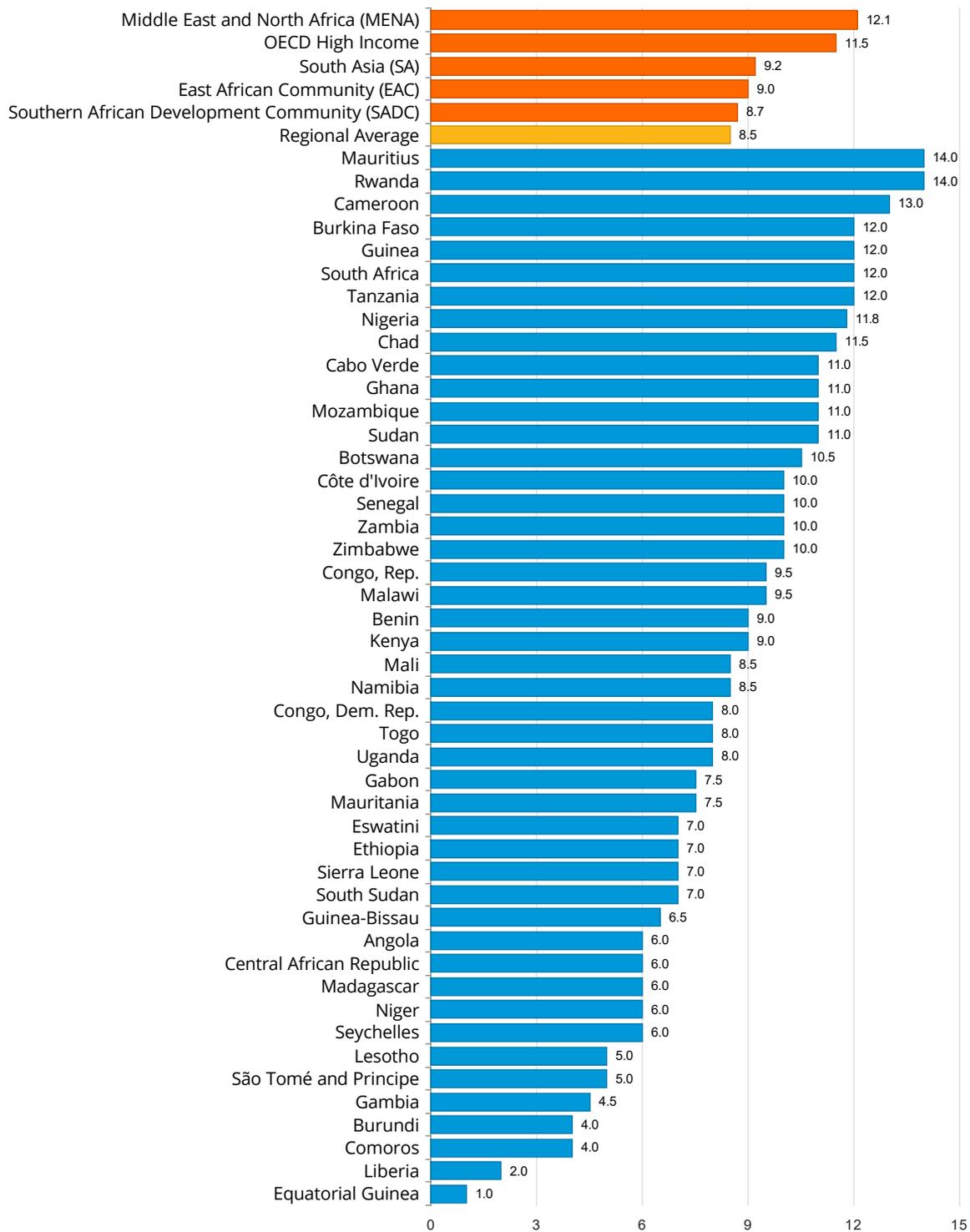
Cost (% of warehouse value)



Source: Doing Business database.

### Dealing with Construction Permits

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



Source: Doing Business database.

## ⚡ Getting Electricity

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

### What the indicators measure

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

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

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

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

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

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

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

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

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

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

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

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

### Case study assumptions

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

#### The warehouse:

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

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

#### The electricity connection:

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

#### The monthly consumption:

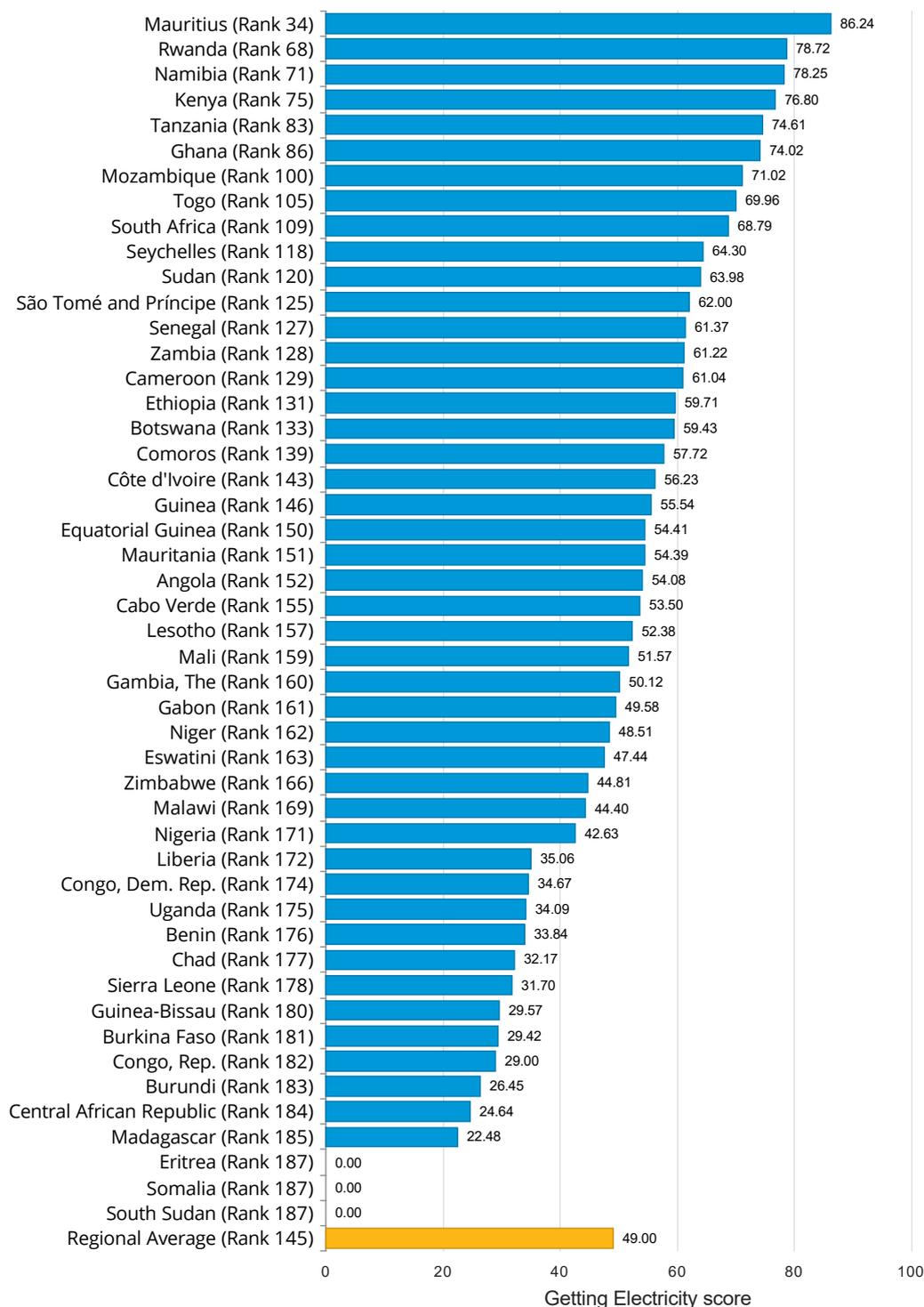
- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons) and the monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly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

### Getting Electricity

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of getting electricity



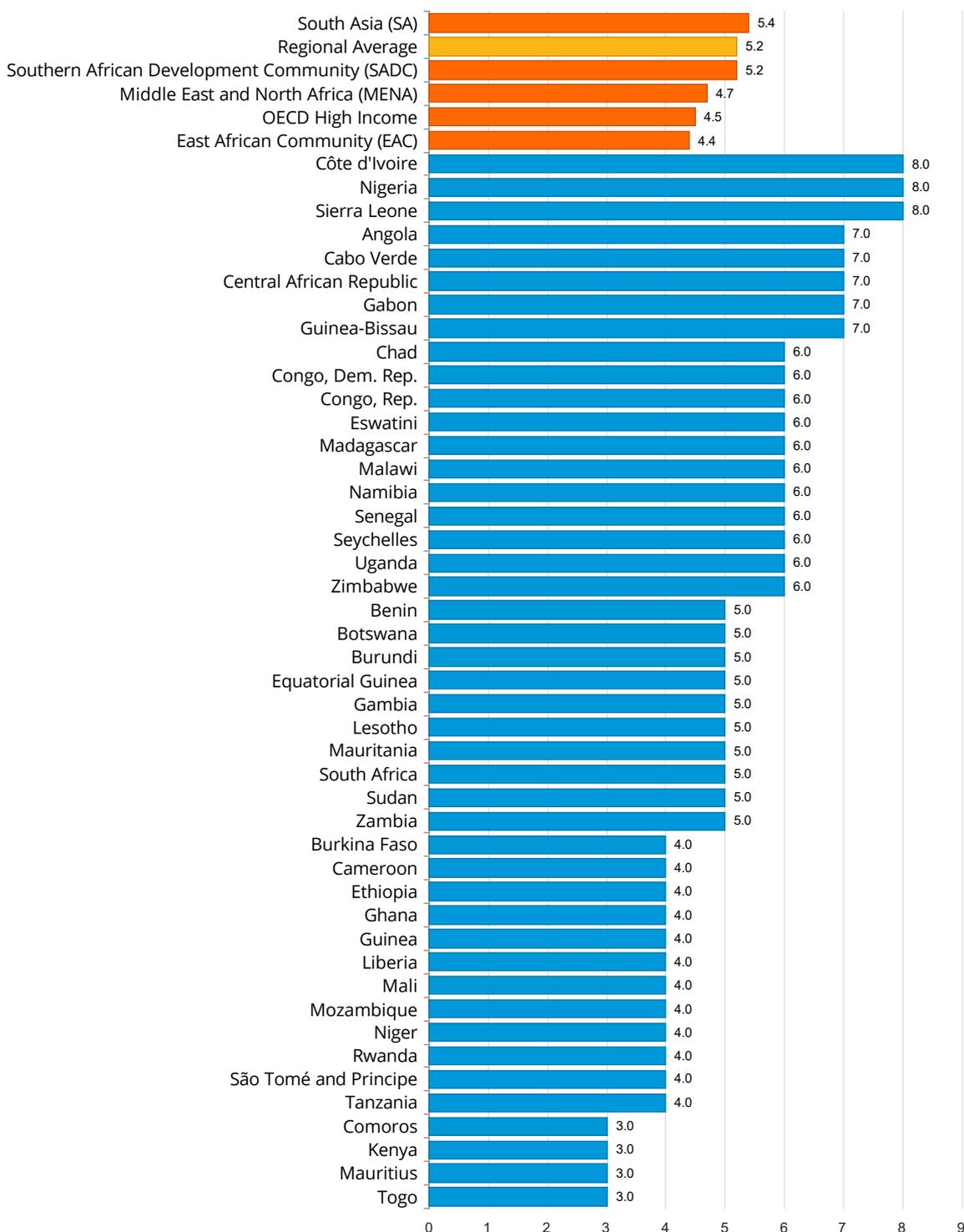
Source: Doing Business database.

## 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 Sub-Saharan Africa (SSA)

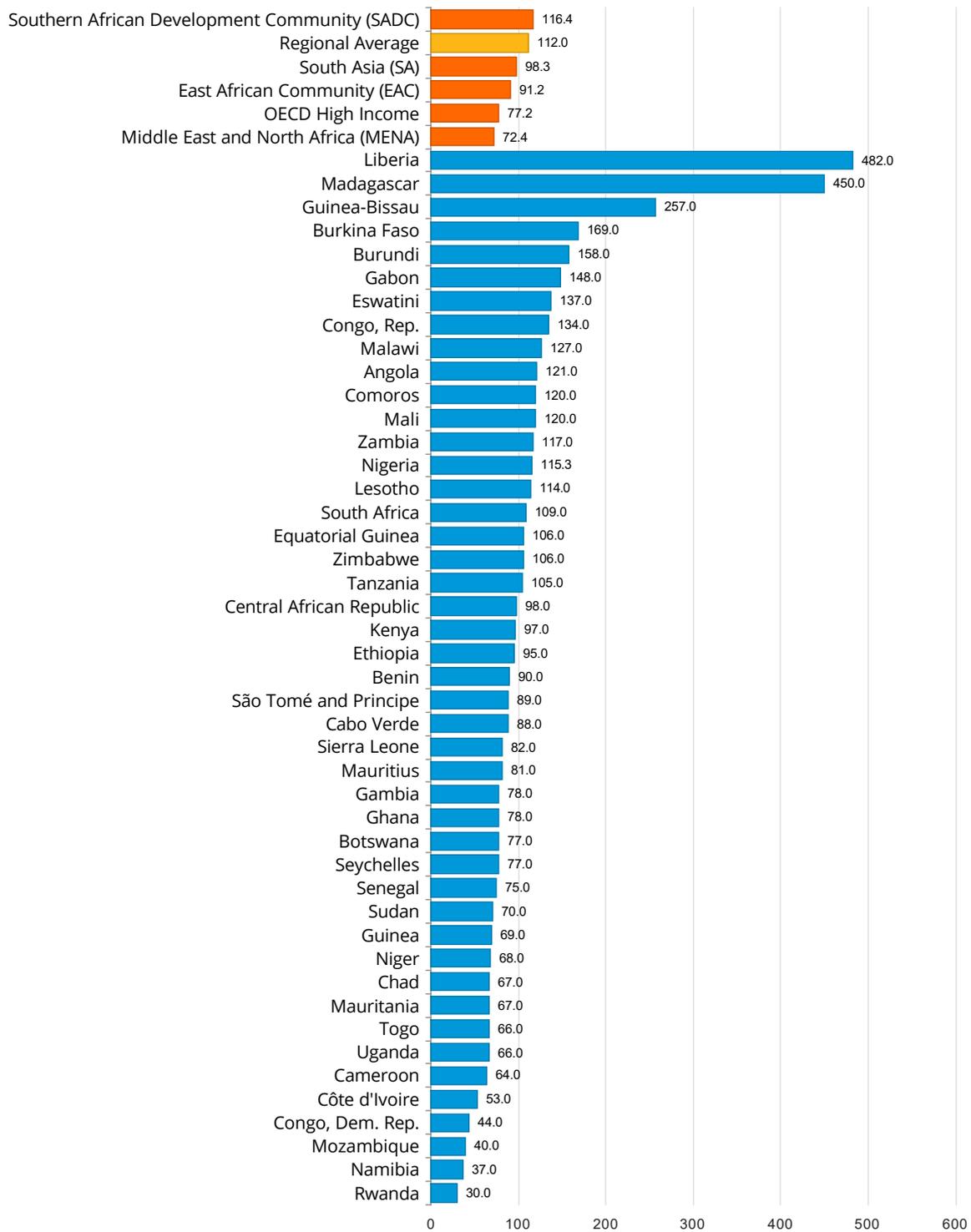
#### Procedures (number)



Source: Doing Business database.

### Getting Electricity

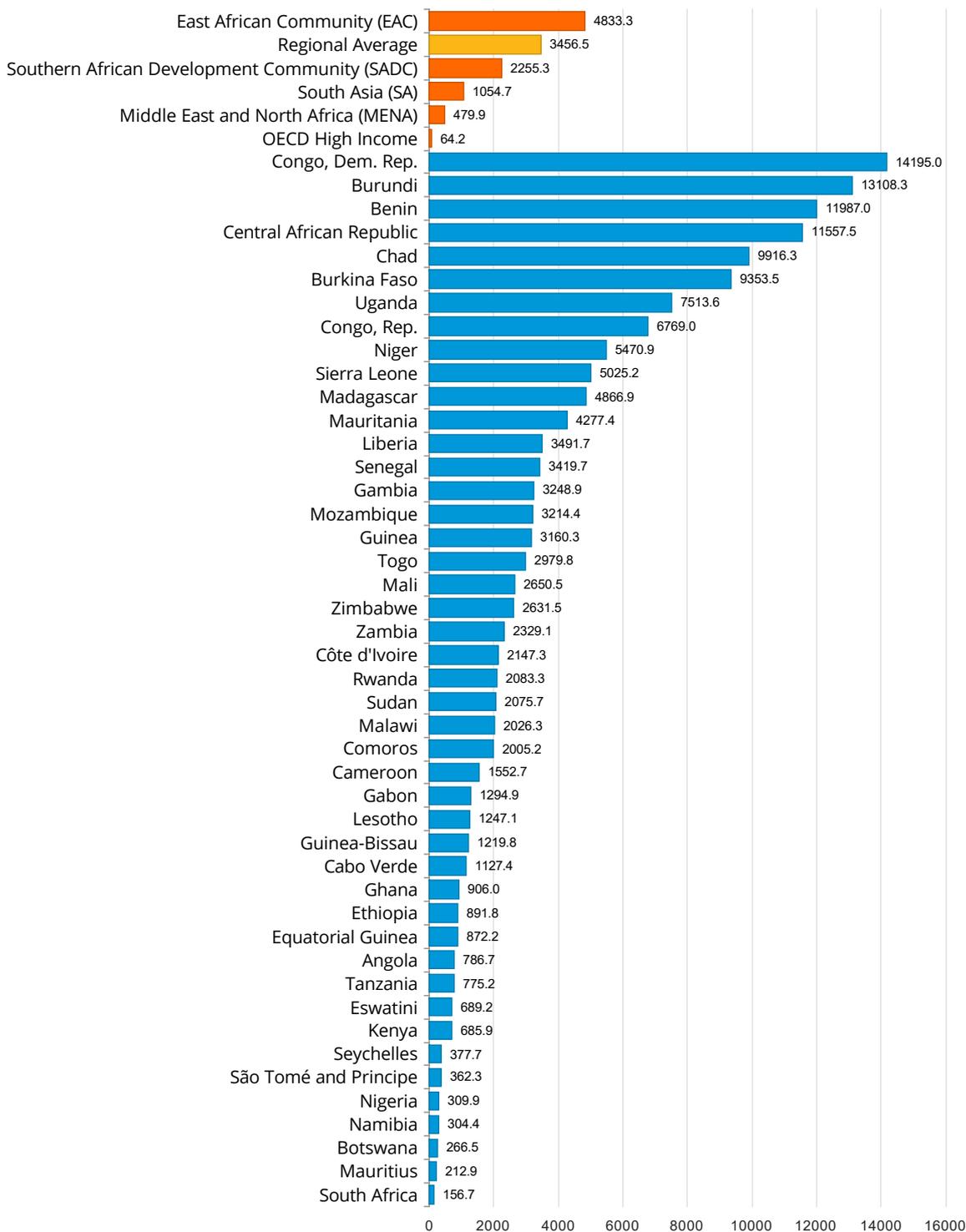
Time (days)



Source: Doing Business database.

### Getting Electricity

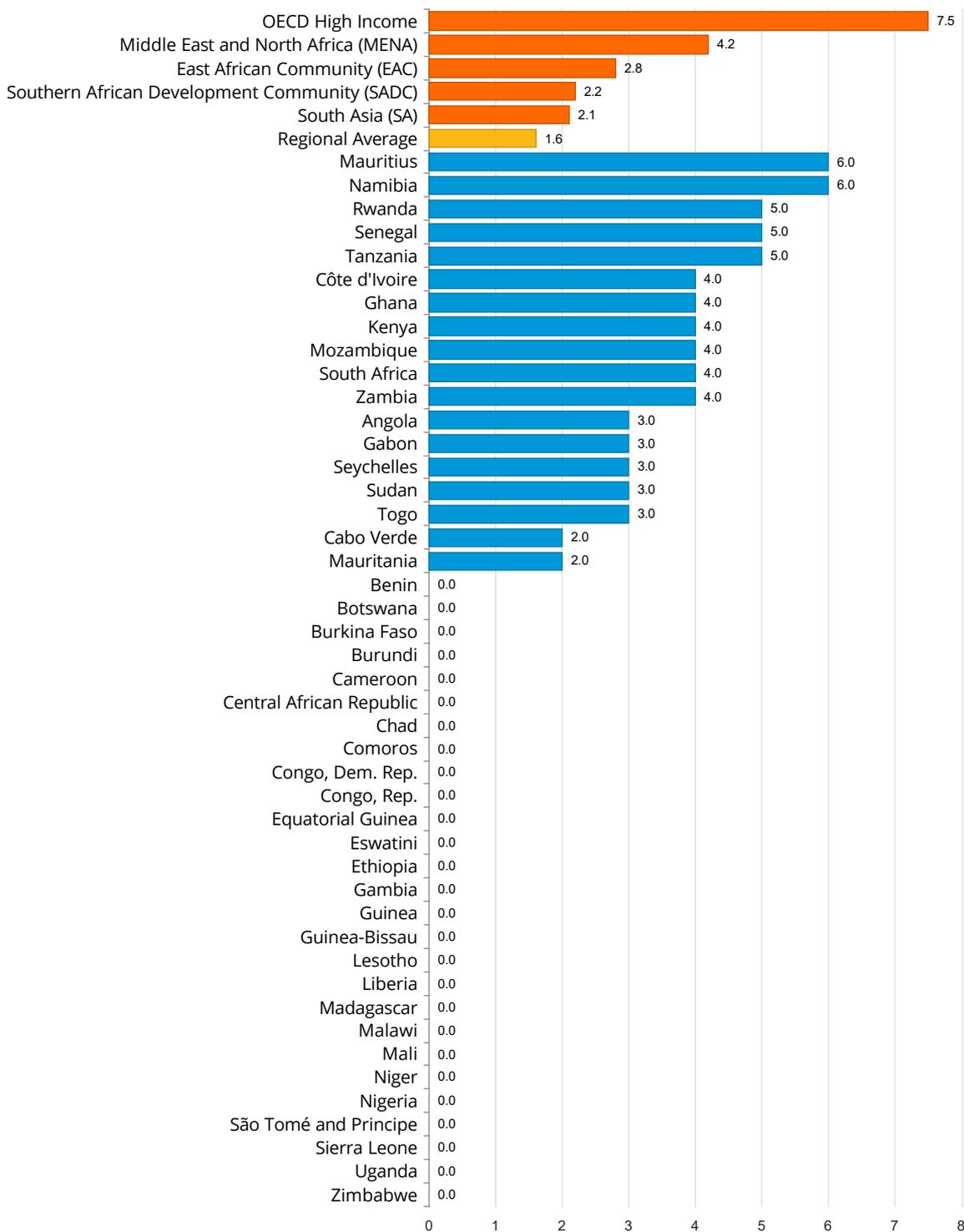
#### Cost (% of income per capita)



Source: Doing Business database.

### Getting Electricity

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



Source: Doing Business database.

## Registering Property

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

### What the indicators measure

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

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

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

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

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

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

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

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

### Case study assumptions

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

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

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

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

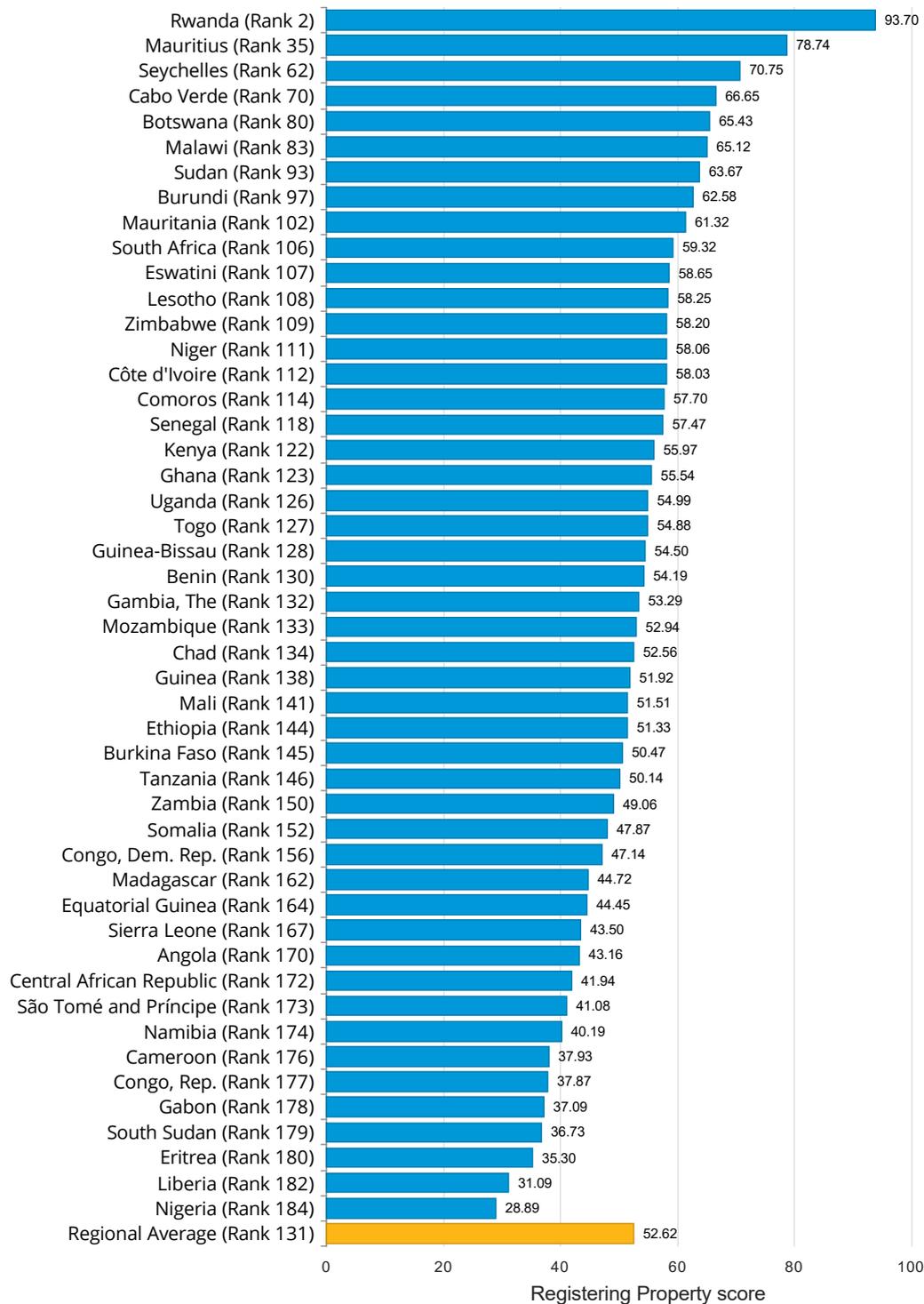
- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in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

## Registering Property

Where do the region's economies stand today?

How easy it is for entrepreneurs in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of registering property



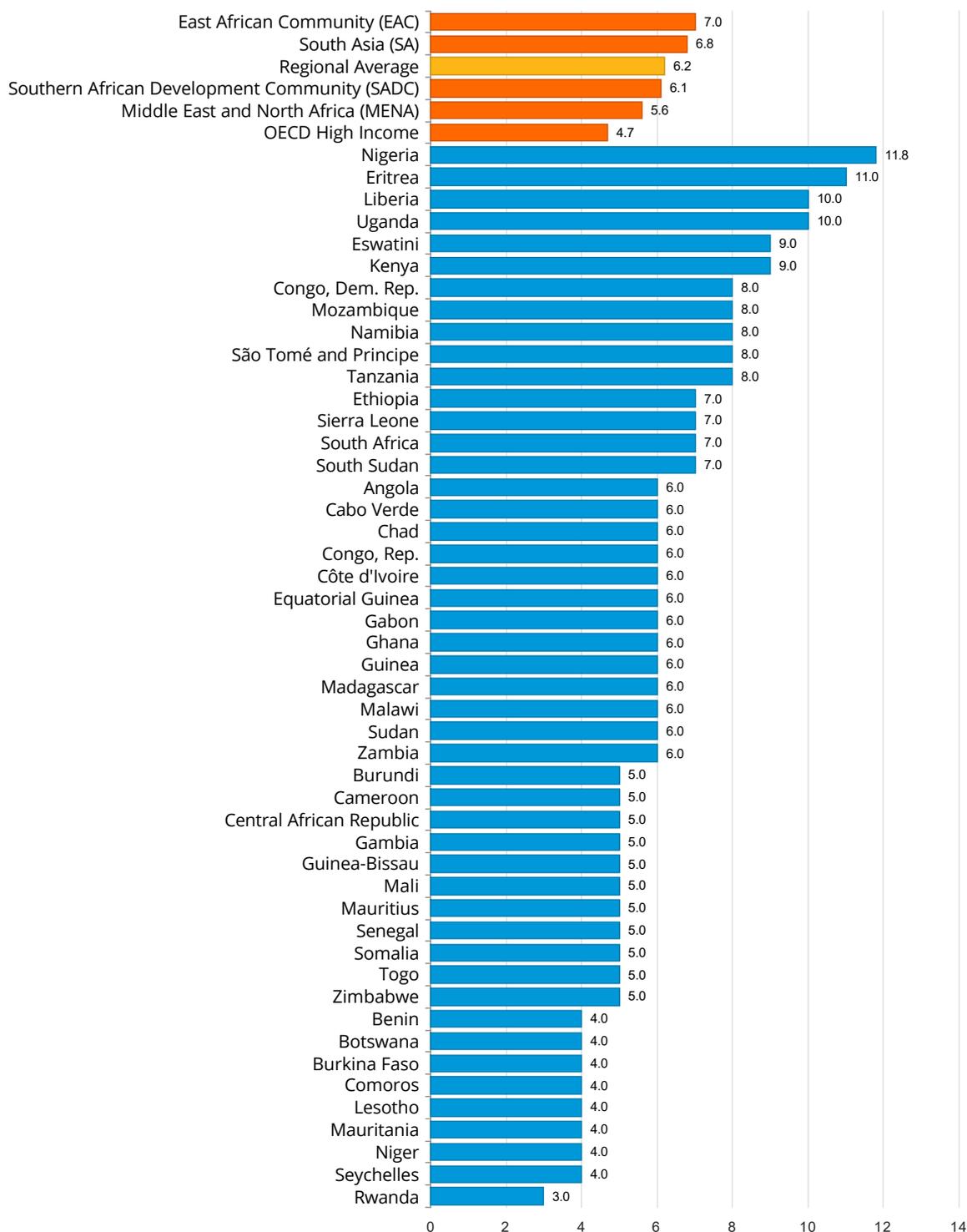
Source: Doing Business database.

### 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 Sub-Saharan Africa (SSA)

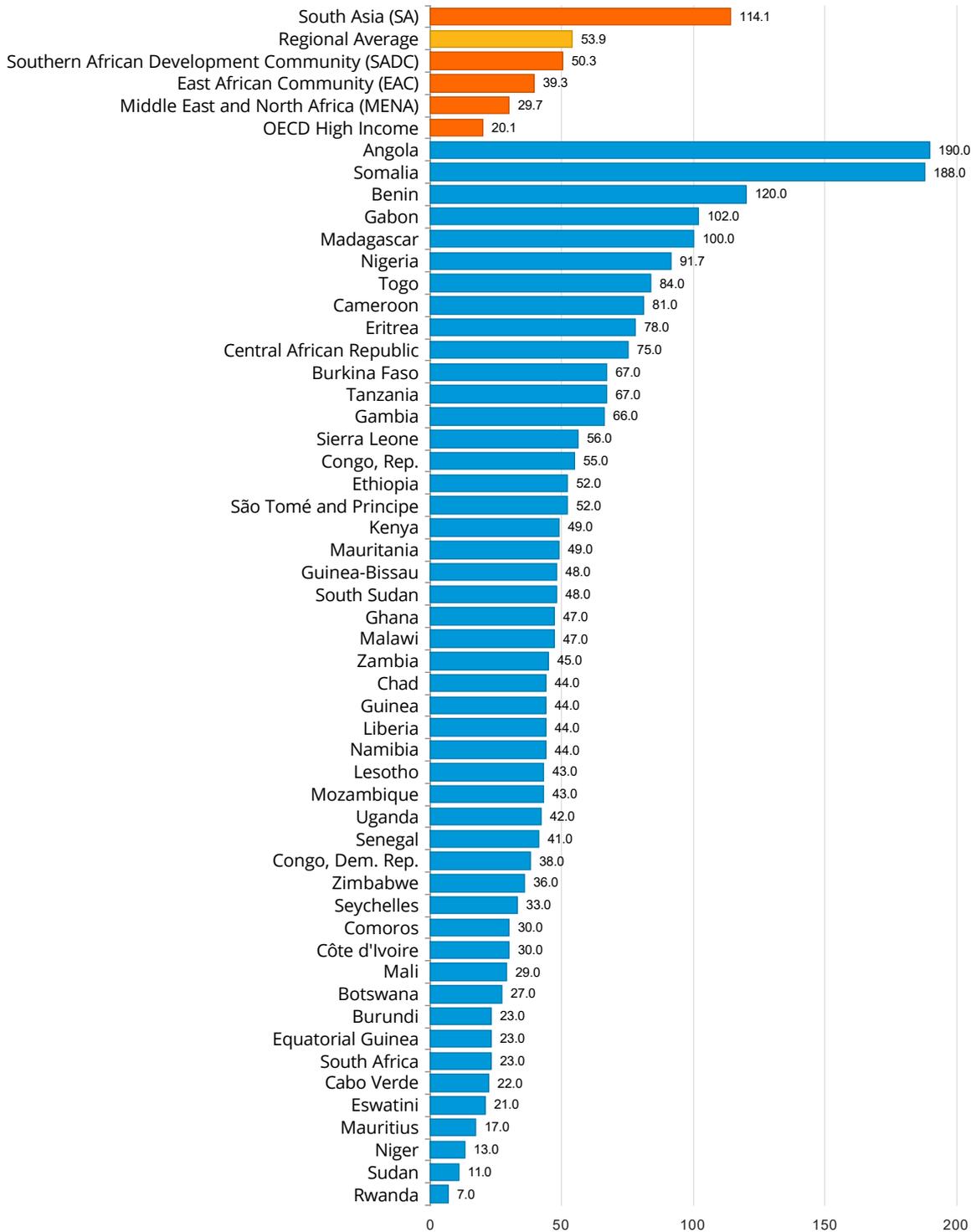
##### Procedures (number)



Source: Doing Business database.

Registering Property

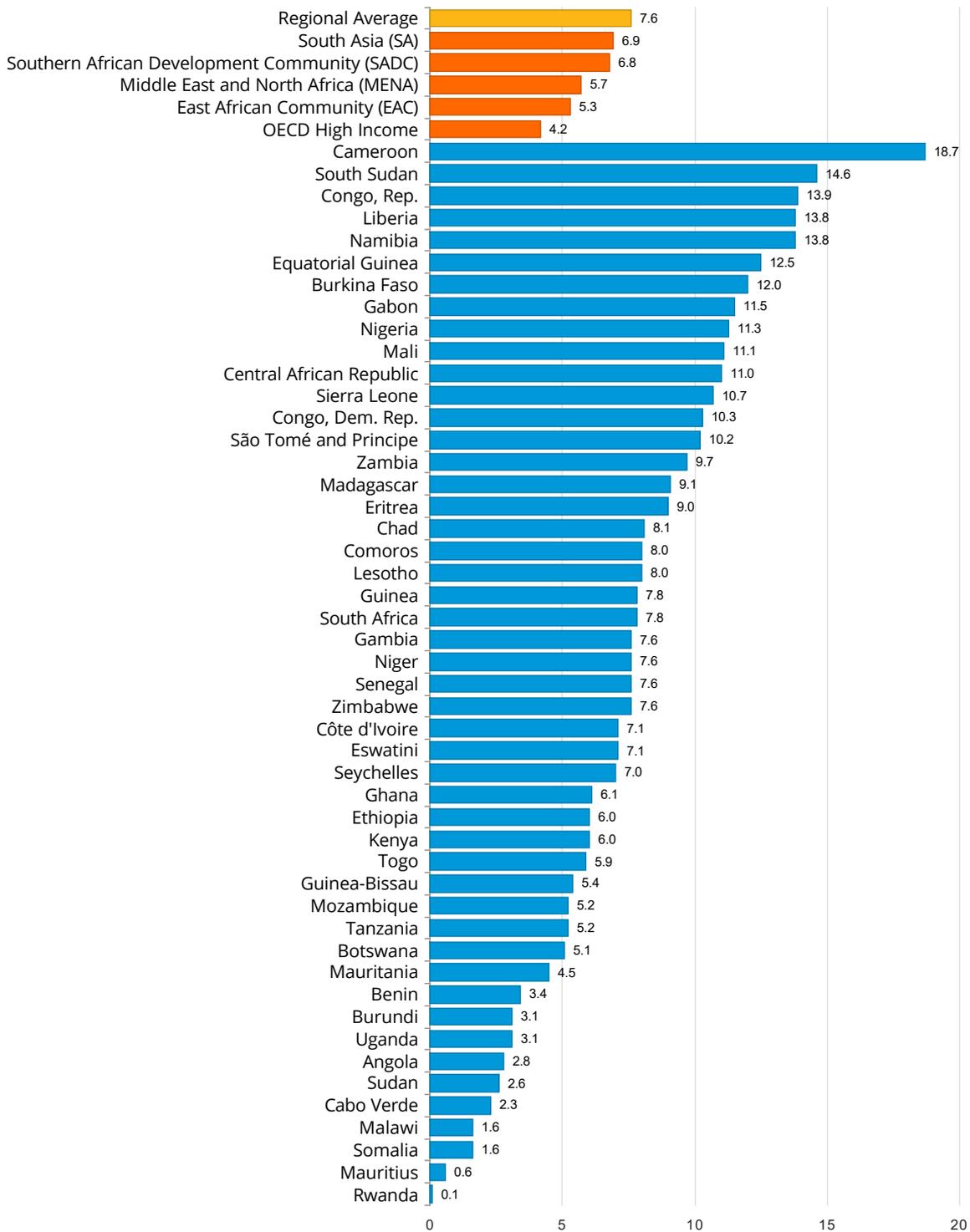
Time (days)



Source: Doing Business database.

Registering Property

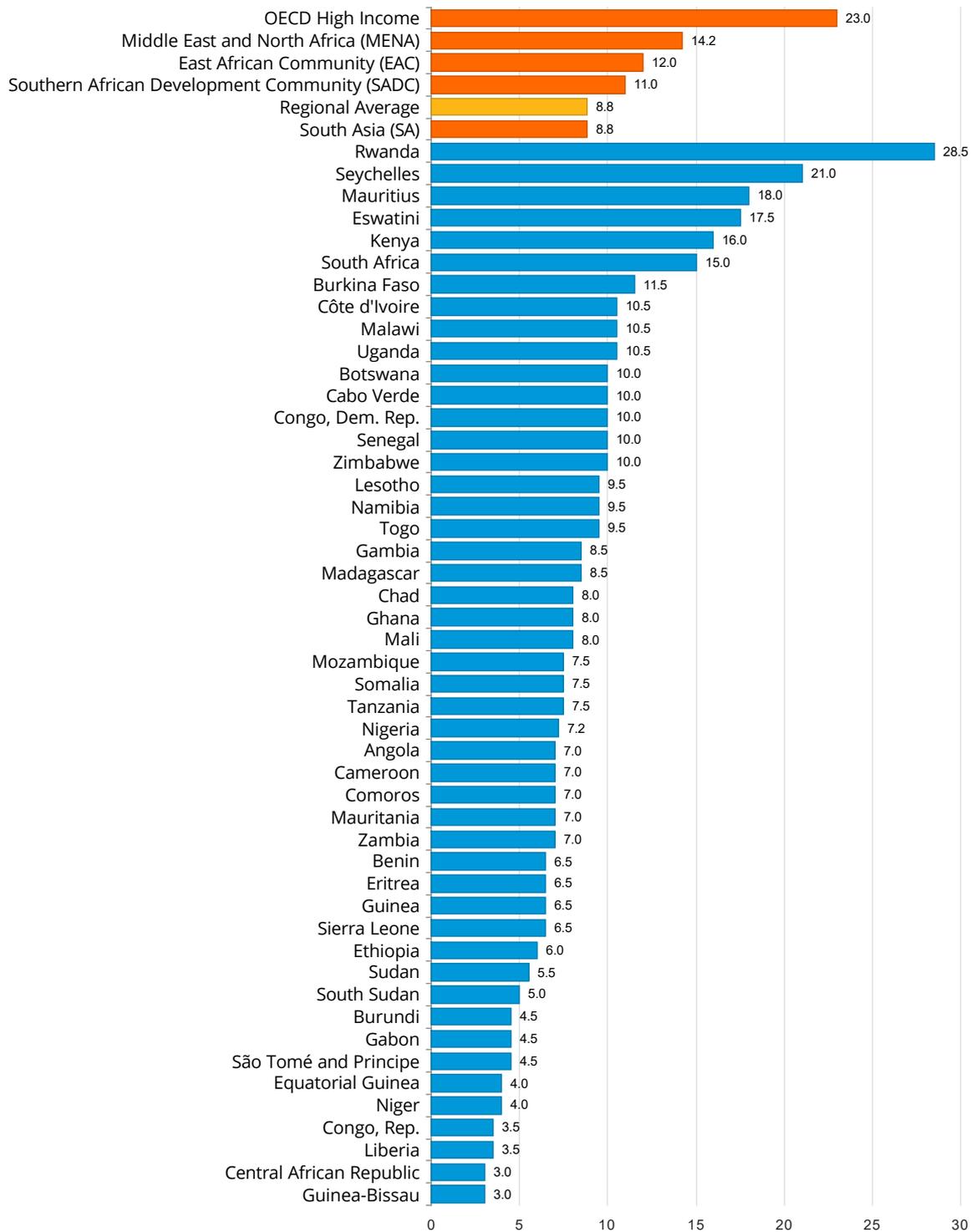
Cost (% of property value)



Source: Doing Business database.

Registering Property

Quality of the land administration index (0-30)



Source: Doing Business database.

## Getting Credit

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

### What the indicators measure

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

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

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

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

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

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

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

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

### Case study assumptions

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

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

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

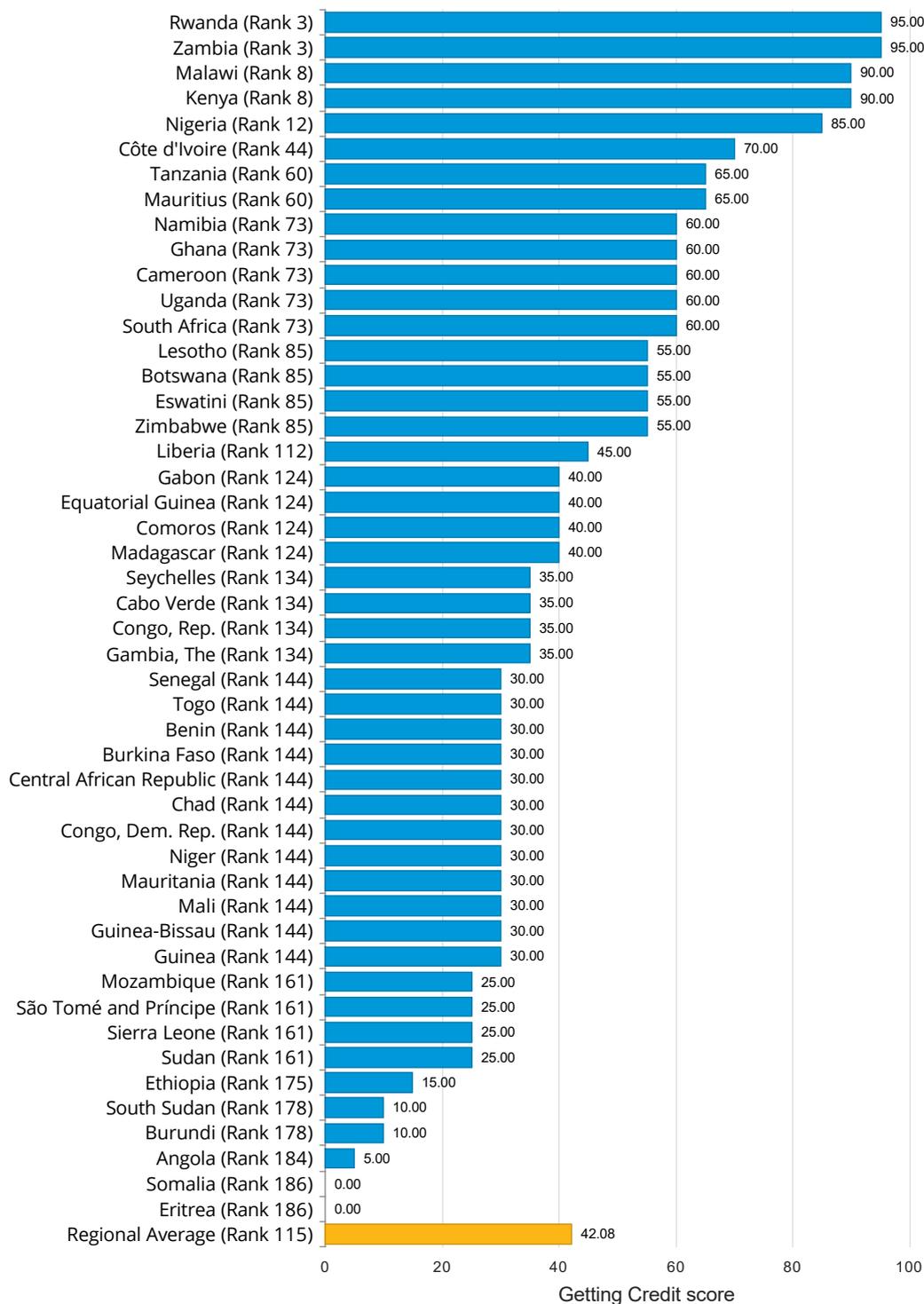
The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where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

### Getting Credit

Where do the region's economies stand today?

How well do the credit information systems and collateral and bankruptcy laws in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of getting credit



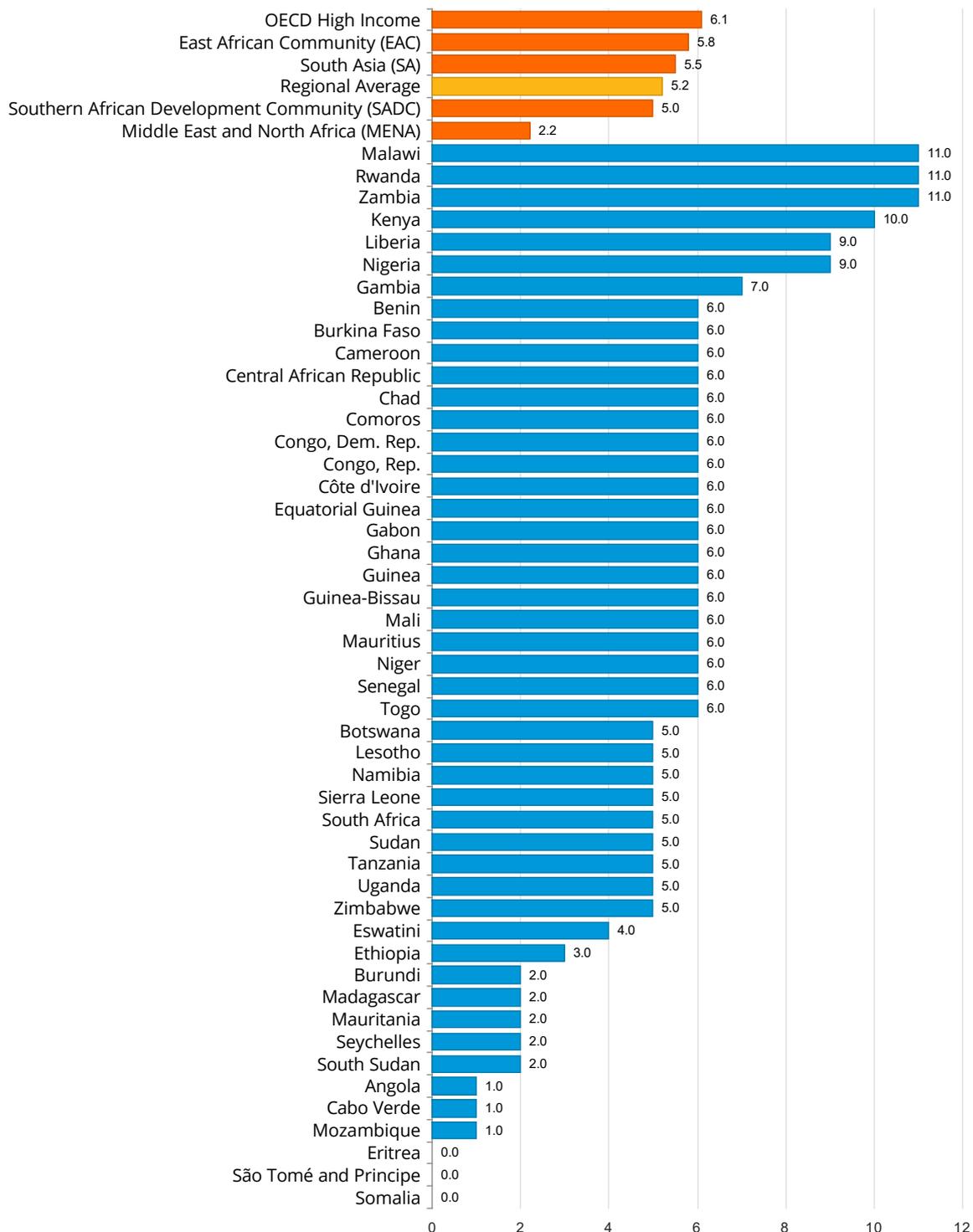
Source: Doing Business database.

## 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 Sub-Saharan Africa (SSA) and comparator regions. The second figure shows the same thing for the depth of credit information index.

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

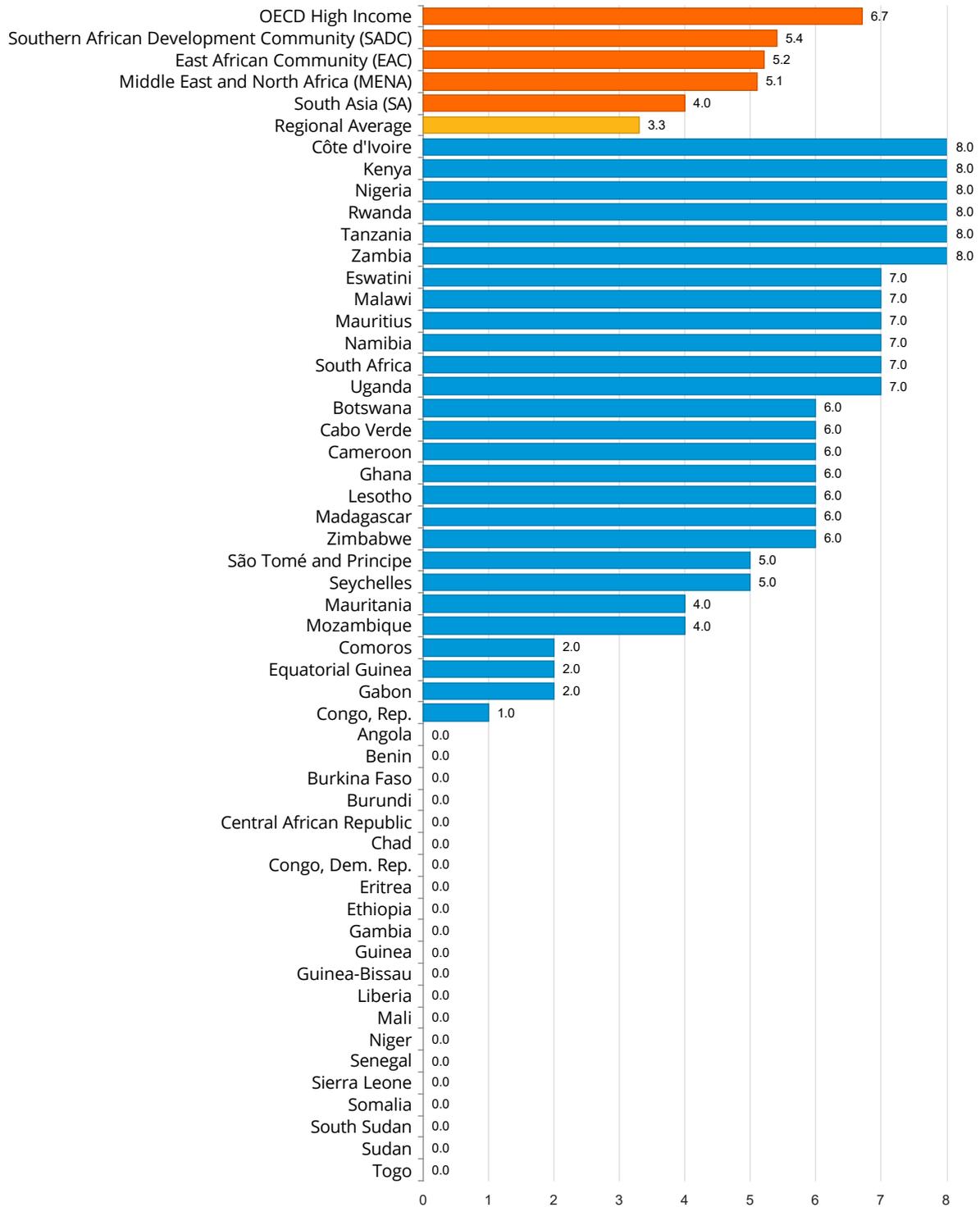
#### Strength of legal rights index (0-12)



Source: Doing Business database.

Getting Credit

Depth of credit information index (0-8)



Source: Doing Business database.

## Protecting Minority Investors

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

### What the indicators measure

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

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

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

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

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

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

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

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

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

### Case study assumptions

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

#### The business (Buyer):

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

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

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

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

- Is a manufacturing company with its own distribution network.

#### The transaction involves the following details:

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

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

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

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

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

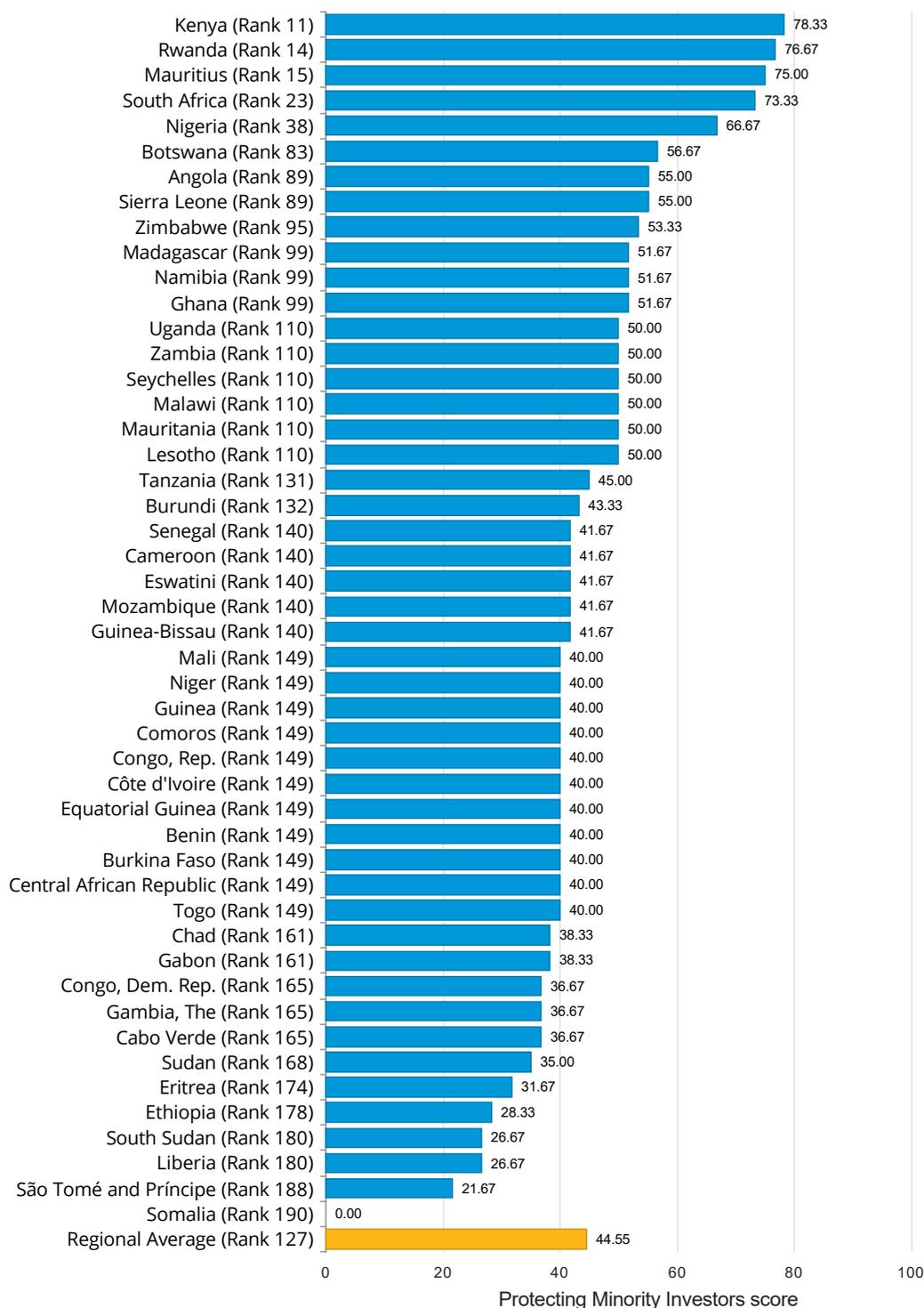
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the executives and directors that approved the transaction.

### Protecting Minority Investors

Where do the region's economies stand today?

How strong are investor protections against self-dealing in economies in Sub-Saharan Africa (SSA)? 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 Sub-Saharan Africa (SSA) rank on the ease of protecting minority investors



Source: Doing Business database.

## Paying Taxes

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

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

### What the indicators measure

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

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

Method and frequency of filing and payment

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

Collecting information, computing tax payable

Completing tax return, filing with agencies

Arranging payment or withholding

Preparing separate tax accounting books, if required

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

Profit or corporate income tax

Social contributions, labor taxes paid by employer

Property and property transfer taxes

Dividend, capital gains, financial transactions taxes

Waste collection, vehicle, road and other taxes

#### **Postfiling Index**

Time to comply with a VAT refund

Time to receive a VAT refund

Time to comply with a corporate income tax audit

Time to complete a corporate income tax audit

### Case study assumptions

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

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

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

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

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

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

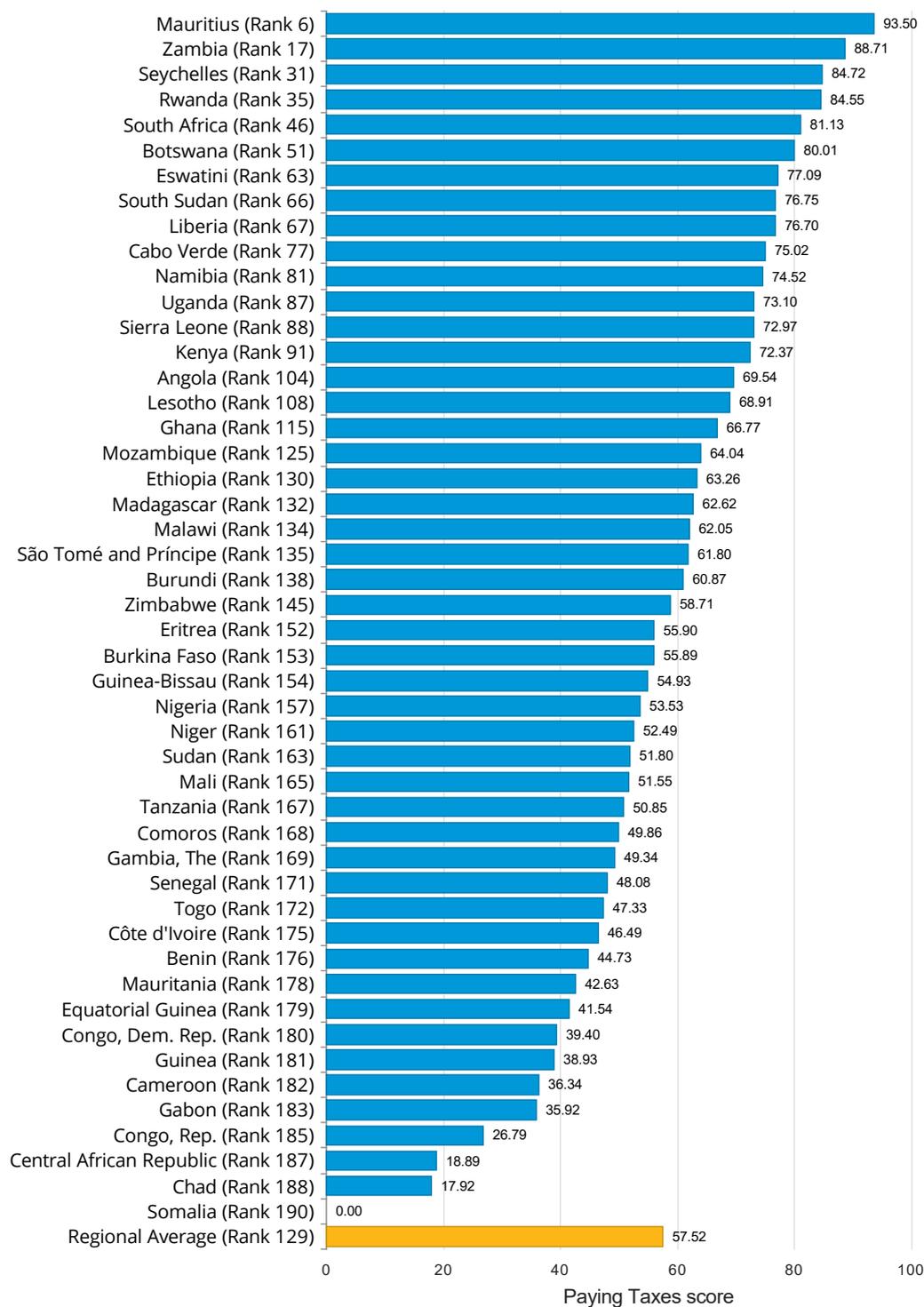
- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the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

## Paying Taxes

Where do the region's economies stand today?

What is the administrative burden of complying with taxes in economies in Sub-Saharan Africa (SSA)—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 Sub-Saharan Africa (SSA) rank on the ease of paying taxes



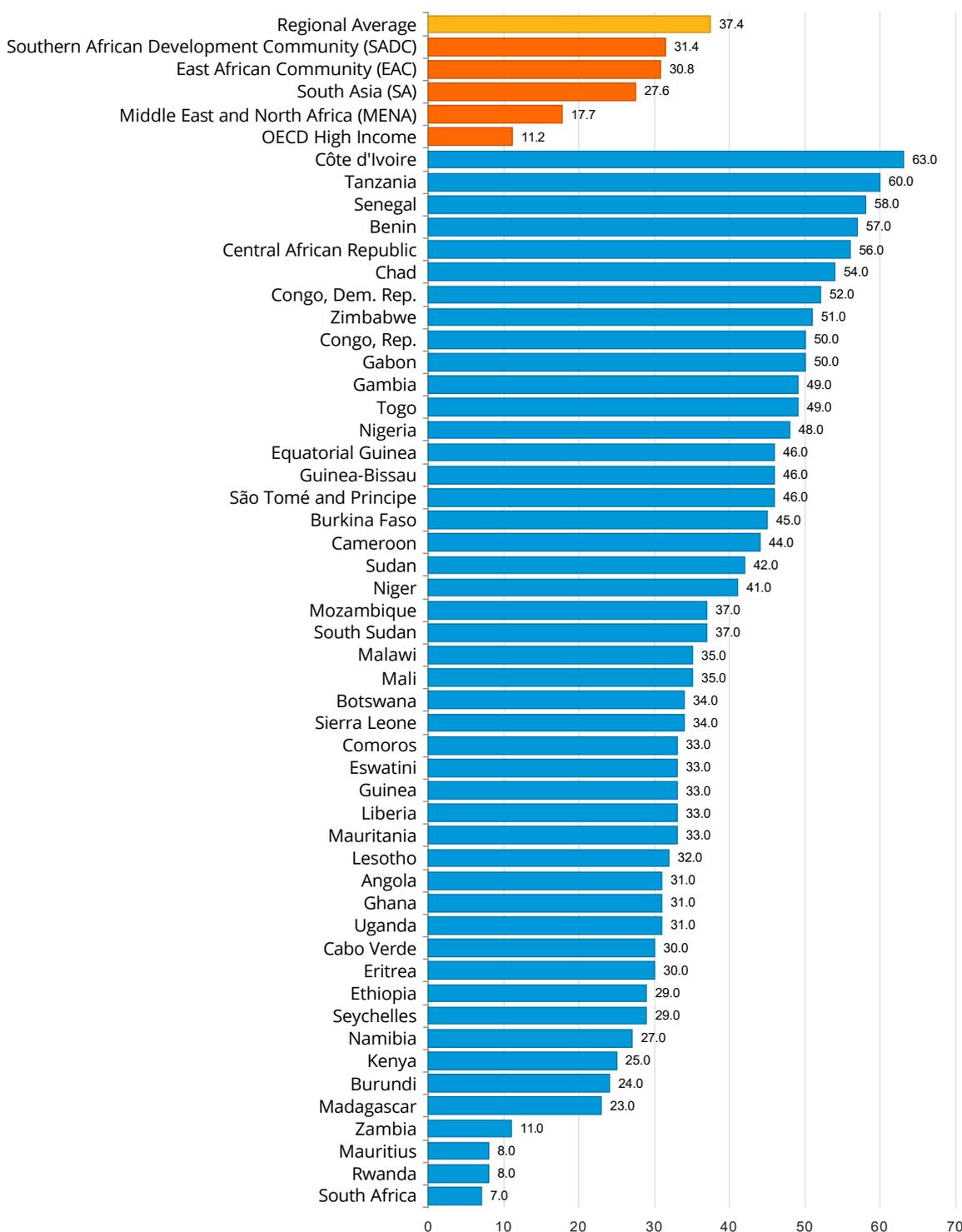
Source: Doing Business database.

### Paying Taxes

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

#### How easy is it to pay taxes in economies in Sub-Saharan Africa (SSA) - and what are the total tax rates

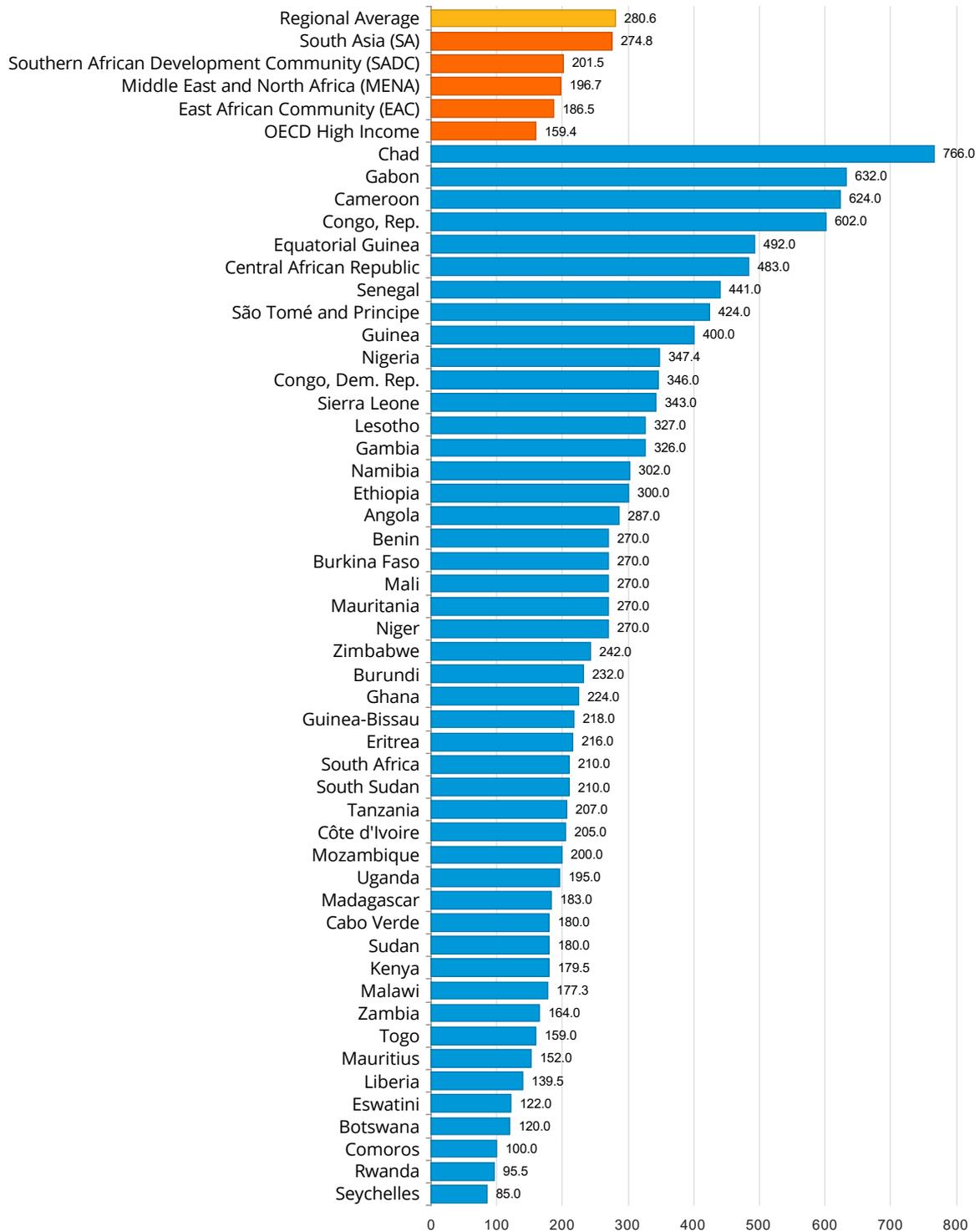
##### Payments (number per year)



Source: Doing Business database.

### Paying Taxes

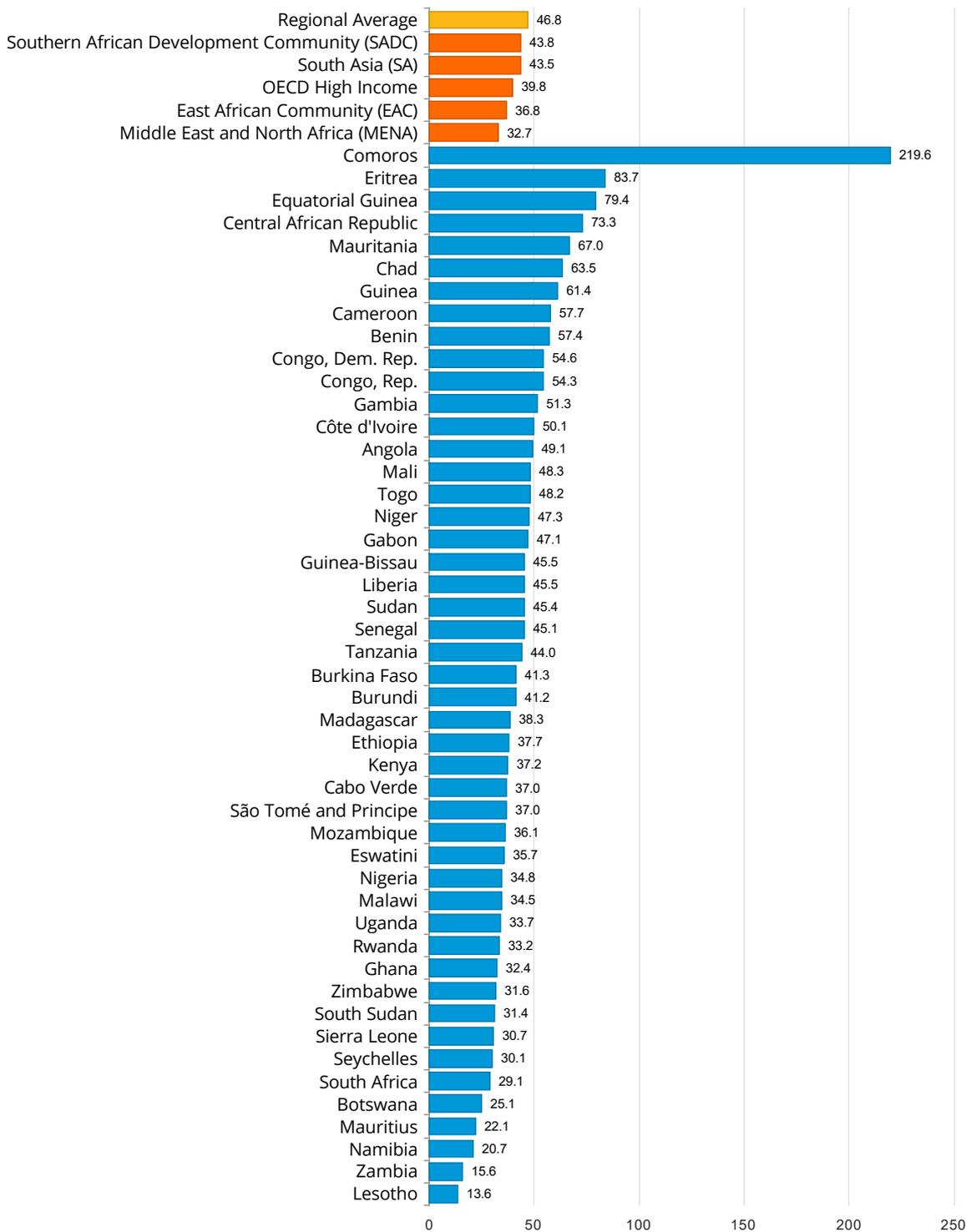
Time (hours per year)



Source: Doing Business database.

Paying Taxes

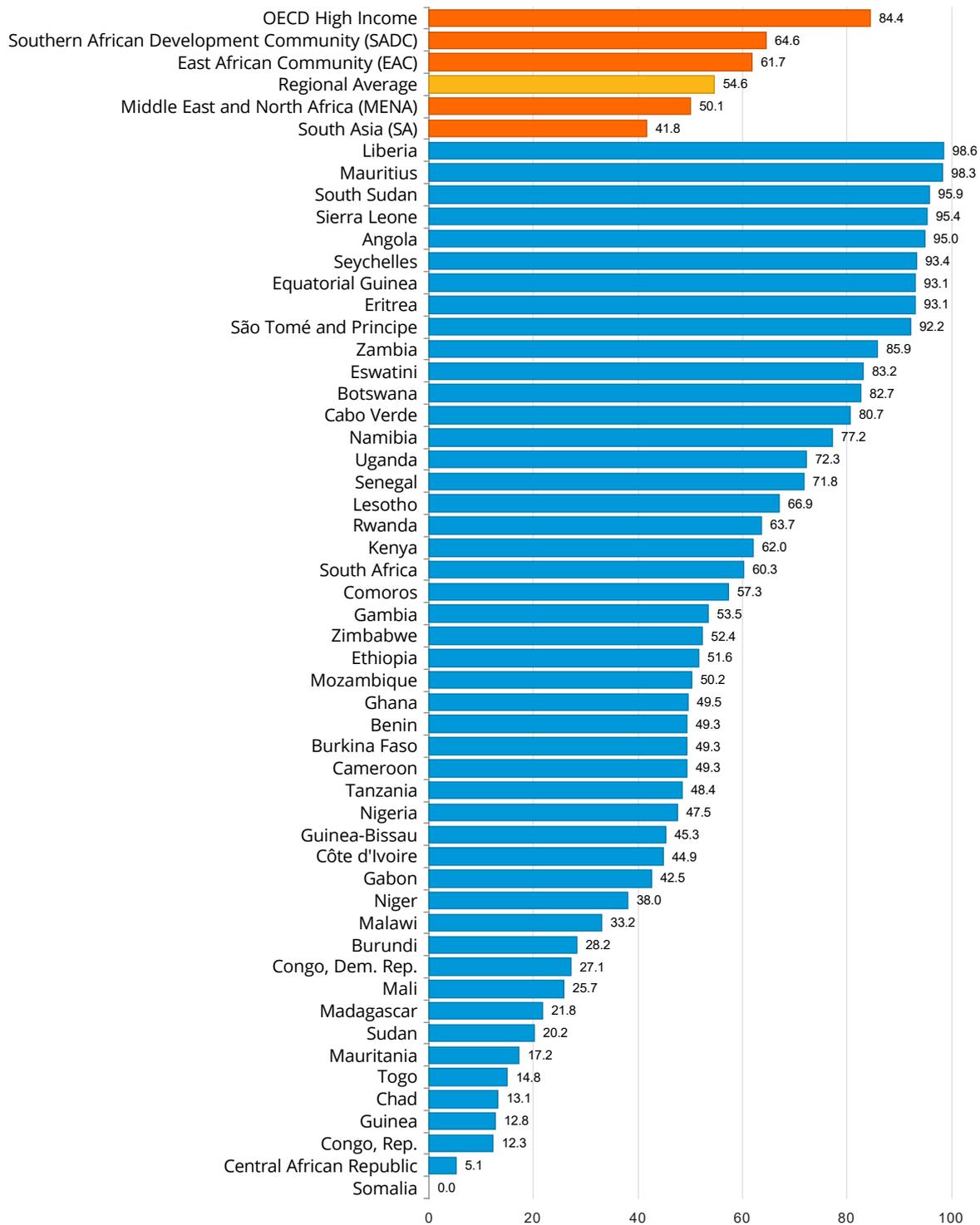
Total tax and contribution rate (% of profit)



Source: Doing Business database.

Paying Taxes

Postfiling index (0-100)



Source: Doing Business database.

## Trading across Borders

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

### What the indicators measure

#### Documentary compliance

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

#### Border compliance

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

#### Domestic transport

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

### Case study assumptions

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

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

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

#### Assumptions of the case study:

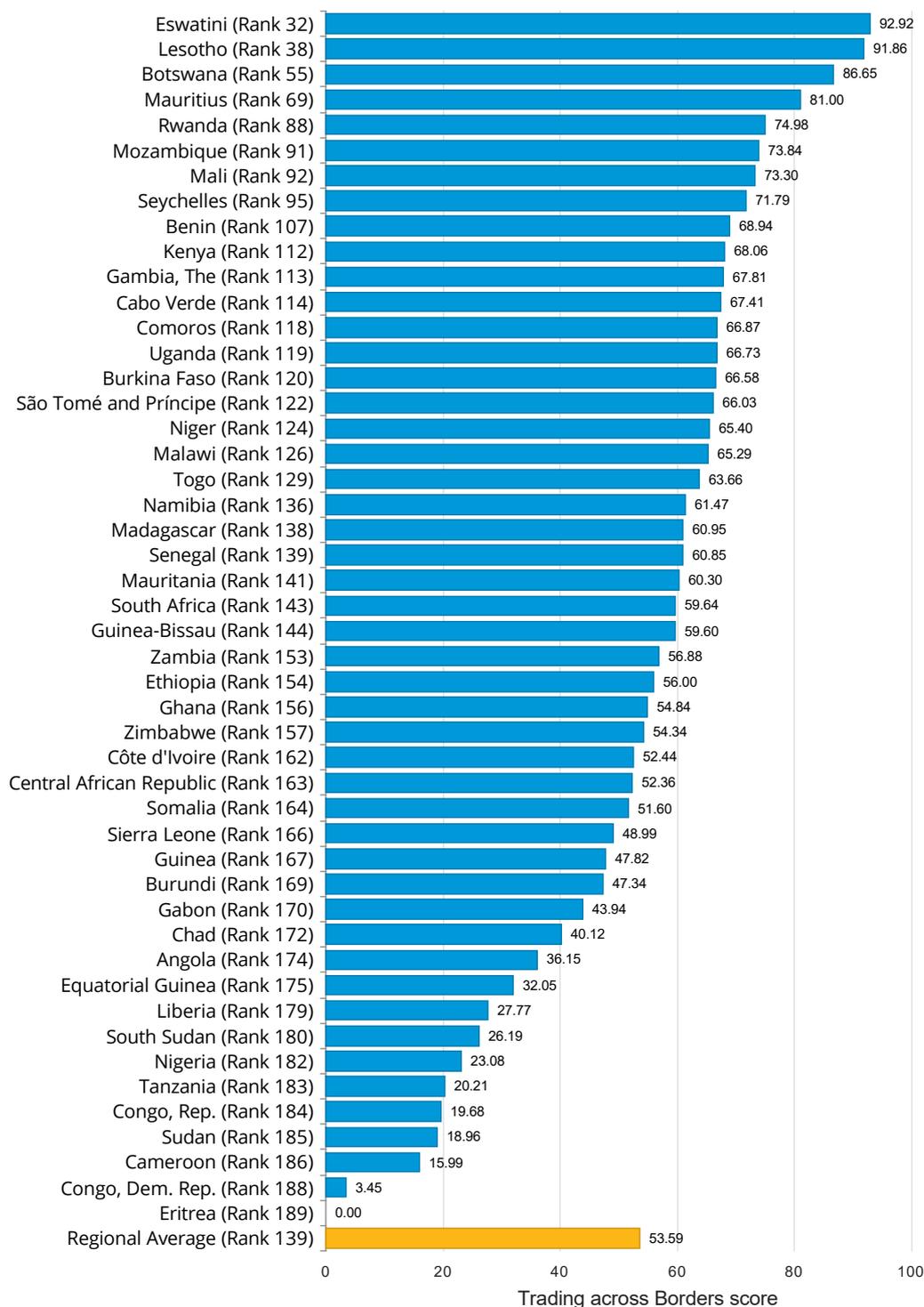
- For all 190 economies covered by Doing Business, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy.
- It is assumed each economy imports 15 metric tons of containerized auto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

### Trading across Borders

Where do the region's economies stand today?

How easy it is for businesses in economies in Sub-Saharan Africa (SSA) 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 Sub-Saharan Africa (SSA) rank on the ease of trading across borders



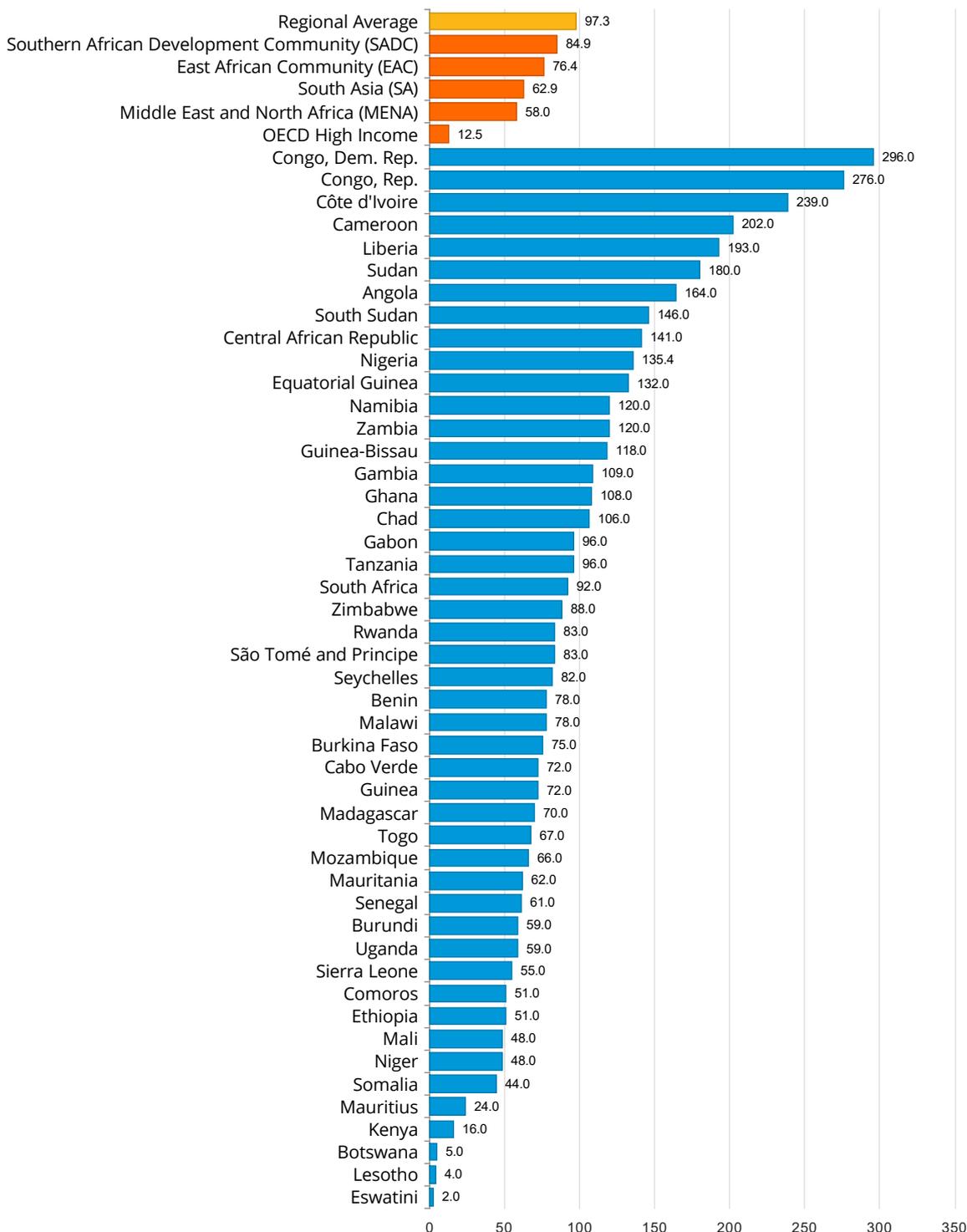
Source: Doing Business database.

### Trading across Borders

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

#### What it takes to trade across borders in economies in Sub-Saharan Africa (SSA)

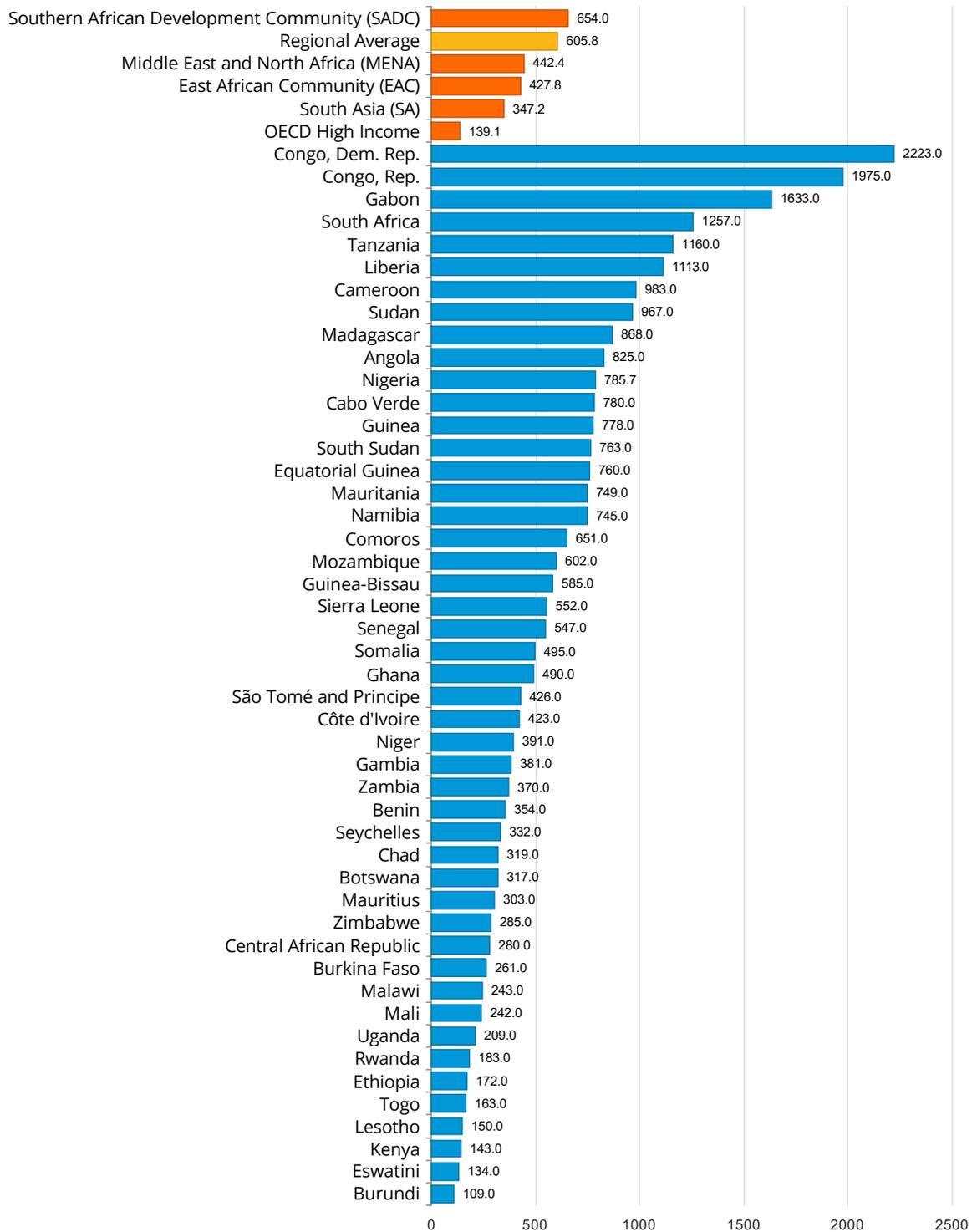
##### Time to export: Border compliance (hours)



Source: Doing Business database.

Trading across Borders

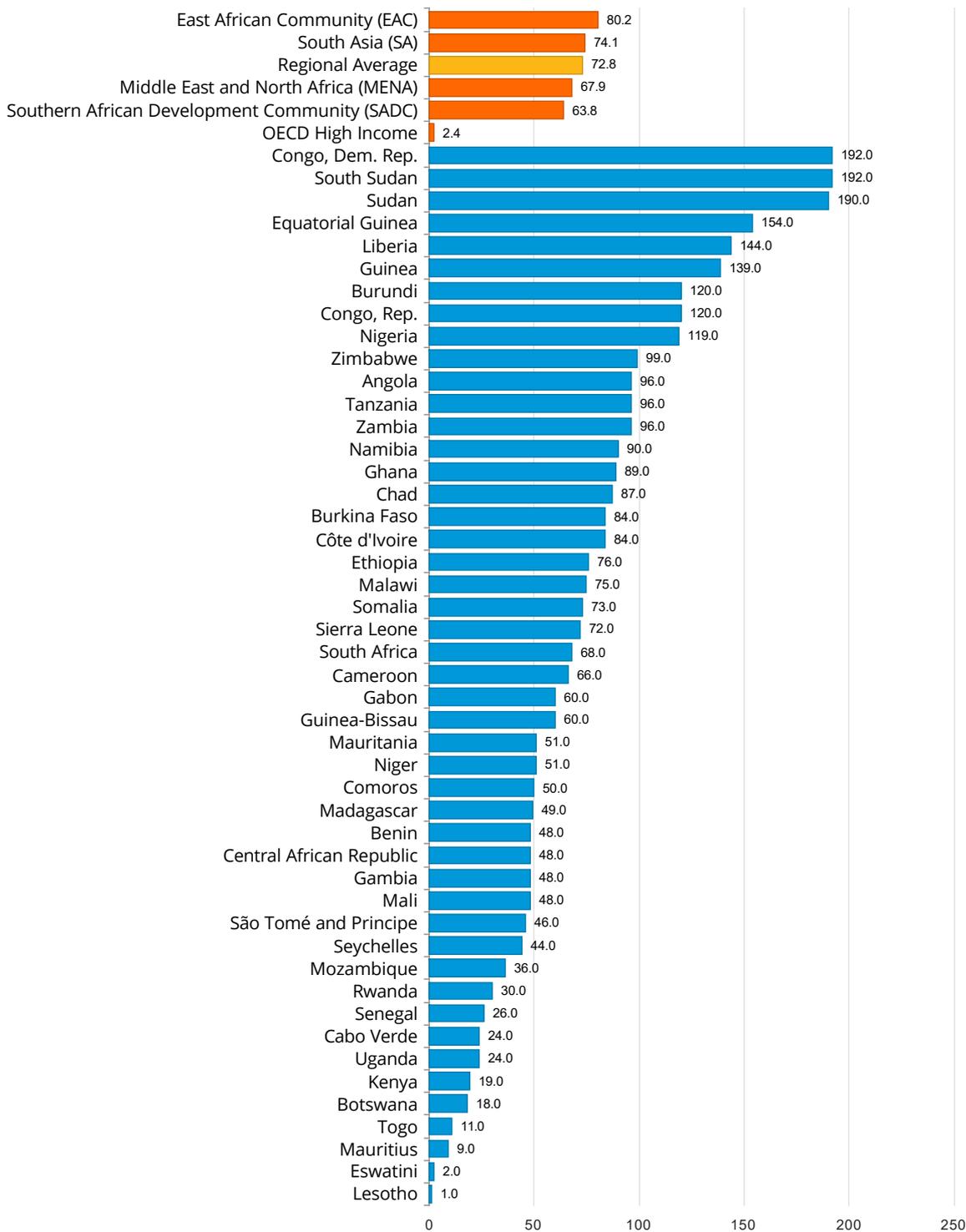
Cost to export: Border compliance (USD)



Source: Doing Business database.

Trading across Borders

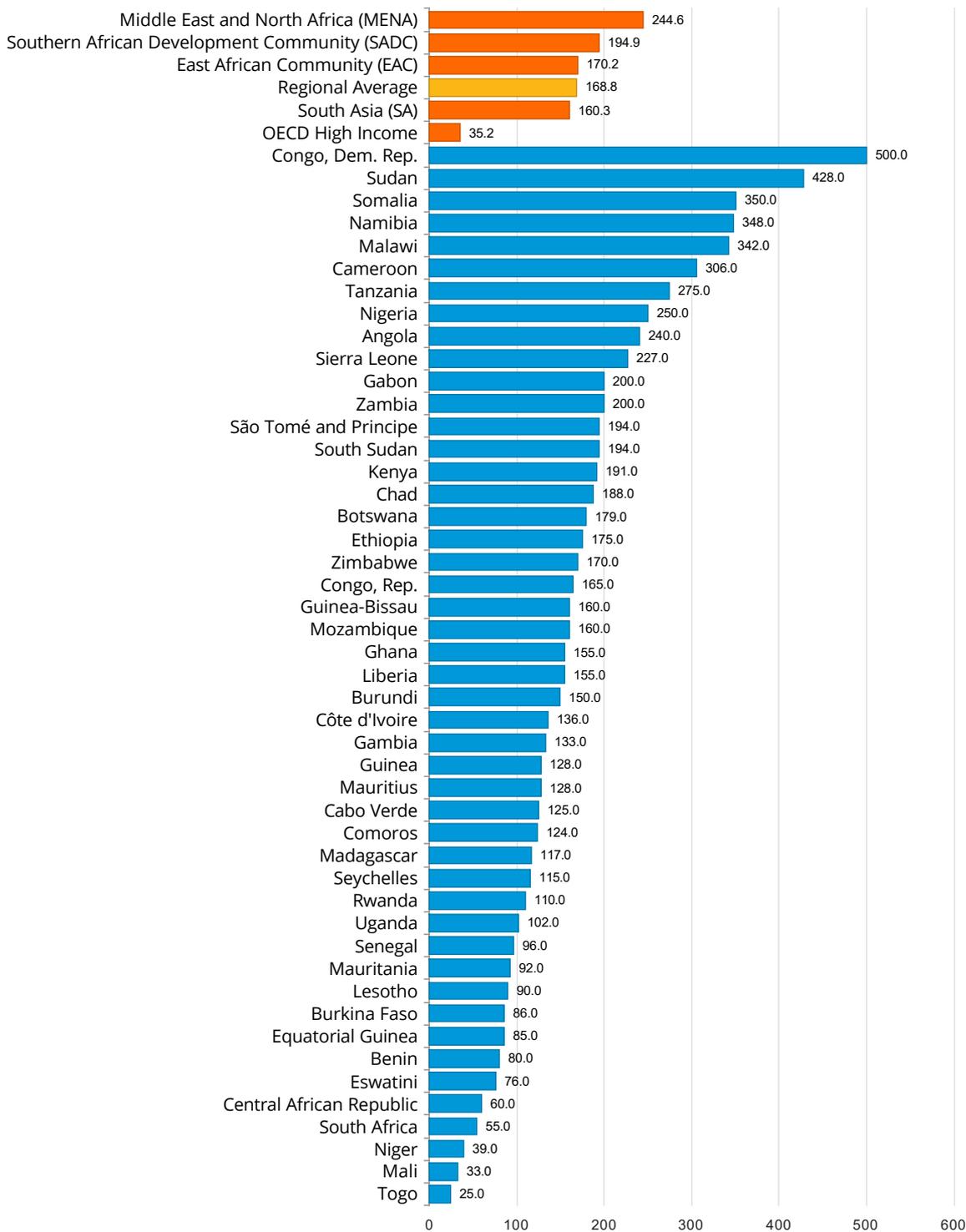
Time to export: Documentary compliance (hours)



Source: Doing Business database.

Trading across Borders

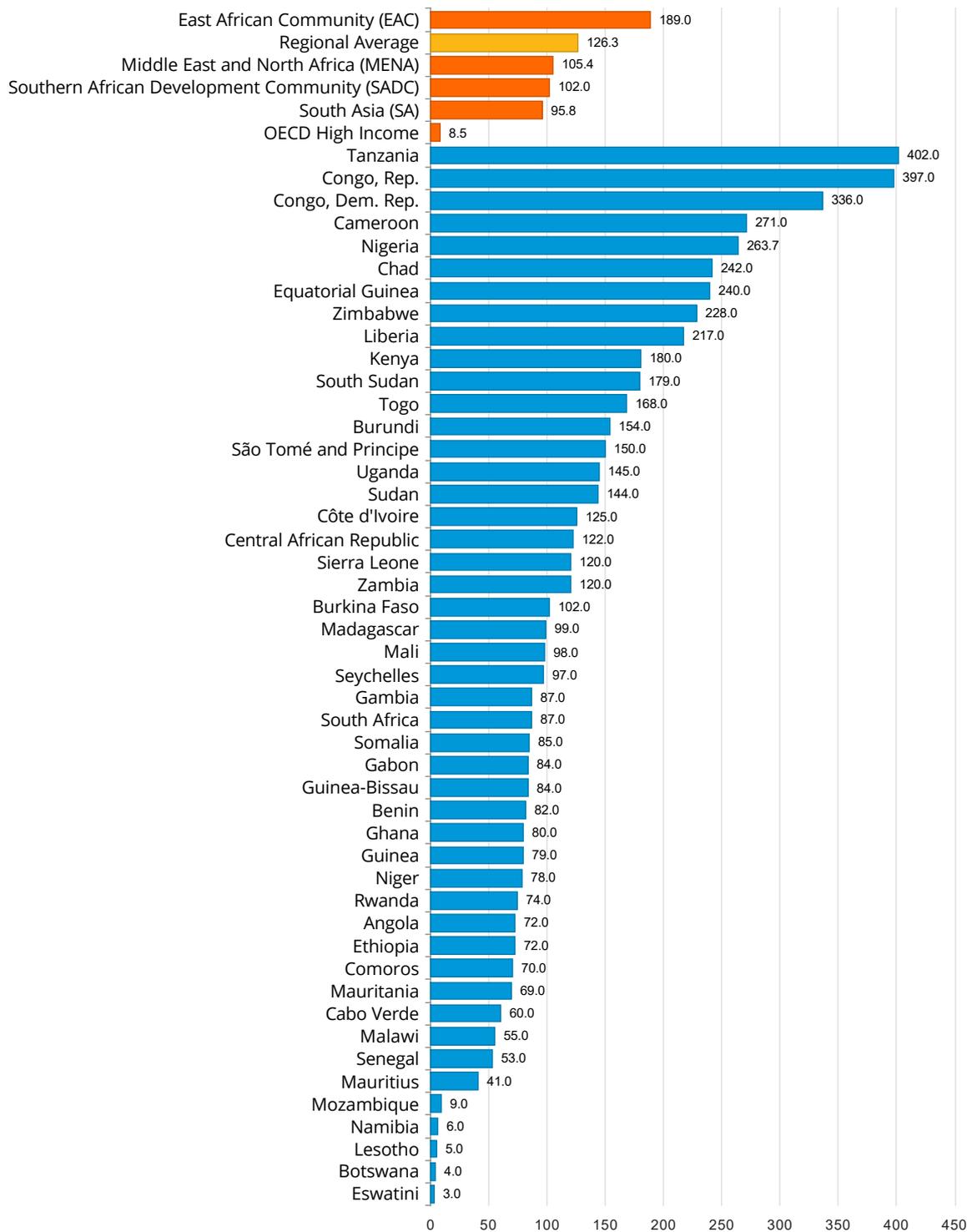
Cost to export: Documentary compliance (USD)



Source: Doing Business database.

Trading across Borders

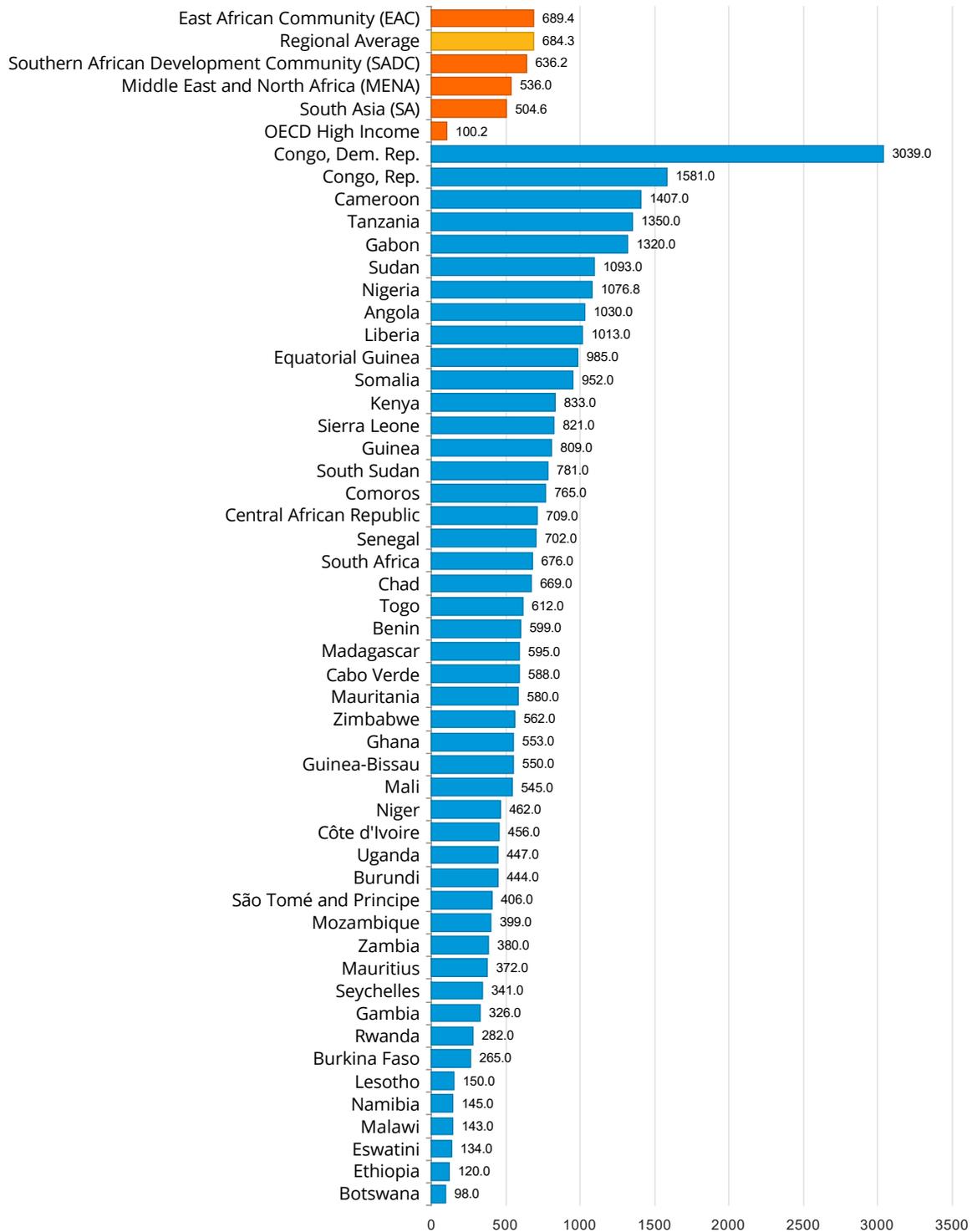
Time to import: Border compliance (hours)



Source: Doing Business database.

Trading across Borders

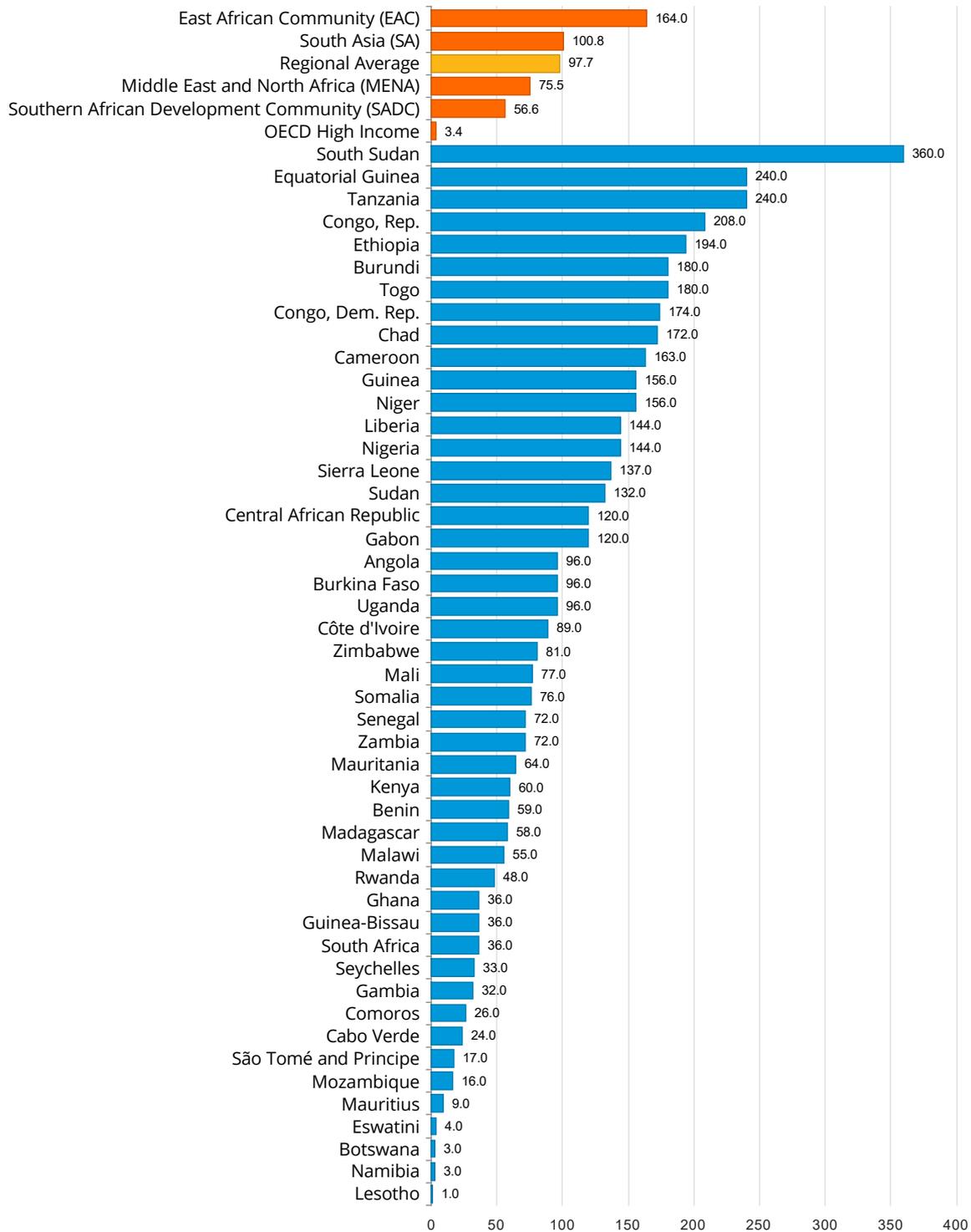
Cost to import: Border compliance (USD)



Source: Doing Business database.

Trading across Borders

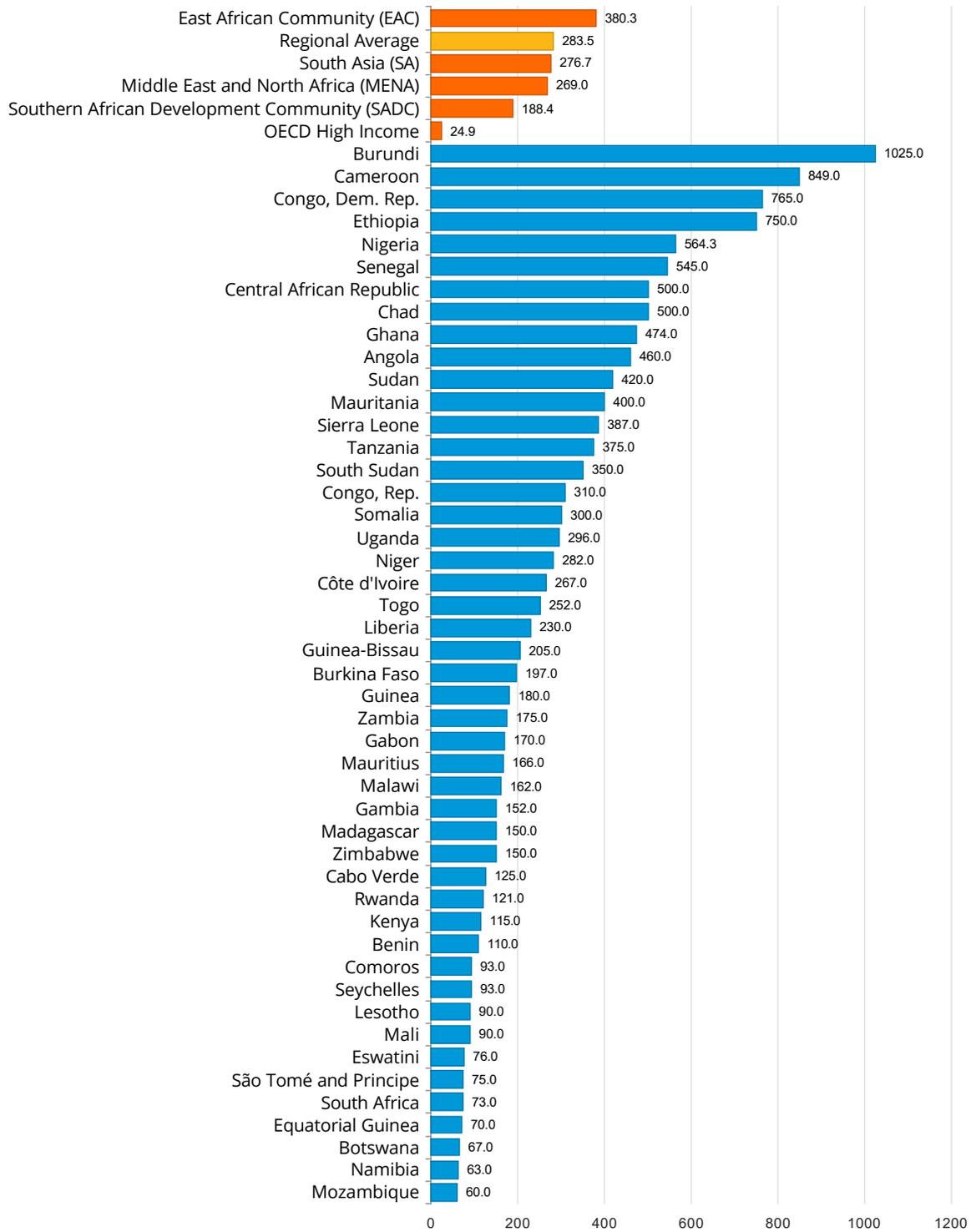
Time to import: Documentary compliance (hours)



Source: Doing Business database.

Trading across Borders

Cost to import: Documentary compliance (USD)



Source: Doing Business database.

## Enforcing Contracts

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

### What the indicators measure

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

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

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

- Attorney fees
- Court fees
- Enforcement fees

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

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

### Case study assumptions

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

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

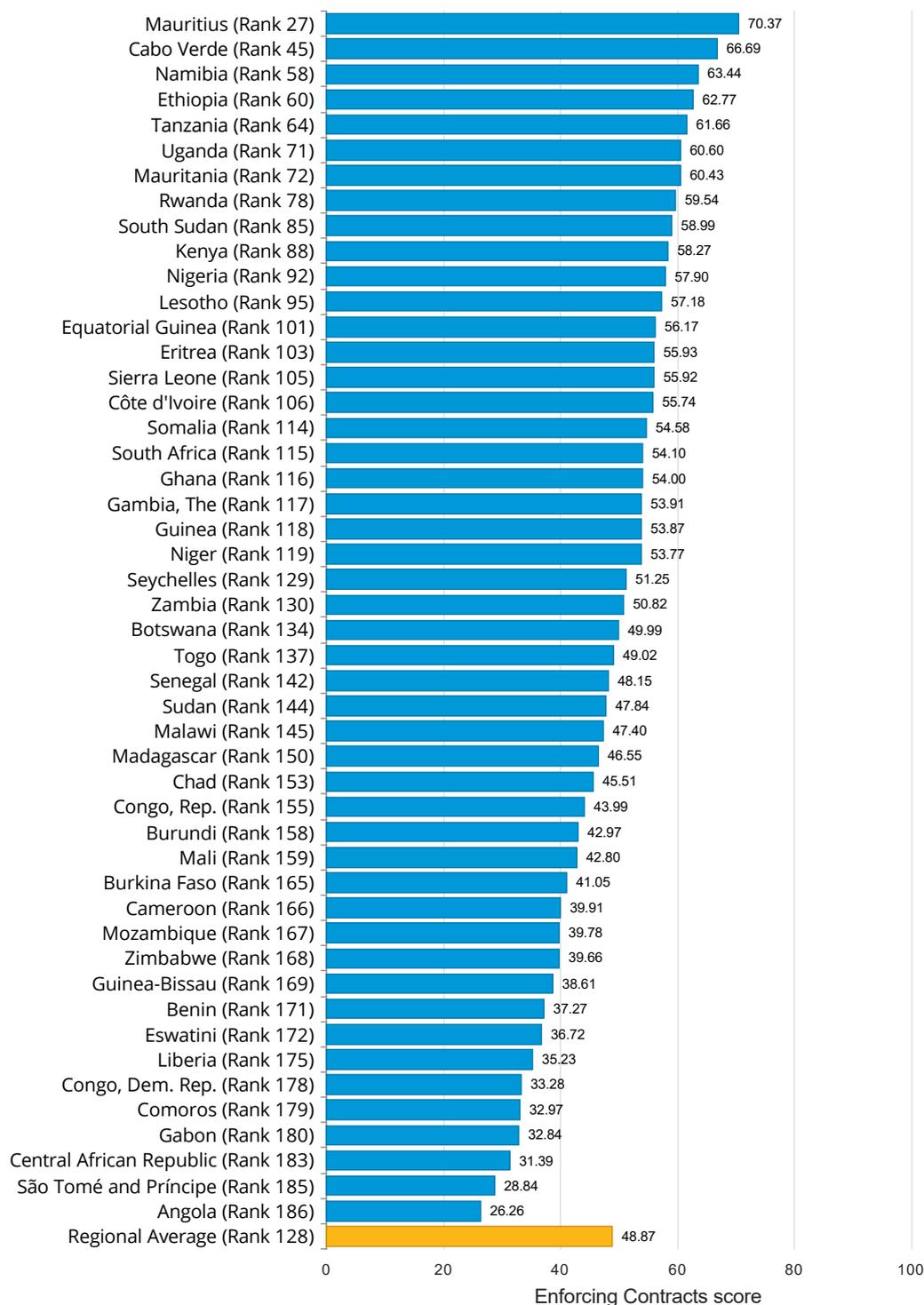
- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The buyer orders custom-made goods, then fails to pay alleging that the goods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

## Enforcing Contracts

Where do the region's economies stand today?

How efficient is the process of resolving a commercial dispute through the courts in economies in Sub-Saharan Africa (SSA)? 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 Sub-Saharan Africa (SSA) rank on the ease of enforcing contracts



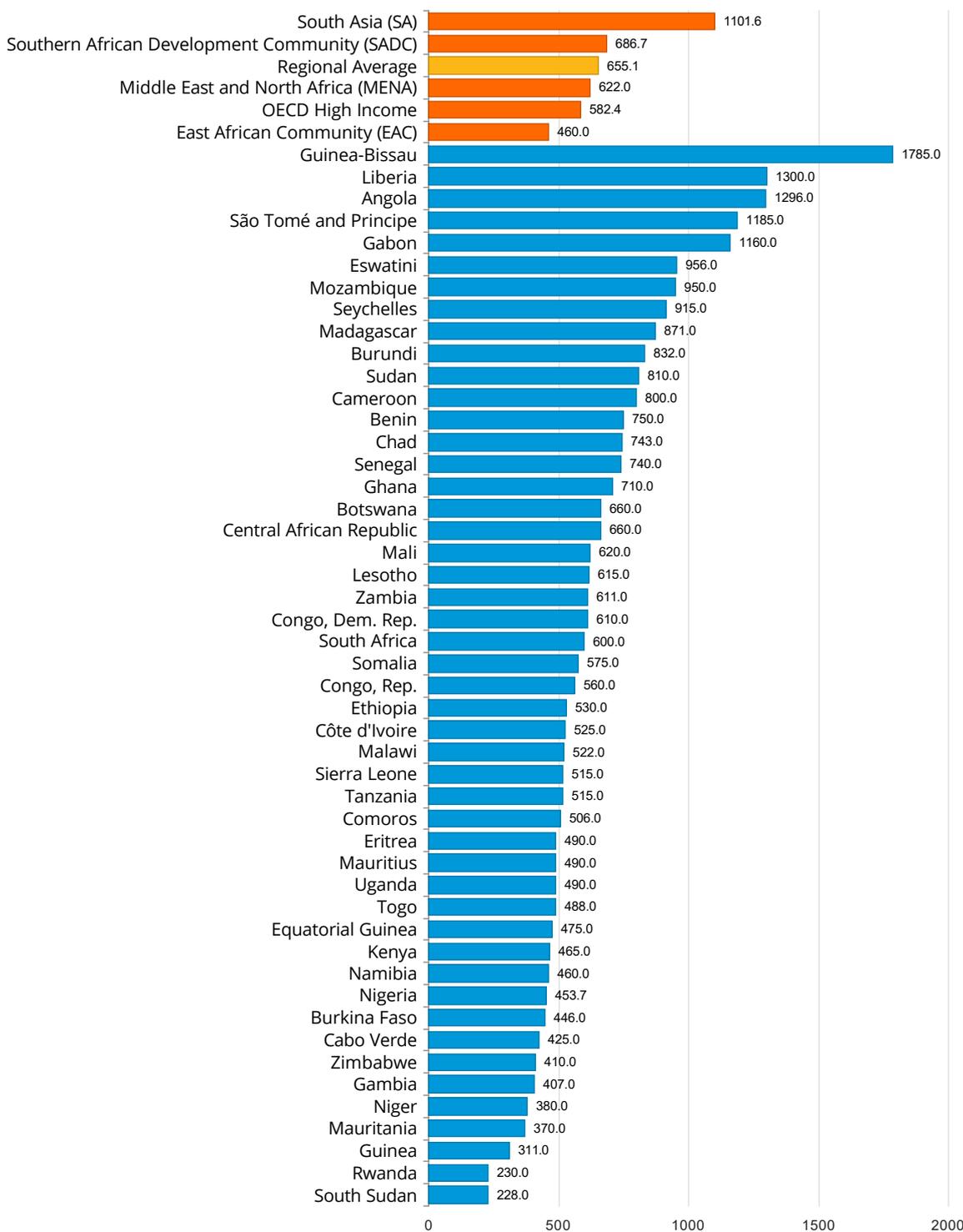
Source: Doing Business database.

### 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 Sub-Saharan Africa (SSA)

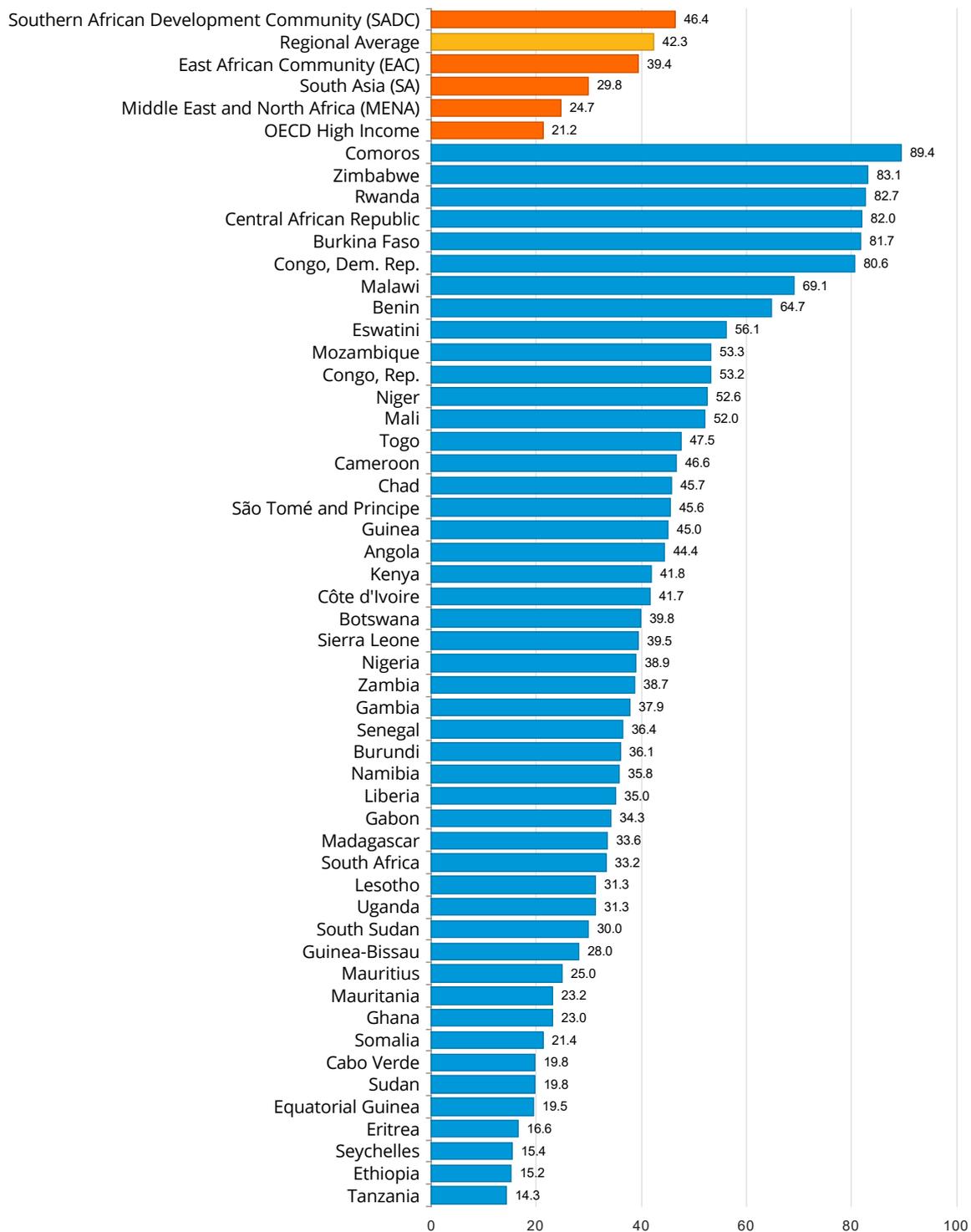
##### Time (days)



Source: Doing Business database.

Enforcing Contracts

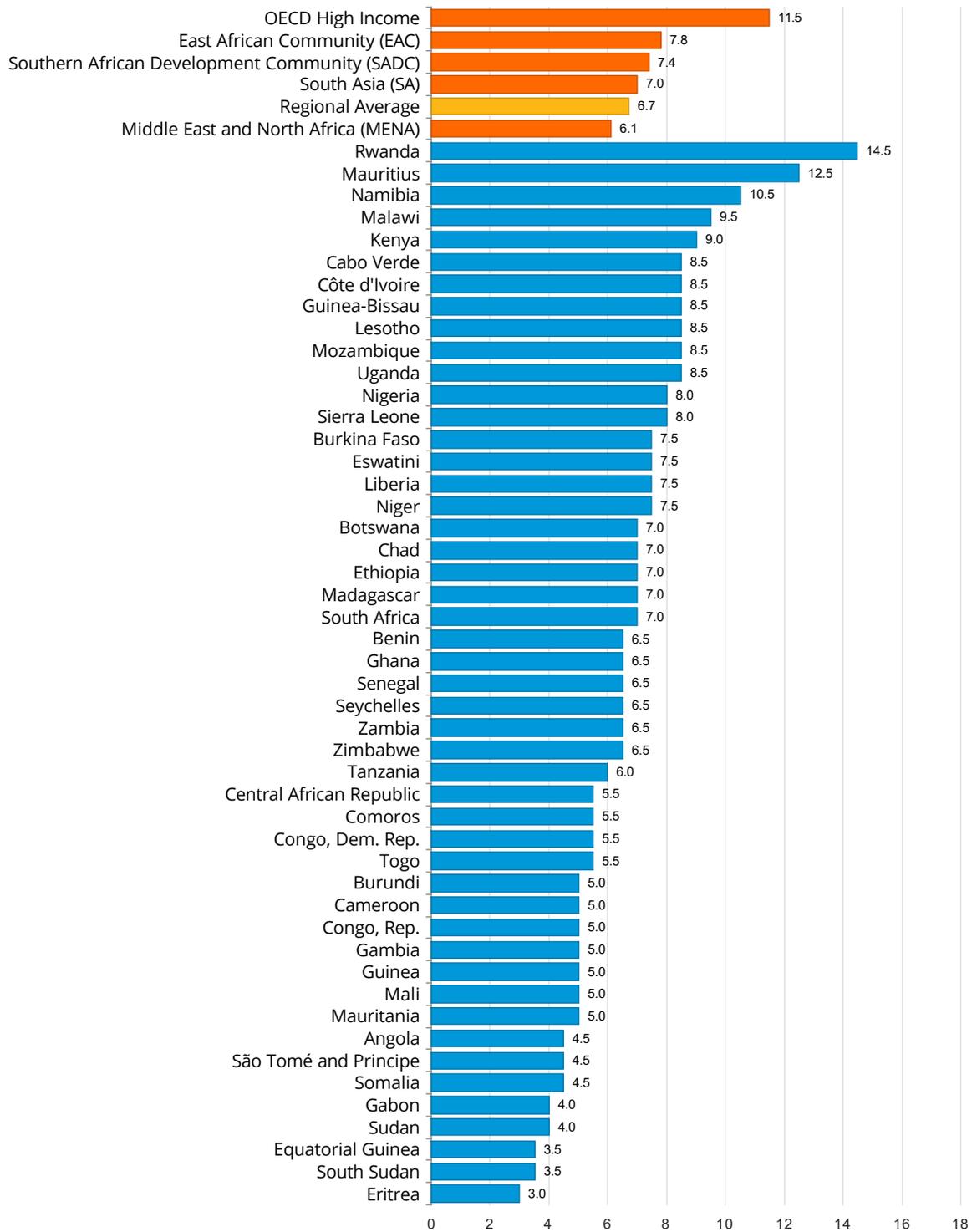
Cost (% of claim value)



Source: Doing Business database.

Enforcing Contracts

Quality of judicial processes index (0-18)



Source: Doing Business database.

## Resolving Insolvency

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

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

### What the indicators measure

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

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

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

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

#### Outcome

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

#### Recovery rate for creditors

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

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

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

### Case study assumptions

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

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

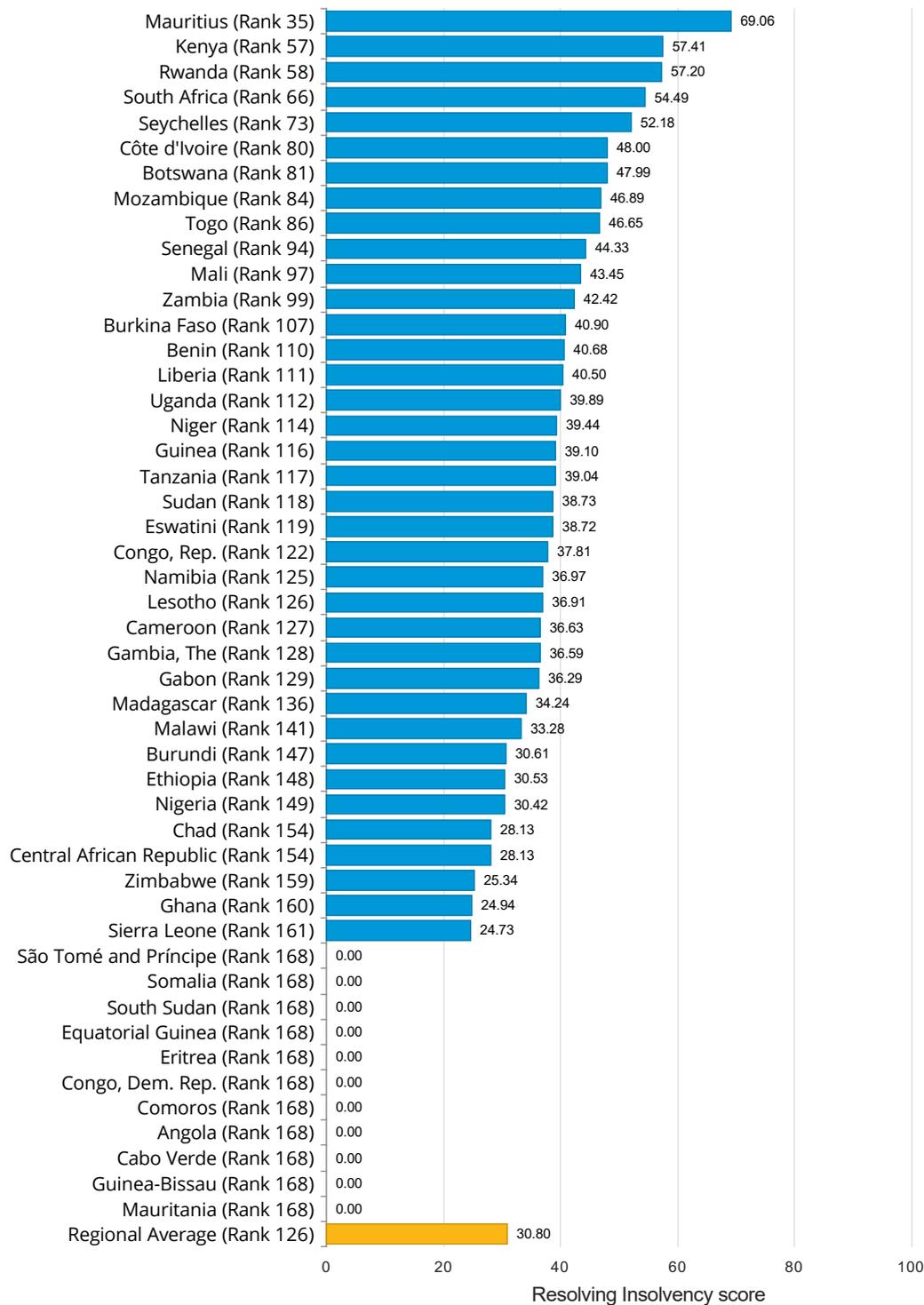
In addition, Doing Business evaluates the quality of legal framework applicable to judicial liquidation and reorganization proceedings and the extent to which best insolvency practices have been implemented in each economy covered.

## Resolving Insolvency

Where do the region's economies stand today?

How efficient are insolvency proceedings in economies in Sub-Saharan Africa (SSA)? 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 Sub-Saharan Africa (SSA) rank on the ease of resolving insolvency



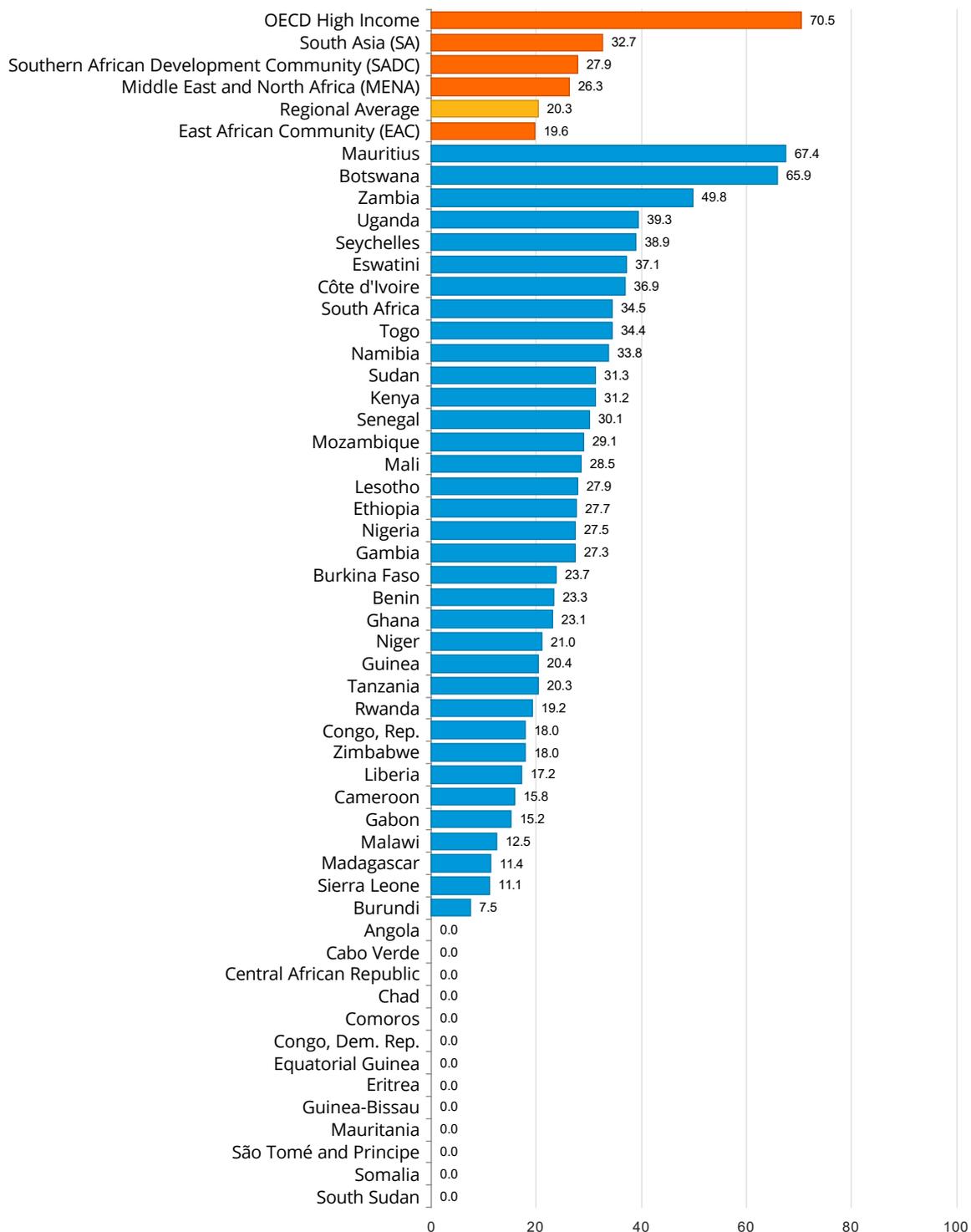
Source: Doing Business database.

## 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 Sub-Saharan Africa (SSA)

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



Source: Doing Business database.

## Business Reforms

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

### Starting a Business

DB Year	Economy	Reform
DB2019	Burundi	Burundi made starting a business less expensive by reducing the cost of registering a business.
DB2019	Cameroon	Cameroon made starting a business easier by publishing notices of company incorporation online through the one-stop shop.
DB2019	Central African Republic	The Central African Republic made starting a business easier by reducing the paid-in minimum capital requirement for business incorporation.
DB2019	Chad	Chad made starting a business easier by allowing registration of the articles of association at the one-stop shop.
DB2019	Côte d'Ivoire	Côte d'Ivoire made starting a business easier by eliminating the requirement to notarize company deeds.
DB2019	Ethiopia	Ethiopia made starting a business easier by removing the need to obtain a certificate of competence for certain types of businesses.
DB2019	Gabon	Gabon made starting a business easier by publishing a notice of incorporation with the company registration at the one-stop shop.
DB2019	Guinea	Guinea made starting a business easier by allowing registration with the labor promotion agency at the one-stop shop.
DB2019	Mauritania	Mauritania made starting a business less costly by eliminating the company deed registration fees.
DB2019	Mauritius	Mauritius made starting a business easier by linking the database of the business registry with the database of the social security office. Mauritius also eliminated the requirement for married women to provide a marriage certificate when applying for a national identity card.
DB2019	Mozambique	Mozambique made starting a business more expensive by increasing the cost to publish the company's deed. At the same time, it made the process less costly by replacing the business license with a notification of activity for some sectors.
DB2019	Nigeria	Nigeria made starting a business easier by reducing the time needed to register a company at the corporate affairs commission and introducing an online platform to pay stamp duty. This reform applies to both Kano and Lagos.
DB2019	Rwanda	Rwanda made starting a business less costly by replacing electronic billing machines with free software for value added tax invoices.
DB2019	South Africa	South Africa made starting a business easier by reducing the time for online business registration.

<b>DB2019</b>	Sudan	Sudan made starting a business easier by removing the requirement to have a site inspection to obtain the certificate of incorporation.
<b>DB2019</b>	Tanzania	Tanzania made starting a business easier by launching online company registrations.
<b>DB2019</b>	Togo	Togo made starting a business easier by reducing the minimum capital requirement, introducing an online platform for company name search, reducing the registration fees and allowing entrepreneurs to pay the fees directly at the one-stop shop.
<b>DB2019</b>	Zimbabwe	Zimbabwe made starting a business easier by reducing the time needed to obtain a business license.
<b>DB2018</b>	South Sudan	South Sudan made starting a business more expensive by increasing business registration fees.
<b>DB2018</b>	Zimbabwe	Zimbabwe made starting a business easier by removing the obligation to advertise applications for a business license.
<b>DB2018</b>	Sierra Leone	Sierra Leone made starting a business easier by combining multiple registration procedures.
<b>DB2018</b>	Senegal	Senegal made starting a business more affordable by reducing the notary fees for company incorporation.
<b>DB2018</b>	Nigeria	Nigeria made starting a business faster by allowing electronic stamping of registration documents. This reform applies to both Kano and Lagos.
<b>DB2018</b>	Niger	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.
<b>DB2018</b>	Mauritius	Mauritius made starting a business easier by exempting trade fees for licenses below MUR 5,000 and introducing the electronic certificate of incorporation.
<b>DB2018</b>	Mauritania	Mauritania made starting a business easier by combining multiple registration procedures.
<b>DB2018</b>	Malawi	Malawi made starting a business more expensive by increasing the cost of registering a business with the Registrar General.
<b>DB2018</b>	Madagascar	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.
<b>DB2018</b>	Kenya	Kenya made starting a business easier by merging procedures required to start-up and formally operate a business.
<b>DB2018</b>	Gabon	Gabon made starting a business easier by reducing the paid-in minimum capital requirement and by making the notarization of incorporation documents optional.

<b>DB2018</b>	Ethiopia	Ethiopia made starting a business easier by removing the requirement to open a bank account for company registration and eliminating the paid-in minimum capital requirement.
<b>DB2018</b>	Equatorial Guinea	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.
<b>DB2018</b>	Congo, Rep.	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.
<b>DB2018</b>	Congo, Dem. Rep.	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.
<b>DB2018</b>	Cameroon	Cameroon made starting a business easier by reducing the paid-in minimum capital requirement.
<b>DB2018</b>	Burundi	Burundi made starting a business more expensive by increasing the cost of registering a business.
<b>DB2017</b>	Angola	Angola made starting a business easier by eliminating the paid-in minimum capital requirement.
<b>DB2017</b>	Benin	Benin made starting a business easier by eliminating the need to notarize company bylaws to activate a bank account after incorporation.
<b>DB2017</b>	Burkina Faso	Burkina Faso made starting a business less costly by reducing the paid-in minimum capital required to register a company.
<b>DB2017</b>	Chad	Chad reduced the cost of starting a business by reducing the paid-in minimum capital required to register a company.
<b>DB2017</b>	Equatorial Guinea	Equatorial Guinea made the process of starting a business easier by eliminating the need to obtain a copy of the business founders' criminal records.
<b>DB2017</b>	Ghana	Ghana made starting a business more costly by increasing the registration and authentication fees.
<b>DB2017</b>	Guinea-Bissau	Guinea-Bissau made starting a business less costly by reducing the paid-in minimum capital requirement.
<b>DB2017</b>	Kenya	Kenya made starting a business easier by removing stamp duty fees required for the nominal capital, memorandum and articles of association . Kenya also eliminated requirements to sign compliance declarations before a commissioner of oaths. However, Kenya also made starting a business more expensive by introducing a flat fee for company incorporation.
<b>DB2017</b>	Madagascar	Madagascar made starting a business easier by reducing the number of procedures needed to register a company.
<b>DB2017</b>	Malawi	Malawi made starting a business easier by eliminating the legal requirement to use a company seal and making it optional for entrepreneurs.

<b>DB2017</b>	Mali	Mali made starting a business less expensive by reducing the paid-in minimum capital requirement.
<b>DB2017</b>	Mozambique	Mozambique made starting a business more difficult by increasing registration and notary fees.
<b>DB2017</b>	Niger	Niger made starting a business easier by reducing the time and cost needed to register a company. Niger also eliminated the requirement to notarize a company's bylaws.
<b>DB2017</b>	Nigeria	Nigeria made starting a business easier by improving online government portals . This reform applies to both Kano and Lagos.
<b>DB2017</b>	Rwanda	Rwanda made starting a business easier by improving the online registration one-stop shop and streamlining post-registration procedures.
<b>DB2017</b>	Sierra Leone	Sierra Leone made starting a business easier by reducing registration fees.
<b>DB2017</b>	South Africa	South Africa made starting a business easier by introducing an online portal to search for a company name.
<b>DB2017</b>	Sudan	Sudan made starting a business more difficult by increasing the cost of a company seal.
<b>DB2017</b>	Uganda	Uganda made starting a business easier by eliminating the requirement that a commissioner of oaths must sign compliance declarations.
<b>DB2016</b>	Zambia	Zambia made starting a business more difficult by increasing the registration fees.
<b>DB2016</b>	Uganda	Uganda made starting a business easier by introducing an online system for obtaining a trading license and by reducing business incorporation fees.
<b>DB2016</b>	Togo	Togo made starting a business less costly by reducing the fees to register with the tax authority.
<b>DB2016</b>	Senegal	Senegal made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Rwanda	Rwanda made starting a business easier by eliminating the need for new companies to open a bank account in order to register for VAT.
<b>DB2016</b>	Niger	Niger made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Mauritania	Mauritania made starting a business easier by eliminating the minimum capital requirement.
<b>DB2016</b>	Madagascar	Madagascar made starting a business more difficult by requiring a bank-certified check to pay the tax authority.
<b>DB2016</b>	Kenya	Kenya made starting a business easier by reducing the time it takes to assess and pay stamp duty.
<b>DB2016</b>	Guinea	Guinea made starting a business easier by reducing the minimum capital requirement.

<b>DB2016</b>	Gabon	Gabon made starting a business easier by reducing the paid-in minimum capital requirement.
<b>DB2016</b>	Ethiopia	Ethiopia has made starting a business easier by creating clear guidance on trade name approvals.
<b>DB2016</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made starting a business easier by simplifying registration procedures and reducing the minimum capital requirement.
<b>DB2016</b>	Comoros	The Comoros made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Burkina Faso	Burkina Faso made starting a business easier by reducing the minimum capital requirement.
<b>DB2016</b>	Benin	Benin made starting a business less costly by reducing the fees for filing company documents at the one-stop shop.
<b>DB2016</b>	Angola	Angola made starting a business easier by improving registration procedures and reducing the fees to register a company.
<b>DB2015</b>	Benin	Benin made starting a business easier by reducing the minimum capital requirement and the fees to be paid at the one-stop shop.
<b>DB2015</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made starting a business easier by creating a one-stop shop.
<b>DB2015</b>	Côte d'Ivoire	Côte d'Ivoire made starting a business easier by reducing the minimum capital requirement, lowering registration fees and enabling the one-stop shop to publish notices of incorporation.
<b>DB2015</b>	Gambia, The	The Gambia made starting a business easier by eliminating the requirement to pay stamp duty.
<b>DB2015</b>	Malawi	Malawi made starting a business easier by streamlining company name search and registration and by eliminating the requirement for inspection of company premises before issuance of a business license.
<b>DB2015</b>	Mauritania	Mauritania made starting a business easier by creating a one-stop shop and eliminating the publication requirement and the fee to obtain a tax identification number.
<b>DB2015</b>	Mauritius	Mauritius made starting a business easier by reducing trade license fees.
<b>DB2015</b>	Rwanda	Rwanda made starting a business more difficult by requiring companies to buy an electronic billing machine from a certified supplier.
<b>DB2015</b>	São Tomé and Príncipe	São Tomé and Príncipe made starting a business easier by eliminating the minimum capital requirement for business entities with no need to obtain a commercial license.
<b>DB2015</b>	Senegal	Senegal made starting a business easier by reducing the minimum capital requirement.
<b>DB2015</b>	Eswatini	Swaziland made starting a business easier by shortening the notice and objection period for obtaining a new trade license.

<b>DB2015</b>	Tanzania	Tanzania made starting a business more difficult by increasing registration fees.
<b>DB2015</b>	Togo	Togo made starting a business easier by enabling the one-stop shop to publish notices of incorporation and eliminating the requirement to obtain an economic operator card.
<b>DB2014</b>	Zambia	Zambia made starting a business easier by raising the threshold at which value added tax registration is required.
<b>DB2014</b>	Togo	Togo made starting a business easier by reducing the time required to register at the one-stop shop and by reducing registration costs.
<b>DB2014</b>	Eswatini	Swaziland made starting a business easier by shortening the administrative processing times for registering a new business and obtaining a trading license.
<b>DB2014</b>	Rwanda	Rwanda made starting a business easier by reducing the time required to obtain a registration certificate.
<b>DB2014</b>	Niger	Niger made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of company registration.
<b>DB2014</b>	Mali	Mali made starting a business more difficult by ceasing to regularly publish the incorporation notices of new companies on the official website of the one-stop shop.
<b>DB2014</b>	Madagascar	Madagascar made starting a business more difficult by increasing the cost to register with the National Center for Statistics.
<b>DB2014</b>	Liberia	Liberia made starting a business easier by eliminating the business trade license fees.
<b>DB2014</b>	Guinea	Guinea made starting a business easier by enabling the one-stop shop to publish incorporation notices and by reducing the notary fees.
<b>DB2014</b>	Ghana	Ghana made starting a business more difficult by requiring entrepreneurs to obtain a tax identification number prior to company incorporation.
<b>DB2014</b>	Gabon	Gabon made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration.
<b>DB2014</b>	Côte d'Ivoire	Côte d'Ivoire made starting a business easier by creating a one-stop shop, reducing the notary fees and replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of company registration.
<b>DB2014</b>	Congo, Rep.	The Republic of Congo made starting a business easier by reducing the registration costs and eliminating the merchant card.
<b>DB2014</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made starting a business more complicated by increasing the minimum capital requirement. At the same time, it made the process easier by reducing the time and by eliminating the requirement to obtain a certificate confirming the location of the new company's headquarters.

<b>DB2014</b>	Comoros	The Comoros made starting a business easier by eliminating the requirement to deposit the minimum capital in a bank before incorporation.
<b>DB2014</b>	Cabo Verde	Cape Verde made starting a business easier by reducing the minimum capital requirement.
<b>DB2014</b>	Burundi	Burundi made starting a business easier by allowing registration with the Ministry of Labor at the one-stop shop and by speeding up the process of obtaining the registration certificate.
<b>DB2014</b>	Benin	Benin made starting a business easier by creating a one-stop shop.
<b>DB2013</b>	Benin	Benin made starting a business easier by appointing a representative of the commercial registry at the one-stop shop and reducing some fees.
<b>DB2013</b>	Burundi	Burundi made starting a business easier by eliminating the requirements to have company documents notarized, to publish information on new companies in a journal and to register new companies with the Ministry of Trade and Industry.
<b>DB2013</b>	Chad	Chad made starting a business easier by setting up a one-stop shop.
<b>DB2013</b>	Comoros	The Comoros made starting a business easier and less costly by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration and by reducing the fees to incorporate a company.
<b>DB2013</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made starting a business easier by appointing additional public notaries.
<b>DB2013</b>	Congo, Rep.	The Republic of Congo made starting a business easier by eliminating or reducing several administrative costs associated with incorporation.
<b>DB2013</b>	Guinea	Guinea made starting a business easier by setting up a one-stop shop for company incorporation and by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration
<b>DB2013</b>	Lesotho	Lesotho made starting a business easier by creating a one-stop shop for company incorporation and by eliminating the requirements for paid-in minimum capital and for notarization of the articles of association.
<b>DB2013</b>	Madagascar	Madagascar made starting a business easier by allowing the one-stop shop to deal with the publication of the notice of incorporation.
<b>DB2013</b>	Tanzania	Tanzania made starting a business easier by eliminating the requirement for inspections by health, town and land officers as a prerequisite for a business license.
<b>DB2013</b>	Togo	Togo made starting a business easier and less costly by reducing incorporation fees, improving the work flow at the one-stop shop for company registration and replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.

<b>DB2012</b>	Uganda	Uganda introduced changes that added time to the process of obtaining a business license, slowing business start-up. But it simplified registration for a tax identification number and for value added tax by introducing an online system.
<b>DB2012</b>	South Africa	South Africa made starting a business easier by implementing its new company law, which simplified the incorporation documents.
<b>DB2012</b>	Senegal	Senegal made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.
<b>DB2012</b>	São Tomé and Príncipe	São Tomé and Príncipe made starting a business easier by establishing a one-stop shop, eliminating the requirement for an operating license for general commercial companies and simplifying publication requirements.
<b>DB2012</b>	Rwanda	Rwanda made starting a business easier by reducing the business registration fees.
<b>DB2012</b>	Mali	Mali made starting a business easier by adding to the services provided by the one-stop shop.
<b>DB2012</b>	Madagascar	Madagascar eased the process of starting a business by eliminating the minimum capital requirement, but also made it more difficult by introducing the requirement of obtaining a tax identification number.
<b>DB2012</b>	Liberia	Liberia made starting a business easier by introducing a one-stop shop.
<b>DB2012</b>	Guinea-Bissau	Guinea-Bissau made starting a business easier by establishing a one-stop shop, eliminating the requirement for an operating license and simplifying the method for providing criminal records and publishing the registration notice.
<b>DB2012</b>	Ghana	Ghana increased the cost to start a business by 70%.
<b>DB2012</b>	Côte d'Ivoire	Côte d'Ivoire made starting a business easier by reorganizing the court clerk's office where entrepreneurs file their company documents.
<b>DB2012</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made business start-up faster by reducing the time required to complete company registration and obtain a national identification number.
<b>DB2012</b>	Comoros	Comoros made the process of starting a business more difficult by increasing the minimum capital requirement.
<b>DB2012</b>	Chad	Chad made starting a business easier by eliminating the requirement for a medical certificate and by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.
<b>DB2012</b>	Central African Republic	The Central African Republic made starting a business easier by reducing business registration fees and by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.

<b>DB2012</b>	Cameroon	Cameroon made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration, and by reducing publication fees.
<b>DB2012</b>	Burkina Faso	Burkina Faso made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.
<b>DB2012</b>	Benin	Benin made starting a business easier by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's
<b>DB2011</b>	Cameroon	Cameroon made starting a business easier by establishing a new one-stop shop and abolishing the requirement for verifying business premises and its corresponding fees.
<b>DB2011</b>	Cabo Verde	Cape Verde made business start-up easier by eliminating the need for a municipal inspection before a business begins operations and computerizing the system for delivering the municipal license.
<b>DB2011</b>	Congo, Dem. Rep.	The Democratic Republic of Congo eased business start-up by eliminating procedures, including the company seal.
<b>DB2011</b>	Kenya	Kenya eased business start-up by reducing the time it takes to get the memorandum and articles of association stamped, merging the tax and value added tax registration procedures and digitizing records at the registrar.
<b>DB2011</b>	Mozambique	Mozambique eased business start-up by introducing a simplified licensing process.
<b>DB2011</b>	São Tomé and Príncipe	São Tomé and Príncipe made starting a business more difficult by introducing a minimum capital requirement for limited liability companies.
<b>DB2011</b>	Uganda	Uganda made it more difficult to start a business by increasing the trade licensing fees.
<b>DB2011</b>	Zambia	Zambia eased business start-up by eliminating the minimum capital requirement.
<b>DB2011</b>	Zimbabwe	Zimbabwe eased business start-up by reducing registration fees and speeding up the name search process and company and tax registration.

### Dealing with Construction Permits

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Botswana	Botswana made dealing with construction permits easier by streamlining the inspection system through the use of an in-house or a third-party engineer.
<b>DB2019</b>	Burundi	Burundi increased the transparency of dealing with construction permits by publishing regulations related to construction online, free of charge.
<b>DB2019</b>	Côte d'Ivoire	Côte d'Ivoire strengthened construction quality control by appointing an independent architect in the commission tasked with reviewing building permit applications.

<b>DB2019</b>	Ethiopia	Ethiopia made the process of obtaining construction permits faster by reducing the time to obtain planning consent.
<b>DB2019</b>	Gabon	Gabon made dealing with construction permit safer and less expensive by implementing decennial liability and by reducing the cost to obtain a fire safety approval.
<b>DB2019</b>	Ghana	Ghana strengthened construction quality control by imposing stricter qualification requirements for professionals in charge of technical inspections.
<b>DB2019</b>	Guinea	Guinea made dealing with construction permit less expensive and time consuming by reducing the cost and the time to obtain a building permit.
<b>DB2019</b>	Madagascar	Madagascar strengthened construction quality control by appointing an independent architect in the commission tasked with reviewing building permit applications and reduced the cost to obtain a building permit.
<b>DB2019</b>	Mauritania	Mauritania increased the transparency of dealing with construction permits by publishing regulations related to construction online, free of charge.
<b>DB2019</b>	Niger	Niger reduced the cost to obtain a building permit
<b>DB2019</b>	Togo	Togo made dealing with construction permit safer by implementing decennial liability and insurance and strengthening quality control before construction. Togo also reduced the cost to obtain a building permit.
<b>DB2019</b>	Zimbabwe	Zimbabwe made dealing with construction permits faster issuing building permits through a one stop shop.
<b>DB2018</b>	Tanzania	Tanzania made dealing with construction permits easier by implementing a one-stop shop and streamlining the building permit process.
<b>DB2018</b>	Eswatini	Swaziland made dealing with construction permits more cumbersome by introducing the requirement of all new construction projects to be registered with the Construction Industry Council and to make a levy payment.
<b>DB2018</b>	Seychelles	The Seychelles increased the transparency of dealing with construction permits by publishing construction industry regulations online free of charge.
<b>DB2018</b>	Rwanda	Rwanda increased quality control during construction by introducing risk-based inspections.
<b>DB2018</b>	Nigeria	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 process to obtain construction permits and increased transparency by publishing all relevant regulations, fee schedules and pre-application requirements online.
<b>DB2018</b>	Niger	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.
<b>DB2018</b>	Mauritius	Mauritius made dealing with construction permits faster by outsourcing the design and construction of sewerage connection works.

<b>DB2018</b>	Malawi	Malawi made dealing with construction permits cheaper by halving the fees charged by the city council to process building plan approvals.
<b>DB2018</b>	Kenya	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.
<b>DB2018</b>	Guinea	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.
<b>DB2018</b>	Ghana	Ghana increased the transparency of dealing with construction permits by publishing regulations related to construction online free of charge.
<b>DB2018</b>	Gabon	Gabon made dealing with construction permits faster by streamlining the process and increased transparency by publishing regulations related to construction online free of charge.
<b>DB2018</b>	Côte d'Ivoire	Côte d'Ivoire made dealing with construction permits easier by streamlining processes at its one-stop shop.
<b>DB2018</b>	Congo, Dem. Rep.	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.
<b>DB2018</b>	Cabo Verde	Cabo Verde made dealing with construction permits easier by publishing all regulations related to construction online free of charge.
<b>DB2018</b>	Benin	Benin increased the transparency of dealing with construction permits by publishing regulations related to construction online, free of charge.
<b>DB2018</b>	Angola	Angola made dealing with construction permits easier and less time consuming by improving the only application system
<b>DB2017</b>	Botswana	Botswana made dealing with construction permits easier by getting rid of the requirement to submit a rates clearance certificate in order to obtain a building permit.
<b>DB2017</b>	Cameroon	Cameroon made dealing with construction permits easier by reducing the time it takes to obtain the building permit and strengthen the Building Quality Control Index by increasing transparency.
<b>DB2017</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made dealing with construction permits easier by improving building quality control and reducing the time it takes to obtain the building permit.
<b>DB2017</b>	Côte d'Ivoire	Côte d'Ivoire made dealing with construction permits more transparent by making building regulations accessible online.
<b>DB2017</b>	Ghana	Ghana made dealing with construction permits more expensive by increasing the cost of obtaining a building permit.

<b>DB2017</b>	Madagascar	Madagascar increased the transparency of dealing with construction permits by publishing construction-related regulations online and free of charge.
<b>DB2017</b>	Rwanda	Rwanda made dealing with construction permits more cumbersome and expensive by introducing new requirements to obtain a building permit. It also strengthened the quality control index by implementing the qualifications required for architects and engineers.
<b>DB2017</b>	Zambia	Zambia made dealing with construction permits more costly by raising the costs associated with submitting a brief to the environmental agency.
<b>DB2017</b>	Zimbabwe	Zimbabwe made dealing with construction permits faster by streamlining the building plan approval process.
<b>DB2016</b>	Rwanda	Rwanda made dealing with construction permits easier by adopting a new building code and new urban planning regulations.
<b>DB2016</b>	Niger	Niger made dealing with construction permits easier by reducing the time required for companies to obtain a water connection.
<b>DB2016</b>	Namibia	In Namibia the process of dealing with construction permits became more time-consuming as a result of inefficiency at the municipality.
<b>DB2016</b>	Mauritius	In Mauritius the time required for dealing with construction permits was reduced by the hiring of a more efficient subcontractor to establish sewerage connections.
<b>DB2016</b>	Kenya	Kenya made dealing with construction permits more difficult by requiring an additional approval before issuance of the building permit and by increasing the costs for both water and sewerage connections
<b>DB2016</b>	Gabon	Gabon made dealing with construction permits more complicated by increasing the time required for obtaining a building permit.
<b>DB2016</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made dealing with construction permits less expensive by halving the cost to obtain a building permit.
<b>DB2016</b>	Benin	Benin made dealing with construction permits less time-consuming by establishing a one-stop shop and by reducing the number of signatories required on building permits.
<b>DB2015</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made dealing with construction permits more costly by increasing the building permit fee.
<b>DB2015</b>	Ghana	Ghana made dealing with construction permits less time-consuming by streamlining the process to obtain a building permit.
<b>DB2015</b>	Kenya	Kenya made dealing with construction permits more costly by increasing the building permit fees.
<b>DB2015</b>	Madagascar	Madagascar made dealing with construction permits easier by reducing the time needed to obtain a building permit.
<b>DB2015</b>	Mali	Mali made dealing with construction permits easier by reducing the time needed to obtain a geotechnical study.

<b>DB2015</b>	Rwanda	Rwanda made dealing with construction permits easier by eliminating the fee for obtaining a freehold title and by streamlining the process for obtaining an occupancy permit.
<b>DB2015</b>	Senegal	Senegal made dealing with construction permits less time-consuming by reducing the time for processing building permit applications.
<b>DB2014</b>	Togo	Togo made dealing with construction permits easier by improving internal operations at the City Hall of Lomé.
<b>DB2014</b>	Rwanda	Rwanda made dealing with construction permits easier and less costly by reducing the building permit fees, implementing an electronic platform for building permit applications and streamlining procedures.
<b>DB2014</b>	Mozambique	Mozambique made dealing with construction permits easier by improving internal processes at the Department of Construction and Urbanization—though it also increased the fees for building permits and occupancy permits.
<b>DB2014</b>	Gabon	Gabon made dealing with construction permits easier by reducing the time required to obtain a building permit and by eliminating the requirement for an on-site inspection before construction starts.
<b>DB2014</b>	Côte d'Ivoire	Côte d'Ivoire reduced the time required for obtaining a building permit by streamlining procedures at the onestop shop (Service du Guichet Unique du Foncier et de l'Habitat).
<b>DB2014</b>	Cameroon	Cameroon made dealing with construction permits more complex by introducing notification and inspection requirements. At the same time, Cameroon made it easier by decentralizing the process for obtaining a building permit and by introducing strict time limits for processing the application and issuing the certificate of conformity.
<b>DB2014</b>	Burundi	Burundi made dealing with construction permits easier by establishing a one-stop shop for obtaining building permits and utility connections.
<b>DB2014</b>	Botswana	Botswana made dealing with construction permits easier by eliminating the requirement for an environmental impact assessment for low-risk projects.
<b>DB2013</b>	Benin	Benin reduced the time required to obtain a construction permit by speeding up the processing of applications.
<b>DB2013</b>	Burundi	Burundi made obtaining a construction permit easier by eliminating the requirement for a clearance from the Ministry of Health and reducing the cost of the geotechnical study.
<b>DB2013</b>	Central African Republic	The Central African Republic made obtaining a construction permit more costly.
<b>DB2013</b>	Congo, Rep.	The Republic of Congo made dealing with construction permits less expensive by reducing the cost of registering a new building at the land registry.
<b>DB2013</b>	Guinea	Guinea made obtaining a building permit less expensive by clarifying the method for calculating the cost.

<b>DB2013</b>	Malawi	Malawi made dealing with construction permits more expensive by increasing the cost to obtain the plan approval and to register the property.
<b>DB2013</b>	São Tomé and Príncipe	São Tomé and Príncipe made obtaining a construction permit more expensive by increasing the fees.
<b>DB2013</b>	Tanzania	Tanzania made dealing with construction permits more expensive by increasing the cost to obtain a building permit.
<b>DB2012</b>	Senegal	Senegal made obtaining a building permit more expensive by increasing the cost.
<b>DB2012</b>	São Tomé and Príncipe	São Tomé and Príncipe made dealing with construction permits easier by reducing the time required to process building permit applications.
<b>DB2012</b>	Mauritania	Mauritania made dealing with construction permits easier by opening a one-stop shop.
<b>DB2012</b>	Congo, Dem. Rep.	The Democratic Republic of Congo reduced the administrative costs of obtaining a construction permit.
<b>DB2012</b>	Burundi	Burundi made dealing with construction permits easier by reducing the cost to obtain a geotechnical study.
<b>DB2012</b>	Burkina Faso	Burkina Faso made dealing with construction permits less costly by reducing the fees to obtain a fire safety study.
<b>DB2011</b>	Benin	Benin created a new municipal commission to streamline construction permitting and set up an ad hoc commission to deal with the backlog in permit applications.
<b>DB2011</b>	Burkina Faso	Burkina Faso made dealing with construction permits easier by cutting the cost of the soil survey in half and the time to process a building permit application by a third.
<b>DB2011</b>	Congo, Dem. Rep.	Dealing with construction permits became easier in the Democratic Republic of Congo thanks to a reduction in the cost of a building permit from 1% of the estimated construction cost to 0.6% and a time limit for issuing building permits.
<b>DB2011</b>	Côte d'Ivoire	Côte d'Ivoire eased construction permitting by eliminating the need to obtain a preliminary approval.
<b>DB2011</b>	Guinea	Guinea increased the cost of obtaining a building permit.
<b>DB2011</b>	Mali	Mali eased construction permitting by implementing a simplified environmental impact assessment for noncomplex commercial buildings.
<b>DB2011</b>	Rwanda	Rwanda made dealing with construction permits easier by passing new building regulations at the end of April 2010 and implementing new time limits for the issuance of various permits.
<b>DB2011</b>	Sierra Leone	Sierra Leone made dealing with construction permits easier by streamlining the issuance of location clearances and building permits.

## Getting Electricity

DB Year	Economy	Reform
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<b>DB2019</b>	Angola	Angola 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) for all the outages lasting longer than three minutes (down from 15 minutes previously).
<b>DB2019</b>	Gabon	Gabon 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). Gabon also improved the regulatory framework of the electricity sector as the national regulator now monitors the utility's performance on the reliability of supply.
<b>DB2019</b>	Mozambique	Mozambique 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). Mozambique also made getting electricity faster by imposing new deadlines for connection procedures and streamlining processes.
<b>DB2019</b>	Niger	Niger made the process of getting an electricity connection faster by increasing the stock of material the utility carries and by allowing the internal wiring certificate of conformity to be obtained at the same time as the external connection works.
<b>DB2019</b>	Nigeria	Nigeria made getting electricity easier by requiring that the distribution companies obtain the right of way on behalf of the customers and by turning on the electricity once the meter is installed. This reform applies to both Kano and Lagos.
<b>DB2019</b>	Rwanda	Rwanda 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). Rwanda also made getting electricity more time and cost efficient by having the utility supply all connection material.
<b>DB2019</b>	South Africa	South Africa 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).
<b>DB2019</b>	Togo	Togo 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). Togo also made getting electricity less costly by reducing the amount billed by the utility for the external works as well as the security deposit for a new connection.
<b>DB2018</b>	Senegal	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).
<b>DB2018</b>	Niger	Niger reduced the time to get an electricity connection by implementing a single window.
<b>DB2018</b>	Mozambique	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.

<b>DB2018</b>	Kenya	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.
<b>DB2018</b>	Angola	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.
<b>DB2017</b>	Kenya	Kenya streamlined the process of getting electricity by introducing the use of a geographic information system which eliminates the need to conduct a site visit, thereby reducing the time and interactions needed to obtain an electricity connection.
<b>DB2016</b>	Uganda	The utility in Uganda reduced delays for new electricity connections by deploying more customer service engineers and reducing the time needed for the inspection and meter installation.
<b>DB2016</b>	Togo	The utility in Togo reduced the time and procedures for getting an electricity connection through several initiatives, including by creating a single window enabling customers to pay all fees at once.
<b>DB2016</b>	Senegal	The utility in Senegal made getting an electricity connection less time-consuming by streamlining the review of applications and the process for the final connection as well as by reducing the time needed to issue an excavation permit. It also made getting electricity less costly by reducing the security deposit.
<b>DB2016</b>	Kenya	The utility in Kenya reduced delays for new connections by enforcing service delivery timelines and hiring contractors for meter installation.
<b>DB2016</b>	Eritrea	The Eritrean Electricity Authority stopped processing new electrical connections for the private sector in Asmara.
<b>DB2016</b>	Botswana	The utility in Botswana made getting electricity easier by enforcing service delivery timelines for new connections and improving the stock of materials for connection works.
<b>DB2015</b>	Congo, Dem. Rep.	In the Democratic Republic of Congo the utility in Kinshasa made getting electricity easier by reducing the number of approvals required for new connections and reducing the burden of the security deposit.
<b>DB2015</b>	Malawi	Malawi reduced the time required to get electricity by engaging subcontractors to carry out external connection works.
<b>DB2015</b>	Rwanda	In Rwanda the electricity company made getting electricity less costly by eliminating several fees.
<b>DB2015</b>	Sierra Leone	Sierra Leone made getting electricity easier by eliminating the need for customers to submit an application letter inquiring about a new connection before submitting an application—and made the process faster by improving staffing at the utility.
<b>DB2014</b>	Burundi	Burundi made getting electricity easier by eliminating the electricity utility's monopoly on the sale of materials needed for new connections and by dropping the processing fee for new connections.

<b>DB2013</b>	Angola	Angola made getting electricity easier by eliminating the requirement for customers applying for an electricity connection to obtain authorizations from the 2 utility companies.
<b>DB2013</b>	Guinea	Guinea made getting electricity easier by simplifying the process for connecting new customers to the distribution network.
<b>DB2013</b>	Liberia	In Liberia obtaining an electricity connection became easier thanks to the adoption of better procurement practices by the Liberia Electricity Corporation.
<b>DB2013</b>	Namibia	Namibia made getting electricity easier by reducing the time required to provide estimates and external connection works and by lowering the connection costs.
<b>DB2013</b>	Rwanda	Rwanda made getting electricity easier by reducing the cost of obtaining a new connection.
<b>DB2012</b>	Mozambique	Mozambique made getting electricity more difficult by requiring authorization of a connection project by the Ministry of Energy and by adding an inspection of the completed external works.
<b>DB2012</b>	Ethiopia	In Ethiopia delays in providing new connections made getting electricity more difficult.
<b>DB2012</b>	Gambia, The	The Gambia made getting electricity faster by allowing customers to choose private contractors to carry out the external connection works.

### Registering Property

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Chad	Chad made property registration easier by halving the registration fee.
<b>DB2019</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made property registration easier by reducing the fees for securing property titles.
<b>DB2019</b>	Congo, Rep.	The Republic of Congo made property registration easier by reducing the property transfer fee.
<b>DB2019</b>	Gabon	Gabon made registering property easier by increasing the transparency of the land registry.
<b>DB2019</b>	Guinea	Guinea made property registration easier by reducing the property transfer fee.
<b>DB2019</b>	Kenya	Kenya made registering property easier by introducing an online system to clear land rent rates.
<b>DB2019</b>	Malawi	Malawi made property transfer faster by decentralizing the consent to transfer property to local government authorities.
<b>DB2019</b>	Mauritius	Mauritius made registering property easier by increasing the transparency of the land administration system.
<b>DB2019</b>	Niger	Niger made registering property faster by decreasing the time needed to transfer and register property.

<b>DB2019</b>	Nigeria	Nigeria (Kano) made property registration less transparent by no longer publishing online the fee schedule and the list of documents necessary to register a property
<b>DB2019</b>	Rwanda	Rwanda made registering property easier by improving the land dispute resolution mechanisms of the land administration system.
<b>DB2019</b>	Senegal	Senegal made registering property easier by decreasing the time needed to transfer and register property.
<b>DB2019</b>	Eswatini	Eswatini made registering property easier by increasing the transparency of the land registry.
<b>DB2019</b>	Togo	Togo reduced the time needed to transfer property by scanning the majority of land in Lomé, and by creating an office exclusively dedicated to property transfers. Togo also reduced the property transfer tax and increased transparency by making information on cadastral plans and land title ownership freely accessible to all citizens.
<b>DB2018</b>	Tanzania	Tanzania made registering property more expensive by increasing the land and property registration fee.
<b>DB2018</b>	Seychelles	The Seychelles improved the quality of its land administration system by digitizing its maps and introducing a complaint mechanism.
<b>DB2018</b>	Senegal	Senegal made registering property easier by lowering the costs of transferring property and by reducing the time to transfer and registering property.
<b>DB2018</b>	Rwanda	Rwanda made registering property easier by implementing online services to facilitate the registration of property transfers.
<b>DB2018</b>	Nigeria	Nigeria, Lagos made transferring property easier and more transparent by removing the sworn affidavit for certified copies of the land ownership records, introducing a specific and independent complaint mechanism, and by publishing statistics on land transfers. Nigeria, Kano made transferring property more transparent by publishing the list documents, fee schedule and service standards for property transactions.
<b>DB2018</b>	Niger	Niger made registering property easier by lowering the costs of transferring property.
<b>DB2018</b>	Mauritius	Mauritius made it easier to transfer property by eliminating the transfer tax and registration duty, implementing a complaint mechanism and publishing service standards.
<b>DB2018</b>	Mauritania	Mauritania made registering property easier by increasing the transparency of the land registry.
<b>DB2018</b>	Botswana	Botswana made registering property more difficult by reducing the efficiency of its Registrar of Deeds as it implements the computerization of manual records.
<b>DB2018</b>	Benin	Benin made registering property less costly by eliminating the tax registration. It also improved the transparency of the land administration system by publishing documentary requirements and fee schedule required for property transactions.

<b>DB2017</b>	Comoros	Comoros made transferring a property less expensive by reducing transfer costs.
<b>DB2017</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made it more expensive to transfer property by increasing the property transfer tax.
<b>DB2017</b>	Kenya	Kenya made Registering property easier by increasing the transparency at its land registry and cadastre.
<b>DB2017</b>	Mauritius	Mauritius made registering property easier by digitizing its land records.
<b>DB2017</b>	Rwanda	Rwanda made it easier to register property by introducing effective time limits and increasing the transparency of the land administration system.
<b>DB2017</b>	Senegal	Senegal made registering property easier by increasing the transparency at its land registry and cadastre.
<b>DB2017</b>	South Africa	South Africa made it more expensive to transfer property by increasing the property transfer tax.
<b>DB2017</b>	Zambia	Zambia made it more affordable to transfer property by decreasing the property
<b>DB2017</b>	Zimbabwe	Zimbabwe made registering property easier by launching an official website containing information on the list of documents and fees for completing a property transaction, as well as, a specific time frame for delivering a legally binding document that proves property ownership.
<b>DB2016</b>	Senegal	Senegal made transferring property less costly by lowering the property transfer tax.
<b>DB2016</b>	Nigeria	Nigeria made transferring property in Lagos less costly by reducing fees for property transactions.
<b>DB2016</b>	Madagascar	Madagascar made transferring property less costly by lowering the property transfer tax.
<b>DB2016</b>	Kenya	Kenya made property transfers faster by improving electronic document management at the land registry and introducing a unified form for registration.
<b>DB2016</b>	Guinea-Bissau	Guinea-Bissau made transferring property easier by lowering the property registration tax.
<b>DB2016</b>	Gabon	Gabon made transferring property less costly by lowering the property registration tax.
<b>DB2016</b>	Côte d'Ivoire	Côte d'Ivoire made transferring property less costly by lowering the property transfer tax rate.
<b>DB2016</b>	Congo, Rep.	The Republic of Congo made transferring property less costly by lowering the property transfer tax rate.
<b>DB2016</b>	Chad	Chad made transferring property less costly by lowering the property transfer tax.
<b>DB2016</b>	Cabo Verde	Cabo Verde made transferring property less costly by lowering the property registration tax.

<b>DB2015</b>	Côte d'Ivoire	Côte d'Ivoire made transferring property easier by digitizing its land registry system and lowering the property registration tax.
<b>DB2015</b>	Gabon	Gabon made transferring property more costly by increasing the property registration tax rate.
<b>DB2015</b>	Guinea	Guinea made registering property easier by reorganizing the records at the land registry and reducing the notary fees.
<b>DB2015</b>	Mozambique	Mozambique made registering property easier by streamlining procedures at the land registry and municipality.
<b>DB2015</b>	Senegal	Senegal made it easier to transfer property by replacing the authorization from the tax authority with a notification and setting up a single step at the land registry.
<b>DB2015</b>	Sierra Leone	Sierra Leone made registering property easier by introducing a fast-track procedure.
<b>DB2015</b>	Togo	Togo made transferring property easier by lowering the property registration tax rate.
<b>DB2015</b>	Zambia	Zambia made transferring property more difficult by increasing the property transfer tax rate.
<b>DB2014</b>	Uganda	Uganda made transferring property easier by eliminating the need to have instruments of land transfer physically embossed to certify payment of the stamp duty.
<b>DB2014</b>	Senegal	Senegal made transferring property easier by reducing the property transfer tax.
<b>DB2014</b>	Rwanda	Rwanda made transferring property easier by eliminating the requirement to obtain a tax clearance certificate and by implementing the web-based Land Administration Information System for processing land transactions.
<b>DB2014</b>	Niger	Niger made transferring property easier by reducing the registration fees.
<b>DB2014</b>	Namibia	Namibia made transferring property more expensive by increasing the transfer and stamp duties.
<b>DB2014</b>	Malawi	Malawi made transferring property easier by reducing the stamp duty.
<b>DB2014</b>	Liberia	Liberia made transferring property easier by digitizing the records at the land registry.
<b>DB2014</b>	Lesotho	Lesotho made transferring property easier by streamlining procedures and increasing administrative efficiency.
<b>DB2014</b>	Guinea-Bissau	Guinea-Bissau made transferring property easier by increasing the number of notaries dealing with property transactions.
<b>DB2014</b>	Guinea	Guinea made transferring property easier by reducing the property transfer tax.
<b>DB2014</b>	Côte d'Ivoire	Côte d'Ivoire made transferring property easier by streamlining procedures and reducing the property transfer tax.

<b>DB2014</b>	Chad	Chad made transferring property easier by lowering the property transfer tax.
<b>DB2014</b>	Cabo Verde	Cape Verde made property transfers faster by digitizing its land registry.
<b>DB2014</b>	Burundi	Burundi made transferring property easier by creating a one-stop shop for property registration.
<b>DB2013</b>	Burundi	Burundi made property transfers faster by establishing a statutory time limit for processing property transfer requests at the land registry.
<b>DB2013</b>	Comoros	The Comoros made it easier to transfer property by reducing the property transfer tax.
<b>DB2013</b>	Gabon	In Gabon registering property became more difficult because of longer administrative delays at the land registry.
<b>DB2013</b>	Mauritius	Mauritius made property transfers faster by implementing an electronic information management system at the Registrar-General's Department.
<b>DB2013</b>	Namibia	Namibia made transferring property more difficult by requiring conveyancers to obtain a building compliance certificate beforehand.
<b>DB2013</b>	Sierra Leone	Sierra Leone made registering property easier by computerizing the Ministry of Lands, Country Planning and the Environment.
<b>DB2013</b>	Uganda	Uganda made transferring property more difficult by introducing a requirement for property purchasers to obtain an income tax certificate before registration, resulting in delays at the Uganda Revenue Authority and the Ministry of Finance. At the same time, Uganda made it easier by digitizing records at the title registry, increasing efficiency at the assessor's office and making it possible for more banks to accept the stamp duty payment.
<b>DB2012</b>	Zambia	Zambia made registering property more costly by increasing the property transfer tax rate.
<b>DB2012</b>	Uganda	Uganda increased the efficiency of property transfers by establishing performance standards and recruiting more officials at the land office.
<b>DB2012</b>	Eswatini	Swaziland made transferring property quicker by streamlining the process at the land registry.
<b>DB2012</b>	South Africa	South Africa made transferring property less costly and more efficient by reducing the transfer duty and introducing electronic filing.
<b>DB2012</b>	São Tomé and Príncipe	São Tomé and Príncipe made registering property less costly by lowering property transfer taxes.
<b>DB2012</b>	Rwanda	Rwanda made transferring property more expensive by enforcing the checking of the capital gains tax.
<b>DB2012</b>	Namibia	Namibia made transferring property more expensive for companies.
<b>DB2012</b>	Malawi	Malawi made property registration slower by no longer sustaining last year's time improvement in Compliance Certificate processing times at the Ministry of Lands.

<b>DB2012</b>	Congo, Rep.	The Republic of Congo made registering property more expensive by reversing a previous law that reduced the registration fee.
<b>DB2012</b>	Central African Republic	The Central African Republic halved the cost of registering property.
<b>DB2012</b>	Cabo Verde	Cape Verde made registering property faster by implementing time limits for the notaries and the land registry.
<b>DB2012</b>	Angola	Angola made transferring property less costly by reducing transfer taxes.
<b>DB2011</b>	Cabo Verde	Cape Verde eased property registration by switching from fees based on a percentage of the property value to lower fixed rates.
<b>DB2011</b>	Congo, Dem. Rep.	The Democratic Republic of Congo reduced by half the property transfer tax to 3% of the property value.
<b>DB2011</b>	Malawi	Malawi eased property transfers by cutting the wait for consents and registration of legal instruments by half.
<b>DB2011</b>	Mali	Mali eased property transfers by reducing the property transfer tax for firms from 15% of the property value to 7%.
<b>DB2011</b>	Sierra Leone	Sierra Leone lifted a moratorium on sales of privately owned properties.

### Getting Credit

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Benin	Benin improved access to credit information by launching a new credit bureau.
<b>DB2019</b>	Côte d'Ivoire	Côte d'Ivoire improved access to credit information by expanding the coverage of the credit bureau and beginning to distribute data from utility companies.
<b>DB2019</b>	Kenya	Kenya strengthened access to credit by introducing a new Secured Transactions Law creating a unified secured transactions legal framework, and establishing a new unified and notice-based collateral registry.
<b>DB2019</b>	Madagascar	Madagascar improved access to credit information through the introduction of a new law governing the establishment, licensing and functioning of credit bureaus.
<b>DB2019</b>	Mauritania	Mauritania improved its credit information system by guaranteeing by law borrowers' right to inspect their personal data.
<b>DB2019</b>	Rwanda	Rwanda strengthened access to credit by enacting a new insolvency law. An automatic stay is now imposed on secured creditors for a period of 6 months and the law provides for reliefs from such stay when the assets are perishable or are not needed for the reorganization of the company.
<b>DB2019</b>	Sudan	Sudan strengthened access to credit by amending its companies act. An automatic stay is now imposed on secured creditors for a period of 30 days and the law provides for reliefs from such stay when the assets are perishable or are not needed for the reorganization of the company. Secured creditors are now given absolute priority over other claims, such as labor and tax, within bankruptcy proceedings.

<b>DB2019</b>	Zimbabwe	Zimbabwe improved access to credit information by increasing the coverage of the credit registry and providing consumer and commercial credit scores to banks and financial institutions.
<b>DB2018</b>	Zimbabwe	Zimbabwe improved access to credit information by launching a new credit registry. However, credit scoring was discontinued, reducing access to credit information.
<b>DB2018</b>	Zambia	Zambia strengthened access to credit by introducing 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.
<b>DB2018</b>	Togo	Togo improved access to credit information by launching a new credit bureau.
<b>DB2018</b>	Eswatini	Swaziland improved access to credit information by adopting a law that guarantees borrowers' right to access their own data.
<b>DB2018</b>	Nigeria	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.
<b>DB2018</b>	Malawi	Malawi strengthened access to credit by adopting a new law that establishes clear priority rules inside and outside bankruptcy procedures. Malawi improved access to credit information by establishing a new credit bureau.
<b>DB2018</b>	Madagascar	Madagascar improved access to credit information by increasing the coverage of the credit registry.
<b>DB2018</b>	Kenya	Kenya improved access to credit information by starting to distribute data from two utility companies.
<b>DB2018</b>	Guinea-Bissau	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.
<b>DB2018</b>	Cameroon	Cameroon improved access to credit information by launching a new credit registry.
<b>DB2018</b>	Burkina Faso	Burkina Faso improved access to credit information by launching a new credit bureau.
<b>DB2018</b>	Benin	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).
<b>DB2017</b>	Burkina Faso	Burkina Faso improved access to credit information by introducing regulations that govern the licensing and functioning of credit bureaus in West African Economic and Monetary Union (UEMOA) member states.

<b>DB2017</b>	Côte d'Ivoire	Côte d'Ivoire improved access to credit information by establishing a new credit bureau.
<b>DB2017</b>	Gambia, The	The Gambia strengthened access to credit by adopting the Security Interests in Moveable Property Act. The new law on secured transactions implements a functional secured transactions system and establishes a centralized notice based collateral registry.
<b>DB2017</b>	Lesotho	Lesotho improved access to credit information by expanding the coverage of its credit bureau.
<b>DB2017</b>	Malawi	Malawi strengthened access to credit by adopting a new law on secured transactions that implements a functional secured transactions system and establishes a centralized, notice-based, online collateral registry.
<b>DB2017</b>	Mali	Mali improved access to credit information by establishing a new credit bureau.
<b>DB2017</b>	Mauritania	Mauritania improved access to credit information by providing banks and financial institutions with online access to the credit registry data.
<b>DB2017</b>	Mozambique	Mozambique improved access to credit information by enacting a law that allows the establishment of a new credit bureau.
<b>DB2017</b>	Niger	Niger improved access to credit information by establishing a new credit bureau.
<b>DB2017</b>	Senegal	Senegal improved access to credit information by establishing a new credit bureau.
<b>DB2017</b>	Tanzania	The credit bureau in Tanzania expanded credit bureau borrower coverage and began to distribute credit data from retailers.
<b>DB2017</b>	Togo	Togo improved access to credit information by introducing regulations that govern the licensing and functioning of credit bureaus in UEMOA member states.
<b>DB2017</b>	Zimbabwe	Zimbabwe improved access to credit information by allowing the establishment of a credit registry.
<b>DB2016</b>	Zimbabwe	In Zimbabwe the credit bureau began to provide credit scores.
<b>DB2016</b>	Zambia	In Zambia the credit bureau began to provide credit scores.
<b>DB2016</b>	Uganda	In Uganda the credit bureau expanded borrower coverage, improving access to credit information.
<b>DB2016</b>	Seychelles	The Seychelles improved access to credit information by establishing a credit registry.
<b>DB2016</b>	Rwanda	In Rwanda the credit bureau started to provide credit scores to banks and other financial institutions while the credit registry expanded borrower coverage, strengthening the credit reporting system.
<b>DB2016</b>	Niger	Niger improved its credit information 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).

<b>DB2016</b>	Namibia	Namibia improved access to credit information by guaranteeing by law borrowers' right to inspect their own data.
<b>DB2016</b>	Mauritania	Mauritania improved access to credit information by lowering the threshold for the minimum size of loans to be included in the credit registry's database and by expanding borrower coverage.
<b>DB2016</b>	Mali	Mali improved its credit information 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).
<b>DB2016</b>	Madagascar	Madagascar improved access to credit by broadening the range of assets that can be used as collateral (including future assets), by allowing a general description of assets granted as collateral and by allowing a general description of debts and obligations.
<b>DB2016</b>	Liberia	Liberia improved access to credit by adopting new laws on secured transactions that establish a modern, unified and notice-based collateral registry.
<b>DB2016</b>	Lesotho	Lesotho improved access to credit information by establishing its first credit bureau.
<b>DB2016</b>	Kenya	Kenya improved access to credit information by passing legislation that allows the sharing of positive information and by expanding borrower coverage.
<b>DB2016</b>	Comoros	The Comoros improved access to credit information by establishing a new credit registry.
<b>DB2015</b>	Cameroon	Cameroon improved its credit information system by passing regulations that provide for the establishment and operation of a credit registry database.
<b>DB2015</b>	Cabo Verde	Cabo Verde improved its credit information system by adopting a new law providing for the establishment of credit bureaus.
<b>DB2015</b>	Congo, Dem. Rep.	The Democratic Republic of Congo improved access to credit information by establishing a credit registry.
<b>DB2015</b>	Côte d'Ivoire	Côte d'Ivoire improved its credit information system by introducing regulations that govern the licensing and operation of credit bureaus.
<b>DB2015</b>	Kenya	Kenya improved its credit information system by passing legislation that allows the sharing of both positive and negative credit information and establishes guidelines for the treatment of historical data.
<b>DB2015</b>	Mauritania	Mauritania improved its credit information system by lowering the minimum threshold for loans to be included in the registry's database.
<b>DB2015</b>	Rwanda	Rwanda improved access to credit by establishing clear priority rules outside bankruptcy for secured creditors and establishing clear grounds for relief from a stay of enforcement actions by secured creditors during reorganization procedures.
<b>DB2015</b>	Senegal	Senegal improved its credit information system by introducing regulations developed by the West African Economic and Monetary Union that govern the licensing and operation of credit bureaus.

<b>DB2015</b>	Sierra Leone	Sierra Leone improved its credit information system by beginning to distribute both positive and negative data and by increasing the system's coverage rate.
<b>DB2015</b>	South Africa	South Africa made access to credit information more difficult by introducing regulations requiring credit bureaus to remove negative credit information from their databases, such as adverse information on consumer behavior or enforcement action accumulated on a consumer's record before April 1, 2014.
<b>DB2015</b>	Tanzania	Tanzania improved access to credit information by creating credit bureaus.
<b>DB2015</b>	Zambia	In Zambia, the credit bureau improved access to credit information by starting to exchange credit information with retailers and utilities.
<b>DB2014</b>	Tanzania	Tanzania improved its credit information system through new regulations that provide for the licensing of credit reference bureaus and outline the functions of the credit reference data bank.
<b>DB2014</b>	São Tomé and Príncipe	São Tomé and Príncipe improved access to credit information by establishing a new credit registry.
<b>DB2014</b>	Rwanda	Rwanda strengthened its secured transactions system by providing more flexibility on the types of debts and obligations that can be secured through a collateral agreement.
<b>DB2014</b>	Mauritius	Mauritius improved access to credit information by expanding the scope of credit information and increasing the coverage of the historical data distributed from 2 years to 3.
<b>DB2014</b>	Congo, Dem. Rep.	The Democratic Republic of Congo strengthened its secured transactions system by adopting the OHADA (Organization for the Harmonization of Business Law in Africa) Uniform Act on Secured Transactions. The new law broadens the range of assets that can be used as collateral (including future assets) and the range of obligations that can be secured, extends security interests to the proceeds of the original asset and introduces the possibility of out-of-court enforcement.
<b>DB2013</b>	Ethiopia	Ethiopia improved access to credit information by establishing an online platform for sharing such information and by guaranteeing borrowers' right to inspect their personal data.
<b>DB2013</b>	Mauritius	Mauritius improved access to credit information by starting to collect payment information from retailers and beginning to distribute both positive and negative information.
<b>DB2013</b>	Nigeria	Nigeria improved access to credit information by distributing credit information from retail companies.
<b>DB2013</b>	Seychelles	Seychelles improved access to credit information by adopting new regulations that provide for the establishment and operation of a credit registry database.
<b>DB2013</b>	Sierra Leone	Sierra Leone improved access to credit information by establishing a public credit registry at its central bank and guaranteeing borrowers' right to inspect their personal data.
<b>DB2013</b>	Sudan	Sudan improved access to credit information by establishing a private credit bureau.

<b>DB2012</b>	Togo	Access to credit in Togo was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Sierra Leone	Sierra Leone improved its credit information system by enacting a new law providing for the creation of a public credit registry.
<b>DB2012</b>	Senegal	Access to credit in Senegal was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Rwanda	In Rwanda the private credit bureau started to collect and distribute information from utility companies and also started to distribute more than 2 years of historical information, improving the credit information system.
<b>DB2012</b>	Niger	Access to credit in Niger was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Mali	Access to credit in Mali was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Malawi	Malawi improved its credit information system by passing a new law allowing the creation of a private credit bureau.
<b>DB2012</b>	Madagascar	Madagascar improved its credit information system by eliminating the minimum threshold for loans included in the database and making it mandatory for banks to share credit information with the credit bureau.
<b>DB2012</b>	Liberia	Liberia strengthened its legal framework for secured transactions by adopting a new commercial code that broadens the range of assets that can be used as collateral (including future assets) and extends the security interest to the proceeds of the original asset.
<b>DB2012</b>	Guinea-Bissau	Access to credit in Guinea-Bissau was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Guinea	Access to credit in Guinea was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.

<b>DB2012</b>	Gabon	Access to credit in Gabon was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Equatorial Guinea	Access to credit in Equatorial Guinea was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Côte d'Ivoire	Access to credit in Côte d'Ivoire was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Congo, Rep.	Access to credit in the Republic of Congo was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Comoros	Access to credit in Comoros was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Chad	Access to credit in Chad was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Central African Republic	Access to credit in the Central African Republic was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Cabo Verde	Cape Verde improved its credit information system by introducing a new online platform and by starting to provide 5 years of historical data.
<b>DB2012</b>	Cameroon	Access to credit in Cameroon was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.

<b>DB2012</b>	Burkina Faso	Access to credit in Burkina Faso was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Benin	Access to credit in Benin was improved through amendments to the OHADA (Organization for the Harmonization of Business Law in Africa) Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.
<b>DB2012</b>	Angola	Angola strengthened its credit information system by adopting new rules for credit bureaus and guaranteeing the right of borrowers to inspect their data.
<b>DB2011</b>	Ghana	Ghana strengthened access to credit by granting an operating license to a private credit bureau that began operations in April of 2010.
<b>DB2011</b>	Rwanda	Rwanda enhanced access to credit by allowing borrowers the right to inspect their own credit report and mandating that loans of all sizes be reported to the central bank's public credit registry.
<b>DB2011</b>	Uganda	Uganda enhanced access to credit by establishing a new private credit bureau.

### Protecting Minority Investors

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Kenya	Kenya strengthened minority investor protections by increasing disclosure requirements, regulating the approval of transactions with interested parties and increasing available remedies if said transactions are prejudicial, increasing shareholders' rights and role in major corporate decisions and requiring greater corporate transparency.
<b>DB2019</b>	Mauritius	Mauritius strengthened minority investors protections by clarifying ownership and control structures and requiring greater corporate transparency.
<b>DB2019</b>	Sudan	Sudan strengthened minority investor protections by easing access to evidence in shareholder litigation and increasing the rights and role of shareholders in private companies.
<b>DB2018</b>	Rwanda	Rwanda strengthened minority investor protections by making it easier to sue directors, clarifying ownership and control structures and requiring greater corporate transparency.
<b>DB2017</b>	Kenya	Kenya strengthened minority investor protections by clarifying ownership and control structures, by introducing greater requirements for disclosure of related-party transactions to the board of directors, by making it easier to sue directors in cases of prejudicial related-party transactions and by allowing the rescission of related-party transactions that are shown to harm the company.

<b>DB2017</b>	Malawi	Malawi strengthened minority investor protections by increasing shareholder rights and role in major corporate decisions, by clarifying ownership and control structures through the prohibition of a subsidiary company from acquiring shares issued by its parent company, and by extending the ability for shareholders to recover their legal expenses.
<b>DB2017</b>	Mauritania	Mauritania strengthened minority investor protections by requiring prior external review of related-party transactions, by increasing director liability and by expanding shareholders' role in major transactions.
<b>DB2017</b>	Niger	Niger strengthened minority investor protections by introducing a provision whereby requires the winning party's legal expenses are reimbursed by the losing party.
<b>DB2017</b>	Sudan	Sudan strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors, and granting shareholders preemption rights in limited liability companies. However, Sudan weakened minority investor protections by making it more difficult to sue directors in case of prejudicial related-party transactions, decreasing shareholder rights and role in major corporate decisions, and undermining ownership and control structures.
<b>DB2016</b>	Zimbabwe	Zimbabwe strengthened minority investor protections by introducing provisions allowing legal practitioners to enter into contingency fee agreements with clients.
<b>DB2016</b>	Rwanda	Rwanda strengthened minority investor protections by introducing provisions allowing holders of 10% of a company's shares to call for an extraordinary meeting of shareholders, requiring holders of special classes of shares to vote on decisions affecting their shares, requiring board members to disclose information about their directorships and primary employment and requiring that audit reports for listed companies be published in a newspaper.
<b>DB2016</b>	Nigeria	Nigeria strengthened minority investor protections by requiring that related-party transactions be subject to external review and to approval by disinterested shareholders. This reform applies to both Kano and Lagos.
<b>DB2016</b>	Madagascar	Madagascar strengthened minority investor protections by requiring that directors with a conflict of interest fully disclose the nature of their interest to the board of directors.
<b>DB2015</b>	Benin	Benin strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Burkina Faso	Burkina Faso strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.

<b>DB2015</b>	Cameroon	Cameroon strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Central African Republic	The Central African Republic strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Chad	Chad strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Comoros	The Comoros strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Congo, Dem. Rep.	The Democratic Republic of Congo strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Congo, Rep.	The Republic of Congo strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Côte d'Ivoire	Côte d'Ivoire strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Equatorial Guinea	Equatorial Guinea strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Gabon	Gabon strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.

<b>DB2015</b>	Gambia, The	The Gambia strengthened minority investor protections by clarifying the duties of directors and providing new venues and remedies for minority shareholders seeking redress for oppressive conduct.
<b>DB2015</b>	Guinea	Guinea strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Guinea-Bissau	Guinea-Bissau strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Mali	Mali strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Niger	Niger strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2015</b>	Senegal	Senegal strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors; by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions; and by making it possible for shareholder plaintiffs to request from the other party, and from witnesses, documents relevant to the subject matter of the claim during the trial.
<b>DB2015</b>	Togo	Togo strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.
<b>DB2014</b>	Rwanda	Rwanda strengthened investor protections through a new law allowing plaintiffs to cross-examine defendants and witnesses with prior approval of the questions by the court.
<b>DB2014</b>	Congo, Dem. Rep.	The Democratic Republic of Congo strengthened investor protections by adopting the OHADA Uniform Act on Commercial Companies and Economic Interest Groups, which introduces additional approval and disclosure requirements for related-party transactions and makes it possible to sue directors when such transactions harm the company.

<b>DB2013</b>	Lesotho	Lesotho strengthened investor protections by increasing the disclosure requirements for related-party transactions and improving the liability regime for company directors in cases of abusive related-party transactions.
<b>DB2012</b>	Burundi	Burundi strengthened investor protections by introducing new requirements for the approval of transactions between interested parties, by requiring greater corporate disclosure to the board of directors and in the annual report and by making it easier to sue directors in cases of prejudicial transactions between interested parties.
<b>DB2011</b>	Eswatini	Swaziland strengthened investor protections by requiring greater corporate disclosure, higher standards of accountability for company directors and greater access to corporate information for minority investors. Swaziland reduced the time to import by implementing an electronic data interchange system for customs at its border posts.

### Paying Taxes

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Côte d'Ivoire	Côte d'Ivoire made paying taxes easier by introducing an online platform for filing corporate income tax and value added tax returns.
<b>DB2019</b>	Gabon	Gabon made paying taxes more difficult by levying two new taxes: the special solidarity contribution tax and the tax for professional training.
<b>DB2019</b>	Kenya	Kenya made paying taxes easier by merging all permits into a single unified business permit and by simplifying the value added tax schedule on its iTax platform.
<b>DB2019</b>	Mauritius	Mauritius made paying taxes easier by introducing an expedited processing system for value added tax refunds and by upgrading its online platform to allow for the online submission of invoices and amended corporate income tax returns.
<b>DB2019</b>	Mozambique	Mozambique made paying taxes easier by reducing the mandatory carry-forward period before taxpayers can request a value added tax cash refund to four months (from 12 months previously).
<b>DB2019</b>	Togo	Togo made paying taxes easier by introducing an online platform for filing corporate income tax and value-added tax. Togo also made paying taxes less costly by lowering the corporate income tax rate.
<b>DB2018</b>	Zambia	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.
<b>DB2018</b>	Senegal	Senegal made paying taxes easier by introducing time limits to the General Tax Code for processing VAT cash refunds and applying these time limits in practice.
<b>DB2018</b>	Rwanda	Rwanda made paying taxes easier by establishing an online system for filing and paying taxes.

<b>DB2018</b>	Nigeria	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.
<b>DB2018</b>	Mauritania	Mauritania made paying taxes easier by allowing for quarterly filing and payment of social security (CNSS) contributions.
<b>DB2018</b>	Kenya	Kenya made paying taxes easier by implementing an online platform, iTax, for filing and paying corporate income tax and the standards levy.
<b>DB2018</b>	Botswana	Botswana made paying taxes easier by establishing an online system for filing and paying taxes.
<b>DB2017</b>	Angola	Angola made paying taxes easier and less costly by reducing the frequency of advance payments of corporate income tax and increasing the allowable deductions for bad debt provisions. At the same time, Angola made interest income tax a final tax that is not deductible for the calculation of corporate income tax.
<b>DB2017</b>	Burundi	Burundi made paying taxes easier by introducing a new tax return and eliminating the personalized VAT declaration form.
<b>DB2017</b>	Cameroon	Cameroon made paying taxes more costly by increasing the minimum tax rate for companies.
<b>DB2017</b>	Equatorial Guinea	Equatorial Guinea made paying taxes more costly by increasing the minimum tax.
<b>DB2017</b>	Mauritania	Mauritania made paying taxes easier by reducing the frequency of both tax filing and payment of social security contributions.
<b>DB2017</b>	Rwanda	Rwanda made paying taxes more complicated by introducing a requirement that companies file and pay social security contributions monthly instead of quarterly.
<b>DB2017</b>	Senegal	Senegal made paying taxes less costly by reducing the maximum cap for corporate income tax and implementing more efficient accounting systems and software.
<b>DB2017</b>	South Africa	South Africa made paying taxes more costly by increasing the rates of vehicle tax and property tax. At the same time the rate of social security contributions paid by employers was reduced. South Africa made paying taxes more complicated by increasing the time it takes to prepare VAT returns.
<b>DB2017</b>	Tanzania	Tanzania made paying taxes more complicated by increasing the frequency of filing of the skills Development Levy and more costly by introducing a workers' compensation tariff paid by employers.
<b>DB2017</b>	Togo	Togo made paying taxes easier by streamlining the administrative process of complying with tax obligations.
<b>DB2017</b>	Uganda	Uganda made paying taxes easier by eliminating a requirement for tax returns to be submitted in paper copy following online submission. At the same time, Uganda increased the stamp duty for insurance contracts.

<b>DB2016</b>	Zambia	Zambia made paying taxes easier for companies by implementing electronic filing and payment for VAT. At the same time, Zambia made paying taxes more costly by increasing the property transfer tax rate.
<b>DB2016</b>	Eswatini	Swaziland made paying taxes less costly for companies by reducing the corporate income tax rate. On the other hand, Swaziland raised the ceiling for the National Provident Fund contribution.
<b>DB2016</b>	Rwanda	Rwanda made paying taxes easier for companies by introducing electronic filing and making its use compulsory.
<b>DB2016</b>	Mozambique	Mozambique made paying taxes easier and less costly for companies by implementing an online system for filing social security contributions and by increasing the depreciation rate for copying machines.
<b>DB2016</b>	Liberia	Liberia made paying taxes more complicated for companies by introducing a minimum corporate income tax.
<b>DB2016</b>	Gambia, The	The Gambia made paying taxes easier for companies by introducing a VAT system that is less complicated than the previous sales tax system—and made paying taxes less costly by reducing the corporate income tax rate.
<b>DB2016</b>	Gabon	Gabon made paying taxes more costly for companies by reducing the depreciation rates for some types of fixed assets.
<b>DB2016</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made paying taxes more complicated for companies by introducing a new social security contribution paid by employers, though it subsequently reduced the rate of the contribution.
<b>DB2016</b>	Angola	Angola made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2015</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made paying taxes easier for companies by simplifying corporate income tax returns and abolishing the minimum tax payable depending on a company's size. On the other hand, it increased the rate for the minimum lump-sum tax applied to annual revenue.
<b>DB2015</b>	Congo, Rep.	The Republic of Congo made paying taxes easier for companies by reducing the corporate income tax rate and by abolishing the tax on the rental value of business premises and the tax on company-owned cars.
<b>DB2015</b>	Gabon	Gabon made paying taxes easier for companies by introducing an electronic system for filing and paying VAT.
<b>DB2015</b>	Kenya	Kenya made paying taxes more costly for companies by increasing employers' social security contribution rate.
<b>DB2015</b>	Namibia	Namibia made paying taxes more complicated for companies by introducing a new vocational education and training levy.
<b>DB2015</b>	Senegal	Senegal made paying taxes easier for companies by abolishing the vehicle tax and making it possible to download the declaration forms for VAT online.

<b>DB2015</b>	Seychelles	The Seychelles made paying taxes easier for companies by reducing the business tax rate applicable to income above 1 million Seychelles rupees (\$77,700) and by introducing a simplified new tax return allowing joint filing and payment of the business tax, VAT and corporate social responsibility tax. On the other hand, it increased employers' pension fund contribution rate.
<b>DB2015</b>	Sierra Leone	Sierra Leone made paying taxes more complicated for companies by introducing a capital gains tax.
<b>DB2015</b>	Eswatini	Swaziland made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2015</b>	Tanzania	Tanzania made paying taxes more complicated for companies by introducing an excise tax on money transfers. On the other hand, it made paying taxes less costly by reducing the rate of the skill and development levy.
<b>DB2015</b>	Togo	Togo made paying taxes less costly for companies by reducing the payroll tax rate.
<b>DB2015</b>	Zambia	Zambia made paying taxes easier for companies by abolishing the medical levy and by introducing an online system for filing corporate income tax, VAT and some labor taxes. At the same time, it also increased the property transfer tax.
<b>DB2014</b>	South Sudan	South Sudan made paying taxes more costly for companies by increasing the corporate income tax rate.
<b>DB2014</b>	Togo	Togo made paying taxes more costly for companies by increasing corporate income tax rate and employers' social security contribution rate and by introducing a new tax on corporate cars. At the same time, Togo reduced the payroll tax rate.
<b>DB2014</b>	South Africa	South Africa made paying taxes easier for companies by replacing the secondary tax on companies with a dividend tax borne by shareholders.
<b>DB2014</b>	Seychelles	The Seychelles made paying taxes more complicated for companies by introducing a value added tax.
<b>DB2014</b>	Senegal	Senegal made paying taxes more costly by increasing the corporate income tax rate. At the same time, Senegal facilitated tax payments by making tax forms available online and creating the Center for Medium Enterprises.
<b>DB2014</b>	Rwanda	Rwanda made paying taxes easier and less costly for companies by rolling out its electronic filing system to the majority of businesses and by reducing the property tax rate and business trading license fee.
<b>DB2014</b>	Mauritania	Mauritania made paying taxes more costly for companies by introducing a new health insurance contribution for employers that is levied on gross salaries.
<b>DB2014</b>	Madagascar	Madagascar made paying taxes easier and less costly for companies by training taxpayers in the use of the online system for value added tax declarations and by reducing the corporate income tax rate.
<b>DB2014</b>	Gambia, The	The Gambia made paying taxes easier for companies by replacing the sales tax with a value added tax.

<b>DB2014</b>	Gabon	Gabon made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2014</b>	Côte d'Ivoire	Côte d'Ivoire made paying taxes more costly for companies by increasing the employers' contribution rate for social security related to retirement, increasing the rate for the special tax on equipment and eliminating several kinds of tax relief for businesses.
<b>DB2014</b>	Congo, Rep.	The Republic of Congo made paying taxes easier and less costly for companies by merging several employment taxes into a single tax and lowering the tax rate on rental value.
<b>DB2014</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made paying taxes more costly for companies by increasing the employers' social security contribution rate.
<b>DB2014</b>	Burundi	Burundi made paying taxes less costly for companies by reducing corporate income tax rate.
<b>DB2014</b>	Burkina Faso	Burkina Faso made paying taxes easier for companies by abolishing the separate capital gains tax on real estate properties.
<b>DB2013</b>	Botswana	Botswana made paying taxes more costly for companies by increasing the profit tax rate.
<b>DB2013</b>	Ethiopia	Ethiopia introduced a social insurance contribution.
<b>DB2013</b>	Kenya	Kenya made paying taxes faster for companies by enhancing electronic filing systems.
<b>DB2013</b>	Liberia	Liberia made paying taxes easier for companies by reducing the profit tax rate and abolishing the turnover tax.
<b>DB2013</b>	Malawi	Malawi introduced a mandatory pension contribution for companies.
<b>DB2013</b>	Mali	Mali made paying taxes less costly for companies by reducing the corporate income tax rate—though it also introduced a new tax on land. At the same time, Mali simplified the processes of paying taxes by introducing a single form for joint filing and payment of several taxes.
<b>DB2013</b>	Nigeria	Nigeria introduced a new compulsory labor contribution paid by the employer.
<b>DB2013</b>	Eswatini	Swaziland introduced value added tax.
<b>DB2012</b>	Togo	Togo reduced its corporate income tax rate.
<b>DB2012</b>	Seychelles	The Seychelles made paying taxes less costly for firms by eliminating the social security tax.
<b>DB2012</b>	Rwanda	Rwanda reduced the frequency of value added tax filings by companies from monthly to quarterly.
<b>DB2012</b>	Gambia, The	The Gambia reduced the minimum turnover tax and corporate income tax rates.
<b>DB2012</b>	Côte d'Ivoire	Côte d'Ivoire eliminated a tax on firms, the contribution for national reconstruction (contribution pour la reconstruction nationale).

<b>DB2012</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made paying taxes easier for firms by replacing the sales tax with a value added tax.
<b>DB2012</b>	Burundi	Burundi made paying taxes easier for companies by reducing the payment frequency for social security contributions from monthly to quarterly.
<b>DB2011</b>	Burkina Faso	Burkina Faso reduced the statutory tax rate and the number of taxes for business and introduced simpler, uniform compliance procedures.
<b>DB2011</b>	Burundi	Burundi made paying taxes simpler by replacing the transactions tax with a value added tax.
<b>DB2011</b>	Cabo Verde	Cape Verde abolished the stamp duties on sales and checks.
<b>DB2011</b>	Chad	Chad increased taxes on business through changes to its social security contribution rates.
<b>DB2011</b>	Congo, Rep.	The Republic of Congo reduced its corporate income tax rate from 38% to 36% in 2010.
<b>DB2011</b>	Côte d'Ivoire	Côte d'Ivoire made paying taxes less costly for companies by reducing the corporate income tax rate.
<b>DB2011</b>	Kenya	Kenya increased the administrative burden of paying taxes by requiring quarterly filing of payroll taxes.
<b>DB2011</b>	Madagascar	Madagascar continued to reduce corporate tax rates.
<b>DB2011</b>	Mauritius	Mauritius introduced a new corporate social responsibility tax.
<b>DB2011</b>	Niger	Niger reduced its corporate income tax rate.
<b>DB2011</b>	São Tomé and Príncipe	São Tomé and Príncipe reduced the corporate income tax rate to a standard 25%.
<b>DB2011</b>	Seychelles	The Seychelles removed the tax-free threshold limit and lowered corporate income tax rates.
<b>DB2011</b>	Sierra Leone	Sierra Leone replaced sales and service taxes with a goods and service tax.
<b>DB2011</b>	Zimbabwe	Zimbabwe reduced the corporate income tax rate from 30% to 25%, lowered the capital gains tax from 20% to 5% and simplified the payment of corporate income tax by allowing quarterly payment through commercial banks.

### Trading across Borders

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Angola	Angola made exporting and importing easier by implementing an automated customs data management system, ASYCUDA (Automated System for Customs Data) World, and by upgrading its port community system to allow for electronic information exchange between different parties involved in the import/export process.
<b>DB2019</b>	Congo, Dem. Rep.	The Democratic Republic of Congo reduced the time needed to export and import by implementing the national trade single window

<b>DB2019</b>	Ghana	Ghana made importing easier by implementing a paperless customs clearance processing system.
<b>DB2019</b>	Guinea	Guinea made importing easier by eliminating pre-shipment inspections for imports.
<b>DB2019</b>	Lesotho	Lesotho made exporting and importing easier by implementing an automated customs data management system, ASYCUDA.
<b>DB2019</b>	Mauritius	Mauritius made exporting easier by introducing a risk-based management system.
<b>DB2019</b>	Mozambique	Mozambique made trading across borders easier by streamlining the submission of documents for imports, improving infrastructure at the Ressano Garcia border crossing and simplifying export documentary compliance.
<b>DB2019</b>	Nigeria	Nigeria reduced the time needed to export and import by implementing joint inspections, the NICIS2 electronic system and around-the-clock operations at Apapa Port. This reform applies to both Kano and Lagos.
<b>DB2019</b>	Rwanda	Rwanda reduced the time required to export and import by implementing the Single Customs Territory, risk-based inspections and online certificates.
<b>DB2019</b>	Uganda	Uganda reduced the time needed to export and import by further implementing the Single Customs Territory, as well as by developing the Uganda Electronic Single Window and the Centralized Document Processing Centre.
<b>DB2018</b>	Zambia	Zambia made exporting and importing easier by implementing a web-based customs data management platform, ASYCUDA World.
<b>DB2018</b>	Uganda	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.
<b>DB2018</b>	Eswatini	Swaziland made exporting and importing easier by implementing a web-based customs data management platform, ASYCUDA World.
<b>DB2018</b>	Sierra Leone	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.
<b>DB2018</b>	São Tomé and Príncipe	São Tomé and Príncipe made exporting and importing easier by implementing a one-stop shop and electronic trade single window.
<b>DB2018</b>	Mozambique	Mozambique made exporting easier by improving infrastructure at the Maputo-Matola port complex.
<b>DB2018</b>	Mauritius	Mauritius made trading across borders easier by improving the Cargo Community System, introducing advanced electronic document submission and updating the risk-based inspection system.
<b>DB2018</b>	Mauritania	Mauritania made trading across border easier through a series of initiatives at the Port of Nouakchott, such as eliminating the requirement to weigh all import containers, investing in infrastructure, streamlining the movement of cargo and consolidating the payment of fees.

<b>DB2018</b>	Malawi	Malawi made exporting and importing easier by upgrading to a web-based customs data management platform, ASYCUDA World.
<b>DB2018</b>	Kenya	Kenya reduced the time for import documentary compliance by utilizing its single window system, which allows for electronic submission of customs entries.
<b>DB2018</b>	Ethiopia	Ethiopia made trading across border 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.
<b>DB2018</b>	Comoros	The Comoros made trading across borders easier by implementing an automated customs data management system, SYDONIA++, which reduced the time for the preparation and submission of documents for both exports and imports.
<b>DB2018</b>	Cabo Verde	Cabo Verde made exporting and importing easier by implementing an automated customs data management system, ASYCUDA World.
<b>DB2018</b>	Botswana	Botswana made trading across borders easier by implementing a new automated customs data management system.
<b>DB2018</b>	Angola	Angola made trading across borders easier by improving infrastructure at the Port of Luanda.
<b>DB2017</b>	Ghana	Ghana made trading across borders easier by removing the mandatory pre-arrival assessment inspection at origin for imported products.
<b>DB2017</b>	Madagascar	Madagascar made trading across borders easier by simplifying and streamlining customs procedures and implementing an electronic data interchange system, which reduced the time for preparation and submission of trade documents for both exporting and importing.
<b>DB2017</b>	Mauritania	Mauritania made trading across borders easier by upgrading SYDONIA World electronic system, which reduced the time for preparation and submission of customs declarations for both exports and imports.
<b>DB2017</b>	Niger	Niger made trading across borders easier by removing the mandatory pre-shipment inspection for imported products.
<b>DB2017</b>	Rwanda	Rwanda made trading across borders easier by removing the mandatory pre-shipment inspection for imported products.
<b>DB2017</b>	Togo	Togo made trading across borders easier by implementing an electronic single-window system, which reduced the time for border compliance and documentary compliance for both exporting and importing.
<b>DB2017</b>	Uganda	Uganda made trading across borders easier by constructing the Malaba One-Stop Border Post which reduced border compliance time for exports.
<b>DB2017</b>	Zimbabwe	Zimbabwe made trading across borders more difficult by introducing a mandatory pre-shipment inspection for imported products.

<b>DB2016</b>	Zambia	Zambia increased the documentary and border compliance time for both exporting and importing by shifting all clearance authority to a central processing center at the initial stage of implementing a web-based customs platform (ASYCUDA World).
<b>DB2016</b>	Togo	Togo reduced the time for documentary and border compliance for importing by implementing an electronic platform connecting several agencies for import procedures and payments.
<b>DB2016</b>	Tanzania	Tanzania reduced the time for both exporting and importing by implementing the Tanzania Customs Integrated System (TANCIS), an online system for downloading and processing customs documents.
<b>DB2016</b>	Rwanda	Rwanda increased the time and cost for documentary and border compliance for importing by making preshipment inspection mandatory for all imported products.
<b>DB2016</b>	Niger	Niger increased the time and cost for documentary and border compliance for importing by making a preshipment inspection mandatory.
<b>DB2016</b>	Mauritania	Mauritania reduced the documentary and border compliance time for importing by eliminating the preimport declaration and value attestation and making the manifest electronic.
<b>DB2016</b>	Mali	Mali reduced the time for documentary compliance for both exporting and importing by introducing an electronic data interchange system.
<b>DB2016</b>	Madagascar	Madagascar reduced the time for border compliance for both exporting and importing by upgrading port infrastructure—and also reduced the time for documentary compliance for importing.
<b>DB2016</b>	Ghana	Ghana reduced the documentary and border compliance time for importing by developing electronic channels for submitting and collecting the final classification and valuation report.
<b>DB2016</b>	Côte d'Ivoire	Côte d'Ivoire made trading across borders easier by implementing a single-window platform for importing, which reduced the time required for documentary compliance.
<b>DB2016</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made trading across borders more difficult by increasing the port handling time and cost for exporting and importing.
<b>DB2016</b>	Benin	Benin made trading across borders easier by further developing its electronic single-window system, which reduced the time for border compliance for both exporting and importing.
<b>DB2015</b>	Benin	Benin made trading across borders easier by reducing the number of documents needed for imports.
<b>DB2015</b>	Central African Republic	The Central African Republic made trading across borders more difficult by increasing border checks and security controls at the border post with Cameroon.

<b>DB2015</b>	Côte d'Ivoire	Côte d'Ivoire made trading across borders easier by simplifying the processes for producing the inspection report and by reducing port and terminal handling charges at the port of Abidjan.
<b>DB2015</b>	Ghana	Ghana made trading across borders easier by upgrading infrastructure at the port of Tema.
<b>DB2015</b>	Tanzania	Tanzania made trading across borders easier by upgrading infrastructure at the port of Dar es Salaam.
<b>DB2015</b>	Uganda	Uganda made trading across borders easier by implementing the ASYCUDA World electronic system for the submission of export and import documents.
<b>DB2014</b>	Togo	Togo made trading across borders more difficult by granting monopoly control of all port activities at the port of Lomé to a private company.
<b>DB2014</b>	Eswatini	Swaziland made trading across borders easier by streamlining the process for obtaining a certificate of origin.
<b>DB2014</b>	Rwanda	Rwanda made trading across borders easier by introducing an electronic single-window system at the border.
<b>DB2014</b>	Mozambique	Mozambique made trading across borders easier by implementing an electronic single-window system.
<b>DB2014</b>	Mauritania	Mauritania made trading across borders easier by introducing a new riskbased inspection system with scanners.
<b>DB2014</b>	Madagascar	Madagascar made trading across borders easier by rolling out an online platform linking trade operators with government agencies involved in the trade process and customs clearance.
<b>DB2014</b>	Guinea	Guinea made trading across borders easier by improving port management systems.
<b>DB2014</b>	Congo, Rep.	The Republic of Congo made trading across borders easier by implementing prearrival processing of ship manifests and making improvements in customs administration.
<b>DB2014</b>	Chad	Chad made trading across borders more difficult by introducing a new export and import document.
<b>DB2014</b>	Central African Republic	The Central African Republic made trading across borders easier by rehabilitating the key transit road at the border with Cameroon.
<b>DB2014</b>	Burundi	Burundi made trading across borders easier by eliminating the requirement for a preshipment inspection clean report of findings.
<b>DB2014</b>	Benin	Benin made trading across borders easier by improving port management systems, enhancing the infrastructure around the port and putting in place new rules for the transit of trucks.
<b>DB2014</b>	Angola	Angola increased documentation requirements for cross-border trade by introducing a mandatory registration for all traders and a new license for export and import transactions.

<b>DB2013</b>	Benin	Benin reduced the time required to trade across borders by implementing an electronic single-window system integrating customs, control agencies, port authorities and other service providers at the Cotonou port.
<b>DB2013</b>	Botswana	In Botswana exporting and importing became faster thanks to the introduction of a scanner by the country's customs authority and an upgrade of South Africa's customs declaration system, both at the Kopfontein–Tlokweng border post.
<b>DB2013</b>	Burundi	Burundi reduced the time to trade across borders by enhancing its use of electronic data interchange systems, introducing a more efficient system for monitoring goods going through transit countries and improving border coordination with neighboring transit countries.
<b>DB2013</b>	Ghana	Ghana added to the time required to import by increasing its scanning of imports and changing its customs clearance system.
<b>DB2013</b>	Malawi	Trading across borders in Malawi became easier thanks to improvements in customs clearance procedures and transport links between the port of Beira in Mozambique and Blantyre.
<b>DB2013</b>	Niger	Niger reduced the time to import by expanding and optimizing the use of an electronic data interchange system for customs clearance.
<b>DB2013</b>	South Africa	South Africa reduced the time and documents required to export and import through its ongoing customs modernization program.
<b>DB2013</b>	Tanzania	Tanzania made importing more difficult by introducing a requirement to obtain a certificate of conformity before the imported goods are shipped.
<b>DB2012</b>	Tanzania	Tanzania made trading across borders faster by implementing the Pre-Arrival Declaration (PAD) system and electronic submission of customs declaration.
<b>DB2012</b>	Sierra Leone	Sierra Leone made trading across borders faster by implementing the Automated System for Customs Data (ASYCUDA).
<b>DB2012</b>	Seychelles	The Seychelles made trading across borders faster by introducing electronic submission of customs documents.
<b>DB2012</b>	Senegal	Senegal made trading across borders less costly by opening the market for transport, which increased competition.
<b>DB2012</b>	São Tomé and Príncipe	São Tomé and Príncipe made trading across borders faster by adopting legislative, administrative and technological improvements.
<b>DB2012</b>	Liberia	Liberia made trading across borders faster by implementing online submission of customs forms and enhancing risk-based inspections.
<b>DB2012</b>	Gambia, The	The Gambia made trading across borders faster by implementing the Automated System for Customs Data (ASYCUDA).
<b>DB2011</b>	Angola	Angola reduced the time for trading across borders by making investments in port infrastructure and administration.
<b>DB2011</b>	Burkina Faso	Burkina Faso reduced documentation requirements for importers and exporters, making it easier to trade.

<b>DB2011</b>	Ethiopia	Ethiopia made trading easier by addressing internal bureaucratic inefficiencies.
<b>DB2011</b>	Kenya	Kenya speeded up trade by implementing an electronic cargo tracking system and linking this system to the Kenya Revenue Authority's electronic data interchange system for customs clearance.
<b>DB2011</b>	Madagascar	Madagascar improved communication and coordination between customs and the terminal port operators through its single-window system (GASYNET), reducing both the time and the cost to export and import.
<b>DB2011</b>	Mali	Mali eliminated redundant inspections of imported goods, reducing the time for trading across borders.
<b>DB2011</b>	Rwanda	Rwanda reduced the number of trade documents required and enhanced its joint border management procedures with Uganda and other neighbors, leading to an improvement in the trade logistics environment.
<b>DB2011</b>	Eswatini	Swaziland reduced the import time of trading across borders by implementing an electronic data interchange system for customs at its border posts.
<b>DB2011</b>	Zambia	Zambia eased trade by implementing a one-stop border post with Zimbabwe, launching web-based submission of customs declarations and introducing scanning machines at border posts.

### Enforcing Contracts

<b>DB Year</b>	<b>Economy</b>	<b>Reform</b>
<b>DB2019</b>	Benin	Benin made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Burkina Faso	Burkina Faso made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Cameroon	Cameroon made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Central African Republic	The Central African Republic made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Chad	Chad made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Comoros	The Comoros made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Congo, Rep.	The Republic of Congo made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.

<b>DB2019</b>	Côte d'Ivoire	Côte d'Ivoire made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Equatorial Guinea	Equatorial Guinea made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Ethiopia	Ethiopia made enforcing contracts easier by establishing specialized benches to resolve commercial cases.
<b>DB2019</b>	Gabon	Gabon made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Guinea	Guinea made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Guinea-Bissau	Guinea-Bissau made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Madagascar	Madagascar made enforcing contracts easier by introducing an automated system that randomly assigns cases to judges and that allows judges to manage cases electronically.
<b>DB2019</b>	Malawi	Malawi made enforcing contracts easier by adopting new civil procedure rules regulating time standards for key court events.
<b>DB2019</b>	Mali	Mali made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Namibia	Namibia made enforcing contracts easier by making performance measurement reports publicly available to show the court's performance and the progress of cases through the court.
<b>DB2019</b>	Niger	Niger made enforcing contracts easier by introducing a simplified procedure for small claims, rules limiting adjournments and mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Nigeria	Nigeria (Lagos) made enforcing contracts easier by issuing new rules of civil procedure for small claims courts which limit adjournments to unforeseen and exceptional circumstances.
<b>DB2019</b>	Rwanda	Rwanda made enforcing contracts easier by issuing new rules of civil procedure which limit adjournments to unforeseen and exceptional circumstances.
<b>DB2019</b>	São Tomé and Príncipe	São Tomé and Príncipe made enforcing contracts easier by adopting a new code of procedural costs that simplified and reduced court fees.
<b>DB2019</b>	Senegal	Senegal made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.
<b>DB2019</b>	Sudan	Sudan made enforcing contracts easier by recognizing voluntary conciliation and mediation as ways of resolving commercial disputes.
<b>DB2019</b>	Togo	Togo made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.

<b>DB2019</b>	Zambia	Zambia made enforcing contracts easier by making judgments rendered in commercial matters at the appellate and supreme court levels available to the general public online.
<b>DB2019</b>	Zimbabwe	Zimbabwe made enforcing contracts easier by making judgments rendered at the appellate and supreme court level in commercial cases available to the general public online.
<b>DB2018</b>	Senegal	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.
<b>DB2018</b>	Rwanda	Rwanda made enforcing contracts easier by making judgements rendered at all levels in commercial cases available to the general public through publication on the judiciary's website.
<b>DB2018</b>	Namibia	Namibia made enforcing contracts easier by introducing an electronic filing system and an electronic case management system for the use of judges and lawyers.
<b>DB2018</b>	Mauritania	Mauritania made enforcing contracts easier by making judgements rendered at all levels in commercial cases available to the general public on the courts' websites.
<b>DB2017</b>	Côte d'Ivoire	Côte d'Ivoire made enforcing contracts easier by introducing a simplified fast-track procedure for small claims that allows for parties' self-representation.
<b>DB2017</b>	Niger	Niger made enforcing contracts easier by creating a specialized commercial court in Niamey and by adopting a new code of civil procedure that establishes time standards for key court events.
<b>DB2017</b>	Rwanda	Rwanda made enforcing contracts easier by introducing an electronic case management system for judges and lawyers.
<b>DB2016</b>	Senegal	Senegal made enforcing contracts easier by introducing a law regulating voluntary mediation.
<b>DB2016</b>	Côte d'Ivoire	Côte d'Ivoire made enforcing contracts easier by introducing new provisions on voluntary mediation.
<b>DB2015</b>	Benin	Benin made enforcing contracts easier by creating a commercial section within its court of first instance.
<b>DB2015</b>	Mauritius	Mauritius made enforcing contracts easier by introducing an electronic filing system for court users.
<b>DB2015</b>	Seychelles	Seychelles made enforcing contracts easier by establishing a commercial court, implementing and refining its case management system, introducing court-annexed mediation, and addressing scheduling conflicts within the courts.
<b>DB2015</b>	South Africa	South Africa made enforcing contracts easier by amending the monetary jurisdiction of its lower courts and introducing voluntary mediation.
<b>DB2014</b>	Togo	Togo made enforcing contracts easier by creating specialized commercial divisions within the court of first instance.

<b>DB2014</b>	Mauritius	Mauritius made enforcing contracts easier by liberalizing the profession of court ushers, including by allowing registered ushers to serve as bailiffs in carrying out enforcement proceedings.
<b>DB2014</b>	Côte d'Ivoire	Côte d'Ivoire made enforcing contracts easier by creating a specialized commercial court.
<b>DB2013</b>	Benin	Benin made enforcing contracts easier by introducing a new code of civil, administrative and social procedures.
<b>DB2013</b>	Cameroon	Cameroon made enforcing contracts easier by creating specialized commercial divisions within its courts of first instance.
<b>DB2013</b>	Liberia	Liberia made enforcing contracts easier by creating a specialized commercial court.
<b>DB2013</b>	Rwanda	Rwanda made enforcing contracts easier by implementing an electronic filing system for initial complaints.
<b>DB2012</b>	Sierra Leone	Sierra Leone made enforcing contracts easier by launching a fast-track commercial court.
<b>DB2012</b>	Seychelles	The Seychelles expanded the jurisdiction of the lower court, increasing the time required to enforce contracts.
<b>DB2012</b>	Senegal	Senegal made enforcing contracts easier by launching specialized commercial chambers in the court.
<b>DB2012</b>	Lesotho	Lesotho made enforcing contracts easier by launching a specialized commercial court.
<b>DB2012</b>	Kenya	Kenya introduced a case management system that will help increase the efficiency and cost-effectiveness of commercial dispute resolution.
<b>DB2011</b>	Burkina Faso	Burkina Faso made enforcing contracts easier by setting up a specialized commercial court and abolishing the fee to register judicial decisions.
<b>DB2011</b>	Guinea-Bissau	Guinea-Bissau established a specialized commercial court, speeding up the enforcement of contracts.
<b>DB2011</b>	Malawi	Malawi simplified the enforcement of contracts by raising the ceiling for commercial claims that can be brought to the magistrates court.
<b>DB2011</b>	Mauritius	Mauritius speeded up the resolution of commercial disputes by recruiting more judges and adding more courtrooms.
<b>DB2011</b>	Uganda	Uganda continues to improve the efficiency of its court system, greatly reducing the time to file and serve a claim.
<b>DB2011</b>	Zambia	Zambia improved contract enforcement by introducing an electronic case management system in the courts that provides electronic referencing of cases, a database of laws, real-time court reporting and public access to court records.

## Resolving Insolvency

DB Year	Economy	Reform
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<b>DB2019</b>	Burundi	Burundi made resolving insolvency easier by streamlining the insolvency framework, expanding the scope of the insolvency law and introducing new preventive measures.
<b>DB2019</b>	Kenya	Kenya made resolving insolvency easier by facilitating the continuation of the debtor's business during insolvency proceedings, providing for equal treatment of creditors in reorganization proceedings and granting creditors greater participation in the insolvency proceedings.
<b>DB2019</b>	Rwanda	Rwanda made resolving insolvency easier by making insolvency proceedings more accessible for creditors and granting them greater participation in the proceedings. Rwanda also made resolving insolvency more difficult by hindering the continuation of the debtor's business during insolvency proceedings.
<b>DB2019</b>	Sudan	Sudan made resolving insolvency easier by facilitating the continuation of the debtor's business during insolvency proceedings, providing for the rejection of undervalued transactions and overly burdensome contracts and granting creditors greater participation in the proceedings.
<b>DB2018</b>	Malawi	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.
<b>DB2018</b>	Liberia	Liberia made resolving insolvency easier by introducing a legal framework for corporate insolvency, making liquidation and reorganization procedures available to debtors and creditors.
<b>DB2018</b>	Cabo Verde	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.
<b>DB2017</b>	Benin	Benin made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Burkina Faso	Burkina Faso made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Cameroon	Cameroon made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Central African Republic	The Central African Republic made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Chad	Chad made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Comoros	The Comoros made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.

<b>DB2017</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Congo, Rep.	The Republic of Congo made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Côte d'Ivoire	Côte d'Ivoire made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Equatorial Guinea	Equatorial Guinea made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Gabon	Gabon made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Guinea	Guinea made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Guinea-Bissau	Guinea-Bissau made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Kenya	Kenya made resolving insolvency easier by introducing a reorganization procedure, facilitating continuation of the debtor's business during insolvency proceedings and by introducing regulations for insolvency practitioners.
<b>DB2017</b>	Mali	Mali made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Niger	Niger made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Senegal	Senegal made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2017</b>	Togo	Togo made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.
<b>DB2016</b>	Rwanda	Rwanda improved its insolvency system by introducing provisions on voidable transactions and the approval of reorganization plans and by establishing additional safeguards for creditors in reorganization proceedings.

<b>DB2015</b>	Mozambique	Mozambique made resolving insolvency easier by introducing a court-supervised reorganization procedure and a mechanism for prepackaged reorganizations, by clarifying rules on the appointment and qualifications of insolvency administrators and by strengthening creditors' rights.
<b>DB2015</b>	Seychelles	The Seychelles made resolving insolvency easier by introducing a reorganization procedure, provisions on the avoidance of undervalued transactions and the possibility to request post-commencement financing during the reorganization.
<b>DB2015</b>	Uganda	Uganda made resolving insolvency easier by consolidating all provisions related to corporate insolvency in one law, establishing provisions on the administration of companies (reorganization), clarifying standards on the professional qualifications of insolvency practitioners and introducing provisions allowing the avoidance of undervalued transactions.
<b>DB2014</b>	Tanzania	Tanzania made resolving insolvency easier through new rules clearly specifying the professional requirements and remuneration for insolvency practitioners, promoting reorganization proceedings and streamlining insolvency proceedings.
<b>DB2014</b>	Rwanda	Rwanda made resolving insolvency easier through a new law clarifying the standards for beginning insolvency proceedings; preventing the separation of the debtor's assets during reorganization proceedings; setting clear time limits for the submission of a reorganization plan; and implementing an automatic stay of creditors' enforcement actions.
<b>DB2014</b>	Mauritius	Mauritius made resolving insolvency easier by introducing guidelines for out-of-court restructuring and standardizing the process of registration, suspension and removal of insolvency practitioners.
<b>DB2014</b>	Congo, Dem. Rep.	The Democratic Republic of Congo made resolving insolvency easier by adopting the OHADA Uniform Act Organizing Collective Proceedings for Wiping Off Debts. The law 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 options available.
<b>DB2013</b>	Uganda	Uganda strengthened its insolvency process by clarifying rules on the creation of mortgages, establishing the duties of mortgagors and mortgagees, defining priority rules, providing remedies for mortgagors and mortgagees and establishing the powers of receivers.
<b>DB2013</b>	Zambia	Zambia strengthened its insolvency process by introducing further qualification requirements for receivers and liquidators and by establishing specific duties and remuneration rules for them.
<b>DB2012</b>	South Africa	South Africa introduced a new reorganization process to facilitate the rehabilitation of financially distressed companies.
<b>DB2012</b>	Sierra Leone	Sierra Leone established a fast-track commercial court in an effort to expedite commercial cases, including insolvency proceedings.
<b>DB2012</b>	Namibia	Namibia adopted a new company law that established clear procedures for liquidation.
<b>DB2012</b>	Malawi	Malawi adopted new rules providing clear procedural requirements and time frames for winding up a company.

DB2012

Burundi

Burundi amended its commercial code to establish foreclosure procedures.

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

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