

Economy Profile of Kuwait

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

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

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.

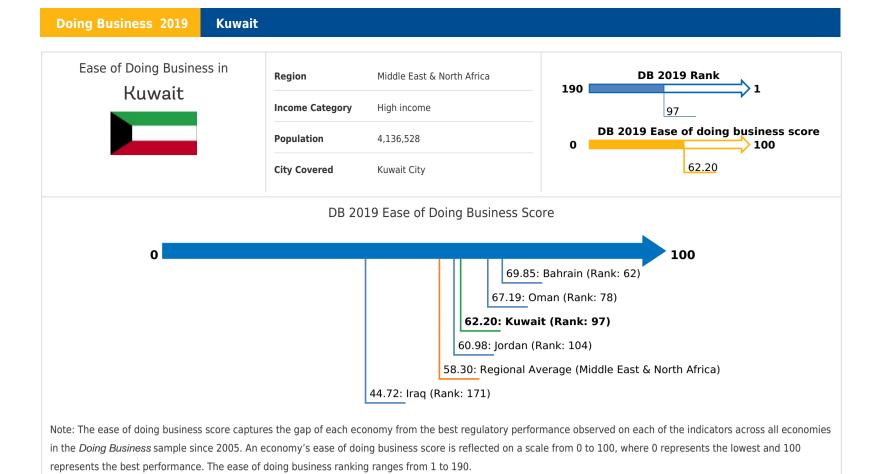
Doing Business captures several important dimensions of the regulatory environment as it applies to local firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority 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.

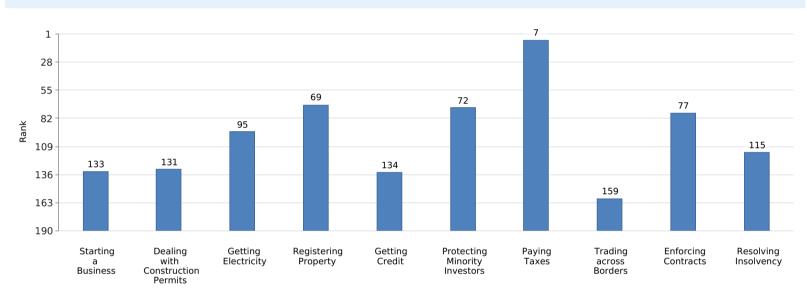
In addition, *Doing Business* offers detailed subnational reports, which exhaustively cover business regulation and reform in different cities and regions within a nation. These reports provide data on the ease of doing business, rank each location, and recommend reforms to improve performance in each 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.

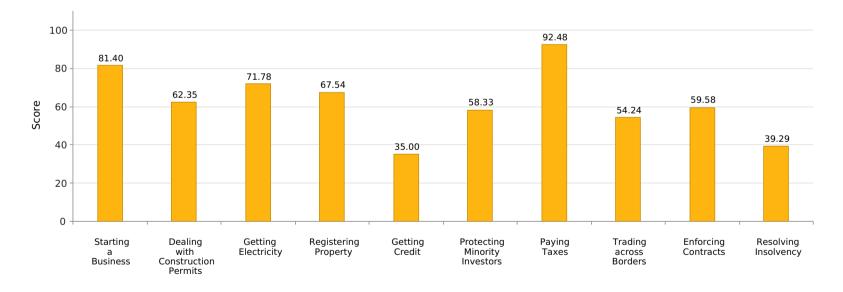
More about Doing Business (PDF, 5MB)



Rankings on Doing Business topics - Kuwait



Ease of Doing Business Score on Doing Business topics - Kuwait



The 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 each 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 the 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 ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores 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 - Kuwait

Standardized Company

Legal form	Limited Liability company (WLL)
Paid-in minimum capital requirement	KWD 0
City Covered	Kuwait City

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedure - Men (number)	7	7.2	4.9	1 (New Zealand)
Time – Men (days)	35	20.5	9.3	0.5 (New Zealand)
Cost - Men (% of income per capita)	2.0	22.6	3.1	0.0 (Slovenia)
Procedure – Women (number)	8	7.9	4.9	1 (New Zealand)
Time - Women (days)	36	21.2	9.3	0.5 (New Zealand)
Cost - Women (% of income per capita)	2.0	22.6	3.1	0.0 (Slovenia)
Paid-in min. capital (% of income per capita)	0.0	8.1	8.6	0.0 (117 Economies)

Figure - Starting a Business in Kuwait and comparator economies - Ranking and Score

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92.89: Oman (Rank: 37)

89.57: Bahrain (Rank: 66)

84.43: Jordan (Rank: 106)

82.00: Regional Average (Middle East & North Africa)

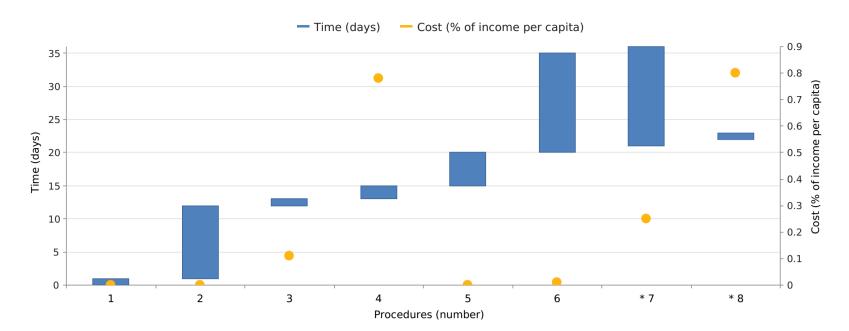
81.40: Kuwait (Rank: 133)

76.55: Iraq (Rank: 155)

DB 2019 Starting a Business Score

Note: The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

Figure - Starting a Business in Kuwait - Procedure, Time and Cost



^{*}This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (http://doingbusiness.org/en/methodology). For details on the procedures reflected here, see the summary below.

Details - Starting a Business in Kuwait - Procedure, Time and Cost

Kuwait

No.	Procedures	Time to Complete	Associated Costs
♀1	APPLIES TO WOMEN ONLY: Obtain permission to work outside the marital home Agency: Home As per Article 89 of the Personal Status Law, 1984, if a woman fails to obtain the permission/support of her husband to work outside the marital home (for example, for entrepreneurial ventures) it is possible that she may suffer consequences under the law. For example, if the husband consider that the work of his wife is against the well-being of the family, she could be considered disloyal (Nashez) and may not be entitled to financial alimony	1 day	no charge
2	Register at the Kuwait Business Center (KBC) Agency: Department of Companies To register, the entrepreneur must submit online a completed standard application form to the Kuwait Busines Center (KBC) and submit a copy of the memorandum of association. The completed application must include the names of the founding partners and their respective shares; the capital, scope and objective of the company; and the name of the manager. The applicant submits the paperwork online (www.kbc.gov.kw/) The entrepreneur can select up to 5 potential company names during the online application. Once the application is approved, it is stamped and signed by the Department of Companies, and allocated a reference number. The MOCI electronically sends information for further checking to the Ministry of the Interior, Kuwait Fire Service Directorate and the Municipality (Baladia).	1day + 10 days wait to get the confirmation email and go in person to KBC	no charge
3	Sign and notarize the memorandum of association before the public notary of the Ministry of Justice Agency: Notary - Ministry of Justice The entrepreneur submits the draft memorandum of association along with Department of Companies' letter and the bank capital deposit certificate to the Notary Public Department at the Ministry of Justice. The officer verifies that the required documents are complete and schedules an appointment for signing before the notary public at the Company Formation Department of the Ministry of Justice, during which the memorandum of association is signed by the founding partners and notarized on the set date in 3 originals: one for the company, one for the Ministry of Justice, and one to be field with the Ministry of Commerce and Industry.	1 day	KWD 2 for the first page of the Memorandum and KWD 1 for every subsequent page
4	Obtain the commercial license from the Department of Companies Agency: Department of Companies Once the commercial registration certificate is issued, the entrepreneur obtains the commercial license from the Department of Companies. The entrepreneur can apply online: https://mociweb01.csc.gov.kw/TradeWebsite_KBC/CompanyLicnReq.aspx	1-2 days	KWD 80
5	Receive approval of the company premises by the Municipality Agency: Municipality The entrepreneur needs to go in person to apply for the municipality approval of the company's premises. The entrepreneur submit a copy of the MOCI trading license confirmation email and originals of the lease agreement. The municipality issues a certificate of no objection in the name of the company, allowing the use of the indicated premises as the company location. This process usually takes 5 to 14 days.	5 days on average	no charge
6	Register with Public Authority for Civil Information (PACI) Agency: Public Authority for Civil Information (PACI) The company must register with the Public Authority for Civil Information (PACI) in order to obtain a civil number, which is required in dealing with other governmental bodies.	15 days (simultaneous with procedures 7 and 8)	KWD 1
⇒ 7	Register at the Ministry of Labor and Social Affairs Agency: Ministry of Social Affairs and Manpower The Ministry of Labor may inspect the premises to determine whether the size of the company premises and its business scope are commensurate with the number of employees declared at the Ministry.	15 days (simultaneous with procedures 6 and 8)	KWD 25
⇒ 8	Register with the Kuwait Chamber of Commerce and Industry Agency: Chamber of Commerce The company must apply for membership at the Chamber of Commerce and Industry by submitting copies of its commercial license and memorandum of association, and filling out a specimen signature form signed by the company's authorized signatories. The membership is a pre-requisite to dealing with other government authorities, banks and participation in public tenders.	1 day (simultaneous with procedures 6 and 7)	KWD 82 for registration and KWD 55 for annual renewal

QApplies to women only.

⇒Takes place simultaneously with previous procedure.



Dealing with Construction Permits

Kuwait

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.

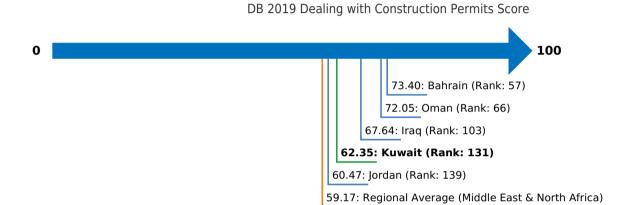
Dealing with Construction Permits - Kuwait

Standardized Warehouse

Estimated value of warehouse	KWD 509,924.10
City Covered	Kuwait City

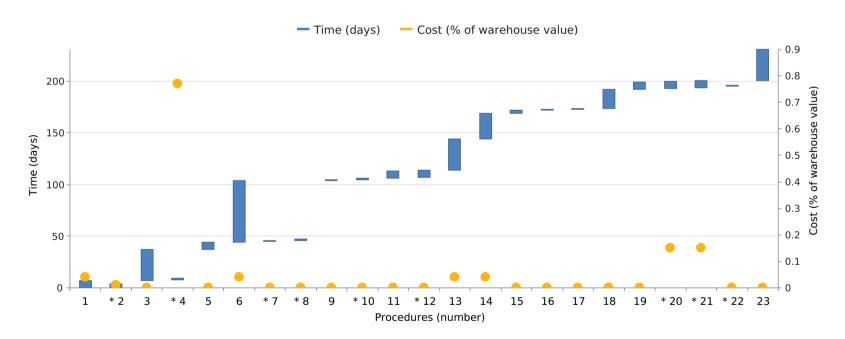
Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	23	16.6	12.7	None in 2017/18
Time (days)	231	137.4	153.1	None in 2017/18
Cost (% of warehouse value)	1.2	4.7	1.5	None in 2017/18
Building quality control index (0-15)	13.0	12.1	11.5	15.0 (3 Economies)

Figure - Dealing with Construction Permits in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators.

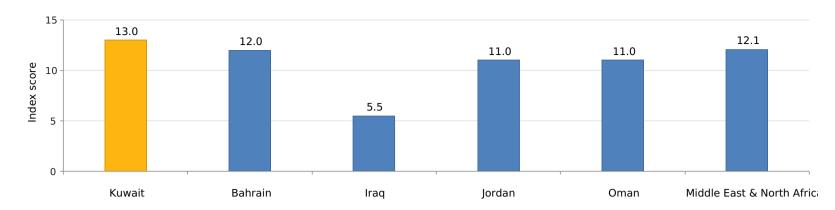
Figure - Dealing with Construction Permits in Kuwait - Procedure, Time and Cost



^{*}This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (http://doingbusiness.org/en/methodology). For details on the procedures reflected here, see the summary below.

Figure - Dealing with Construction Permits in Kuwait and comparator economies - Measure of Quality



Details - Dealing with Construction Permits in Kuwait - Procedure, Time and Cost

approval, the Ministry will issue a sanitary certificate. A site inspection must be

Receive electricity and water inspection from Ministry of Electricity and

conducted before the certificate is issued.

Agency: Ministry of Electricity and Water

9

Water

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No.	Procedures	Time to Complete	Associated Costs
1	Conduct soil test with private laboratory Agency: Private Laboratory BuildCo must conduct a soil test with a private laboratory that is certified by the Municipality of Kuwait. The soil test report must be submitted to the Municipality as part of the building permit application.	7 days	KWD 200
≠ 2	Obtain a topographical survey of the land Agency: Private accredited firms or the Ministry of Public Works Topographic Surveys are used to identify and map the contours of the land plot. Its purpose is to serve as a base map for the design of a building. It also shows the boundary lines and is used by designers to accurately show the required setbacks. It is used for the site plan, which is a mandatory requirement for all construction.	3 days	KWD 75
3	Submit drawings and receive certificate from the Public Authority for Industry (PAI) Agency: Public Authority for Industry (PAI) Since the warehouse will be used for storage, BuildCo must submit the project drawings to the Public Authority for Industry (PAI). PAI will then review the drawings and issue an approval certificate. Submission of drawings to PAI is required for any construction that will be used for storage or industrial activities. A copy of the government's lease agreement is needed.	30 days	no charge
	Hire an external firm/engineer to supervise construction Agency: Private Firm	1 day	KWD 3,902
5	Obtain lot plan with site map from the Municipal Authority Agency: Municipality of Kuwait BuildCo must request a lot plan physically at the municipality.	7 days	KWD 5
6	Obtain approval of plans from Kuwait Fire Services Directorate Agency: Kuwait Fire Services Directorate Documents to be submitted include: - Architectural design - Ventilation design - Elevators design - Hazard sector plans - Alarm system plans	60 days	KWD 200
⇒ 7	Request electricity and water plans approval from Ministry of Electricity and Water Agency: Ministry of Electricity and Water According to No. 30/2012 issued by Kuwait Municipality on August 2012, the building permit will not be granted unless the Ministry of Electricity and Water (MEW) gives its approval on the electric supply. A site inspection must be conducted before the approval can be issued. MEW is understaffed and therefore, it can take anywhere from 1 week to 1 month for the site inspection to happen. Approval of the plans can take 1-2 months after the inspection takes place.	1 day	no charge
⇒ 8	Request sewage plans approval (sanitary certificate) from Ministry of Public Works Agency: Ministry of Public Works BuildCo must request approval of sewage plans from the Ministry of Public Works. Upon approval, the Ministry will issue a certificate. A site inspection must be	1 day	no charge

1 day

no charge

Doi	Doing Business 2019 Kuwait				
⇒ 10	Receive sewage inspection from Ministry of Public Works Agency: Ministry of Public Works	1 day	no charge		
11	Obtain electricity and water plans approval from Ministry of Electricity and Water Agency: Ministry of Electricity and Water	7 days	no charge		
⇒ 12	Obtain sewage plans approval from Ministry of Public Works Agency: Ministry of Public Works	7 days	no charge		
13	Obtain zoning approval from the Municipal Authority Agency: Municipality of Kuwait	30 days	KWD 200		

BuildCo must request a zoning approval from the Municipality. This initial request can be done electronically. Pursuant to Law 5 of 2005, the Municipality is mandated with the authority to plan the use of land in Kuwait. This involves designating permitted uses of land based on mapped zones which separate one set of land uses from another (e.g. residential, industrial, recreational, etc).

Once an area has been "zoned" (e.g. for industrial use), the location of an actual project / industry within the zone has to be approved by the Municipality.

The documents that need to be submitted include:

- Area plans
- Level plans
- Sector plans
- Floor plans
- Boundaries
- Sanitary certificate
- Contract with the client
- Civil IDs
- Land deed
- Electrical drawings
- Mechanical drawings
- Fire safety drawings
- Master plan approval
- Architectural drawings

If a change needs to be made, the process has to be started from the beginning.

14 Request and obtain building permit

Agency: Municipality of Kuwait

The initial packet of documents needs to be submitted electronically to the Municipality. Most of the documents are submitted as scanned copies. The website for submission is: www.baladiya.gov.kw

BuildCo must submit Application Form 1 for a building license and attach the following documents (including the documents described in the procedures above):

- A copy of the deed of title to the land, allocation decree, or lease agreement. In the case of an allocation decree or lease agreement, a recent rent receipt must be submitted.
- A copy of the architectural contract between BuildCo and an accredited engineering firm responsible for the architecture of the building
- Scanned letter of the zoning approval
- Original soil test report
- Approval from the Fire and Safety Department
- Approval from the Roads Department, if underground parking is included (which does not apply to the warehouse project)
- Scanned Form 2, Undertaking of compliance of the plans with the buildings codes and cadastres, which should be signed and submitted (by an engineering firm)
- Scanned Form 3, Undertaking of compliance with the construction plans, which should be signed and submitted (by an engineering firm)
- Civil ID of the owner
- Undertaking to provide specific plans (done by an engineering firm) that meet the requirements of:
- 1. The Ministry of Electricity and Energy for the electric supply.
- 2. The Ministry of Public Works for the sewerage system.
- 3. The Public Authority for Civil Aviation for the height of the warehouse.
- 4. The Ministry of Communications for the telephone lines.

These four documents are scanned and can be sent in advance electronically.

Once approved, the private engineer receives a notification that the building permit is approved.

Page 12

KWD 200

25 days

Doin	g Business 2019	Kuwait		
15	Agency: Municipalit BuildCo must submit documents: • A copy of the constr • An undertaking from warehouse or, alterna a construction contract submitted. • An undertaking from approved by the municipality will to	an application for the site take-over letter and attach the following uction license a BuildCo that it shall carry out the construction work on the tively, that it has a construction contract with a contractor. In case of it with a contractor, a copy of the performance bond should be an accredited supervising engineer to supervise the construction	3 days	KWD 16
16	Municipality for ap Agency: Municipalit BuildCo prepares the engineer's signature at Kuwait Municipality. The employee of the Kuwait Municipality whas been carried out to and approved) and colonce the Kuwait Municipality whas been carried out to and approved) and colonce the Kuwait Municipality where the carried out to an approved and colonce the Kuwait Municipality where the carried out to an approved and colonce the Kuwait Municipality where the carried out to an approved and colonce the Kuwait Municipality where the carried out to approve the carried o	-	1 day	KWD 10
17	Agency: Municipalit	ection from the Municipality by of Kuwait ects the buildings to ensure compliance with the drawings.	1 day	no charge
18	Agency: Municipalit Once the final inspect certificate from the M certificate of no object	by all certificate from Municipality by of Kuwait tion is carried out, BuildCo typically receives the final approval unicipality within a week. The Municipality then forwards the tion to the Ministry of Electricity and Water, the Kuwait Fire and the Ministry of Public Works.	18 days	no charge
19	Agency: Ministry of BuildCo must obtain a	I license from Ministry of Commerce Commerce Commerce Commercial license from the Ministry of Commerce certifying that recial use. Without this license, the warehouse cannot become	7 days	no charge
⇒ 20	Obtain water conn <i>Agency</i> : Ministry of	ection Electricity and Water	7 days	KWD 750
≠ 21	Obtain sewage con Agency: Ministry of		7 days	KWD 750
⇒ 22	Agency : Kuwait Fire	from the Kuwait Fire and Safety Department e and Safety Department nal inspection, the Kuwait Fire and Safety Department will issue a panic safety.	1 day	KWD 5
23	Department	of fire and panic safety from the Kuwait Fire and Safety e and Safety Department	30 days	no charge

[⇒]Takes place simultaneously with previous procedure.

Details - Dealing with Construction Permits in Kuwait - Measure of Quality

	Answer	Score
Building quality control index (0-15)		13.0
Quality of building regulations index (0-2)		2.0
How accessible are building laws and regulations in your economy? (0-1)	Available online; Free of charge.	1.0
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0-1)	List of required documents; Fees to be paid; Required preapprovals.	1.0
Quality control before construction index (0-1)		1.0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0-1)	Licensed architect; Licensed engineer.	1.0
Quality control during construction index (0-3)		2.0
What types of inspections (if any) are required by law to be carried out during construction? (0-2)	Inspections by external engineer or firm; Inspections at various phases.	1.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are always done in practice; Inspections are not mandated by law but commonly occur in practice during construction.	1.0
Quality control after construction index (0-3)		3.0
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0-2)	Yes, final inspection is done by government agency; Yes, inhouse engineer submits report for final inspection.	2.0
Do legally mandated final inspections occur in practice? (0-1)	Final inspection always occurs in practice.	1.0
Liability and insurance regimes index (0-2)		1.0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0-1)	No party is required by law to obtain insurance .	0.0
Professional certifications index (0-4)		4.0

engineer; Passing a certification exam.

Getting Electricity

This topic measures the procedures, time and cost required for a business to obtain a permanent electricity connection for a newly constructed warehouse. Additionally, the reliability of supply and transparency of tariffs index measures reliability of supply, 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)

Kuwait

- 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 = 1kilowatt (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.

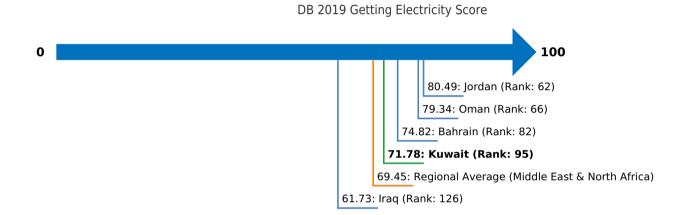
Getting Electricity - Kuwait

Standardized Connection

Price of electricity (US cents per kWh)	0.8
Name of utility	Ministry of Electricity and Water (MEW)
City Covered	Kuwait City

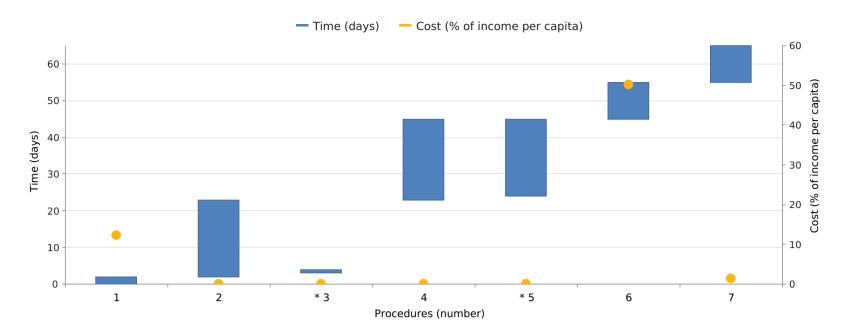
Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	7	4.7	4.5	3 (25 Economies)
Time (days)	65	72.4	77.2	18 (3 Economies)
Cost (% of income per capita)	63.8	479.9	64.2	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	6	4.2	7.5	8.0 (27 Economies)

Figure - Getting Electricity in Kuwait and comparator economies - Ranking and Score



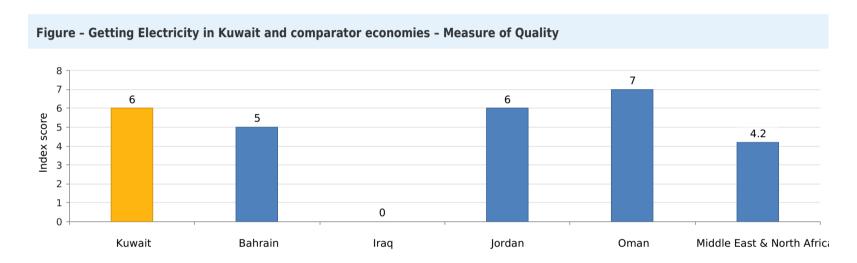
Note: The ranking of economies on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity.

Figure - Getting Electricity in Kuwait - Procedure, Time and Cost



^{*}This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (http://doingbusiness.org/en/methodology). For details on the procedures reflected here, see the summary below.



2

4

Kuwait

No. Procedures Time to Complete Associated Costs

1 Hire licensed electrical engineer to prepare study of electrical load and power requirement

Agency: Electrical engineer licensed by the Ministry of Electricity and Water (MEW)

The client hires an engineering consulting firm that is approved by the union of engineers and that has a Supervision Engineer licensed by MEW. The consulting firm (i.e. contractor), will then study and estimate the electrical load and power requirement of the project so as to obtain MEW's approval/authorization for availability of electricity supply (see procedure below). The fees vary depending on the prices set by the contractor.

Submit application to Ministry of Electricity and Water and await estimate 21 calendar days KWD 0

Agency: Ministry of Electricity and Water (MEW)

The client submits an application to the Distribution department of MEW to get the approval/authorization of electricity supply. The client needs to submit:

- The study and estimate done by the consulting firm in Procedure 1.
- 3 copies to the concerned governorate engineer of the electrical distribution network (EDN) department requesting approval/authorization for the electricity supply
- Copy of the application after necessary approval duly signed and stamped by the governorate engineer
- Licenses of construction

The request can be submitted online through the following link:https://portal.mew.gov.kw/

However, all forms need to be submitted in person.

⇒ 3 Receive site inspection by Ministry of Electricity and Water

Agency: Ministry of Electricity and Water (MEW)

The client obtains a site inspection from the Ministry of Electricity and Water (MEW) and awaits the estimate of connection fees. After the inspection is done, MEW hands the client a stamped approval and authorization

Obtain "no objection" letter from municipality 22 calendar days KWD 0

Agency: Municipality

After completing the building works and obtaining the approval of the municipality, the applicant will need to apply for a no-objection letter from the municipality. The municipality will then send the letter by mail to the Ministry of Electricity and Water (MEW) so the latter can install the meter and turn on supply of electricity to the project.

⇒ 5 Submit final electrical drawings for approval and obtain inspection of internal wiring

Agency: Ministry of Electricity and Water (MEW)

During or after execution of the internal wiring the client's licensed engineer will need to submit the final electrical drawings related to the internal wiring for approval to the Electrical Installation Department of the Ministry. These drawings include airconditioning, lighting and all other electrical equipment, electrical mains, switches, cable sizes, circuit breakers and fuses. The client will also need to submit a load form in order to obtain inspection of internal wiring and final connection. The load form will then be handed over to the applicant themselves. If the applicant is a company, the form will be handed over to an authorized staff of the company. The approval itself is granted after a couple of weeks, but is obtained in parallel with the external works. The inspection however, happens only after the Ministry of Electricity and Water (MEW) has obtained the letter of no-objection from the municipality. If the drawings meet the Ministry's specifications, then inspectors from the Electrical Installation Department of the Ministry will inspect the internal installation (size of cables, type of fuses, cable connection process and installation of main panels and sub-panels inside and outside the warehouse). The engineer also needs to submit approvals from the Municipality and the Kuwait Fire Department. The Municipality will also check that plans are actually corresponding to latest drawings.

6 Obtain external works from Electrical Installation Department

Agency: Ministry of Electricity and Water (MEW)

Once the drawings are approved, the client needs to pay the fees of the project to Ministry of Electricity & Water (MEW) for the power supply connection. This cost is for the equipment supplied by the ministry. The payment is done at the estimation department of MEW. The estimation department then gives the green light to the Electrical Distribution Networks Department so that external works can be started. External works are designed and carried out by the Electrical Distribution Networks Department of MEW. A 140-kVA load can be supplied from an existing distribution substation in the area, if capacity is available.

In the absence of the infrastructure facilities, the holder of the license can allocate a space on the plot not exceeding 5x5 m2 for the MEW to install an electrical transformer to provide additional power to the plot. Having the transformer installed will not result in additional cost to the customer.

The former scenario is however, the more likely one for the assumed case.

10 calendar days

KWD 5,114.99

Page 19

. . .

1 calendar day

21 calendar days

2 calendar days

KWD 0

KWD 1,250

KWD 0

Doing Business 2019 Kuwait

Obtain meter installation and final turn-on of supply

Agency: Ministry of Electricity and Water (MEW)

The client needs to show a receipt of payment to one of the nearest emergency departments of the Ministry of Electricity and Water to obtain final supply. The meter is handed over to the client directly by the Consumer Affairs Department, and the installation is carried out by the Electrical Installation Department.

KWD 140

10 calendar days

[⇒]Takes place simultaneously with previous procedure.

Details - Getting Electricity in Kuwait - Measure of Quality

	Answer
Reliability of supply and transparency of tariff index (0-8)	6
Total duration and frequency of outages per customer a year (0-3)	3
System average interruption duration index (SAIDI)	0.1
System average interruption frequency index (SAIFI)	0.5
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	5.0
Mechanisms for monitoring outages (0-1)	1
Does the distribution utility use automated tools to monitor outages?	Yes
Mechanisms for restoring service (0-1)	1
Does the distribution utility use automated tools to restore service?	Yes
Regulatory monitoring (0-1)	0
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	No
Financial deterrents aimed at limiting outages (0-1)	0
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	No
Communication of tariffs and tariff changes (0-1)	1
Are effective tariffs available online?	Yes
Link to the website, if available online	http://www.mew.gov. kw/? com=content&act=vi ew&id=92
Are customers notified of a change in tariff ahead of the billing cycle?	Yes

Note:

If the duration and frequency of outages is 100 or less, the economy is eligible to score on the Reliability of supply and transparency of tariff index.

If the duration and frequency of outages is not available, or is over 100, the economy is not eligible to score on the index.

If the minimum outage time considered for SAIDI/SAIFI is over 5 minutes, the economy is not eligible to score on the index.

Registering Property

Kuwait

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.

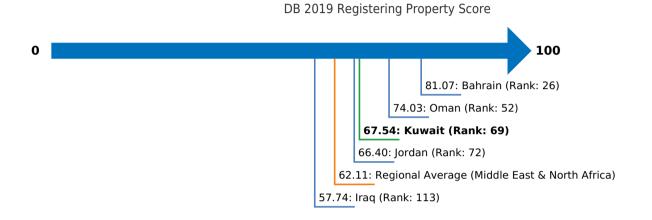
The property (fully owned by the seller):

- 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
- 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 - Kuwait

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Procedures (number)	9	5.6	4.7	1 (4 Economies)
Time (days)	35	29.7	20.1	1 (New Zealand)
Cost (% of property value)	0.5	5.7	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	17.0	14.2	23.0	None in 2017/18

Figure - Registering Property in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators.



* 5

Procedures (number)

* 8

* 9

* 4

3

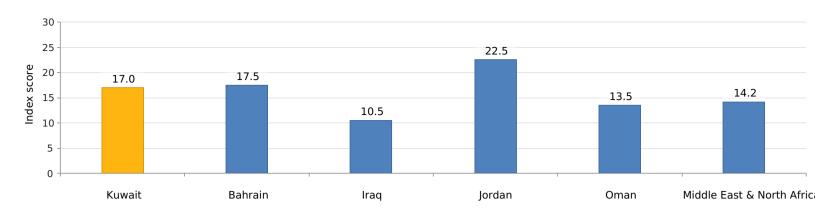
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Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (http://doingbusiness.org/en/methodology). For details on the procedures reflected here, see the summary below.

 $[\]hbox{$\star$ This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.}$

Figure - Registering Property in Kuwait and comparator economies - Measure of Quality



Details - Registering Property in Kuwait - Procedure, Time and Cost

Seller notifies Kuwait City Municipality of intention to sell a plot of land Agency: Kuwait City Municipality A seller (or a designated third party with an authorization from the seller) goes to the Kuwait City Municipality in person to present a preliminary sale/purchase agreement. Other documents that need to be presented include: Civil IDs of both seller and buyer, Articles of Association (if these are two companies) and the original deed. Municipality reviews the submitted documents and authorizes the deal. Only after this step is completed, one can apply for the Cadastral Description Certificate at a different department within the Municipality.	No	. Procedures	Time to Complete	Associated Costs
	1	Agency: Kuwait City Municipality A seller (or a designated third party with an authorization from the seller) goes to the Kuwait City Municipality in person to present a preliminary sale/purchase agreement. Other documents that need to be presented include: Civil IDs of both seller and buyer, Articles of Association (if these are two companies) and the original deed. Municipality reviews the submitted documents and authorizes the deal. Only after this step is completed, one can apply for the Cadastral Description Certificate at a different	1 day	no charge

⇒ 2 Apply for the Cadastral Description Certificate (Shahadat Al-Awsaf) from the Municipality

Agency: Kuwait City Municipality

The seller must request a Cadastral Description Certificate from the Municipality providing the details of the property in question (i.e. its size, the developments on it, the zoning, etc) and confirming that the property is in compliance with all the Municipality regulations. This document is prepared following an inspection of the property by an architect of the Municipality.

The warehouse is likely to be in one of the following areas: Shuwaikh, Sulaibiya, Sabhan, Al Rai, Anghara and Ardiya. This is however not an exclusive list. The Kuwait Municipality, which is the authority responsible for zoning, may authorize the construction of a warehouse in an area that is not ordinarily used for warehousing.

The documentation shall include:

- -Application from the seller on the selling company's letterhead $% \left(1\right) =\left(1\right) \left(1\right) \left($
- -Copy of the deed of title of the property provided by the seller
- -Documents proving the authority of the person submitting the application on behalf of the seller

The Cadastral Description Certificate will also include among other things: any violations that the property has incurred (e.g. non-maintenance of the property, or encroachment of the property borders on neighboring plots), any violations of the structure (e.g. if the building does not meet the fire regulations), usage of the plot (e.g. for commercial or residential purpose). Any licenses granted to the plot (e.g. license to have machinery brought onto the property to be used on the plot) and drawings of the plot and structures approved from the Municipality showing the areas and utilization of the plot.

3 Inspection of the property by an architect representing the Municipality

Agency: Kuwait City Municipality

The Municipality will send out an inspector/architect to inspect the property in question and collect the relevant information; after which the Municipality will issue the Cadastral Description Certificate and transfer the same along with a letter of no objection to the transfer to the Ministry of Justice to continue the process of the property transfer.

The process is typically as follows: the seller will go to the Municipality (with jurisdiction over the location of the warehouse to be sold) to submit an application for an allocation letter (specifying the size of the plot and the buildings on it if any) and a description certificate (description of the existing buildings if any on the plot and size/use of such building). The fee to be paid for these documents is KD150 (for a commercial property). The seller concurrently delivers the warehouse's title deed to the Municipality against a receipt thereof. The engineer/architect responsible for the area then fixes a date to meet with the seller at the warehouse to carry out the inspection, or may alternatively carry out the inspection on his own. Meanwhile, the seller should obtain clearance from the utility authorities (i.e. electricity, water and telephone). When the Municipality engineer completes the inspection (verifies the deed against the actual plot of land and stores report at the Municipality) and the Municipality has issued the descriptions certificate and the allocation letter for the property, the seller will be issued with a receipt with a reference number from the Municipality with which the seller will receive the original title deed, the allocation letter and the descriptions certificate from the Real Estate Registry Division at the Ministry of Justice.

KWD 10

1 day

30 days KWD 150

Doin	g Business 2019 Kuwait			
⇒ 4	Obtain clearance from the Ministry of Con Agency: Ministry of Communications The Seller must obtain a clearance from the Mini all types of properties both commercial and resid the previous owner/seller has settled all related	stry of Communications (necessary for ential). The clearance is to confirm that	1 day	no charge
⇒ 5	Obtain clearance from the Ministry of the electricity bills Agency: Ministry of Electricity and Water Parties obtain a certificate of Ministry of Electricity outstanding electricity bills or other dues to the N	ty and Water that there are no	1 day	no charge
⇒ 6	Obtain a certificate from the Ministry of Countries and Industry of Commerce and Industry Parties obtain a certificate from the Ministry of Cosignatory authority of the legal representative of agreement, together with copies of their civil idea the companies are authorized to buy or sell propostain Form I "Undertaking & Acknowledgement the Representative" from the Department of Commerce and Industry, that must be submitted shows that the parties exist and have the power to in accordance with their own Article of Associate their representatives who follow up the Procedure	entative of the parties commerce and Industry evidencing the the parties who will sign the sale ntification cards, in order to check that erty in their Articles of Association. They at" and Form IX "Acknowledgement of immercial Companies at the Ministry of for registration in Procedure 6. Form I conclude the sale/purchase transaction ion. Form IX confirms the authority of	1 day	KWD 10
7	Obtain a new deed from the Contracts Co Estate Registration Office of the Ministry Agency: Real Estate Registration Office at to Once the 'No Objection' letter is received from the phone text message to come to the Ministry of Ju- seller must prepare an application requesting a to Contracts Control Department of the Real Estate Justice. The Contracts Control Department review documents in person in the matter of about 30 min printed on the official pink papers used by the Min The 0.5% registration fee is paid to the Department Authentication (Ministry of Justice) upon the con- which approves the submitted documents before The documentation shall include: -original deed -IDs of seller and buyer	he Ministry of Justice he Municipality, the parties receive a stice to complete the transaction. The ransfer of title to be filed with the Registration Office of the Ministry of vs the application and the attached nutes. Once approved, the same is nistry and becomes ready for signature. ent of Real Estate Registration & npletion of the registration procedures,	1 day	KWD 2,549.62; (0.5% of property value (registration fee))
	-Cadastral Certificate from the Municipality -confirmation of payment for the land through a	certified bank check		
	Legal representative of the parties must a agreement before the notary public Agency: Notary public at the Ministry of just The parties must appear in person, or through the before the notary public. The notary public verifie (a form commonly prescribed by the Ministry of signatures, and satisfies all other related matters.	ir attorneys, to sign the sale agreement es the contents of the written agreement	1 day	KWD 5
⇒ 9	The sale agreement is recorded under the Contracts Control Department Agency: Contracts Control Department at the The authorized third party (or buyer and seller) git Contracts Control Department officer for it to be a purchasing company. The sale agreement is used sale agreement, proving title, is issued to the buyer.	ne Ministry of Justice ves the notarized sale agreement to the recorded under the name of the d as the deed of title. An original of the	1 day	no charge

[⇒]Takes place simultaneously with previous procedure.

authorized paper and is stamped.

Details - Registering Property in Kuwait - Measure of Quality

	Answer	Score
Reliability of infrastructure index (0-8)		3.0
What is the institution in charge of immovable property registration?	Real Estate registration and authentication department of the the Ministry of Justice	
In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scann ed	1.0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	No	0.0
Institution in charge of the plans showing legal boundaries in the largest business city:	Municipality	
In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scann ed	1.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	No	0.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Separate databases	0.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	Yes	1.0
Transparency of information index (0-6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Only intermediaries and interested parties	0.0
Is the list of documents that are required to complete any type of property transaction made publicly available-and if so, how?	Yes, online	0.5
Link for online access:	https://www.moj.g ov.kw/AR/pages/ DeptProcedure.a spx?ItemID=156	
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the largest business city made publicly available-and if so, how?	Yes, online	0.5
Link for online access:	https://www.moj.g ov.kw/AR/pages/ DeptProcedure.a spx?ItemID=156	
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame-and if so, how does it communicate the service standard?	No	0.0
Link for online access:		
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	No	0.0
Contact information:		
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	Yes	0.5
Number of property transfers in the largest business city in 2017:	In Kuwait City for	

Doing Business 2019 Kuwait		
Who is able to consult maps of land plots in the largest business city?	Only intermediaries and interested parties	0.0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	Yes, in person	0.0
Link for online access:		
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard?	No	0.0
Link for online access:		
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	No	0.0
Contact information:		
Geographic coverage index (0-8)		8.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	Yes	2.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	Yes	2.0
Are all privately held land plots in the economy mapped?	Yes	2.0
Are all privately held land plots in the largest business city mapped?	Yes	2.0
Land dispute resolution index (0-8)		4.5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee?	No	0.0
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	No	0.0
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Registrar; Notary;	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar; Notary;	
Is there a national database to verify the accuracy of identity documents?	No	0.0
For a standard land dispute between two local businesses over tenure rights of a property worth 50 times gross national income (GNI) per capita and located in the largest business city, what court would be in charge of the case in the first instance?	Court of First Instance	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	Between 1 and 2 years	2.0
Are there any statistics on the number of land disputes in the first instance?	No	0.0
Number of land disputes in the largest business city in 2017:		
Equal access to property rights index (-2-0)		0.0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	
Do married men and married women have equal ownership rights to property?	Yes	0.0

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).

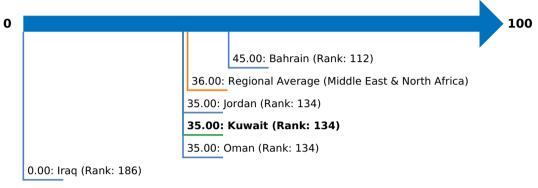
In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

Getting Credit - Kuwait

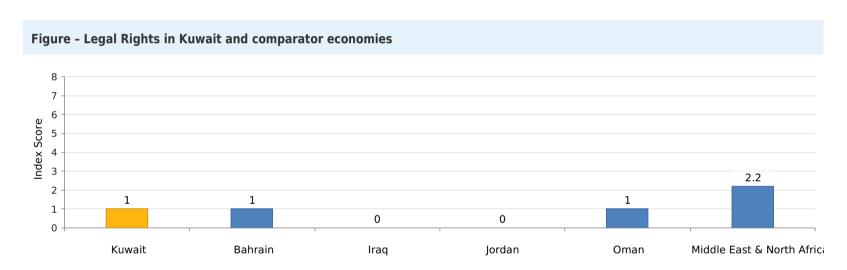
Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Strength of legal rights index (0-12)	1	2.2	6.1	12 (5 Economies)
Depth of credit information index (0-8)	6	5.1	6.7	8 (42 Economies)
Credit registry coverage (% of adults)	15.5	14.7	21.8	100.0 (4 Economies)
Credit bureau coverage (% of adults)	30.7	15.5	65.3	100.0 (25 Economies)

Figure - Getting Credit in Kuwait and comparator economies - Ranking and Score





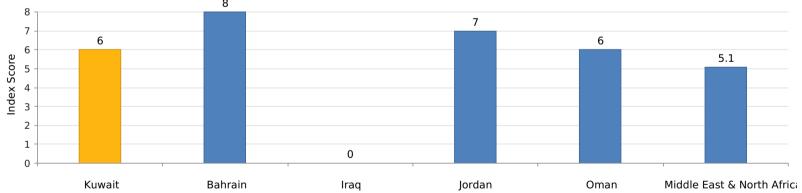
Note: The ranking of economies on the ease of getting credit is determined by sorting their scores for getting credit. These scores are the sum of the scores for the strength of legal rights index and the depth of credit information index.



Details - Legal Rights in Kuwait

Strength of legal rights index (0-12)	1
Does an integrated or unified legal framework for secured transactions that extends to the creation, publicity and enforcement of functional equivalents to security interests in movable assets exist in the economy?	No
Does the law allow businesses to grant a non possessory security right in a single category of movable assets, without requiring a specific description of collateral?	No
Does the law allow businesses to grant a non possessory security right in substantially all of its assets, without requiring a specific description of collateral?	Yes
May a security right extend to future or after-acquired assets, and does it extend automatically to the products, proceeds and replacements of the original assets?	No
Is a general description of debts and obligations permitted in collateral agreements; can all types of debts and obligations be secured between parties; and can the collateral agreement include a maximum amount for which the assets are encumbered?	No
Is a collateral registry in operation for both incorporated and non-incorporated entities, that is unified geographically and by asset type, with an electronic database indexed by debtor's name?	No
Does a notice-based collateral registry exist in which all functional equivalents can be registered?	No
Does a modern collateral registry exist in which registrations, amendments, cancellations and searches can be performed online by any interested third party?	No
Are secured creditors paid first (i.e. before tax claims and employee claims) when a debtor defaults outside an insolvency procedure?	No
Are secured creditors paid first (i.e. before tax claims and employee claims) when a business is liquidated?	No
Are secured creditors subject to an automatic stay on enforcement when a debtor enters a court-supervised reorganization procedure? Does the law protect secured creditors' rights by providing clear grounds for relief from the stay and sets a time limit for it?	No
Does the law allow parties to agree on out of court enforcement at the time a security interest is created? Does the law allow the secured creditor to sell the collateral through public auction or private tender, as well as, for the secured creditor to keep the asset in satisfaction of the debt?	No





Details - Credit Information in Kuwait

Depth of credit information index (0-8)	Credit bureau	Credit registry	Score
Are data on both firms and individuals distributed?	No	Yes	1
Are both positive and negative credit data distributed?	Yes	No	1
Are data from retailers or utility companies - in addition to data from banks and financial institutions - distributed?	Yes	No	1
Are at least 2 years of historical data distributed? (Credit bureaus and registries that distribute more than 10 years of negative data or erase data on defaults as soon as they are repaid obtain a score of 0 for this component.)	Yes	No	1
Are data on loan amounts below 1% of income per capita distributed?	Yes	No	1
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	No	No	0
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	Yes	Yes	1
Are bureau or registry credit scores offered as a value-added service to help banks and financial institutions assess the creditworthiness of borrowers?	No	No	0
Total Score ("yes" to either public bureau or private registry)			6

Note: An economy receives a score of 1 if there is a "yes" to either bureau or registry. If the credit bureau or registry is not operational or covers less than 5% of the adult population, the total score on the depth of credit information index is 0.

Coverage	Credit bureau	Credit registry
Number of individuals	973,054	472,791
Number of firms	0	17,617
Total	973,054	490,408
Percentage of adult population	30.7	15.5

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 relatedparty transactions
- Extent of director liability index (0-10): Ability
 of minority shareholders to sue and hold
 interested directors liable for prejudicial relatedparty 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.

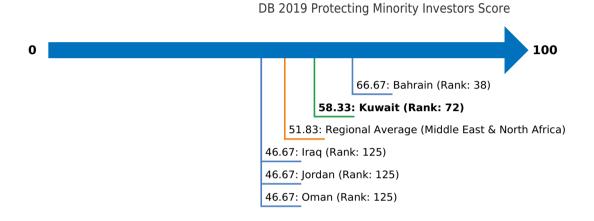
The transaction involves the following details:

- 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.

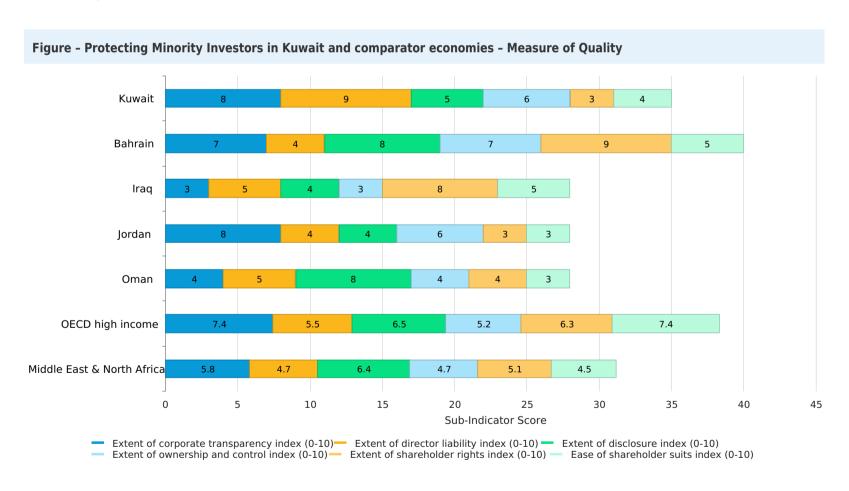
Protecting Minority Investors - Kuwait

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Extent of disclosure index (0-10)	5.0	6.4	6.5	10 (13 Economies)
Extent of director liability index (0-10)	9.0	4.7	5.3	10 (Cambodia)
Ease of shareholder suits index (0-10)	4.0	4.5	7.3	10 (Djibouti)
Extent of shareholder rights index (0-10)	3.0	5.1	6.4	10 (Kazakhstan)
Extent of ownership and control index (0-10)	6.0	4.7	5.4	None in 2017/18
Extent of corporate transparency index (0-10)	8.0	5.8	7.6	10 (6 Economies)

Figure - Protecting Minority Investors in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the strength of minority investor protections is determined by sorting their scores for protecting minority investors. These scores are the simple average of the scores for the extent of conflict of interest regulation index and the extent of shareholder governance index.



Details - Protecting Minority Investors in Kuwait - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-10)		6
Extent of disclosure index (0-10)		5.0
Whose decision is sufficient to approve the Buyer-Seller transaction? (0-3)	Shareholders excluding interested parties	3.0
Must an external body review the terms of the transaction before it takes place? (0-1)	Yes	1.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	No disclosure obligation	0.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	Disclosure on the transaction only	1.0
Must Buyer immediately disclose the transaction to the public? (0-2)	No disclosure obligation	0.0
Extent of director liability index (0-10)		9.0
Can shareholders representing 10% of Buyer's share capital sue for the damage the transaction caused to Buyer? (0-1)	Yes	1.0
Can shareholders hold Mr. James liable for the damage the transaction caused to Buyer? (0-2)	Liable if unfair or prejudicial	2.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer (0-2)	Liable if unfair or prejudicial	2.0
Must Mr. James pay damages for the harm caused to Buyer upon a successful claim by shareholders? (0-1)	Yes	1.0
Must Mr. James repay profits made from the transaction upon a successful claim by shareholders? (0-1)	No	0.0
Is Mr. James disqualified upon a successful claim by shareholders? (0-1)	Yes	1.0
Can a court void the transaction upon a successful claim by shareholders? (0-2)	Voidable if unfair or prejudicial	2.0
Ease of shareholder suits index (0-10)		4.0
Before suing, can shareholders representing 10% of Buyer's share capital inspect the transaction documents? (0-1)	Yes	1.0
Can the plaintiff obtain any documents from the defendant and witnesses at trial? (0-3)	Documents that the defendant relied on	1.0
Can the plaintiff request categories of documents from the defendant without identifying specific ones? (0-1)	No	0.0
Can the plaintiff directly question the defendant and witnesses at trial? (0-2)	No	0.0
Is the level of proof required for civil suits lower than that of criminal cases? (0-1)	Yes	1.0
Can shareholder plaintiffs recover their legal expenses from the company? (0-2)	Yes if successful	1.0
Extent of shareholder governance index (0-10)		5.7
Extent of shareholder rights index (0-10)		3.0
Does the sale of 51% of Buyer's assets require shareholder approval?	No	0.0
Can shareholders representing 10% of Buyer's share capital call for a meeting of shareholders?	No	0.0
Must Buyer obtain its shareholders' approval every time it issues new shares?	No	0.0
Do shareholders automatically receive preemption rights every time Buyer issues new shares?	No	0.0
Must shareholders approve the election and dismissal of the external auditor?	Yes	1.0

Doing Business 2019 Kuwait		
Are changes to the rights of a class of shares only possible if the holders of the affected shares approve?	Yes	1.0
Assuming that Buyer is a limited company, does the sale of 51% of its assets require member approval?	No	0.0
Assuming that Buyer is a limited company, can members representing 10% call for a meeting of members?	No	0.0
Assuming that Buyer is a limited company, must all or almost all members consent to add a new member?	No	0.0
Assuming that Buyer is a limited company, must a member first offer to sell their interest to the existing members before they can sell to non-members?	Yes	1.0
Extent of ownership and control index (0-10)		6.0
Is it forbidden to appoint the same individual as CEO and chairperson of the board of directors?	Yes	1.0
Must the board of directors include independent and nonexecutive board members?	Yes	1.0
Can shareholders remove members of the board of directors without cause before the end of their term?	Yes	1.0
Must the board of directors include a separate audit committee exclusively comprising board members?	Yes	1.0
Must a potential acquirer make a tender offer to all shareholders upon acquiring 50% of Buyer?	Yes	1.0
Must Buyer pay declared dividends within a maximum period set by law?	Yes	1.0
Is a subsidiary prohibited from acquiring shares issued by its parent company?	No	0.0
Assuming that Buyer is a limited company, must Buyer have a mechanism to resolve disagreements among members?	No	0.0
Assuming that Buyer is a limited company, must a potential acquirer make a tender offer to all shareholders upon acquiring 50% of Buyer?	No	0.0
Assuming that Buyer is a limited company, must Buyer distribute profits within a maximum period set by law?	No	0.0
Extent of corporate transparency index (0-10)		8.0
Must Buyer disclose direct and indirect beneficial ownership stakes representing 5%?	Yes	1.0
Must Buyer disclose information about board members' primary employment and directorships in other companies?	Yes	1.0
Must Buyer disclose the compensation of individual managers?	Yes	1.0
Must a detailed notice of general meeting be sent 21 days before the meeting?	No	0.0
Can shareholders representing 5% of Buyer's share capital put items on the general meeting agenda?	Yes	1.0
Must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0
Must Buyer disclose its audit reports to the public?	Yes	1.0
Assuming that Buyer is a limited company, must members meet at least once a year?	Yes	1.0
Assuming that Buyer is a limited company, can members representing 5% put items on the meeting agenda?	No	0.0
Assuming that Buyer is a limited company, must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0

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 the administrative burden of paying taxes and contributions and complying with postfiling procedures (VAT refund and tax audit). 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 or withheld, 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
- Preparing separate tax accounting books, if required
- Completing tax return, filing with agencies
- Arranging payment or withholding

Total tax and contribution rate (% of commercial profits)

- 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 (hours)
- Time to obtain a VAT refund (weeks)
- Time to comply with a corporate income tax correction (hours)
- Time to complete a corporate income tax correction (weeks)

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.

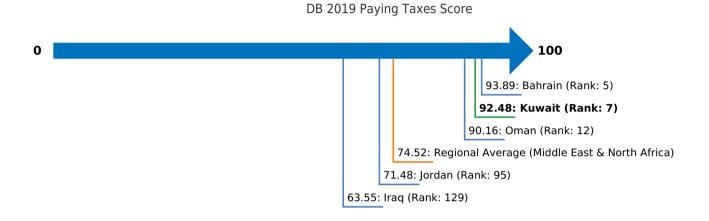
The corporate income tax audit process:

- 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.

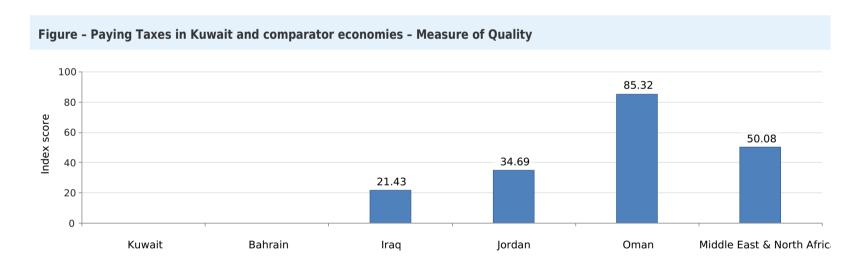
Paying Taxes - Kuwait

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Payments (number per year)	12	17.7	11.2	3 (Hong Kong SAR, China)
Time (hours per year)	98	196.7	159.4	49 (Singapore)
Total tax and contribution rate (% of profit)	13.0	32.7	39.8	26.1% (32 Economies)
Postfiling index (0-100)		50.08	84.41	None in 2017/18

Figure - Paying Taxes in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of paying taxes is determined by sorting their scores for paying taxes. These scores are the simple average of the scores for each of the component indicators, with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate. The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including Doing Business 2015, which is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.



Kuwait

Details - Paying Taxes in Kuwait

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax and contribution rate (% of profit)	Notes on TTCR
Employer paid -Social security contributions	12.0		98.0	11.5%	gross salaries	12.97	
Employee paid - Social security contributions	0.0	withheld		10.5%	gross salaries	0.00	not included
Totals	12		98			13.0	

Doing Business 2019	Kuwait	
Details - Paying Taxes in	Kuwait - Tax by Type	
Taxes by type		Answer
Profit tax (% of profit)		0

13

0

Labor tax and contributions (% of profit)

Other taxes (% of profit)

Details - Paying Taxes in Kuwait - Measure of Quality

	Answer	Score
Postfiling index (0-100)		
VAT refunds		
Does VAT exist?	No	
Does a VAT refund process exist per the case study?	N/A	
Restrictions on VAT refund process	N/A	
Percentage of cases exposed to a VAT audit (%)	Not applicable	
Is there a mandatory carry forward period?	Not Applicable	
Time to comply with VAT refund (hours)	No VAT	No VAT
Time to obtain a VAT refund (weeks)	No VAT	No VAT
Corporate income tax audits		
Does corporate income tax exist?	No	
Percentage of cases exposed to a corporate income tax audit (%)	Not applicable	
Time to comply with a corporate income tax correction (hours)	No corporate income tax	No corporate income tax
Time to complete a corporate income tax correction (weeks)	No corporate income tax	No corporate income tax

Notes: Names of taxes have been standardized. For instance income tax, profit tax, tax on company's income are all named corporate income tax in this table.

The hours for VAT include all the VAT and sales taxes applicable.

The hours for Social Security include all the hours for labor taxes and mandatory contributions in general.

The postfiling index is the average of the scores on time to comply with VAT refund, time to obtain a VAT refund, time to comply with a corporate income tax correction and time to complete a corporate income tax correction.

N/A = Not applicable.

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 22×24=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.

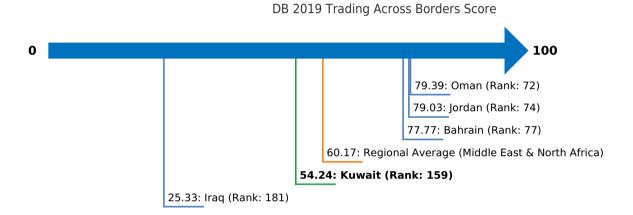
Assumptions of the case study:

- 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.

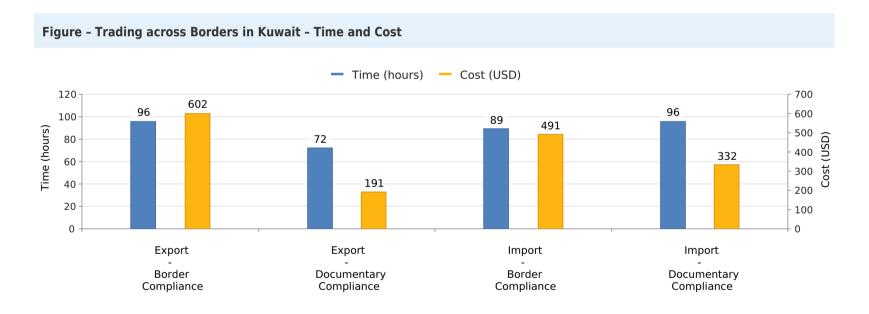
Trading across Borders - Kuwait

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	96	58.0	12.5	1 (19 Economies)
Cost to export: Border compliance (USD)	602	442.4	139.1	0 (19 Economies)
Time to export: Documentary compliance (hours)	72	67.9	2.4	1 (26 Economies)
Cost to export: Documentary compliance (USD)	191	244.6	35.2	0 (20 Economies)
Time to import: Border compliance (hours)	89	105.4	8.5	0 (25 Economies)
Cost to import: Border compliance (USD)	491	536.0	100.2	0 (28 Economies)
Time to import: Documentary compliance (hours)	96	75.5	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	332	269.0	24.9	0 (30 Economies)

Figure - Trading across Borders in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of trading across borders is determined by sorting their scores for trading across borders. These scores are the simple average of the scores for the time and cost for documentary compliance and border compliance to export and import.



Details - Trading across Borders in Kuwait

Characteristics	Export	Import
Product	HS 29 : Organic chemicals	HS 8708: Parts and accessories of motor vehicles
Trade partner	India	Japan
Border	Shuwaikh port	Shuwaikh port
Distance (km)	10	10
Domestic transport time (hours)	2	2
Domestic transport cost (USD)	153	125

Details - Trading across Borders in Kuwait - Components of Border Compliance

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	72.0	211.0
Export: Clearance and inspections required by agencies other than customs	30.6	196.0
Export: Port or border handling	72.0	195.0
Import: Clearance and inspections required by customs authorities	89.0	172.7
Import: Clearance and inspections required by agencies other than customs	0.0	0.0
Import: Port or border handling	89.5	318.3

Doing	Business 2019	Kuwait

Details - Trading across Borders in Kuwait - Trade Documents

Export	Import
Bill of lading	Trade license
Certificate of origin	Certificate of origin
Packing list	Cargo release order
Invoice	Terminal handling receipt
Export order	Commercial invoice
Chemical license/EPA Certificate	Manifest/Bayan
Customs export declaration	Bill of lading
SOLAS certificate	Packing list
	SOLAS certificate

m 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.

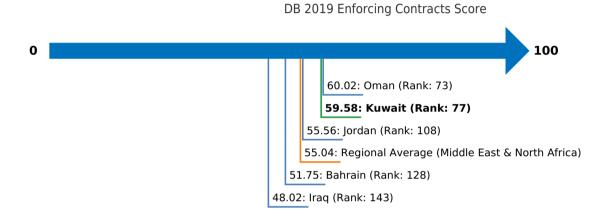
Enforcing Contracts - Kuwait

Standardized Case

Claim value	KWD 23,599
Court name	Kuwait City Court of First Instance, Commercial Circuit
City Covered	Kuwait City

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Time (days)	566	622.0	582.4	None in 2017/18
Cost (% of claim value)	18.6	24.7	21.2	None in 2017/18
Quality of judicial processes index (0-18)	6.5	6.1	11.5	None in 2017/18

Figure - Enforcing Contracts in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators.

Figure - Enforcing Contracts in Kuwait - Time and Cost

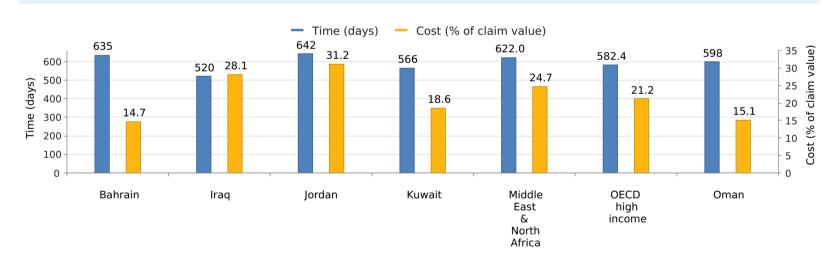
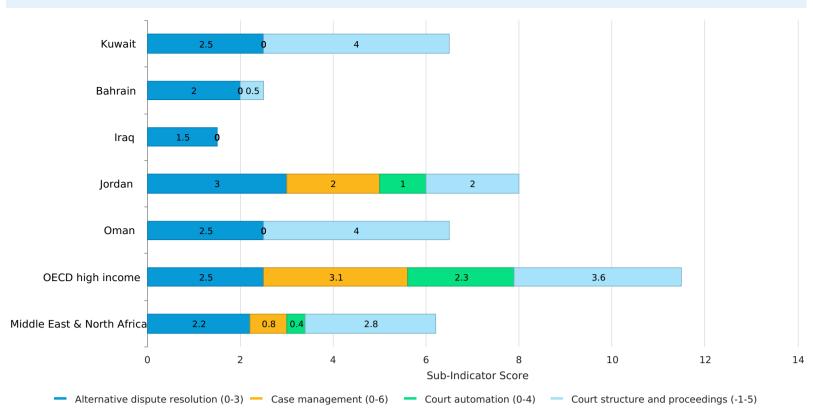


Figure - Enforcing Contracts in Kuwait and comparator economies - Measure of Quality



Details - Enforcing Contracts in Kuwait

	Indicator
Time (days)	566
Filing and service	26
Trial and judgment	420
Enforcement of judgment	120
Cost (% of claim value)	18.6
Attorney fees	15
Court fees	2.6
Enforcement fees	1
Quality of judicial processes index (0-18)	6.5
Court structure and proceedings (-1-5)	4.0
Case management (0-6)	0.0
Court automation (0-4)	0.0
Alternative dispute resolution (0-3)	2.5

1. Arbitration

Details - Enforcing Contracts in Kuwait - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		6.5
Court structure and proceedings (-1-5)		4.0
1. Is there a court or division of a court dedicated solely to hearing commercial cases?	Yes	1.5
2. Small claims court		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available?	Yes	1.0
4. Are new cases assigned randomly to judges?	Yes, automatic	1.0
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	No	-1.0
Case management (0-6)		0.0
1. Time standards		0.0
1.a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
1.b. If yes, are the time standards set for at least three court events?	No	
1.c. Are these time standards respected in more than 50% of cases?	Yes	
2. Adjournments		0.0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	No	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	n.a.	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report?	No	0.0
4. Is a pretrial conference among the case management techniques used before the competent court?	No	0.0
5. Are there any electronic case management tools in place within the competent court for use by judges?	No	0.0
6. Are there any electronic case management tools in place within the competent court for use by lawyers?	No	0.0
Court automation (0-4)		0.0
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court?	no	0.0
2. Is it possible to carry out service of process electronically for claims filed before the competent court?	No	0.0
3. Can court fees be paid electronically within the competent court?	No	0.0
4. Publication of judgments		0.0
4.a Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0-3)		2.5

1.5

Doing Business 2019	Kuwait		
consolidated	stic commercial arbitration governed by a consolidated law or I chapter or section of the applicable code of civil procedure ng substantially all its aspects?	Yes	
	re any commercial disputes—aside from those that deal with public lic policy—that cannot be submitted to arbitration?	No	
1.c. Are valid	d arbitration clauses or agreements usually enforced by the courts?	Yes	
2. Mediation/Concilia	tion		1.0
2.a. Is volun	tary mediation or conciliation available?	Yes	
consolidated	diation, conciliation or both governed by a consolidated law or distributed law or distributed law or distributed law or section of the applicable code of civil procedure and substantially all their aspects?	No	
	e financial incentives for parties to attempt mediation or conciliation ation or conciliation is successful, a refund of court filing fees, income r the like)?	Yes	

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 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:

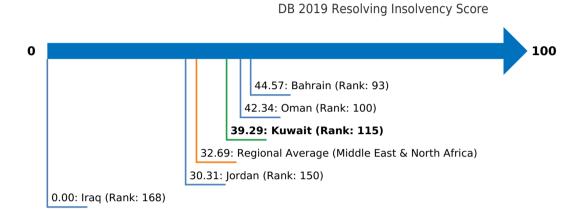
- A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties.
- The value of the hotel is 100% of the income per capita or the equivalent in local currency of USD 200,000, whichever is greater.
- The hotel has a loan from a domestic 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 - Kuwait

Indicator	Kuwait	Middle East & North Africa	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	32.4	26.3	70.5	None in 2017/18
Time (years)	4.2	2.8	1.7	0.4 (Ireland)
Cost (% of estate)	10.0	13.8	9.3	1.0 (Norway)
Outcome (0 as piecemeal sale and 1 as going concern)	0			
Strength of insolvency framework index (0-16)	7.0	5.9	11.9	None in 2017/18

Figure - Resolving Insolvency in Kuwait and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of resolving insolvency is determined by sorting their scores for resolving insolvency. These scores are the simple average of the scores for the recovery rate and the strength of insolvency framework index.

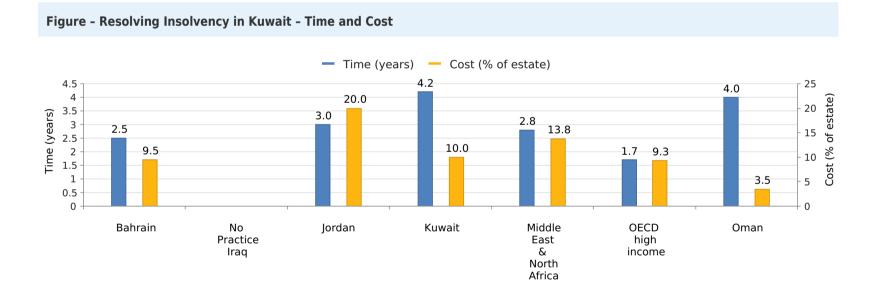
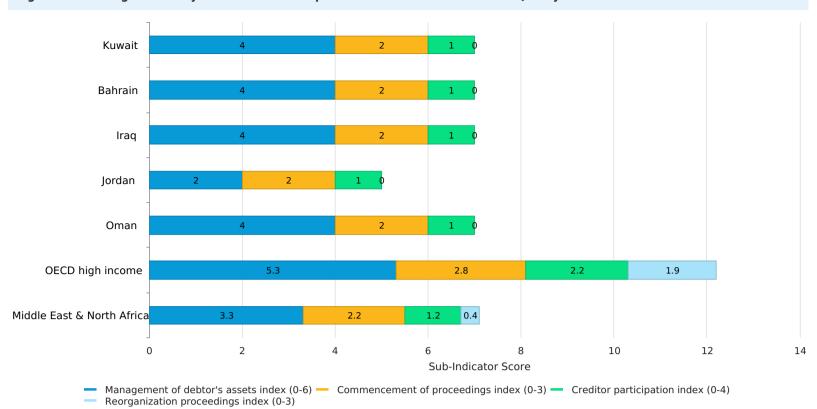
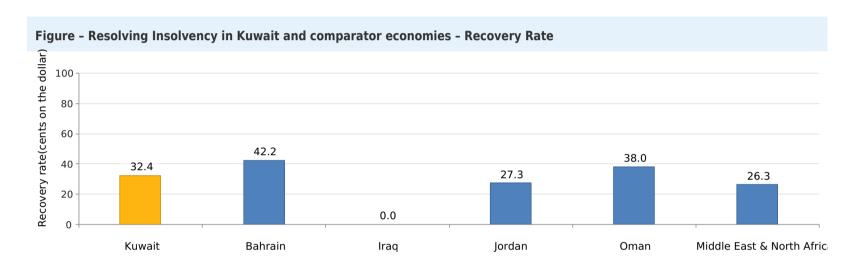




Figure - Resolving Insolvency in Kuwait and comparator economies - Measure of Quality



Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."



Details - Resolving Insolvency in Kuwait

Indicator	Answer	Score
Proceeding	foreclosure	Security documents relating to collateral (Hotel) located in Kuwait would be enforced before the Court of First Instance. After Mirage's default, BizBank would initiate foreclosure by enforcing its security interest over Mirage's assets. Other unsecured creditors will file petition at the Court attempting to convert the foreclosure proceeding into liquidation which however won't stay BizBank to proceed with actions against the property securing their rights according to Commercial Law Article 597. Foreclosure proceedings may only be initiated in the event the security documents were endorsed by a writ of execution.
Outcome	piecemeal sale	The hotel will stop operating and Mirage assets will be sold piecemeal in a public auction upon the completion of the proceeding.
Time (in years)	4.2	The foreclosure procedure takes approximately 4.2 years until BizBank is repaid some or all of the money owed to it. The delay is largely due to the difficulty in scheduling a court hearing to resolve appeals from relevant parties to BizBank's foreclosure attempt, as well as the preparation and implementation of the auction. It takes at least half a year (probably 8 months) for the Court to review BizBank's initial foreclosure request. If appeals arise from unsecured creditors, the Court will hold hearings and make the decision, which can take up to 3 years.
Cost (% of estate)	10.0	The costs associated with the case would amount to approximately 10% of the value of the debtor's estate. Cost incurred during the entire insolvency process mainly include court or government agency fees (1%), attorney fees (5%), fees of accountants, assessors, inspectors and other professionals (1%), and fees of auctioneers (1%-5%).
Recovery rate (cents on the dollar)		32.4

Details - Resolving Insolvency in Kuwait - Measure of Quality

	Answer	Score
Strength of insolvency framework index (0-16)		7.0
Commencement of proceedings index (0-3)		2.0
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(b) Debtor may file for liquidation only	0.5
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	(b) Yes, but a creditor may file for liquidation only	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework?	(a) Debtor is generally unable to pay its debts as they mature	1.0
Management of debtor's assets index (0-6)		4.0
Does the insolvency framework allow the continuation of contracts supplying essential goods and services to the debtor?	Yes	1.0
Does the insolvency framework allow the rejection by the debtor of overly burdensome contracts?	Yes	1.0
Does the insolvency framework allow avoidance of preferential transactions?	Yes	1.0
Does the insolvency framework allow avoidance of undervalued transactions?	Yes	1.0
Does the insolvency framework provide for the possibility of the debtor obtaining credit after commencement of insolvency proceedings?	No	0.0
Does the insolvency framework assign priority to post-commencement credit?	(c) No priority is assigned to post-commencement creditors	0.0
Reorganization proceedings index (0-3)		0.0
Which creditors vote on the proposed reorganization plan?	N/A	0.0
Does the insolvency framework require that dissenting creditors in reorganization receive at least as much as what they would obtain in a liquidation?	No	0.0
Are the creditors divided into classes for the purposes of voting on the reorganization plan, does each class vote separately and are creditors in the same class treated equally?	No	0.0
Creditor participation index (0-4)		1.0
Does the insolvency framework require approval by the creditors for selection or appointment of the insolvency representative?	No	0.0
Does the insolvency framework require approval by the creditors for sale of substantial assets of the debtor?	No	0.0
Does the insolvency framework provide that a creditor has the right to request information from the insolvency representative?	No	0.0
Does the insolvency framework provide that a creditor has the right to object to decisions accepting or rejecting creditors' claims?	Yes	1.0

Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Labor Market Regulation

Doing Business presents detailed data for the labor market regulation indicators on the Doing Business website (http://www.doingbusiness.org). The report does not present rankings of economies on these indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business.

The most recent round of data collection was completed in May 2018. See the methodology for more information.

What the indicators measure

Hiring

(i) whether fixed-term contracts are prohibited for permanent tasks; (ii) maximum cumulative duration of fixed-term contracts; (iii) length of the probationary period; (iv) minimum wage.

Working hours

(i) maximum number of working days allowed per week; (ii) premiums for work: at night, on a weekly rest day and overtime; (iii) whether there are restrictions on work at night, work on a weekly rest day and for overtime work; (iv) whether nonpregnant and nonnursing women can work same night hours as men; (v) length of paid annual leave.

Redundancy rules

(i) whether redundancy can be basis for terminating workers; (ii) whether employer needs to notify and/or get approval from third party to terminate 1 redundant worker and a group of 9 redundant workers; (iii) whether law requires employer to reassign or retrain a worker before making worker redundant; (iv) whether priority rules apply for redundancies and reemployment.

Redundancy cost

(i) notice period for redundancy dismissal; (ii) severance payments due when terminating a redundant worker.

Job quality

(i) whether law mandates equal remuneration for work of equal value and nondiscrimination based on gender in hiring; (ii) whether law mandates paid or unpaid maternity leave; (iii) length of paid maternity leave; (iv) whether employees on maternity leave receive 100% of wages; (v) availability of five fully paid days of sick leave a year; (vi) eligibility requirements for unemployment protection.

Case study assumptions

To make the data comparable across economies, several assumptions about the worker and the business are used.

The worker:

- Is a cashier in a supermarket or grocery store, age 19, with one year of work experience.
- Is a full-time employee.
- Is not a member of the labor union, unless membership is mandatory.

The business:

- Is a limited liability company (or the equivalent in the economy).
- Operates a supermarket or grocery store in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Has 60 employees.
- Is subject to collective bargaining agreements if such agreements cover more than 50% of the food retail sector and they apply even to firms that are not party to them.
- Abides by every law and regulation but does not grant workers more benefits than those mandated by law, regulation or (if applicable) collective bargaining agreements.

Labor Market Regulation - Kuwait

Details - Labor Market Regulation in Kuwait

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	60.0
Maximum length of fixed-term contracts, including renewals (months)	No limit
Minimum wage applicable to the worker assumed in the case study (US\$/month)	231.1
Ratio of minimum wage to value added per worker	0.1
Maximum length of probationary period (months)	3.0
Working hours	
Standard workday	8.0
Maximum number of working days per week	6.0
Premium for night work (% of hourly pay)	0.0
Premium for work on weekly rest day (% of hourly pay)	50.0
Premium for overtime work (% of hourly pay)	25.0
Restrictions on night work?	No
Whether nonpregnant and nonnursing women can work the same night hours as men	No
Restrictions on weekly holiday?	Yes
Restrictions on overtime work?	Yes
Paid annual leave for a worker with 1 year of tenure (working days)	30.0
Paid annual leave for a worker with 5 years of tenure (working days)	30.0
Paid annual leave for a worker with 10 years of tenure (working days)	30.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	30.0
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	No
Third-party approval if one worker is dismissed?	No
Third-party notification if nine workers are dismissed?	No
Third-party approval if nine workers are dismissed?	No
Retraining or reassignment obligation before redundancy?	No
Priority rules for redundancies?	No
Priority rules for reemployment?	No
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure	13.0
Notice period for redundancy dismissal for a worker with 5 years of tenure	13.0
Notice period for redundancy dismissal for a worker with 10 years of tenure	13.0
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure)	13.0
Severance pay for redundancy dismissal for a worker with 1 year of tenure	2.1

Doing Business 2019 Kuwait	
Severance pay for redundancy dismissal for a worker with 5 years of tenure	10.7
Severance pay for redundancy dismissal for a worker with 10 years of tenure	32.5
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure)	15.1
Job quality	
Equal remuneration for work of equal value?	No
Gender nondiscrimination in hiring?	No
Paid or unpaid maternity leave mandated by law?	Yes
Minimum length of maternity leave (calendar days)?	70.0
Receive 100% of wages on maternity leave?	Yes
Five fully paid days of sick leave a year?	Yes
Unemployment protection after one year of employment?	Yes
Minimum contribution period for unemployment protection (months)?	6.0

Kuwait

Business Reforms in Kuwait

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 reforms implemented since *Doing Business* 2008.

 \checkmark = Doing Business reform making it easier to do business. \times = Change making it more difficult to do business.

DB2019

- ✓ **Starting a Business:** Kuwait made starting a business easier by eliminating the paid-in minimum capital requirement.
- Protecting Minority Investors: Kuwait strengthened minority investor protections by requiring an independent review of related-party transactions and clarifying ownership and control structures.

DB2018

- ✓ **Starting a Business:** Kuwait made starting a business easier by establishing a one-stop shop and improving online registration.
- Registering Property: Kuwait made registering property easier by lowering the number of days necessary to register property and by improving the transparency of the land administration system.

DB2017

- X Starting a Business: Kuwait made starting a business more difficult by increasing the time required to register by requiring companies to submit the original documents online and in person.
- Trading across Borders: Kuwait made exporting and importing easier by introducing customs e-links and electronic exchange of information among various agencies.

DB2016

✓ Starting a Business: Kuwait made starting a business easier by reducing the minimum capital requirement.

DB2015

X Starting a Business: Kuwait made starting a business more difficult by increasing the commercial license fee.

DB2014

- X Starting a Business: Kuwait made starting a business more difficult by increasing the minimum capital requirement.
- ✓ **Protecting Minority Investors:** Kuwait strengthened investor protections by making it possible for minority shareholders to request the appointment of an auditor to review the company's activities.

DB2011

Labor Market Regulation: Kuwait increased the number of days of paid annual leave and increased the notice period applicable in case of redundancy dismissals.

DB2010

- ✓ Trading across Borders: Kuwait reduced the time required for customs clearance by improving administrative procedures and staff training.
- Resolving Insolvency: Kuwait enhanced its insolvency process by introducing a new legal procedure that enables financially distressed companies on the verge of insolvency to restructure.

DB2008

- ✓ **Dealing with Construction Permits:** Kuwait reduced the time required for dealing with construction permits by introducing an automated system for issuing technical approvals for utility connections.
- Getting Credit: Kuwait's private credit bureau expanded its coverage by adding retailers to those supplying it with credit information.

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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