

Doing Business 2015

Going Beyond Efficiency



DOING BUSINESS 2015

IN SUB-SAHARAN AFRICA



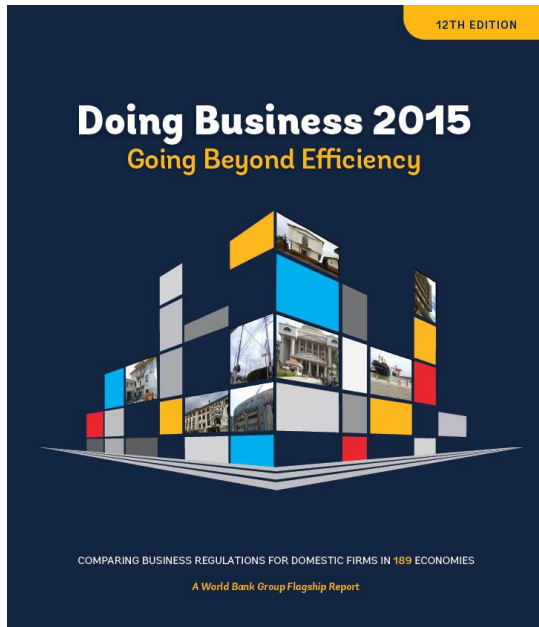
WORLD BANK GROUP

Global Indicators
Group
DEVELOPMENT ECONOMICS

Augusto Lopez Claros, Director, Global Indicators
Group

Madrid, Spain
February 24, 2015

What does *Doing Business* measure?



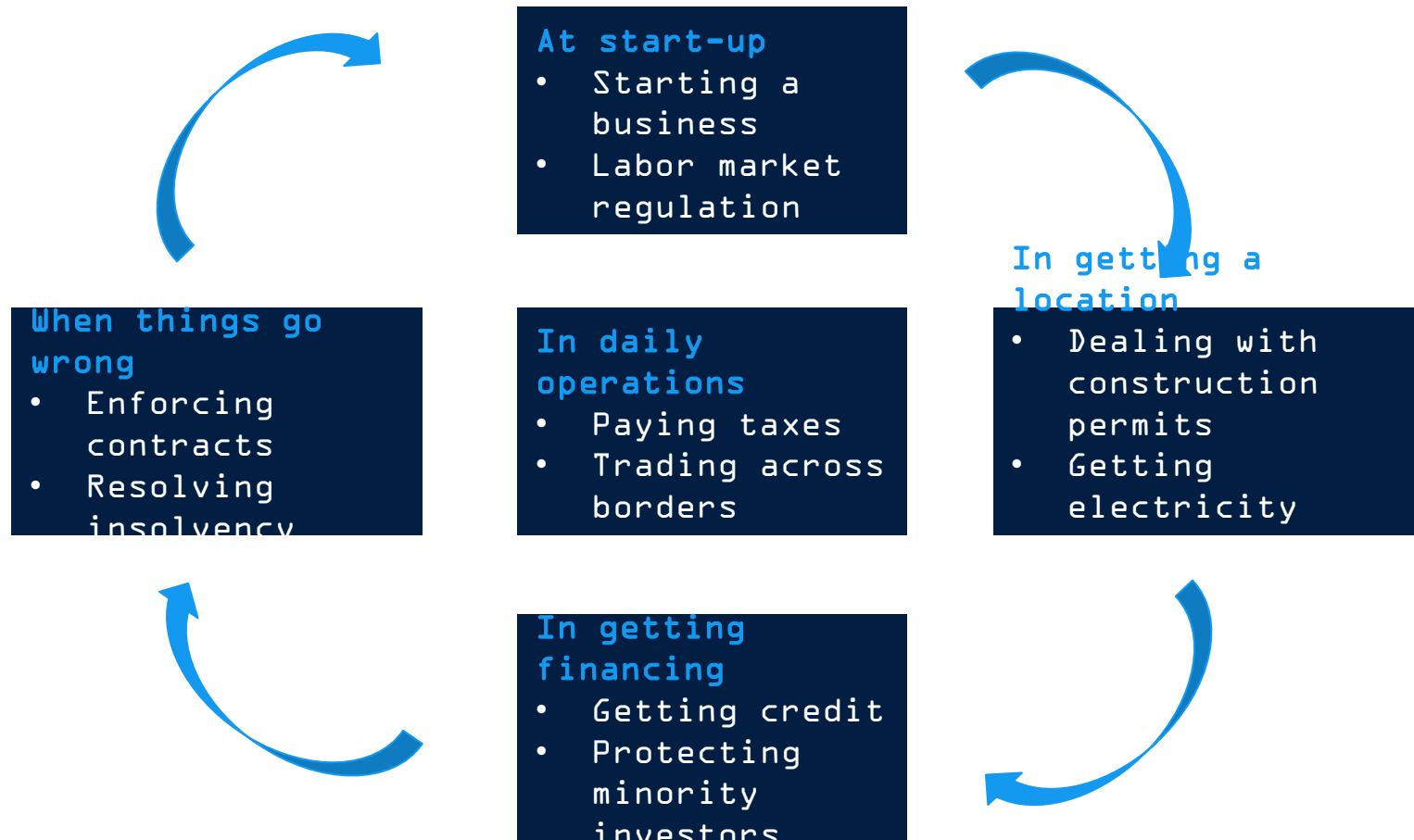
Doing Business indicators:

- ✓ Focus on regulations relevant to the life cycle of a small to medium-sized domestic business.
- ✓ Are built on standardized case scenarios.
- ✓ Are measured for the most populous city in each country, and the second largest business city in countries with more than 100 million inhabitants.

✓ ~~Are focused on the formal sector.~~

DO NOT measure all aspects of the business environment such as security, macro-economic stability, prevalence of bribery and corruption, level of training and skills of the labor force, proximity to markets, regulations specific to foreign investment or the state of the financial system.

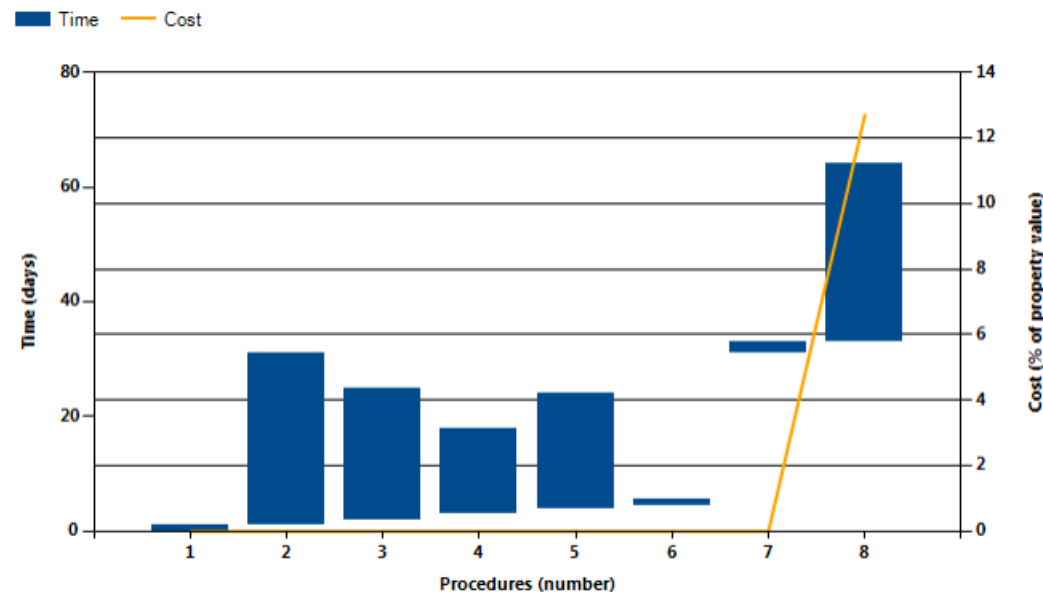
The 11 areas of business regulation measured by *Doing Business* affect firms throughout their life cycle



Time and motion indicators focus on the process

Example: The complexity and time it takes to register property varies significantly among economies

Registering property in Belgium requires 8 procedures, takes 64 days and costs 12.7% of the property value.

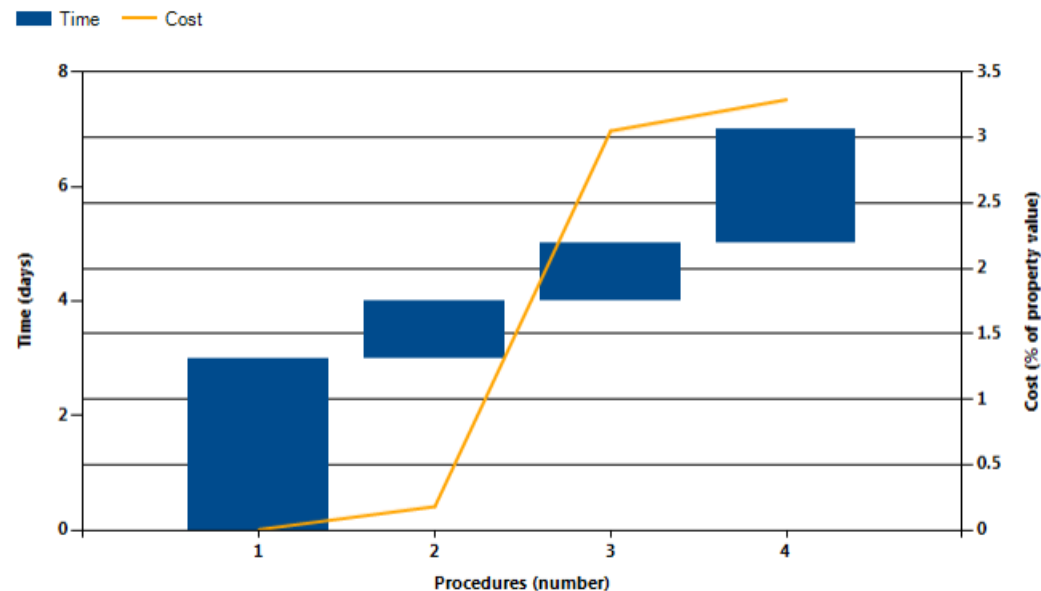


- ✓ Measure procedural efficiency of the regulatory process.
- ✓ Follow the entrepreneur from the beginning to the end of a basic transaction.
- ✓ Record every step of the process, and the associated time and cost.
- ✓ Gather all the relevant laws, regulations, decrees and

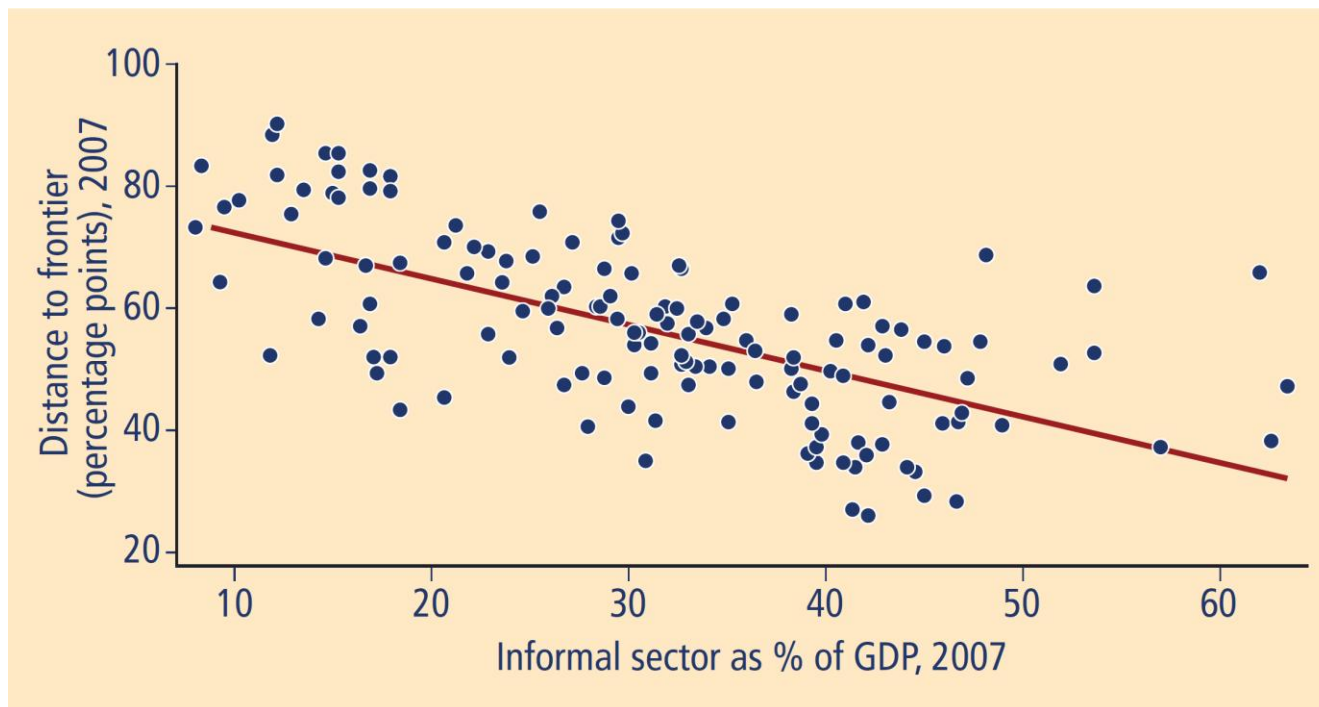
Time and motion indicators focus on the process

Example: The complexity and time it takes to register property varies significantly among economies

Registering property in Peru requires 4 procedures, takes 6.5 days and costs 3.3% of the property value.



Good performers on *Doing Business* are likely to be more inclusive with smaller informal sectors

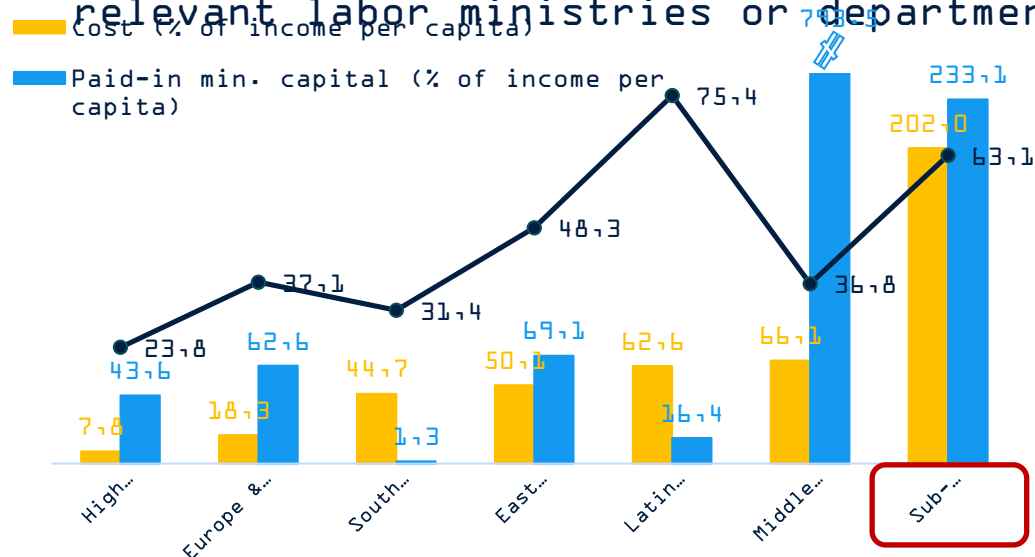


Note: The correlation between the distance to frontier and the size of the informal sector is -0.65 , significant at the 1% level after controlling for income per capita.

Source: *Doing Business* database; Schneider, Buehn and Montenegro 2010.

Starting a business was a lengthy process in Sub-Saharan Africa in 2005

- Company founders often had to visit various offices to complete the process due to inefficient streamlining among government agencies, i.e. separate filings for business name reservation, company, tax and social security registration.
- Additional pre-registration and post-registration requirements, such as business licensing and inspections, submission of founders' criminal records, registration of the workplace, publication of company formation notices, and notifications to the relevant labor ministries or departments.

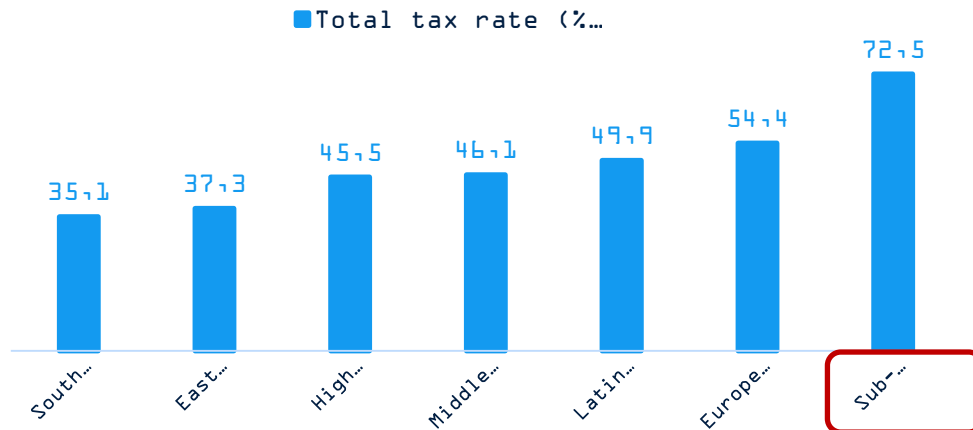


Starting a business in 2005		
	SSA	OECD
Procedures (number)	11	7
Time (days)	63.1	23.8
Cost (% of income per capita)	202.0	7.8
Minimum capital (% of income per capita)	233.1	43.6

High tax rates in Sub-Saharan Africa contributed to large informal economy and pervasive tax evasion

- In 2005, firms in 8 Sub-Saharan African economies - Burundi, Comoros, Democratic Republic of Congo, Eritrea, Gambia, Guinea, Mauritania, and Sierra Leone - paid more than 80% of profits in taxes on average.
- The region also had outdated and complex administrative systems for complying with tax obligations. Most economies did not have electronic systems for filing and paying taxes.

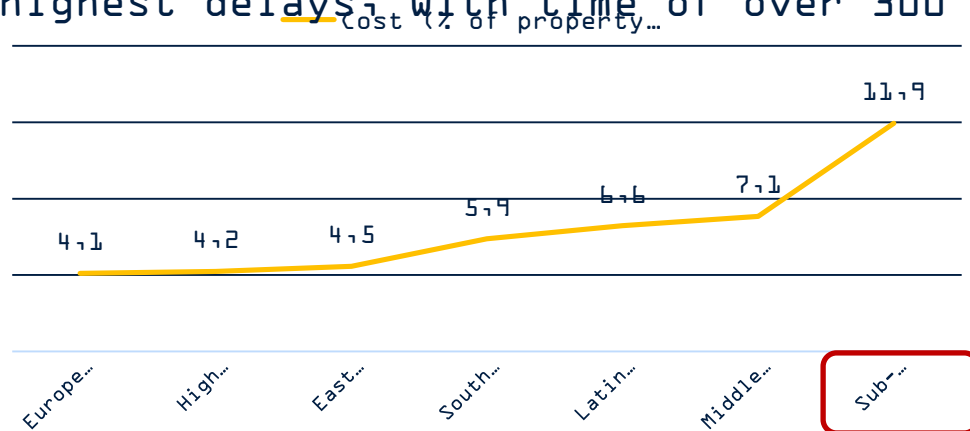
Total tax rate (% profit)



Paying taxes in 2005		
	SSA	OECD
Payments (number)	40	16
Time (hours)	325.3	227.8
Cost (% of profit)	72.5	45.5

Cost was the biggest bottlenecks in registering property in Sub-Saharan Africa in 2005

- At an average of 11.9% of the property value, the region fared poorly compared to the rest of the world (5.3%) in 2005. High transfer taxes and legal fees were the main drivers for high costs - hindering the transfer of formal property titles in Sub-Saharan Africa.
- In 2005, it took on average of 104 days to register a property in Sub-Saharan Africa. The majority of economies relied in paper based land registrars, which prolonged the process. Economies such as Angola, Nigeria and Ghana figured among the countries with the highest delays, with time of over 300 days.



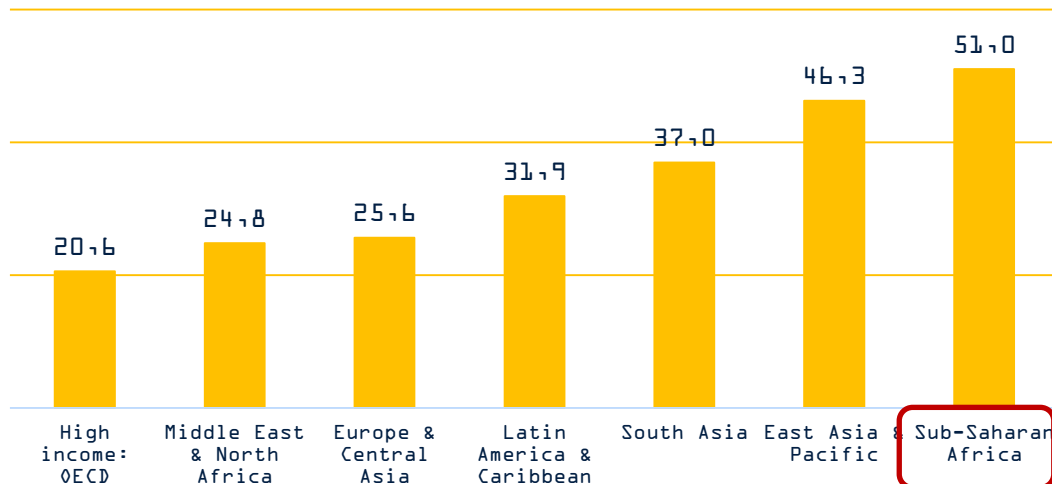
Registering property in 2005		
	SSA	OECD
Procedures (number)	7	5
Time (days)	104.3	60.6
Cost (% of property value)	11.9	4.2

Resolving a commercial dispute was costly in Sub-Saharan Africa in 2005

- In 2005, 4 out of 5 most expensive economies to enforce contract was in the Sub-Saharan Africa region. In these economies - Democratic Republic of Congo, Mozambique, Sierra Leone and Malawi - enforcing a contract was often more expensive than the value of the contract itself, averaging 146.6% of the value of the claim.

Enforcing contracts

■ Cost (% of claim)



Enforcing contracts in 2005		
	SSA	OECD
Procedures (number)	40	32
Time (days)	694.7	550.6
Cost (% of claim)	51.0	20.6

Reforms making it easier to start a business show results over time in reduced delays

2005

It was possible to start a business in less than 20 days in only *41 economies**, mostly in North America and Northern and Central Europe. In Sub-Saharan Africa, only 3 countries, Burundi, Ghana and Rwanda had less than 20 days of incorporation time.

2014*

Now, the time to start a business is less than 20 days for entrepreneurs in *127 economies** worldwide. In Sub-Saharan Africa, 27 of 47 countries have lowered the time to start a business below 20 days.

➤ Development impact:

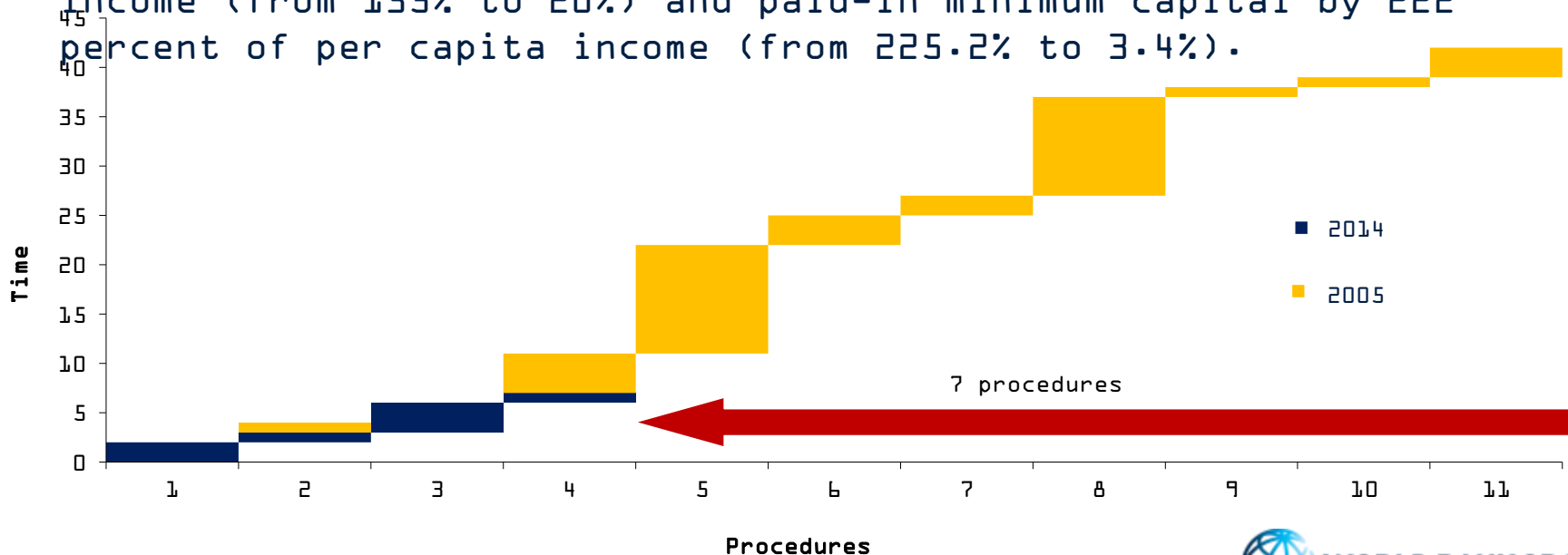
Countries that regulate entry more heavily have greater corruption and larger unofficial economies, but not better quality of public or private goods.

*Based on samples of 174 economies in 2005 and 189 economies in 2014. (Djankov, La Porta, Lopez de Silanes, Shleifer, February 2002, Quarterly Journal of Economics.)



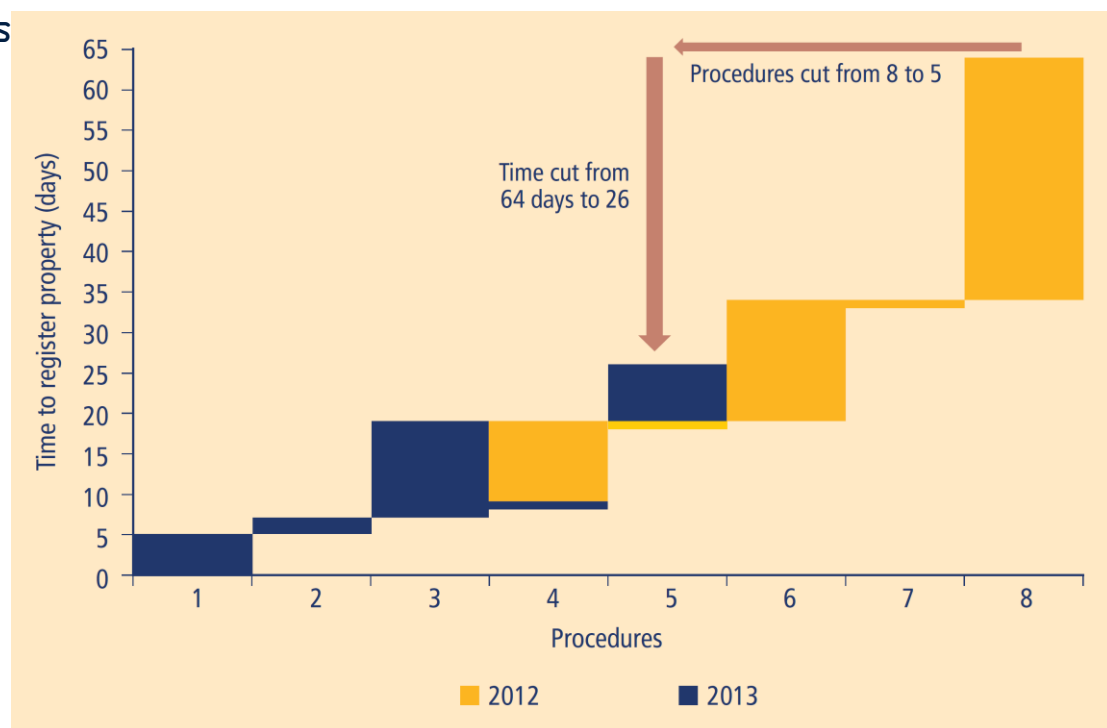
Côte d'Ivoire simplified business start-up in 2005/2014

- ✓ Between 2005 and 2014, Côte d'Ivoire created a one-stop shop for business incorporation, standardized the registration forms, computerized social security agency, and lowered the minimum capital requirement.
- ✓ As a result, the country cut 7 procedures (from 11 procedures to 4 procedures) and 38 days (from 45 days to 7 days) in business startup.
- ✓ It also lowered the startup costs by 115 percent of per capital income (from 135% to 20%) and paid-in minimum capital by 222 percent of per capita income (from 225.2% to 3.4%).



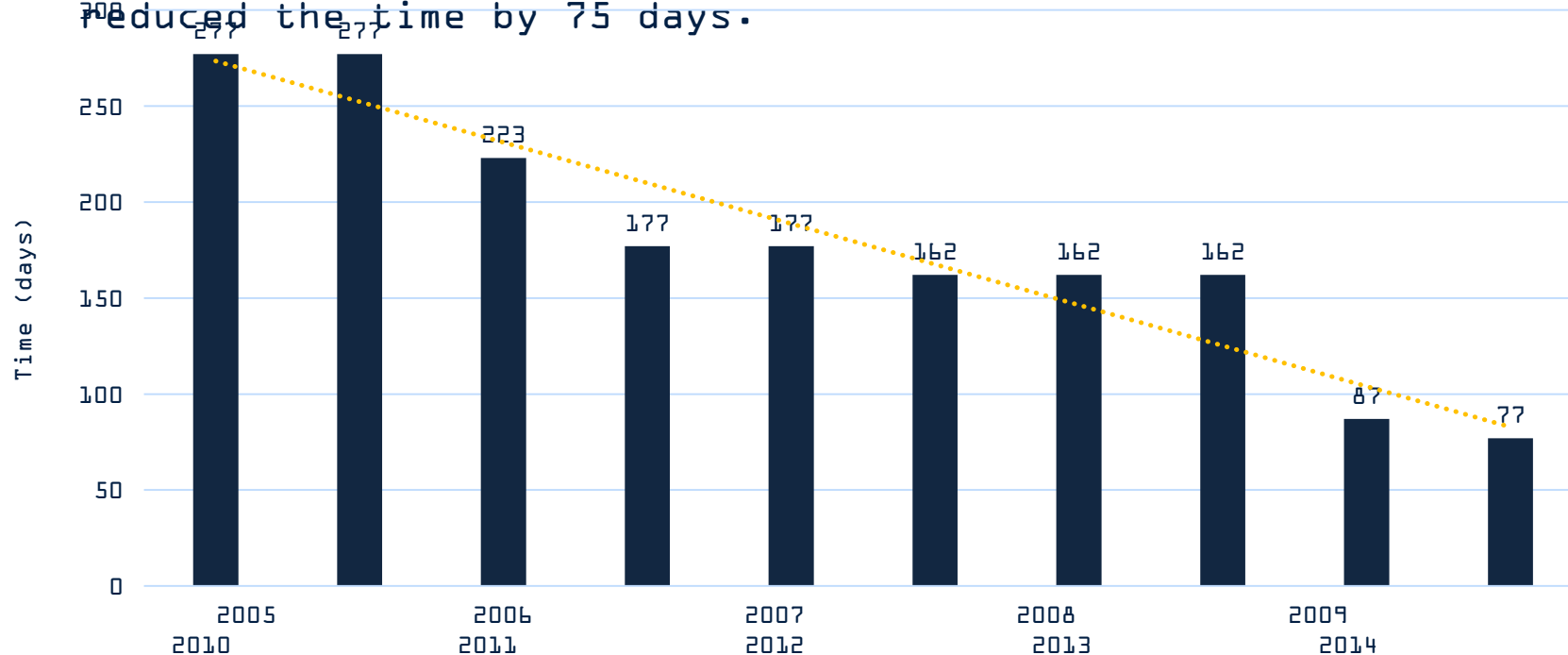
Burundi implemented a one stop shop facilitating the transfer of property in 2013

- ✓ In March 2013, Burundi created a one stop shop for property registration combining the services of the municipality, tax authority and land registry.
- ✓ By concentrating all these agencies under one roof, Burundi enabled companies and individuals to complete property transfers



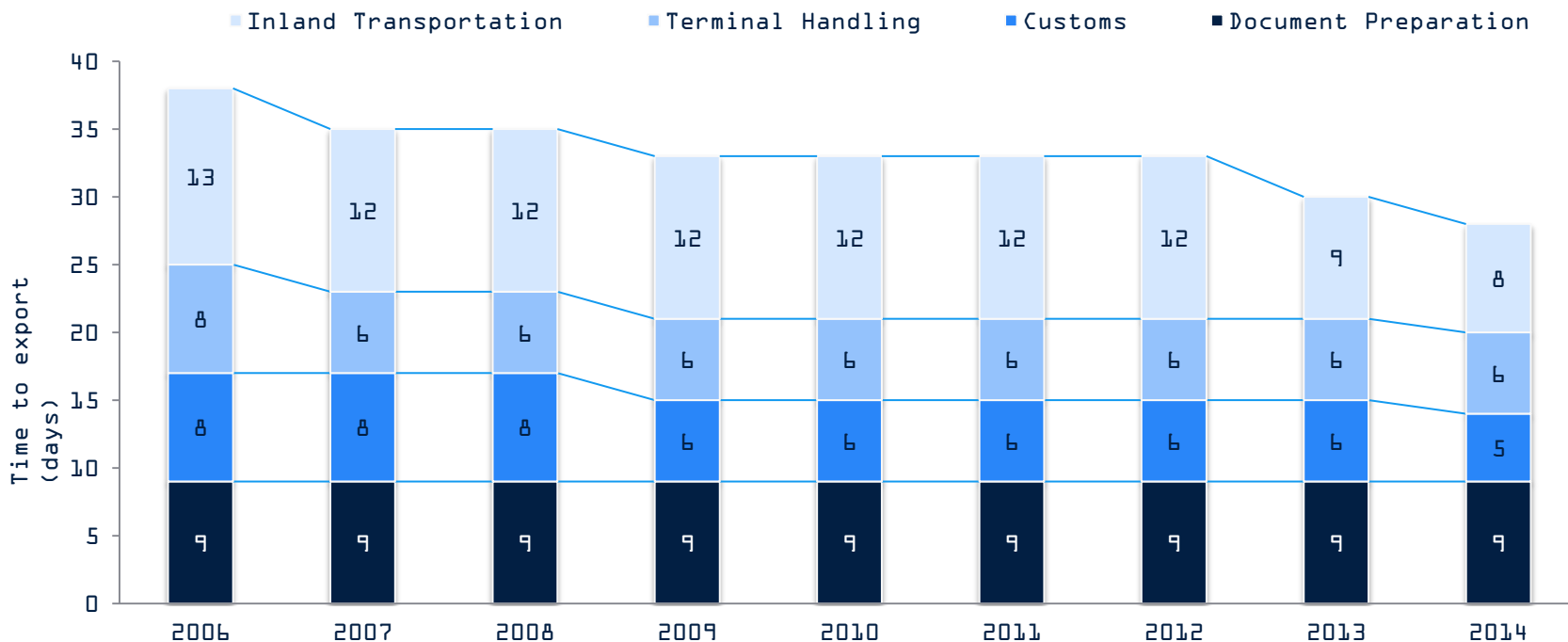
Rwanda cut time to obtain construction permits by 200 days from 2005 to 2015

- ✓ Since 2006, Rwanda has implemented 5 reforms, which has significantly reduced the time for a firm to deal with construction permits.
- ✓ The largest reform was in 2013 with the implementation of an online platform for requesting construction permits, which reduced the time by 75 days.



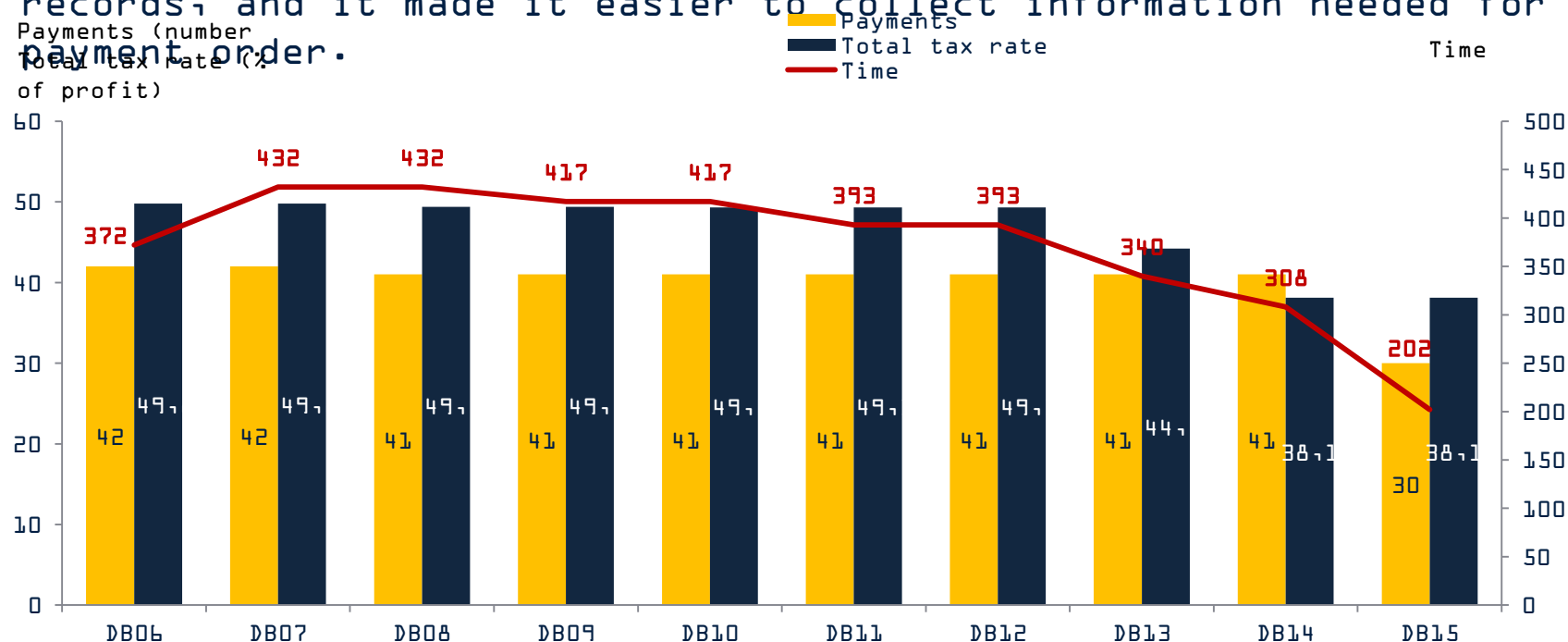
Uganda made it easier to export through a series of reforms over the years

- ✓ Over the past years, Uganda enhanced cooperation at the Kenya-Uganda border crossing at Malaba, expanded operating hours at the port of Mombasa, and implemented the ASYCUDA World electronic system for the submission of export and import documents.



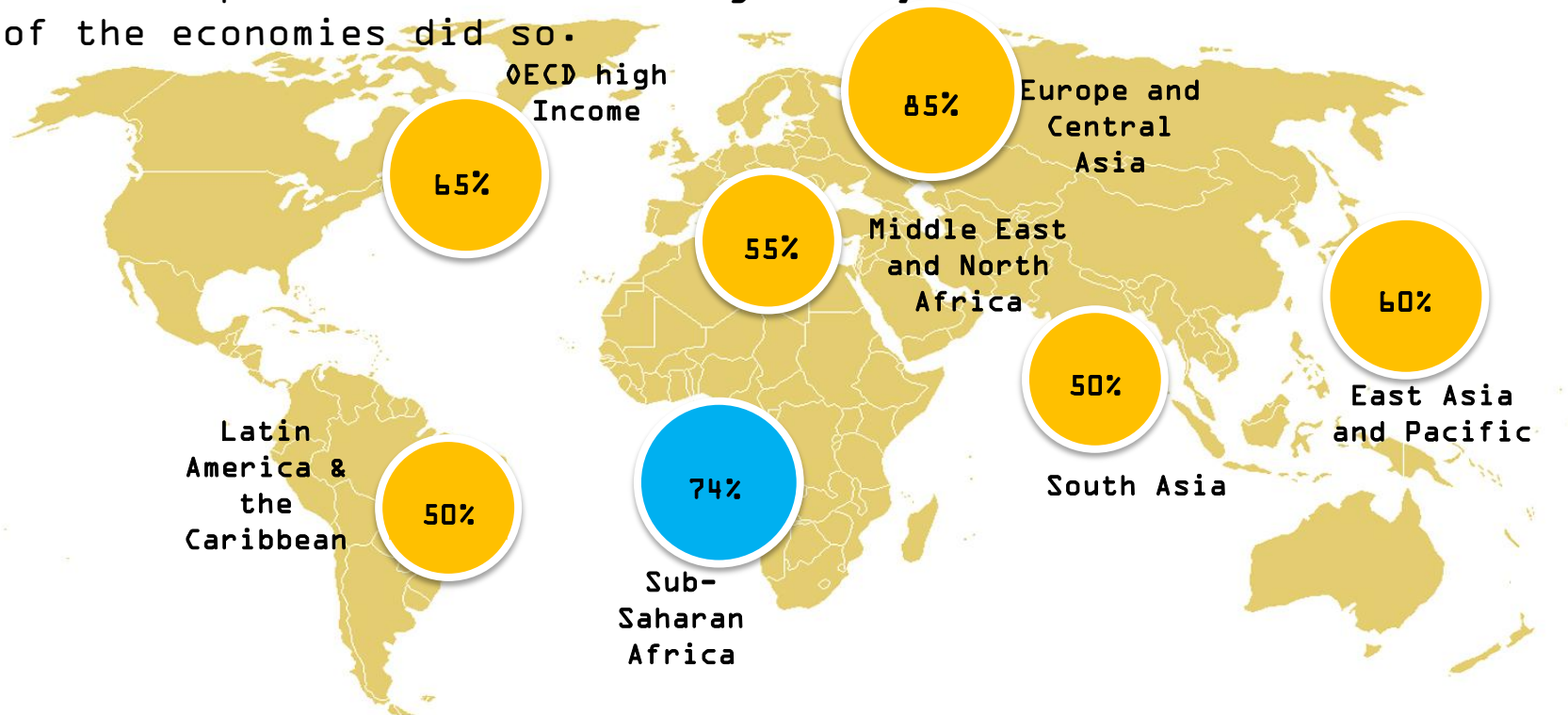
Kenya rolled out an electronic system for filing and payment of value added tax (VAT) to cut compliance time for firms

- ✓ In Kenya, e-filing for VAT was introduced in 2009, but at first taxpayers were slow to take up the new technology.
- ✓ By January 2013, majority of companies started using e-system for filing VAT. Electronic tax return allowed companies to use e-software for calculating VAT liability and keeping VAT records, and it made it easier to collect information needed for payment order.



In 2013/2014, Sub-Saharan Africa is the region with the second largest share of economies making it easier to do business

- ✓ Worldwide, 123 economies implemented 230 reforms in 2013/2014.
- ✓ While in 2005/2006 only 33 % of the economies in Sub-Saharan Africa implemented business regulatory reforms, in 2013/2014 74% of the economies did so.



- ✓ During 2005/2014, 185 economies implemented 2,306 reforms worldwide. In Sub-Saharan Africa, 47 economies made 549 reforms over the past 10 years.

5 of the top 10 economies improving the most across 3 or more areas in 2014 measured by *Doing Business 2015* are from Sub-Saharan Africa

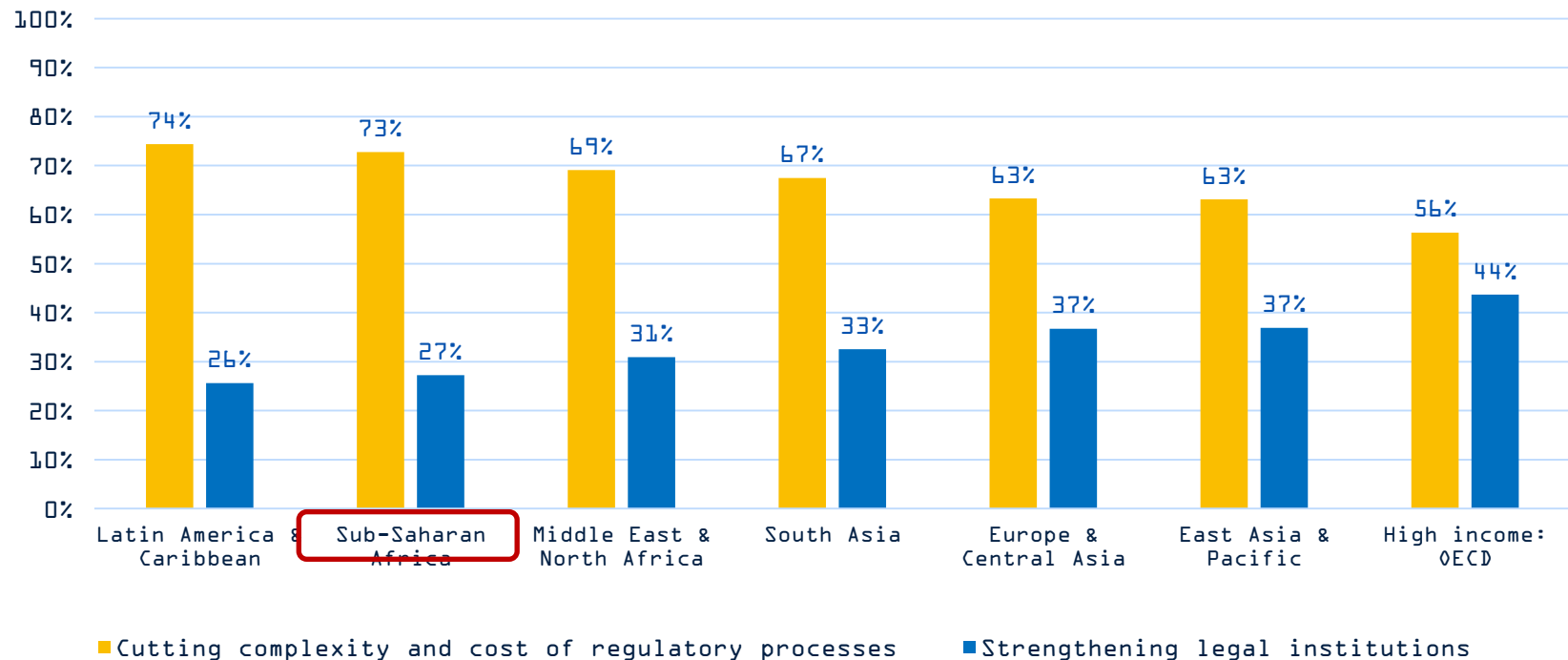
	Ease of doing business rank	Reforms making it easier to do business									
		Starting a business	Dealing with construction permits	Getting electricity	Registering property	Getting credit	Protecting minority investors	Paying taxes	Trading across borders	Enforcing contracts	Resolving insolvency
Tajikistan	166	✓	✓			✓		✓			
Benin	151	✓					✓		✓	✓	
Togo	149	✓			✓		✓	✓			
Côte d'Ivoire	147	✓			✓	✓	✓		✓		
Senegal	161	✓	✓		✓	✓	✓	✓			
Trinidad and Tobago	79	✓				✓					✓
Congo, Dem. Rep.	184	✓		✓		✓	✓	✓			
Azerbaijan	80	✓			✓			✓			
Ireland	13				✓	✓				✓	
United Arab Emirates	22				✓	✓	✓				

Note: Economies are selected on the basis of the number of their reforms and ranked on how much their distance to frontier score improved. First, *Doing Business* selects the economies that implemented reforms making it easier to do business in 3 or more of the 10 topics included in this year's aggregate distance to frontier score. Regulatory changes making it more difficult to do business are subtracted from the number of those making it easier. Second, *Doing Business* ranks these economies on the improvement in their distance to frontier score from the previous year. The improvement in their score is calculated not by using the data published in 2013 but by using comparable data that capture data revisions and methodology changes. The choice of the most improved economies is determined by the largest improvements in the distance to frontier score among those with at least 3 reforms.

Source: *Doing Business* database.

Almost 3 quarters of reforms in Sub-Saharan Africa aim to lower complexity and cost of regulatory processes in the past 10 years

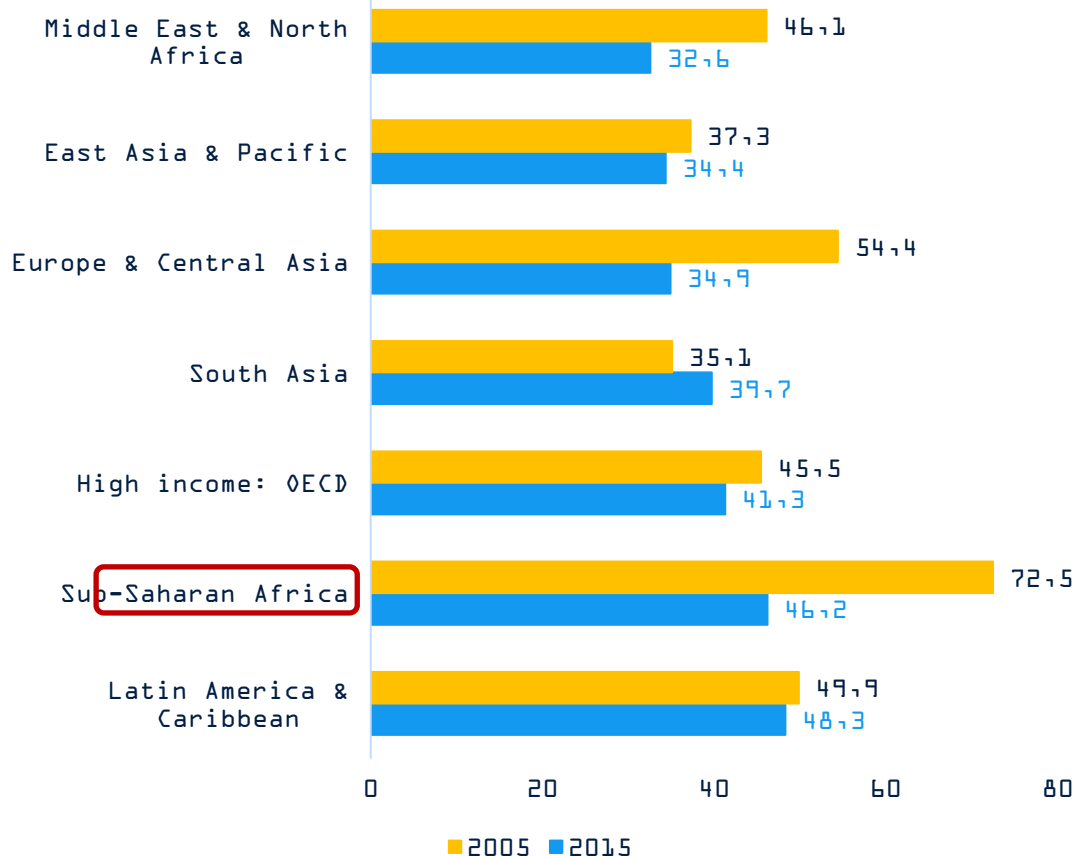
Types of reforms implemented across regions in 2005-2014



The economies performing best in *Doing Business* ranking are those whose governments have managed to create rules that facilitate interactions in the marketplace without needlessly hindering the development of the private sector.

Sub-Saharan Africa has reduced total tax rate significantly since 2005

Average total tax rate (% of profit)

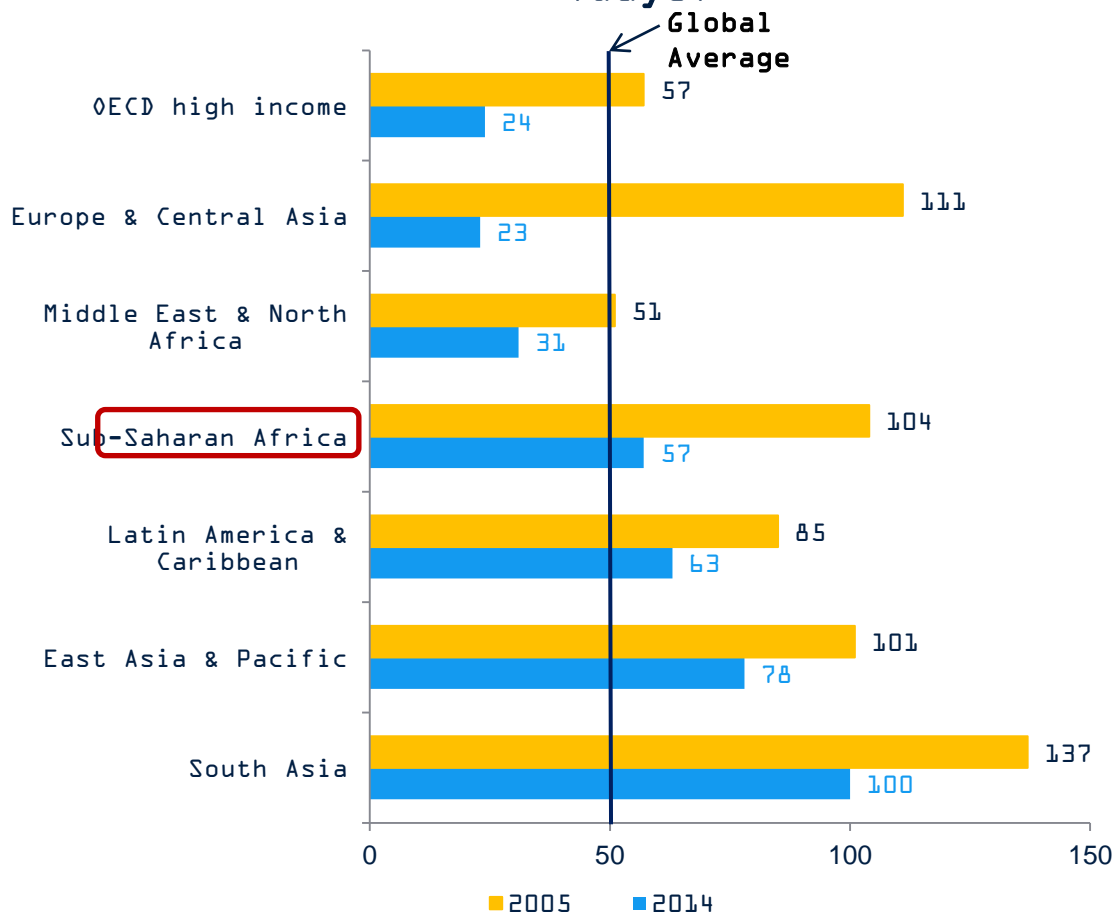


➤ Development impact:

Higher tax rates are associated with fewer formal businesses and lower private investment. A 10 percentage point increase in the effective corporate income tax rate is associated with a reduction in the ratio of investment to GDP of up to 2 percentage points and a decrease in the business entry rate of about 1 percentage point.

Sub-Saharan Africa has reduced the time it takes to transfer property between local firms

Average time to register property (days)



➤ Development impact:

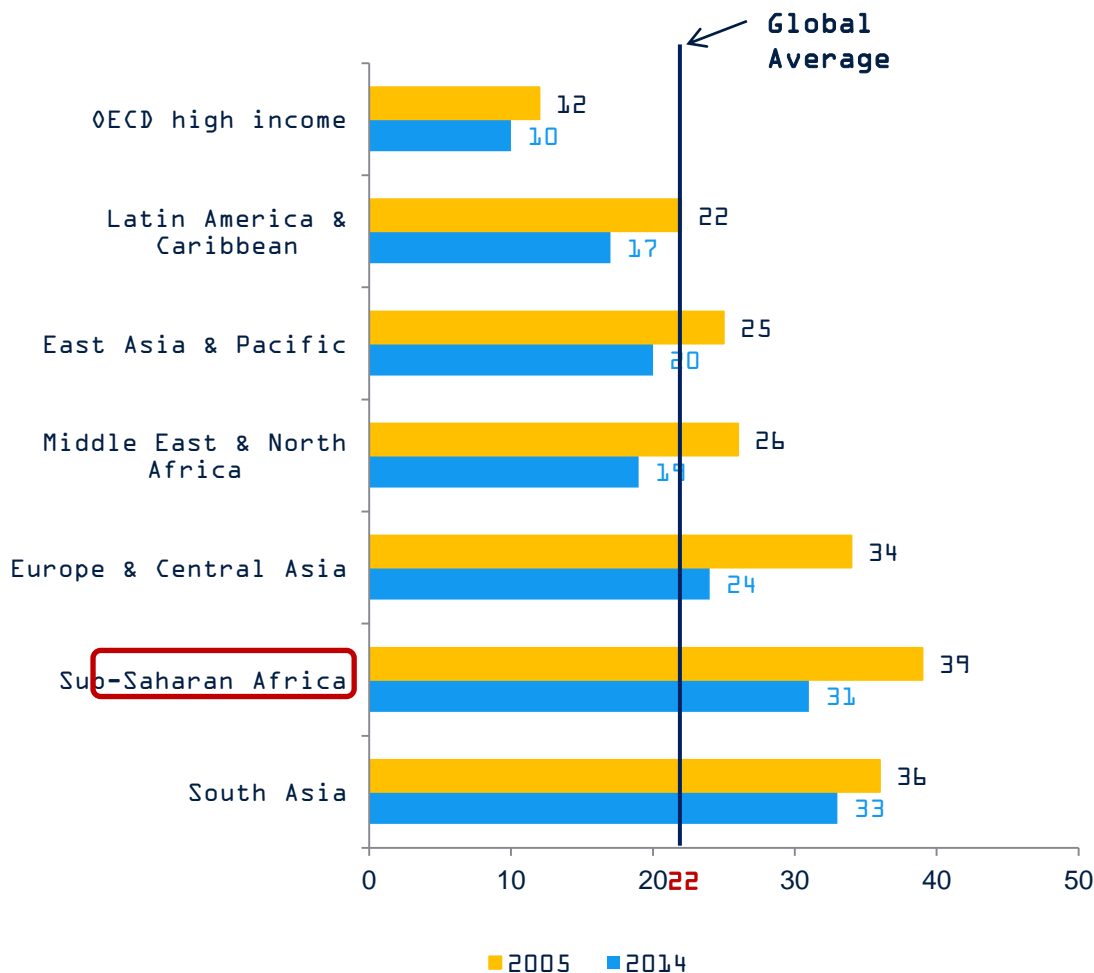
Evidence from economies around the world suggests that property owners with registered titles are more likely to invest. They also have a better chance of getting credit when using their property as collateral.

(Galiani and Schargrotsky, 2009, Property Rights for the Poor: Effects of Land Titling.
Deininger and Chamorro, 2002, Investment and Equity Effects of Land Regularization: The Case of Nicaragua.

Burns, 2002, Land Registration to Improve Security, Transparency, Governance & Sustainable Resource Management.)

Developing economies around the world have reduced delays for exporting and importing through seaport

Average time to export (days)

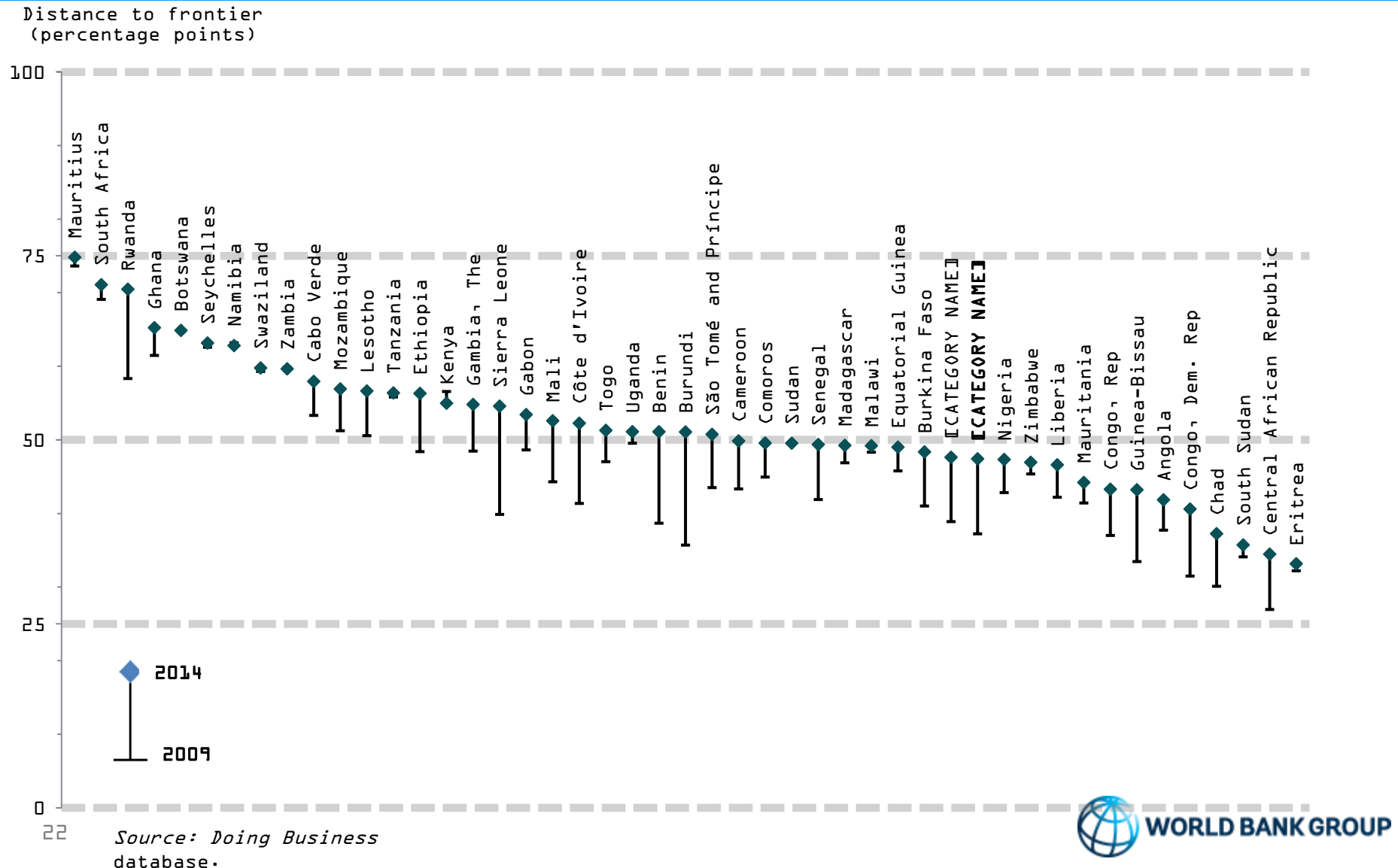


➤ Development impact:

Empirical evidence shows that each additional day that a product is delayed prior to being shipped reduces trade by more than 1%.

(Djankov, Freund and Pham, February 2010, *Review of Economics and Statistics*.)

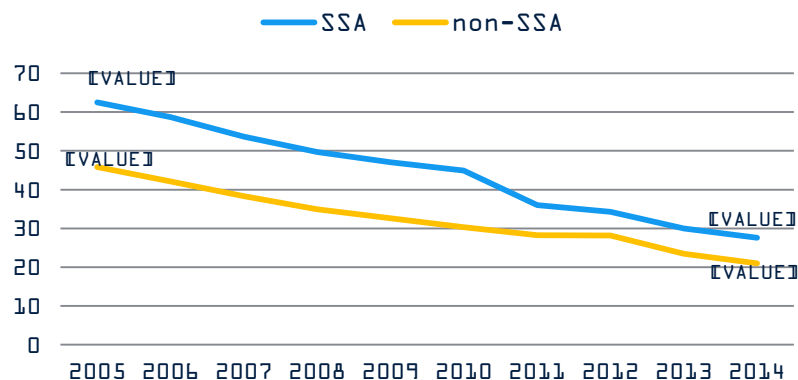
Sub-Saharan African economies made significant improvements in closing the gap to the frontier in 2009/2014



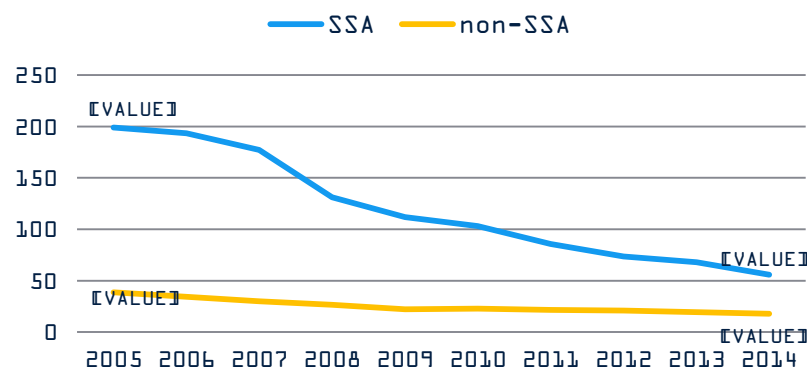
Strong convergence across economies in 2005/2014

Averages by region

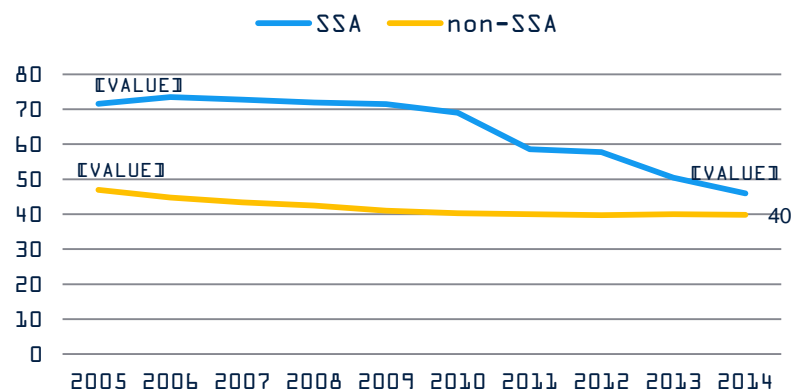
Time to start a business
(days)



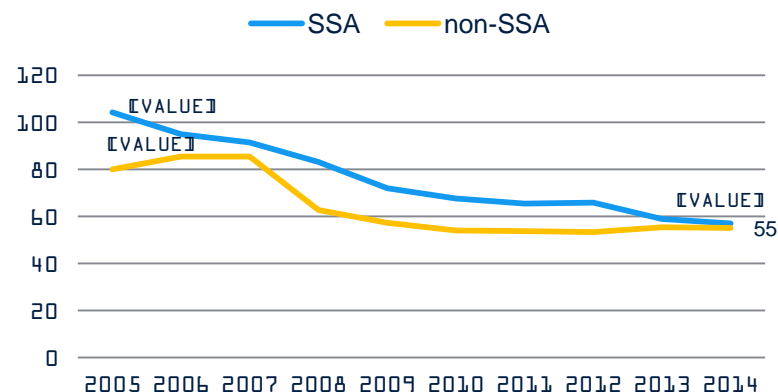
Cost to start a business
(% of income per capita)



Total tax rate (% profit)



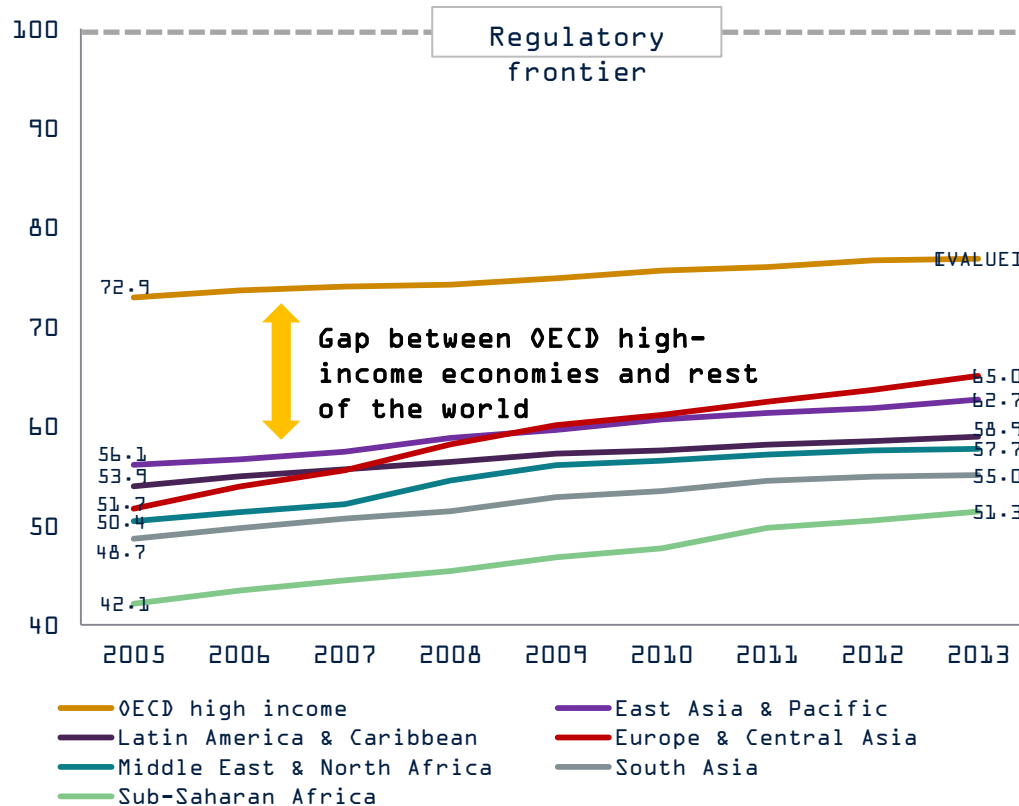
Time to register property
(days)



Note: Economies are ranked in quartiles by performance in 2005 on the indicator shown. The data refer to the 174 economies included in *Doing Business 2006* (2005). Fifteen economies were added in subsequent years.

Source: *Doing Business* database.

Sub-Saharan Africa is catching up with other regions through business regulatory reforms over the years



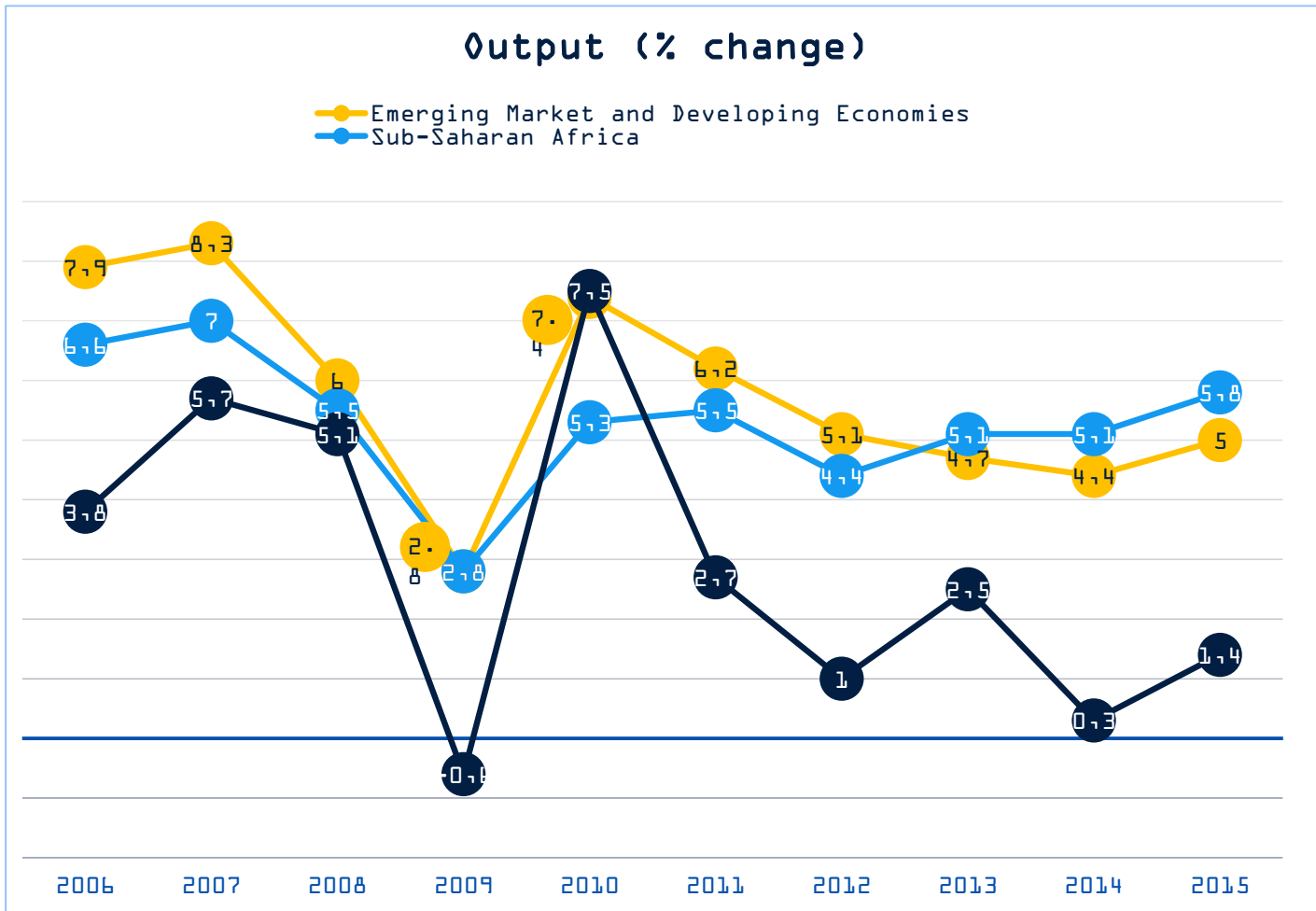
Regions	DTF DB2014	DTF DB2015	Change in DTF
OECD high income	76.08	76.47	0.39
Europe & Central Asia	65.11	66.67	1.56
East Asia & Pacific	62.42	63.19	0.77
Latin America & Caribbean	59.92	60.66	0.74
Middle East & North Africa	58.92	59.23	0.31
South Asia	54.05	54.56	0.51
Sub-Saharan Africa	50.76	51.87	1.11

Note: The distance to frontier measure shows how far on average an economy is at a point in time from the best performance achieved by any economy on each *Doing Business* indicator since 2005 or the first year in which data for the indicator were collected. The measure is normalized to range between 0 and 100, with 100 representing the frontier. The data refer to the 183 economies included in *Doing Business 2010* (2009) and to the regional classifications for 2013. Six economies were added in subsequent years. Source: *Doing Business* database.

Mauritius, South Africa and Rwanda are among the top 50 economies in the *Doing Business 2015* ranking

Rank	Economy	DTF score	Rank	Economy	DTF score
1	Singapore	88.27	26	Thailand	75.27
2	New Zealand	86.91	27	Netherlands	75.01
3	Hong Kong SAR, China	84.97	28	Mauritius	74.81
4	Denmark	84.20	29	Japan	74.80
5	Korea, Rep.	83.40	30	Macedonia, FYR	74.11
6	Norway	82.40	31	France	73.88
7	United States	81.98	32	Poland	73.56
8	United Kingdom	80.96	33	Spain	73.17
9	Finland	80.83	34	Colombia	72.29
10	Australia	80.66	35	Peru	72.11
11	Sweden	80.60	36	Montenegro	72.02
12	Iceland	80.27	37	Slovak Republic	71.83
13	Ireland	80.07	38	Bulgaria	71.80
14	Germany	79.73	39	Mexico	71.53
15	Georgia	79.46	40	Israel	71.25
16	Canada	79.09	41	Chile	71.24
17	Estonia	78.84	42	Belgium	71.11
18	Malaysia	78.83	43	South Africa	71.08
19	Taiwan, China	78.73	44	Czech Republic	70.95
20	Switzerland	77.78	45	Armenia	70.60
21	Austria	77.42	46	Rwanda	70.47
22	United Arab Emirates	76.81	47	Puerto Rico (U.S.)	70.35
23	Latvia	76.73	48	Romania	70.22
24	Lithuania	76.31	49	Saudi Arabia	69.99
25	Portugal	76.03	50	Qatar	69.96

Sub-Saharan Africa was resilient to the global economic crisis and recent growth momentum has been strong



Source: IMF, World Economic Outlook.

African GDP in an international perspective

- Despite the recent good growth performance, Sub-Saharan Africa remains a relatively small part of the global economy.

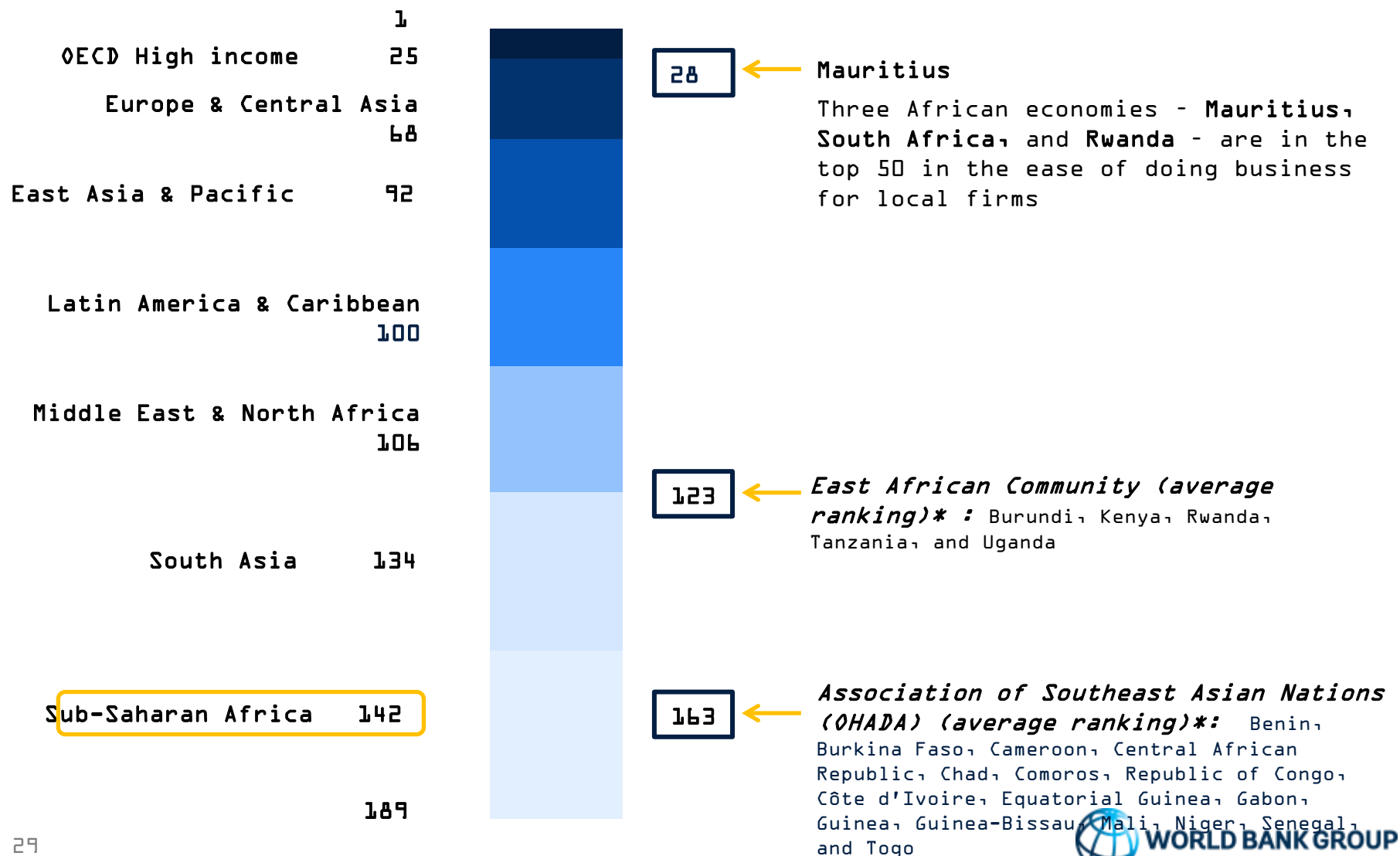
Country/Region	GDP (2013, USD Billions)	Population (2013, millions)
Sub Saharan Africa	1318	877
Switzerland	650	8.0
Netherlands	800	16.8
Australia	1505	23.2
		Total: 24.8 (2.8% of 877)
		(2.6% of 877)

Source: IMF, *World Economic Outlook*.

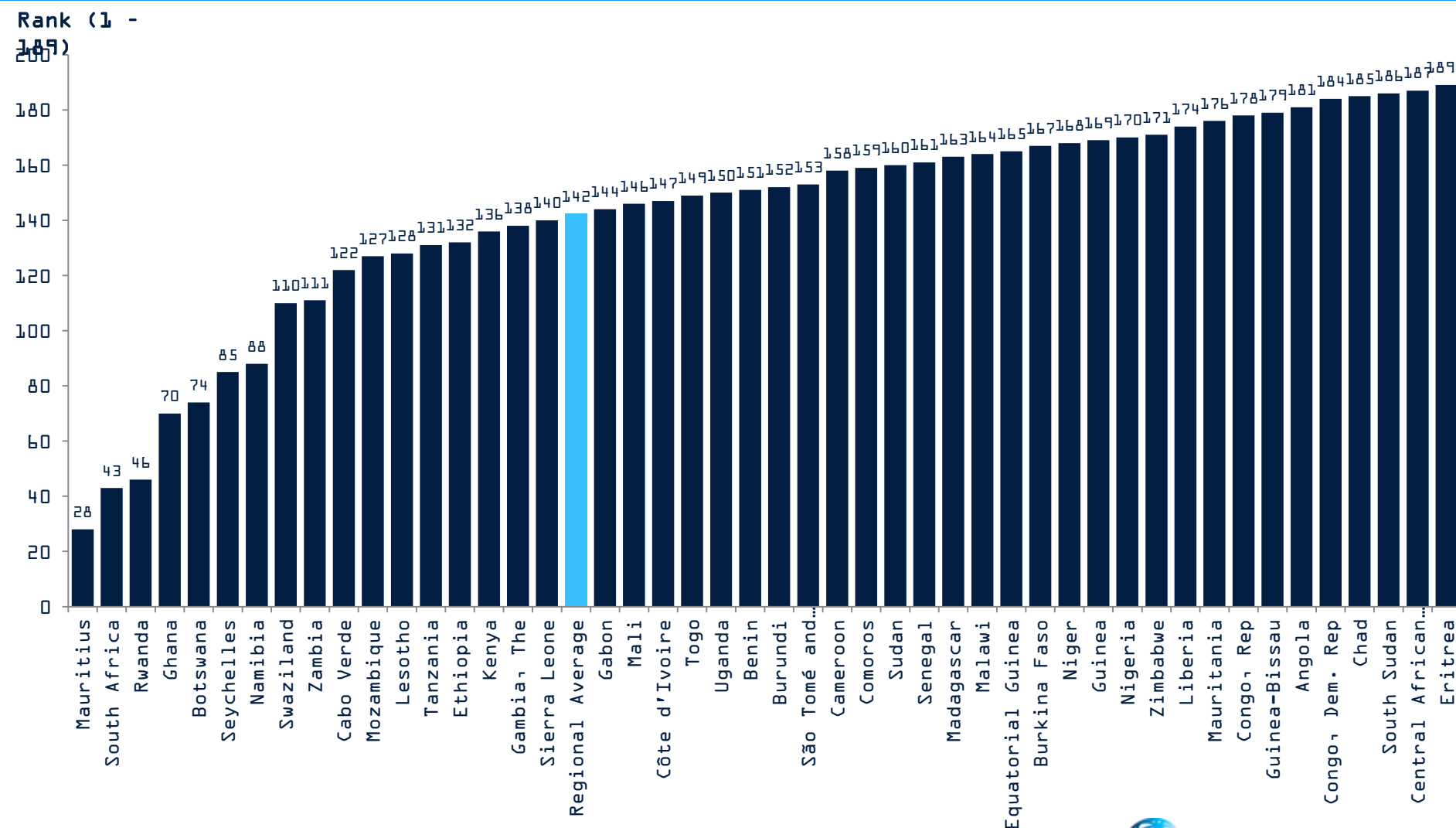
ANNEX

Who reduced regulatory complexity and cost or
strengthened legal institutions in Sub-Saharan
Africa in 2005/2014
- and what did they do?

Sub-Saharan African economies on average rank lowest in the global ease of doing business



Mauritius leads Sub-Saharan Africa in the ease of doing business as of 2013/2014



Several economies in Sub-Saharan Africa rank highly in the areas of business regulations measured by *Doing Business 2015*

Indicator	World's top ranked economies	Sub-Saharan Africa's top ranked economies
Starting a business	New Zealand	Burundi (18) São Tomé and Príncipe (23)
Dealing with construction permits	Hong Kong SAR, China	Namibia (25) Ethiopia (28)
Getting electricity	Korea, Rep	Mauritius (41) Cameroon (52)
Registering property	Georgia	Rwanda (15) Ghana (43)
Getting credit	New Zealand	Rwanda (4) Zambia (23)
Protecting minority investors	New Zealand	South Africa (17) Mauritius (28)
Paying taxes	United Arab Emirates/Qatar	Mauritius (13) South Africa (19)
Trading across borders	Singapore	Mauritius (17) Seychelles (42)
Enforcing contracts	Singapore	Cabo Verde (39) Mauritius (44)
Resolving Insolvency	Finland	South Africa (39) Mauritius (43)

Starting a business

Feature	Economies
Simplified preregistration and registration formalities (publication, notarization, inspection, other requirements)	Benin; Botswana; Burkina Faso; Burundi; Cameroon; Cabo Verde; Central African Republic; Chad; Comoros; Democratic Republic of Congo; Côte d'Ivoire; Ethiopia; Gabon; The Gambia; Ghana; Guinea-Bissau; Kenya; Liberia; Madagascar; Malawi; Mali; Mauritania; Mauritius; Mozambique; Namibia; Niger; Nigeria; Rwanda; Senegal; Sierra Leone; South Africa; Swaziland; Tanzania; Togo; Uganda; Zimbabwe
Abolished or reduced minimum capital requirement	Benin; Cabo Verde; Côte d'Ivoire; Lesotho; Madagascar; Mozambique; Senegal; Togo; Zambia
Cut or simplified post-registration procedures (tax registration, social security registration, licensing)	Botswana; Burkina Faso; Cameroon; Democratic Republic of Congo; Côte d'Ivoire; Ethiopia; Ghana; Kenya; Lesotho; Liberia; Madagascar; Malawi; Mauritius; Mozambique; Niger; Rwanda; São Tomé and Príncipe; Swaziland; Tanzania; Togo; Zambia; Zimbabwe
Created or improved one-stop shop	Angola; Benin; Burkina Faso; Burundi; Cameroon; Central African Republic; Chad; Democratic Republic of Congo; Côte d'Ivoire; Ghana; Guinea; Guinea-Bissau; Lesotho; Liberia; Madagascar; Mali;

Dealing with construction permits

Feature	Economies
Adopted new building regulations	Mauritania
Improved building control process	Burkina Faso; Burundi; Mali; Mauritania; Mozambique; Niger; Nigeria; Sierra Leone; Togo
Improved electronic platforms or online services	Gabon; Mozambique; Niger; Rwanda ;Sierra Leone
Streamlined procedures	Angola; Botswana; Burkina Faso; Burundi; Côte d'Ivoire; Djibouti; Gabon; Ghana; Kenya; Liberia; Madagascar; Mali; Mauritania; Nigeria; Rwanda; Togo; Tonga
Reduced fees	Burkina Faso; Burundi; Congo; Dem. Rep.; Congo, Rep.; Guinea; Kenya; Liberia; Rwanda
Reduced time for processing permit applications	Angola; Benin; Burkina Faso; Djibouti; Gabon; Kenya; Liberia; Mali; Nigeria; Rwanda; São Tomé and Príncipe; Senegal; Sierra Leone; Tonga; Zambia

Getting electricity

Feature	Economies
Improved process efficiency	Democratic Republic of the Congo; Niger; Liberia; Malawi; Namibia; Sierra Leone
Improved regulation of connection processes and costs	Angola; Benin; Brunei Darussalam; Gambia; Guinea; Rwanda; Sierra Leone; Tonga; Uganda
Streamlined approval process	Burundi; Rwanda; Tanzania

Registering property

Feature	Economies
Reduced taxes or fees	Angola; Benin; Burkina Faso; Burundi; Central African Republic; Cabo Verde; Chad; Comoros; Congo, Rep.; Côte D'Ivoire; Guinea; Guinea-Bissau; Madagascar; Malawi; Mali; Mauritius; Mozambique; Niger; São Tomé and Príncipe; Senegal; Seychelles; South Africa; Tanzania; Togo; Zimbabwe
Combined or eliminated procedures	Burundi; Burkina Faso; Côte D'Ivoire; Ethiopia; Ghana; Mauritius; Mozambique; Senegal
Computerized procedures	Angola; Cabo Verde; Côte D'Ivoire; Madagascar; Mauritius; Liberia; Uganda; Zambia
Increased administrative efficiency	Botswana; Burkina Faso; Burundi; Djibouti; Guinea; Guinea Bissau; Malawi; Mali; Sierra Leone; Swaziland; Uganda
Set effective time limits	Cabo Verde; Burkina Faso; Burundi; Mauritius; Nigeria; Senegal
Introduced online procedures	South Africa
Introduced fast-track procedures	Sierra Leone

Getting credit - Credit information

Feature	Economies
Expanded set and scope of information collected and reported by credit bureau or registry	Burundi; Cabo Verde; Kenya; Mauritius; Nigeria; Rwanda; Sierra Leone; Zambia
Improved regulatory framework for credit reporting	Cabo Verde; Cameroon; Côte d'Ivoire; Kenya; Malawi; Mauritius; Nigeria; Senegal; Sierra Leone; Tanzania; Zambia
Established a credit bureau or registry	Congo, Dem. Rep.; Ethiopia; Ghana; Liberia; Mauritius; Sierra Leone; Sudan; Tanzania; Uganda
Guaranteed by law borrower's right to access data	Angola; Ethiopia; Rwanda; Sierra Leone; South Africa
Lower or eliminated loan threshold	Cabo Verde; Madagascar; Mauritania; Mauritius; Rwanda
Online access to data	Cabo Verde; Cameroon; Central African Republic; Chad; Congo, Rep.; Equatorial Guinea; Gabon; Rwanda

Getting credit - Legal rights

Feature	Economies
Allowed future assets to be given as collateral and security interest to automatically attach to the proceeds of the original asset	Benin; Burkina Faso; Cameroon; Central African Republic; Chad; Comoros; Congo, Dem. Rep.; Congo, Rep.; Equatorial Guinea; Gabon; Guinea; Guinea-Bissau; Liberia; Mali; Niger; Rwanda; Senegal; Sierra Leone; Togo
Allowed general description of a single and/or combined category of assets	Benin; Burkina Faso; Cameroon; Central African Republic; Chad; Comoros; Congo, Dem. Rep.; Congo, Rep.; Liberia; Mali; Niger; Rwanda; Senegal; Sierra Leone; Togo
Created a unified collateral registry	Rwanda
Strengthened rights of secured creditors during reorganization procedures	Rwanda
Allowed out-of-court enforcement of collateral	Benin; Burkina Faso; Cameroon; Central African Republic; Chad; Comoros; Congo, Dem. Rep.; Congo, Rep.; Mali; Niger; Rwanda; Senegal; Togo

Protecting minority investors

Feature	Economies
Increased disclosure requirements for related-party transactions	Benin; Burkina Faso; Burundi; Cameroon; Central African Republic; Chad; Comoros; Democratic Republic of Congo; Republic of Congo; Côte d'Ivoire; Equatorial Guinea; Gabon; Guinea; Guinea-Bissau; Lesotho; Mali; Niger; Senegal; Togo; Rwanda; Sierra Leone; Swaziland
Enhanced access to information in shareholder actions	Benin; Burkina Faso; Cameroon; Central African Republic; Chad; Comoros; Democratic Republic of Congo; Republic of Congo; Côte d'Ivoire; Equatorial Guinea; Gabon; Guinea; Guinea-Bissau; Mali; Niger; Senegal; Togo; Mozambique; Rwanda; Swaziland
Increased director liability	The Gambia; Botswana; Burundi; Lesotho; Mozambique; Rwanda; Sierra Leone; Swaziland
Introducing requirements for shareholder approval of related-party transactions	Botswana; Burundi
Increased transparency during suit examination	Rwanda

Paying taxes

Feature	Economies
Reduced profit tax rate by 2 percentage points or more	Beni; Burkina Faso; Burundi; Cameroon; Cabo Verde; Congo, Rep.; Côte d'Ivoire; Gabon; Gambia, The; Guinea-Bissau; Lesotho; Liberia; Madagascar; Mali; Mauritius; Niger; Rwanda; São Tomé and Príncipe; Senegal; Seychelles; Sierra Leone; Senegal; Swaziland; Togo; Zimbabwe
Merged or eliminated taxes other than profit tax	Burkina Faso; Cabo Verde; Congo, Rep.; Côte d'Ivoire; Liberia; Madagascar; Senegal; South Africa; Sudan; Zambia
Introduced or enhanced electronic systems	Angola; Gabon; Kenya; Lesotho; Madagsacar; Rwanda; Zambia
Simplified tax compliance process	Burkina Faso; Congo, Dem. Rep.; Rwanda; Seychelles; Sierra Leone; Zimbabwe
Introduced change in cascading sales tax	Burundi; Congo, Dem. Rep.; Gambia, The; Sierra Leone
Reduced labor taxes and mandatory contributions	Benin; Congo, Rep.; Seychelles; Togo
Introduced new or significantly revised tax law or tax code	Mozambique; Sierra Leone; Zambia
Decreased number of tax filings or payments	Burundi

Trading across borders

Feature	Economies
Improved customs administration	Angola; Benin; Botswana; Burkina Faso; Burundi; Côte d'Ivoire; Ethiopia; Kenya; Malawi; Republic of Congo; Rwanda; South Africa; Swaziland; Uganda
Introduced or improved electronic submission and processing	Botswana; Burundi; Cameroon; The Gambia; Ghana; Kenya; Liberia; Madagascar; Mali; Mauritius; Mozambique; Niger; Nigeria; Rwanda; Seychelles; Sierra Leone; South Africa; Sudan; Swaziland; Tanzania; Uganda
Strengthened transport or port infrastructure	Angola; Benin; Central African Republic; Eritrea; Ghana; Kenya; Madagascar; Mali; Mozambique; Rwanda; Sao Tome and Principe; Senegal; Tanzania
Improved port procedures	Benin; Congo, Dem. Rep.; Côte d'Ivoire; Ghana; Guinea; Kenya; Rwanda
Introduced or improved risk-based inspections	Botswana; Liberia; Mali; Mauritania; Mauritius; Nigeria; Sudan; Tanzania

Enforcing contracts

Feature	Economies
Increased procedural efficiency at main trial court	Benin; Burundi; Burkina Faso; the Democratic Republic of Congo; Ethiopia; the Gambia; Malawi; Mauritius; Mauritania; Mozambique; Nigeria; South Africa; Uganda; Botswana; Mali
Introduced electronic filing and/or electronic case management systems	Botswana; Ethiopia; Kenya; Mauritius; Rwanda; Zambia
Introduced or expanded a specialized commercial jurisdiction—established by setting up a dedicated stand-alone court; a specialized commercial section within existing courts or specialized judges within a general civil court	Benin; Burkina Faso; Burundi; Chad; the Democratic Republic of Congo; Cameroon; Côte d' Ivoire; Ghana; Guinea-Bissau; Lesotho; Liberia; Malawi; Mali; Mauritania; Mauritius; Mozambique; Nigeria; Rwanda; Senegal; Seychelles; Sierra Leone; Togo
Made enforcement of judgment more efficient	Burkina Faso; the Gambia; Ethiopia; Mauritius; Rwanda

Resolving insolvency

Feature	Economies
Introduced a new restructuring proceeding	Burundi; Democratic Republic of Congo; Madagascar; Mauritius; Mozambique; Seychelles; South Africa; Uganda
Streamlined and shortened timeframes for insolvency proceedings	Burundi; Malawi; Mauritius; Rwanda; Sierra Leone; Tanzania; Uganda
Improved the likelihood of successful reorganization	Democratic Republic of Congo; Rwanda
Strengthened creditors' rights	Burundi; Madagascar; Mozambique; Uganda
Regulated the profession of insolvency administrators	Democratic Republic of Congo; Malawi; Mauritius; Mozambique; Namibia; Rwanda; Tanzania; Uganda; Zambia
Established framework for out-of-court restructuring	Mozambique

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